



Environmental and Energy Management Principles

December 2018

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CaixaBank carries on its activities taking environmental protection into account. It endeavours to achieve maximum efficiency in the use of the natural resources required by it, in line with the ISO 14001 certification, the environmental management EMAS European regulation and the ISO 50001 energy management certification.

This aspiration is reflected in the remaining responsible policies of the entity, such as the Code of Business Conduct and Ethics, the Corporate Social Responsibility Policy and the Declaration on Climate Change.

Although the nature of its activity is not aggressive to the environment, CaixaBank undertakes to continually improve its environmental and energy practices, using the most suitable techniques as far as possible and when economically viable, and to integrate environmental and energy efficiency aspects into the bank's financial activity.

Specifically, CaixaBank's commitment is based on the following business conduct:

- Having an environmental and energy management system in place and keeping it up to date.
- Guaranteeing compliance with the environmental and energy legislation and regulations applicable to its activities, together with other commitments to which the bank subscribes on a voluntary basis.
- Applying environmental principles and good practices in all its procedures.
- Preventing polluting activities and actions that may cause significant energy impacts on developed activities. Accordingly, improvement measures are gradually implemented and all aspects required are taken into account to guarantee environmental protection.
- Boosting, as far as possible, the development and diffusion of technologies that respect the environment.
- Promoting the purchase of energy efficient products and services and a design to improve energy optimisation.
- Integrating environmental criteria in the offering of products and services, and continuing to extend these criteria to other areas of its activities (financing of leading business investments, investment operations, etc.).
- Supporting the initiatives aimed at preventing, mitigating, adapting or responding to climate change.
- Contributing to the environmental sensitisation of its stakeholders, in order to encourage environmental protection and care, especially:
 - Training and awareness raising of employees, making them participate in these management principles so that all members of the organisation integrate them into their daily employment activities.
 - Spreading these principles among suppliers of goods and services, ensuring their compliance when they perform activities at CaixaBank work centres.
 - Raising awareness of and spreading these aspects among Group companies.
- Making environmental and energy management principles available to all interested parties.

This commitment is specified in objectives, set with a minimum annual frequency, which measures the percentage of progress and improvement in environmental and energy management.

The entity undertakes to make these objectives and their degree of attainment public.

CaixaBank has Environmental and Energy Committees, charged with the management, supervision and coordination of these Environmental and Energy Management Principles.

Principles approved by the Management Committee in March 2012 and reviewed in December 2018.