

CaixaBank and its environment

***Environmental Statement of activities at Central Services, Barcelona, and the development of financial products and services
2013***



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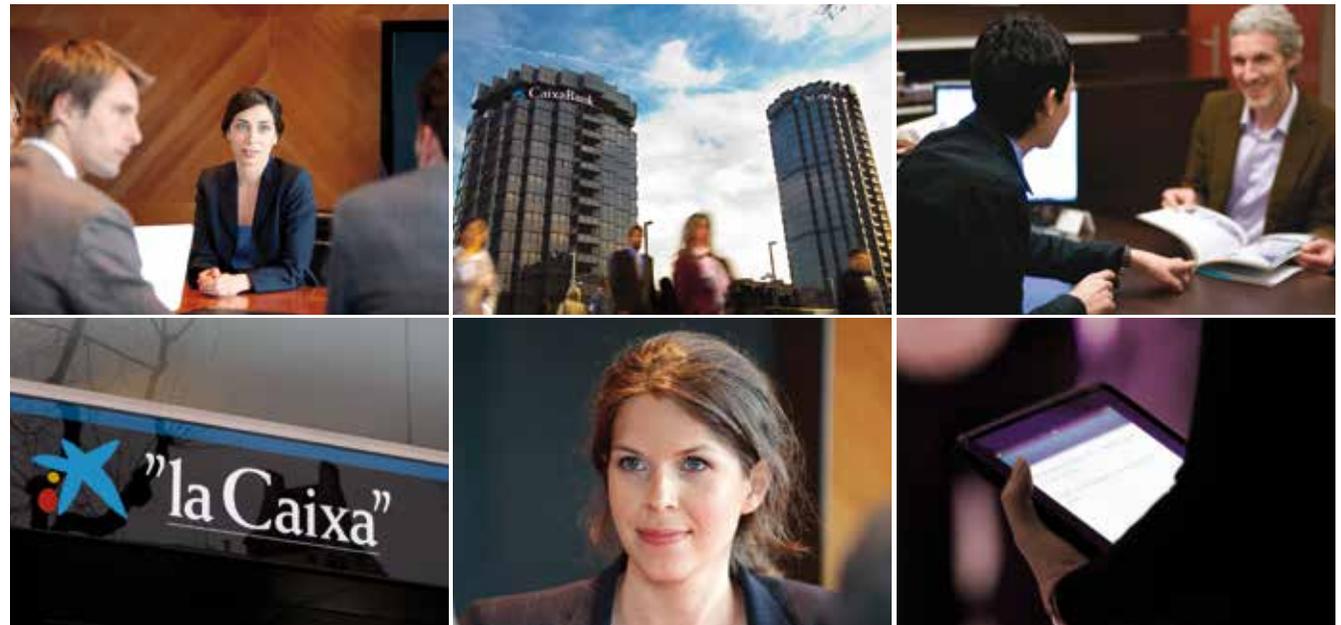
Introduction



In a society that is becoming increasingly sensitive to the need to protect the environment in which we live and conduct our activities, and as part of our policy of continuous improvement, CaixaBank has concretised its actions to respect and protect the environment by introducing a System of Environmental Management that follows the European regulations EMAS 1221/2009 and the ISO 14001 standard.



GA-2003/0516



Although our activity does not create any significant risk for the environment, **we believe that ratifying our commitment to the environment is essential** for an organisation of CaixaBank's size and social impact. Our concern is to work together with others for sustainable development in the areas of activity in which we take part.

This is why **CaixaBank has introduced and keeps up-to-date a System of Environmental Management at its Central Services headquarters in Barcelona, an emblematic building in the city's architecture, and in its development of financial products and services.**

Our commitment extends to all our employees, to the Group's subsidiary companies and to everyone working with us. Nor do we forget that this supposes added benefits in our relationships with customers.

Presentation of the company



CAIXABANK, S.A. is a limited company incorporated on July 1, 2011, with its business address at Avinguda Diagonal, 621, Barcelona, and entered in the Barcelona Commercial Registry in Volume 37883, sheet 123, page B-41232.



Business address:
Avinguda Diagonal, 621, 08028 Barcelona
Tax identification number (NIF):
A-08663619
NACE:
64.19
Phone:
93 404 60 00
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93 339 57 03
Web site:
<http://www.caixabank.com>
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As a banking entity, it is **entered in the Bank of Spain's Official Registry of Entities** with the code number 2100. It has shares admitted for trading on the Stock Exchanges of Barcelona, Bilbao, Madrid and Valencia, as well as on the Stock Market Interconnection system (continuous market).

CaixaBank is subject to the legal rules established for credit entities and quoted Spanish companies and is supervised by

the Bank of Spain and the National Stock Market Commission (CNMV), among other regulators.

In March, 2012, the **agreement for integrating Banca Cívica into CaixaBank**, through an absorption merger, was made public. The extraordinary general shareholders' meetings of CaixaBank and Banca Cívica ratified in June this operation, which was completed at the start of August, 2012, with its entry in the Commercial Registry.

Finally, on November 27, 2012, the **merger agreement between Banco de Valencia and CaixaBank** was announced. Once the respective Management Boards and Shareholders General Meetings had approved the merger, the integration process was concluded in July, 2013, with the entry of the merger deed of the two entities in the Commercial Registry.

Voluntary Commitments of CaixaBank



CaixaBank has a clearly defined mission and vision. Its actions are based on full respect for its corporate values, which are detailed in the *Ethical Code of the Entity and its Principles of Action*, adopted in 2011. This is available for public consultation on its web site:

http://www.caixabank.com/informacioncorporativa/responsabilidadcorporativa_ca.html

Currently, CaixaBank belongs to various international initiatives relating to social and environmental responsibility, ethics and good governance:

- **The United Nations Global Compact and its ten principles.**

Adherence to these principles is a commitment by CaixaBank to move forward in the areas of human, labour and environmental rights and to struggle against corruption, in both its own activity and in its chain of value. CaixaBank includes a clause in its contracts that its suppliers must also abide by these principles.

- **The Equator Principles.** CaixaBank assumes the commitment that all important financing projects should have a positive social and environmental valuation, in line with the standards established by the International Finance Corporation, member of the World Bank Group.

- **Carbon Disclosure Project (CDP).**

CaixaBank supports these principles for reducing emissions of greenhouse effect gases and for the sustainable use of water in businesses and town councils. Concretely, it obtained a rating of 97B on this index, the highest recorded by a Spanish bank in the 2013 results published by the CDP. It has been placed on the international CDLI index, which recognises the transparency and quality of information on climate change.

- **The Guarantee of Environmental Quality Distinction for its network of branches in Catalonia.**

The environmental criteria for the network of branches attending the public aim to minimize the branches' impact on the environment and encourage the ecological sensitivity of employees and users.

- Finally, we should highlight the inclusion of CaixaBank in various world sustainability indices, such as the **Dow Jones Sustainability Index (DJSI)**, FTSE4Good and ASPI.



The Emblem of Guarantee of Environmental Quality

Caixabank, s.a.
Network offices catalonia
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Presentation of the System of Environmental Management (SGMA)

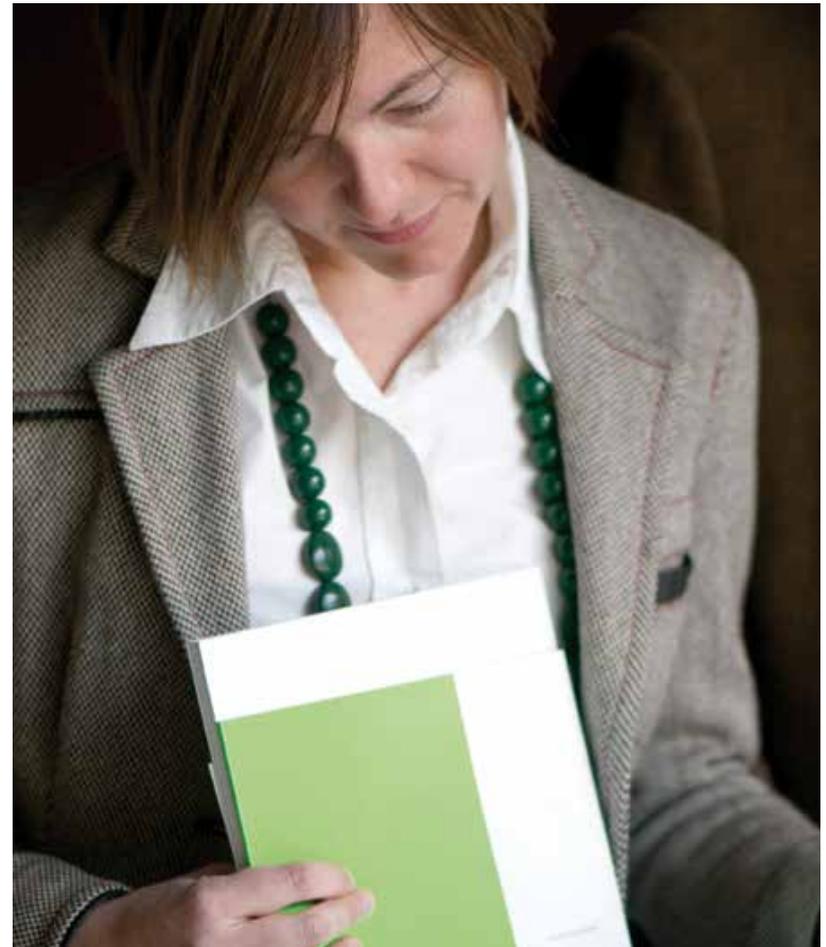


The Environment Committee is responsible for carrying out the entity's environmental tasks.

Its functions are to establish, approve and keep up-to-date a programme that ensures that the consumption and procedures relating to CaixaBank's financial activity respect the environment and, at the same time, encourage and promote the participation of everyone who is part of CaixaBank.

Thus, this body discusses, agrees and forwards to the Management Board, whenever necessary, the environmental policy of the company and any changes to it, along with its environmental strategy and adherence to national and international initiatives and agreements on the environment.

This body discusses, agrees and forwards to the Management Board the environmental policy of the company and any changes in it



Environmental policy of CaixaBank

CaixaBank's commitment to the environment covers all its projects, services and products, as its Foundation's programmes also do, and can count on the participation and involvement of all its employees and subsidiaries and of the companies it works with.



The new environmental policy of CaixaBank was drawn up and agreed in February 2012 as a result of the restructuring of the entity in 2011.

The main changes from CaixaBank's previous environmental policy were its signing of the Equator Principles and the UN World Compact Principles, its commitment to promote environmentally friendly technologies, the integration of environmental criteria into the offer of products and services and the support for initiatives fighting climate change.

CaixaBank's environmental policy can be seen at:

http://www.caixabank.com/deployedfiles/caixabank/Estaticos/PDFs/Environmental_policy_CaixaBank_en.pdf

“CaixaBank develops its business whilst understanding the need to protect the environment. It tries to achieve maximum efficiency in the use of the natural resources it requires, in line with its ISO 14001 certificate and the European regulation EMAS 1221/2009.

*And as an organisation that seeks to strengthen all initiatives and actions that favour proper protection and conservation of the environment, **it is a signatory of the United Nations World Compact Principles, adheres to the Equator Principles and has signed the Carbon Disclosure Project (CDP) initiative.***

*Although the nature of CaixaBank’s business is not aggressive against its surroundings, **it has assumed the commitment to improve continually its environmental practice**, using whenever this is possible and economically viable the most suitable techniques and integrating environmental questions into its finance business.*

Concretely, CaixaBank’s commitment is based on:

- **Guaranteeing compliance with the environmental legislation and regulations applicable to its activity**, along with other commitments signed voluntarily by the company.
- **A System of Environmental Management** that is kept up to date.
- Applying good environmental principles and practice in all its business activity.
- Prevention of polluting activity by gradually introducing appropriate measures of improvement and respecting everything necessary to guarantee protection of the environment.





- *Fomenting as much as it can the development and **dissemination of environmentally friendly technologies.***
- *Supporting initiatives aimed at preventing and mitigating climate change or adapting and responding to it.*
- ***Integrating environmental criteria into the offer of products and services** and continuing to extend these criteria to other areas of its business (financing of major business investments, investment operations, etc.).*
- ***Contributing to raising the environmental awareness** of its stakeholders, in order to encourage the protection and care of the environment and, in particular:*

- ***To train and raise the awareness of employees and make them partners in environmental policy,** prioritising communication and information, in such a way that environmental management involves all members of the organisation in their day-to-day working lives. In addition, to support the related activities of the corporate volunteers.*
- ***To spread its environmental policy to its suppliers of goods and services** and to ensure compliance with the policy when they are working at our work-place.*
- *To raise the awareness of Group businesses and disseminate the policy to them.*
- *Making environmental policy available to all interested parties.*

To concretise and develop this commitment, objectives to measure progress in the continuous improvement of environmental management will be set annually.

The entity has an Environment Committee, which is responsible for managing, overseeing and coordinating this environmental policy. "

2012 policy passed by the Environment Committee on February 16, 2012

Environmental questions and impact of CaixaBank's Central Services

This section details the environmental questions and impact arising from the interaction of the environment, and our general corporate services and our financial products and services.

When identifying and evaluating impact, whether this is direct or indirect, i.e. whether CaixaBank manages the impact directly or not, is taken into account. Also evaluated are both normal operations and the possibility of emergencies or accidents (fires, accidental spills, floods, etc.).

CaixaBank also appraises the environmental impact of its products. Environmental risk is one of the points evaluated in the normal process of risk assessment in credit transactions for companies that operate in potentially polluting industries, in the widest sense possible.

Evaluation and monitoring of environmental questions

To evaluate environmental questions (direct, indirect and emergency ones), the following criteria are taken into account:

- **Frequency/probability**
- **Possibility of introducing measures to reduce environmental impact**
- **Size of the impact**
- **How it affects the environment**
- **Prejudice to public image and/or complaints or reports by stakeholders**

The sum of values obtained under each criterion gives us the level of significance of each criterion.

The evaluation of the data for 2012 shows that the most significant environmental questions were: consumption of paper (impact: the exhaustion of natural resources); paper and cardboard waste and general rubbish (impact: the generation and end-processing of waste); and creating noise at night (impact: acoustic pollution).

However, the environmental aspects of products and services and raising awareness are always considered direct and significant.

The table below gives a summary of the questions evaluated and their significance.

Presentation of the System of Environmental Management (SGMA)
 Environmental considerations and impacts at CaixaBank Central Services
 Assessment and monitoring of environmental aspects

Vector	Item	D/I	N/E	Significance
Generation of non-dangerous waste	toner cartridges	D	N	Not Significant
	paper and cardboard	D	N	Significant
	general refuse	D	N	Significant
	electronic material	D	N	Not Significant
	electronic scrap	D	N	Not Significant
	plastic	D	N	Not Significant
	gardening	D	N	Not Significant
	sludge collection box	D	N	Not Significant
	filters	D	N	Not Significant
	cable	D	N	Not Significant
	kitchen organic matter	D	N	Not Significant
	cardboard from kitchen	D	N	Not Significant
	plastics from kitchen	D	N	Not Significant
	kitchen glass	D	N	Not Significant
	kitchen oil	D	N	Not Significant
	wood	I	N/E	Not Significant
	metal	I	N/E	Not Significant
glass	I	N/E	Not Significant	
rubble	I	N/E	Not Significant	
Generation of dangerous waste	containers of chemicals	D	N	Not Significant
	fluorescent lights	D	N	Not Significant
	polluted rags	D	N	Not Significant
	organic chemical products and industrial oils	D	N	Not Significant
	large batteries	D	N	Not Significant
	accidental spillage or polluted absorbent material	D	E	Not Significant
	fire waste	D	E	Not Significant
	small batteries	I	N/E	Not Significant
	spray containers	I	N/E	Not Significant
Emissions to the atmosphere	combustion gases in rental vehicles	D	N	Not Significant
	CO ₂ emissions in business travel	D	N	Not Significant
	fire emissions	D	E	Not Significant
	leaks of cooling gases	D	E	Not Significant
	emission of steam with Legionella	D	E	Not Significant
	emissions from turbines and generators	D	E	Not Significant
Spillage	waters that might be assimilated to domestic water	D	N	Not Significant
	residual water from fire extinction	D	E	Not Significant
	accidental diesel oil leaks	D	E	Not Significant
Consumption	electricity	D	N	Not Significant
	water	D	N	Not Significant
	paper	D	N	Significant
	vehicle fuel	D	N	Not Significant
	diesel oil for maintenance of generators and turbines	D	N	Not Significant
Noise	day-time	D	N	Not Significant
	night-time	D	N	Significant
	generators and turbines	D	E	Not Significant
Products	products and services	D	N	Significant

To ensure correct monitoring of all environmental questions, CaixaBank has drawn up monitoring indicators, detailed below.

D/I: Direct / Indirect
 N/E: Normal/Emergency

**Main basic indicators of the environmental impact
of CaixaBank Central Services**
2013 figures compared with 2012 ones

-30%

reduction in energy
consumption (MWh)

-10%

reduction in paper and
cardboard waste (t)

-20%

reduction in water
consumption (m³)

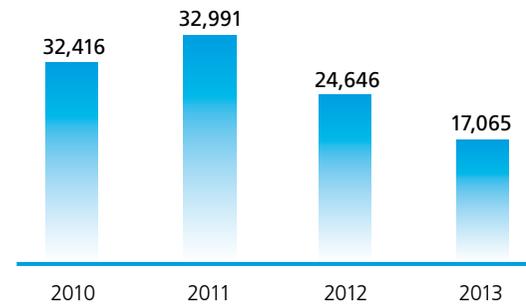
-33%

reduction in fluorescent
lighting waste (t)

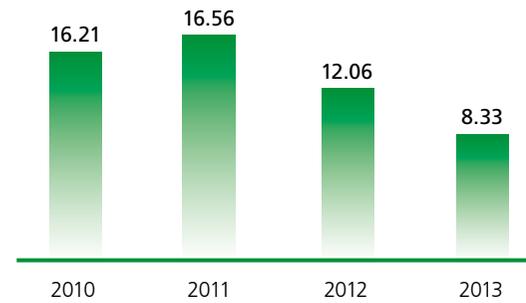


During 2013 we reduced energy consumption

Evolution of the environmental impact of CaixaBank Central Services in energy (total consumption in MWh)



Evolution of the environmental impact of CaixaBank Central Services in energy (total consumption per user in MWh)



	2010	2011	2012	2013	
Basic indicators of the environmental impact of Central Services in energy	Electrical energy				
	Total consumption (MWh)	31,375	31,288	24,393	16,734
	Total consumption in MWh per user	15.7	15.7	11.9	8.2
	Diesel oil (emergency groups)				
	Total consumption (l)	104,060	170,153	25,339	33,127
	Total consumption (MWh) ¹	1,042	1,704	254	332
Total consumption in MWh per user	0.52	0.86	0.12	0.16	

In 2013, the total consumption of electrical energy per user dropped to 8.2 MWh

	2010	2011	2012	2013	
Basic indicators of the environmental impact of Central Services consumption	Paper				
	Total consumption of white + recycled (t)	98	98	99	101
	Total consumption per employee (t)	0.065	0.065	0.064	0.065
	Recycled paper out of total (%)	95	95	95	95
	Water				
	Total consumption (m ³)	76,826	70,781	61,812	49,612
Total consumption in m ³ per user	38.41	35.53	30.24	24.21	

In four years we have managed to reduce total consumption of water by 35%

	2010	2011	2012	2013
Basic indicators of the environmental impact of Central Services in CO₂ emissions				
Emissions in t CO₂ of energy consumed				
Electricity emissions*	747	0	0	0
Direct diesel oil emissions (emergency teams)	314	514	77	97
Total direct emissions	1,061	514	77	97
Total direct emissions in t per user	0.531	0.258	0.037	0.047
Emissions of t CO₂ consumed				
White and recycled paper	161	170	166	171
Water	45	51	50	40
Emissions for trips and business travel				
Business travel**	1,950	2,322	2,802	3,126
Own fleet of vehicles	100	105	64	70
Total emissions from trips and business travel	2,050	2,427	2,866	3,196
No. of employees at CS and in area network	25,280	24,915	30,442	27,780
Total t CO ₂ per employee	0.08	0.10	0.09	0.11
Total main emissions from Central Services	3,468	3,307	3,269	3,504

Data drawn from the calculation of CaixaBank's carbon footprint 2013
 (conversion factors of the National Energy Commission and DEFRA)

*Currently, 100% of the electrical energy consumed at CS is renewable in origin (certified)

**Includes CS and branches

100% of the electrical energy consumed at Central Services is renewable in origin

	2010	2011	2012	2013
Paper and cardboard				
Total paper and cardboard (t)	134	228	190	171
Total paper and cardboard per employee	0.089	0.152	0.123	0.110
Plastic				
Total plastic (t)	7.20	6.47	5.20	3.77
Total plastic per employee	0.005	0.004	0.003	0.002
General waste not separated out for collection				
Total general waste not separated for collection (t)	91	89	96	96
Total general waste not separated per employee	0.060	0.059	0.062	0.062
Toner cartridges				
Total toner cartridges (kg) (estimated 1 kg/unit)	5,311	5,897	5,101	5,200
Total toner cartridges per employee	3.51	3.93	3.30	3.35
Electrical or electronic equipment				
Total electrical or electronic equipment (kg)	6,120	1,915	3,840	8,310
Total electrical or electronic equipment per employee	4.04	1.27	2.48	4.65
Total ordinary waste (t) *	287	376	368	326
Total ordinary waste per employee (kg)	229	290	260	210

* Broken-down data for small amounts of ordinary waste (wood, glass, etc.) are not shown.
However, they are included in the overall total.

In comparison with 2012, the generation of non-dangerous rubbish produced at CS has fallen

	2010	2011	2012	2013	
Basic indicators of the environmental impact of Central Services CO ₂ emissions	Main non-dangerous waste: t CO₂				
	Paper and cardboard	12	21	17	15
	Plastic	1	1	1	1
	General waste not separated for collection	95	92	99	99

Data drawn from the calculation of CaixaBank's carbon footprint 2013 (conversion factors of the National Energy Commission and DEFRA)

Stopping the increase in the generation of general waste will be one of 2014's main challenges

	2010	2011	2012	2013	
Basic indicators of the environmental impact of Central Services for main special waste	Containers for chemical products				
	Total containers for chemical products (t)	0.26	0.346	0.49	0.515
	Polluted rags				
	Total polluted rags (t)	0.003	0.054	0.015	0.049
	Organic chemical products				
	Total organic chemical products (t)	0.069	0.52	0.036	0.008
	Lead batteries				
	Total lead batteries (t)	0	0.46	0.242	39.728
	Fluorescent lights				
	Total fluorescents (t)	0.462	0.459	0.353	0.236
	Small batteries				
	Total small batteries (t)	0.162	0.101	0.157	0.081
	Total special waste *	1.52	1.94	1.3	41.697
	Total waste per employee (t)	1.01	1.29	0.84	26.92

The increase in special waste in 2013 was due to the withdrawal of obsolete UPS units and will not be repeated

* Broken-down data for small amounts of special waste (spray-cans, etc.) are not shown. However, they are included in the overall total.

Presentation of the System of Environmental Management (SGMA)
Basic indicators of the environmental impact of Central Services

As well as the waste detailed in the above tables, CaixaBank monitors the amounts of other waste generated, such as glass, clothing, metals, kitchen oil, electronic scrap, wood and garden refuse.

The figures distinguish between employees of CaixaBank and all the users of the building, as there is a large population of employees of other companies coming in and out all the time (especially external maintenance and cleaning staff, but also consultants, auditors and general visitors), which contributes to the final environmental impact of the organisation. There are some questions, though, that only affect CaixaBank staff, such as business travel.

The indicators on occupation of land tell us that currently the total surface area built on is 78,190.28 m² (38.25 m²/user) and the total surface area occupied is 33,930.94 m² (16.60 m²/user).

	2010	2011	2012	2013
Users of Central Services	2,000	1,992	2,044	2,049
Employees of Central Services	1,512	1,499	1,544	1,549



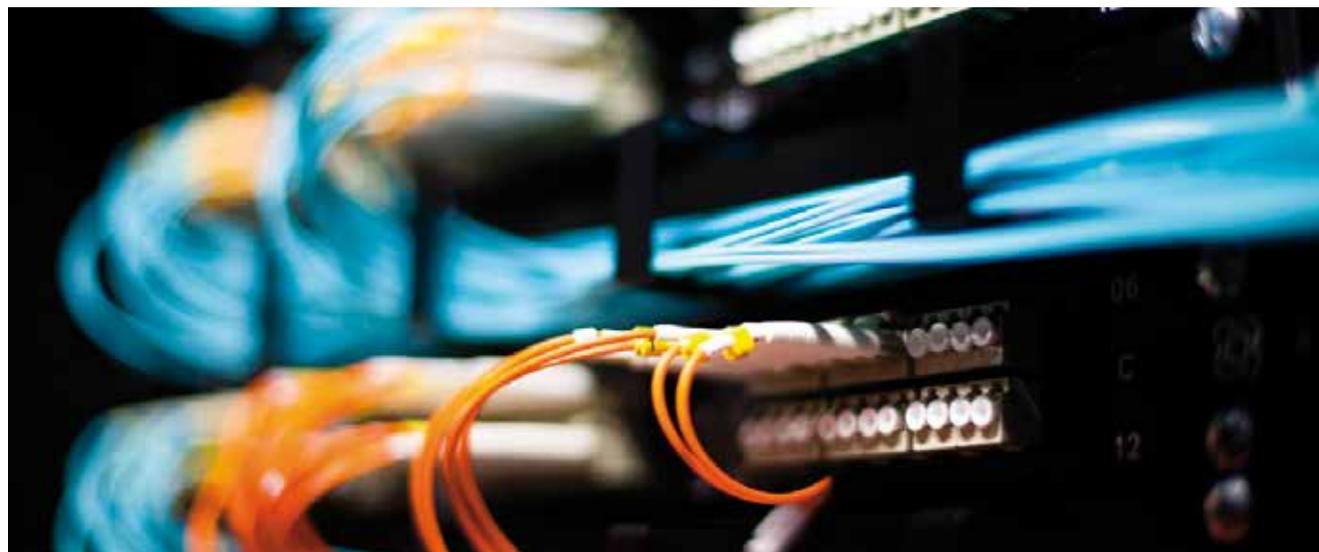
Environmental Behaviour at CaixaBank Central Services



Energy saving and efficiency

Energy saving and efficiency continues to be one of the main priorities for CaixaBank and for the System of Environmental Management introduced at its Central Services.

This is why, throughout 2013, a number of initiatives were taken to reduce electricity consumption. Some of the main ones are listed below:



Several initiatives were taken to **reduce energy consumption** at Barcelona's Central Services building:

- Continuation of the move, started in 2012, of the Data Processing Centre (DPC) from the Central Services building to a **new site with installations of high energy efficiency** (building given Leed Silver certificate). This has meant that various UPS units, with their corresponding transformers and ventilators, could be turned off.
- Replacement of 2,570 computers by others with higher energy efficiency levels (Energy Star 5) and increase in their frequency of hibernation.
- Replacement of the fluorescent tubes that lit certain areas of the Central Services building by LED lighting.

The steady change to LED lighting in the CS building means a reduction in both energy consumption and production of fluorescent waste

Consumption of the branch network is monitored and quarterly reports of the kWh consumed are presented

- **Replacement of pumps linked to the sanitary hot water circuit by other more efficient ones with variable frequency.**
- **Installation of lighting timers** in areas used for archives.

In addition, various improvements, representing significant energy savings, have been introduced in the network of branches:

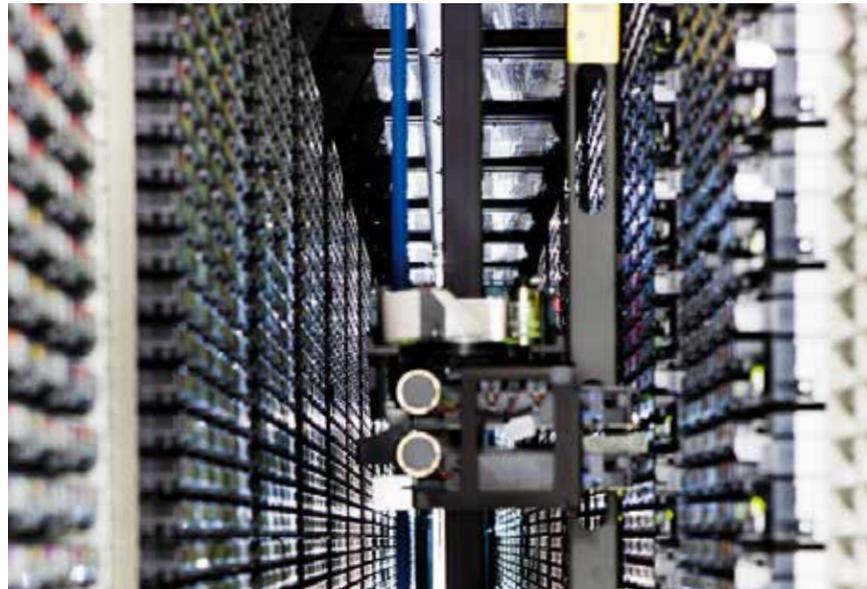
- Integration of the Banco de Valencia's former DPC into CaixaBank's **new high-efficiency DPC.**
- Replacement of the old computers and screens from the branch network of the Banco de Valencia (1,033 units) and Caja Burgos (462 units) by equipment with higher energy efficiency levels (Energy Star 5); and **installation of power strips connecting peripheral devices, to detect PC hibernation and to turn off associated peripheral devices** (screen, printers, recyclers, scanners, destructors, etc.).

- **Installation of 161 new single remote-control switches** in former Banco de Valencia premises.
- Replacement of 46 air-conditioning units with high energy consumption by more efficient ones.
- **Action taken on 22 batteries in order to regulate the introduction of reactive energy into the network,** which supposed reducing the intensity demanded and reducing the CO₂ emissions of our suppliers.
- Thorough monitoring of electric consumption at branches and introduction of the following measures of control:

- Consumption of the branch network monitored and quarterly reports of the kWh consumed.
- In 2013, 23,328 personal e-mails were sent out about this consumption and the good practices that should be introduced to reduce it.
- 120 phone calls were made to branches with above-average consumption or those with increased electricity consumption.

The better techniques introduced during the year, along with measures to raise staff awareness and involve them, meant we achieved important savings in energy consumption. Overall, in 2013, the entity reduced its consumption of electricity by 3.03% (this figure excludes consumption by the branches of the former Banco de Valencia incorporated in August. These will be included when defining the objectives for 2014).

Much of this reduction is due to a reduction in consumption of over 30% at the Central Services building, thanks to the transfer of the DPC.



Electricity saving of 3.03% over 2012

Thus, **the aim of a 3% reduction was achieved**. When this is added to the figures of previous years, we can see a major success in the efforts made to improve the energy efficiency of CaixaBank's properties.

Diesel oil is only used to feed the generators and turbines that start up in case of emergency and in the equipment's maintenance operations. There was an increase in consumption of 30% over 2012, though the reason for their use means that the System of Environmental Management does not consider this a relevant indicator.

Paper and waste

As CaixaBank promotes action to make consumption more efficient, it opts for the use of recycled paper, which accounts for 95% of the consumption at Central Services and 99% for the entire organisation.

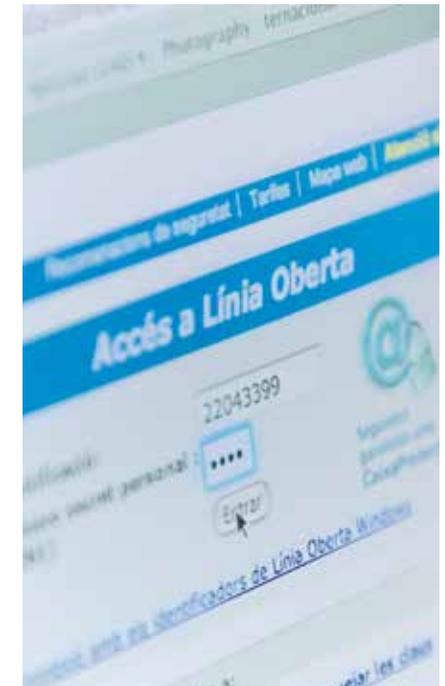
In 2013 the actions introduced in 2012 aimed at minimising the consumption of paper and of printing toner were maintained. Among other initiatives, work was pursued to maintain and promote electronic billing in the branch network, the use of new computer technology was fostered and initiatives promoted in previous years were maintained, including the options of "seeing balance and not printing result". In addition, deposits without envelopes increased, thanks to the system of bank-note recognition in the entity's ATMs.

Another improvement, also **in the branch network, was to consolidate and expand the Ready to Buy service**, which allows branches to create contracts of products through Línea Abierta and means that customers do not have to go physically to the branch to sign contracts.

Despite the various efforts made, total consumption of paper was not reduced as anticipated in the 2013 objectives. The data for consumption per employee in the branch network remained steady at 71 kg/employee, the same level as in 2012.

Central Services moved from consumption in 2012 of 64.2 kg/employee to 65.5 kg/employee in 2013. This increase was particularly clear in the second half of the year, following the integration of the Banco de Valencia. Thus, it has to be noted that the merger process with this entity required consumption that was additional to what had been envisaged. In addition, this important operation disturbed the calendar of projects and meant that several, including some involving paper reduction, were pushed back to 2014.

To reduce paper consumption at Barcelona CS, one of the main projects planned for 2013, but that was finally to be introduced during the first six months of 2014, was the reduction in individual printers and the centralisation of printing in various pools. The results achieved in certain pilot tests run in 2013 indicated that important reductions would be achieved, which will enable us to achieve the 2013 reduction in 2014.



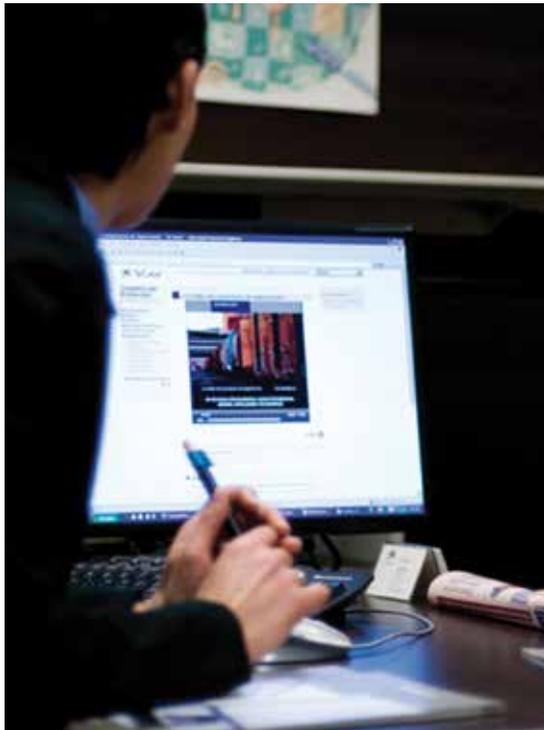


On the question of paper consumption, it should also be emphasised that not only were efforts made to reduce A4 use, but also other materials using the same support, such as the envelopes employed in both the branch network and ATMs or bank-books. In these cases, **consumption of envelopes fell by 5%; and of bank-books, by 21%**. These successes were basically achieved through the use of Home Banking, in which CaixaBank is a world leader.

In addition, 2013 saw the continuation of the steady introduction of various documents with FSC-certified paper, such as some of the messages sent out to customers (the rest will be introduced in 2014) and some of the publications in magazine format, such as *Canal Caixa* or the *Accionista*.

In 2013, some 170 tons of paper and cardboard were separated and collected at the Central Services building, a reduction of 10% on the previous year. This demonstrates the rising awareness of employees when wondering whether they need to print, even though such needs have increased.

Users also separate containers and plastics, organic matter and toners. The level of production of the other waste that is collected jointly, for which a 2013 reduction objective was set, remained the same, both overall and per employee, at around 62 kg a year. This failure to fall was also due to the need to put back projects envisaged originally for 2013 to 2014, in which the desire to reduce general refuse by 2.5% is maintained. One of the interventions that should allow achieving this reduction is to eliminate individual waste-paper baskets in the Central Services building, which is planned for the first six months of 2014.



It is important to highlight the production of other waste that is due basically to activities to maintain the CS facilities and is separated for collection. The reduction in the volume of fluorescent lights should be emphasised: this fell by 33% in 2013 from the previous year. If we include 2011, too, the reduction reaches 44%. This is mainly due to the steady change in the building's lighting. Alternatives such as LED lights were selected, meaning not just energy saving, but also a longer useful life and thus the reduction in this kind of waste.

2013 also saw a new Integrated Plan to Reassess Technological Equipment. This initiative has a strong impact on both social and environmental questions, since it promotes the transfer of electronic equipment from both CaixaBank and its subsidiaries (screens, keyboards, printers, photocopiers, mobile phones, computers, etc.) to non-profit organisations. This means that these devices can be managed in a more sustainable way and are no longer considered rubbish, as they become a resource for new requirements.

Fluorescent lighting waste fell by 30%, thanks to the steady introduction of LED lighting

Water

Water consumption at CaixaBank Central Services dropped by 20% over 2012 figures.

One of the main causes of water consumption in Barcelona's CS building is the cooling towers, which have to fill automatically the condensation circuit in order to compensate for evaporation and water drainage. The transfer of the DPC to Cerdanyola reduced the demand for air-cooling, which **led to a water saving over 2012 of 12,200 m³, representing 20% of the building's total consumption**. It should be noted that the new DPC employs "free-cooling" air-conditioning systems, which are more energy-efficient and do not use water as a means of cooling.

In 2013 an application to control water consumption was introduced in approximately 500 branches in the Barcelona metropolitan area, with the aim of monitoring consumption better.

In addition, CaixaBank monitors water consumption regularly, which allows it to detect any faults rapidly and move quickly to repair them.

CaixaBank's business activity also generates waste-water. To make sure that the disposal limits indicated in the standard regulations are complied with, an authorised laboratory analyses every six months the waste-water at each disposal point. The 2013 analysis results show that CaixaBank complies with the thresholds set in the Barcelona Metropolitan Regulations for the disposal of waste-water.

CaixaBank also conducts regular maintenance, through authorised companies, of its facilities involving water, especially the cooling towers, in order to avoid the spread of Legionnaire's disease.



Noise

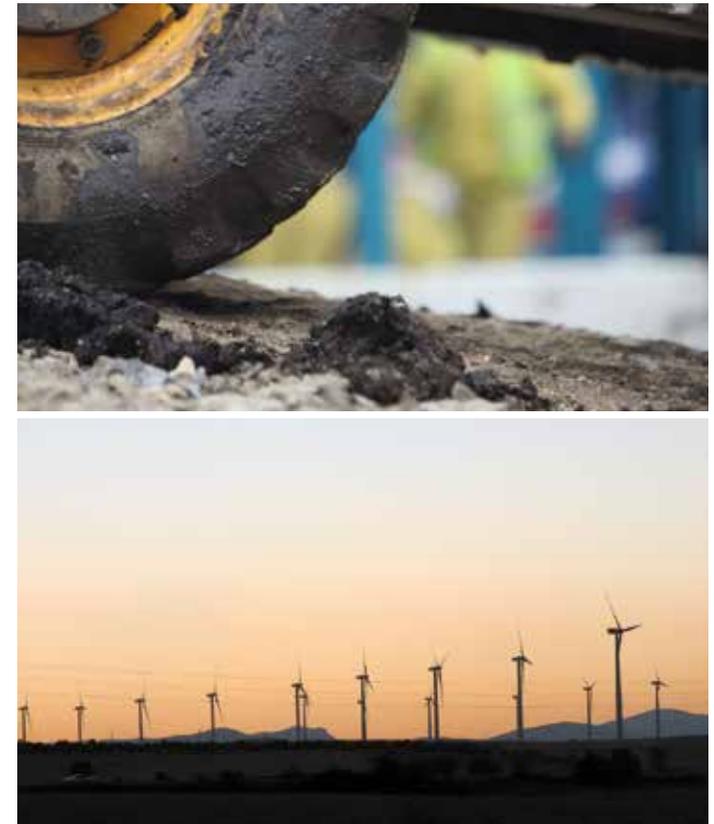
In 2012 noise was measured by day and night under normal operational circumstances.

The results obtained fell within values accepted in the regulations and there have been no changes in the building's use that might vary the levels of sound emitted. Nevertheless, the CS are in an area of particular acoustic sensitivity, due to the closeness of residential areas. This prompted CaixaBank to introduce improvements every year, in order to maintain noise under control and reduce it. Thus, in 2013, four mobile 50 mm-thick acoustic insulation panels were bought, to be used for operations that might bother neighbours, such as the loading of sludge from the waste-water collection box to a tanker that takes it to the treatment plant.

Climate change (emissions)

CaixaBank takes active part in the fight against climate change, as its environmental policy expresses. This document makes clear its explicit commitment to support all initiatives designed to prevent, mitigate, adapt to or respond to climate change. In practice, its participation in the Carbon Disclosure Project should be highlighted, as should its 2013 inventory of emissions of greenhouse-effect gases caused by its activity, in order to calculate its carbon footprint and take steps to reduce it.

One of the initiatives adopted was the compensation for 658 t of CO₂ emissions generated by the business conducted in the Barcelona Central Services building, converting it into a zero-emission building, by taking part in the Jeparachi project, to develop a wind-energy installation with 19.5 MW capacity in Colombia.



88.73% of the electrical energy consumed by CaixaBank comes from renewable or co-generation sources

Thus, **CaixaBank maintains its commitment to reducing CO₂ emissions** associated with the working of its offices (lighting, air-conditioning...), business trips and journeys, maintenance operations and, in cases of emergency, the start-up of turbines and power generator supports.

Although CaixaBank does not have its own renewable energy, 100% of the electrical energy consumed at its CS and 87.6% of that consumed by its branch network comes from renewable or co-generation sources, with the aim of minimising the environmental impact of its electricity consumption. The supplier company, Gas Natural Fenosa, accredits this through a certificate from the National Energy Commission (CNE). It should be mentioned that this figure does not include the electricity consumption from July onwards of the Banco de Valencia network.

In addition to the emissions caused by electricity consumption detailed in previous sections, **it is important to highlight those caused by employees' travel by plane, train or car.** More kilometres were covered in 2013 than in 2012 because of the activity caused by the Banco de Valencia merger. Given this situation, **several awareness-raising and communication measures were taken to reduce the need for travel.**

Many of these trips really were necessary. In these cases, messages to promote the least polluting means of transport and information on the tonnes of CO₂ produced by the trip they were booking were included in the booking tool used by employees.

For other kinds of trips that could be avoided, CaixaBank placed at its employees' disposal a new portal of communication tools that includes various services, such as instantaneous messaging, audio- and video-chats, virtual meetings, document-sharing and the creation of its own social network allowing the establishment of working parties, etc.

Training and raising awareness

Employees have an essential role in the organisation's environmental policy, as it is they who, by their involvement, make it possible to introduce improvements in environmental management.

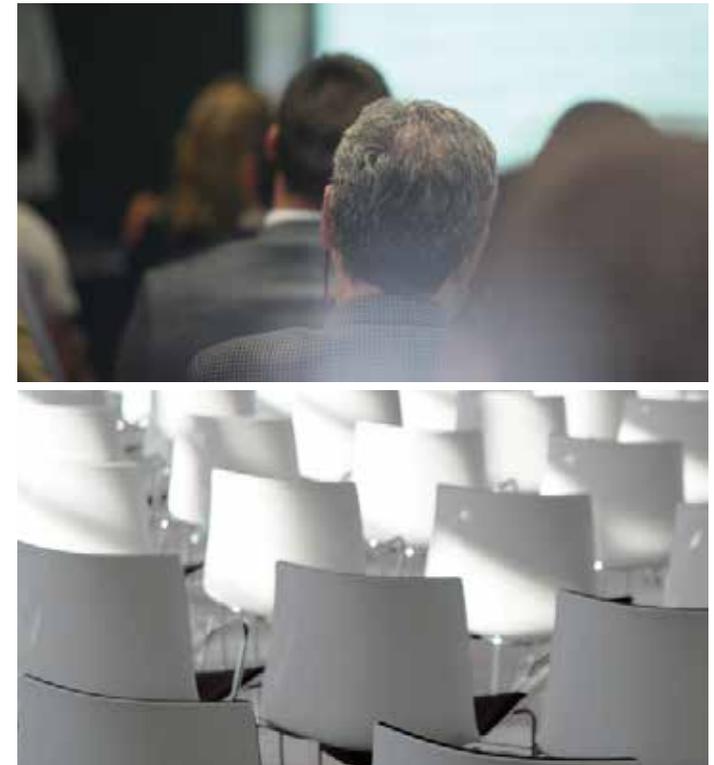
During the year, various environment training sessions were held (attended by 73 employees), along with awareness-raising by the sending of e-mails, intranet messages, articles in internal magazines and a constantly updated web site dealing specifically with the environment that includes various information, ranging from company policy and certificates to environment training.

One example of employees' active role is that **the environmental suggestions mail-box received 40 proposals for improvement** in 2013.

It should not be overlooked that, in order to encourage the involvement of CaixaBank employees in conservation of the environment, 2013 saw the publication of a Manual of Good Environmental Practices, which includes simple measures that can be taken in the work-place to minimise the impact of the use of resources (energy, office material, etc.) and the production of waste.

CaixaBank aims to encourage sustainability not only in its employees, but also in society as a whole. For this reason it set up the **EcoCaixa space on its web site. This gives tips on good environmental practice** and explains the initiatives taken by the entity on environmental questions.

http://portal.lacaixa.es/ecocaixa/home_ca.html



Monitoring of the environmental objectives for 2013



CaixaBank has a 2012-2015 Environmental Plan approved by the entity's Board of Management. The following are its main ideas:

- **Inclusion of environmental criteria in products and services**
- **The fight against climate change**
- **Raising awareness about the environment**

In the context of this plan and in order to ensure continuous improvement in environmental questions, objectives are set each year. These take into account significant environmental questions and all those considered relevant to environment-friendly behaviour.



2013 OBJECTIVES AND IMPROVEMENTS*

In recent years, ambitious objectives for minimising energy consumption, paper consumption and CO₂ emissions were set. In 2013, the same lines of action were pursued, with the results shown in this table:

Entity's 2013 objectives

		Compliance
COMPLIANCE		
Energy – Reduction of consumption from 2012 figures <i>Objective -3% / achieved -3.03% at CaixaBank overall and -30% at Central Services</i>		●
Completion of move to the new DPC and integration of the Banco de Valencia DPC		●
Replacement of computer equipment by new Energy Star 5 equipment		●
Installation of new single switches in the Branch Network		●
Improvement in installations: replacement of air-conditioning units, lighting and ACS pumps		●
Raising of environmental awareness		●
Paper - Reduction of consumption from 2012 figures <i>Objective -2.5% / under way</i>		●
Reduction in individual printers and creation of printing pools		●
Increased use of Home Banking		●
General refuse – Reduction in production of general refuse from 2012 <i>Objective -2.5% / under way</i>		●
Elimination of individual waste-paper baskets at Barcelona CS		●
Specific Finance products <i>Objective of marketing a new product / achieved 100%</i>		●
Marketing of ecoCredits for farmers		●
IMPROVEMENTS		
Improvement in the control of water consumption in the branch network <i>Improvement achieved</i>		●
Raising awareness on the generation of CO₂ through travel <i>Improvement achieved</i>		●

● Achieved ● Under way

*The milestones of the achievement of the various objectives are detailed in the various sections that precede this table.

Setting of the environmental objectives for 2014



Once the results for 2013 and their significance had been appraised, the objectives for 2014 were set:

- 2.5% reduction in paper consumption
- 2.5% reduction in general waste
- 2% reduction in energy consumption
- 10% increase in the marketing of products and services for specific financing with an environmental content and development of a new product during 2014-2015

In addition, the entity wants to introduce the following improvements for 2014:

- Introduction of good environmental practice in the habitual suppliers of Barcelona CS
- Study of how to lower emissions linked to business trips



Compliance with environmental legislation



CaixaBank identifies the environmental legal requisites applied at European, state, Autonomous Community and local levels. The requisites detected are introduced into a monitoring register for subsequent evaluation. The results of the evaluations are noted in the application and then whether each requisite is met or not, whether it is not applied or whether it is not evaluated is identified.

Once all the applicable requisites and voluntary commitments had been evaluated, the conclusion was reached that there were no indications of failure to comply with legislation.

The following page breaks down the main regulatory requirements applicable to CaixaBank Central Services.



Area	Main legislation applicable	Assessment of compliance by CaixaBank
Prevention and monitoring of pollution	Municipal Ordinance on Activities and the Comprehensive Powers of the Barcelona Environmental Authority (Barcelona Official Provincial Gazette 11/5/2001)	We are in possession of an Environmental Licence (Granted 28 March 2002, Ref. 00-20002-010)
Water	Barcelona Metropolitan Area regulations on waste-water discharge (Barcelona Official Provincial Gazette 8/6/2011)	We are in possession of a Discharge Permit issued by the Metropolitan Water Service and Waste Treatment Authority (EMSHTR) Limits on waste-water discharge are complied with
Waste	<p>Law 22/2011 of 28 July on waste and contaminated soil (Official State Gazette 29/7/2011)</p> <p>Legislative Decree 1/2009 of 21 July approving the revised text of the Law regulating waste (Government of Catalonia Official Gazette 28/7/2009)</p> <p>Royal Decree 679/2006, of 2 June, regulating the management of used industrial oil (Official State Gazette 3/6/2006)</p> <p>Royal decree 952/1997, of 20 June, modifying the Regulations implementing Law 20/1986, of 14 May (Basic Law on Toxic and Hazardous Waste), approved by Royal Decree 833/1988, of 20 July (Official State Gazette 5/7/1997)</p> <p>Royal Decree 208/2005, of 25 February, on electric and electronic appliances and the management of waste from them (Official State Gazette 26/2/2005)</p> <p>Royal Decree 105/2008, of 1 February, regulating the production and management of building and demolition waste (Official State Gazette 13/2/2008)</p> <p>Decree 89/2010, of 29 June, approving the programme for managing building waste in Catalonia (Government of Catalonia Official Gazette 6/7/2010)</p> <p>Law 11/1997, of 24 April, on packaging and packaging waste (Official State Gazette 25/4/1997)</p> <p>Royal Decree 106/2008, of 1 February, on batteries and accumulators and the environmental management of waste produced by them (Official State Gazette 12/2/2008)</p> <p>Barcelona environmental ordinance (Barcelona Official Provincial Gazette 2/5/2011)</p>	<p>Entered in the register of producers of hazardous waste (code P-06524-1)</p> <p>We are in possession of documentation accrediting correct waste management through authorised waste disposal managers (records of acceptance, tracking sheets, etc.)</p> <p>Correct management and appropriate storage of waste oil</p> <p>All specific regulations for the sector are applied for each type of waste generated</p>
Noise	Barcelona environmental ordinance (Barcelona Official Provincial Gazette 2/5/2011)	We comply with the noise emission limits established in the Barcelona environmental ordinance. In February 2012 a noise survey was carried out by a specialist company.

Area	Main legislation applicable	Assessment of compliance by CaixaBank
<p>Premises</p>	<p>Royal Decree 3275/1982, of 12 November, on technical conditions and guarantees of safety Power stations, Sub-station and Transformer stations (Official State Gazette 1/12/1982)</p> <p>Royal Decree 1027/2007, of 20 July, approving regulations on thermal installations in buildings (Official State Gazette 29/8/2007)</p> <p>Royal Decree 842/2002, of 2 August, approving electrical and technical regulations for low voltage installations (Official State Gazette 18/9/2002)</p> <p>Royal Decree 1314/1997 establishing provisions for implementing European Parliament and Council Directive 95/16/EC on lifts (Official State Gazette 1/8/1997)</p> <p>Royal Decree 1523/1999, of 1 October, modifying the regulations governing oil installations approved in RD 2085/1994 and the complementary technical instructions MI-IP03 and MI-IP04 (Official State Gazette 22/10/1999)</p> <p>Royal Decree 2060/2008, of 12 December, approving regulations on pressure equipment and the complementary technical instructions (Official State Gazette 5/2/2009)</p> <p>Autonomous Law 3/2010, of 18 February, on fire safety and accident prevention in establishments, activities, infrastructures and buildings (Government of Catalonia Official Gazette 10/3/2010)</p> <p>Royal Decree 379/2001, of 6 April, approving regulations for the storage of chemical products and the complementary technical instructions (Official State Gazette 10/5/2001)</p> <p>Royal Decree 138/2011, of 4 February, on safety in cooling installations and the complementary technical instructions (Official State Gazette 8/3/2011)</p>	<p>We are in possession of the relevant authorisations for thermal, electrical, oil, elevator, fire-fighting, etc. equipment.</p> <p>All these installations are maintained as required.</p>

Relationship with suppliers

CaixaBank's purchasing policy is based on rigorous compliance with the legal framework established. The entity, aware of the need for responsible management in relation to its suppliers, maintains as its criterion of suitability the combination of service quality and reliability with the ethical commitments assumed by the entity.

This is why, among other commitments, it is important **to safeguard transparency and rigour in the selection of companies to work with, in the adjudication of contracts** –all purchases are made after previous adjudication by a purchase panel and, if the amount is high, through public auction– **and in the requirement that suppliers behave respectfully towards the environment and on questions of human rights.** This policy helps reinforce mutual cooperation and loyalty.

All CaixaBank suppliers have to be up-to-date with their legal obligations if they want to work with the entity. This general control is more rigorous for high-risk areas, such as suppliers from countries outside the OECD and those who are responsible for manufacturing specific products for the entity.

It should be emphasised that, when selecting suppliers, CaixaBank uses the questionnaires in the Green Purchasing Manual and other specific questionnaires. The aim of using these tools is to select the suppliers who are committed to working to minimise their environmental impact.

***United Nations
Global Compact
Principle 9: Businesses
should encourage
the development
and diffusion of
environmentally friendly
technologies***

Awards to projects and initiatives with an environmental content



During 2013, CaixaBank received several prizes and awards that vouch for the entity's commitment to respecting the environment.

- **CaixaBank was rated the Spanish financial body with most transparency in its management of climate change**, as the 2013 CDP *Report Climate Change Iberia 125* makes clear. This was published by the Carbon Disclosure Project (CDP), the only general system in the world that reports corporate information on the environment. **With a rating of 97B, the highest for Spain's financial sector, the entity has reached the CDLI (Carbon Disclosure Leadership Index)**, which recognises the transparency and quality of information on climate change.
- **CaixaBank has also been awarded by the British publication *The Banker*** its 2013 Innovation Award in the "Green IT" category. In this, *The Banker* cited the technological infrastructure of the Data Processing Centres of CaixaBank for their high level of efficiency and low consumption of electricity, enabling energy savings of 41%. For their Data Processing Centres, located at Cerdanyola del Vallès and Sant Cugat

del Vallès (near Barcelona), CaixaBank developed an innovative software tool that permits the best possible use of data processing space. This tool combines the traditional system for managing Data Centre infrastructures with new software tools, allowing electricity requirements to be monitored accurately.

- In 2013 the financial entity's bet on innovation was also recognised by the British magazine *Euromoney*, which awarded CaixaBank the prize of *Best Retail Bank for Technology Innovation*.

- **The British publication *The Banker* designated CaixaBank as *Bank of the Year in Spain 2013***. *The Banker*, journal specialising in the banking industry from the Financial Times Group, praised CaixaBank's prudent banking operations and solvency, which have permitted the entity to consolidate its leadership in Spain, despite the problems affecting the financial sector all over Europe. The publication underlines, in particular, the technological innovations developed to respond to the changing needs of customers and the surroundings.
- Other awards should also be highlighted, **such as the prize to the world's most innovative bank (Global Innovator Winner)**, granted by **Efma** and **Accenture**, or the **Sector Mover distinction** from *The Sustainability Yearbook 2013*, for being the entity that made most progress in CSR during 2012.

Opting for social and environmental sustainability



Socially responsible investment achieves both sustainability and profitability through the combination of social and environmental responsibility and corporate governance criteria in the pre-selection of investment portfolios. CaixaBank believes that SRI is a fundamental tool in promoting sustainable development and works to increase its presence in the Spanish market.

Equator Principles

CaixaBank, as a signatory of the Equator Principles since 2007, **maintains full commitment to responsible finance.**

Therefore, the approval of finance projects with an investment above 10 million dollars requires positive prior evaluation, incorporating social and environmental factors, in line with the directives of the International Finance Corporation (IFC). During 2013, CaixaBank financed 10 such projects, with a total investment of over 1,600 million euros.

In addition, **CaixaBank set up in 2011 an internal procedure to evaluate the social and environmental risks in syndicated loan operations for over 7 million euros**, whose purpose was investment. One operation of this kind with an investment of over 20 million euros was financed.

MicroBank Ethical Fund

Set up in 2010, MicroBank Ethical Fund is an **ethical and solidarity investment fund that makes variable income and corporate and public fixed income investments all over the world.** In selecting its portfolio assets, it includes not just financial conditions, but also ethical, social and environmental criteria.

MicroBank Ethical Fund **also has a solidarity side, in that InverCaixa devotes 25% of its asset management commission to cooperation with NGO projects and non-profit organisations designated by the investors.**

It should also be emphasised that MicroBank financed 55,773 microcredits in 2013, to a total of 313.2 million euros.

CaixaBank considers the social and environmental implications of its business activity as part of its social commitment

**Over 2 million euros
in ecoMicrocredits for
families and businesses**

**1 million euros in
ecoCredits for the
agricultural sector**

ecoCredits for consumption

In 2012, CaixaBank expanded its commercial range with a specific offer of ecoCredits and, through MicroBank, of personal ecoMicrocredits, in order to **encourage sustainable investments that improve the efficiency of resources or reduce negative impact on the environment.**

The aim of these loans is to purchase more environmentally friendly vehicles and domestic appliances and to rehabilitate housing in order to improve energy efficiency.

In 2013, 464 ecoCredits for the purchase of efficient vehicles and electrical appliances were granted to a sum of 405,466 euros. In addition, 3 ecoCredits for the sustainable rehabilitation of housing were granted for a sum of 188,000 euros.

MicroBank, for entrepreneurs and the self-employed, also has ecoMicrocredits for businesses available. These loans finance investment or working capital of businesses of the self-employed or micro-companies who produce or market ecological products or services, such as ecotourism, the production and distribution of sustainable products, recycling or waste treatment products, etc.

Investment can also be financed in production processes, new products or services that involve improvement in the efficient use of resources or a reduction in environmental impact.

In 2013, 582 ecoMicrocredits for families and businesses were approved, for an amount of over 2.1 million euros.

Ecological fund

MicroBank has also placed at the disposal of CaixaBank customers the **first Spanish fund that combines profitability and respect for the environment.** Thus, the Ecological Fund is an international non-secured variable-income fund that invests in a series of ecologically responsible funds, i.e. in companies that produce or manufacture environmentally friendly products or technologies: renewable energy, water management and treatment, recycling, ecological food, etc.

In 2013, this fund had 459 investors to a total of 5.2 million euros.



ecoFinancing for agricultural sustainable development projects

In 2013, CaixaBank launched its new ecoFinance line, **aimed at encouraging credit in agriculture and facilitating the financing of environmentally friendly projects for sustainable development.**

The new line of ecoFinancing products includes a broad range of different kinds of credit, created to offer the credit that each project needs: short- or medium-term loans, microcredits or leasing, etc.

The denominator common to the entire ecoFinance line is that priority will be given to agricultural projects that improve efficiency in the use of water, renewable energies, waste management, energy efficiency, ecological agriculture and rural development.



In 2013, 80 agricultural ecoCredits were financed for a sum of 1,032,534 euros distributed in 4 lines of products: ecoAgro-investment (designed for investments that could be made in an ecologically sustainable farming business); agricultural ecoCredit (to finance investments to improve the rural milieu); Business ecoMicrocredit (for investment in ecological agriculture and food, renewable energy and energy efficiency, recycling, waste treatment and management, etc.); and ecoLeasing (to acquire efficient vehicles, machinery and equipment for the production of renewable energy).

Financing of renewable energy and ecoefficiency projects

CaixaBank considers that one of the options to achieve more environmental sustainability in the long term is through the financing of environmentally friendly **projects and of projects that assist the development of renewable energies.**

In the current climate of economic slow-down and stagnation in the renewable energy industry, the volume of projects financed in Spain has fallen significantly. Aware of this, CaixaBank took part in 2013, on its own and with other entities, in operations related to renewable energy costing 177 million euros in all. These projects supposed the generation of 137.5 MWh.



Emprededor XXI Programme

Another priority for the entity continues to be the **encouragement of the creation of innovative companies with a vision of the future**, which are able to bring onto the market the research developed in universities and investigation centres.

The Emprededor XXI Programme acts in three areas:

- **To promote specialist programmes to set up companies** in sectors that are key to the economy.
- **To award the Emprededor XXI Prize to accompany**, by means of training interventions, internationalisation and access to financing, **companies with high growth potential.**

- **To provide access to finance instruments that are suited to entrepreneurs.**

It should be emphasised that in 2013 two initiatives on the environment were awarded prizes. The first was for industrial innovation and sustainability in the manufacturer of biofertilisers exclusively for the development of agricultural exploitations under intensive production. The second was presented to a company that manufactured ecological footwear, using only organic cotton and natural rubber, with an environmentally friendly production system.

Fostering of the rental of electric and hybrid vehicles

CaixaRenting, set up in 1994 and belonging to **CaixaBank, has promoted for years, through an aid programme, the marketing of vehicles with efficient consumption.** The programme is aimed at companies and local government bodies that contract fleets of ecological or low-emission vehicles, whether electric or hybrid ones.

In 2013, it launched several advertising campaigns on vehicles with low CO₂ emissions, including electric ones. In addition, courses were run and customer presentations promoted this kind of vehicle. Courses on efficient driving and to maximise vehicle performance were also held.

Adherence of VidaCaixa to the UNPRI

In 2009, **VidaCaixa**, CaixaBank's insurance and pensions company, **became the first such Spanish company to join the UNPRI** (United Nations Principles of Responsible Investment). Concretely, every investment the company makes is analysed under environmental, social and good governance criteria.

To achieve this, the company has an internal procedure and a manual of procedures to ensure that all the investments it makes are analysed under these criteria.

The process of analysis of the investment varies, depending on whether it is money put into an investment fund or fixed-income stock.



Other interventions



In 2013 “la Caixa” Foundation devoted a total of 236 million euros to its social programmes and 42 million to environment and science programmes. Actions to promote employment, the development and creation of new job opportunities and the encouragement of entrepreneurial initiative are priorities for the Foundation, as the following programmes show.

CosmoCaixa Ecotrends

Promoted by “la Caixa” Foundation, CosmoCaixa Ecotrends is a space for on-line publicity, reflection and debate about current and future environmental challenges, focusing on the latest environmental trends and their social, economic and political implications.

You can access CosmoCaixa Ecotrends through this link:

<http://www.ecotendenciascosmocaixa.org/ca/web/eco>

CLIMADAT Project for Climate Measurement

“la Caixa” adds its efforts to the global fight against climate change through initiatives designed to contribute to reducing the greenhouse effect. Thus, “la Caixa” Foundation and the Catalan Institute of Climate Sciences (IC3) Foundation have signed a collaboration agreement to observe and research the impact of climate change and so obtain a balance of the greenhouse effect gases on a regional level, which would also serve as a reference internationally.

You can access the Climadat Project through this link:

http://obrasocial.lacaixa.es/ambitos/climadat/climadat_ca.html

“la Caixa” devoted to social and environmental programmes a total of 278 million euros



Environment and integration into work

“la Caixa”, strongly committed as it is to conserving the environment, uses its activities developed in this area to favour the social inclusion of disadvantaged groups. The programme to conserve natural spaces and place disadvantaged people into work combined, for yet another year, actions to defend and conserve the environment and promote environmental values with the integration of groups at risk of exclusion.

In 2013 the natural spaces programme of “la Caixa” Foundation, in collaboration with local Departments of the Environment and regional councils, undertook 265 conservation projects and improvements in natural spaces all over Spain, which made it possible to place in work 1,511 people at risk of social exclusion.

http://obrasocial.lacaixa.es/ambitos/parquesnaturales/parquesnaturales_ca.html

El Mar a Fons (Sea at Depth) project

El Mar a Fons is a project created and developed by the CSIC-Sea Sciences Institute and “la Caixa” Foundation. **It consists of creating new on-line resources about the marine environment.** These are of general interest, but are designed in particular for teachers, with a view to their becoming a new, complementary source for tackling the contents of the school curriculum and nourishing practically and theoretically schools’ teaching plans.

http://obrasocial.lacaixa.es/ambitos/elmarafondo/elmarafondo_ca.html

Ciutat Ciència (Science City) project

Ciutat Ciència is a **network project for publicising science**, fruit of the collaboration agreement between the Higher Council for Scientific Research (CSIC) and “la Caixa” Foundation. This initiative is being run at present in six towns in Spain with under 25,000 inhabitants and located in various parts of the state. It includes activities such as exhibitions, workshops or cycles of talks.

The aims of the projects are to foment citizens’ scientific culture and to promote both a vocation for science and interest in science and the environment among young people.

http://obrasocial.lacaixa.es/ambitos/ciudadciencia/ciudadciencia_ca.html

Ratification Stamp



This statement corresponds to the year 2013.

For any query or suggestion on the content of this statement, please write to the e-mail address, ecocaixa@lacaixa.es

Next statement: first six months of 2015

Environmental Declaration certified by

AENOR Asociación Española de
Normalización y Certificación

In accordance with Regulation (EC) no. 1221/2009
Environmental verification accreditation
Es-v-0001

Date:

Signature & Stamp:

Avelino Brito Marquina
Chief Executive Officer

