

_Key indicators

		2023	2022	2021	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	ODS (Sustainable Development Goals)
Materiality								
Material issues (high and medium materiality)	Units	22	20	26	✓	2-29; 3-1; 3-2		
Enquiries	Units	2,624	3,289	2,959		2-29; 3-1; 3-2		
Customers	Units	1,004	717	800		2-29; 3-1; 3-2		
Employees	Units	550	1,165	1,314		2-29; 3-1; 3-2		
Non-customers	Units	504	n.d.	n.d.		2-29; 3-1; 3-2		
Retail Shareholders	Units	341	1,197	800		2-29; 3-1; 3-2		
Suppliers	Units	138	157	n.d.		2-29; 3-1; 3-2		
Group managers	Units	35	38	n.d.		2-29; 3-1; 3-2		
Experts and analysts	Units	18	15	45		2-29; 3-1; 3-2		
BPI Representatives	Units	18	n.d.	n.d.		2-29; 3-1; 3-2		
Society and media BPI	Units	16	n.d.	n.d.		2-29; 3-1; 3-2		
Corporate governance								
Good Governance Recommendations (CNMV) - Full Compliance	Units	59	59	57		2-29		
Good Governance Recommendations (CNMV) - Partial Compliance	Units	4	4	5		2-29		
Good Governance Recommendations (CNMV) - Non-compliance	Units	0	0	1		2-29		
Quorum General Shareholders' Meeting (AGM) (Ordinary)	%	76.6%	76.1%	75.4%		2-29		
Average approval of items on the AGM agenda	%	92.0%	94.8%	92.4%		2-29		
Independent board members	%	60.0%	60.0%	60.0%		2-29		
Women on the Board	%	40.0%	40.0%	40.0%		2-29; 405-1		
Average attendance at Board meetings	%	99%	98%	98%		2-29		
Board Members - Average term in position	years	5.2	5.0	4.0		2-29		
Independent Board Members - Average term in position	years	5.1	5.4	4.4		2-29		
Average remuneration of Board Members - Men ¹	€ thousands	188	173	143	✓	405-2		
Average remuneration of Board Members - Women ¹	€ thousands	205	197	143	✓	405-2		

¹. This does not include remuneration derived from positions other than those of representation on the Board of Directors of CaixaBank, S.A.

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Shares and Shareholder structure								
Share price at end of period	€/share	3.726	3.672	2.414				
Market capitalization	€m	27,450	27,520	19,441				
Percentage stake "la Caixa" Banking Foundation	%	31.9%	30.0%	30.0%				
Percentage stake FROB	%	17.3%	16.1%	16.1%				
Percentage stake in Own Shares, Board Members and other shareholders with Board representation	%	1.8%	7.0%	0.1%				
Percentage stake Free float - management	%	48.9%	46.8%	53.7%				
Free float - Retail	%	28.1%	28.1%	28.0%				
Free float - Institutionals (Nacionals and Internationals)	%	70.5%	70.5%	70.3%				
Free float – Employees	%	1.4%	1.5%	1.7%				
Shareholders	Units	590,313	617,806	663,457				
Shareholder remuneration for the year ¹	€/share	0.39	0.23	0.15				



¹. Dividend charged to the previous year.

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Commercial positioning								
Customers	m	20.1	20.2	20.7	✓	2-6		8
Customers Spain	m	18.2	18.3	18.9	✓	2-6		8
Customers Portugal	m	1.9	1.9	1.9	✓	2-6		8
Market share in Spain								
Share of private customers	%	41.0%	41.9%	43,0%		2-6		8
Share of private customers as primary bank	%	30.0%	31.5%	32,0%		2-6		8
Share of Spanish self-employed workers	%	44.0%	41.6%	44.3%		2-6		8
Share of businesses (turnover <1 €m)	%	31.3%	31.5%	32.3%		2-6		8
Loans to households and businesses	%	23.5%	24.0%	24.2%		2-6		8
Loans to business	%	23.5%	23.8%	23.7%		2-6		8
Mortgage Credit	%	24.8%	25.6%	25.9%		2-6		8; 10
Household and business deposits	%	24.7%	24.7%	25.2%		2-6		8
Pension plans	%	34.0%	34.0%	33.9%		2-6		8
Investment funds	%	23.6%	24.5%	24.5%		2-6		8; 12
Life-risk insurance	%	26.0%	23.2%	23.3%		2-6		8
Health insurance ¹	%	30.6%	28.9%	28.9%		2-6		3
Card turnover	%	31.1%	31.4%	32.7%		2-6		8; 9
POS invoicing	%	30.9%	31.5%	36.7%		2-6		8; 9
Direct debit of pensions	%	34.3%	34.2%	33.7%		2-6		8
Savings insurance ²	%	36.5%	35.5%	34.7%		2-6		8
Long-term savings ^{2,3}	%	29.3%	29.7%	29.5%		2-6		8

¹. Data as of September 2023.

². Includes the Sa Nostra Vida portfolio in the 2022 data. Merged in 2023 by VidaCaixa.

³. Combined share of investment funds, pension plans and savings insurance. Savings insurance data for the sector, estimated from the total return on life insurance.

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Commercial positioning								
Market share in Portugal								
Loans to households and businesses	%	11.7%	11.5%	11.1%		2-6		8
Loans to business	%	11.3%	11.0%	10.6%		2-6		8
Mortgage Credit	%	14.4%	13.8%	13.2%		2-6		8; 11
Household and business deposits	%	10.5%	10.9%	10.9%		2-6		8
Direct deposit of salaries	%	10.3%	10.0%	9.7%		2-6		8
Investment funds (including PPRs) ¹	%	15.6%	11.6%	10.5%		2-6		8; 12



¹. Asset management perspective.

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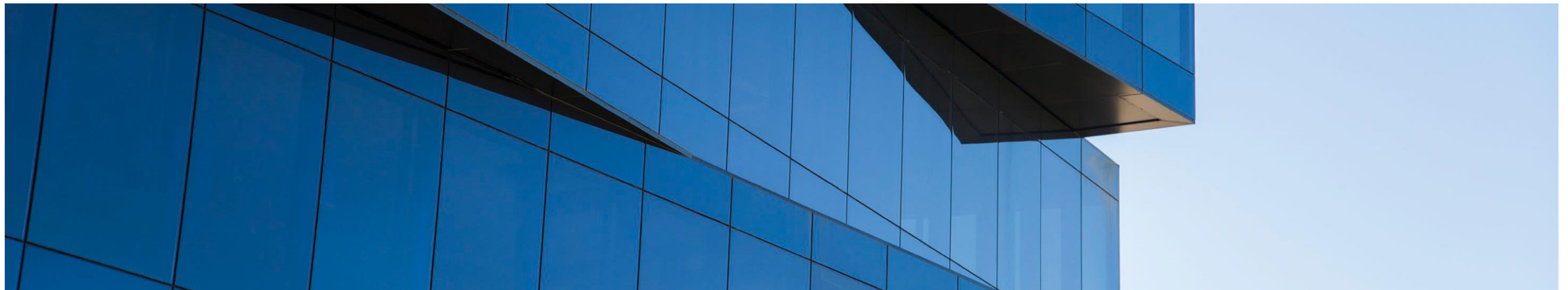
		2023	2022	2021	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	ODS (Sustainable Development Goals)
Local accesible banking								
Network in Spain								
Branches	Units	3,876	4,081	4,966	✓	2-6		8; 12
Retail branches	Units	3,618	3,818	4,615	✓	2-6		8; 12
of which Stores	Units	912	705	608	✓	2-6		8; 12
of which Stores Business	Units	67	67	84 ¹	✓	2-6		8; 12
of which AgroBank rural branches	Units	1,150	1,152	1,175	✓	2-6		1; 6; 8; 12; 14
of which all in one (Spain)	Units	7	5	4	✓	2-6		8; 12
Private Banking Centres	Units	86	88	127	✓	2-6		8; 12
Business Centres	Units	157	160	208	✓	2-6		8; 12
Institutional Banking Centres	Units	14	14	15	✓	2-6		8; 12
Corporate Banking Centres	Units	1	1	1	✓	2-6		8; 12
International points of presence	Units	26	27	27		2-6		8; 12
Spanish towns with >5,000 inhabitants where CaixaBank has a presence	%	99%	99%	99%	✓			1; 11
Spanish towns with >10,000 inhabitants where CaixaBank has a presence	%	100%	100%	100%	✓			1; 11
Number of towns in which it is the only financial institution present	Units	483	471	420	✓			1; 11
Spanish towns where CaixaBank is present	Units	2,233	2,233	2,234	✓			1; 11
Citizens with a branch in their municipality	%	92%	92%	92%	✓			1; 11
Number Mobile Branches (<i>ofibuses</i>)	Units	19	17	14				1; 8; 11
Number of towns covered by Mobile Branches (<i>ofibuses</i>) ²	Units	687	626	426				1; 8; 11
Accessible branches	%	89%	88%	86%	✓			1; 8; 10; 11
Branches where barriers have been removed (Spain)	Units	42	48	16	✓			1; 8; 10; 11
ATMs	Units	11,335	11,608	13,008	✓	2-6		1; 8; 9; 10; 11
Accessible ATMs	%	100%	100%	100%	✓			1; 8; 9; 10; 11

¹. The data for 2021 included the Business Store Centers of micro-enterprises.

². 783 populations served in January 2024.

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Local accessible banking								
Network in Portugal								
Portugal branches	Units	315	324	348	✓	2-6		
Retail branches	Units	271	278	297	✓	2-6		
Premier/Private Centres	Units	15	17	22	✓	2-6		
Business Centres	Units	29	29	29	✓	2-6		
Portuguese towns and villages > 5,000 inhabitants with presence	%	61.0%	61.0%	63.0%	✓			1; 11
Branches where barriers have been removed (Portugal)	Units	13	14	n.d.	✓			1; 11
ATMs- Portugal	Units	1,259	1,339	1,418	✓	2-6		1; 8; 9; 10; 11



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Innovation, multi-channel communication and digitalisation								
CaixaBank Spain								
Digital clients (Now Customers)	m	11.5	11.2	10.5				8; 9
Mobile customers only	m	8.0	7.2	6.2				8; 9
Mobile customers (w/ digital customers)	%	70%	65%	54%				8; 9
Customers that connect daily (6-month average)	m	4.8	4.6	3.0				8; 9
inTouch customers	m	3.3	3.4	2.3				8; 9
Imagin customers	m	3.3	4.2	3.7				8; 9
Digital cards (mobile or watch)	m	4.9	4.9	3.8				8; 9
Purchases made with mobile phones	m	2.6	1.90	1.15				8; 9
BPI								
Digital customers (BPI Net)	m	0.9	0.9	0.8				8; 9
CaixaBank Group								
Card turnover	€m	106,146	96,572	64,214				8; 9
Points of sale (dataphones)	€m	611,844	593,241	713,243				8; 9



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Customer experience and quality								
Spain								
NPS Real Time Surveys Sent	m/month	2,8	1.7	n.d				
Comments received in Real Time surveys	m	1.2	n.d	n.d				
IE Institutions	Units	93.4	92.4	n.d.				
IE Corporations	Units	92.2	91.6	n.d.				
NPS Branch ¹	units	78.0	64.0	54.2				
NPS Retail Branch	units	73.7	60.7	n.d.				
NPS Companies Branch	units	86.7	n.d.	n.d.				
NPS Private Banking Branch	units	93.4	88.3	n.d.				
CTL Management	%	80.6	73	n.d.				
CTL improves NPS ²	p.p	5.2	4.1	n.d.				
BPI								
IE Individuals	Units	88.9	90.6	91.4				
IE Premier	Units	86.6	87.1	88.6				
IE Business	Units	85.5	84.8	85.6				



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.

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		2023	2022	2021	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	ODS (Sustainable Development Goals)
Cybersecurity, efficiency and IT infrastructure								
Investment in information security	€m	> 60	> 60	> 50				8; 9
People in the Security & Governance team	Units	> 80	> 80	> 50				8; 9
Phishing simulations per employee/year	Units	12	12	12				8; 9
0-clickers in phishing campaigns	%	63%	59%	33%				8; 9
Employees trained in Cybersecurity	%	96%	99%	99%				8; 9
Investment in development and technology	€m	1,263	1,051	1,038				8; 9
Transactions processed	m	240,604	214,567	153,179				8; 9
Relevant incidents resolved in less than 4 hours	%	84%	83%	85%				8; 9
Number of applications managed in the internal cloud	Units	1,117	1,035	612				8; 9
Quality And Resilience. CSF indicator	m	4.1	3.9	n.d.				8; 9
Operations automated by the virtual assistant	Units	109	90	n.d.				8; 9
CaixaBank Tech staff with Agile training	%	88.0%	39.8%	n.d.				8; 9
Data managed daily in the datapool model	TB	22	20	15				8; 9
Cloudnow Savings in the current year	€m	13.9	4.2	n.d.				8; 9
Cloud Absorption in the current year	%	30%	25%	n.d.				8; 9
Cases of robotics implemented	Units	502	444	451				8; 9
Number of leaks with information	Units	0	0	0		418-1	✓	8; 9
Number of leaks with personally identifiable information	Units	0	0	0		418-1	✓	8; 9
Number of customers affected by leaks of personally identifiable information	Units	0	0	0		418-1	✓	8; 9

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People working in CaixaBank								
CaixaBank Group employees	Units	44,863	44,625	49,762	✓	2-7		8
CaixaBank, S.A.	Units	36,225	36,089	41,602		2-7		8
BPI	Units	4,263	4,387	4,462		2-7		8
Companies of the Group	Units	4,375	4,149	3,698		2-7		8
Average age	years	46.4	45.8	46.0	✓	2-7		8
Average length of service	years	18.5	17.9	18.4		2-7		8
Number of employees with disabilities	Units	593	578	588	✓	2-7; 405-1		8
Employees with permanent or indefinite full-time contracts	%	99.6%	99.5%	99.8%	✓	2-7		8
Women	%	56.3%	56.5%	55.5%	✓	2-7 ; 405-1		5; 8
Women in management positions starting from subdirectorate of a large office (A or B) ¹	%	43.0%	41.8%	41.3%		2-7; 405-1		5; 8
Management positions covered internally ¹	%	99.0%	100.0%	99.9%		2,7; 401-1		8
Average remuneration	€	73,588	68,109	64,754	✓	2-7; 2-21; 405-2		8
Average remuneration - Women	€	68,090	62,534	59,082	✓	2-7; 2-21; 405-2		8
Average remuneration - Men	€	80,702	75,368	71,872	✓	2-7; 2-21; 405-2		8
Adjusted gender wage gap	%	1.10%	1.10%	1.05%	✓	2-7; 405-2		5; 8
Average remuneration - Upper management	€	123,765	114,432	102,604	✓	2-7; 2-21; 405-2		8
Average Remuneration - Middle management	€	87,202	81,676	76,749	✓	2-7; 2-21; 405-2		8
Average remuneration - Other employees	€	61,219	56,222	53,650	✓	2-7; 2-21; 405-2		8
Contributions to the Employee Pension System	€m	177	n.d	n.d	✓	2-7; 2-21; 405-2		8
Insurance (health policy and car service management)	€m	25	n.d	n.d	✓	2-7; 2-21; 405-2		3; 8
Training hours per employee	hours	66.1	70.0	82.0	✓	2-7; 404-1		4; 8
Online training	%	93.7%	96.4%	98.2%	✓	2-7; 404-1		4; 8
Investment in training by employee	€	338	335	263	✓	2-7; 404-1		4; 8
Employees certified in MiFID II ¹	Units	31,843	33,512	32,088		2-7; 404-1 ; 404-2		4; 8
Employees trained in the Real Estate Credit Act ¹	Units	29,189	28,792	30,664		2-7; 404-1 ; 404-2		4; 8
Employees trained in IDD (Insurance Distribution Directive) ¹	Units	30,510	30,440	33,259		2-7; 404-1 ; 404-2		4; 8

¹. CaixaBank S.A.

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People working in CaixaBank								
New hires	Units	1,295	949	172	✓	2-7; 401-1		8
New hires - women	Units	556	453	95	✓	2-7; 401-1		8
New hires - men	Units	739	496	77	✓	2-7; 401-1		8
Layoffs	Units	153	113	82	✓	2-7; 401-1		8
Layoffs - women	Units	75	57	39	✓	2-7; 401-1		8
Layoffs - men	Units	78	56	43	✓	2-7; 401-1		8
Employees covered by a collective agreement	%	100%	100%	100%	✓	2-7; 2-30		8
Employees who enjoyed reductions in working hours (childcare) ¹	Units	2,017	2,326	2,166		2-7		5; 8
Employees on leave of absence (personal care, etc.) ¹	Units	507	526	615		2-7		5; 8
Employees who enjoyed paid leave ¹	Units	2,492	3,081	3,059		2-7		5; 8
Number of work-related accidents	Units	452	430	418	✓	2-7; 403-9		3; 8
Number of work-related accidents - Women	Units	319	315	288	✓	2-7; 403-9		3; 8
Number of work-related accidents - Men	Units	133	115	130	✓	2-7; 403-9		3; 8
Frequency of work-related accidents (Accident Rate)	Units	1.61	1.57	0.90	✓	2-7; 403-9		3; 8
Frequency of work-related accidents (Accident Rate) - Women	Units	2.18	2.22	1.07	✓	2-7; 403-9		3; 8
Frequency of work-related accidents (Accident Rate) - Men	Units	0.86	0.76	0.70	✓	2-7; 403-9		3; 8
Severity rate	Units	0.12	0.11	0.10	✓	2-7; 403-9		3; 8
Severity rate - Women	Units	0.15	0.13	0.11	✓	2-7; 403-9		3; 8
Severity rate - Men	Units	0.09	0.07	0.09	✓	2-7; 403-9		3; 8
Manageable absenteeism rate	%	3.8%	4.2%	3.5%	✓	2-7		3; 8
Commitment Study Participation ²	%	75%	75%	74%		2-7		8
Commitment Study Overall Satisfaction ²	%	67%	67%	56%		2-7		8

¹. CaixaBank S.A.

². The Study is carried out biennially, so the results for 2022 and 2023 are the same.

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Responsible and Ethical Behaviour								
Awareness-raising activities	Units	165	408	361	✓	2-23; 2-25; 2-27; 205-1; 205-2		12; 16
Complaints Channel	Units	62	27	33	✓	2-23; 2-25; 2-26; 2-27; 205-1		12; 16
s/ Telematic Code of Conduct	Units	3	n.d.	n.d.	✓			12; 16
s/ Marketing of products, transparency and customer protection	Units	16	16	17	✓	417-1; 417-2; 417-3		12; 16
s/ Data protection / confidentiality of information	Units	9	1	4	✓			12; 16
s/ Integrity ¹	Units	6	2	3	✓			12; 16
s/ Non-compliance with AML/FT regulations	Units	0	2	1	✓	205-1		12; 16
s/ Workplace and sexual harassment	Units	14	n.d.	n.d.	✓			12; 16
Others	Units	14	6	8	✓			12; 16
Consultation Channel	Units	456	388	417	✓	2-23; 2-25; 2-26; 2-27; 205-1		12; 16
About Product marketing, transparency and customer protection	Units	49	18	10	✓			12; 16
About Data protection / Confidentiality of information	Units	19	4	12	✓	418-1		12; 16
About Conflicts of interest	Units	165	113	117	✓			12; 16
About Non-compliance with AML/CFT regulations	Units	28	28	19	✓	205-1		12; 16
About Internal Code of Conduct (ICC)	Units	46	73	207	✓			12; 16
About Anti-corruption Policy	Units	46	37	15	✓	205-3		12; 16
About Inside Information	Units	1	19	14	✓			12; 16
About Commercial and professional integrity in insurance distribution	Units	7	21	n.d.	✓	417-1; 417-2; 417-3		12; 16
Other	Units	95	75	23	✓			12; 16
Formal complaints regarding possible harassment ²	Units	n.d.	2	7	✓			12; 16
Reputational Risk Response Service - Enquiries	Units	284	235	293				12; 16
Controversial sectors with framework for action	Units	34	23	31				12; 16
People investigated / with sanctions	Units	37	n.d.	n.d.				12; 16
Protocol in tax havens	Units	23	n.d.	n.d.				12; 16
Product Committee	Units	28	n.d.	n.d.				12; 16
ESG sectors (defense and ESG policies)	Units	51	65	129				12; 16
Other queries	Units	111	147	133				12; 16

¹. Includes Code of Ethics, Anti-Corruption Policy, Conflict of Interest and Crime Prevention.

². In 2023, formal complaints regarding harassment cases have been included in the complaints channel.

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Transparency and responsible marketing								
Products/services analysed (Product Committee)	Units	214	234	224		417-1		12; 16
Products/services denied in the first instance (Product Committee)	Units	5	2	6		417-1		12; 16
Review of ads or ad projects (Self-monitoring)	Units	5,388	6,015	6,611		417-1		12; 16
Customer Service Office (SAC)								
Complaints received - SAC - CaixaBank								
Prejudicial	Units	103,754	30,415	51,128	✓	2-29		12; 16
Rest	Units	175,793	170,467	112,231	✓	2-29		12; 16
Complaints received - SAC - Affiliated subsidiaries								
Prejudicial	Units	25,171	21,325	8,258	✓	2-29		12; 16
Rest	Units	34,046	30,037	31,995	✓	2-29		12; 16
Average time for resolution - < 10 days	%	78%	64%	35%	✓			12; 16
Average time for resolution - 10 to 30 days	%	20%	29%	45%	✓			12; 16
Average time for resolution - More than 30 days	%	2%	7%	20%	✓			12; 16
Resolution - in favor of the claimant	%	50%	47%	47%	✓			12; 16
Resolution - in favour of the bank	%	37%	35%	38%	✓			12; 16
Rejected / no decision	%	13%	18%	15%	✓			12; 16
Supervisory Claims Services	Units	5,088	6,875	3,722	✓			12; 16
Contact Centre Customers								
Contacts Contact Center CaixaBank Group Clients ¹	Units	7,663,724	8,235,638	9,574,251	✓	2-29		12; 16
Contacts Contact Center BPI Clients	Units	938,519	996,238	1,025,369	✓	2-29		12; 16
Contacts Contact Center Clients Consumer Finance	Units	1,243,168	1,185,926	1,352,794	✓	2-29		12; 16
Shareholders and Investors								
Number of meetings of the Shareholders Advisory Committee	Units	4	4	3	✓	2-29		12; 16
Meetings (roadshows) Investors and analysts	Units	519	492	406	✓	2-29		12; 16

¹. CaixaBank Group contacts except BPI and Consumer Finance.

_Key indicators

		2023	2022	2021	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	ODS (Sustainable Development Goals)
Financial inclusion								
CaixaBank issued social bonds	€m	1,000	1,000	1,000	✓	203-1; 203-2; 413-1	✓	1; 3; 4; 8
Micro-loans and other loans with social impact granted	€m	1,383	1,016	953	✓	203-1; 203-2; 413-1	✓	1; 8; 10
Families	€m	862	636	547	✓	203-1; 203-2; 413-1	✓	1; 2; 10
Businesses	€m	253	171	196	✓	203-1; 203-2; 413-1	✓	8; 9
Other loans with social impact	€m	268	208	210	✓	203-1; 203-2; 413-1	✓	1; 3; 4; 9; 10
Accumulated bad debts over matured granted capital	%	6.15%	6.18%	6.07%			✓	
Micro-loans and other loans with social impact granted	Units	144,473	100,323	107,222	✓	203-1; 203-2; 413-1		1; 8; 10
New businesses created thanks to the support of entrepreneurs	Units	8,621	5,876	6,672	✓	203-1; 203-2; 413-1		1; 8; 10
Jobs created thanks to the support of entrepreneurs	Units	28,521	17,455	17,007	✓	203-1; 203-2; 413-1		1; 8; 10
Banking products for vulnerable groups (Basic Payment Accounts + Social Accounts + Insertion Accounts) ¹	Units	359,938	324,685	211,432	✓	413-1	✓	1; 8; 10
No. of specialised advisers exclusively dedicated to senior group	Units	1,610	1,233	n.a.				1; 10
No. of face-to-face training sessions for senior group	Units	5,295	3,000	n.a.				1; 10
NPS senior group	Units	72.3	64.1	n.a.				

¹. In 2022 and 2021 it only included social accounts + embed accounts.

_Key indicators

		2023	2022	2021	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	ODS (Sustainable Development Goals)
Sustainable Business								
Sustainable Business Spain								
Mobilising sustainable finance (accumulated 2022-2024)	€m	50,813	23,583	n.d.	✓	201-2; 203-1; 203-2; 413-1		7; 12; 13
Mobilizing sustainable finance (current year)	€m	27,230	23,583	n.d.	✓	201-2; 203-1; 203-2; 413-1		7; 12; 13
Sustainable financing (current year)	€m	25,096	20,633	n.d.	✓	201-2; 203-1; 203-2; 413-1		7; 12; 13
of which: according to type								
Green	€m	9,330	8,074	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Renewable energy ¹	€m	4,790	3,065	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Real Estate	€m	3,149	3,532	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Infrastructure	€m	182	311	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Transport	€m	460	310	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Circular Economy	€m	717	n.d.	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Other	€m	32	856	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Social	€m	3,085	1,016	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Sustainability linked	€m	12,681	11,543	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Mitigation	€m	7,540	n.d.	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Governance	€m	1,764	n.d.	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Circular Economy	€m	984	n.d.	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Social	€m	541	n.d.	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Water resources	€m	406	n.d.	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Biodiversity	€m	247	n.d.	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Others	€m	1,198	n.d.	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
of which: according to category								
Retail	€m	1,749	1,645	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Corporations ²	€m	4,123	2,850	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
CIB&IB	€m	19,224	16,138	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13

¹. Includes renewable energy financing operations - Project Finance and others.

². Promotional activity contributes €1,464 million.

_Key indicators

		2023	2022	2021	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	ODS (Sustainable Development Goals)
Sustainable Business								
Sustainable intermediation (current year)	€m	2,133	2,950	n.d.	✓	201-2; 203-1; 203-2; 413-1		7; 12; 13
of which: participation in the placement of sustainable bonds (excluding own issues)	€m	1,660	1,134	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
of which: increase in managed sustainable assets	€m	473	1,816	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Sustainable Business Portugal¹								
Mobilizing sustainable finance (accum. 2022-2024)	€m	4,067	2,185	n.d.	✓	201-2; 203-1; 203-2; 413-1		7; 12; 13
Mobilizing sustainable finance (current year)	€m	1,881	2,185	n.d.	✓	201-2; 203-1; 203-2; 413-1		7; 12; 13
Sustainable financing (current year)	€m	1,041	785	n.d.	✓	201-2; 203-1; 203-2; 413-1		7; 12; 13
of which: according to typology								
Green	€m	672	n.d.	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Social	€m	22	n.d.	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Linked to sustainability	€m	347	n.d.	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
of which: according to category								
Retail	€m	260	n.d.	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Companies and CIB	€m	781	n.d.	n.d.		201-2; 203-1; 203-2; 413-1		7; 12; 13
Sustainable intermediation (current year)	€m	840	1,400	n.d.	✓	201-2; 203-1; 203-2; 413-1		7; 12; 13



¹. Sustainable finance mobilization - business Portugal: Includes Credit for both Companies (Companies + CIB + Institutions), and for Individuals, as well as participation in the placement of sustainable bonds. In relation to sustainable intermediation, Funds and Insurance articles 8 and 9 are included, under SFDR, both for liquid deposits and for transformation, as well as Funds from third-party managers..

_Key indicators

		2023	2022	2021	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	ODS (Sustainable Development Goals)
Responsible Investment								
Assets under management with a rating articles 8 and 9 according to SFDR (Spain) - (VC+CAM)	€m	57,788	47,605	48,704		413-1		12
Assets under management with a rating articles 8 and 9 according to SFDR (Portugal) - (VC+CAM)	€m	5,671	4,847	2,522		413-1		12
VidaCaixa								
Managed customer resources (Spain) ¹	€m	115,411	107,478	106,032		2-6		12
Managed customer resources (Portugal) ¹	€m	7,523	7,319	7,978		2-6		12
Investments which take ESG criteria into account	%	100%	100%	100%		413-1		12
Exposure to sustainable bonds	€m	6,339	5,914	2,236		413-1		12
Exposure to green bonds	€m	3,444	2,741	1,283		413-1		12; 15
Exposure to sustainable bonds	€m	781	624	523		413-1		12; 15
Exposure to social bonds	€m	1,801	2,235	327		413-1		12; 15
Exposure to sustainability-linked bonds	€m	313	314	103		413-1		6; 12
Engagement								
Collective dialogues	Units	6	6	6		2-29; 413-1		12
Dialogues with companies on ESG topics	Units	124	65	44		2-29; 413-1		12
Dialogues with external managers on ESG topics	Units	13	12	15		2-29; 413-1		12
ESG Due Diligence with external managers	Units	278	340	286		2-29; 413-1		12
Investment in companies subject to engagement processes	%	22%	11%	11%		2-29; 413-1		12
ESG topics covered in dialogues with companies	Units	193	117	82		2-29; 413-1		12
Proxy voting								
Meetings where Board members have voted against for reason of ESG controversy	Units	16	16	19		2-29; 413-1		12
Meetings where shareholder resolutions on environmental and social issues were voted in favour of	Units	88	77	61		2-29; 413-1		12

¹. Includes the life and pension plan business of VidaCaixa, S.A.

_Key indicators

		2023	2022	2021	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	ODS (Sustainable Development Goals)
Responsible Investment								
<u>Distribution of assets of products under SFDR (Pension plans in Spain)¹</u>								
Heritage of products classified under article 6	€m/%	12,659 / 28.5%	21,843 / 51.4%	24,770 / 52.8%		413-1		12
Heritage of products with sustainability rating (article 8)	€m/%	30,551 / 68.8%	19,108 / 45.0%	21,970 / 46.8%		413-1		12
Heritage of products with sustainability rating (article 9)	€m/%	1,181 / 2.7%	1,507 / 3.5%	195 / 0.4%		413-1		12
<u>Distribution of assets of products under SFDR (Pension plans in Portugal)</u>								
Heritage of products classified under article 6	€m/%	2,809 / 43.3%	3,549 / 56.1 %	n.d.		413-1		12
Heritage of products with sustainability rating (article 8)	€m/%	3,683 / 56.7 %	2,777 / 43.9 %	n.d.		413-1		12
Heritage of products with sustainability rating (article 9)	€m/%	0 / 0.0%	0 / 0.0 %	n.d.		413-1		12

¹. Does not include the business from the merger with Sa Nostra Vida.

_Key indicators

		2023	2022	2021	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	ODS (Sustainable Development Goals)
Responsible Investment								
CaixaBank Asset Management								
Assets under management (Spain)	€m	89,784	81,503	84,507		2-6		12
Assets under management (Portugal)	€m	6,725	6,942	7,959		2-6		12
Assets under management (Luxembourg)	€m	808	837	967		2-6		12
Discretionary portfolio management (Spain)	€m	45,446	43,723	43,723		2-6		12
Discretionary portfolio management (Portugal)	€m	3,381	3,582	4,09		2-6		12
Investments which take ESG criteria into account	%	100%	100%	100%		413-1		12
Exposure to sustainable bonds	€m	4,351	4,018	4,231		413-1		12
Exposure to green bonds	€m	2,886	2,315	2,372		413-1		12; 15
Exposure to sustainable bonds	€m	349	309	1,111		413-1		12; 15
Exposure to social bonds	€m	755	995	479		413-1		12; 15
Exposure to sustainability-linked bonds	€m	361	401	269		413-1		6; 12
Engagement¹								
Collective dialogues	Units	3	3	2		2-29; 413-1		12
Dialogues with companies on ESG topics	Units	647	131	115		2-29; 413-1		12
ESG Due Diligence with external managers and dialogues with third parties managers	Units	200	161	230		2-29; 413-1		12
ESG topics covered in dialogues with companies	Units	1,623	162	172		2-29; 413-1		12
Proxy voting								
Meetings where Board members have voted against for reason of ESG controversy	Units	25	17	20		2-29; 413-1		12
Meetings where shareholder resolutions on environmental and social issues were voted in favour of	Units	95	81	61		2-29; 413-1		12

¹. Dialogues include those active as of 12/31 as well as those started and completed within fiscal year 2023.

_Key indicators

		2023	2022	2021	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	ODS (Sustainable Development Goals)
Responsible Investment								
Distribution of assets of products actively marketed under SFDR - <u>Spain</u>								
Heritage of products classified under article 6	€m/%	56,095 / 68.3%	48,146 / 64.1%	50,360 / 65.5%		413-1		12
Heritage of products with sustainability rating (article 8)	€m/%	24,424 / 29.7%	24,495/32.6%	23,325 / 30.3%		413-1		12
Heritage of products with sustainability rating (article 9)	€m/%	1.633 / 2.0%	2,495 / 3.3%	3,214 / 4.2%		413-1		12
Distribution of assets of products actively marketed under SFDR - <u>Portugal</u>								
Heritage of products classified under article 6	€m/%	1,536 / 43.6%	1,467 / 41.5%	1,514 / 37.5%		413-1		12
Heritage of products with sustainability rating (article 8)	€m/%	1,885 / 53.5%	1,994 / 56.4%	2,522 / 62.5%		413-1		12
Heritage of products with sustainability rating (article 9)	€m/%	103 / 2.9%	76 / 2.1%	0 / 0%		413-1		12



_Key indicators

		2023	2022	2021	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	ODS (Sustainable Development Goals)
Environmental strategy								
CaixaBank issued green bonds ¹	€m	1,250	2,000	2,582	✓	203-1; 203-2; 413-1		6; 7; 9; 11; 12
Participation in the placement of sustainable bonds ²	€m	533	475	n.d.	✓	203-1; 203-2; 413-1		7; 9; 12; 13
Participation in the placement of green bonds ²	€m	1,010	476	n.d.	✓	203-1; 203-2; 413-1		7; 9; 12; 13
Participation in the placement of Sustainability Linked Bonds ²	€m	117	183	n.d.	✓	203-1; 203-2; 413-1		7; 9; 12; 13
Equator Principles - Operations Funded	€m	841	1,286	843	✓	201-2; 203-2; 403-2; 413-1; 413-2; 403-2		7; 12; 13
Category A (significant potential ESG impacts)	€m	346	536	0	✓	201-2; 203-2; 403-2; 413-1; 413-2; 403-2		7; 12; 13
Category B (limited and mitigable potential ESG impacts)	€m	225	439	843	✓	201-2; 203-2; 403-2; 413-1; 413-2; 403-2		7; 12; 13
Category C (minimal or no adverse potential ESG impacts)	€m	270	311	0	✓	201-2; 203-2; 403-2; 413-1; 413-2; 403-2		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	%	41.9%	n.d.	n.d.				12
% Aligned assets	%	1.1%	n.d.	n.d.				12
According to CAPEX								
% Eligible Assets	%	42.7%	n.d.	n.d.				12
% Aligned assets	%	2.3%	n.d.	n.d.				12
Insurance Business								
% Eligible Assets	%	7%	n.d.	n.d.				12
% Aligned assets	%	2.7%	n.d.	n.d.				12
Pension Plan and EPSV Business								
% Eligible Assets	%	3%	n.d.	n.d.				12
% Aligned assets	%	1.1%	n.d.	n.d.				12

¹. Green bond issued in the month of February 2024.

². Corresponds to CaixaBank's participation in the placement of sustainable bonds (green, social or SLB) for its clients. It does not include the placement of own issues, such as the social bond issued by CaixaBank.

_Key indicators

		2023	2022	2021	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	ODS (Sustainable Development Goals)
Access to housing								
Payment in kind current year	Units	334	419	843	✓	203-1; 203-2		1; 10; 11
Files reviewed by the Mortgage Customer Service	Units	1,431	2,443	2,216	✓	203-1; 203-2		1; 10; 11
Homes in social rent programme - Spain	Units	9,992	11,105	13,235	✓	203-1; 203-2		1; 10; 11
Properties with bonus	Units	2,990	3,360	4,160	✓	203-1; 203-2		1; 10; 11
Properties without bonus	Units	6,557	7,161	7,996	✓	203-1; 203-2		1; 10; 11
Centralised social rental programme - "la Caixa" Foundation	Units	445	584	1,079	✓	203-1; 203-2		1; 10; 11
Average amount of rentals in the social portfolio with bonus	€	307	280	262	✓	203-1; 203-2		1; 10; 11
Average amount of rentals in the social portfolio without bonus	€	217	227	220	✓	203-1; 203-2		1; 10; 11
Financial culture								
No, Talks held	Units	1,016	363	n.d.		413-1	✓	1; 4
No, Attendees to talks	Units	> 73,000	59,873	n.d.		413-1	✓	1; 4
No, Courses completed	Units	8	13	n.d.		413-1	✓	1; 4
No, Workshops completed	Units	2,658	2,193	n.d.		413-1	✓	1; 4
No, Sessions completed	Units	5,295	3,000	n.d.		413-1	✓	1; 4
No, Attendees to courses, workshops and training sessions	Units	72,779	43,641	n.d.		413-1	✓	1; 4
No, Webinars completed	Units	12	15	n.d.		413-1	✓	1; 4
No, Podcasts completed	Units	24	23	n.d.		413-1	✓	1; 4
No, Videos completed	Units	73	52	n.d.		413-1	✓	1; 4
No, Digital content views (Webinars, podcasts and videos)	m	48	12.5	n.d.		413-1	✓	1; 4

_Key indicators

		2023	2022	2021	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	ODS (Sustainable Development Goals)
Suppliers¹								
Number of Active suppliers ^{2,3}	Units	2,037	3,323	3,390		2-6		8
Volume invoiced by Active suppliers ³	€m	2,960	3,011	2,979		2-6		8
Suppliers approved at the end of the year ⁴	Units	1,477	1,949	1,157	✓	2-6; 308-1; 414-1		8; 13
New Active suppliers	Units	171	502	882		2-6		8
Average payment period to suppliers	days	11.9	16.8	22.1	✓	2-6		8
Volume negotiated through electronic trading ⁵	€m	1,526	1,287	636		2-6		8; 9
Volume negotiated through electronic trading	€m	1,294	1,223	851		2-6		8; 9
Volume of local supplier management - Spain	%	87%	93%	97%	✓	2-6; 204-1		8
Volume awarded to CEE (Special employment centres)	€m	5	7	7.3	✓	2-6; 204-1		8
Supplier audits carried out during the year	Units	31	30	30	✓	2-6; 308-1; 414-1		8; 13
Suppliers certified in social and environmental management	Units	721	249	n.d.	✓	2-6; 308-1; 414-1		8; 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: any active contract on 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 has been reinforced, eliminating from the definition suppliers related to agreements and collaborations, among others.

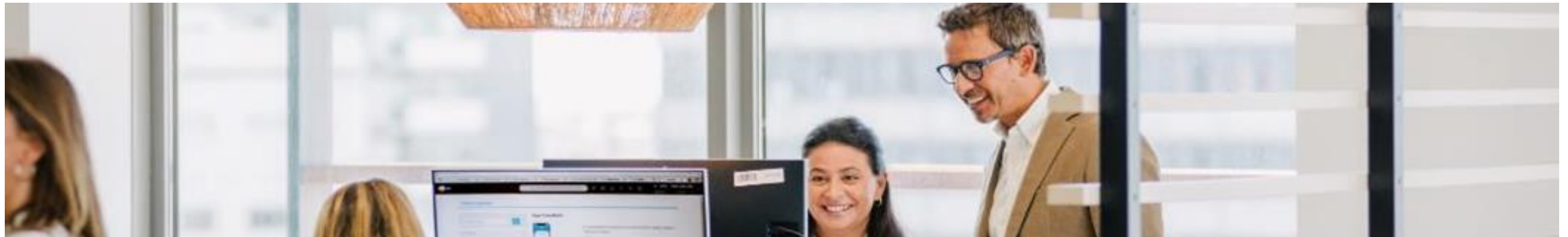
³. Applicable to Group companies within the Purchasing and VidaCaixa corporate model.

⁴. According to 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 current mandatory certificates.

⁵. Total amount negotiated (multi-year), in 2021 the amount reflected was annual.

_Key indicators

		2023	2022	2021	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	ODS (Sustainable Development Goals)
Social Action								
CaixaBank contributions (Social Action) ¹	€m	8.9	9.6	n.d.	✓	2-8; 203-1; 203-2; 413-1		1; 2; 10; 17
Channelling funds to projects (Social Action)	€m	45.0	49.4	n.d.	✓	203-1; 203-2; 413-1		1; 2; 10; 17
Social Action with the "la Caixa" Foundation - Funds aimed at social entities that have been channelled through the branch network ²	€m	25.0	25.0	40.0	✓	203-2; 413-1		1; 2; 10; 17
Social Action with the "la Caixa" Foundation - Number of activities	Units	5,833	5,624	7,607	✓	203-2; 413-1		1; 2; 10; 17
Social Action with the "la Caixa" Foundation - Beneficiary entities	Units	5,302	5,041	6,427	✓	203-2; 413-1		1; 2; 10; 17
Social Action - Donation platform ²	€m	18.5	22.9	21.0	✓	203-2; 413-1		1; 2; 10; 17
Volunteers ³	Units	17,240	14,000	n.d.	✓	203-2; 413-1	✓	1; 2; 10; 17
CaixaBank Dualiza - Students Benefited	Units	6,905	6,864	6,489	✓	203-2; 413-1	✓	1; 4; 8; 17
CaixaBank Dualiza - Beneficiary Companies	Units	1,024	484	459	✓	203-2; 413-1		1; 4; 8; 17
CaixaBank Dualiza - Beneficiary teachers	Units	1,747	2,143	1,767	✓	203-2; 413-1	✓	1; 4; 8; 17
CaixaBank Dualiza - Beneficiary Educational Centers	Units	944	316	595	✓	203-2; 413-1	✓	1; 4; 8; 17
Dualiza annual investment	€m	2.43	n.d.	n.d.	✓	2-8; 203-1; 203-2; 413-1		1; 4; 8; 17



¹. In addition to the different contributions to other notable programs and programs with other territorial foundations, the contribution to the CaixaBank Volunteer Association is included.

². The amount is included in the indicator "Channeling funds to projects (Social Action)".

³. Includes the total number of people who have participated in volunteer activities within and outside the scope of the Social Month in the last 12 months. The figure eliminates duplication of those volunteers participating in both areas. Includes participants in the Social Month of May 2023.

_Key indicators

		2023	2022	2021	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	ODS (Sustainable Development Goals)
Other indicators of interest								
Direct and indirect contribution to Spanish GDP	€m	16,897	13,323	11,519		201-1; 203-2		8; 9
% Direct and indirect contribution to Spanish GDP	%	1.16%	1.00%	0.96%		201-1; 203-2		8; 9
Gross added value of CaixaBank on the financial and insurance sector	%	16%	17%	17%		201-1; 203-2		8; 9
Direct and indirect contribution to Portuguese GDP	€m	1,444	1,000	913		201-1; 203-2		8; 9
% Direct and indirect contribution to Portuguese GDP	%	0.54%	0.42%	0.43%		201-1; 203-2		8; 9
Gross added value of BPI on the financial and insurance sector	%	9.0%	7.0%	6.8%		201-1; 203-2		8; 9
Jobs generated through the effect of purchases from suppliers ¹	Units	68,929	62,928	57,108	✓	203-2		8; 9
Jobs generated through the effect of purchases from suppliers – Portugal ¹	Units	7,878	6,068	6,738	✓	203-2		8; 9
Taxes paid and collection of taxes from third parties ²	€m	3,938	3,672	4,074		201-1; 207-4		8; 9
Own taxes paid ³	€m	1,903	1,894	2,254	✓	201-1; 207-4		8; 9
Third-party taxes collected	€m	2,036	1,778	1,820		201-1; 207-4		8; 9
Total tax rate ⁴	%	21.6%	30.0%	30.0%		201-1; 207-4		8; 9
Other contributions (FGD, FUR, extraordinary contribution to the banking sector Portugal and Patrimonial Benefit DTA's monetizable)	€m	809	766	748		201-1		8; 9
Entrepreneur XXI Awards - Awards	€m	0.8	0.8	0.8	✓	413-1		8; 9
Entrepreneur XXI Awards - Participants in Spain and Portugal	Units	1,056	1,135	763	✓	413-1		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 that the total taxes paid - excluding Other Contributions (FGD, FUR, Monetary DTA's Patrimonial Benefit and Contributions to the Portuguese Banking Sector) - represent over the profit before taxes $1,903/(1,903+6,924) = 21.56\%$.

_ Key indicators

		2023	2022	2021	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	ODS (Sustainable Development Goals)
Environmental Management Plan								
Electricity consumption ¹	MWh	233,472	259,726	302,319	✓	302-1		7; 12; 13
Electricity consumption per employee ¹	MWh	5.25	5.88	6.09		302-3		7; 12; 13
Paper consumption ¹	Tones	902	815	1,246	✓	301-1; 306-1		7; 12; 13
Paper consumption per employee ¹	Tones	0.02	0.02	0.03		301-1; 306-1		7; 12; 13
Water consumption ¹	m ³	421,769	398,206	506,848	✓	303-5		7; 12; 13
Water consumption per employee ¹	m ³	11.69	10.84	11.89		303-5		7; 12; 13
Greenhouse gas emissions (GHG) generated - Carbon footprint (current perimeter) ²	t CO ₂ eq	230,287.25	211,903.19	216,845.05	✓	305-1; 305-2; 305-3		7; 12; 13
Scope 1	t CO ₂ eq	8,423.34	9,567.29	9,257.38	✓	305-1		7; 12; 13
Scope 2 (market-based method)	t CO ₂ eq	0	0	1,153.55	✓	305-2		7; 12; 13
Scope 3	t CO ₂ eq	221,863.91	202,326.90	206,434.11	✓	305-3		7; 12; 13



¹. Data from CaixaBank, S.A.

². CO₂e = CO₂ equivalent. In line with the PCAF methodology, it includes the following greenhouse gases: CO₂, CH₄, N₂O, HFCs, PFCs, SF₆ and NF₃.

_ Key indicators

>GHG EMISSIONS FROM THE FINANCING AND INVESTMENT PORTFOLIO - YEAR 2022

Outlook by type of asset	Exposure		Absolute emissions		Economic intensity
	Total exposure (€M)	% of calculated amount	S1+2 (ktCO ₂ e)	S3 (ktCO ₂ e)	Emission intensity S1+2 (tCO ₂ e/€M)
CRE	6,231	91.1%	102	–	18
Mortgages	119,467	99.9%	2,796	–	23
Business funding	137,595	81.4%	13,664	51,901	122
Car loans	5,407	94.9%	1,411	–	275
Equity ¹	718	99.4%	6	21	8
Fixed Income	18,336	98.7%	203	228	11
Total	287,754		18,181	52,150	

Vision by sector (financed business)	Exposure		Absolute emissions		Economic intensity
	Total exposure (€M)	% Calculated exposure	S1+2 (ktCO ₂ e)	S3 (ktCO ₂ e)	Emission intensity S1+2 (tCO ₂ e/€M)
Oil & Gas	6,301	74.5 %	1,251	9,287	267
Energy	15,677	95.0%	2,594	5,833	174
Transport	18,835	80.0%	2,518	6,492	167
Real Estate	19,684	77.8%	824	1,596	54
Cement	287	87.7%	591	59	2,351
Iron and Steel	2,055	92.5%	570	866	300
Agriculture (including livestock)	4,000	84.7%	1,295	705	382
Aluminium	507	79.3%	82	254	204
Coal	4	98.3%	11	5	3,046
Other non-intensive sectors	70,247	79.9%	3,928	26,803	70
Total	137,595		13,664	51,901	

Vision by geographical area	Exposure		Absolute emissions		Economic intensity
	Total exposure (€M)	% Calculated exposure	S1+2 (ktCO ₂ e)	S3 (ktCO ₂ e)	Emission intensity S1+2 (tCO ₂ e/€M)
Spain	250,488	95.5%	15,134	38,834	63
Europe	23,368	67.6%	1,232	10,107	78
Rest of the world	13,898	42.6%	1,815	3,209	307
Total	287,754		18,181	52,150	

¹. Does not include investments or trading portfolio.

_ Key indicators

> DECARBONIZATION OBJECTIVES

Sector	Scope of emissions	Metric	Base year	Base year metric	2021	2022	Reduction target 2030	Target metric 2030	Reduction 2022 compared to base year	Year of publication
Electricity	1	Physical intensity	2020	136 kg CO ₂ e/ MWh	111 kg CO ₂ e/ MWh	118 kg CO ₂ e/ MWh	-30%	95 kgCO ₂ e/ MWh	(13)%	2022
Oil & Gas	1,2,3	Calculation of financed emissions	2020	9.08 Mt CO ₂ e	7.5 Mt CO ₂ e	7.4 Mt CO ₂ e	-23%	6.99 Mt CO ₂ e	(19)%	2022
Automotive	3 ¹	Physical intensity	2022	154 g CO ₂ /vkm			-33%	103 g CO ₂ /vkm		2023
Iron and steel	1+2	Physical intensity	2022	1,230 kg CO ₂ e/ t steel			[10-20]%	1,107-984kg CO ₂ e/t steel		2023
Coal	N/A	Total exposure	2022	€2,845 M (€213 M considering mitigating factors ²)			-100%	€0 M		2023

¹. Scope 3 category 1 emissions are considered: Use of sold product, tank-to-wheel.

². Commitments and pass-out <=2030 or only financing of renewables are considered mitigating factors.