

Environmental and energy policy

CaixaBank takes environmental protection into account in the development of its activity and strives to achieve maximum efficiency in the use of the natural resources it needs, in accordance with standard ISO 14001, European regulation EMAS on environmental management, and the ISO 50001 standard on energy management.

And as an institution attuned to promoting all initiatives and actions that favour adequate protection and conservation of the environment, it has signed the United Nations Global Compact, observes the Equator Principles and is a *Carbon Disclosure Project* (CDP) signatory.

Even though the nature of our activity is not aggressive with the environment, CaixaBank is committed to continually improving its environmental and energy practices and using, wherever possible and economically viable, the most environmentally-friendly techniques and integrating environmental and energy efficiency issues into the entity's financial activity.

Specifically, CaixaBank's commitment is based on:

- Guaranteeing compliance with legislation and environmental and energy regulations applicable to its activities, as well as other commitments that the institution has taken on voluntarily.
- Having an environmental and energy management system and keeping it up to date.
- Applying environmental principles and best practices in all of its activities.
- Preventing actions causing pollution and activities that may cause high energy impact in activities carried out, and gradually implementing the corresponding improvement measures considering the aspects necessary to guarantee environmental protection.
- Promoting to the greatest extent possible, the development and dissemination of environmentally-friendly technologies.
- Promoting the purchase of energy efficient products and services designed to improve and optimise energy use.
- Supporting initiatives that are geared towards preventing, mitigating, adapting or responding to climate change.
- Integrating environmental criteria into its product and service offerings and continue to extend these criteria to other areas of its activity (financing of major business investments, investment operations, etc.).
- Contributing to the environmental awareness of its stakeholders to promote protecting and healing the environment, particularly:
 - Training staff and creating awareness, getting them involved in environmental and energy policy by prioritising communication and information, so that comprehensive management concerns all members of the organisation in their daily working activities, wherever appropriate, and supporting all corporate related voluntary work activities.
 - Disseminating the environmental and energy policy among providers of goods and services, and ensuring compliance when activities are carried out in our work centre.
 - Generating awareness and disseminating these issues among the Group's companies.
- Making the environmental and energy policy available to all interested parties.

To specify and develop this commitment, annual objectives are set to measure the degree of progress of continual environmental and energy management improvement.

The entity has Environmental and Energy Committees in charge of managing, supervising and coordinating this environmental and energy policy.