

_Key indicators

		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Materiality								
Material issues (high and medium relevance)	units	20	26	21		2-29; 3-1; 3-2		
Actual enquiries made	units	3,289	2,959	4,657		2-29; 3-1; 3-2		
Shareholders	units	1,197	800	1,820		2-29; 3-1; 3-2		
Customers	units	717	800	1,657		2-29; 3-1; 3-2		
Employees	units	1,165	1,314	893		2-29; 3-1; 3-2		
Internal and external experts	units	15	45	287		2-29; 3-1; 3-2		
Group managers	units	38	n/a	n/a		2-29; 3-1; 3-2		
Suppliers	units	157	n/a	n/a		2-29; 3-1; 3-2		
Corporate Governance								
Good Governance Recommendations (CNMV) - Full Compliance	units	59	57	57		2-29		
Good Governance Recommendations (CNMV) - Partial Compliance	units	4	5	4		2-29		
Good Governance Recommendations (CNMV) - Non-compliance	units	0	1	2		2-29		
Quorum General Shareholders' Meeting (AGM) (Ordinary)	%	76.1%	75.4%	66.7%		2-29		
Average approval of items on the AGM agenda	%	94.8%	92.4%	96.0%		2-29		
Independent directors	%	60.0%	60.0%	42.9%		2-29		
Women on the Board	%	40.0%	40.0%	42.9%		2-29; 405-1		
Average age of Board Members	years	60.5	61	65		2-29		
Average attendance at Board meetings	%	97.62%	98.08%	100.00%		2-29		
Board Members - Average term in position	years	5.0	4.0	4.8		2-29		
Independent Board Members - Average term in position	years	5.4	4.4	5.1		2-29		
Average remuneration of Board Members - Men ¹	€ thousands	173	143	308	✓	405-1; 405-1		
Average remuneration of Board Members - Women ¹	€ thousands	197	143	175	✓	405-1; 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.

		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Shares and Shareholder structure								
Share price at end of period	€/share	3.672	2.414	2.101				
Average daily trading volume	units (thou)	28,803	16,315	23,637				
Percentage stake "la Caixa" Foundation ¹	%	30.0%	30.0%	40.0%				
Percentage stake FROB ²	%	16.1%	16.1%	n/a				
Percentage stake in Own Shares, Board Members and other shareholders with Board representation	%	7.0%	0.1%	2.8%				
Percentage stake Free float - management	%	46.9%	53.7%	57.1%				
Free float - Retail	%	28.0%	28.0%	34.0%				
Free float - Institutional (National and International)	%	70.5%	70.3%	66.0%				
Free float - Employees	%	1.5%	1.7%	n/a				
Shareholders	units	617,806	663,457	564,723				
Shareholder remuneration for the year	€/share	0.15	0.03	0.07				

¹ Fundación Bancaria Caja de Ahorros y Pensiones de Barcelona, "la Caixa" ("la Caixa" Banking Foundation). In accordance with the last notification submitted to the Spanish securities market regulator (CNMV) on 29 March 2021, via Criteria Caixa, S.A.U.

² In accordance with the last notification submitted to the CNMV on 30 March 2021, via BFA Tenedora de Acciones, S.A.



		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Commercial positioning								
Customers	m	20.2	20.7	15.2	✓	2-6		
Customers Spain	m	18.3	18.9	13.4	✓	2-6		
Customers Portugal	m	1.9	1.9	1.9	✓	2-6		
Market shares in Spain								
Share of private customers	%	42.0%	43.0%	30.9%		2-6		
Share of private customers as primary bank	%	32.0%	32.0%	23.9%		2-6		
Share of Spanish self-employed workers	%	44.3%	44.3%	33.1%		2-6		8
Share of businesses (turnover <1 €m)	%	31.5%	32.3%	24.2%		2-6		
Micro-business penetration	%	37.5%	44.4%	n/a		2-6		
Loans to households and businesses	%	24.0%	24.2%	16.2%		2-6		
Loans to business	%	23.9%	23.7%	16.5%		2-6		8
Mortgage Credit	%	25.6%	25.9%	15.3%		2-6		
Household and business deposits	%	24.8%	25.2%	15.6%		2-6		
Pension plans ²	%	34.0%	33.9%	26.3%		2-6		
Investment funds	%	24.5%	24.5%	17.5%		2-6		
Life-risk insurance	%	23.2%	23.3%	21.5%		2-6		
Health insurance ¹	%	28.8%	28.9%	30.5%		2-6		
Card turnover	%	30.7%	32.7%	23.3%		2-6		
POS invoicing	%	34.4%	36.7%	26.5%		2-6		
Direct debit of pensions	%	34.2%	33.7%	20.1%		2-6		
Direct deposit of salaries	%	37.1%	37.6%	27.6%		2-6		
Savings insurance	%	35.5%	34.7%	28.7%		2-6		
Long-term savings ³	%	29.7%	29.5%	23.3%		2-6		

¹ Data as at November 2022.

² The contribution of the integration of Sa Nostra Vida in the fourth quarter of 2022 is included.

³ Includes the contribution of the integration of Sa Nostra Vida in the fourth quarter of 2022 savings insurance in the sector, estimated from the evolution of total insurance.

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Commercial positioning								
Market share in Portugal								
Loans to households and businesses	%	11.5 %	11.1 %	10.7 %		2-6		
Loans to businesses	%	11.0 %	10.6 %	n/a		2-6		
Mortgage credit	%	13.8 %	13.2 %	12.2 %		2-6		
Household and business deposits	%	10.9 %	10.9 %	10.6 %		2-6		
Direct deposits of salaries ¹	%	10.0 %	9.7 %	9.6 %		2-6		
Investment funds (including PPRs) ¹	%	11.6 %	10.5 %	n/a		2-6		
Savings insurance (including PPRs) ¹	%	18.2 %	18.5 %	n/a		2-6		

¹ Data as at November 2022.



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Local accessible banking								
Network in Spain								
Branches	units	4,081	4,966	3,782	✓	2-6		
Retail branches	units	3,818	4,615	3,571		2-6		
of which Stores	units	705	608	548		2-6		
of which Stores Business	units	96	84	49		2-6		
of which AgroBank rural branches	units	1,152	1,175	888		2-6		1; 6; 14
of which all in one	units	5	4	2		2-6		
Private Banking Centres	units	88	127	68		2-6		
Business Centres	units	160	208	128		2-6		
Institutional Banking Centres	units	14	15	14		2-6		
Corporate Banking Centres	units	1	1	1		2-6		
International points of presence	units	27	27	27		2-6		
Spanish towns with >5,000 inhabitants where CaixaBank has a presence	%	99%	99%	98.8%	✓			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	471	420	215	✓			1; 11
Spanish towns where CaixaBank is present	units	2,233	2,234	n/a	✓			1; 11
Citizens with a branch in their municipality	%	92%	92%	91%	✓			1; 11
Number Mobile Branches (<i>ofibuses</i>)	units	17	14	n/a				
Number of towns covered by Mobile Branches (<i>ofibuses</i>)	units	626	426	n/a				
Accessible branches	%	88%	86%	94%				1; 11
Branches where barriers have been removed (Spain)	units	48	16	49				1; 11
ATMs	units	11,608	13,008	8,827	✓	2-6		
Accessible ATMs	%	100%	100%	99%	✓			1; 11

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Local accessible banking								
Network in Portugal								
Portugal branches	units	324	348	421	✓	2-6		
Retail branches	units	278	297	360		2-6		
Premier/Private Centres	units	17	22	27		2-6		
Business Centres	units	29	29	34		2-6		
Portuguese towns and villages > 5,000 inhabitants with presence	%	61.0%	63.0%	64.0%	✓			1; 11
Portuguese towns > 10,000 inhabitants with presence	%	79.0%	81.0%	83.0%	✓			1; 11
Accessible branches	%	n/a	n/a	26.0%				1; 11
Branches where barriers have been removed	units	14	n/a	n/a				1; 11
ATMs - Portugal	units	1,339	1,418	1,456	✓	2-6		



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Innovation, multi-channel communication and digitalisation								
CaixaBank Spain								
Digital clients (Now Customers)	m	11.2	10.5	5.5				9
Mobile customers only	m	7.2	6.2	n/a				9
Mobile customers (w/ digital customers)	%	65.0%	53.8%	42.5%				9
Customers that connect daily (6-month average)	m	4.6	3.0	n/a				9
inTouch customers	m	3.4	2.3	1.3				9
Imagin customers	m	4.2	3.7	1.4				9
Digital cards (mobile or watch)	m	4.9	3.8	2.3				9
Purchases made with mobile phones	m	1.90	1.15	1.09				9
BPI								
Digital customers (BPI Net)	m	0,9	0,8	n/a				9
Digital customers (BPI Net)	%	55.3%	51.1%	n/a				9
CaixaBank Group								
Card turnover	€m	96,572	64,214	52,052				
Invoicing in dataphones	€m	99,942	68,602	55,499				



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Customer experience and quality								
Users contacted	units	24,004,294	10,034,005	228,537				
CaixaBank Spain								
Customers Linked	%	70.4%	n/a	n/a				
IE Business	units	86.5	n/a	n/a				
IE Institutions	units	92.4	n/a	n/a				
IE Corporations	units	91.6	n/a	n/a				
NPS Branch	units	64.0	54.2	n/a				
BPI								
IE Individuals	units	90.6	91.4	91.0				
IE Premier	units	87.1	88.6	89.8				
IE Business	units	84.8	85.6	82.1				



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Cybersecurity, efficiency and IT infrastructure								
Investment in information security	€m	62.5	54	50				9
People in the Security & Governance team	units	83	55	39				9
Phishing simulations per employee/year	units	12	12	12				9
0-clickers in phishing campaigns	%	59.0%	33.0%	54.0%				9
Employees trained in Cybersecurity	%	98.8%	99.0%	98.0%				9
Investment in development and technology	€m	1,051	1,038	933				9
Transactions processed	m	214,567	153,179	120,666				9
Relevant incidents resolved in less than 4 hours	%	82.9%	85.2%	79.7%				9
Number of applications managed in the internal cloud	units	1,035	612	476				9
QUALITY AND RESILIENCE CSF indicator	m	3.9	n/a	n/a				9
Operations automated by the virtual assistant	units	90	n/a	n/a				9
CaixaBank Tech staff with Agile training	%	39.8%	n/a	n/a				9
Data managed daily in the datapool model	TB	20	15	11				9
Cloudnow Savings in 2022	€m	4.2	n/a	n/a				9
Cloud Absorption in 2022	%	25%	n/a	n/a				9
Cases of robotics implemented	units	444	451	302				9
Number of leaks of information	units	0	0	n/a			✓	9
Number of leaks of personally identifiable information	units	0	0	n/a			✓	9
Number of customers affected by leaks of personally identifiable information	units	0	0	n/a			✓	9

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People working in CaixaBank								
CaixaBank Group employees	units	44,625	49,762	35,434	✓	2-7		
CaixaBank, S.A,	units	36,089	41,602	27,404		2-7		
BPI	units	4,387	4,462	4,603		2-7		
Companies of the Group	units	4,149	3,698	3,427		2-7		
Average age	years	45.8	46.0	43.7	✓	2-7		
Average length of service	years	17.9	18.4	16.3		2-7		
Number of employees with disabilities	units	578	588	362	✓	2-7; 405-1		
Employees with permanent or indefinite full-time contracts	%	99.5 %	99.8 %	99.3 %	✓	2-7		
Women	%	56.5 %	55.5 %	54.6 %	✓	2-7 ; 405-1		5
Women in management positions from deputy managers of large branches and up ¹	%	41.8 %	41.3 %	41.6 %		2-7; 405-1		5
Management positions covered internally ¹	%	100.0 %	99.9 %	99.1 %		2,7		
Average remuneration	€	68,109	64,754	n/a	✓	2,7		
Average remuneration - Women	€	62,534	59,082	n/a	✓	2-7; 405-2		
Average remuneration - Men	€	75,368	71,872	n/a	✓	2-7; 405-2		
Adjusted gender wage gap	%	1.10 %	1.05 %	n/a	✓	2-7; 405-2		5
Average remuneration - Upper management	€	114,432	102,604	n/a	✓	2-7; 2-21; 405-2		
Average Remuneration - Middle management	€	81,676	76,749	n/a	✓	2-7; 2-21; 405-2		
Average remuneration - Other employees	€	56,222	53,650	n/a	✓	2-7; 2-21; 405-2		
Training hours per employee	units	70	82	73	✓	2-7; 404-1		
Investment in training by employee	€	335	263	417	✓	2-7; 404-1		
Employees certified in MiFID II	units	33,512	32,088	18,710		2-7; 404-1; 404-2		
Employees with certification in Real Estate Credit Law	units	28,792	30,664	18,066		2-7; 404-1; 404-2		
Employees with certification in the IDD (Insurance Distribution Directive)	units	30,440	33,259	21,475		2-7; 404-1; 404-2		

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People working in CaixaBank								
Additions	units	949	172	640	✓	2-7; 401-1		
Additions Women	units	453	95	307	✓	2-7; 401-1		
Additions Men	units	496	77	333	✓	2-7; 401-1		
Layoffs	units	113	82	88	✓	2-7		
Layoffs - Women	units	57	39	45	✓	2-7		
Layoffs - Men	units	56	43	43	✓	2-7		
Employees covered by a collective agreement	%	100%	100%	100%	✓	2-7; 2-30		
Employees who enjoyed reductions in working hours (childcare) ¹	units	2,326	2,166	1,080		2-7; 401-3		5
Employees on leave of absence (personal care, etc.) ¹	units	526	615	769		2-7; 401-3		5
Employees on paid leave ¹	units	3,081	3,059	2,344		2-7		5
Number of work-related accidents	units	430	418	285	✓	2-7; 403-9		
Number of work-related accidents - Women	units	315	288	183	✓	2-7; 403-9		
Number of work-related accidents - Men	units	115	130	102	✓	2-7; 403-9		
Accident frequency index (Accident Rate)	units	1.57	0.90	1.04	✓	2-7; 403-9		
Frequency of work-related accidents (accident rate) - Women	units	2.22	1.07	1.48	✓	2-7; 403-9		
Frequency of work-related accidents (accident rate) - Men	units	0.76	0.70	0.52	✓	2-7; 403-9		
Gravity rate	units	0.11	0.10	0.09	✓	2-7; 403-9		
Gravity rate - Women	units	0.13	0.11	0.09	✓	2-7; 403-9		
Gravity rate - Men	units	0.07	0.09	0.09	✓	2-7; 403-9		
Manageable absenteeism rate	%	4.2%	3.5%	3.4%	✓	2-7		
Commitment Study Participation	%	75%	74%	n/a		2-7		
Commitment Study Overall Satisfaction	%	67%	56%	n/a		2-7		

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Responsible and Ethical Behaviour								
Awareness-raising activities	units	408	361	260	✓	2-27; 205-2; 412-2		12; 16
Enquiries and complaints channel - Complaints	units	27	33	38	✓	2-27; 412-1		12; 16
About Product marketing, transparency and customer protection	units	16	17	15	✓	417-1; 417-2		12; 16
About Data protection / Confidentiality of information	units	1	4	6	✓			12; 16
About Conflicts of interest	units	0	3	3	✓			12; 16
About Non-compliance with PML/TF regulations	units	2	1	0	✓	205-1		12; 16
About Anti-corruption Policy	units	0	0	1	✓	205-1		12; 16
About Crime prevention	units	2	n/a	n/a	✓			12; 16
Other	units	6	8	13	✓			12; 16
Enquiries and complaints channel - Enquiries	units	388	417	489	✓	2-27; 2-28; 205-1; 412-1		12; 16
About Product marketing, transparency and customer protection	units	18	207	288	✓			12; 16
About Data protection / Confidentiality of information	units	4	117	88	✓			12; 16
About Conflicts of interest	units	113	19	0	✓			12; 16
About Non-compliance with PML/TF regulations	units	28	15	22	✓	205-1; 205-3		12; 16
About Internal Code of Conduct (ICC)	units	73	14	0				12; 16
About Anti-corruption Policy	units	37	10	10	✓	417-1; 417-2		12; 16
About Inside Information	units	19	12	10	✓			12; 16
About Commercial and professional integrity in insurance distribution	units	21	n/a	n/a				12; 16
Other	units	75	23	65	✓			12; 16
Formal complaints regarding possible harassment	units	2	7	3	✓	412-1		12; 16
Reputational Risk Response Service - Enquiries	units	235	293	279		412-1		12; 16
About Defence	units	65	129	103		412-1		12; 16
About Other ESG sectors	units	23	31	n/a		412-1		12; 16
Other	units	147	133	176		412-1		12; 16

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Transparency and responsible marketing								
Products/services analysed (Product Committee)	units	234	224	246		417-1		16
Products / services initially rejected (Product Committee)	units	2	6	4		417-1		16
Review of advertisements or advertising campaigns (Autocontrol)	units	6,015	6,611	4,764		417-1		16
Customer Service Office (SAC)								
Complaints received - SAC	units	306,548	239,347	119,361	✓			
Average time for resolution - < 10 days	%	64 %	35 %	25 %	✓			
Average time for resolution - 10 to 30 days	%	29 %	45 %	58 %	✓			
Average time for resolution - More than 30 days	%	7 %	20 %	17 %	✓			
Resolution - in favour of the complainant	%	47 %	47 %	49 %	✓			
Resolution - in favour of the bank	%	35 %	38 %	33 %	✓			
Rejected / no decision	%	18 %	15 %	18 %	✓			
Supervisory Claims Services	units	6,875	3,720	1,598	✓			
Contact Center Customers								
Contact Centre Customers - Contacts	units	8,235,638	9,574,251	4,078,810	✓	2-29		
Shareholders and Investors								
Number of meetings of the shareholders Advisory Committee	units	4	3	3	✓	2-29		
Meetings (roadshows) Investors and analysts	units	492	406	541	✓	2-29		

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Financial inclusion								
CaixaBank issued social bonds	€m	1,000	1,000	1,000	✓	203-1; 413-1		1; 8
Micro-loans and other loans with social impact granted	€m	1,016	953	900	✓	203-1; 413-1	✓	
Families	€m	636	547	373	✓	203-1; 413-1	✓	1; 10
Businesses	€m	171	196	374	✓	203-1; 413-1	✓	8
Other loans with social impact	€m	208	210	154	✓	203-1; 413-1	✓	3; 4; 9
Accumulated non-payment of matured loans	%	6.18%	6.07%	6.04%			✓	
Micro-loans and other loans with social impact granted	units	100,323	107,222	105,378	✓	203-1; 413-1		1; 3; 4; 8; 9; 10
New businesses created thanks to support for entrepreneurs	units	5,876	6,672	5,416	✓	203-1; 413-1		1; 3; 4; 8; 9; 10
Jobs created thanks to support for entrepreneurs	units	17,455	17,007	8,737	✓	203-1; 413-1		1; 3; 4; 8; 9; 10
Banking products for vulnerable groups (Social Accounts + Insertion Accounts)	units	324,685	211,432	125,878	✓	413-1	✓	1; 8; 10
No. of specialised advisers exclusively dedicated to senior citizens	units	1,233	N/A	N/A				
No. of face-to-face training sessions for senior citizens	units	3,000	N/A	N/A				
No. of reinforcements in branches for customer service for senior citizens	units	1,882	N/A	N/A				
Budget committed to measures to assist senior citizens	€m	50	N/A	N/A				

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Sustainable Business								
Sustainable Business Spain								
Mobilising sustainable finance	€m	23,583	n/a	n/a		201-2; 413-1		7; 12; 13
Sustainable financing	€m	20,633	n/a	n/a		201-2; 413-1		7; 12; 13
of which: according to type								
Green	€m	8,074	n/a	n/a		201-2; 413-1		7; 12; 13
Renewable energy	€m	3,065	n/a	n/a		201-2; 413-1		7; 12; 13
Real Estate	€m	3,532	n/a	n/a		201-2; 413-1		7; 12; 13
Infrastructure	€m	311	n/a	n/a		201-2; 413-1		7; 12; 13
Transport	€m	310	n/a	n/a		201-2; 413-1		7; 12; 13
Agricultural	€m	65	n/a	n/a		201-2; 413-1		7; 12; 13
Other	€m	791	n/a	n/a		201-2; 413-1		7; 12; 13
Social	€m	1,016	n/a	n/a		201-2; 413-1		7; 12; 13
Sustainability linked	€m	11,543	n/a	n/a		201-2; 413-1		7; 12; 13
of which: according to category								
Retail	€m	1,645	n/a	n/a		201-2; 413-1		7; 12; 13
Corporations	€m	2,850	n/a	n/a		201-2; 413-1		7; 12; 13
CIB&IB	€m	16,138	n/a	n/a		201-2; 413-1		7; 12; 13
Sustainable intermediation	€m	2,950	n/a	n/a		201-2; 413-1		7; 12; 13
of which: participation in the placement of sustainable bonds (excluding own issues)	€m	1,134	n/a	n/a		203-1; 413-1		7; 12; 13
of which: increase in managed sustainable assets	€m	1,816	n/a	n/a		201-2; 413-1		7; 12; 13

		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Sustainable Business								
Sustainable Business Portugal								
Mobilising sustainable finance	€m	2,185	n/a	n/a		201-2; 413-1		7; 12; 13
Sustainable financing	€m	785	n/a	n/a		201-2; 413-1		7; 12; 13
of which:								
Promotions with energy rating A or B	€m	361	n/a	n/a		203-1; 413-1		7; 12; 13
Participation in the placement of bonds	€m	325	n/a	n/a		203-1; 413-1		7; 12; 13
IFRUF line	€m	69	n/a	n/a		203-1; 413-1		7; 12; 13
ESG Business Facility	€m	22	n/a	n/a		203-1; 413-1		7; 12; 13
Other	€m	8	n/a	n/a		203-1; 413-1		7; 12; 13
Sustainable intermediation ¹	€m	1,400	n/a	n/a		203-1; 413-1		7; 12; 13

¹ It does not include participation in sustainable bonds (unlike the amount considered for business in Spain).

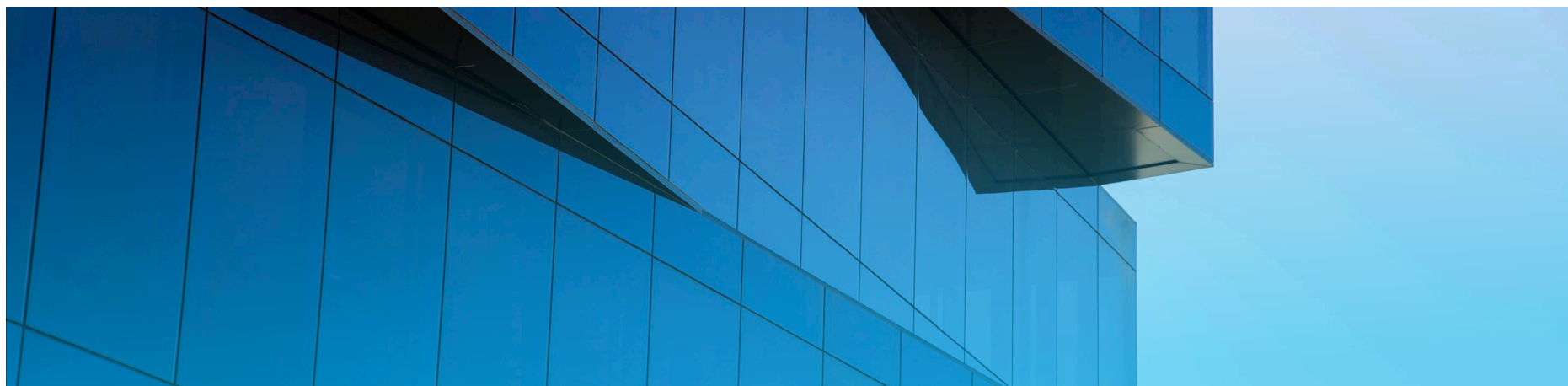


		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Responsible Investment								
Assets under management with a rating articles 8 and 9 according to SFDR (Spain) - (VC+CAM)	€m	47,605	48,704	n/a		413-1		12
Assets under management with a rating articles 8 and 9 according to SFDR (Spain) - (VC+CAM)	€m	4,847	2,522	n/a		413-1		12
VidaCaixa								
Customer-managed resources	€m	114,797	114,010	96,467		2-6		
Investments which take ESG criteria into account	%	100 %	100 %	100 %		413-1		12
Exposure to sustainable bonds	€m	5,914	2,236	1,304		413-1		12
Exposure to green bonds	€m	2,741	1,283	852		413-1		12
Exposure to sustainable bonds ¹	€m	624	523	452		413-1		12
Exposure to social bonds	€m	2,235	327	n/a		413-1		12
Exposure to sustainability-linked bonds	€m	314	103	n/a		413-1		12
Engagement²								
Collective dialogues	units	6	6	6		413-1		12
Dialogues with companies on ESG topics	units	65	44	20		413-1		12
Dialogues with external managers on ESG topics	units	12	15	63		413-1		12
ESG Due Diligence with external managers	units	340	286	n/a		413-1		12
Investment in companies subject to engagement processes	%	11%	11%	n/a		413-1		12
Proxy voting								
Meetings where Board members have voted against for reason of ESG controversy	units	16	19	12		413-1		12
Meetings where shareholder resolutions on environmental and social issues were voted in favour of	units	77	61	n/a		413-1		12

¹ Includes in 2020 social and sustainable bonds.

² Dialogues includes those active at 12/31 as well as those started and completed within the year.

		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Responsible Investment								
VidaCaixa								
Distribution of assets of products under SFDR (Pension plans in Spain)								
Heritage of products classified under article 6 (integrated)	€m/%	21,843 / 51.4%	24,770 / 52.8%	N/A		413-1		12
Heritage of products with sustainability rating (article 8 - driven)	€m/%	19,108 / 45.0%	21,970 / 46.8%	N/A		413-1		12
Heritage of products with sustainability rating (article 9 - impacted)	€m/%	1,507 / 3.5%	195 / 0.4%	N/A		413-1		12
Distribution of assets of products under SFDR (Pension plans in Portugal)								
Heritage of products classified under article 6 (integrated)	€m/%	3,549 / 56.1%	n/a	N/A		413-1		12
Heritage of products with sustainability rating (article 8 - driven)	€m/%	2,777 / 43.9%	n/a	N/A		413-1		12
Heritage of products with sustainability rating (article 9 - impacted)	€m/%	0 / 0.0%	n/a	N/A		413-1		12



		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Responsible Investment								
CaixaBank Asset Management								
Assets under management	€m	89,309	93,433	60,486		2-6		
Investments which take ESG criteria into account	%	100.0 %	100.0 %	88.2 %		413-1		12
Exposure to sustainable bonds	€m	4,018	4,231	1,330		413-1		12
Exposure to green bonds	€m	2,315	2,372	1,040		413-1		12
Exposure to sustainable bonds ¹	€m	309	1,111	290		413-1		12
Exposure to social bonds	€m	995	479	n/a		413-1		12
Exposure to sustainability-linked bonds	€m	401	269	n/a		413-1		12
Engagement ²								
Collective dialogues	units	3	2	2		413-1		12
Dialogues with companies on ESG topics	units	131	115	42		413-1		12
ESG Due Diligence with external managers	units	161	230	105		413-1		12
Proxy voting								
Meetings where Board members have voted against for reason of ESG controversy	units	17	20	9		413-1		12
Meetings where shareholder resolutions on environmental and social issues were voted in favour of	units	81	61	57		413-1		12

¹ Includes in 2020 social and sustainable bonds.

² Dialogues include those active at 31/12, as well as those initiated and completed in the year.

		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Responsible Investment								
CaixaBank Asset Management								
Distribution of assets of products actively marketed under SFDR - Spain								
Heritage of products classified under article 6 (integrated)	€/%	45,376 / 60.4%	46,242 / 60.1%	N/A		413-1		12
Heritage of products classified under article 6 (not integrated)	€/%	2,770 / 3.7%	4,118 / 5.4%	N/A		413-1		12
Heritage of products with sustainability rating (article 8 - driven)	€/%	24,495 / 32.6%	23,325 / 30.3%	N/A		413-1		12
Heritage of products with sustainability rating (article 9 - impacted)	€/%	2,495 / 3.3%	3,214 / 4.2%	N/A		413-1		12
Distribution of assets of products actively marketed under SFDR - Portugal								
Heritage of products classified under article 6 (integrated)	€/%	1,467 / 41.5%	1,514 / 37.5%	N/A		413-1		12
Heritage of products classified under article 6 (not integrated)	€/%	0 / 0.0%	0 / 0.0%	N/A		413-1		12
Heritage of products with sustainability rating (article 8 - driven)	€/%	1,994 / 56.4%	2,522 / 62.5%	N/A		413-1		12
Heritage of products with sustainability rating (article 9 - impacted)	€/%	76 / 2.1%	0 / 0.0%	N/A		413-1		12



		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Environmental strategy section								
CaixaBank issued green bonds	€m	2,000	2,582	1,000	✓	203-1; 203-2; 413-1		7; 9
Participation in the placement of sustainable bonds	€m	475	5,000	1,700	✓	203-1; 203-2; 413-1		7; 9; 13
Participation in the placement of green bonds	€m	476	5,536	4,700	✓	203-1; 203-2; 413-1		7; 9; 13
Participation in the placement of Sustainability Linked Bonds	€m	183	N/A	N/A	✓	203-1; 203-2; 413-1		7; 9; 13
Intensive carbon portfolio	%	≈2%	≈2%	≈2%	✓	201-2; 203-2; 413-1		7; 12; 13
Equator Principles - Operations Funded	€m	1,286	843	1,430	✓	201-2; 203-2; 413-1		7; 12; 13
Category A (significant potential ESG impacts)	€m	536	0	225	✓	201-2; 203-2; 413-1		7; 12; 13
Category B (limited and mitigable potential ESG impacts)	€m	439	843	1,042	✓	201-2; 203-2; 413-1		7; 12; 13
Category C (minimal or no adverse potential ESG impacts)	€m	311	0	163	✓	201-2; 203-2; 413-1		7; 12; 13
Taxonomy - (EU) Regulation No. 2020/852 of the European Parliament and Council								
CaixaBank, S.A,								
According to Business volume								
% of total assets covered by the GAR (Green Asset Ratio) that is exposed to eligible economic activities as per the Taxonomy (Green Asset Ratio)	%	48.3 %	n/a	N/A				
% of total assets covered by the GAR that is exposed to ineligible economic activities as per the Taxonomy	%	18.6 %	n/a	N/A				
% of total assets covered by the GAR that is exposed to companies not required to publish non-financial information, as per the NFRD	%	32.1%	n/a	N/A				
% of total assets covered by the GAR that is exposed to the portfolio of interbank demand loans	%	0.1%	n/a	N/A				
% of total assets covered by the GAR exposed to derivatives	%	0.2 %	n/a	N/A				
% of total assets subject to the taxonomy regulation that is exposed to central governments, central banks and supranational issuers	%	22.9 %	n/a	N/A				
% of total assets subject to the taxonomy regulation that is exposed to the trading book	%	2.9%	n/a	N/A				
Assets covered by the GAR in millions of euros	€m	353,335	n/a	N/A				

		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Environmental strategy section								
CaixaBank, S.A.,								
According to CAPEX								
% of total assets covered by the GAR (Green Asset Ratio) that is exposed to eligible economic activities as per the Taxonomy (Green Asset Ratio)	%	43.0 %	n/a	N/A				
% of total assets covered by the GAR that is exposed to ineligible economic activities as per the Taxonomy	%	24.0 %	n/a	N/A				
VidaCaixa, S.A.,¹								
Accordingn to Business volume ²								
% of total assets covered by the GAR (Green Asset Ratio) that is exposed to eligible economic activities as per the Taxonomy (Green Asset Ratio)	%	14.3 %	n/a	N/A				
% of total assets covered by the GAR that is exposed to ineligible economic activities as per the Taxonomy	%	73.2 %	n/a	N/A				
% of total assets covered by the GAR that is exposed to companies not required to publish non-financial information, as per the NFRD	%	23.3 %	n/a	N/A				
% of total assets covered by the GAR that is exposed to the portfolio of interbank demand loans	%	0.0 %	n/a	N/A				
% of total assets covered by the GAR exposed to derivatives	%	5.0 %	n/a	N/A				
% of total assets subject to the taxonomy regulation that is exposed to central governments, central banks and supranational issuers	%	80.0 %	n/a	N/A				
% of total assets subject to the taxonomy regulation that is exposed to the trading book	%	0.0 %	n/a	N/A				
Assets covered by the GAR in millions of euros	€m	12,878	n/a	N/A				
According to CAPEX ²								
% of total assets covered by the GAR (Green Asset Ratio) that is exposed to eligible economic activities as per the Taxonomy (Green Asset Ratio)	%	13.3 %	n/a	N/A				
% of total assets covered by the GAR that is exposed to ineligible economic activities as per the Taxonomy	%	51.6 %	n/a	N/A				

¹ Life insurance activities are not among the activities identified as eligible for the European environmental taxonomy.

² Regarding investments, those made through third-party managers in Unit Linked are not included.

		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Environmental strategy section								
Banco BPI								
According to Business volume								
% of total assets covered by the GAR (Green Asset Ratio) that is exposed to eligible economic activities as per the Taxonomy (Green Asset Ratio)	%	48.9%	n/a	N/A				
% of total assets covered by the GAR that is exposed to ineligible economic activities as per the Taxonomy	%	24.7%	n/a	N/A				
% of total assets covered by the GAR that is exposed to companies not required to publish non-financial information, as per the NFRD	%	24.9%	n/a	N/A				
% of total assets covered by the GAR that is exposed to the portfolio of interbank demand loans	%	0.3%	n/a	N/A				
% of total assets covered by the GAR exposed to derivatives	%	0.1%	n/a	N/A				
% of total assets subject to the taxonomy regulation that is exposed to central governments, central banks and supranational issuers	%	22.3%	n/a	N/A				
% of total assets subject to the taxonomy regulation that is exposed to the trading book	%	0.3%	n/a	N/A				
Assets covered by the GAR in millions of euros	€m	29,734	n/a	N/A				
According to CAPEX								
% of total assets covered by the GAR (Green Asset Ratio) that is exposed to eligible economic activities as per the Taxonomy (Green Asset Ratio)	%	49.5%	n/a	N/A				
% of total assets covered by the GAR that is exposed to ineligible economic activities as per the Taxonomy	%	24.1%	n/a	N/A				

		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Environmental strategy section								
CaixaBank Payments&Consumer								
According to Business volume								
% of total assets covered by the GAR (Green Asset Ratio) that is exposed to eligible economic activities as per the Taxonomy (Green Asset Ratio)	%	19.4%	n/a	N/A				
% of total assets covered by the GAR that is exposed to ineligible economic activities as per the Taxonomy	%	73.1%	n/a	N/A				
% of total assets covered by the GAR that is exposed to companies not required to publish non-financial information, as per the NFRD	%	6.3%	n/a	N/A				
% of total assets covered by the GAR that is exposed to the portfolio of interbank demand loans	%	0.0%	n/a	N/A				
% of total assets covered by the GAR exposed to derivatives	%	0.0%	n/a	N/A				
% of total assets subject to the taxonomy regulation that is exposed to central governments, central banks and supranational issuers	%	0.0%	n/a	N/A				
% of total assets subject to the taxonomy regulation that is exposed to the trading book	%	0.0%	n/a	N/A				
Assets covered by the GAR in millions of euros	€m	9,767	n/a	N/A				
According to CAPEX								
% of total assets covered by the GAR (Green Asset Ratio) that is exposed to eligible economic activities as per the Taxonomy (Green Asset Ratio)	%	19.4%	n/a	N/A				
% of total assets covered by the GAR that is exposed to ineligible economic activities as per the Taxonomy	%	74.4%	n/a	N/A				

		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Access to housing								
Payment in kind current year	units	419	843	370	✓	203-1		1; 10; 11
Files reviewed by the Customer Service unit for Mortgage Customers	units	2,443	2,216	N/A	✓	203-1		1; 10; 11
Homes in social rent programme - Spain	units	11,105	13,235	14,455	✓	203-1		1; 10; 11
Properties with subsidy	units	3,360	4,160	5,562	✓	203-1		1; 10; 11
Properties without subsidy	units	7,161	7,996	7,568	✓	203-1		1; 10; 11
Centralised social rental programme - "la Caixa" Foundation	units	584	1,079	1,325	✓	203-1		1; 10; 11
Average amount of rentals in the social portfolio with subsidy	€	280	262	236	✓	203-1		1; 10; 11
Average amount of rentals in the social portfolio without subsidy	€	227	220	273	✓	203-1		1; 10; 11
Financial culture								
No, Talks held	units	363	n/a	N/A		413-1		4
No, Attendees to talks	units	59,873	n/a	N/A		413-1		4
No, Courses completed	units	13	n/a	N/A		413-1		4
No, Workshops completed	units	2,193	n/a	N/A		413-1		4
No, Sessions completed	units	3,000	n/a	N/A		413-1		4
No, Attendees to courses, workshops and training sessions	units	43,641	n/a	N/A		413-1		4
No, Webinars completed	units	15	n/a	N/A		413-1		4
No, Podcasts completed	units	23	n/a	N/A		413-1		4
No, Videos completed	units	52	n/a	N/A		413-1		4
No, Digital content views (Webinars, podcasts and videos)	m	12.5	n/a	N/A		413-1		4

Key indicators		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Suppliers								
Number of Active suppliers ¹	units	3,323	3,390	2,393		2-6		
Volume invoiced by Active suppliers ¹	€m	3,011	2,979	2,120		2-6		
Suppliers approved at the end of the year ²	units	1,949	1,157	N/A		2-6		
New Active suppliers	units	502	882	688		2-6		
Average payment period to suppliers	days	16.8	22.1	21.0	✓	2-6		
Volume negotiated through electronic trading ³	€m	1,287	636	642		2-6		
Volume negotiated through electronic trading	units	1,223	851	540		2-6		
Volume of local supplier management - Spain	%	93 %	97 %	97 %	✓	2-6; 204-1		
Volume awarded to CEE (Special employment centres)	€m	7.0	7.3	5.4	✓	2-6		
Supplier audits carried out during the year	units	30	30	16	✓	2-6; 308-1		
Suppliers certified in social and environmental management	units	249	n/a	n/a	✓	2-6; 308-1; 414-1		

¹ An active supplier is defined as one that meets any of the following conditions: has an active contract in Ariba with an agreement date in the last 3 years; has invoiced in the current or previous year; or has participated in a negotiation in the last 12 months.

² According to the current standard-approval process, it includes centralised purchasing suppliers that have passed the financial qualification process and centralised purchasing suppliers that have completed the registration process.

³ Total amount negotiated (multi-annual), in 2021 the amount was reflected on an annual basis.



		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Social action								
CaixaBank contributions (Social Action)	€m	9.6	n/a	n/a	✓	413-1		1; 2; 10
Channelling funds to projects (Social Action)	€m	49.4	n/a	n/a	✓	413-1		1; 2; 10
Social Action with the "la Caixa" Foundation - Funds aimed at social entities that have been channelled through the branch network ¹	€m	25.0	40.0	44.8	✓	413-1		1; 2; 10
Social Action with the "la Caixa" Foundation - Number of activities	units	5,624	7,607	8,557	✓	413-1		1; 2; 10
Social Action with the "la Caixa" Foundation - Beneficiary entities	units	5,041	6,427	6,904	✓	413-1		1; 2; 10
Social Action - Donation platform ¹	€m	22.9	n/a	n/a	✓	413-1		1; 2; 10
Volunteers (includes Social Week)	units	14,000	n/a	n/a	✓	413-1		1; 2; 10
Active volunteers (without Social Week)	units	5,263	4,997	4,594	✓	413-1		1; 2; 10
CaixaBank Dualiza - Students Benefited (current year)	units	6,864	6,489	n/a	✓	413-1		1;2;4;10
CaixaBank Dualiza - Participating businesses (current year)	units	484	459	n/a	✓	413-1		1;2;4;10
CaixaBank Dualiza - Participating teachers (current year)	units	2,143	1,767	n/a	✓	413-1		1;2;4;10
CaixaBank Dualiza - Participating Educational Centres (current year)	units	316	595	n/a	✓	413-1		1;2;4;10

¹ The amount is included in the indicator "Channelling funds to projects (Social Action)".



		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Other indicators of interest								
Direct and indirect contribution to Spanish GDP	€m	13,323	11,519	9,611		201-1		8
% Direct and indirect contribution to Spanish GDP	%	1.00%	0.96%	0.86%		201-1		8
Gross added value of CaixaBank on the financial and insurance sector	%	17.0%	17.0%	13.7%		201-1		8; 9
Direct and indirect contribution to Portuguese GDP	€m	1,000	913	832		201-1		8
% Direct and indirect contribution to Portuguese GDP	%	0.42%	0.43%	0.42%		201-1		8
Gross added value of BPI on the financial and insurance sector	%	7.0%	6.8%	6.2%		201-1		
Jobs generated through the effect of purchases from suppliers	units	62,928	57,108	49,110	✓			8; 9
Jobs generated through the effect of purchases from suppliers - Portugal	units	6,068	6,738	6,273	✓			8; 9
Taxes paid and collection of taxes from third parties	€m	3,672	4,074	2,654		201-1; 207-4		
Own taxes paid	€m	1,894	2,254	1,232	✓	201-1; 207-4		
Third-party taxes collected	€m	1,778	1,820	1,422		201-1; 207-4		
Total tax rate ¹	%	30.0%	30.0%	43.0%		201-1; 207-4		
Other contributions (FGD, SRF, extraordinary contribution to the banking sector Portugal and Financial Contribution monetisable DTA's)	€m	740	748	429		201-1		
Entrepreneur XXI Awards - Awards	€m	0.8	0.8	0.8	✓	413-1		8; 9
Entrepreneur XXI Awards - Participants in Spain and Portugal	units	1,135	763	955	✓	413-1		8; 9

¹ The total tax rate is measured as the percentage that the total taxes paid represent -excluding Other Contributions (FGD, SRF, Financial Contribution monetisable DTAs and Contributions to the Portuguese Banking Sector)- of the profit before tax $1,894/(1,894+4,326)=30\%$.

		2022	2021	2020	Law 11/2018, on non-financial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Environmental Management Plan ¹								
Electricity consumption	MWh	259,726	302,319	n/a	✓	302-1		7; 13
Electricity consumption per employee	MWh	5.88	6.09	n/a	✓	302-1		7; 13
Paper consumption	Tonnes	814.9	1,246.22	n/a	✓			7; 13
Paper consumption per employee	Tonnes	0.02	0.03	n/a	✓			7; 13
Water consumption	m³	398,205	506,847	n/a	✓			7; 13
Water consumption per employee	m³	9.34	13.80	n/a	✓			7; 13
Greenhouse gas emissions (GHG) generated - Carbon footprint	t CO ₂ eq	24,835.01	216,845.05	n/a	✓	305		7; 13
Scope 1	t CO ₂ eq	9,576	9,257.38	n/a	✓	305-1		7; 13
Scope 2 (market based method)	t CO ₂ eq	0	1,153.55	n/a	✓	305-2		7; 13
Scope 3	t CO ₂ eq	15,258.72	206,434.11	n/a	✓	305-3		7; 13

> GHG EMISSIONS FROM THE FINANCING PORTFOLIO

CaixaBank 2020	Capital granted (in €m)	Balance covered by the analysis (in %)	Absolute emissions (MtCO ₂ e) ¹	Emission intensity (ktCO ₂ e/€m) ¹		Data quality (Score)
			Scope 1+2+3	Scope 1+2	Scope 1+2	Scope 3
Oil & Gas	5,179	99.8%	26.9	0.5	1.7	2.1

CaixaBank 2020	Capital granted (in €m)	Balance covered by the analysis (in %)	Absolute emissions (MtCO ₂ e) ¹	Emission intensity (ktCO ₂ e/€m) ¹		Data quality (Score)
			Scope 1	Scope 1	Scope 1	Scope 1
Electricity sector	17,111	99.5%	4.0	0.2		2.0

> The calculation has been performed under an operational control approach following the methodology developed by PCAF and described in the "Global GHG Accounting and reporting Standard for the Financial Industry" for corporate finance (excluding SMEs) and project finance and using the limit granted for the calculation of the attribution factor.

> The "Capital granted" data include information on CaixaBank, S.A., and Bankia at 31/12/2020. The investment portfolio (fixed income and equity) is not included. At the end of 2020, equity and private fixed-income exposures represent less than 5% of the total assets.

> Information on issues and financial data of the companies that form part of the Bank's portfolio corresponds to the end of the financial year 2020.

> Exclusions: The calculation of those assets for which no financial data were available for the companies has not been covered.

> PwC has performed a limited assurance of GHG financing portfolio based on the International Standard on Assurance Engagements 3410 (NIEA 4310) "Assurance Engagements on Greenhouse Gas Emissions".

> The funded emissions included in the table include only companies within the perimeter of the decarbonisation targets set under the NZBA.

> Data quality is calculated as the weighted average of the DQ Score PCAF for Project Finance and Corporate Finance.



¹ CO₂e = CO₂ equivalent. In line with the PCAF methodology, it includes the following greenhouse gases: CO₂, CH₄, N₂O, HFCs, PFCs, SF₆ and NF₃.