

# Contribution to United Nations **SDGs**



**2018**

SOCIO-ECONOMIC IMPACT

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**CaixaBank**

**Socially responsible  
banking**

# Mission

TO CONTRIBUTE TO THE  
FINANCIAL WELLBEING OF  
OUR CUSTOMERS AND THE  
PROGRESS OF SOCIETY AS A  
WHOLE



CaixaBank

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## External assurance

The indicators were compiled on the basis of in-house calculations using internal data alongside that from external databases and reports, which are referred to when this is deemed relevant.

A large number of the non-financial indicators included in this publication have been obtained from the "Statement of Non-Financial Information" section of the 2018 CaixaBank Group Consolidated Management Report. This section has been verified by an external expert, PwC, within the scope and terms set out in their corresponding independent Assurance Report. The economic and financial information was obtained from the CaixaBank Group's audited 2018 financial statements. Both documents are available at: [www.CaixaBank.com](http://www.CaixaBank.com).

# CAIXABANK AT A GLANCE

# 1



## Our contribution to the economy



**0.76%**  
contribution to Spanish  
GDP

**9,122 million**  
euros contributed to  
Spanish GDP

**2.431 million**  
euros of taxes paid,  
collected and other  
contributions

**25,820**  
jobs created through  
microcredits

# 2



## Our close and accessible banking



**91%** of  
Spanish citizens have a  
CaixaBank branch in their  
municipality

**86%** are  
accessible branches

**96%** of ATMs  
are fully accessible

Present in **28** global  
reference points

# 3



## Our responsibility to our stakeholders



### Customers

The main bank for  
**26.3%** of Spanish  
citizens

### Shareholders

**€0.15** earnings per  
share

### Employees

**29,441** people work at  
CaixaBank  
(**53.8%** are women)

### Society

Over **17,500** people in  
the "la Caixa" Volunteer  
Association



4



**Environmental responsibility**



**100%**

Carbon Neutral

**645 million**

euros granted to renewable energy projects

**1,448 million**

dollars in green loans

Signatory of the **Equator Principles**

5



**Innovation, technology and security**



**#1**

in digital banking at national and international level

**Best**

Digital Bank in Western Europe 2018

**844 million**

euros invested in development and technology in the Group

**19.9 million**

euros invested in information security

6



**Our alliances**



Presidency of the Spanish Network of the **United Nations Global Compact**

**A+**

awarded to VidaCaixa, the maximum rating in sustainable investment

Adherence to the **UNEP FI** global alliance and the **Principles for Responsible Banking**

Integration of **SDG** into the Strategic Plan and Socially Responsible Banking Plan



# 0.76%

CONTRIBUTION TO  
SPANISH GDP

**9,122**  
*million*

euros contributed to  
Spanish GDP

**2,431**  
*million*

euros of taxes paid,  
collected and other  
contributions

**45,890**

jobs created  
indirectly

# CaixaBank

## → Economy

### THE IMPACT OF THE BUSINESS

#### SUSTAINABLE DEVELOPMENT GOALS COVERED BY THIS CHAPTER



1.- End poverty



8- Decent work and economic growth



10- Reduction of inequalities

#### CAIXABANK'S CONTRIBUTION

MicroBank - Microfinance activities  
Incorpora Programme of "la Caixa" Foundation

Direct and indirect contribution to Spanish and Portuguese GDP  
Jobs created indirectly through purchasing from suppliers

Microfinance activities - MicroBank  
Incorpora Programme of "la Caixa" Foundation

## CONTRIBUTION TO THE ECONOMY

**9,122 million**

euros in direct and indirect  
contribution to Spanish GDP\*

**743 million euros**  
contributed by BPI to  
Portuguese GDP

**0.76%**

contribution to Spanish GDP

**0.37%**

contribution to Portuguese GDP

**13.9%**

Gross Value Added by CaixaBank to  
the financial and insurance sector

**6%**

Gross Value Added by BPI to the  
financial and insurance sector

## TAXES PAID, TAXES COLLECTED FROM THIRD PARTIES AND OTHER CONTRIBUTIONS

**2,431 million**

euros of taxes paid, collected  
and other contributions

**1,985 million**

euros in profit attributable  
to the Group

**€652 million**

Personal income tax withholdings  
from the workforce

**€324 million**

Indirect taxes

**€827 million**

Other taxes collected

**€465 million**

Social Security contributions

**€163 million**

Direct taxes

**€325 million**

Contribution to the Deposit  
Guarantee Fund/Single Resolution  
Fund in 2018



\*Source: CaixaBank Research, based on data from National Statistics Institute (with 4Q data).

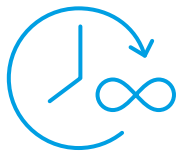


## CONTRIBUTION TO JOB CREATION

**29,441**

**people** work at CaixaBank

**37,440** in  
CaixaBank Group



**96.9%** have  
permanent contracts



**99.2%** of  
management positions  
are covered internally



**39.9%** of  
management positions  
held by women\*

**45,890**

**jobs created indirectly**

created indirectly through purchasing from suppliers\*\*



**25,820 jobs** created thanks to the contribution of microcredits for entrepreneurs and businesses\*\*\*

**9,561 new businesses** started up with the support of microcredits

## incorpora de "la Caixa"

- CaixaBank actively publicises the Incorpora labour market inclusion programme of the "la Caixa" Banking Foundation, from its branch network and in meetings with corporate customers.
- **32,609** job opportunities created during the year
- **11,954** companies taking part throughout Spain in 2018
- Participation of **446** social welfare organisations and **865** experts in labour market inclusion

\*From deputy branch manager A and B and above. \*\* Source: CaixaBank Research, based on the added value of CaixaBank's activity, Spanish GDP, employment according to Spain's national accounts and figures on productivity per employee and based on the input-output tables of Spain's National Statistics Institute (INE), with data from the fourth quarter.

\*\*\*Source: MicroBank Annual Report 2018. Estimate from a 4% sample.



**91%**

of Spanish citizens  
have a CaixaBank  
branch in their  
municipality



Present in

**28**

global reference  
points



It is the private  
entity which pays the  
**highest**

number of pensions  
in Spain



# Market

## CAIXABANK'S PRESENCE

94%

PRESENCE IN TOWNS AND CITIES WITH MORE THAN 5,000 INHABITANTS

### SUSTAINABLE DEVELOPMENT GOALS COVERED BY THIS CHAPTER



1.- End poverty



8- Decent work and economic growth



9- Industry, innovation and infrastructure



12- Responsible production and consumption

### CAIXABANK'S CONTRIBUTION

- Proximity through the branch network
- Accessibility of branches and ATMs
- MicroBank - Microfinance activities

- Companies, the self-employed, businesses and entrepreneur customers
- Financing for companies, the self-employed, businesses and entrepreneurs
- MicroBank - Microfinance activities
- EmprededorXXI Awards

- Companies, the self-employed, businesses and entrepreneur customers
- Financing for companies, the self-employed, businesses and entrepreneurs
- MicroBank - Microfinance activities

- CaixaBank Asset Management and VidaCaixa adhere to the United Nations Principles for Responsible Investment
- VidaCaixa, the only insurance company in Spain with the maximum A+ rating in sustainability

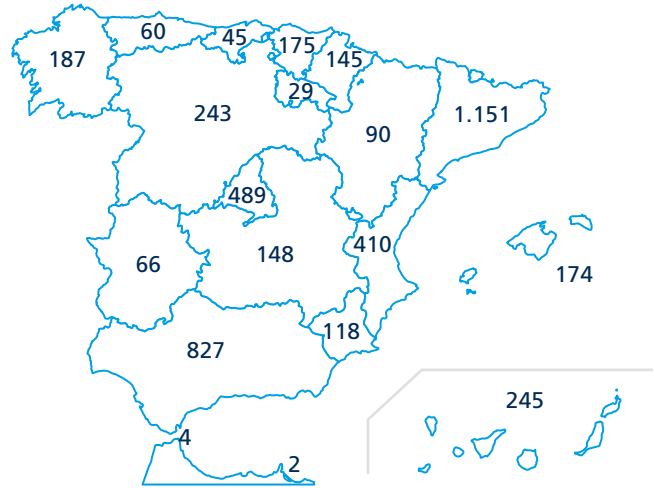
## SPANISH BRANCH NETWORK

# 4,608

branches

**86%** accessible branches

**91%** of Spanish citizens have  
a branch in their municipality



Present in **100%** of towns and cities  
with more than 10,000 inhabitants

Present in **94%** of towns and cities  
with more than 5,000 inhabitants

The only bank present in **203** towns  
and cities

- **4,409** Retail branches
- **120** Business Centres
- **47** Private Banking Centres
- **24** Institutional Centres
- **2** Real Estate Developer Centres
- **2** Corporate Banking Centres
- **4** Monte de Piedad Centres
- **100%** Agents with mobile devices easily able to move from one area to another

# 9,425

ATMs



**96%** of ATMs  
are fully accessible



**99%** of ATMs  
have sign language  
video guides

**284** million withdrawals

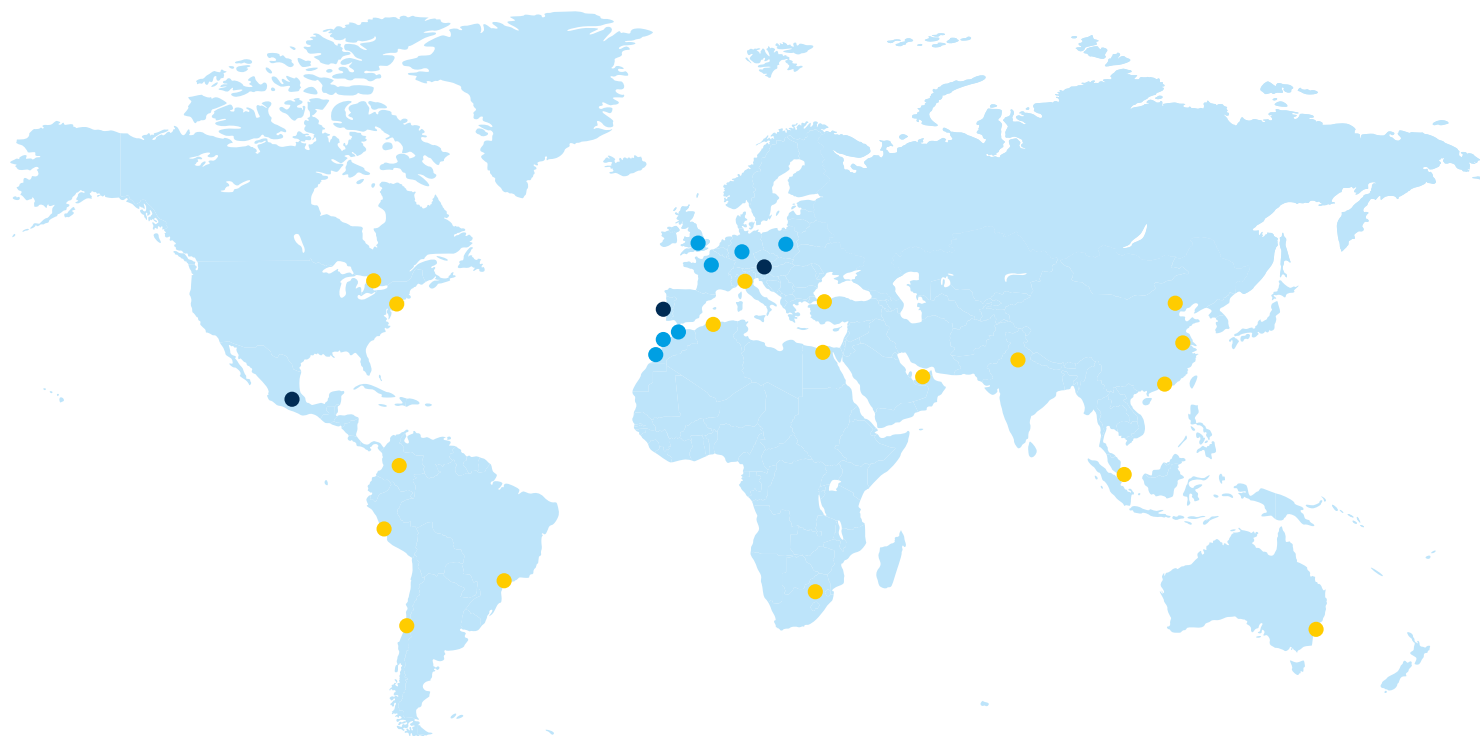
Almost **63** million withdrawals with contactless

**250** different transactions

**17** languages available



# INTERNATIONAL BRANCH NETWORK



## 18

### Representative offices

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

## 5

### International branches

**with 7 branches:**  
Warsaw, Morocco, (Casablanca, Tangiers, Agadir), London, Frankfurt, Paris

## 3

### Spanish Desks

Lisbon, Mexico City, Vienna

### 2 Representative offices

Sydney  Toronto 

←..... **3** .....→  
**new openings in 2018**

### 1 Branch

Paris 

# MARKET AND BUSINESS SHARE

## Small, medium-sized and large enterprises

**48%** of Spain's small, medium-sized and large enterprises\*

**258,934** new loans granted to SMEs and large enterprises

**87.5%** of loan applications successful

**20%** increase in new loans compared to 2017

## International business

**38%** of Business Banking customers carried out a foreign trade transaction:

- **In-Company sessions:** 600 training sessions in foreign trade, delivered on the customers' premises and adapted to their needs
- **Jornadas de Puertas al Exterior ("Open to the World" Sessions):** 11 sessions.
- **Le Cercle** in Morocco and **The Circle** in Poland, debates on key issues in each location at business level, with the participation of major representatives at institutional level and of the various economic sectors



Awards for innovation and sustainability of tourism companies

## Self-employed

**33.3%** of Spain's self-employed are CaixaBank customers

**78,975** new loans granted to self-employed customers

**27.5%** of self-employed farmers in Spain are CaixaBank customers

**357,811** farming sector customers

## Businesses and entrepreneurs

**18,040** microcredits granted to businesses and entrepreneurs

**9,561** new businesses started up with the support of microcredits



**961** participants in the EmprendedorXXI Awards

Over **4.6** million euros in prizes and support activities

**314** winners since its creation

**660** participants from Spain

**301** participants from Portugal

## Products and services

**358,482 million euros** of total customer funds under management by the Group

- **15.9%** Credit
- **15.0%** Deposits
- **26.8%** Direct deposit of salaries
- **17.0%** Unit trusts
- **27.3%** Savings insurance
- **24.1%** Pension plans
- **23.3%** Billing cards
- **16.5%** Consumer loans

## Savings insurance



CaixaBank inherited a 100-year-long tradition of managing family savings and promoting retirement planning, which began in 1904 with the creation of Caja de Pensiones para la Vejez y de Ahorros de Cataluña y Baleares.

**VidaCaixa is the only Spanish insurance company to have received the maximum A+ rating in sustainability from the United Nations.**

**4,388 million euros** in benefits paid

VidaCaixa pays the highest number of pensions in Spain, second only to the Social Security authorities

El **CaixaBank's employee Pension Fund** has adhered to PRI\* since 2008. Also, as signatory to The Montreal Carbon Pledge it has carried out annual monitoring of the fund's carbon footprint since 2015.



**49,241 million euros** of investment of CaixaBank Asset Management managed under PRI\*

(close to 100%)

**24.1%** market share in pension plans

**302,812** SMEs and self-employed professionals are covered by group pension plans managed by VidaCaixa

**1.6 million** people have life-savings insurance with VidaCaixa

**27** companies of the IBEX 35 are customers of VidaCaixa

**100%** of the portfolio is governed by the UN's Principles for Responsible Investment



\* United Nations Principles for Responsible Investment.



**15.7**  
*million*

CaixaBank Group  
customers  
(13.7 million in Spain)

**29,441**  
*people*

people work  
at CaixaBank  
(53,8% are women)

**More than**  
**17,500**  
*people*

take part in the "la Caixa"  
Volunteer Association



# Trust

## STAKEHOLDERS

THE MAIN BANK FOR

# 26.3%

OF SPANISH CITIZENS

### SUSTAINABLE DEVELOPMENT GOALS COVERED BY THIS CHAPTER



1- End poverty



3- Health and wellbeing



4- Quality education



5- Gender equality



8- Decent work and economic growth



17- Partnerships for the goals

### CAIXABANK'S CONTRIBUTION

"la Caixa" Volunteer Association  
MicroBank - Microfinance activities  
Financial Culture Plan  
Support for the community  
Social housing stock

Collaboration with the GAVI Alliance through the "la Caixa" Banking Foundation

CaixaBank's Financial Culture Plan

MicroBank - Microfinance activities  
Wengage Programme  
Adherence to the United Nations Women's Empowerment Principles

MicroBank - Microfinance activities

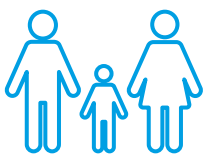
Strategic alliance with the "la Caixa" Banking Foundation  
Collaboration with social welfare organisations through MicroBank, "la Caixa" Volunteer Association, etc.  
Adherence to the United Nations Women's Empowerment Principles  
CaixaBank Chair of CSR at IESE Business School



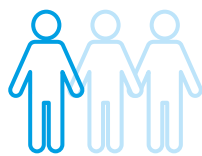
# CUSTOMERS

## SEGMENTATION

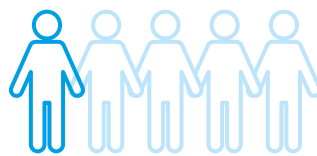
**13.7** million customers in Spain



**1** in every **4**  
families



**1** in every **3** young  
people  
(between 18 and 25 years)



**1** in every **5**  
pensioners

**+1.9**  
million  
in Portugal  
(BPI)

# SATISFACTION

**8.85**

Customer satisfaction index

**93.5%**

total customer retention

**98.1%** retention rate for high-value customers

The main bank for

**26.3%** of Spanish citizens

**CaixaBank is the leading financial institution in the Loyalty Index\* and in Market Penetration\*\***

**89.6%** loyalty rate

**29.3%** market penetration

**90%** of individual CaixaBank customers are exclusive or preferred customers of the Bank\*\*\*

# QUALITY



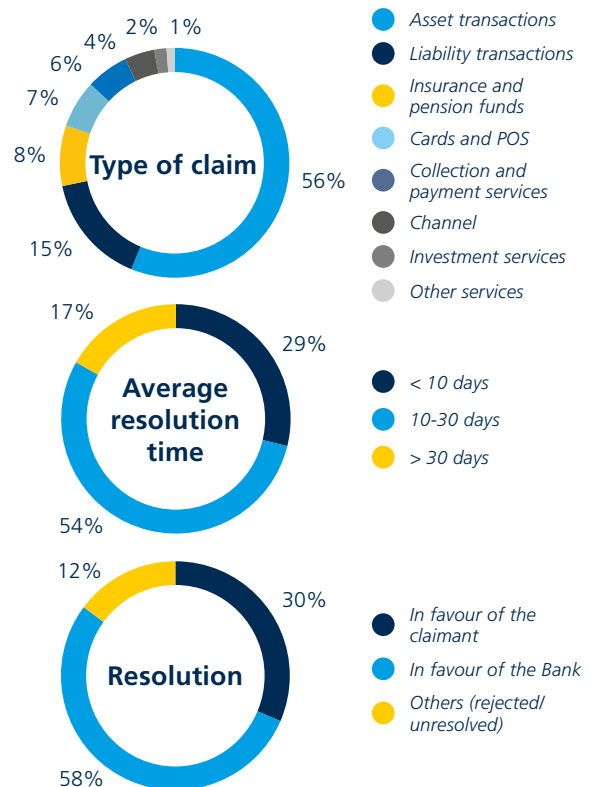
**EFQM 500+ European Seal of Excellence**

with a rating of over 650 points, for the management model

**AENOR certification for specialist businesses**

CaixaBank is the only Spanish bank with six business areas with AENOR Conform certification for its customer relationship model: Private Banking, Premier Banking, Individual Banking, Business Banking, International Banking and Corporate Banking.

## CaixaBank Group complaints management\*\*\*\*



\*Measures the percentage of a bank's customers that consider it to be their main one, either because they use it exclusively or, where they have more than one, they consider it to be their main one. Source: FRS Inmark. Individuals' financial behaviour, Spain 2018.

\*\*Percentage of interviewees that mention being a customer of each bank. Source: FRS Inmark. Individuals' financial behaviour, Spain 2018.

\*\*\*Source: FRS Inmark. Individuals' financial behaviour, Spain 2018.

\*\*\*\* BPI: 17,527 complaints, of which 13% were resolved in the customer's favour. Average response time 6.3 days.

# SHAREHOLDERS AND INVESTORS

## BREAKDOWN OF SHARE CAPITAL

**588,077** shareholders

"la Caixa"  
Foundation

**520** million  
euros budget

→ **40,0%**  
"la Caixa"  
Banking  
Foundation

**4,3%**  
Securities held in  
treasury and Board

**55,7%**  
Free float\*

**30,7%**  
Retail shareholder

**69,3%**  
Institutional  
shareholder

\* Number of shares issued less securities held in treasury, and the shares held by members of the Board of Directors and shareholders represented on the Board..



## MARKET CAP AND REMUNERATION

**18,925** million  
of market capitalisation

**897**  
million euros distributed  
in dividends

**€0.15**  
gross earnings per share

**4.7%**  
dividend yield

Payout of **51%**  
of net consolidated profit

## RETAIL SHAREHOLDER

### Information

**3.8** millions of e-mails

**3.6** million informative text messages

**119,978** visits to the Shareholder  
Service area of the website

### Aula

**1,308** participants in classroom-based courses

**18** classroom-based courses

**377** participants in webinars

**8** webinars

### Shareholder Service

**38** people attended the Shareholder Office

**630** queries received by the Mail Centre

**606** queries received by the Call Centre

Good Governance Forum **award**  
for best shareholder service initiative

### Corporate events

**31** shareholder events

**1,163** participants in events

**2** meetings of the Shareholder  
Advisory Committee

## INSTITUTIONAL INVESTORS AND ANALYSTS

**Investor Day**, held in  
London on 27 November, to present  
the new 2019-2021 Strategic Plan

Over **400 meetings** with investors

**30 analysts** follow the CaixaBank share  
and receive personal attention

**90%** of the institutional free float is  
in the hands of foreign investors



# EMPLOYEES

## EMPLOYMENT

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**29,441**

*people* work at  
CaixaBank

**37,440** in the CaixaBank Group



**53.8%**  
women employed  
at the Bank

**1,009** new employees  
**96.9%** permanent contracts  
**99.2%** management positions covered internally  
**20.9%** employees with new responsibilities



**39.9%** women in management positions\*  
**5** women directors

**96.4%** of employees with official university education

**100%** of employees covered by collective agreements

**2.9%** absenteeism rate\*\*

## REMUNERATION

**99%** employees with variable remuneration linked to quality of service



**1,834** million euros paid in CaixaBank wages and salaries

**2,958** million euros paid in CaixaBank Group wages and salaries

**140** million euros  
Contributions to pension plans

**16** million euros  
in healthcare benefits

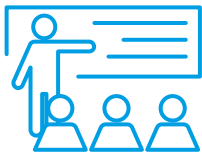
**28** million euros  
in education grants

\*From deputy branch manager A and B and above.

\*\*Manageable absenteeism (sickness and accidents).

## TRAINING

**13 million** euros invested in training



**72 hours**  
of training per  
employee



**100%**  
of employees are  
trained in directly  
dealing with customers

**3.1** employees certified for each  
branch in the commercial network

More than **13,700** employees  
certified in financial advisory services

**372** Business Managers certified through the  
Business Insurance university programme (ICEA  
Chair - University of Barcelona)

**1,350** Managers have obtained their Risk  
Analysis Certificate during the year

Commitment to encouraging self-study, making a  
wide variety of training resources available to all  
employees through CaixaBank Campus

**246,354** hours of bonus-linked  
regulatory training

**10** bonus-linked courses:



- Code of Ethics and Anti-Corruption Policy
- Investment products and services
- Anti-money laundering update
- European General Data Protection Regulation
- Internal Code of Conduct
- Internal Code of Conduct for specifically covered persons
- Banking products and services
- Crime risk prevention
- Solutions for mortgage arrears
- Basic principles governing product sales



# EMPLOYEE CHARITABLE ACTIONS

The people that form part of CaixaBank have different ways of channelling their charitable interests. These include participation in local volunteering actions, through the “la Caixa” Associations of Volunteers, led by CaixaBank, the “la Caixa” Banking Foundation and the Fundación de la Esperanza (Hope Foundation).



Over **17,500**  
volunteers\*



Over **1.6 million**  
beneficiaries since the  
start of the programme

Current and retired employees, family members, friends and customers who wish to get involved in charity initiatives participate in the programme.

Over **14,500** of volunteers are active CaixaBank Group employees

**3%** of volunteers are ex-employees

More than **10,000** charity initiatives carried out

Collaborating with over **2,000** charity organisations

## Social Team Building initiative

Commitment of a team of employees with a specific charity organisation through volunteering.

**11** committed teams

**14** beneficiary charity organisations

**42** activities carried out

\*Participate at least once a year in the programme, including Social Week.



# SUPPLIERS

## VALUE CHAIN

**1,880** million  
euros paid to suppliers



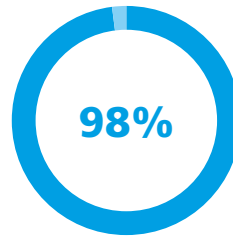
**45,890**  
jobs created indirectly  
through purchasing from suppliers\*

**2,434** million  
euros paid by  
CaixaBank Group

\*Source: CaixaBank Research, based on the added value of CaixaBank's activity, Spanish GDP, employment according to Spain's national accounts and figures on productivity per employee and based on the input-output tables of Spain's National Statistics Institute (INE), with data from the fourth quarter.



**22,450**  
suppliers



local suppliers



**94%**

strategic suppliers\* of total suppliers  
registered in the portal



**Invoices**

**98%** of invoices paid within the  
period established by CaixaBank

**19.9** days, average supplier  
payment period

**281** suppliers with certified  
environmental management systems

**409** million euros of volume  
contracted by tender

**520** suppliers chosen by tender

**7** specific audits carried out on suppliers that  
make exclusive promotional products

\*High-risk suppliers as defined in the breakdown in the supplier portal, according to the services they provide.

# SOCIETY

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## MICROCREDITS AND FINANCE WITH A SOCIAL IMPACT

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### **The social bank, fully owned by CaixaBank, is Europe's largest microfinance institution\***

Since 2007, through CaixaBank's branch network, it has offered financial products and services that are especially adapted to the needs of entrepreneurs, microenterprises and families, with the aim of contributing to job creation, productive activity, personal and family development, and financial inclusion.

MicroBank leads the ranking in terms of microcredits granted by European financial institutions.

\*Source: "Microfinance in Europe: Survey Report 2016-2017". European Microfinance Network (EMN). December 2018.



**116,789**

**microcredits granted**

**772.8** million euros volume of microcredits granted

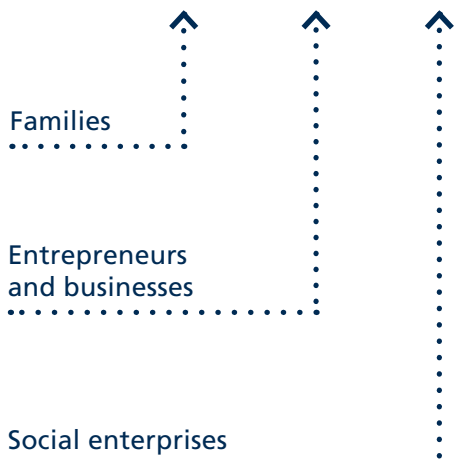
**6,617.1** euros average volume of transactions

**25,820** jobs created thanks to the contribution of microcredits for entrepreneurs and businesses

**45%** of microcredits are granted to women

**9,561** new businesses started up with the support of microcredits

**598** collaborating entities



## 2018 developments

**Loans for postgraduate study in European universities, through an agreement with "la Caixa" Banking Foundation.**

**EaSI programme loan**, aimed at charitable organisations that seek to make a social impact through their activities.

**MicroBank** has the support of some of the main European institutions linked to the development of entrepreneurship and the microenterprise, such as:

- European Investment Fund
- Council of Europe Development Bank
- European Investment Bank

**CaixaBank** has the following lines of credit available in collaboration with European multilateral institutions:

- Line of credit of up to **250** million euros to support women entrepreneurs
- Financing of **9** million euros for the Research Centre of the Hospital de Sant Pau in Barcelona
- Line of credit of **20** million euros to finance SMEs in Morocco
- **600** million euros to finance small and medium-sized enterprises
- Participation in international trade support programmes in emerging countries, for **1,000** million euros, to contribute to their development

## Social account

Guarantees the financial inclusion of people with serious economic difficulties, enabling them to access, free of charge, the basic financial services of a current account.

- **24,110** opened in 2018
- **99,553** accounts opened since the start of the programme

## FINANCIAL CULTURE

### Launch of CaixaBank's *Financial Culture* Plan

with the aim of improving the level and quality of society's financial knowledge.

#### Classroom-based training workshops

Delivered by the "la Caixa" Volunteer Association

##### Basic Finance for Adults:

- **342** workshops delivered
- **5,212** participants
- **679** volunteers took part

##### Basic Finance for High School Students

###### 1st year:

- **5** participant autonomous communities
- **124** workshops delivered

Involvement in the **EFEC programme**  
(Financial Education at Schools in Catalonia)

CaixaBank, is the bank that has contributed the largest number of volunteers (*21% of the total*)

## Aula

**Economics and finance training programme for CaixaBank shareholders.**

**26** classroom-based courses and webinars

**1,685** participants in classroom-based courses and webinars

## DialogA

2 chat rounds in 2018, in the Store branches, aimed at helping customers to manage their personal and family financial resources and showing them how to use online banking.

**62** chats

**1,769** participants

## CaixaBankFuturo

**Talks aimed mainly at retired customers or those approaching retirement, to help them plan and prepare for their retirement.**

- **322** sessions
- More than **5,800** people attended in **121** different towns and cities

It drives the publication of related studies:

- In 2018, it published VidaCaixa Barometer: How much do we know about economics?

## Digital content

**Finance programme for Twitter followers**, where day-to-day financial concepts are explained simply

Video campaign **#DeTuAtu** (#On equal terms) in CaixaBank's YouTube channel, to develop financial education

## Publications

**La Bici de Lola (Lola's Bike), a story to help learn about saving**



First edition of  
30,000 copies

**Comic book, Operación Cupcake (Operation Cupcake), an Aula programme initiative to bring the stock market closer to young people**



150,000 copies  
distributed  
to CaixaBank  
shareholders

**Book containing basic financial educational material for people with intellectual disabilities**



[www.CaixaBankResearch.com](http://www.CaixaBankResearch.com)

**CaixaBank Research's mission is to create and spread knowledge relating to the economy and society inside and outside of the Bank.**

**173,475** copies of the Monthly Report sent by mail:

- Almost 30% less than in 2017, to reduce our environmental footprint

**2,076** articles published on the website

**10** videos of economists analysing the latest economic and financial events, as a new feature in 2018

**1,602** newsletters sent

**3,901** followers @CABK\_Research

**87** talks by economists in various forums

**2,190** people attended the "la Caixa" Chair of Economy and Society's master classes and talks

## Chairs



Cátedra CaixaBank  
de Responsabilidad  
Social Corporativa



**"la Caixa" Chair  
Economy and Society**

# SUPPORT FOR THE COMMUNITY

## Decentralised Welfare Projects

**44 million**

euros of the 2018 "la Caixa" Foundation budget, has been jointly managed with the CaixaBank commercial branch network to cover local social needs.

**11,523**

activities aimed at local charity organisation projects

**85%** of the amount goes to activities which are considered priority

**35%** of the amount goes to activities carried out in areas relating to healthcare, disability and addiction

**34%** of the amount goes to activities dedicated to tackling poverty

Over **9,400**

beneficiary charity organisations

## Charity Crowdfunding



Tú, la Obra Social "la Caixa" y tu oficina de CaixaBank

Group funds capture project (customers and non-customers) for a specific project with the collaboration of "la Caixa" Foundation.

**20** projects financed

**300,581** euros raised

**194,192** euros contributed by "la Caixa" Foundation

## Social Weeks

Local volunteer activities related to charity organisations receiving aid from the Decentralised Welfare Projects fund.

2 Social Weeks are held each year, with activities in **50** provinces and **771** municipalities in Spain

Over **15,000** participants

**46%** of CaixaBank employees took part

Over **5,400** activities carried out at **2,025** local charity organisations

**28** activities in international towns and cities

**51,506** hours of volunteering

**98%** of employees would participate again

## Charity initiatives

**Ningún niño sin bigote (A milk moustache for every kid)**

Campaign to collect milk in collaboration with food banks

**4<sup>th</sup>** year

[#NingúnNiñoSinBigote](#)

Over **1.4** million litres of milk, with the participation of the "la Caixa" Volunteer Association, branches and the POS charity campaign

**30,000** families have benefited thanks to the campaign (equivalent to 120,000 people), and receive milk for 3 months

**Árbol de los Sueños (Tree of Dreams)**

Customers and employees agree to give a vulnerable child the Christmas present they have asked for

EL ÁRBOL  
de los  
SUEÑOS

**1,098** participant branches

**21,260** children received a toy





CaixaBank actively collaborates in the dissemination and promotion of the programmes and initiatives driven by "la Caixa" Foundation.

"la Caixa" Banking Foundation, with a **520** million euros budget for 2018, is the largest such foundation in Spain and one of the biggest in the world

There is a protocol governing relations between CaixaBank, CriteriaCaixa and the "la Caixa" Banking Foundation, which describes the framework for collaboration between them

## GAVI, the Vaccine Alliance

CaixaBank collaborates through the "la Caixa" Foundation, actively spreading information among customers and employees.

Corporate customers can make contributions through the Business Alliance for Child Vaccination:

- **922,090** euros raised through 569 companies
- **946,764** euros contributed by 3,351 Private Banking customers

Customers can channel their donations through the "la Caixa" Foundation's microdonation website:

- **400,000** children vaccinated in 2018\* using the more than 4 million euros received in donations and the contribution of "la Caixa" Banking Foundation's in 2018.

Over **3 million** disadvantaged children in Africa and Latin America vaccinated since 2008, thanks to the contribution of the "la Caixa" Group



\*Estimated figure.

# DIVERSITY



Programme which develops and promotes the value of *diversity* inside and outside the Bank

**53.8%**

women employed

**39.9%**

women managers\*

Launch in 2018 of a line of credit of up to **250 million euros** for women entrepreneurs, through the InnovFin programme of the European Investment Fund (EIF).

## Equality Information Guide

Publication aimed at helping remove gender stereotypes

## Events and conferences

### national

help to publicise the value of diversity.

**70** events

**5,848** participants

### international



Sessions on the role of women in the banking sector, multicultural teams and women scientists.

**11** sessions in 2018

## Awards, sponsorships and collaborations

increased visibility of women in various areas of responsibility.



Alliance with Microsoft Ibérica to award prizes to the best students on STEM\*\* university courses



Celebration of the 11th anniversary of IWEC\* with the creation of the 2nd CaixaBank Premio a la Mujer Empresaria (Women in Business Award).



Sponsorship of awards recognising successful women in digital and technological entrepreneurship

## Commitments and adherences



Adherence to the code of best practices

\*From deputy branch manager A and B and above.

\*\* Science, Technology, Engineering, Mathematics.

## ACCESS TO HOUSING

Over **22,000** housing units  
from CaixaBank Group's  
social housing stock



CaixaBank, in collaboration with "la Caixa" Banking Foundation, has an active policy of helping people to overcome the problems of finding their first home.

**16.4%**

### market share in mortgage lending

First bank in the Spanish market to create a team specialised in offering solutions, tailored to best suit each situation, for customers that are having difficulties in making their mortgage payments for their primary residence.

**31,398** customers with mortgage loans and experiencing financial problems, received help in 2018 (387,760 customers since 2009)

### 1,889 datations in payment in 2018

**57.3%** vs. 2017

**29%** of foreclosures or datations in payment with an associated lease agreement

**25,471** accumulated foreclosures or datations in payments since 2010

CaixaBank has adhered to the government-approved Code of Good Practice for the viable restructuring of mortgage loans on primary residences.

Signatory, since 2012, of the mediation agreement with the Government of Catalonia to avoid evictions.

CaixaBank Group's social housing stock of over 22,000 homes, with monthly rents starting from €60, is available throughout Spain to people on low incomes.

This figure includes:

### **3,069** housing units contributed to the Spanish government's State Social Housing Fund (FSVE):

CaixaBank contributes the largest number of housing units (exceeding its initial commitment of 2,629 housing units).

Over 6,000 CaixaBank housing units are included in two "la Caixa" Foundation programmes:

- The centralised Solidarity Rental Programme, for people who have seen their incomes reduced
- The decentralised Social Rent programme, for people who have suffered a foreclosure or dation in payment. Set up in 2012

### **The Mortgage Customer Service created in 2013,**

offers a free customer service telephone helpline for customers whose homes are subject to a foreclosure notice.

**10,462** calls managed (made and answered) in 2018

# 99.4%

ENERGY CONSUMED  
IS FROM RENEWABLE  
SOURCES

**645** *million*  
euros in renewable  
energy projects financed

**13.7**  
volume MicroBank  
Ecological Fund

**100%**  
Carbon Neutral



# → Environmental sustainability

## ENVIRONMENTAL COMMITMENT

### SUSTAINABLE DEVELOPMENT GOALS COVERED BY THIS CHAPTER



12- Responsible production and consumption



13- Climate action



17- Partnerships for the goals

### CAIXABANK'S CONTRIBUTION

CaixaBank Asset Management and VidaCaixa adhere to the United Nations Principles for Responsible Investment

Eco-financing lines and financing for renewable energies

2016-2018 Environmental Plan

Offsetting CO<sub>2</sub> emissions

Adherence to the UNEP FI global alliance and the Principles for Responsible Banking

Member of the Board of the Spanish Green Growth Group

Supports the work of the Task Force on Climate-Related Financial Disclosure

Driving 100% renewable energy use as RE100 signatories

Eco-financing lines and financing for renewable energies

Adherence to the UNEP FI global alliance and the Principles for Responsible Banking

Member of the Board of the Spanish Green Growth Group

Supports the work of the Task Force on Climate-Related Financial Disclosure

Driving 100% renewable energy use as RE100 signatories

## FINANCING AND PRODUCT RANGE

# 5,216 MW

of installed capacity

**in the 12 renewable energy  
projects financed in 2018**

- **645** million euros: volume of financing granted in 2018
- Over **23,700** MW in installed capacity since 2011

MW equivalents  
approximately to the  
installed capacity of  
renewable energy in  
Castile-La Mancha\*

## 1,448

**million dollars in  
green loans\*\***

- 10th place in Global Bookrunner ranking (6 loans)
- 14th place in Global Mandated Lead Arranger ranking (10 loans)
- All the loans have been Green Certificated on the basis of The Green Bond Principles

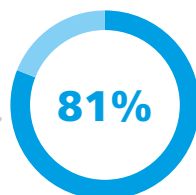
### Climate action lines - EIB

- 30 million euros of financing for climate action initiatives
- 35 million euros of financing for a wind farm project



### Energy portfolio

% of renewable energy



The exposure of CaixaBank's energy portfolio accounts for **37%** of total project financing

\*Source: Renewable energy in the Spanish electricity system 2017 (REE).

\*\*Source: Global Syndicated Loans, League Tables FY 2018 (Bloomberg). Part of the green loans included in the volume of renewable energy financing.



## 6.7 million euros in ecoFinancing

Provided for:



- Purchase of efficient vehicles and domestic appliances
- Home improvements to increase energy efficiency
- Sustainable development farming projects

**451** loans granted



## 13.7 million euros volume of MicroBank Ecological Fund

Invests in environmentally-responsible funds in sectors such as renewable energies, organic food, recycling and water treatment.



## 161 million euros of green financing through BPI

**Carbon-intensive  
portfolio**

0.94%

The exposure of CaixaBank Group's carbon-intensive portfolio\* accounts for **0.94%** of its total assets

\* Includes credit, fixed income and equity securities exposure.

## PARTICIPATION IN THE GREEN BONDS MARKET



**Signatory since 2015  
of the Green Bond  
Principles**

CaixaBank has participated as joint bookrunner in the placement of green bonds for investment in sustainable assets

**2 green bonds**

**1,300 million euros**

19/03/2018

**700  
million  
euros**



**IBERDROLA**

**Perpetual non-call 6**

09/11/2018

**600  
million  
euros**



**7 years**

## ALLIANCES AND COMMITMENTS

A signatory of the Equator Principles since 2007, to avoid, minimise, mitigate and remedy as much as possible any potential threats to the environment or the community in financing investment projects.



**EQUATOR  
PRINCIPLES**

**9 projects financed** in 2018, for a total investment of **10,719 million euros** with CaixaBank's share of this amounting to **696 million euros**

**1 project**

**categorised as A**, with potential significant social or environmental impacts which could be difficult to mitigate

**8 projects**

**categorised as B**, with potential adverse social or environmental impacts that were limited and could easily be mitigated

CaixaBank has internal procedures in place to apply a simplified procedure to transactions for financing smaller projects, starting at 5 million euros.

## One of the leading entities in the **fight against climate change** at global level



CaixaBank is a member of the United Nations Environment Programme.



Adherence to the Principles for Responsible Banking of UNEP FI\*.



CaixaBank supports the work of the **Task Force on Climate-Related Financial Disclosures** and has an internal plan to implement it.



CaixaBank maintains its leadership position among the main companies committed to combating climate change, according to the environmental organisation, CDP.

Participation in the **Sustainable Finance Working Group of the Institute of International Finance (IIF)** and the **Clúster de Cambio Climático de Forética (Forética Climate Change Cluster)**.



Participates in the **Spanish Green Growth Group**, which promotes economic growth tied to a low-carbon economy.

New **Sustainable Finance Committee**, to accelerate the integration of the environment into the business and risk management.



The pension plans manager (2009) and the Group's asset manager (2016), are signatories to the **United Nations Principles for Responsible Investment**, applying ESG\* criteria in the management of their portfolios.



Signatories (2018) to the **Climate Action 100+** initiative, which drives the dialogue with those companies around the world which have the highest level of greenhouse gas emissions.



\*United Nations Environment Programme Finance Initiative.

\*\*Environmental, Social, Governance.



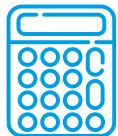
## COMBATting CLIMATE CHANGE

# 100% *Carbon Neutral*

CaixaBank is the first listed Spanish bank

VERIFIED  
FIGURES

# 1



### calculation

Calculation of the direct and indirect emissions that we generate as a result of our activities

**69% reduction in  
our carbon footprint  
since 2009\***



# 2

### reduction in consumption and implementation of improvements

#### ENERGY USE

- -5.2% energy consumption vs 2017
- 99.4% from renewable sources
- 935 branches with new LED lighting installed

#### MINIMISATION OF PAPER USE

- -28.4% paper consumed vs 2017
- 97.4% recycled paper consumed
- 3.3 million digital documents



## 4 carbon offsets

**34,778** tonnes offset in 2018 through:

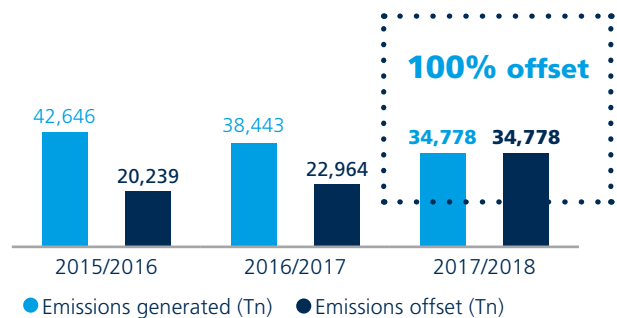
- Purchase of credits in a voluntary carbon emissions market project in India, approved by the Verified Carbon Standard (VCS):

- Installation of thirty, 1.65 MW wind turbine generators

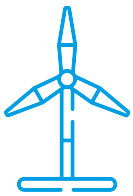
- Own carbon emission absorption project through the reforestation of a burnt forest on Montserrat



Trend in emissions generated and offset



## 3 renewable energy



**99.4% of energy consumed is from renewable sources\***

First Spanish organisation to adhere to RE100, a global and collaborative initiative of companies committed to using 100% renewable energy.



\*Pending CNMC certification on 100% renewable energy guarantees of origin for 2018. The latest certificate available is for 2017 consumption.



---

# #1

IN DIGITAL BANKING  
AT NATIONAL AND  
INTERNATIONAL LEVEL

*Best*

Digital Bank  
in Western Europe  
2018

⋮  
**844** *million*

euros invested in  
development and  
technology

⋮  
**19.9** *million*

euros invested in  
information security



# INNOVATION, TECHNOLOGY AND SECURITY

## → Digital innovation

### SUSTAINABLE DEVELOPMENT GOALS COVERED BY THIS CHAPTER



5- Gender equality



8- Decent work and economic growth



9- Industry, innovation and infrastructure

### CAIXABANK'S CONTRIBUTION

Alliance with Microsoft Ibérica to award prizes to the best students on STEM\* courses

Investment in development and technology  
Investment in information security  
Strategic Digitalisation Project

Investment in development and technology  
Investment in information security  
Strategic Digitalisation Project

\*Science, Technology, Engineering, Mathematics.



## INNOVATION AND TECHNOLOGY

**844 million** euros invested in development and technology in the CaixaBank Group

### Digital relationship models



#### First mobile only bank for the youth segment

Containing innovative functions, such as the chatbot, "Gina"

### inTouch

#### Remote service with personal manager

For customers with a digital profile, who have little available time and rarely use branches

### Mis Finanzas

#### Easiest way to manage personal finances

Smart tool to help customers to manage their personal finances. Enables all accounts, of CaixaBank and other banks, to be viewed



Alliance with Microsoft Ibérica to award prizes to the best students on STEM\* university courses

Membership of the We.Trade digital platform, based on **blockchain technology** for foreign trade transactions, along with other groups like Erste and UBS

**Innovation partner of the South Summit Madrid event**, the biggest forum in Europe for start-ups, leading global innovation platform

Adoption of the **Design Thinking** tool, based on the development of simple experiences with a low production cost, with the aim of producing the best product for the customer

CaixaBank's Data Processing Centres are able to carry out more than 10,987 transactions per second

- **132** projects based on big data
- **3.3** million digitalised documents
- Over **72** million digital signatures
- **100%** managers with SmartPC and
- **100%** managers with Smartphone
- **100%** digital processes\*\*
- **100%** of administrative tasks in branches automated vs **42%** in 2006

\*Science, Technology, Engineering, Mathematics.

\*\* % of the documentation associated with the contracting of products has been digitalised.

# INFORMATION SECURITY

# 19.9 million

## euros of investment in information security at CaixaBank



### Information on the bank, its customers and employees is protected against any internal or external security threat.

With an integrated approach to information security and cybersecurity, continuously adapting itself to the new challenges of the digital world

Advanced cybersecurity model, certified under international standard ISO 27001 and established as CERT official, through a team of specialists that are trained and prepared 24 hours a day to prevent, detect and take action when faced with any cyberthreat



### Co-founder of APWG.eu, one of the main international cybersecurity alliances.

Represents the TopThinkConnect.org global awareness campaign in Europe

### INFOPROTECT. Think safely

Brand that since 2015 integrates all the security awareness initiatives aimed at all employees, with the goal of protecting the information of CaixaBank and Group companies and fostering a global security culture in the Bank as a whole:

- **33** classroom sessions for new employees, attended by a total of 837 employees
- InfoProtect Security News bulletin sent out fortnightly, with news and security recommendations
- Monthly phishing simulation campaign
- **4** InfoProtect classroom sessions provided
- **9** publications in the CaixaBank Intranet portal
- Spreading of Good Practices
- Launch of InfoProtect Club, ambassadors programme distributed throughout the Spanish branch network

**12** phishing simulations carried out with employees

**27,646** employees have completed the cybersecurity course

**96** points out of 100 in Dow Jones Sustainability Index in relation to information security

**77** completed security control projects

**18,844** cyber-attacks detected and blocked

## DIGITAL TRANSACTIONS

Over **57%** of digital customers\*



**Leading digital bank**  
in Spain and at international level



### Internet

**6.0** million digital customers\*\*

**32%** penetration of digital market\*\*\*

Over **990,000** daily visits to CaixaBankNow website

**23** languages available on CaixaBankNow website



### Mobile

**5.2** million mobile customers

**2.8** million customer transactions exclusively  
in CaixaBank Now Mobile\*\*\*\*

Best Tech Project award 2018, in the  
mobile category (*The Banker*)

**CaixaBank apps receive 4.6 stars in Android and  
IOS. ImaginBank continues to position itself  
as the benchmark Spanish financial app**

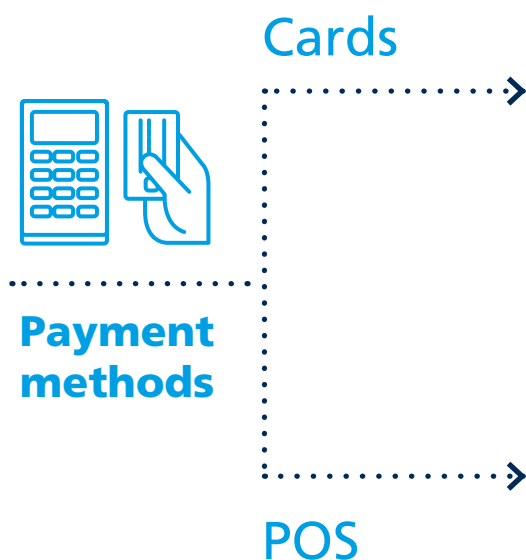
\*Percentage of individual customers between 20-74, with at least one transaction in CaixaBankNow in the last 12 months. Spain.

\*\*Active digital customers, last 12 months. Includes the group: individuals between 20-74.

\*\*\*12-month average, latest available figures. Source: ComScore.

\*\*\*\*Active digital customers, last 12 months. Includes the group: individuals between 20-74.

\*\*\*\*\*Customers active only via mobile in the last two months.



**23.3%** market share in Spain

**19.2\*** million cards, of which over a million registered for mobile devices

**28%** contactless market share of card-present transactions

**57%** of transactions made with *contactless* out of total card-present transactions

**20%** of total online sales

**28%** market share in Spain

**437,714** POS terminals installed

**89.2%** of total POS terminals with *contactless*

**1,452** million POS transactions

**52,277** million euros of sales

**7,357** million euros of e-commerce sales



**9,425** ATMs

**18%** market share measured by number of terminals in Spain

**6.7** million CaixaBank customers use ATMs once a month

**17** languages available

**More than 250** different financial transactions available

**96%** of ATMs are fully accessible

\*1.5 million cards acquired in buying BPI's card business.





Presidency of the  
Spanish Network of  
the **United Nations  
Global Compact**

**1<sup>st</sup>** *entity*  
in Spain to fully  
adhere to PRI

Adherence to  
the **Principles  
for Responsible  
Banking** of UNEP FI

# Responsibility

## RESPONSIBLE BEHAVIOUR

### INTEGRATION OF SDG INTO THE STRATEGIC PLAN AND SOCIALLY RESPONSIBLE BANKING PLAN

#### SUSTAINABLE DEVELOPMENT GOALS COVERED BY THIS CHAPTER



5- Gender equality



12- Responsible production and consumption



16- Peace, justice and strong institutions



17- Partnerships for the goals

#### CAIXABANK'S CONTRIBUTION

Adherence to the United Nations Women's Empowerment Principles  
Sponsorship of the Spain women's national basketball team

Presidency of the Spanish Network of the United Nations Global Compact  
CaixaBank Asset Management and VidaCaixa adhere to the United Nations  
Principles for Responsible Investment  
Inclusion in the Dow Jones Sustainability Index

Code of Business Conduct and Ethics  
Responsible policies  
Control and compliance through various committees

Strategic alliance with the "la Caixa" Banking Foundation  
Presidency of the Spanish Network of the UN Global Compact  
CaixaBank Asset Management and VidaCaixa adhere to the United Nations  
Principles for Responsible Investment  
Adherence to the Principles for Responsible Banking

# Socially Responsible Banking **Plan**

## A bank with a social commitment that acts responsibly

It responds to the Bank's firm **social commitment**, one of its corporate values along with quality and trust

It is in line with the Bank's **2019-2021 Strategic Plan** and is transversal in nature



## RESPONSIBLE POLICIES

Everybody who forms part of CaixaBank must base their actions on:

- Code of Business Conduct and Ethics
- Corporate Social Responsibility
- Anti-corruption Policy
- Human Rights Policy
- Defence Action Policy
- Tax Risk Management and Control Policy
- Occupational Risk Prevention Policy
- Ethical, social and environmental standards for suppliers and partners
- Marketing Communication Policy

They must also comply with other internal codes of conduct on specific areas such as the security market, the contribution to Euribor, the prevention of corruption, anti-money laundering and counter terrorist financing.



# RESPONSIBLE MANAGEMENT

An **internal whistle-blowing channel** has been set up to ensure compliance with internal policies and rules.

The usual **customer service** channels can be used by customers and other stakeholders for the purpose of whistle-blowing.

## Committees

For CaixaBank, it is essential to bring the products offered into line with the interests, goals and characteristics of its customers:

- **Global Risk Committee**, Responsible for the end-to-end management, control and monitoring of credit, market, operational, concentration, reputational, legal, regulatory compliance and any other risks included in the CaixaBank Group Corporate Risk Catalogue, and the implications of these risks for capital adequacy management and capital consumption.
- **Risk Policies Committee**, Its purpose is to review and approve the policies and procedures governing actions linked to the approval of credit and market risks. Likewise, it defines the policies for mitigation and management of non-performing loans and recovery of impaired risks.
- **Transparency Committee**. Its purpose is to ensure transparency in the design and marketing of financial instruments, banking products, and investment and savings insurance plans.
- **Product Committee**. Approves new products or services designed and/or marketed by the Bank, after analysing the features and risks associated with each product, its suitability for its target market and its compliance with consumer protection and transparency rules:

**261** products and/or services analysed

**26** classroom-based sessions

**28** non-classroom-based sessions

**11** products and/or services rejected (not approved or rectified)

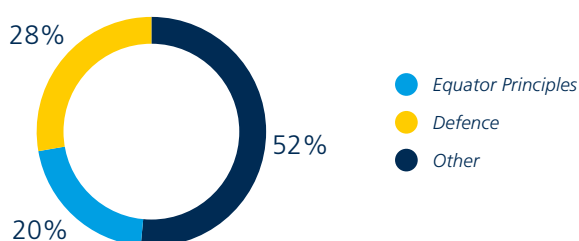
**7** products approved that had previously been rejected and were subsequently rectified

**Product Committee monitoring and control unit**. Its purpose is to support the Transparency Committee in its duties of monitoring and control of the products and services approved by the Product Committee to ensure their suitability for the interests, objectives and characteristics of their target market.

## Reputational Risk Support Service

Service provided to the commercial branch network to channel queries about potential transactions that might infringe the codes of conduct

**234** queries resolved in 2018:



## Autocontrol

CaixaBank voluntarily adheres to Autocontrol, the Spanish Association for Commercial Self-Regulation, which promotes good advertising practices.

## ADHERENCES AND ALLIANCES



Alliance with "la Caixa" Banking Foundation, the leading foundation in Spain and one of the biggest in the world.



**Pacto Mundial**  
Red Española

CaixaBank has held the presidency of the Spanish Network of the United Nations Global Compact since 2012.



Public commitment to ensure that its policies promote gender equality (2013).



The pension plans manager, VidaCaixa (2009), and the Group's asset manager, CaixaBank Asset Management (2016), are signatories to the UN's Principles for Responsible Investment.



**FINANCE**  
**INITIATIVE**

Promotes sustainable finance and the integration of environmental and social aspects in the business (2018).



**PRINCIPLES FOR  
RESPONSIBLE  
BANKING**

Defines the role and responsibilities of the financial sector to guarantee a sustainable future (2018).



Commitment to ESG\* risk assessment in project financing of over 7 million euros (2007).



International Capital Market Association



The Green Bond Principles



The Social Bond Principles

Principles that promote integrity in the green and social bonds market (2015).



Founder member, promotes economic growth linked to a low-carbon economy through public-private partnership (2016).



Global and collaborative initiative of companies committed to using 100% renewable energy (2016).



Organisation that works for the reduction of greenhouse gas emissions and the sustainable use of water (2012).



Business School  
Universidad de Navarra

**Cátedra CaixaBank**  
**de Responsabilidad**  
**Social Corporativa**

Commitment to foster, promote and spread new CSR ideas (2005).



# SUSTAINABILITY INDEXES AND RATING AGENCIES

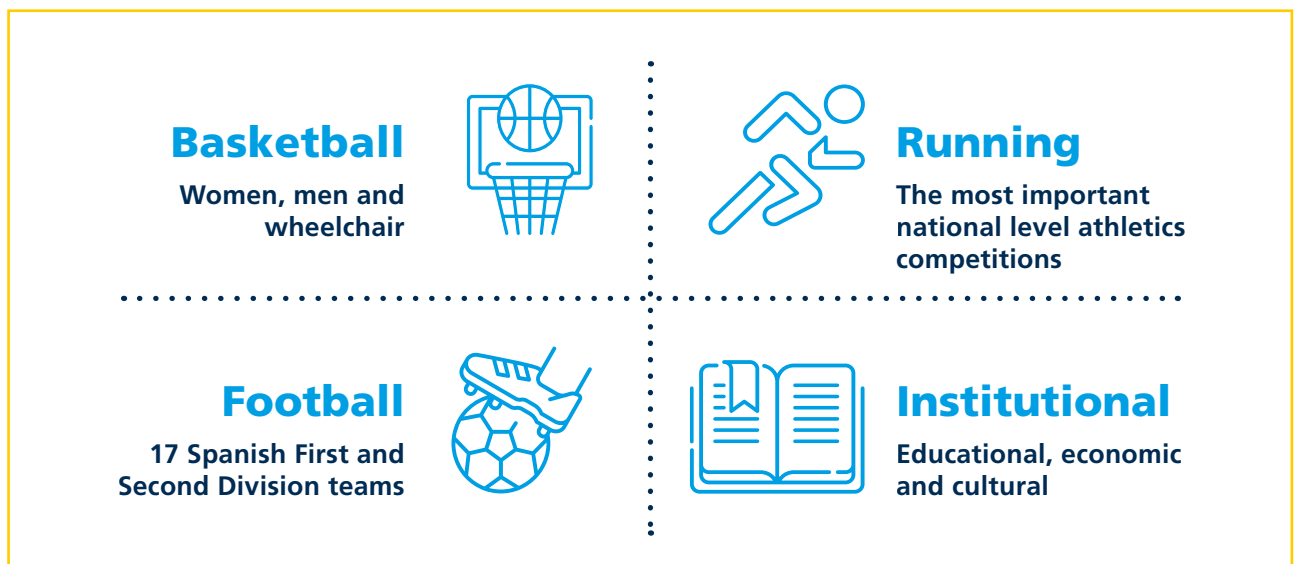
Recognition by the main sustainability indexes and rating agencies:



## 2018 SPONSORSHIPS

CaixaBank aims to be a friendly bank, closely linked to the communities in which it is present. Because of this, it focuses on those activities that reflect the character of the brand and the values it represents.

Its sponsorships also work to support cultural, social and economic progress, in line with its founding values of commitment to society.



# SUSTAINABLE DEVELOPMENT GOALS

There are 17 Sustainability Development Goals (SDG) approved by the UN to eradicate poverty, protect the planet, and ensure prosperity for everyone.




CaixaBank integrates the SDG into its Strategic Plan and Socially Responsible Banking Plan, in addition to contributing transversally to all of them through its activity, social initiatives and strategic alliances. However, CaixaBank has classified them as priority, important and complementary, depending on the Bank's particular active role in them.

## CaixaBank's contribution to SDGs







CaixaBank has held the presidency of the Spanish Network of the United Nations Global Compact since 2012.






## SDG PRIORITIES

|   | 2018    | Chapter                                  |
|---|---------|--|
| <b>1- End poverty</b>   |         |  |
|  Volume of microcredits granted (millions of euros)          | 772,8   | Stakeholders (Society)                   |
| Number of microcredits granted  | 116,789 | Stakeholders (Society)                   |
| Number of local social actions (Decentralised Welfare Projects)   | 11,523  | Stakeholders (Support for the community) |
| % of fully accessible branches  | 86%     | CaixaBank's presence                     |
| % of fully accessible ATMs  | 96%     | CaixaBank's presence                     |
| % of Spanish citizens with a CaixaBank branch in their town or city   | 91%     | CaixaBank's presence                     |
| Volunteers of the "la Caixa" Volunteer Association  | 17,500  | Stakeholders (Employees)                 |
| Number of basic finance workshops delivered by the "la Caixa" Volunteer Association   | 466     | Stakeholders (Society)                   |
| Amount collected from Charity Crowdfunding (euros)  | 300,581 | Stakeholders (Employees)                 |
| Number of activities carried out in Social Weeks  | 5,400   | Stakeholders (Society)                   |
| <b>8- Decent work and economic growth</b>   |         |  |
|  % of small, medium-sized and large enterprises            | 48%     | CaixaBank's presence                     |
| New loans granted to companies and the self-employed  | 258,934 | CaixaBank's presence                     |
| Number of microcredits awarded to entrepreneurs and businesses  | 18,080  | Stakeholders (Society)                   |
| New businesses started up with the support of microcredits  | 9,561   | Stakeholders (Society)                   |
| Investment in development and technology in the CaixaBank Group (millions of euros)   | 844     | Innovation, technology and security      |
| % of customers with access to CaixaBank Now   | 74%     | Innovation, technology and security      |
| % of commercial employees with smart PCs  | 100%    | Innovation, technology and security      |
| Jobs created indirectly through purchasing from suppliers   | 45,890  | Stakeholders (Suppliers)                 |
| Jobs created through microcredits granted to entrepreneurs and businesses   | 25,820  | Stakeholders (Society)                   |
| Job opportunities created during the 2018 Incorpora programme of "la Caixa" Foundation  | 32,609  | The impact of the business               |
| <b>17- Partnerships for the goals</b>   |         |  |
|  Strategic alliance with the "la Caixa" Banking Foundation | √       | Stakeholders (Society)                   |
| • GAVI, the Vaccine Alliance  | √       | Stakeholders (Society)                   |
| • "la Caixa" Volunteer Association  | √       | Stakeholders (Society)                   |
| Presidency of the Spanish Network of the UN Global Compact  | √       | Responsible behaviour                    |
| Member of the Board of the Spanish Green Growth Group   | √       | Responsible behaviour                    |
| Adherence to the UNEP FI global alliance and the Principles for Responsible Banking   | √       | Responsible behaviour                    |
| Collaboration with social welfare organisations (through MicroBank and "la Caixa" Volunteer Association, etc.)                                | √       | Stakeholders (Society)                   |

## SDG IMPORTANT

|   | 2018   | Chapter |                                     |
|---|--|---------|-------------------------------------|
|  <b>5- Gender equality</b>                           | Equality Plan and Wengage programme  | √       | Stakeholders (Society)              |
|   | % of women managers  | 39.9%   | Stakeholders (Employees)            |
|   | Adherence to the United Nations Women's Empowerment Principles   | √       | Stakeholders (Society)              |
|   | % of microcredits granted to women   | 45%     | Stakeholders (Society)              |
|   | Line of credit of up to 250 million euros for women entrepreneurs through the European Investment Fund | √       | Stakeholders (Society)              |
|   | IWEC Award   | √       | Stakeholders (Society)              |
|   | Alliance with Microsoft to award prizes to the best students on STEM* courses                          | √       | Stakeholders (Society)              |
|  <b>9- Industry, innovation and infrastructure</b>   | % of small, medium-sized and large enterprises   | 48%     | CaixaBank's presence                |
|   | New loans granted to companies and the self-employed   | 258,934 | CaixaBank's presence                |
|   | Number of microcredits awarded to entrepreneurs and businesses   | 116,789 | Stakeholders (Society)              |
|   | New businesses started up with the support of microcredits   | 9,561   | Stakeholders (Society)              |
|   | Investment in development and technology in the CaixaBank Group (millions of euros)                    | 844     | Innovation, technology and security |
|   | Investment in information security (millions of euros)   | 19.9    | Innovation, technology and security |
|   | Strategic Digitalisation Project   | √       | Innovation, technology and security |
|   | Chatbot app functionality  | √       | Innovation, technology and security |
|   | Blockchain technology app  | √       | Innovation, technology and security |
|   | Adoption of Design Thinking tool   | √       | Innovation, technology and security |
|  <b>12- Responsible production and consumption</b> | Environmental Management Plan  | √       | Environmental commitment            |
|   | Reporting with data verified according to the scope of the 2018 Consolidated Management Report         | √       | Contents                            |
|   | Inclusion in CDP (Carbon Disclosure Project)   | √       | Environmental commitment            |
|   | % of CO <sub>2</sub> emissions offset  | 100%    | Environmental commitment            |
|   | % reduction in generation of waste paper and cardboard vs previous year                                |         | Environmental commitment            |
|   | Lines of ecoFinancing (millions of euros)  | 6.7     | Environmental commitment            |
|  <b>13- Climate action</b>                         | Signatory of the Equator Principles  | √       | Environmental commitment            |
|   | Green loans granted  | √       | Environmental commitment            |
|   | Member of the Board of the Spanish Green Growth Group  | √       | Environmental commitment            |
|   | Renewable energy financing (millions of euros)   | 645     | Environmental commitment            |
|   | Consumption of renewable energy of guaranteed origin   | √       | Environmental commitment            |
|   | % of CO <sub>2</sub> emissions offset  | 100%    | Environmental commitment            |

## SDG COMPLEMENTARY

|   | 2018  | Chapter  |
|---|---|--|
|  <b>3- Health and wellbeing</b><br>Collaboration with the GAVI, the Vaccine Alliance through the "la Caixa" Banking Foundation (children vaccinated)   | 400,000   | Stakeholders (Society)   |
|  <b>4- Quality education</b><br>Number of basic finance training workshops for adults<br>Number of basic finance workshops for high school students<br>Participation in EFEC programme<br>Aula Programme (courses and webinars)<br>Number of Dialoga chats<br>CaixaFuturo conferences<br>Digital content and publications<br>CaixaBank Research (articles and talks)<br>Chairs | 342<br>124<br>√<br>26<br>62<br>322 sessions<br>√<br>2,070 and 87<br>√ | Stakeholders (Society)<br>Stakeholders (Society)<br>Stakeholders (Society)<br>Stakeholders (Society)<br>Stakeholders (Society)<br>Stakeholders (Society)<br>Stakeholders (Society)<br>Stakeholders (Society) |
|  <b>7- Affordable and clean energy</b><br>Renewable energy financing (millions of euros)<br>Adhesion to RE100 initiative<br>Reduction in energy consumption  | 637<br>√<br>Over 22,000   | Environmental commitment<br>Environmental commitment<br>Environmental commitment   |
|  <b>10- Reduction of inequalities</b><br>Volume of microcredits granted (millions of euros)<br>Number of microcredits granted<br>Strategic alliance with the "la Caixa" Banking Foundation<br>Social housing stock (number of housing units)<br>Number of basic finance workshops delivered by the "la Caixa" Volunteer Association  | 772,8<br>116,789<br>√<br>Over 22,000<br>466                           | Stakeholders (Society)<br>Stakeholders (Society)<br>Stakeholders (Society)<br>Stakeholders (Society)<br>Stakeholders (Society)   |
|  <b>16- Peace, justice and strong institutions</b><br>Anti-Corruption Policy<br>Human Rights Policy<br>Tax Risk Management and Control Policy<br>Adhesion to Autocontrol, the Spanish Association for Commercial Self-Regulation for good advertising practices.   | √<br>√<br>√<br>√  | Responsible behaviour<br>Responsible behaviour<br>Responsible behaviour<br>Responsible behaviour   |



# AWARDS AND RECOGNITION 2018



## List of CaixaBank achievements

### Recognition at global level



2018 Bank of the Year in Spain

*The Banker*



2018 Best Consumer Bank in the World

2018 Best Bank in Spain

*Global Finance*



2018 Best Private Banking Operator in Spain

*Euromoney*

MEMBER OF  
**Dow Jones Sustainability Indices**  
In Collaboration with RobecoSAM

Dow Jones Sustainability Index  
*One of the most sustainable banks in the world*

**merco**  
Most responsible financial institution and best corporate governance

*Merco*



EFQM 500+ European Seal of Excellence

Rating above 650 points

*AENOR and Management Excellence Club*

### Recognition in technology



2018 Best Digital Bank in Western Europe

*Euromoney*



2018 Best Digital Bank in Western Europe

*Global Finance*



2018 Most innovative financial entity in Western Europe

*Global Finance*



2018 Best European Private Banking for the use of technology

*PwM*



2018 Best Tech Project award in the mobile category

*The Banker*



Innovative Touchpoints & Connected Experiences 2018 (CaixaBank Now App)

*Bank Administration Institute (BAI)*



**CaixaBank Now:**  
2018 Silver Award in the "New Service or Application" digital design category

**CaixaBank Pay:** 2018 Silver Award in the "Expanded Service or Application" digital design category

*DrivenXDesign*







