

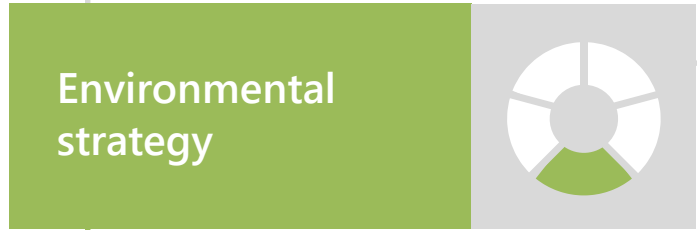


Environmental management plan 2019-2021



The environment

This is one of the bank's strategic priorities and one of the 5 axes of its responsible and sustainable activity



The 2019-2021 Environmental Management Plan

This must contribute to minimising CaixaBank's environmental impact and complying with its commitments and environmental certifications

Focus of the 2019-2021 Environmental Management Plan



1

Carbon Neutral Strategy

Minimising and offsetting all calculated CO₂ emissions

2

Environmental efficiency measures and certifications

Minimising the bank's impact, implementing new energy saving measures and renewing certifications and environmental commitments

3

Extending the environmental commitment to the value chain

Action plans for suppliers to assume our environmental values as their own and comply with the acquired commitments

4

Driving sustainable mobility

Actions encouraging sustainable mobility to minimise the emissions of the company, staff and suppliers

5

Commitment, transparency and engagement

Engagement actions with employees and reinforcing the commitment and public environmental information


The progress of the Environmental Management Plan is tracked through the Environment and Energy Committees and the Corporate Responsibility and Reputation Committee (CRCR)

KPIs and activities to implement


2019-2021 Environmental Management Plan

Initiative	Purpose	Indicators – KPIs	2018	2019	2020*	2021*
Estrategia Carbon Neutral	Minimising and offsetting the carbon footprint	% reduction in CO ₂ emissions(vs. 2015) GLOBAL	-10%	-11,5%	-20%	-34%
		SCOPE 1		-11,5%	-20%	-40%
		SCOPE 2		-11,5%	-75%	-75%
		SCOPE 3		-11,5%	-15%	-25%
	% of CO ₂ emissions offset	100%	100%	100%	100%	
100% contracting renewable energy	% renewable energy consumed	100%	100%	100%	100%	
Environmental efficiency and certifications	Implementing energy efficiency measures	% consumed energy saving (vs. 2015)	-5,5%	-7%	-10,5%	-15%
	Certification renewal and extension of scope	% renewed environmental certifications	100%	100%	100%	100%
Value chain	Environmental Procurement Plan (environmental criteria in purchases and contracting services and extending the environmental commitment to the value chain)	% of categories of green purchases/ total categories that can be made more green	40%	50%	75%	100%


Other initiatives



Sustainable mobility plan






Automation system in the branch network



Commitment, transparency and engagement

Environmental certifications

* Values revised and updated in August 2020 with the aim of implementing more ambitious goals

Voluntary compliance principals and environmental efficiency measures

Actions to minimise the impact of CaixaBank's activity

- Defining annual improvement objectives in 6 main fields
- Follow-up of KPIs and the applicable law
- Implementation of improvements



Energy consumed

Energy efficiency projects: LED lighting, compartmentalisation and monitoring



Waste

Selective collection, waste management, minimisation at source, etc.



Green purchase and design criteria

Plan for environmentally-friendly purchasing and contracting



Paper consumption

Project on digitalisation, rationalisation of deliveries to customers



Wastewaters and emissions

Sustainable mobility, dumping parameter control,



Environmental awareness

Campaigns for good environmental practices

Accessions

- Establishing improvement plans to optimise ratings
- Compiling information for reporting
- Analysis of trends and new requirements



Spanish lobby on low economic growth in carbon



UN think tank for banks and insurers on the environment



Committed to power consumption from renewable sources



Public reduced emissions commitments