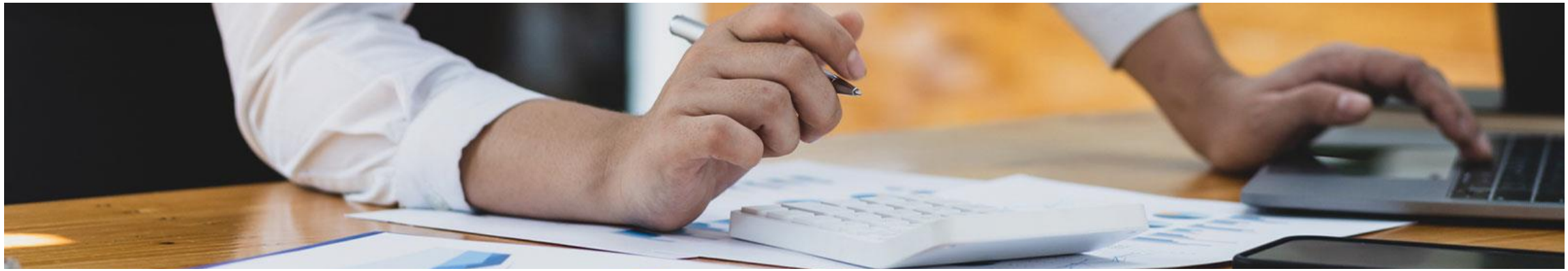
_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Materiality								
Material issues (high and medium materiality)[1]	Units	7	22	20	✓	SBM-3-48a		
Enquiries	Units	1,045	2,624	3,289				
Customers	Units	221	1,004	717				
Employees	Units	145	550	1,165				
Non-customers	Units	100	504	n.d.				
Retail Shareholders	Units	431	341	1,197				
Suppliers	Units	118	138	157				
Group managers	Units	30	35	38				
Experts anf analysts	Units	n.a.	18	15				
BPI Representatives	Units	n.a.	18	n.d.				
Society and media BPI	Units	n.a.	16	n.d.				
Corporate governance								
Good Governance Recommendations (CNMV) - Full Compliance	Units	59	59	59				
Good Governance Recommendations (CNMV) - Partial Compliance	Units	4	4	4				
Good Governance Recommendations (CNMV) - Non-compliance	Units	0	0	0				
Quorum General Shareholders' Meeting (AGM) (Ordinary)	%	77.8%	76.6%	76.1%				
Average approval of items on the AGM agenda	%	93.5%	92.0%	94.8%				
Independent board members	%	60.0%	60.0%	60.0%				
Women on the Board	%	40.0%	40.0%	40.0%				
Board Members - Average term in position	years	6.2	5.2	5.0				
Independent Board Members - Average term in position	years	6.1	5.1	5.4				
Average remuneration of Board Members - Men[2]	€ thousands	197	188	173	✓			
Average remuneration of Board Members - Women[2]	€ thousands	208	205	197	✓			

[1]. In 2024, the requirements established by CSRD were followed for the first time and therefore the data is not comparable with previous years.
[2]. This does not include remuneration derived from positions other than those of representation on the Board of Directors of CaixaBank, S.A.

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Shares and Shareholder structure								
Share price at end of period	€/share	5.236	3.726	3.672				
Market capitalization	€m	37,269	27,450	27,520				
Percentage stake "la Caixa" Banking Foundation	%	31.2%	31.9%	30.0%				
Percentage stake FROB	%	18.0%	17.3%	16.1%				
Percentage stake in Own Shares, Board Members and other shareholders with Board representation	%	0.8%	1.8%	7.0%				
Percentage stake Free float - management	%	49.9%	48.9%	46.8%				
Free float - Retail	%	26.8%	28.1%	28.1%				
Free float - Institutional (National and International)	%	72.0%	70.5%	70.5%				
Free float – Employees	%	1.3%	1.4%	1.5%				
Shareholders	Units	555,620	590,313	617,806				
Shareholder remuneration for the year[1]	€/share	0.4352	0.3919	0.23				8



[1]. *Includes the interim dividend for the 2024 financial year, paid in November 2024 in the amount of €0.1488 gross per share and a complementary dividend of €0.2864 gross per share to be paid in April 2025, as agreed by the Board of Directors, to be proposed at the next AGM for approval.*

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Commercial positioning								
Customers	m	20.3	20.1	20.2	✓		1.1	8
Customers Spain	m	18.5	18.2	18.3	✓		1.1	8
Customers Portugal	m	1.8	1.9	1.9	✓		1.1	8
Market share in Spain								
Share of Spanish self-employed workers	%	45.2%	44.1%	41.6%			1.1	
Share of businesses (turnover <1 €m)	%	32.5%	31.3%	31.5%			1.1	
Loans to households and businesses	%	23.4%	23.5%	24.0%			1.1	
Loans to business	%	23.6%	23.5%	23.8%			1.1	
Mortgage Credit	%	24.6%	24.8%	25.6%			1.1	
Household and business deposits	%	24.7%	24.7%	24.7%			1.1	
Pension plans	%	34.3%	34.0%	34.0%			1.1	
Investment funds	%	23.7%	23.6%	24.5%			1.1	
Direct debit of pensions	%	34.3%	34.3%	34.2%			1.1	
Direct debit of salaries	%	36.1%	36.3%	37.1%			1.1	
Savings insurance[1]	%	37.7%	36.5%	35.5%			1.1	
Long-term savings[1,2]	%	29.5%	29.3%	29.7%			1.1	

[1]. Includes the Sa Nostra Vida portfolio in the 2022 data. Merged in 2023 by VidaCaixa.
[2]. Combined share of investment funds, pension plans and savings insurance. Savings insurance data for the sector, estimated from the total return on life insurance.

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Commercial positioning								
Market share in Portugal								
Loans to households and businesses	%	11.7%	11.7%	11.5%			1.1	
Loans to business	%	11.2%	11.3%	11.0%			1.1	
Mortgage Credit	%	14.6%	14.4%	13.8%			1.1	
Household and business deposits	%	10.4%	10.5%	10.9%			1.1	
Life insurance	%	13.7%	12.9%	n.d.			1.1	
Investment funds (including PPRs)[1]	%	14.2%	15.6%	11.6%			1.1	

[1]. *Asset management perspective.*

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Local accesible banking								
Network in Spain								
Branches	Units	3,825	3,876	4,081	✓			8,12
Retail branches	Units	3,570	3,618	3,818	✓			8,12
of which Store	Units	926	912	705	✓			8,12
of which Store Premier	Units	85	81	n.d.	✓			8,12
of which Store Business	Units	70	67	67	✓			8,12
of which Store SMEs	Units	73	73	n.d.	✓			8,12
of which AgroBank rural branches	Units	1,141	1,150	1,152	✓		2.3	1,6,8,12,14
Private Banking Centres	Units	87	86	88	✓			8,12
Business Centres	Units	153	157	160	✓			8,12
Institutional Banking Centres	Units	14	14	14	✓			8,12
Corporate Banking Centres	Units	1	1	1	✓			8,12
International points of presence	Units	25	26	27				8
Spanish towns with >5,000 inhabitants where CaixaBank has a presence	%	99%	99%	99%	✓		2.2-B.1.3,2.2-C.1.1,2.3	1,11
Number of Spanish towns in which it is the only banking entity present	Units	459	483	471	✓	S4-4-29a	2.2-B.1.3,2.2-C.1.1	1,8,11
Spanish towns where CaixaBank is present	Units	2,234	2,233	2,233	✓	S4-4-29		8
Citizens with a branch in their municipality	%	92%	92%	92%	✓		2.2-B.1.3,2.2-C.1.1,2.3	1,11
Number Mobile Branches *(ofibuses)*	Units	28	19	17		S4-4-30,S4-4-31a	2.2-B.1.3,2.2-C.1.1,2.3	8,11
Number of towns covered by Mobile Branches *(ofibuses)*	Units	1,294	687	626		S4-4-29,S4-4-31a	2.2-B.1.3,2.2-C.1.1,2.3	1,11
Accessible branches	%	89%	89%	88%	✓	S4-4-31	2.2-B.1.3,2.2-C.1.1	1,8,9,10,11
Branches where barriers have been removed (Spain)	Units	18	42	48	✓	S4-4-31,S4-4-34	2.2-B.1.3,2.2-C.1.1	1,8,9,10,11
ATMs	Units	11,137	11,335	11,608	✓			1,8,9,10,11
Accessible ATMs	%	100%	100%	100%	✓	S4-4-31,S4-4-34	2.2-B.1.3,2.2-C.1.1,2.3	1,8,9,10,11

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Local accesible banking								
Network in Portugal								
Portugal branches	Units	303	315	324	✓			8,12
Retail branches	Units	261	271	278	✓			8,12
Premier/Private Centres	Units	13	15	17	✓			8,12
Business Centres	Units	29	29	29	✓			8,12
Portuguese towns and villages > 5,000 inhabitants with presence	%	60.0%	61.0%	61.0%	✓		2.2-B.1.3,2.2-C.1.1,2.3	1,11
Branches where barriers have been removed (Portugal)	Units	0	13	14	✓	S4-4-31,S4-4-34	2.2-B.1.3,2.2-C.1.1	1,8,9,10,11
Accessible branches (Portugal)	%	75%	75%	n.d.	✓	S4-4-31	2.2-B.1.3,2.2-C.1.1	1,8,9,10,11
ATMs (Portugal)	Units	1,233	1,259	1,339	✓			1,8,9,10,11

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Innovation, multi-channel communication and digitalisation								
CaixaBank Spain								
Digital clients (Now Customers)[1]	m	12.1	11.5	11.2			1.1	8,9
Mobile customers only	m	8.8	8.0	7.2				8,9
Mobile customers (w/ digital customers)	%	73%	70%	65%				8,9
Customers that connect daily (6-month average)[2]	m	4.8	4.8	4.6				8,9
Top Heavy Users Clients	m	2.2	2.0	2.1				8,9
Connecta customers	m	3.3	3.3	3.4			1.1	8,9
imagin customers	m	3.6	3.3	4.2			1.1	8,12
Digital cards (mobile or watch)	m	5.5	4.9	4.9				8,9
Purchases made with mobile phones	m	3.4	2.6	1.9				8,9
BPI								
Digital customers (BPI Net)	m	1.0	0.9	0.9			1.1	8,9

[1]. Individual customers who have performed one or more login operations in Now, imagin, or other CaixaBank apps (Pay, Sign) in the last 6 months.
[2]. Daily volume of individual customers connecting to digital channels, average over the last 6 months.

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Customer experience and quality								
Spain								
Linked Clients	%	71.8%	71.5%	70.4%				8,9
NPS Transactional Surveys Sent	m/month	3.1	2.8	1.7		S4-2-20d		
Comments received in Transactional surveys	m	1.3	1.2	n.d		S4-2-25b		
IE Institutions	Units	94.4	93.4	92.4		S4-2-20d		
IE Corporations	Units	93,0	92.2	91.6		S4-2-20d		
NPS Transactional Retail Firm[1]	%	79.4%	n.d.	n.d.		S4-2-20d		
NPS Transactional Retail Connecta	%	81.6%	n.d.	n.d.		S4-2-20d		
NPS Transactional Companies	%	91.9%	n.d.	n.d.		S4-2-20d		
NPS Transaccional SMEs Banking	%	91.5%	n.d.	n.d.		S4-2-20d		
NPS Transactional Private Banking	%	97.3%	n.d.	n.d.		S4-2-20d		
CTL Management	%	84.8%	80.6%	72.9%		S4-2-20d		
CTL improves NPS[2]	p.p	6.3	5.2	4.1		S4-2-20d		
BPI								
IE Individuals	Units	88.3	88.9	90.6		S4-2-20d		
IE Premier	Units	87.4	86.6	87.1		S4-2-20d		

[1]. The NPS measures CaixaBank customer recommendation on a scale from 0 to 10. The index is the result of the difference between % Promoter customers (ratings 9-10) and Detractor customers (ratings 0-6).
[2]. Percentage points of NPS improvement by Close the Loop alert management.

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Cybersecurity, efficiency and IT infrastructure								
Investment in information security[1]	€m	>70	> 60	> 60		S4-4-31a,S4-4-37,ES-1		8,9
People in the Security & Governance team	Units	106	> 80	> 80		S4-4-31a,S4-4-37,ES-1		8,9
Phishing simulations per employee/year	Units	9	12	12		S4-4-32a,ES-1		8,9
0-clickers in phishing campaigns	%	75%	63%	59%		S4-4-32b,ES-1		8,9
Employees trained in Cybersecurity	%	98%	96%	99%		S4-4-31a,ES-1		8,9
Investment in development and technology	€m	1,368	1,263	1,051		S4-4-30		8,9
Transactions processed	m	275,229	240,604	214,567				9
Relevant incidents resolved in less than 4 hours	%	88%	84%	83%		S4-4-29a		9
Number of applications managed in the internal cloud	Units	1,788	1,117	1,035				9
Quality And Resilience. CSF indicator	m	4.1	4.1	3.9				9
CaixaBank Tech staff with Agile training	%	100.0%	88.0%	39.8%				9
Data managed daily in the Datapool model	TB	26	22	20				9
Certified Metrics in DataPool	Units	15,868	14,544	12,992				9
Cloudnow Savings in the current year	€m	18.9	13.9	4.2				9
Cloud Absorption in the current year	%	33%	30%	25%				9
DocAI: No. of pages processed / day	m	+2	n.d.	n.d.				9
DocAI: No. of document types managed	Units	280	n.d.	n.d.				9
Generative AI: Total number of calls to LLMs	m	9.3	n.d.	n.d.				9
Generative AI: Proposals made with generative AI	m	5	n.d.	n.d.				9
Number of leaks with information	Units	0	0	0		S4-4-31d,ES-1		8,9
Number of leaks with personally identifiable information	Units	0	0	0		S4-4-31d,ES-1		8,9
Number of customers affected by leaks of personally identifiable information	Units	0	0	0		S4-4-31d,ES-1	1.1	8,9

[1]. *This amount is recorded in the corresponding sections of the 2024 Financial Statements. See CaixaBank Group Consolidated Report.*

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
People working in CaixaBank								
CaixaBank Group employees	Units	46,014	44,863	44,625	✓	S1-6-50a		8
Spain	Units	41,304	40,174	n.d.		S1-6-50a		8
Portugal	Units	4,426	4,263	n.d.		S1-6-50a		8
Rest	Units	284	248	n.d.		S1-6-50a		8
Average age	years	46.8	46.4	45.8	✓			8
Average length of service	years	18.7	18.5	17.9				
Number of employees with disabilities	Units	650	593	578	✓	S1-12-79		8
Empleados menores de 35 años	%	9,1%	n.d.	n.d.		S1-9-66b		8
Employees with permanent contracts	%	99.6%	99.6%	99.5%	✓	S1-6-50b,S1-6-52b		8
Women	%	56.1%	56.3%	56.5%	✓	S1-6-52a		8
Women in management positions starting from subdirectorate of a large office (A or B)[1,2]	%	43.4%	43,0%	41.8%		S1-9-66a		5,8
Average remuneration	€	77,952	73,588	68,109	✓			8
Average remuneration - Women	€	72,844	68,090	62,533	✓			8
Average remuneration - Men	€	84,495	80,702	75,368	✓			8
Gross wage gap	%	14.00%	16.00%	17.00%	✓	S1-16-97b		8
Adjusted gender wage gap[3]	%	1.0%	1.1%	1.1%	✓			8
Average remuneration - Upper management	€	129,606	123,765	114,432	✓			8
Average Remuneration - Middle management	€	94,047	87,202	81,675	✓			8
Average remuneration - Other employees	€	65,114	61,219	56,222	✓			8
Contributions to the Employee Pension System	€m	179	177	n.d	✓	S1-4-38c		8
Insurance (health policy and car service management)	€m	21	25	n.d	✓	S1-4-38c		
Training hours per employee	hours	65.9	66.1	70.0	✓	S1-13-83b		4
Online training	%	92.5%	93.7%	96.38%	✓			4
Investment in training by employee	€	339	338	335	✓	S1-2-27b		4,8
Employees evaluated through Competencies (Ahead & Skills Review) or Performance Evaluation[4]	%	95%	n.d.	62%		S1-13-83a		4

[1]. CaixaBank S.A.
[2]. Women in management roles at CaixaBank S.A. (ranging from assistant manager of a large branch A to B).
[3]. It is calculated by comparing salaries between employees with the same seniority in the company, who perform the same function and who have the same professional level.
[4]. The CaixaBank Group is committed to evaluating all employees; however, if 100% is not reached, it is due to exceptional situations (for example, individuals who have recently joined the Group, individuals on medical leave, etc.).

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
People working in CaixaBank								
Employees certified in MiFiD II[1]	Units	31,990	31,843	33,512		S4-2-20c,S4-4-34		4,8
Employees trained in the Real Estate Credit Act[1]	Units	31,813	29,189	28,792		S4-2-20c,S4-4-34		4
Employees trained in IDD (Insurance Distribution Directive)[1]	Units	33,146	30,510	30,440		S4-2-20c,S4-4-34		4
New hires	Units	2,116	1,295	949	✓	S1-4-38a		8
New hires - women	Units	969	556	453	✓	S1-4-38a		8
New hires - men	Units	1,147	739	496	✓	S1-4-38a		8
Layoffs	Units	124	153	113	✓	S1-6-50c		
Layoffs - women	Units	60	75	57	✓	S1-6-50c		
Layoffs - men	Units	64	78	56	✓	S1-6-50c		
Employees covered by a collective agreement	%	99.8%	100%	100%	✓	S1-8-60		8
Employees who have opted for remote work from the potential group	Units	71.5%	70%	n.d.		S1-15-92		8
Employees who have benefited from any of the conciliation measures[2]	Units	7.9%	n.d.	n.d.		S1-15-93b		5,8
Total resignations and voluntary leaves of absence[2]	Units	890	n.d.	n.d.		S1-15-93b		8
Number of work-related accidents	Units	451	452	430	✓	S1-14-88c		3
Number of work-related accidents - Women	Units	292	319	315	✓	S1-14-88c		3
Number of work-related accidents - Men	Units	159	133	115	✓	S1-14-88c		3
Frequency of work-related accidents (Accident Rate)	Units	1.5	1.61	1.57	✓	S1-14-88c		3
Frequency of work-related accidents (Accident Rate) - Women	Units	1.94	2.18	2.22	✓			3
Frequency of work-related accidents (Accident Rate) - Men	Units	0.95	0.86	0.76	✓			3
Severity rate	Units	0.14	0.12	0.11	✓	S1-14-88c		3
Severity rate - Women	Units	0.14	0.15	0.13	✓	S1-14-88c		3
Severity rate - Men	Units	0.13	0.09	0.07	✓	S1-14-88c		3
Manageable absenteeism rate (illness and accident)	%	3.8%	3.8%	4.2%	✓	S1-14-88c		3
Commitment Study Participation[3]	%	83%	75%	75%		S1-2-27e		
Commitment Study Overall Satisfaction[3]	%	69%	67%	67%		S4-2-20d		

[1]. CaixaBank S.A.
[2]. New definition has been applied according to CSRD.
[3]. The Study is conducted biennially, so the results for 2022 and 2023 are the same.

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Responsible and Ethical Behaviour								
Awareness-raising activities	Units	244	165	408	✓	S4-2-20b		16
Complaints Channel[1]	Units	101	62	27	✓	S1-3-32,S1-17-103b		12,16
s/ Telematic Code of Conduct	Units	2	3	n.d.	✓	S1-3-32		12,16
s/ Marketing of products, transparency and customer protection	Units	18	16	16	✓	S1-3-32		12,16
s/ Data protection/confidentiality and ethical use of data[2]	Units	10	9	1	✓	S1-3-32,S1-17-103b		12,16
s/ Occupational Health and Safety / Risk Prevention[2]	Units	3	0	n.d.	✓	S1-3-32,S1-17-103b		12,16
s/ Code of Ethics[2]	Units	10	n.d.	n.d.	✓	S1-3-32,S1-17-103b		12,16
s/ Conflicts of Interest	Units	7	n.d.	0	✓	S1-3-32,S1-17-103b		12,16
s/ Anti-Corruption Policy[2,3]	Units	5	n.d.	0	✓	S1-3-32,S1-17-103b		12,16
s/ Prevention of money laundering and terrorist financing	Units	1	0	2	✓	S1-3-32,S1-17-103b		12,16
s/ Workplace harassment and sexual harassment[2,4]	Units	37	14	n.d.	✓	S1-3-32,S1-17-103a		12,16
Others	Units	8	20	8	✓	S1-3-32,S1-17-103b		12,16
Consultation Channel	Units	535	456	388	✓	S1-3-32,S1-17-103b		12,16
s/ Telematic Code of Conduct	Units	2	1	n.d.	✓	S1-3-32		12,16
s/ Marketing of products, transparency and consumer protection	Units	37	49	18	✓	S4-3-25b		12,16
s/ Data protection/confidentiality and ethical use of data	Units	28	19	4	✓	S1-3-32,S1-17-103b		12,16
s/ Conflicts of interest	Units	169	165	113	✓	S1-3-32,S1-17-103b		12,16
s/ Non-compliance with anti-money laundering regulations	Units	39	28	28	✓	S1-3-32,S1-17-103b		12,16
s/ Securities market - Internal Rules of Conduct (IRC)	Units	61	46	73	✓	S1-3-32,S1-17-103b		12,16
s/ Anti-corruption policy (Gifts, Tickets to acts/events, etc.)[3]	Units	62	46	37	✓	S1-3-32,S1-17-103b		12,16
s/ Inside information	Units	0	1	19	✓	S1-3-32		12,16
s/ Commercial and professional integrity in the distribution of insurance products	Units	2	7	21	✓	S1-3-32		12,16
Other	Units	135	94	75	✓	S1-3-32,S1-17-103b		12,16
Conflict of Interest Communications	Units	174	178	n.d.		S1-3-32		12,16
Number of convictions for violations of anti-corruption and bribery laws[5]	Units	0	0	n.d.				
Number of fines for violations of anti-corruption and bribery laws[5]	Units	0	0	n.d.				

[1]. *Of the total number of complaints, 86 correspond to complaints from employees.*
[2]. *Types of complaints related to the risk of violation of Human Rights.*
[3]. *Refers to communications in the field of corruption and bribery.*
[4]. *In 2023, formal complaints regarding harassment cases have been included in the complaints channel.*
[5]. *The number of convictions and fines imposed on CaixaBank as a legally liable corporate entity is indicated.*

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Responsible and Ethical Behaviour								
Reputational Risk Response Service - Enquiries	Units	337	284	235		S1-3-32		12,16
Controversial sectors with framework for action	Units	20	34	23		S1-3-32		12,16
People investigated / sanctioned	Units	51	37	n.d.		S1-3-32		12,16
Protocol in tax havens	Units	20	23	n.d.		S1-3-32		12,16
Transparency Committee	Units	20	28	n.d.		S1-3-32		12,16
ESG sectors (defense and ESG policies)	Units	94	51	65		S1-3-32		12,16
Other enquiries	Units	132	111	147		S1-3-32,S1-17-103b		12,16
Transparency and responsible marketing								
Products/services analyzed (Transparency Committee)	Units	266	214	234		S4-4-31a,S4-4-32a,S4-4-32b,S4-4-31d	2.3	12,16
Products/services denied in the first instance (Transparency Committee)	Units	6	5	2		S4-4-31a,S4-4-32a,S4-4-32b	2.3	12,16
Review of ads or ad projects (Self-monitoring)	Units	5,463	5,388	6,015		S4-5-38a		12,16
Customer Service Office (SAC)								
Complaints received - SAC - CaixaBank								
Prejudicial	Units	343,973	103,754	30,415	✓	S4-3-25,S4-4-28	5.3	12,16
Rest	Units	141,415	175,793	170,467	✓	S4-3-25,S4-4-28	5.3	12,16
Complaints received - SAC - Affiliated subsidiaries								
Prejudicial	Units	28,930	25,171	21,325	✓	S4-3-25,S4-4-28	5.3	12,16
Rest	Units	33,435	34,046	30,037	✓	S4-3-25,S4-4-28	5.3	12,16
Average time for resolution - < 10 days[1]	%	57%	78%	64%	✓	S4-5-38	5.3	12,16
Average time for resolution - 10 to 30 days[1]	%	30%	20%	29%	✓	S4-5-38	5.3	12,16
Average time for resolution - More than 30 days[1]	%	13%	2%	7%	✓	S4-5-38	5.3	12,16
Resolution - in favor of the claimant[1]	%	49%	50%	47%	✓	S4-3-25,S4-4-28	5.3	12,16
Resolution - in favour of the bank[1]	%	34%	37%	35%	✓	S4-3-25,S4-4-28	5.3	12,16
Rejected / no decision[1]	%	17%	13%	18%	✓	S4-3-25,S4-4-28	5.3	12,16
Supervisory Claims Services	Units	3,125	5,088	6,875	✓	S4-3-25,S4-4-28	5.3	12,16

[1]. Data from CaixaBank S.A.

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Transparency and responsible marketing								
Contact Centre Customers								
Contacts Contact Center CaixaBank Group Clients[1]	Units	10,250,311	7,663,724	8,235,638	✓	S4-3-25		
Contacts Contact Center BPI Clients	Units	687,013	938,519	996,238	✓	S4-3-25		
Contacts Contact Center Clients Consumer Finance	Units	1,339,800	1,243,168	1,185,926	✓	S4-3-25		
Shareholders and Investors								
Number of meetings of the Shareholders Advisory Committee	Units	4	4	4	✓	S4-2-20b	4.1	
Meetings (roadshows) Investors and analysts	Units	529	519	492	✓	S4-2-20b	4.1	
Financial inclusion								
CaixaBank issued social bonds	€m	1,250	1,000	1,000	✓	MDR-A-69b	2.3	1,3,4,8
Micro-loans and other loans with social impact granted	€m	2,066	1,383	1,016	✓		2.2-B.1.3,2.2-C.1.1,2.3	1,8,10
Families	€m	1,406	862	636	✓		2.2-B.1.3,2.2-C.1.1	1,2,10
Businesses	€m	317	253	171	✓		2.2-B.1.3,2.2-C.1.1	8
Other loans with social impact	€m	344	268	208	✓		2.2-B.1.3,2.2-C.1.1	1,8
New businesses created thanks to the support of entrepreneurs	Units	9,541	8,621	5,876	✓	S4-4-31d	2.2-B.1.3,2.2-C.1.1	8
Jobs created thanks to the support of entrepreneurs	Units	32,245	28,521	17,455	✓	S4-4-31d	2.2-B.1.3,2.2-C.1.1	8
Vulnerable Basic Payment Accounts Customers[2]	Units	363,728	359,938	324,685	✓			
No. of in-person training sessions for seniors (current year)	Units	2,720	5,295	3,000		S4-2-20b	2.2-B.2.1,2.2-C.2.1,2.3,3.1	4,10
NPS senior group	%	80.9%	72.3%	64.1%		S4-2-20d		10

[1]. CaixaBank Group contacts except BPI and Consumer Finance.
[2]. The 2,397 holders of the Insertion Accounts are included. The Insertion Accounts is a solution for those who need to domicile social benefits or access a job. It guarantees the financial inclusion of vulnerable people who, for reasons of origin or lack of proof of income, cannot open an account in a bank. In 2023 the data referred to Basic Payment Accounts + Social Accounts + Insertion Accounts and in 2022 it only included social accounts + insertion accounts.

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Sustainable Business								
Sustainable Business Spain								
Mobilising sustainable finance (accumulated 2022-2024)	€m	86,770	50,813	23,583	✓	ES-2	2.2-D,2.3,3.2	7,11,12,13
Mobilising sustainable finance (current year)	€m	35,957	27,230	23,583	✓	ES-2	2.2-D,2.3,3.2	7,11,12,13
Sustainable financing (current year)	€m	27,651	25,096	20,633	✓	ES-2	2.2-D,2.3,3.2	7,11,12,13
of which: according to type								
Green	€m	10,673	9,330	8,074		ES-2	2.3,3.2	7,12,13
Renewable energy[1]	€m	4,405	4,790	3,065		ES-2	2.3,3.2	7,12,13
Real Estate	€m	3,806	3,149	3,532		ES-2	3.2	11,13
Mobility	€m	1,585	460	310		ES-2	3.2	11,13
Circular Economy	€m	296	717	n.d.		ES-2	3.2	12,13
Other	€m	581	214	1.167		ES-2	3.2	13
Social	€m	5,984	3,085	1,016		ES-2	3.2	8
Linked to sustainability KPIs	€m	10,994	12,681	11,543		ES-2	3.2	8,13
Transition[2]	€m	6,585	7,540	n.d.		ES-2		8,13
Governance	€m	2,188	1,764	n.d.		ES-2		8,13,16
Circular Economy	€m	572	984	n.d.		ES-2		8,13
Social	€m	605	541	n.d.		ES-2		8,13
Water resources	€m	66	406	n.d.		ES-2		6,8,13
Nature	€m	758	247	n.d.		ES-2		8,13
Diversity	€m	220	247	n.d.		ES-2		5,8,13
Others	€m	n.a.	1,198	n.d.		ES-2		8,13
of which: according to category						ES-2		
Retail	€m	3,338	1,749	1,645		ES-2		8,13
Corporations	€m	4,783	4,123	2,850		ES-2		8,13
CIB&IB	€m	19,530	19,224	16,138		ES-2		8,13

[1]. Includes renewable energy financing operations - Project Finance and others.
[2]. The 2023 data corresponds to mitigation.

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Sustainable Business								
Sustainable intermediation (current year)	€m	8,306	2,133	2,950	✓	ES-2	2.2-D,3.2	7,11,12,13
of which: participation in the placement of sustainable bonds (excluding own issues)	€m	1,369	1,660	1,134				7,9,12,13
of which: increase in managed sustainable assets	€m	6,936	473	1,816			2.2-B	13
Sustainable Business Portugal[1]								
Mobilising sustainable finance (accum. 2022-2024)	€m	6,187	4,067	2,185	✓	ES-2	2.2-D,2.3,3.2	7,11,12,13
Mobilising sustainable finance (current year)	€m	2,119	1,881	2,185	✓	ES-2	2.2-D,2.3,3.2	7,11,12,13
Sustainable financing (current year)	€m	1,917	1,041	785	✓	ES-2	2.2-D,2.3,3.2	7,11,12,13
of which: according to typology								
Green	€m	1,687	672	n.d.		ES-2	2.3,3.2	7,12,13
Social	€m	45	22	n.d.		ES-2	3.2	8
Linked to sustainability	€m	185	347	n.d.		ES-2	3.2	8,13
of which: according to category								
Retail	€m	365	260	n.d.		ES-2	3.2	8,13
Companies and CIB	€m	1,552	781	n.d.		ES-2	3.2	8,13
Sustainable intermediation (current year)	€m	202	840	1,400	✓	ES-2	2.2-D,3.2	7,11,12,13

[1]. *Only includes mobilization of sustainable financing.*

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Responsible Investment								
Assets under management with a rating articles 8 and 9 according to SFDR (Spain) - (VC+CAM)	€m	66,041	57,788	47,605			3.2	8,13
Assets under management with a rating articles 8 and 9 according to SFDR (Portugal) - (VC+CAM)	€m	6,409	5,671	4,847			3.2	8,13
VidaCaixa								
Managed customer resources (Spain)[1]	€m	123,864	115,411	107,478				8
Managed customer resources (Portugal)[2]	€m	8,070	7,523	7,319				8
Investments which take ESG criteria into account	%	100%	100%	100%				8
Exposure to ESG bonds	€m	7,103	6,339	5,914		MDR-A-69b	2.2-B	7,13
Exposure to green bonds	€m	4,253	3,444	2,741		MDR-A-69b	2.2-B	7,13
Exposure to sustainable bonds	€m	1,027	781	624		MDR-A-69b	2.2-B	12,15
Exposure to social bonds	€m	1,550	1,801	2,235		MDR-A-69b	2.2-B	12
Exposure to sustainability-linked bonds	€m	273	313	314		MDR-A-69b	2.2-B	12,13,15
Engagement								
Collective dialogues	Units	6	6	6				12
Dialogues with companies on ESG topics	Units	185	124	65			3.1	12
Dialogues with external managers on ESG topics	Units	10	13	12			3.1	12
ESG Due Diligence with external managers	Units	379	278	340			5.3	12
Investment in companies subject to engagement processes	%	16%	22%	11%				12
ESG topics covered in dialogues with companies	Units	247	193	117			3.1	12
Proxy voting								
Meetings where board members have been voted down on grounds of ESG or climate risk controversies	Units	18	16	16				12
Meetings where shareholder resolutions on environmental and social issues were voted in favour of	Units	94	88	77				12

[1]. *Includes the life and pension plan business of VidaCaixa, S.A.*
[2]. *Includes the life and pension plans business of BPI Vida e Pensões, 100% owned by VidaCaixa, S.A.*

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Responsible Investment							
Distribution of assets of products under SFDR (Pension plans in Spain)							
Heritage of products classified under article 6	€m/%	14,023 / 28.7%	12,659 / 28.5%	21,843 / 51.4%		3.2	8,12
Heritage of products classified under article 8	€m/%	34,759 / 71.3%	30,551 / 68.8%	19,108 / 45.0%		3.2	8,12
Heritage of products classified under article 9	€m/%	7 / 0.0%	1,181 / 2.7%	1,507 / 3.5%		3.2	8,12
Distribution of assets of products under SFDR (Pension plans in Portugal)							
Heritage of products classified under article 6	€m/%	3,072 / 44.3%	2,809 / 43.3%	3,549 / 56.1 %		3.2	8,12
Heritage of products classified under article 8	€m/%	3,855 / 55.7%	3,683 / 56.7 %	2,777 / 43.9 %		3.2	8,12
Heritage of products classified under article 9	€m/%	0 / 0.0%	0 / 0.0%	0 / 0.0 %		3.2	8,12

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Responsible Investment								
CaixaBank Asset Management								
Assets under management (Spain)[1]	€m	103,597	89,784	81,503			2.2-B	13
Assets under management (Portugal)[2]	€m	6,894	6,725	6,942			2.2-B	13
Assets under management (Luxembourg)[3]	€m	961	808	837			2.2-B	13
Discretionary portfolio management (Spain)	€m	51,746	45,446	43,723			3.2	8,12
Discretionary portfolio management (Portugal)	€m	3,366	3,381	3,582			3.2	8,12
Investments which take ESG criteria into account	%	100%	100%	100%				8
Exposure to ESG bonds	€m	5,599	4,351	4,018		MDR-A-69b	2.2-B	7,13
Exposure to green bonds	€m	3,503	2,886	2,315		MDR-A-69b	2.2-B	7,13
Exposure to sustainable bonds	€m	619	349	309		MDR-A-69b	2.2-B	12,15
Exposure to social bonds	€m	1,081	755	995		MDR-A-69b	2.2-B	12
Exposure to sustainability-linked bonds	€m	396	361	401		MDR-A-69b	2.2-B	12,13,15
Engagement								
Collective dialogues[4]	Units	4	3	3				12
ESG Due Diligence with external managers and dialogues with third parties' managers	Units	182	200	161			3.1	12
Proxy voting								
Meetings where board members have been voted down on grounds of ESG or climate risk controversies	Units	25	25	17				12
Meetings where shareholder resolutions on environmental and social issues were voted in favour of	Units	96	95	81				12

[1]. Includes the fund business, discretionary management portfolio and SICAVs of CaixaBank Asset Management SGIIC.
[2]. Includes the investment and real estate fund business and discretionary management portfolios of BPI Gestão de Ativos SGFIM, 100% owned by CaixaBank Asset Management.
[3]. Includes the fund and SICAV business of CaixaBank Asset Management Luxemburgo, S.A.
[4]. Dialogues include those active as of 31/12 as well as those started and completed within fiscal year 2024.

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Responsible Investment							
Distribution of assets of products actively marketed under SFDR - Spain							
Heritage of products classified under article 6	€m/%	63,478 / 67.0%	56,095 / 68.3%	48,146 / 64.1%		3.2	8,12
Heritage of products classified under article 8	€m/%	30,058 / 31.7%	24,424 / 29.7%	24,495/32.6%		3.2	8,12
Heritage of products classified under article 9	€m/%	1,217 / 1.3%	1,633 / 2.0%	2,495 / 3.3%		3.2	8,12
Distribution of assets of products actively marketed under SFDR - Portugal							
Heritage of products classified under article 6	€m/%	1,150 / 31.1%	1,536 / 43.6%	1,467 / 41.5%		3.2	8,12
Heritage of products classified under article 8	€m/%	2,371 / 64.0%	1,885 / 53.5%	1,994 / 56.4%		3.2	8,12
Heritage of products classified under article 9	€m/%	183 / 4.9%	103 / 2.9%	76 / 2.1%		3.2	8,12

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Environmental strategy								
CaixaBank issued green bonds[1] (current year)	€m	1,250	0	2,000	✓	MDR-A-69b		6,7,9,11,12
Participation in the placement of sustainable bonds[2]	€m	367	533	475	✓			7,9,12,13
Participation in the placement of green bonds[2]	€m	802	1,010	476	✓			7,9,12,13
Participation in the placement of Sustainability-Linked Bonds (SBL)[2]	€m	200	117	183	✓			7,9,12,13
Equator Principles - Operations Funded	€m	2,025	841	1,286	✓			7,12,13
Category A (significant potential ESG impacts)[3]	€m	296	346	536	✓			7,12,13
Category B (limited and mitigable potential ESG impacts)[4]	€m	927	225	439	✓			7,12,13
Category C (minimal or no adverse potential ESG impacts)[5]	€m	802	270	311	✓			7,12,13
Taxonomy - (EU) Regulation No, 2020/852 of the European Parliament and Council								
Banking Group - does not include insurance group								
According to Turnover								
% Eligible Assets	%	42.8%	41.9%	n.d.				12
% Aligned assets	%	3.05%	1.1%	n.d.				12
According to CAPEX								
% Eligible Assets	%	43.5%	42.7%	n.d.				12
% Aligned assets	%	3.93%	2.3%	n.d.				12
Insurance Business								
% Eligible Assets	%	16.2%	7%	n.d.				12
% Aligned assets (Turnover)	%	3.33%	n.d.	n.d.				12
% Aligned assets (CAPEX)	%	4.94%	n.d.	n.d.				12
Pension Plan and EPSV Business								
% Eligible Assets	%	13.1%	3%	n.d.				12
% Aligned assets (Turnover)	%	2.48%	n.d.	n.d.				12
% Aligned assets (CAPEX)	%	3.46%	n.d.	n.d.				12

[1]. Green bond issued in the month of February 2024.
[2]. Corresponds to CaixaBank' s proportional participation in the issuance and placement of sustainable bonds by clients. It does not include the placement of own issues.
[3]. Projects with significant potential environmental/social impacts.
[4]. Projects with limited and easily mitigated potential ESG impact.
[5]. Projects with minimal or no adverse social or environmental impacts, including certain financial intermediary projects with minimal or no risks.

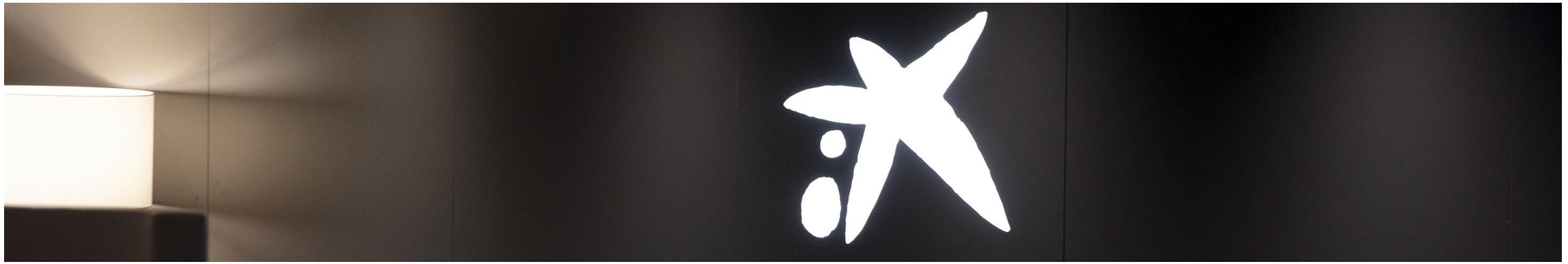
_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Access to housing								
Files reviewed by the Mortgage Customer Service	Units	1,407	1,431	2,443	✓	S4-2-20,S4-3-25	5.3	11,16
Homes in social rent programme - Spain[1]	Units	9,536	10,324	n.d.	✓			1,10,11
Properties with bonus	Units	3,145	3,506	n.d.	✓			1,10,11
Properties without bonus	Units	6,391	6,818	n.d.	✓			1,10,11
Average amount of rentals in the social portfolio with bonus	€	332	307	280	✓			1,10,11
Average amount of rentals in the social portfolio without bonus	€	244	217	227	✓			1,10,11
Financial culture								
No, Talks held	Units	1,366	1,016	363		S4-4-31a	2.2-B.2.1,2.2-C.2.1	4
No, Attendees to talks	Units	39,000	> 73,000	59,873		S4-4-31d	2.2-B.2.1,2.2-C.2.1	4
No, Courses completed	Units	46	8	13		S4-4-31c		4
No, Workshops completed	Units	3,040	2,658	2,193		S4-4-31d	2.2-B.2.1,2.2-C.2.1	4
No, Sessions completed	Units	2,720	5,295	3,000		S4-4-31d	2.2-B.2.1,2.2-C.2.1	4
No, Attendees to courses, workshops and training sessions	Units	75,158	72,779	43,641		S4-4-31d	2.2-B.2.1,2.2-C.2.1	4
No, Webinars completed	Units	11	12	15		S4-4-31c		4
No, Podcasts completed	Units	22	24	23		S4-4-31c		4
No, Videos completed	Units	73	73	52		S4-4-31c		4
No, Digital content views (Webinars, podcasts and videos)	m	72	48	12.5		S4-4-31d		4

[1]. *Number of housing contracts in social housing programs.*

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Suppliers[1]								
Number of active suppliers[2,3,6]	Units	2,305	2,037	3,323			4.1	8,12
Volume invoiced by active suppliers[3]	€m	3,036	2,960	3,011			4.1	8,12
Suppliers approved at the end of the year[4,6]	Units	1,551	1,477	1,949	✓	G1-2-15a	4.1	8,12,13
New active suppliers	Units	191	171	502		G1-2-12	4.1	8,12,13
Average payment period to suppliers	days	12.6	11.9	16.8	✓	G1-6-33a		8,12
Volume negotiated through electronic trading[5]	€m	1,550	1,526	1,287				8,9
Processes negotiated through electronic trading	Units	1,383	1,294	1,223				8,9
Volume of local supplier management - Spain	%	81%	87%	93%	✓	G1-2-12		8,12
Volume awarded to CEE (Special employment centres)	€m	5.7	5.0	7.0	✓	G1-2-12	4.1	8,12
Supplier audits carried out during the year	Units	34	31	30	✓	G1-2-15a,G1-2-15b	4.1	8,12,13
Suppliers certified in social and environmental management	Units	688	721	249	✓	G1-2-15b	4.1	8,12,13



[1]. Applicable to Group companies within the corporate Purchasing model. They include suppliers with billing in 2023 exceeding €30,000. Creditors, official organizations, communities of owners are excluded.
[2]. An active supplier is defined as one that meets any of the following: an active contract in Ariba (supplier platform) with an agreement date in the last 3 years; has invoiced in the current or previous year or has participated in any negotiation in the last 12 months. In 2023, the active supplier criterion was reinforced, eliminating from the definition suppliers related to agreements and collaborations, among others.
[3]. Applicable to Group companies within the corporate Purchasing model. Also includes VidaCaixa.
[4]. In accordance with the current approval process, it includes centralized purchasing suppliers that have passed the financial qualification process and decentralized purchasing suppliers that have completed the registration process and have the mandatory certificates in force.
[5]. Total amount negotiated (multi-year).
[6]. The difference between the number of active suppliers and the number of approved suppliers is mainly due to exempted suppliers, for example, suppliers included in Forbes 2000 or others.

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Social Action								
CaixaBank contributions (Social Action)[1]	€m	7.2	8.9	9.6	✓			1,2,10,17
Channelling funds to projects (Social Action)	€m	75.2	45.0	49.4	✓			1,2,10,17
Social Action with the "la Caixa" Foundation - Funds aimed at social entities that have been channelled through the branch network	€m	25.0	25.0	25.0	✓			1,2,10,17
Social Action with the "la Caixa" Foundation - Number of activities	Units	5,625	5,833	5,624	✓			10
Social Action with the "la Caixa" Foundation - Beneficiary entities	Units	5,238	5,302	5,041	✓			1,2,10,17
Social Action - Donation platform[2]	€m	48.6	18.5	22.9	✓			1,8,13
Volunteers	Units	20,201	17,240	14,000	✓	S1-2-27b	2.2	1,2,10,17
CaixaBank Dualiza - Students Benefited (current year)	Units	12,472	6,905	6,864	✓	S3-2-21a	2.3	4,8,17
CaixaBank Dualiza - Beneficiary Companies (current year)	Units	2,499	1,024	484	✓	S3-2-21a	2.3	8,17
CaixaBank Dualiza - Beneficiary teachers (current year)	Units	4,114	1,747	2,143	✓	S3-2-21d	2.3	4
CaixaBank Dualiza - Beneficiary Educational Centers (current year)	Units	1,378	944	316	✓	S3-2-21a	2.3	4,17
Dualiza annual investment	€m	2.53	2.43	n.d.	✓	S3-2-21a	2.3	4,17

[1]. In addition to the various contributions to our own programmes and to programmes with other foundations in the region, as well as other alliances, the contribution to the CaixaBank Volunteers Association is included. This amount contributed to the community does not take into account the management costs of the various programmes (logistics, events, information systems, etc.), which total more than one million euros, nor the costs of the nearly 60 employees dedicated exclusively to Social Action (spread throughout the region).

[2]. It includes the collection of financial donations from No Home Without Food.

_Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Other indicators of interest								
Direct and indirect contribution to Spanish GDP	€m	18,872	16,897	13,323				8,9
% Direct and indirect contribution to Spanish GDP	%	1.18%	1.16%	1.00%				8,9
Gross added value of CaixaBank on the financial and insurance sector	%	16%	16%	17%				8,9
Direct and indirect contribution to Portuguese GDP	€m	1,613	1,444	1,000				8,9
% Direct and indirect contribution to Portuguese GDP	%	0,56%	0.54%	0.42%				8,9
Gross added value of BPI on the financial and insurance sector	%	7%	9.0%	7.0%				8,9
Jobs generated through the effect of purchases from suppliers[1]	Units	68,777	68,929	62,928	✓			8,9
Jobs generated through the effect of purchases from suppliers – Portugal[1]	Units	8,458	7,878	6,068	✓			8,9
Taxes paid and collection of taxes from third parties[2]	€m	6,151	3,938	3,672				8
Own taxes paid[3]	€m	3,593	1,903	1,894	✓			8
Third-party taxes collected	€m	2,559	2,036	1,778				8
Total tax rate[4]	%	34%	22%	30%				
Other contributions (FGD, FUR, extraordinary contribution to the banking sector Portugal and Patrimonial Benefit DTA's monetizable)	€m	156	809	766				8
Entrepreneur XXI Awards - Awards	€m	0.8	0.8	0.8	✓			
Entrepreneur XXI Awards - Participants in Spain and Portugal	Units	960	1,056	1,135	✓			8,9

[1]. CaixaBank Research, based on the value of CaixaBank' s activity, the Spanish GDP, employment according to National Accounting and the figures per worker and based on input-output tables from the National Statistics Institute (INE) with data from the fourth quarter.
[2]. These amounts include both taxes paid and collected from international branches and Luxembourg subsidiaries.
[3]. Does not include Other Contributions (FGD, FUR, Patrimonial Benefit DTA's monetizable and Contributions to the Portuguese Banking Sector).
[4]. The total tax rate is measured as the percentage represented by the total taxes paid - excluding Other Contributions (FGD, FUR, Monetizable DTA's Patrimonial Benefit and Contributions to the Banking Sector in Portugal) - on the profit before tax (PBT) without taking into account the corporate tax (IS) paid, since it is not included in the PBT [3,593/(3,593-1,448+8,319)]=34%. The criterion of the Spanish banking sector is followed to determine this ratio. In the previous year, the IS paid was not discounted in the denominator.

_ Key indicators

		2024	2023	2022	Law 11/2018, on nonfinancial information and diversity	ESRS	UNEP FI	SDGs (Sustainable Development Goals)
Environmental Management Plan								
Electricity consumption	MWh	218,048	233,472	259,726	✓	E1-5-37,E1-5-39		7,12,13
Electricity consumption per employee	MWh	4.83	5.25	5.88				7,12,13
Greenhouse gas emissions (GHG) generated - Carbon footprint (current perimeter)[1]	t CO_2 eq	333,800.90	345,240.80	361,689.90	✓	E1-6-45b,E1-6-52a		7,12,13
Scope 1	t CO_2 eq	7,282.20	8,423.34	9,567.29	✓	E1-6-45a,E1-6-48a		13
Scope 2 (market-based method)	t CO_2 eq	0	0	0	✓	E1-6-45b,E1-6-49a		7,12,13
Scope 3 (excluding 3.15)	t CO_2 eq	326,518.80	336,817.40	352,113.60	✓	E1-6-45c,E1-6-51		13
Scope 3 (including 3.15)[2]	t CO_2 eq	82,164,570	88,651,750	n.d.	✓	E1-6-45c,E1-6-51		13

[1]. CO_2e = CO_2 equivalent. In line with the PCAF methodology, it includes the following greenhouse gases: CO_2, CH_4, N_2O, HFCs, PFCs, SF_6 and NF_3.
[2]. CaixaBank has published decarbonization targets for the most carbon-intensive sectors under the NZBA framework and for the corporate portfolio of its insurance business under the NZAOA framework. Sovereign debt is not included.

Notes: The values for corporate travel in 2022 and 2023 have changed due to a change in the consideration of the length of part of the flights.
To calculate CaixaBank's carbon footprint, data from other companies in the value chain are used, whose reporting period may be different from that of CaixaBank. In this case, the most recent annual data available is always used.
To calculate the operational footprint, estimates are used for those data that are not available at the closing date of the report.

_ Key indicators

>GHG EMISSIONS FROM THE FINANCING AND INVESTMENT PORTFOLIO - YEAR 2024

Outlook by type of asset	Exposure		Absolute emissions		Economic intensity
	Total exposure in perimeter (€M)	% of calculated exposure	S1+2 ($ktCO_2e$)	S3 ($ktCO_2e$)	Intensity of S1+2 emissions (tCO_2e/€M)
CRE	6,054	88.0%	72	–	13
Mortgages	125,668	99.9%	2,825	–	23
Business funding	163,123	74.2%	19,553	53,528	162
Auto loans	9,417	95.2%	1,891	–	211
Equity[1]	8	76.7%	0,04	0.19	6
Corporate Fixed Income	16,854	99.0%	108	266	6
Total	**321,123**	**86.4%**	**24,448**	**53,795**	88

[1] *Excludes investees and trading portfolio*

Vision by sector (financed business)[1]	Exposure		Absolute emissions		Economic intensity
	Total exposure in perimeter (€M)	% Calculated exposure	S1+2 ($ktCO_2e$)	S3 ($ktCO_2e$)	Intensity of S1+2 emissions (tCO_2e/€M)
Oil and gas[2]	5,241	75.2%	3,539	11,378	898
Electric	15,481	93.7%	1,598	6,103	110
Transport	26,690	73.8%	3,083	10,905	156
Property	19,737	74.5%	727	2,126	49
Cement	315	82.9%	376	87	1,443
Iron and Steel	1,985	88.4%	492	881	281
Agriculture (includes stockbreeding)	5,372	81.9%	2,421	2,260	550
Aluminium	673	84.4%	111	261	195
Coal[3]	2	98.7%	56	2	27,266
Other sectors	87,627	69.9%	7,151	19,524	117
Total	**163,123**		**19,553**	**53,528**	

[1]. *Includes both general purpose lending and project finance.*
[2]. *During the financial year 2024, information relating to actual emissions of three financed projects that are significant in this sector has been obtained. This has involved reducing the estimated scope 1 and 2 financed emissions for 2024, in approximately 9,000 ktCO2e with respect to the estimate made with PCAF factors in 2023.*
[3]. *NACE 510, 520, 1910*

_ Key indicators

>GHG EMISSIONS FROM THE FINANCING AND INVESTMENT PORTFOLIO - YEAR 2024

Geograpical area vision	Exposure		Absolute emissions		Economic intensity
	Total exposure in perimeter (€M)	% Calculated exposure	S1+2 ($ktCO_2e$)	S3 ($ktCO_2e$)	Intensity of S1+2 emissions (tCO_2e/€M)
Spain and Portugal	263,581	94.2%	20,168	36,595	81
Europe	36,648	62.6%	2,028	10,730	88
Rest of the world	20,895	30.2%	2,252	6,470	355
Total	**321,123**		**24,448**	**53,795**	

Note: Due to rounding total sums may vary slightly.
CO2e= CO2 equivalent. Includes the following GHG: CO2, CH4, N2O, HFCs, PFCs, SF6 and NF3

	Exposure		Absolute emissions		Economic intensity	
Sovereign debt	Total exposure in perimeter (€M)	% Calculated exposure	S1 emissions (with LULUCF) ($ktCO_2e$)	S1 emissions (without LULUCF) ($ktCO_2e$)	Intensity of S1 emissions (with LULUCF) (tCO_2e/€M)	Intensity of S1 emissions (without LULUCF) (tCO_2e/€M)
Sovereign debt	50,082	100%	7,174	8,195	143	164

The calculation does not include BPI's sovereign debt assets.

_ Key indicators

> DECARBONIZATION OBJECTIVES

	Sector	Scope of emissions	Metric	Scenarios	Base year	Base year metric	Reduction target (2030)	Target metric (2030)
	Electric	1	Physical intensity	IEA Net Zero 2050	2020	136 kg CO_2e/MWh	-30%	95 kg CO_2e/MWh
	Fossil fuel combustion	1,2,3	Calculation of financed emissions	IEA Net Zero 2050	2020	9.08 Mt CO_2e	-23%	6.99 Mt CO_2e
	Automotive	3	Physical intensity	IEA Net Zero 2050	2022	154 g CO_2/vkm	-33%	103 g CO_2/vkm
	Iron and steel	1+2	Physical intensity	IEA Net Zero 2050	2022	1,230 kg CO_2e/ t steel	-[10-20]%	1,107-984 kg CO_2e/ t steel
	Thermal coal	N/A	Total exposure	–	2022	€2,845m (€213m considering mitigating factors)	-100%	€0m
New in 2024	Commercial real estate	1+2	Physical intensity	CRREM 1.5ºC CRE Iberian Peninsula	2022	20.5 kg CO_2e/m2	-41%	12.1 kgCO_2e/m2
New in 2024	Residential Real Estate	1+2	Physical intensity	CRREM 1.5ºC RRE Spain + Portugal	2022	23.57 kg CO_2e/m2	-19%	19.03 kgCO_2e/m2
New in 2024	Maritime Sector	1	alignment %	IMO 2018	2022	AD%=11.9%	'-11.9 pp	AD%=0%
New in 2024	Aviation	1	Physical intensity	MPPU 1.5°	2022	102 gCO_2e/ RPK	-30%	71 gCO_2e/RPK
New in 2024	Agriculture and livestock	Direct emissions ("on farm") + food	Physical intensity	SBTi FLAG Commodity Pathways 1.5ºC	2022	Qualitative target focused on improving knowledge and profiling of individual customers and the sector in general.		

Note: CO2e=CO2 equivalent. Includes the following greenhouse gases: CO2 , CH2 , N2O , HFCs , PFCs , SF6 and NF2.