



# 2020

## CaixaBank Group Socioeconomic Impact

CONTRIBUTION TO THE UNITED NATIONS SDGS



**Socially responsible  
banking**



**Interactive  
document**



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## Mission

To contribute to the financial wellbeing of our customers and the progress of society as a whole

### EXTERNAL ASSURANCE

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

A large number of the non-financial indicators included in this publication have been obtained from the "Statement of Non-Financial Information" section of the 2020 CaixaBank Group Consolidated Management Report. This section has been verified by an external expert, PwC, within the scope and terms set out in their corresponding independent Assurance Report. The economic and financial information was obtained from the CaixaBank Group's audited 2020 financial statements. Both documents are available at: [www.CaixaBank.com](http://www.CaixaBank.com).

# CaixaBank at a glance

## 1 >> ENVIRONMENTAL



Adherence to the **Manifesto for a sustainable economic recovery** and the **Green Recovery Call to Action initiative**



Signatory of the **Equator Principles**



**€1,000 M** in Green Bond issuances



**€3,163 M** granted to renewable energy projects



**99.3 %** of electrical energy consumed is from renewable sources

## 2 >> SOCIAL



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

**€900 M** in microcredits and other finance with a social impact



**8,737** jobs created with the support of microcredits



**€1,000 M** in COVID-19 Social Bond issuances



**€44.8 M** channelled from the "la Caixa" Banking Foundation through the branch network to local social entities

## 3 >> GOVERNANCE



**7th** most sustainable bank in the world according to DJSI



**0.86 %** contribution to Spanish GDP



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



**A+** for the PRI revalidation of the maximum rating in SRI for VidaCaixa and CaixaBank Asset Management



**More than €50 M** invested in information security

01

# Impact of the business

ECONOMY

0.86 % CONTRIBUTION TO SPANISH GDP

€9,611 M  
contribution  
to Spanish GDP

49,110  
indirect  
jobs  
created

35,434  
CaixaBank  
Group  
employees

## >> SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK'S CONTRIBUTION



### No poverty

- Microfinance and jobs created
- "la Caixa" Banking Foundation's Incorpora Program



### Decent work and economic growth

- Professional development of Group employees
- Direct and indirect contribution to Spanish and Portuguese GDP
- Jobs created indirectly through purchasing from suppliers



### Reduced inequalities

- Microfinance activities - MicroBank
- "la Caixa" Banking Foundation's Incorpora Program

## Contribution to the economy

» €9,611 M

contributed directly and indirectly to Spain's GDP\*

0.86 %

» €832 M

direct and indirect contribution to Spanish and Portuguese GDP\*

0.42 %



13.7 %

Gross Value Added of CaixaBank to the financial and insurance sector

6.2 %

Gross Value Added of BPI to the financial and insurance sector

## Taxes paid and collected from third parties

» €2,654 M

in taxes paid and collected from third parties

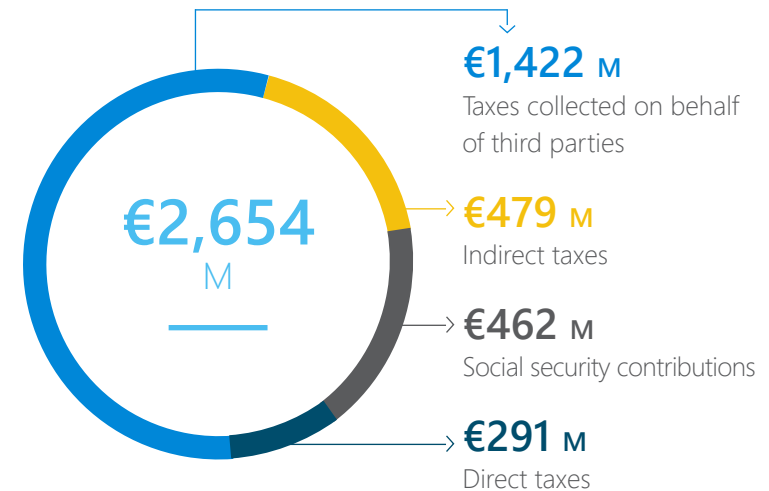
» €1,381 M

profit attributable to the Group

€244 M  
in Deposit Guarantee Fund contributions

€110 M  
Contribution to the Single Resolution Fund

€18 M  
Extraordinary contribution to the banking sector (Portugal)



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

# Committed to employment

» **27,404** employees

**CaixaBank**

99.3 % have permanent contracts



**55.2 %**  
Women



**44.8 %**  
Men

» **4,622** employees

**Banco BPI**

99.5 % have permanent contracts



**56.6 %**  
Women



**43.4 %**  
Men



**49,110**

Jobs created through the multiplying effect of purchasing from suppliers\*



**6,273**

Jobs generated by Banco BPI

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



**MicroBank**

**8,737** jobs

Created with the support of microcredits

**5,416** new business

Started up with the support of microcredits

**incorpora**  
de "la Caixa"

CaixaBank actively publicises the Incorpora labour market inclusion programme of the "la Caixa" Banking Foundation, from its branch network and in meetings with corporate customers.

- + 300 jobs filled



02

# CaixaBank's Presence

MARKET

94 % PRESENCE IN TOWNS OF MORE THAN 5,000 INHABITANTS

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

94 %  
**fully accessible branches** in Spain

99 %  
**fully accessible ATMs** in Spain

## >> SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK'S CONTRIBUTION



### No poverty

- Proximity through the branch network
- Accessibility of branches and ATMs
- AgroBank



### Gender equality

- AgroBank, rural woman



### Decent work and economic growth

- Financing for companies, the self-employed, businesses and entrepreneurs
- Market shares and business model
- National, international and specialised branch network



### Industry, innovation and infrastructure

- DayOne
- Real Estate & Homes
- CaixaBank Hotels & Tourism Awards



### Reduced inequalities

- Accessibility of branches and ATMs
- AgroBank



### Sustainable cities and communities

- Accessibility of branches and ATMs
- National and international commercial network
- Real Estate & Homes
- Hotels & Tourism



# Branch network

» 3,782 branches in Spain



94 %

fully accessible branches



49

branches made barrier-free in 2020

» 421 branches in Portugal

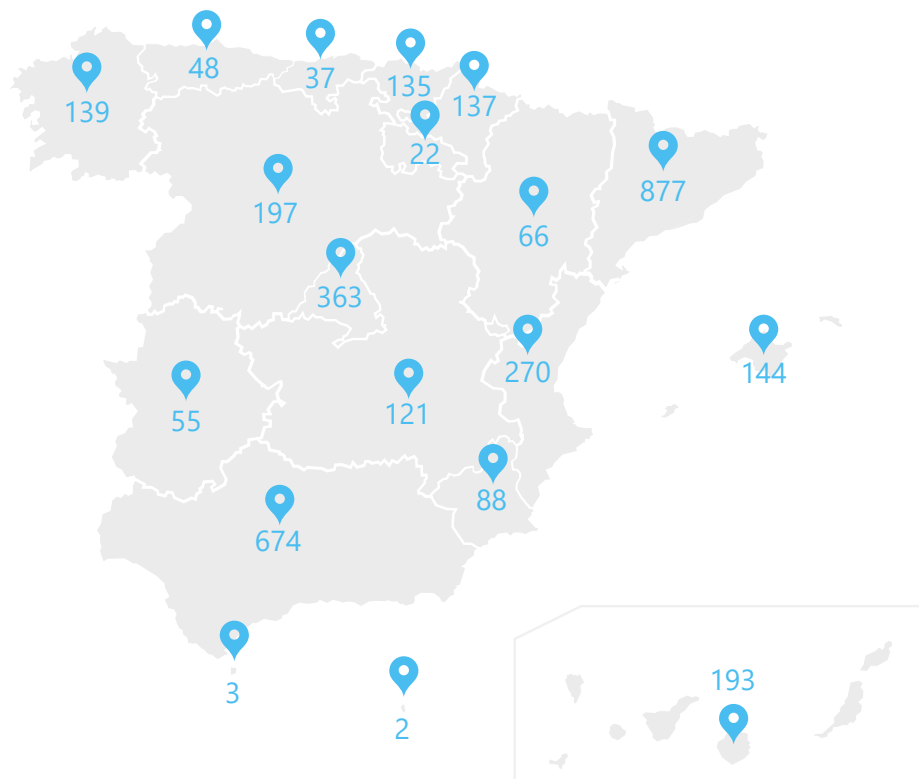
91 % of citizens have a branch in their municipality

Present in **all** towns and cities with more than 10,000 inhabitants

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

The only bank present in **215** towns and cities

Present in **83 %** of Portuguese towns with more than 10,000 inhabitants



3,571 retail branches in Spain

1 Corporate Banking centre

14 Institutional Banking centres

128 Business centres / Promoters

68 Private banking centres

548

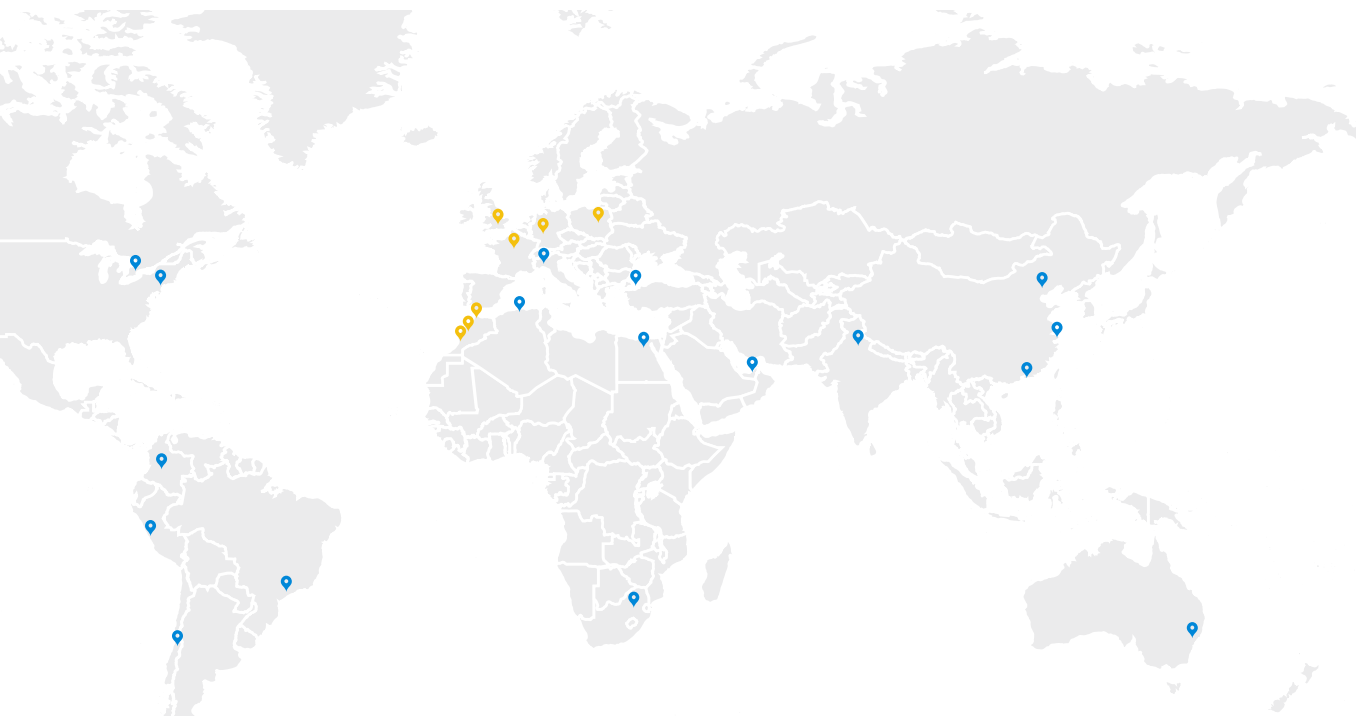
STORE CENTRES

Advice centres that allow a more efficient and friendly organisation.

2

ALL IN ONE CENTRES

Innovative experiences beyond strictly banking, with specialised attention for all value propositions in the same space.



» **18** Representative offices

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

**2** Spanish Desk  
Mexico City, Vienna

» **5** International branches

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

## ATMs

» **8,827** ATMs in Spain



Fully accessible ATMs

**99 %**



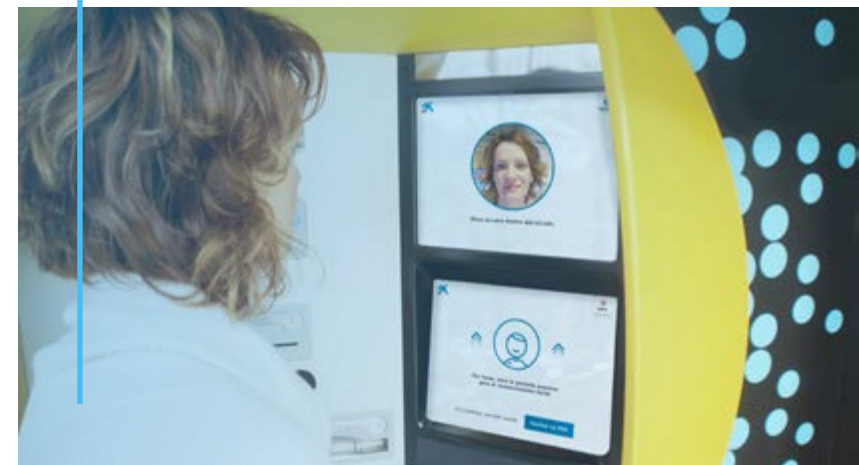
ATMs with sign language video guides

**99.8 %**

» **1,456** ATMs in Portugal\*



**The first bank in the world to incorporate facial recognition into its ATMs for cash withdrawals**



\* Includes external network as well as its own network (171 ATMs).

# Market shares

## » Leading retail banking entity

### CAIXABANK GROUP

**€415,408 M**

in customer funds

**€451,520 M**

in total assets

**€243,924 M**

in loans and advances to customers

### BPI

**€32,614 M**

in customer funds

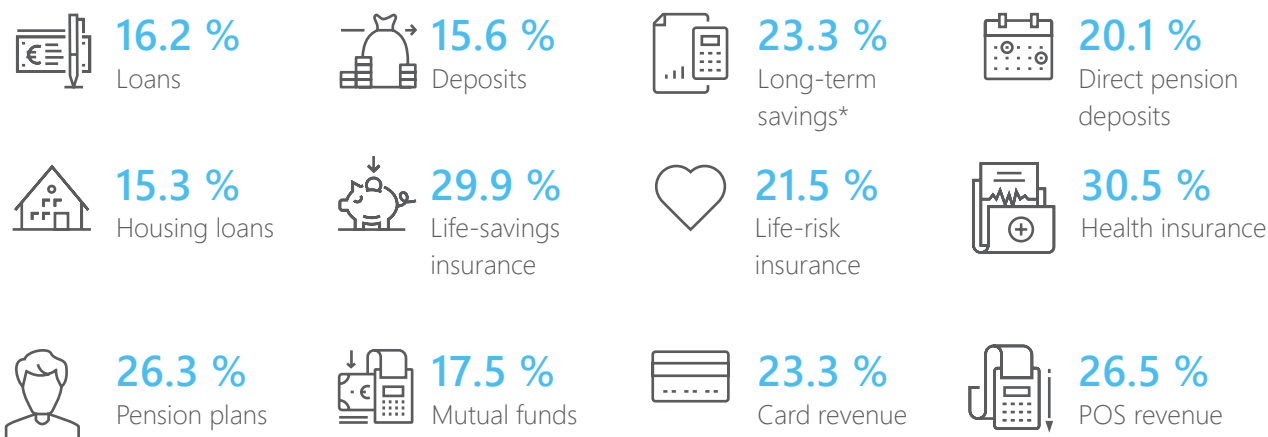
**€37,564 M**

in total assets

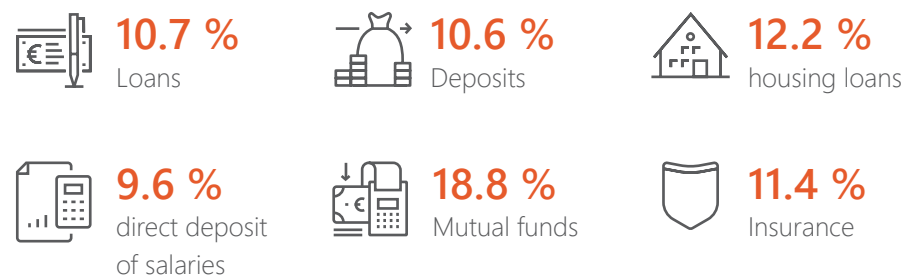
**€25,647 M**

in loans and advances to customers

### MARKET SHARE IN SPAIN



### BPI BUSINESS SHARES

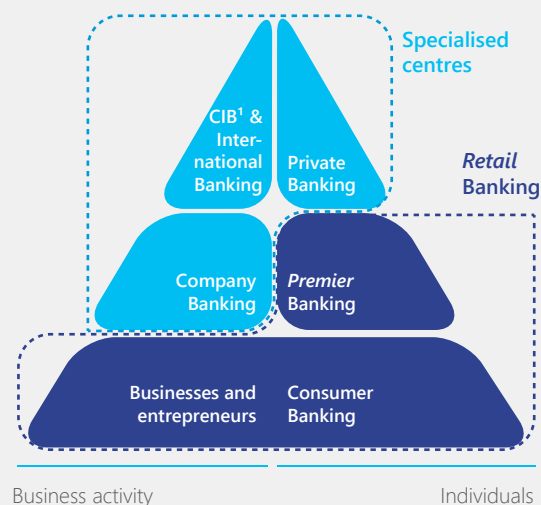


\* Combined share of mutual funds, savings plans and pension plans.



# Business model

» CaixaBank is **the only Spanish bank** with six business areas certified by Aenor



¹Corporate & Institutional Banking.

## » RETAIL BANKING

### CONSUMER BANKING

**CaixaBank** Individual customers with a position of up to €60,000.

#### Hard indicators

**€8.6 M**

linked clients\*

**85.0** (scale 0-100)

Experience Index

**€4.6 M**

omnichannel customers (branch, ATM and digital)

**76.9 %**

customers with assigned manager

### PREMIER BANKING

**CaixaBank Banca Premier** Private customers with a position of between €60,000 and €500,000.

#### Hard indicators

**87.1** (scale 0-100)

Experience Index

**+25.000**

videocalls received

**853,312**

assessed customers

\* Includes all segments. \*\* As at November 2020.

### BUSINESSES AND ENTREPRENEURS

Self-employed customers, professionals, businesses and micro-businesses with a turnover of up to €2 M.

#### Hard indicators

**33.2 %**

penetration of microenterprises\*\*

**24.2 %**

market shares (businesses with turnover <€ 1 M)

**33.1 %**

CaixaBank freelance penetration\*\*

**85.1** (scale 0-100)

Experience Index

#### Response to the COVID-19 emergency

**€+4,600 M**

granted in ICO loans in +154,000 operations

## » SPECIALISED CENTRES

### PRIVATE BANKING

Individual customers with a position of more than €500,000.

#### Hard indicators

**87.6** (scale 0-100)  
Private Banking  
Experience Index

**93 %**  
of customers  
advised

**€80,834 M**  
managed resources and  
securities

**100 %**  
of managers accredited by  
the CNMV in financial advice

### CIB & INTERNATIONAL BANKING

Corporate customers with a turnover of more than € 200 M, institutions and international customers.

#### Hard indicators

**1**  
Corporate Banking centre

**50,479**  
in investment

**14**  
Institutional Banking centres

**€3,000 M**  
of investment in renewable  
energy projects

Agreements with  
correspondent banks **1,597**

\*World Tourism Organisation.

### COMPANY BANKING

Business clients with between €2 M and €200 M in turnover.

#### Hard indicators

**87.2**  
Experience Index

**16.5 %**  
market share in business  
lending

**47,651**  
in investment

**13 %**  
investment growth in  
2020

#### Response to the COVID-19 emergency

**€+7,000 M**  
granted in  
ICO loans

**€+1,000 M**  
signed in moratoriums for the *retail*  
sector and in aid for companies most  
affected by COVID-19



Specialised service in the  
tourist and hotel market.



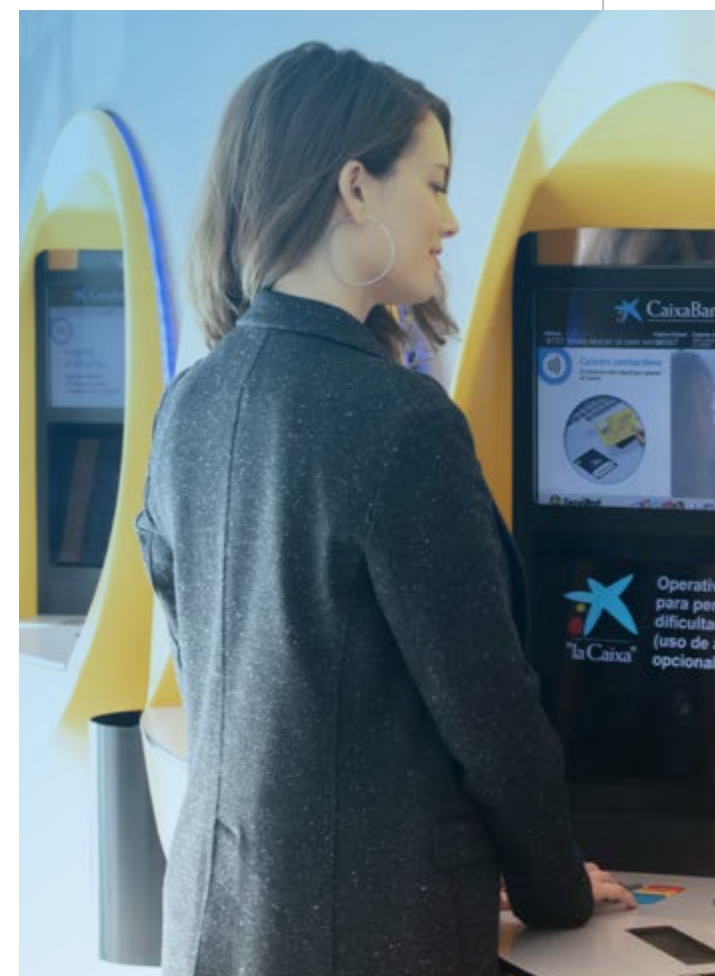
**Recognition by WTO\*** for initiatives  
that have contributed to mitigating the  
impact of COVID-19 in the sector



Brand that enhances  
specialisation in the real estate  
development sector.

### COVID-19

**≈500,000 moratoriums**  
of loans granted  
**+ €13,000 M in loans**  
granted with public guarantee



## » SPECIALISED VALUE PROPOSITION

### AgroBank

Customers belonging to the agri-food sector covering all links in the value chain: production, transformation and sales.

**343,000**

customers

**888**

Agrobank branches located in towns where the agricultural sector is the main activity or one of the main activities

**27.8 %**

share of agricultural self-employed penetration

**€7,954 M**

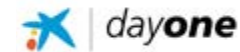
of new production in financing to customers in the segment

**Collective agreements with AFAMER and FADEMUR** to encourage diversity and promote the figure of women in rural areas.

**Training for women in rural settings** to access the governing bodies of cooperatives.



Promoting the transmission of scientific and technical knowledge between the academic institution and professionals in the sector.



New concept of financial services exclusively created to accompany global startups and *scale-ups* with activity in Spain with high growth potential.



Supporting the development of young innovative companies with strong growth potential.

- **995** participating companies in Spain and Portugal
- **35** awards
- **€0.8 M** in awards (cash, international training and visibility)
- More than **480** organisations, institutions and professionals involved in committees and juries



CaixaBank's specialised program aimed at international customers who spend long periods of time, or who want to settle, in Spain.



03

# Stakeholders

TRUST

15.2 M  
CaixaBank  
Group  
customers

Financial  
culture  
plan

More than  
**4,600** active  
volunteers with the  
CaixaBank Volunteer  
Association

## >> SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK'S CONTRIBUTION



### No poverty

- Employee volunteers
- Financial Culture Plan
- Support for the community
- Active housing policy



### Good health and well-being

- Healthy company
- Virtual classroom health and well-being training
- Collaboration with GAVI Alliance through the "la Caixa" Banking Foundation



### Quality Education

- Financial Culture Plan
- Workforce training
- Aula Programme



### Gender equality

- Wengage Programme
- Adherence to the United Nations *Women's Empowerment Principles*
- Sponsorship of women's sports



### Decent work and economic growth

- Professional development of Group employees
- Jobs created through the multiplying effect of purchasing from suppliers
- Recruitment via Special Employment Centres



### Partnership for the goals

- Strategic alliance with the "la Caixa" Banking Foundation
- CaixaBank Volunteer Association
- Adherence to the *United Nations Women's Empowerment Principles*
- CaixaBank Chair of CSR at IESE Business School

MAIN BANK FOR 23.90 %  
OF SPANIARDS

# Customers

## >> LEADER IN RETAIL BANKING

**15.2 M**

CaixaBank Group customers

**13.3 M**

CaixaBank customers

**1.9 M**

BPI clients

## >> SATISFACTION

**30.9 %** penetration among individual customers in Spain

**23.9 %** penetration among individual customers as leading bank in Spain

**86.1** Experience Index\*

**34.8 %** Committed customers\*\*

**28.9 %** Net Promoter Score Retail\*\*\*

**91.0** BPI Individuals Experience Index

## >> COMPLAINTS RECEIVED



### Complaints received

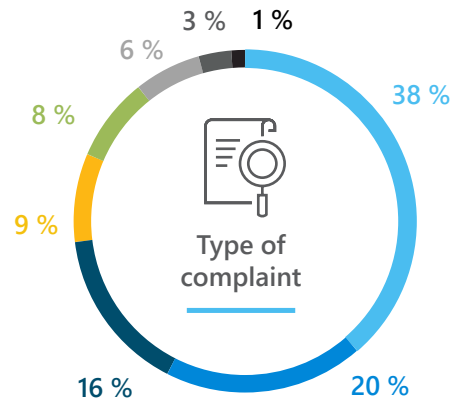
	2020	2019
Customer Service - CaixaBank	<b>119,361</b>	75,766
Claims and complaints filed with the supervisors' claims services	<b>1,598</b>	1,322
Bank of Spain	<b>1,350</b>	1,116
Spanish Securities Market Regulator	<b>82</b>	85
Insurance and Pension Plans General Division	<b>166</b>	121

\* IEX Experience Index (scale 0-100).

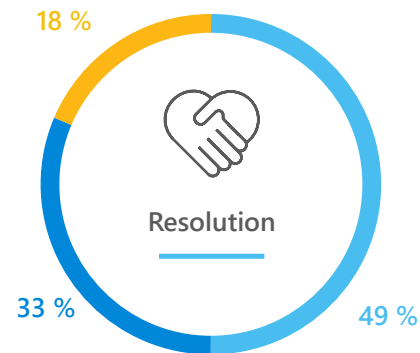
\*\* % of total customers surveyed who simultaneously give scores of 9 or 10 for the experience, loyalty and recommendation.

\*\*\* Measures the CaixaBank customer's recommendation on a scale of 0 to 10. The Index is found from the difference between the % of Promoter customers (9-10 scores) and Detractor customers (0-6 scores).

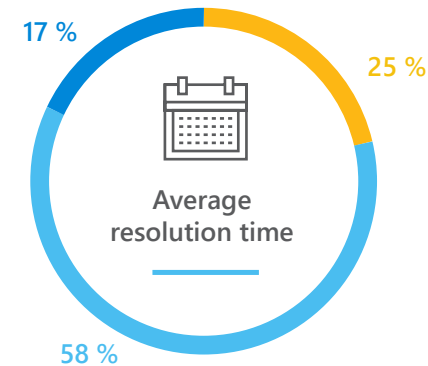
## >> COMPLAINTS MANAGEMENT\*



- A. Asset transactions
- T. Cards and POS
- P. Liabilities transactions
- S. Other services
- F. Insurance and pension funds
- C. Collection and payment services
- K. Channel
- I. Investment services



- Resolved in favour of the Entity
- In favour of the claimant
- Others (rejected/unresolved)



- < 10 days
- 10-30 days
- > 30 days



**EFQM 500+ European Seal of Excellence**  
with a rating of over 650 points, for the management model

\*Does not include BPI. BPI has implemented a new Complaints and Claims Processing Policy (excludes dissatisfactions from this channel), the total number of complaints has risen to 5,181 (3,967 in 2019), with 22 % of claims concluded in favour of the customer (14 % in 2019).

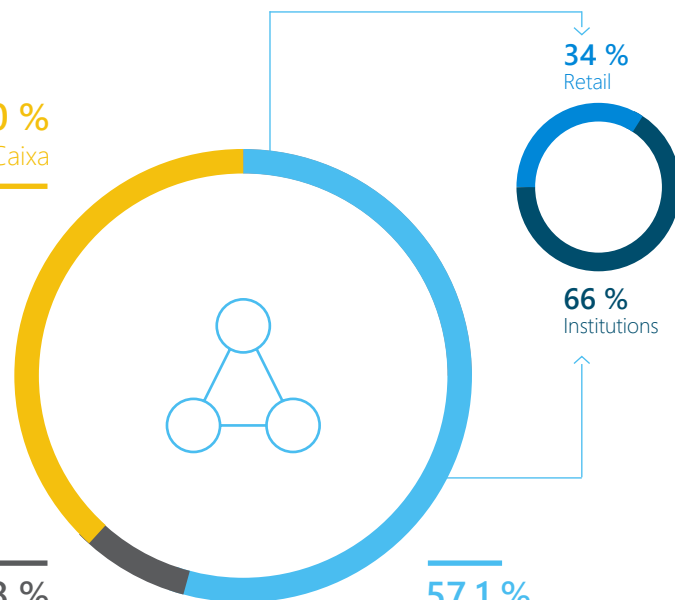


# Shareholders and investors

## » BREAKDOWN OF SHARE CAPITAL

"la Caixa" Banking Foundation  
**€560 M**  
in Welfare projects budget

**40.0 %**  
CriteriaCaixa



**2.8 %**  
Securities held in treasury, directors and other shareholders with Board representation<sup>2</sup>

**57.1 %**  
Free float in management<sup>1</sup>

**564,723**  
shareholders

## » CAPITALISATION AND REMUNERATION

**€12,558 M**  
in market capitalisation<sup>3</sup>



**€0.0268 per share** dividend 2020<sup>4</sup>



**15 % ratio payout** dividend 2020<sup>5</sup>

<sup>1</sup> Number of shares issued less securities held in treasury, and the shares held by members of the Board of Directors and shareholders represented on the Board.  
<sup>2</sup> Board of Directors.

<sup>3</sup> Excluding securities held in treasury.  
<sup>4</sup> Proposal of the Board of Directors pending approval at the Ordinary Annual General Meeting to be paid to all outstanding shares at the time of payment.  
<sup>5</sup> Payout on the result of the CaixaBank Group plus Bankia, adjusted by the payment of coupons from both entities, the reclassifications of ICBs against P&L and the amortisation of intangibles with a neutral impact on solvency, in line with the recommendation of the ECB.

## >> RETAIL INVESTORS

### INFORMATION

Over **200,000** shareholders

informed monthly via the Shareholder Newsletter

**2,315** shareholders connected during the 3 virtual corporate meetings

**5,417** Twitter followers



**Rankia Award for the Best Shareholder Service 2019** thanks to its Shareholder Space and financial outreach work

### SHAREHOLDER ADVISORY COMMITTEE

Pioneering initiative in Spain

**12** members

# Aula

**3** AulaTalks videos\* produced with **30,668** views

Over **18,084** shareholders attending in person and online

Publication of the *Operation Together* comic

## >> INSTITUTIONAL INVESTORS AND ANALYSTS

### INVESTORS

**86 %** of institutional free-float in the hands of foreign investors

More than **520** meetings with investors at roadshows and conferences

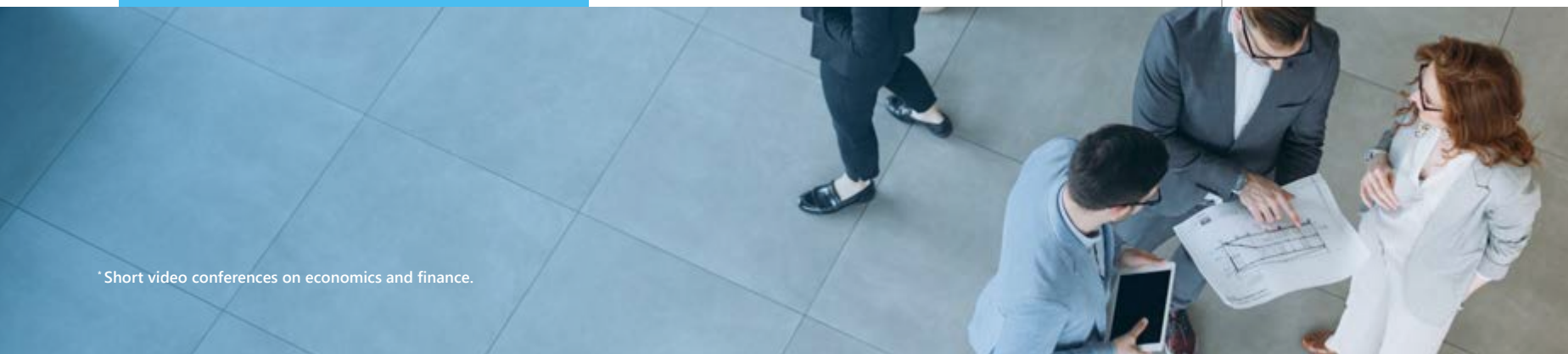
### ANALYSTS

**32** analysts

follow the CaixaBank share and provide personal attention

Nearly **350** analyst reports on CaixaBank published, including sector reports

\* Short video conferences on economics and finance.

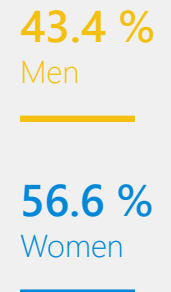
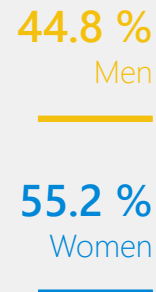


# Employees

## >> WORKFORCE



**35,434 CaixaBank**  
Group employees\*



**99.1 %** of executive positions filled internally at CaixaBank

**100 %** of CaixaBank Group workforce adhered to a collective agreement

**362** employees with disabilities at CaixaBank Group

**41.6 %** women holding management positions at CaixaBank\*\*

**42.8 %** women Board members

**0.64 %** gender pay gap at CaixaBank\*\*\*

\* Includes CaixaBank and subsidiaries in Spain as well as BPI, BPI Vida e Pensões and BPI Asset Management, following integration within VidaCaixa and CaixaBank Asset Management, respectively.

\*\* Management positions from large branch management positions.

\*\*\* The gender pay gap is calculated by comparing salaries between employees with the same seniority in the company, who perform the same function or position and who are at the same level. This allows similar jobs to be compared.



## » TRAINING

### » More than €11 M invested in training at CaixaBank

#### QUALIFIED TEAM

Over **2** million training hours

**98.4 %** online training

**81** hours of training per employee

More than **18,710** MIFID II certified CaixaBank employees\*

**18,066** CaixaBank professionals certified in the Mortgage Law

**Virtaula 2020, the new online training platform** with a focus on enhancing learning, with a smart adviser for self-training courses, chatbot and personalised reports among other new developments

Contents on improving personal well-being, training in health and nutrition, mindfulness, environment or positive i thought available at the School of Sustainable Performance in Virtaula

\* Markets in Financial Instruments Directive II.

#### MAIN COURSES CARRIED OUT IN THE AREA OF RESPONSIBLE PRACTICES



New Whistleblowing Channel

Transparency in the sale of CaixaBank products and services

Refresher in AML/CTF and sanctions

Data Protection at CaixaBank

Information security and fraud prevention

Linked to remuneration



## » REMUNERATION

**99.2 % employees** at CaixaBank with variable remuneration linked to quality of service

**€2,088 M** in wages and salaries of the CaixaBank Group

#### Healthy Company

Project that reaffirms the Bank's commitment to the safety, health and well-being of the workforce



# Suppliers

## >> VALUE CHAIN

**49,110 jobs**  
created through  
purchasing from  
suppliers in Spain\*



**6,273 jobs**  
generated  
in Portugal

## CORPORATE PROCUREMENT

**2,393** CaixaBank Group  
suppliers\*\*

**€2,120 M** billed by CaixaBank  
Group suppliers\*\*

**97 %** are local  
suppliers in Spain

**21** day average payment period

**688** approved or re-approved suppliers under  
the new approval process

**€5.4 M in recruiting via** Special  
Employment Centres, one of the largest  
contributors in Spain



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

\*\*Suppliers with turnover of over €30,000 in 2020. Applicable to CaixaBank suppliers and Group companies with which it shares a cost management model.

## ELECTRONIC NEGOTIATION\*

**540** negotiated processes

**€642** M negotiated

## CERTIFICATIONS

**1,226** suppliers with an environmental management system or ISO 14,001 certified

No suppliers that may potentially have a significant negative social or environmental impact have been identified

Since 2020, new supplier certifications are taken into consideration in the registration-approval process in the area of Corporate Social Responsibility: OHSAS18001/ISO45000 certification and/or SA8000/BSCI/Responsible Business Alliance social auditing.

Additionally, contracts with suppliers include a specific Human Rights clause.

## RESPONSIBLE BEHAVIOUR

### • Procurement Principles

A balanced partnership framework between CaixaBank and its suppliers, fostering stable commercial relations that are coherent with the values of CaixaBank

### • Supplier Code of Conduct

Core values and principles that CaixaBank suppliers must adhere to

CaixaBank requires its suppliers to respect human and labour rights and encourages them to include them in their own value chain.

**16** audits performed including all purchasing categories\*\* and defined corrective measures.

## >> PURCHASING PROCESS



Procurement principles



Procurement policy



Supplier code of conduct



Registration



Approval



Award



Bidding



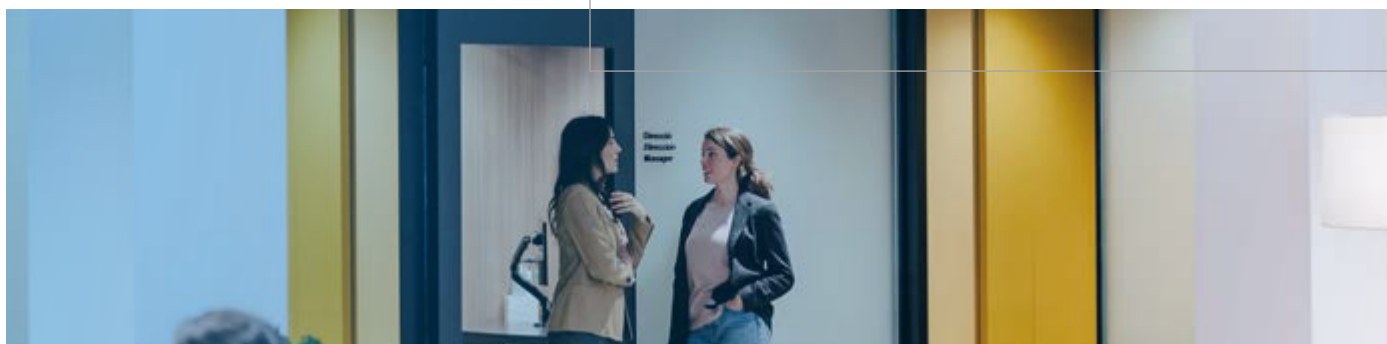
Contract



Provision of services



Monitoring



\*Request for quote (RFQ), request for proposal (RFP) or auction.

\*\* Facilities & logistics, works, IT, professional services and marketing.

# Society

## » PROMOTING FINANCIAL CULTURE

Through different initiatives, the Bank aims to reinforce people's financial knowledge to improve their well-being and make better decisions.



Unique platform that integrates financial culture and social awareness initiatives with innovative formats in media and social networks

### mucho por hacer

Digital content that connects financial concepts with concerns and vital interests of society: entrepreneurship, investment, retirement, etc.

**67 million** impacts

on digital media

**8.3 million** views

of audiovisual content

### Aula

**12**  
Courses



**6,084**  
attendees

**3**  
Aula Talks



**30,668**  
views



*Operation Together Comic.*

To discover what an Ordinary Annual General Meeting is



Since 2018, CaixaBank has been part of the Financial Education Stimulus Programme of the Funcas Foundation





## » PROMOTING FINANCIAL CULTURE

### **Voluntariado**

Workshops on basic finance in face-to-face and digital format.

#### Persons with intellectual disabilities

**1,191** attendees **112** workshops

#### Adults at risk of social exclusion

**3,048** attendees **213** workshops

#### Young people

**12,667** attendees **866** workshops

Talks on Financial Education.

**2,020** attendees **162** sessions

### **CaixaBank Research**

Generating and extending knowledge through economic research and analysis.

 **690** articles published

 **82** conferences held

 **+123 %** increase in users on the CABK Research website

 **4.603** followers on Twitter (@CABK\_Research)

### **CaixaBankTalks**

Talks on topics such as retirement, protection for the self-employed, protection and savings for entrepreneurs and inheritances.

**32** face-to-face and online talks **5,007** attendees



Generation and dissemination of content on innovative trends in the field of corporate responsibility aimed at the business sector: measuring social impact, socially responsible companies in light of COVID-19, *Smart cities* and corporate reputation.



**4** notebooks published



**4** webinars broadcast by experts



**9,380** webinar views



## >> SUPPORT FOR THE COMMUNITY

### DECENTRALISED WELFARE PROJECTS

**€44.8 M** from the "la Caixa" Banking Foundation have been channelled through the CaixaBank branch network to help more than 6,904 local social entities

At the very beginning of the pandemic, more than €9 M of this budget was allocated to cover emergencies derived from this crisis.

**8,557** initiatives aimed at local charity organisation projects:



**2,716**  
in the intercultural  
and social exclusion area



**2,715**  
in areas relating to  
healthcare and disability



**1,685**  
dedicated to the fight  
against poverty



**1,441**  
activities  
in other areas

**6,904** beneficiary charity organisations

### CHARITY INITIATIVES

#### #NoHomeWithoutFood

Due to the pandemic, this activity to collect donations was launched in 2020 to help Food Banks throughout Spain.

- More than **€2.4 M** raised
- An additional **€1 M** donated by the 'la Caixa' Banking Foundation

#### "Back to school" kits

Delivery of **119,895** school supply kits for children in vulnerable situations.

#### "The Tree of Dreams"

Customers and employees make the Christmas dreams of vulnerable children come true.

- **23,946** children in Spain received a present
- **6,946** children in Portugal received a present



### ReUseMe



Channelling the donation of surplus materials from customer companies to social entities.

- More than **177** donations
- **159** beneficiary charity organisations
- **13** participating companies

## >> SUPPORT FOR THE COMMUNITY

### **Voluntariado**

Since 2005, CaixaBank group employees, retirees, customers, family members and friends share the interest in improving society and carry out volunteer activities focused on employability and labour insertion, financial education, the environment, child poverty, social exclusion, health and the elderly.

**65 %** of volunteering activities performed digitally due to the pandemic.

Nearly **4,600** active volunteers in the CaixaBank Volunteer Association \*

More than **1,800** recurring volunteers (minimum of 4 participations in 2020)

More than **4,250** activities carried out Collaborating with over **850** charity organisations\*\*

More than **133,500** beneficiaries

### DIGITAL SOCIAL WEEK

One-off volunteering activities. Format adapted to the situation caused by COVID-19.



More than **17,000** volunteering hours



Over **10,300** CaixaBank Group employees



More than **11,100** participants



Nearly **200** activities



**98 %** of employees would participate again



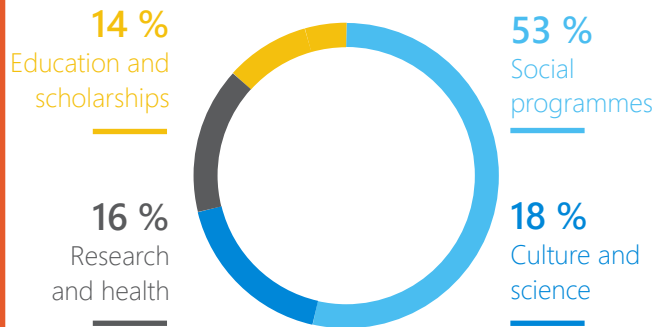
\*They participate in the programme at least once a year.

## >> SUPPORT FOR THE COMMUNITY



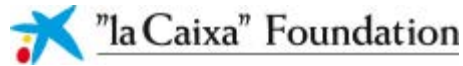
The "la Caixa" Banking Foundation and BPI have run initiatives in the social, cultural, education and research fields.

**€28.9 M**  
in aid



Featured aid:

- Students to continue their training in advanced studies
- Teaching related to entrepreneurial skills and competence
- Health Research and CaixaImpulse contests
- Cultural institutions around the country - Serralves, Casa de la Música and Gulbenkian



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



"La Caixa" Banking Foundation, with a €560 M budget for 2020, **is once again, the Spanish private foundation that annually allocates the most resources to social activities**

### GAVI, the Vaccine Alliance

CaixaBank collaborates through the "la Caixa" Banking Foundation, actively disseminating the childhood vaccination programme among customers and employees.



**+2,000 participating** company customers





## >> DIVERSITY



Transversal programme which **develops and promotes the value of diversity** inside and outside of CaixaBank



**International Diversity Award 2020** from the Diversity Foundation



**CaixaBank has obtained the highest score** in the world in the 2021 Bloomberg Gender Equality Index

### FUNCTIONAL DIVERSITY

**New inclusive policy for people with disabilities**

**362** Employees with disabilities in 2020

PRÉMIOS BPI "la Caixa" | 2020

**CAPACITAR**

Awards aimed at improving quality of life for those with disabilities and their families.

### Sponsorships and agreements

**Agreement with the Spanish Paralympic Committee** to



support Paralympic athletes on their way to the Tokyo 2021 Games.

**Sponsor of wheelchair basketball**

**Collaboration agreement with the FEDDF\***

\*Spanish Federation of Sports for People with Physical Disabilities.

## >> DIVERSITY

### GENDER DIVERSITY

Reinforcement of the role of women to raise awareness and involve the entire workforce, contribute from the HR processes, and visualise diversity with initiatives such as:

- **Female mentoring**
  - 430 participants in internal mentoring
  - Launch of *Vital Voices Virtual Mentoring*
  - 1st Edition of the *Lead Mentoring CaixaBank & AED*
- **Talent breakfast meetings:** Sessions to share experiences focused on women in the lower management segment
- **More than 20 internal news items** published in *People Now*. Creation of an exclusive news channel and a private community to work on diversity in a transversal way

#### New Equality Plan

Agreement with 100 % of the union representation that expands the commitments of the Equality Plan of 2011

Together with the Equality Plan, the following were signed:

- Reconciliation protocol
- Harassment and mediation protocol
- Domestic partnership protocol
- Digital disconnection agreement

**55.2 %** women employees

**41.6 %** of management positions held by women

**42.8 %** women Board members

### COMMITMENTS AND ADHERENCES



## >> DIVERSITY

### KNOWLEDGE SHARING

#### Leadership and entrepreneurship



Rewards the trajectory of self-employed women in Spain.



Awards for the leading businesswomen in Spain.



Pioneering global women's mentoring initiative with the international organisation *Vital Voices*.

#### Innovation and education



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

#### CaixaBankTalks

Live, face-to-face and online talks on innovation topics with a gender or safety perspective.



Award for the best Master's Final Project carried out by a student with a theme related to agriculture, livestock or food, especially in the areas of innovation, quality or safety.

#### Sport

Sponsorship of women's sport and content created to raise the profile of women athletes: Spanish women's football and basketball teams.



## >> ACCESS TO HOUSING

Active policy to support those struggling to access first-time homes

Adhered to the government-approved Code of Good Practice for the viable restructuring of mortgage-backed loans for first-time buyers.

### MORTGAGE CUSTOMER SERVICE (MCS)

Service created in 2013 providing a free customer service telephone helpline for customers whose homes are subject to a foreclosure notice.

### SOCIAL HOUSING

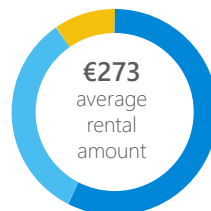
14,455 homes in social rental programme

(includes 1,325 contracts from the centralised "la Caixa" Banking Foundation programme)



14,455

homes in social rental programme

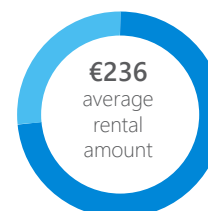


7,568 social housing rental programme without grant

4,335 Rents lower than €285

2,534 Rents between €285 and €428

699 Rents over €428



5,562 social housing rental programme with grant

4,087 With grant 50 % lower than the rent

1,475 With grant 50 % higher than the rent

Launch of a new management model through the collaboration of a social counsellor for labour reintegration through the "Incorpora" program of the "la Caixa" Banking Foundation and social support of the family unit

### COVID-19 ACTIONS

#### Waiver of own property rentals

All the people affected by the pandemic who requested it, 100 % of the rent of the properties was waived during the months of April, May, June and 50 % in July.

#### Automatic extension of all leases

expiring before 1 October 2020 for a period of 1 year, without prejudice to what the law establishes at any time.



4,786

contracts benefiting from support measures related to the COVID-19 crisis





04

# Responsible business

COMMITMENT

ISSUANCE OF A COVID-19 SOCIAL BOND AND A GREEN BOND IN 2020

**€900 M**  
in microcredits  
other loans with  
social impact

**Recognised by the  
United Nations**  
with the highest  
rating in Sustainable  
Investment (A+).

**Framework  
for SDG-  
linked bond  
issuances**

## SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK'S CONTRIBUTION



### No poverty

- Microcredits and other finance with a social impact
- Social Welfare Accounts
- Socially Responsible Investment Project



### Affordable and clean energy

- Green bonds



### Decent work and economic growth

- COVID -19 social bond



### Industry, innovation and infrastructure

- Green bonds



### Responsible consumption and production

- Adherence to the United Nations Principles for Responsible Investment
- EcoFinancing lines and renewable energies
- Socially responsible investment
- 2019-2021 Environmental Management Plan
- Reduction and offsetting of CO<sub>2</sub> emissions



### Climate action

- Adherence to the UNEP FI global alliance and the Principles for Responsible Banking
- Member of the Board of the Spanish Green Growth Group
- Supports the work of the Task Force on Climate-Related Financial Disclosures
- Adherence to Climate Action 100+
- Funding for renewable energy projects
- Equator Principles
- 2019-2021 Environmental Management Plan
- Green bonds



### Partnerships for the goals

- Adherence to the UNEP FI global alliance and the Principles for Responsible Banking
- Member of the Board of the Spanish Green Growth Group
- Supports the work of the Task Force on Climate-Related Financial Disclosure
- Driving 100 % renewable energy use as RE100 signatories
- Adherence to Climate Action 100+

# Microcredits and other finance with a social impact



CaixaBank's social bank is a benchmark institution in microcredits

MicroBank was founded in 2007 with the aim of covering the financial needs of groups that have limited resources, providing products tailored to their needs.

**105,378** microcredits and other loans with social impact

approved projects

**€900 M**  
total volume

**302** active collaborating entities

## MISSION

Contributing to progress and the wellbeing of society by providing financing to groups and projects that have a positive social impact.

## MicroBank. Value proposition

- Supporting access to credit
- Driving financial inclusion
- Specialisation
- Partnerships with institutions

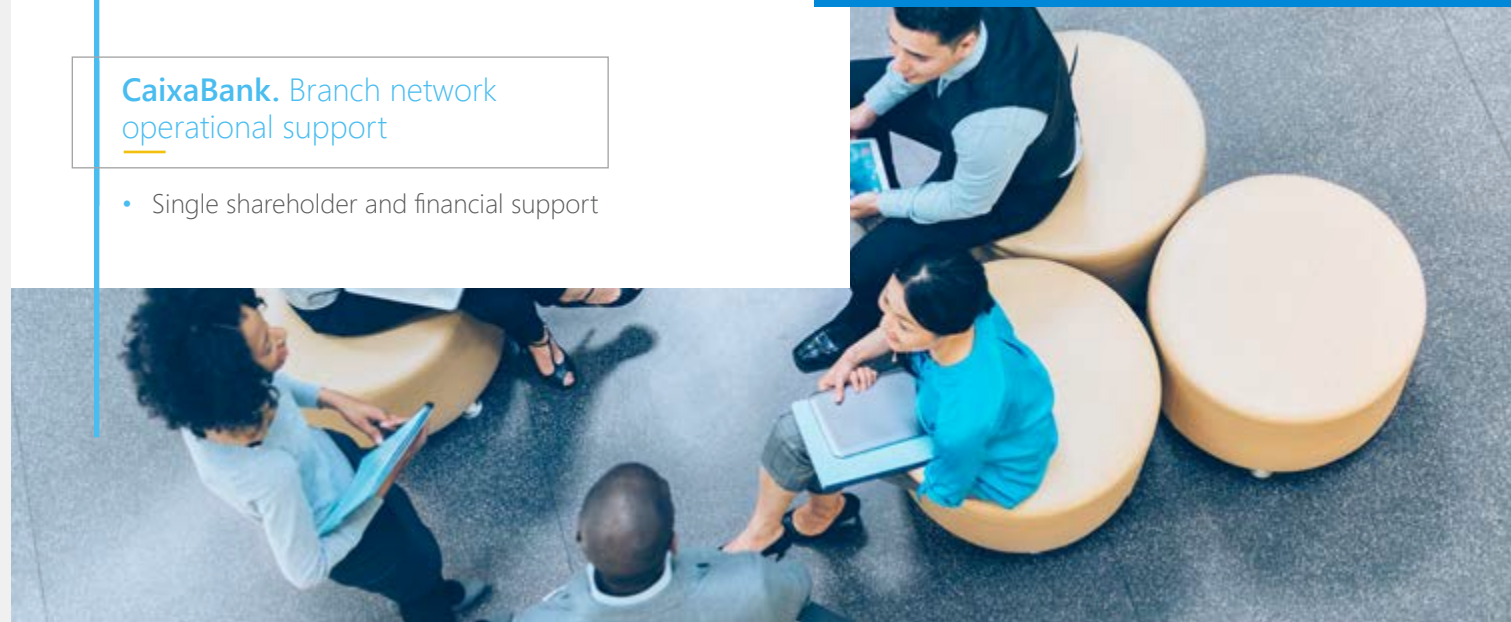
## CaixaBank. Branch network operational support

- Single shareholder and financial support

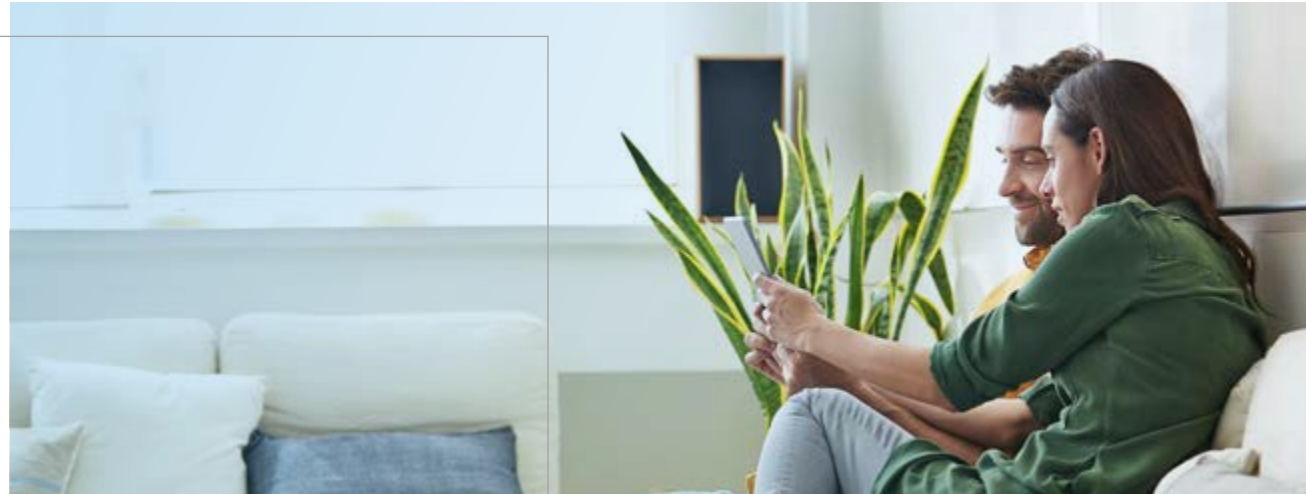
## SUPPORT FROM LEADING EUROPEAN INSTITUTIONS



MicroBank's strategic vision is to be the best European bank in the provision of finance with a social impact



## » MAIN FINANCING OPTIONS



### MICROCREDITS

#### FAMILIES

Projects associated with personal and family development requested by account holders with a combined income equal to or less than €19,300\*.

**67,764** loans granted

**€373** M in volume

**€5,497** average amount

#### BUSINESSES

Unsecured loans of up to €25,000 to begin, extend or consolidate projects. Aimed at entrepreneurs and microenterprises that may struggle to access finance.

**32,331** loans granted\*\*

**€374** M in volume

**€11,571** average amount

## » ECONOMIC DEVELOPMENT AND JOB CREATION

**8,737** jobs created with the support of microcredits

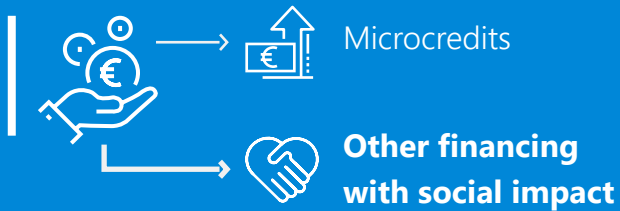
**0.74** jobs created per microcredit

**5,416** new businesses started up

\* To determine the income level, the Public Indicator of Multiple Effect Income (IPREM) has been taken into account.

\*\* Includes specific COVID-19 lines.

## » MAIN FINANCING OPTIONS



### OTHER FINANCING WITH SOCIAL IMPACT

Project-oriented loans that generate a positive social impact on society, in sectors such as the social economy, health, education and innovation.

**5,283** loans granted

**€154 M** in volume

**€29,059** average amount

The most noteworthy items are as follows:

#### INNOVATION LOAN

Aimed at business projects that demonstrate innovation, whether in their products, services or management models.

#### EASI SOCIAL ENTERPRISE LOAN

Aimed at social institutions and enterprises that have a measurable positive impact.

#### ERASMUS MASTER + LOAN FOR FBLC\* POSTGRADUATE STUDIES

Aimed at students who intend to study a master's degree in another European country and outstanding students on the "la Caixa" Banking Foundation scholarships programme.

#### HEALTH LOAN

Loan to finance medical treatments and temporary assistance to people suffering from a mental health pathology (eating disorders, behaviour disorders, etc.), with the aim of helping to improve their quality of life and personal autonomy.



## » SOCIAL ACCOUNT

CaixaBank has a package of free essential banking services for vulnerable groups.

**125,878** social accounts as at 31 December, 2020  
(+50 % compared to 2019)

**62,377** social accounts opened in 2020  
(17,622 in 2019)



# Socially Responsible Investment



Recognised by the United Nations with the highest rating in Sustainable Investment (A+).



Adhesion that drives dialogue with the largest greenhouse gas emitting companies.

In general terms, they are opposed to investing in companies or States where practices are carried out that violate international treaties such as the United Nations Global Compact. It does not make investments in the arms sector based on the Group's defence policy.

## SAVINGS INSURANCE AND PENSION PLANS



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

### Leader in the insurance sector in Spain

**29.3 %** market share  
in life insurance in Spain

**26.3 %** market share  
in pension plans in Spain

**€9,609 M** in premiums and  
marketed contributions

**€96,467 M** in customer managed  
resources

**€4,171 M** in benefits paid

**100 %** of investments take ESG criteria into account\*

Launch in 2020 of CaixaBank Selección Futuro Sostenible, a pension fund with investment objectives linked to sustainability challenges

ESG\*\* positioning of portfolio companies

### ENGAGEMENT\*\*\*

- **63** dialogues with managers (on ESG grounds)
- **20** companies subject to *engagement* procedures
- **6** *collective engagements* through a group of investors

### PROXY VOTING\*\*\*\*

- **380** Annual General Meeting votes in the year
- **52** votes in favour of shareholder proposals (on ESG grounds)
- **12** votes against Board members (on ESG grounds)

\*Environmental, Social and Governance.

\*\* Does not include information on BPI Vida e Pensões (€4,045 M of own portfolio and assets at 31/12/20). The Portuguese subsidiary is in an advanced process of integration, although this had not reached all the assets at the end of the year.

\*\*\*Dialogue and activities with portfolio companies to drive managerial ESG improvements and outreach on such matters.

\*\*\*\* Positioning on specific ESG-related issues in Annual General Meeting votes.

## SUSTAINABLE INVESTMENT SOLUTIONS



**Leader in asset management.**

Socially responsible products

### Caixabank Selección Futuro Sostenible, FI

Global Fund of Funds that invests in companies that contribute to environmental and social objectives and that follow good governance practices.

- €509 M in volume

### MicroBank Fondo Ético, FI

An ethical solidarity fund that donates part of management fees and commissions to a selection of NGOs "la Caixa" Banking Foundation matches the amounts donated to each organisation.

- €116 M in volume

### CityWire Award to the leader in Europe of the "I Gender Diversity Awards"

Rewarding the progress made by the world's greatest managers representing women in the management of funds and their gender diversity practices

### MicroBank Fondo Ecológico, FI

Selects and combines the best equity funds that aim to combat climate change.

- €62 M in volume

**17.5 % market share of mutual funds in Spain**

**€60,486 M in assets under management\***

**€28,997 M discretionary portfolio management\***

ESG positioning of portfolio companies

### ENGAGEMENT\*\*

- 105 analysis and dialogues with third party managers (on ESG grounds))
- 42 companies subject to engagement procedures
- 2 collective engagements through a group of investors

### PROXY VOTING\*\*\*

- 603 Annual General Meeting votes in the year
- 57 meetings where a vote has been taken in favour of shareholders' proposals on ESG matters
- 9 boards where board members have been voted against on ESG grounds.

## SOCIALLY RESPONSIBLE INVESTMENT PROJECT

Comprehensive solution that responds to Private Banking Private banking in the field of philanthropy and sustainable investment.

### Sustainable products

176 % increase in the average balances of Private Banking clients in SRI mutual funds \*\*\*\*.

- 2 venture capital vehicles for impact investing marketed

### Donations in 2020

€1.2 M raised for different charitable causes among Private Banking clients

### 3<sup>rd</sup> CaixaBank Private Banking Solidarity Awards

To recognise the social commitment of customers. Two categories: best project and best lifetime achievement.

- 88 submissions

### Studies and dissemination

Publication in collaboration with the Instituto de Empresa of the 1st study on the philanthropy ecosystem: *Profiles of Personal Philanthropy in Spain*.

- 12 events held with customers

### 3<sup>rd</sup> Socially Responsible Investment Project Annual Report

Presenting the annual balance of the service together with articles by specialists to further the knowledge of philanthropy and sustainable investment.

\*Includes CaixaBank Asset Management Luxembourg and BPI Gestão de Activos.

\*\*Dialogue and activities with portfolio companies to drive managerial ESG improvements and outreach on such matters.

\*\*\*Positioning on specific ESG-related issues in Annual General Meeting votes.

\*\*\*\*Socially responsible investment

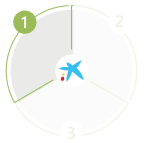
## » Environmental Strategy



**PUBLIC ENGAGEMENT**  
Declaration on climate change

**TRANSPARENCY**  
Reporting to the markets

## 1. Sustainable business



### RENEWABLE ENERGIES PROJECT FINANCE

**5,730 MW**  
of installed capacity

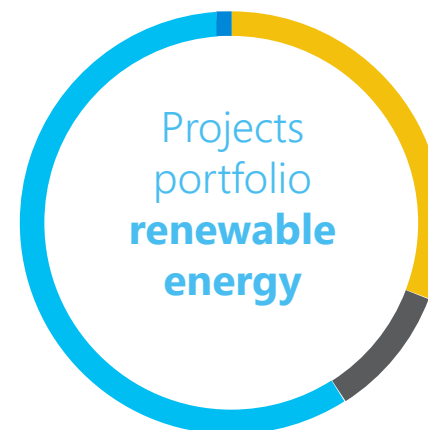
- 39 renewable energy projects
- €3,163 M in financing

**55 %**  
Wind

**38 %**  
Photovoltaic

**6 %**  
Thermo-solar

**1 %**  
Other



### GREEN LOANS

**€2,021 M**  
in volume

**24 loans**  
granted

All these loans comply with the *Green Loan Principles* (GLP) issued by the *Loan Market Association* and mainly include renewable energy operations and energy efficient buildings.

Renewable energy portfolio exposure represents **81 %** of the project finance energy project portfolio.

**Adherence**  
to the Manifesto for a sustainable economic recovery and the *Green Recovery Call to Action initiative*

## LOANS REFERENCED TO SUSTAINABILITY VARIABLES

Loans linked to ESG criteria where the conditions will vary depending on the achievement of sustainability objectives.

### Signature of the first **sustainable factoring contract** in Spain

**32** loans granted linked to ESG indexes or environmental indicators

**€2,997 M** in volume

## REAL ESTATE FINANCING ENERGY EFFICIENT

Operations for which documentary evidence of an A or B rating energy efficiency certificate is available are considered environmentally sustainable.

**€1,001 M** in operations included as part of developments formalised during 2020

**€306 M** in commercial properties financed in 2020

## ECOFINANCING

Specific lines of financing for:

- Purchase of efficient vehicles and domestic appliances
- Home improvements to increase energy efficiency
- Investments to improve resource efficiency or ensure a smaller environment impact
- Sustainable development farming projects associated with:



Efficient water usage



Organic farming



Renewable energies



Waste management



Development of the rural environment

**€54 M** in financing

**788** loans granted



- **€70 M** in funding for renewable energy projects
- **€45 M** IFRRU, Financial Instrument for Urban Rehabilitation
- **€16 M** JESSICA line
- **€5 M** EIB - EIB Energy efficiency
- **€40 M** subscribed by BPI-Green Bonds
- **€50 M** subscribed by BPI-ESG Bonds





## BOND MARKET

 Issuance of two social bonds and a green bond within the **Bond Issuance Framework linked to the SDGs** launched

Social bond

 **Special Mention for social bond of the year (banks) by Environmental Finance**

September 2019

€1,000

M

5

years

Senior

non preferred

Coupon of  
**0.625 %**

**Financing of loans to combat poverty,** for decent work and create employment in underprivileged areas of Spain. The funds will be allocated to assets granted in the last three years prior to issuance and 25 % to new financing (granted in the subsequent year of issuance).



**Financing loans granted by MicroBank to individuals or families living in Spain**

whose total disposable income is equal to or less than €17,200. With the aim of financing daily necessities such as health expenses, education or home repairs and vehicles without guarantees or collaterals.



**Finance credits granted to self-employed, micro and small companies that operate in Spanish provinces** and found in the regions with the lowest GDP per capita and/or the highest unemployment rate.

### Main impacts published in 2020\*



**160,945**  
loans  
granted



**147,868**  
to  
families



**13,077**  
to the self-  
employed  
a small  
companies



**8,207**  
jobs  
created

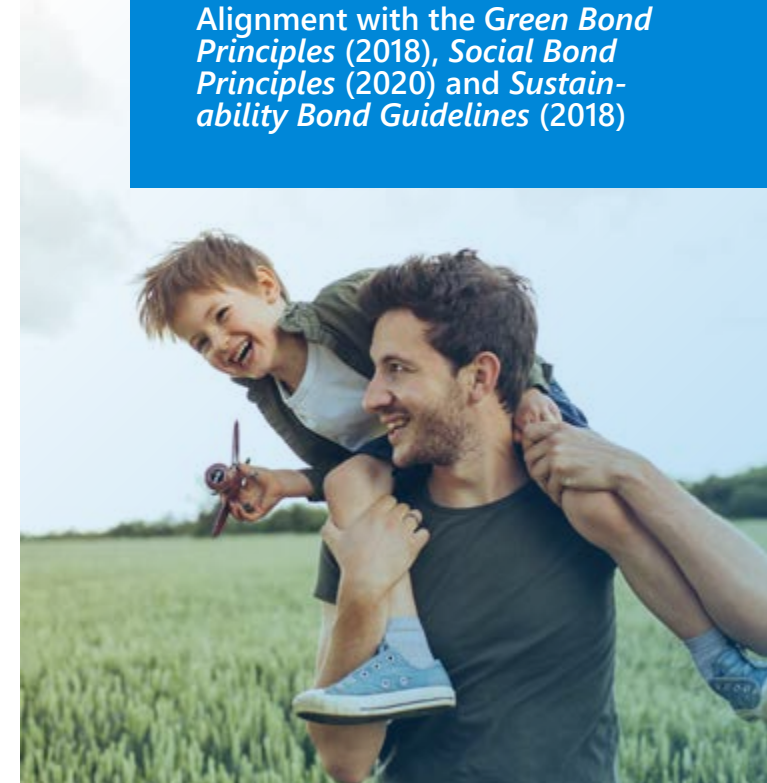


**€1,480**  
M contribution  
to Spanish  
GDP



**87 %**  
of beneficiaries say that the  
funding has had a positive  
impact on their well-being  
and has helped them achieve  
their goals

**Alignment with the Green Bond Principles (2018), Social Bond Principles (2020) and Sustainability Bond Guidelines (2018)**



## BOND MARKET

### COVID -19 social bond

July 2020

**€1,000**

M

**6**

years

**Senior**

preferred

Coupon of

**0,75 %**



All of the funds will be assigned to the financing granted in 2020, originated in Royal Decree-Law 8/2020, of April 8, on anti-COVID measures, in order to mitigate the economic and social impacts derived from the pandemic. Loans will be financed to entrepreneurs, micro-businesses and SMEs in the most disadvantaged regions of Spain.

### Green bond

November 2020

**€1,000**

M

**6**

years

**Senior**

non preferred

Coupon of

**0,375 %**



**Guaranteeing access to affordable, safe, sustainable and modern energy.**

For the inaugural bond, CaixaBank identified some €1.8 billion in eligible renewable energy assets following the strict criteria defined by the bank's ODS framework.



**Pursues the construction of resilient infrastructures, sustainable industrialisation and the promotion of innovation.** For the inaugural bond, CaixaBank identified some €500 million in real estate assets with the energy efficiency requirements necessary to comply with the provisions of the Bank's Framework.

## » PARTICIPATION IN THE PLACEMENT OF BONDS

### Green Bonds

**CAIXABANK**

Inaugural Green Bond

**€1,000 M**

Maturity 2026

**BPCE SFH**

Green Bond

**€1,250 M**

Maturity 2030

**TELEFÓNICA**

Green Bond

**€500 M**

Perpetual

**PROLOGIS**

Green Bond

**€500 M**

Maturity 2032

**EDP**

Green Bond

**€750 M**

Maturity 2080

**REE**

Green Bond

**€700 M**

Maturity 2028

### Sustainable Bonds

**BASQUE GOVERNMENT**

Sustainable

**€600 M**

Maturity 2031

**REGIONAL GOVT. OF GALICIA**

Sustainable

**€500 M**

Maturity 2027

**BASQUE GOVERNMENT**

Sustainable

**€500 M**

Maturity 2030

**CAJA RURAL DE NAVARRA**

Sustainable

**€100 M**

Maturity 2025



## 2. ESG and climate risk



» The highest management body is the **Environmental Risk Management Committee**

### ENVIRONMENTAL RISK MANAGEMENT POLICY

Global principles that regulate the financing of certain companies and projects that represent a potential ESG risk.

Sectors to which specific exclusions apply:

- Energy
- Mining
- Infrastructure
- Farming, fishing, livestock and forestry

Evaluation of operations:

- **630** applications evaluated between the DCGRMA, CAR and BPI\*.

### EQUATOR PRINCIPLES

Signatory since 2007, to manage social and environmental risk in investment project financing.

**19** projects financed in 2020

**€17,930** M in global investment  
(€17,818 M CaixaBank and €112 M BPI)

**€1,430** M participation  
(€1,376 M CaixaBank and €54 M BPI)

Operations financed	2020	
	units	€M
<b>Category A</b> (projects with potential significant environmental/social impacts)	<b>2</b>	<b>225</b>
<b>Category B</b> (projects with limited and easily mitigated potential ESG impact)	<b>13</b>	<b>988</b>
	<b>1</b>	<b>54</b>
<b>Category C</b> (projects with minimal or no adverse social or environmental impacts, including certain financial intermediary projects with minimal or no risk)	<b>3</b>	<b>163</b>

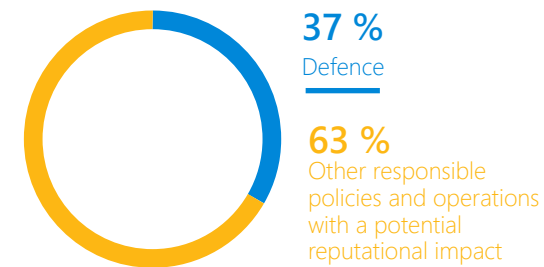
• Figures from BPI

**≈2 %** credit exposure to CO<sub>2</sub> emission intense businesses.

### REPUTATIONAL RISK SUPPORT SERVICE

Service for the commercial network to channel queries about potential operations that may violate responsible policies or that may involve reputational risk for the Bank.

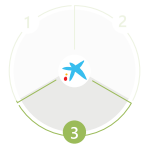
**279** queries resolved in 2020:



**6** operations submitted to the Corporate Responsibility and Reputation Committee for sanctions

\* DCGRMA: Corporate Environmental Risk Management Division, RAC: Risk admission centres and BPI.

# 3. Environmental impact



## Environmental Management Plan 2019-2021

by CaixaBank



VERIFIED DATA\*

### >> FOCUS OF THE ENVIRONMENTAL MANAGEMENT PLAN\*\*



Carbon Neutral strategy



Environmental efficiency measures and certifications



Environmental commitment extended to the value chain



Supporting sustainable mobility



Commitment, transparency and engagement

## MAIN OBJECTIVES



Initiative



Objective



Indicators

Objective 2018

2018

Objective 2019

2019

Objective 2020

2020

Objective 2021

**Carbon Neutral project**

Minimise and offset the carbon footprint

CO<sub>2</sub> emissions (vs. 2015) – GLOBAL

-10 %

**-38 %**

-11.5 %

**-50 %**

-20 %

**-63 %**

**-34 %**

**Environmental efficiency and certification**

Implementation of energy efficiency measures

Energy consumed (vs. 2015)

-5.5 %

**-9 %**

-7 %

**-13 %**

-10.5 %

**-18.8 %**

**-15 %**

**Value chain**

Environmental Purchasing Plan (environmental criteria in purchasing and contracting services or extension of the environmental commitment to the value chain)

Categories of green purchases/Categories of total green purchases

N/A

**N/A**

50 %

**50 %**

75 %

**75 %**

**100 %**

\*Bureau Veritas certifies the carbon footprint under ISO 14064 criteria and the environmental energy management system under ISO 14001, ISO 50001 and EMAS Regulations

\*\*Plan revised and updated in August 2020 due to the impact caused by the COVID pandemic.





## MAIN PROGRESS

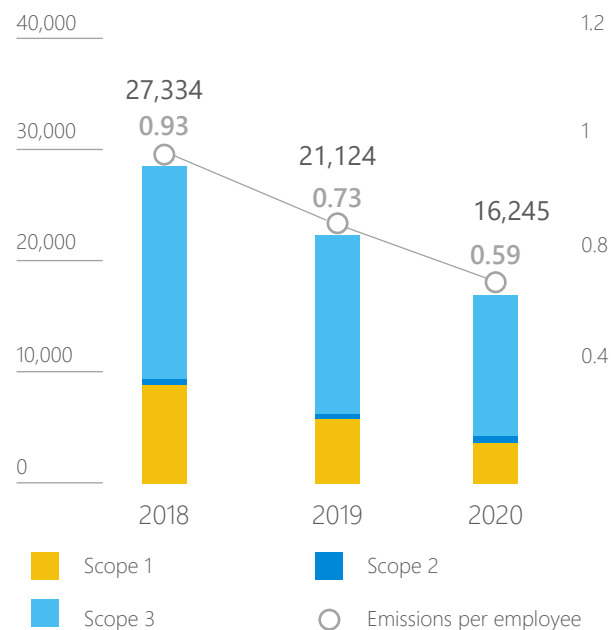
- **85 %** reduction in our carbon footprint since 2009 (-63 % since 2015)
- **100 %** emissions offset
- **99.34 %\*** of energy consumption from renewable sources

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

**RE 100**

Since 2020, environmental indicators are calculated from October 1 of the previous year to September 30 of the current year to ensure the publication of certified data in the Management Report

## Change in emissions generated and fully offset



Indicators - KPI	2018	2019	2020
t CO <sub>2</sub> eq Scope 1	8,576	5,573	3,597
t CO <sub>2</sub> eq Scope 2	403	459	287
t CO <sub>2</sub> eq Scope 3	18,355	15,092	12,361
t CO <sub>2</sub> eq per employee	0.93	0.73	0.59

- **685** monitored branches and **339** remotely managed branches
- **97.5 %** recycled paper consumed
- **-24 %** paper consumed vs 2019
- Launch of biodegradable and recycled plastic cards on the markets



**Environmental certifications**

- **Energy, events, catering, gardening, etc.** established as environmental categories.
- **50** new charging points for electric vehicles
- New bicycle parking for the Corporate Buildings of Madrid

\*Pending CNMC certification on 100 % renewable energy guarantees of origin for 2020. The latest certificate available is for 2019 consumption.

05

# Digital transformation

TECHNOLOGY

No. 1 LEADER IN DIGITAL BANKING IN SPAIN

Best digital bank in consumer banking in Spain 2020 by *Global Finance*

€936 M invested in development and technology

+€50 M invested in information security

## SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK'S CONTRIBUTION



### Decent work and economic growth

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



### Industry, innovation and infrastructure

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



### Responsible consumption and production

- BCorp Imagin Certification



### Peace, justice and strong institutions

- Investment in information security

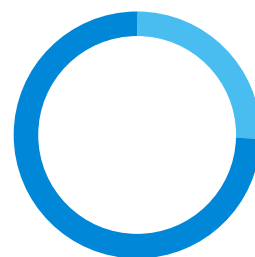
# Digital relationship

**67.6 %** of CaixaBank private customers are **digital customers\***

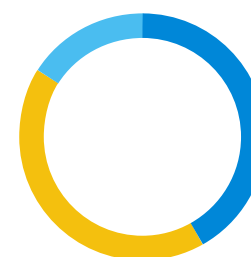
The highest digital penetration  
34.4 % penetration among digital clients (Spain)\*\*

**46.7 %** digital customers on BPI Network

» **+6.9 M** digital customers\*



34 % 66 %  
100 % digital Omnichannel\*\*\*



6 % 42 % 52 %  
Web Mobile Mobile + Web

**122 %**  
higher margin of omnichannel customers compared to the physical customers

**69 %**  
higher average engagement of the omnichannel customer compared to the physical customer

**≈2.5 M**  
customers connect daily (+ 39 % compared to 2019)

## DIGITAL TRANSACTIONS

### Mobile Channel

**109 M**

purchases made via mobile phone (+170 % compared to 2018)

**+2.3 M**

cards downloaded to mobile phone



**Best digital bank**  
in consumer banking in Spain 2020  
by Global Finance

### Payment methods

**€50,893 M**

in card turnover

**438.889**

points of sale

**3 M**

Bizum customers

Alliances to improve value proposition with services



### Marketing through digital channels

**51.7 %**  
savings insurance

\* Retail customers aged between 20 and 74 active online in the last 12 months. As a percentage of total customers and as an absolute value. Spanish network.

\*\*Source ComScore

\*\*\* Branch, ATM and digital.



## RELATIONSHIP MODELS

### CaixaBankNow

Groups all the bank's digital services under the same concept.

**Now Mobile** app with personalisation features and artificial intelligence that allows you to sign transactions via mobile.



**Best Mobile Banking App** for consumer customers in Western Europe by *Global Finance*



**New imagin:** from mobile-only bank to community lifestyle to encourage the loyalty of younger customers.

**3 M**  
Imagin customers\*



**B CORP certification** for its positive impact on the environment and society

### inTouch

Remote service with personal manager for customers with a digital profile, who have little available time and reduced branch availability.

**1.4 M**  
customers

\*Includes 1.8 M customers over 18 years of age, 1.1 M minor customers and non-customer registered users.





# Information security

» More than **€50 M**

invested in CaixaBank Group information security

## MULTI-SITE TEAM

**39** employees

Teams in Barcelona, Madrid and Porto

**52** certifications

**60 %** outsourcing

**24/7**

External Security Operation Centre

## ACTIVE DEFENCE

**6** Red Team exercises per year, based on the TIBER-EU\* Framework

Pioneers with Bug-Bounty programme, the bug and vulnerability discovery reward programme

## BENCHMARKS

	CNPIC <sup>1</sup>	DJSI <sup>2</sup>	CSF <sup>3</sup>
CaixaBank	8.6	8.5	6.6
PEERS	<b>8.2</b>	<b>8.5</b>	<b>5.5</b>
Base 10			Benchmark vs DJSI members

CBK 800	BS 800	SAN 800	BBVA 770	BKt 740
ADVANCED			INTERMEDIATE	

Scale 0-900

## SECURITY CULTURE

**98 %** of workforce completed the security course in 2020

**12** phishing simulations per employee per year

**54 %** 0-clickers during phishing campaigns

Fortnightly newsletter for employees and quarterly newsletter for customers

**INFOPROTECT.**  
Entre todos protegemos la información

Brand integrating all security awareness initiatives aimed at employees and customers since 2015.

## CERTIFICATIONS



Advanced cybersecurity model, certified under international standard ISO 27001 and established as CERT official, through a team of specialists that are trained and prepared 24 hours a day.

## PARTICIPATION IN EUROPEAN PROJECTS 2020



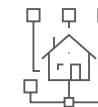
### I-BIDaaS

European Cloud-based Big Data & Analytics Infrastructure



### EU-SEC

Cloud certification and continuous auditing framework



### Concordia

Pan-European Cyber Centre X-sector

\* System robustness testing, running controlled attacks.

<sup>1</sup> CNPIC Cyber Resilience Report 2020. <sup>2</sup> DJSI 2020 Information Security.

<sup>3</sup> CSF Capability Security Framework (Deloitte). Benchmark vs. Banking Industry Spain.

# Efficiency and digitisation

» **€933 M**

invested in development and technology in the CaixaBank Group



## TECHNOLOGICAL INFRASTRUCTURE

There are two operational high-quality, interconnected Data Processing Centres, with one under construction, to support and carry out the activities of the CaixaBank Group.

**120,666** M transactions processed

Around **16,000** transactions per second

**79 %** of significant incidents resolved in less than 4 hours

**476** applications managed in the internal cloud

## BIG DATA

Allows greater adaptability.

A single information repository with information governance and data quality and an increase in the use of the information and its knowledge.

**82.2 %** of regulatory reports generated based on datapool

**1,100** TB of data managed daily

**80 %** of areas are involved in big data projects

## NEW TECHNOLOGIES

The adoption of the latest technologies is the key to improving productivity.

### Robotics

**295** cases of robotics implemented

### Artificial intelligence

**3** cognitive assistants to provide support during administrative procedures

**89 %** automatic responses by virtual assistant with Branch Channel employees

**5,034,060** conversations started with Branch Channel employees virtual assistant

The implementation of new technologies is the key to operational efficiency.

**16.5 %** time dedicated to branch administrative processes

**2 %** decrease in time dedicated to branch administrative processes compared to 2019

06

# Responsible behaviour

RESPONSIBILITY

INTEGRATION OF THE SDGS INTO THE STRATEGIC PLAN AND SOCIALLY RESPONSIBLE BANKING PLAN

7th most sustainable bank in the world according to the DJSI

Due diligence process and evaluation of the Human Rights.

Adherence to the UNEP FI Principles for Responsible Banking

## SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK'S CONTRIBUTION



### Gender equality

- Adherence to the United Nations *Women's Empowerment Principles*
- Women in management positions



### Sustainable cities and communities

- Adherence to *United Nations World Tourism Organisation*



### Responsible consumption and production

- Presidency of the Spanish Network of the United Nations Global Compact
- Adherence to the United Nations Principles for Responsible Investment
- Inclusion in the *Dow Jones Sustainability Index*



### Peace, justice and strong institutions

- Control and *compliance* through various committees
- Due diligence process and evaluation of the Human Rights.
- Main ethics and integrity policies



### Partnership for the goals

- National and international adhesions

## » Socially Responsible Banking Plan

- In response to the Bank's firm **social commitment**, one of its corporate values along with quality and trust.
- In line with CaixaBank's **2019-2021 Strategic Plan**



**CaixaBank**  
is a signatory of the UNEP FI\*  
Principles for Responsible Banking



## Main ethics and integrity policies

### » EVERYONE WHO WORKS AT CAIXABANK MUST ADHERE TO:

- Code of business conduct and ethics
- Corporate sustainability / CSR policy
- Corporate human rights policy



Due diligence process and evaluation of human rights conducted

- Corporate defence sector policy
- Anti-corruption policy
- Tax risk management and control policy
- Occupational health and safety policy
- Environmental risk management policy
- Environmental and energy management principles
- Declaration on climate change
- Principles of conduct on CaixaBank customer privacy and rights
- Procurement principles
- Supplier code of conduct

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

\*See UNEP FI section of the 2020 CaixaBank Group Consolidated Management Report. *United Nations Environment Programme Finance Initiative*. This pledge signed by CaixaBank in September 2019 involves evaluating social and environmental impacts, establishing objectives aligned with the United Nations Sustainable Development Goals and the Paris Agreement, as well as *reporting* annually on *compliance*. The 2nd Progress Report on the implementation of the Principles is available in the CaixaBank Group Consolidated Management Report 2020.



# Responsible management

## >> MAIN COMMITTEES

### Corporate Responsibility and Reputation Committee

Establishes, implements and supervises corporate responsibility policies and procedures, among other matters.

>>  **Frequency:** monthly

### Global Risk Committee

Globally manages, controls and monitors risks inherent in the CaixaBank Group Corporate Risk Catalogue.

>>  **Frequency:** monthly

### Environmental Risk Management Committee

Evaluates and approves strategy proposals and the Bank's strategic positioning in terms of environmental risk.

>>  **Frequency:** quarterly

### Risk Policies Committee

Establishes, reviews and approves the policies and procedures governing actions linked to the approval of credit and market risks.

>>  **Frequency:** monthly

### Transparency Committee

Ensures transparency in the design and marketing of financial instruments, banking products, and investment and savings insurance plans.

>>  **Frequency:** monthly

### Product Committee

Approves new products or services designed and/or marketed by the Bank, after analysing the features and risks associated with each.

>>  **Frequency:** fortnightly

246

products and/or services analysed

4

products and/or services denied in the first instance

### Diversity Committee

Establishes, promotes and ensures the implementation of initiatives aimed at driving diversity and inclusion at the Bank, seeking to develop talent, ensure a meritocracy and equal opportunities.

>>  **Frequency:** quarterly

## >> INQUIRIES AND COMPLAINTS CHANNEL

Launch of a new inquiries and complaints channel aligned with the best national and international practices and which allows the integrated management of complaints with a overall group perspective.



**UNE 19601 Certification** - Crime Prevention Management Systems

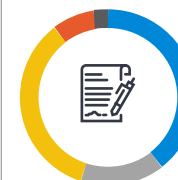


38

Whistle-blowing

489

Queries



15

Product marketing, transparency and customer protection

6

Data protection/information confidentiality

13

Other

3

Conflicts of interest

1

Anti-corruption policy

0

Breaches of the Internal Code of Conduct (ICC)

## >> AUTOCONTROL



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

# Adherences and alliances

## » Transversal ESG



Body responsible for promoting the United Nations principles (2012).



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



The pension plans manager, VidaCaixa (2009), the Group's asset manager, CaixaBank Asset Management (2016), and BPI Gestão de Activos (2019) are signatories.



Entity representing savings banks and *retail* banking in Europe. CaixaBank teams are involved on various committees.



Drives progress towards SDGs by fostering impact investment. CaixaBank Asset Management holds the presidency of the *Spanish National Advisory Board* (2019).



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



United Nations agency that promotes responsible and accessible tourism for all (2019).



Defends CSR and supports efforts to combat corruption at Spanish companies (2019).



Entity representing savings banks in Spain. CaixaBank teams are involved on various committees.



Seeks to ensure that sufficient private capital is allocated to sustainable investments. Adhered to the United Nations network of European financial centres for sustainability (2019).



VidaCaixa is a signatory of the PSI to develop and expand innovative risk management and insurance solutions that contribute to environmental, social and economic sustainability (2020).



CaixaBank Asset Management is a member of the non-profit association that promotes sustainable investment (2020).



Promotes the inclusion of social, environmental and governance aspects in company management (2010).



Promoting the commitment of companies to improve society via responsible initiatives. CaixaBank sits on the Board of Trustees and Advisory Committee (2011).



Spanish Association of Social Responsibility Specialists. CaixaBank is a Board member (2011).



Monitors *compliance* with SDGs by Spanish companies. Set up by the "la Caixa" Banking Foundation in partnership with the ESADE Chair in Leadership and Democratic Governance (2017).



Commitment to foster, promote and spread new corporate social responsibility ideas (2008).

## » Environmental



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



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



Defines the role and responsibilities of the financial sector to guarantee a sustainable future (2019).



Financial Stability Board initiative to encourage climate-related *reporting* from companies (2018).



An initiative that drives dialogue with the largest greenhouse gas emitting companies (2018).



Promotes economic growth linked to a low-carbon economy through public-private partnership. CaixaBank is a founding member (2016).



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



Chair to support innovation and sustainability in the agribusiness industry (2016).

## » Social



Alliance with "la Caixa" Banking Foundation, the leader in Welfare Projects in Spain and one of the biggest in the world.



Long-term financing institution of the European Union whose shareholders are its Member States (2013).



Its main mission is to support European micro, small and medium-sized enterprises (SMEs), helping them to access finance (2018).



Its mission is to promote cohesion and strengthen social integration in Europe by financing projects with a strong social component. (2008).



Promotes microfinance as a means of combating social and financial exclusion in Europe through self-employment and the creation of microenterprises.



Signatory to the Financial Literacy Plan run by the Bank of Spain and the Spanish Securities Market Regulator (CNMV), seeking to improve financial literacy among the general public (2010).

## » Governance



Promoted by the United Nations Global Compact with the aim of increasing the representation of women on company boards of directors and in executive management positions (2020)



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

# Sustainability indexes and ratings

## » Recognition by the main sustainability indexes and rating agencies

Present in the most relevant sustainability indices worldwide and evaluated by the main ESG analysts.

Meets the expectations of investors who are committed to long-term strategies and who include ESG criteria in their investment decisions.



	Member of Dow Jones Sustainability Indices <small>Powered by the S&amp;P Global CSA</small>	MSCI <small>2019 Constituent MSCI ESG Leaders Index</small>	SUSTAINALYTICS <small>all-in-one ESG</small>	FTSE4Good	Corporate ESG Performance ISS ESG+ Prime	CDP <small>DRIVING SUSTAINABLE ECONOMIES</small>	EURONEXT VigeoEiris <small>INDEXES EUROZONE 120</small>
2020	85 <small>Only includes 25 banks worldwide</small>	AA	72 <small>Average</small>	4,4	C <small>Prime</small>	A- <small>Leadership</small>	Robust
2019	81	A	74	3,8	C	A-	Robust
2018	79	A	74	4	C	A-	Robust

## » OTHER RECOGNITIONS



### Sustainability Yearbook 2020

- Included in the Sustainability Yearbook 2020 for the ninth consecutive year.
- SAM bronze category for the fourth consecutive year.

### Brand Finance®

#### The Banker and Brand Finance: Top 500 Banking Brands 2020

- 80th in the global ranking.
- AA+ rating

**7th most bank  
sustainable world**  
according to the Dow Jones  
Sustainability Indices



# COVID-19 main actions



**Euromoney Award "Excellence in Leadership in Western Europe 2020"**  
for its social commitment in the response to the COVID-19 crisis



**"Outstanding Crisis Leadership 2020"**  
award by the American magazine *Global Finance*



**>90 %**

of branches open during the state of alarm (>86 % in Portugal)

**> €13,000 M**

granted in loans with public guarantee

**> €17,000 M**

moratoriums on loans granted in 2020

**≈4 M**

customers who have their pension or unemployment benefit paid early

**>4,700**

rent payments of own properties waived

## Customers

### Moratoriums:

- +€17,000 M in moratoriums on loans granted
- ≈500,000 moratoriums on loans granted

Also made available by BPI

**ICO Rentals:** Tenant financing line

**Household microcredit:** Expanding access to family microcredits.

- For holders with a joint income of less than €19,300 (previously €17,200)

### Waiver of own property rentals

- 4,786 tenants have benefited from this measure

**Insurance cover:** Non-application of exclusion due to the pandemic

In collaboration with Allianz, Banco BPI provided a 24-hour telephone line for medical consultations available to all customers

## Companies and suppliers

### Loans to businesses:

- Launch of financing lines for the self-employed and SMEs
- +€12,500 M in loans granted with a public guarantee implemented under the COVID-19 framework

BPI granted €551 M in loans with public guarantee under the COVID-19 framework

- Grace periods in the area of capital goods leases and vehicle leasing fees
- POS commission bonus
- Launch of a new e-commerce technology solution for small businesses

BPI eliminated the minimum commission on POS transactions and exempted temporarily closed establishments.

**FEI-COVID19 Business Loan:** Available to the self-employed and micro-companies to meet the working capital needs derived from the crisis

- 3,424 operations granted for a volume of €54 M

**Social Enterprises - EaSI Loan** Aimed at social enterprises aiming to generate a positive impact on society

**Payments to suppliers:** The payment flow has been streamlined to offer them more liquidity

### Pension deposits

**Early payment of pension or unemployment benefit by 7/10 days**

BPI also brought forward the payment of pensions

### Healthcare workers

#### Creation of a sectoral solidarity fund:

Participation of VidaCaixa in the creation of a fund to protect healthcare personnel

- €8.5 M contributed to this initiative\*

### Workforce

The Bank has adopted the Spanish Government's recommendations and those of the competent health authorities, taking into account the consideration of CaixaBank's activity as essential, in accordance with Royal Decree Law 10/2020. It has also applied different types of hygienic, organisational, control, and informational measures.



\*Includes the contribution of SegurCaixa Adeslas.

## Branch network

- Approximately 90 % of branches open during the months March to June 2020
- ATMs 100 % operational, even at closed branches
- No fees were charged at ATMs during the state of alarm

Banco BPI opened more than 86 % of its *retail* and *premier* branches and 100 % of its corporate centres

## Customer Contact Centre

CaixaBank has reinforced these services, increasing the number of agents and reallocating resources.

- 51 % increase in contacts received compared to 2019

## Digitalisation

- Possibility of applying for loan moratoriums through CaixaBankNow, BPI Net and BPI Net Empresas
- Expansion of the number of operations linked to VidaCaixa products available through digital channels
- Increased maximum amount to avoid having to enter a PIN for card payments, thanks to contactless technology

## Cyber Security

- Changes to security levels
- Improved monitoring and protection controls against phishing campaigns
- Adaptation of security controls to mitigate the impact of the increase in malware infecting customers' computers

## Financial strength

### Amendment to the distribution of the profit for the year 2019

Reduction of the dividend from €0.15 to €0.07 per share, representing in a pay-out of 24.6 %

### Change to capital objectives

Reduction to 11.5 % of the CET1 solvency ratio target established in the Strategic Plan 2019-2021 for December 2021

### Senior Management remuneration

The Chief Executive Officer and the members of the Management Committee decided to renounce their variable remuneration for 2020

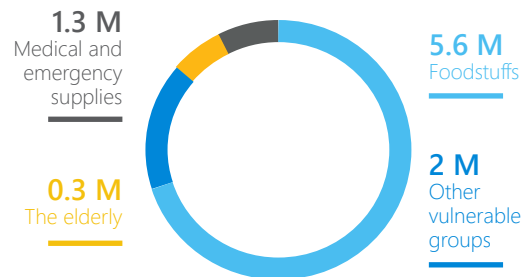
### Reinforcement of provisions for credit risk

Reinforcement of credit risk coverage with an extraordinary provision of €1,252 M



## Social activities

- **Decentralised Welfare Projects:** channelling of funds to urgent needs, €9.2 M among 1,682 social activities, in particular:



- **NingúnHogarSinAlimentos [NoHomeWithoutFood] (activity supporting Food Banks):** €2.4 M collected and €1 M contributed by the "la Caixa" Banking Foundation
- **New CaixaBank Volunteers Association online activities:** more than 400 activities with around 1,600 registered volunteers
- **More than 192,000 solidarity phone calls have been made** to customers over 75 years old
- **Distribution of more than 2,400 tablets** to more than 700 entities, which take in vulnerable people. In collaboration with Samsung Spain

- **ReUseMe:** 14 donations to 13 different entities by 5 CaixaBank customer companies that have donated clothing, hygiene material and leisure material to hospitals
- **WithOurTraditions:** Communication of a social nature to accompany our customers during the main holidays being celebrated differently due to the pandemic



The collaboration between BPI and the "la Caixa" Banking Foundation has focused its activities during this period on responding to the health and social emergency caused by the COVID-19 through the following activities:

- **Food emergency network:** Through the association with RTP (Radio y Televisión de Portugal), society was mobilised to support the Food Emergency Network. €1.7 M were donated
- **Donation of 526 tablets:** in a joint effort with the Ministry of Health, these facilitated communication between patients and their families
- **€1.8 M for innovation projects linked to COVID-19,** assigned through the CaixaImpulse express contest

- **Support for the development of the Portuguese lung ventilator** in the CEiiA-Centre for Engineering and Product Development, through a donation of €300,000
- **The "BPI la Caixa" Awards were adapted** to support the groups most affected by COVID-19, and given to 5 social entities, with a total amount of €3.75 million
- **Support to artists through the Portugal #EntraEmCena** initiative. The creation of this digital marketplace, with the cooperation of with the Ministry of Culture, allows artists to launch ideas and obtain investment

## Inequality monitor

Pioneering project at an international level promoted by Caixabank Research and the Pompeu Fabra University that aims to follow the changes in inequality and the role of the welfare state in Spain in real time, through the use of *big data* techniques.

It aims to publicise the impact that the COVID-19 crisis is having on Spanish households and the most vulnerable groups in society in particular, as well as contributing to the debate on the effectiveness of public sector protection mechanisms.



# Sustainable Development Goals

» Given its size and social commitment, CaixaBank **contributes to all SDGs** through its activity, social initiatives and strategic alliances.

The Bank integrates all 17 United Nations SDGs in its Strategic Plan and Socially Responsible Banking Plan, in addition to contributing transversally to all of them

## CAIXABANK GROUP'S CONTRIBUTION TO SDGS

CaixaBank focuses chiefly on the 4 Priority SDGs that are central to the Bank's mission:

**To contribute to the financial well-being of our customers and the progress of society as a whole.**

The 4 Priority SDGs are interrelated with the remaining SDGs, with CaixaBank contributing to all of the goals thanks to its transversal nature.

### Priorities

### » Interrelated SDGs



Commitment  
**to people**



Commitment  
**to society**



Commitment  
**to the planet**



CaixaBank has been a **Signatory member of the Spanish Network of the United Nations Global Compact** since 2012



## Contribution to the progress and well-being of the most vulnerable groups through access to financial services, social initiatives and an active housing policy



**1 NO POVERTY**

MICROCREDITS AND OTHER FINANCE WITH A SOCIAL IMPACT  
SOCIAL WELFARE ACCOUNTS  
EXTENSIVE REACH  
SOCIAL ACTIVITIES  
AGROBANK  
ACTIVE HOUSING POLICY



- Household microcredit
- Eco-loans to the farming sector
- Decentralised Welfare Projects
- No home without food



- Health and well-being loans
- Healthy company
- Virtual classroom health and well-being training
- Collaboration with GAVI, the Vaccine Alliance through the "la Caixa" Banking Foundation



- Financial Culture Plan
- Aula Programme
- Chairs\*
- CaixaBank Research
- CaixaBank Talks



- Microcredits and other finance with a social impact
- Social Welfare Accounts
- Decentralised Welfare Projects
- Active housing policy
- Financial Culture Plan

## Driving economic activity by promoting investment in innovation, entrepreneurship and the growth of microenterprises and SMEs



**8 DECENT WORK AND ECONOMIC GROWTH**

FINANCING FOR COMPANIES AND THE SELF-EMPLOYED  
MICROCREDITS FOR BUSINESSES  
COVID-19 SOCIAL BOND  
INVESTMENT IN R&D  
JOB CREATION



- Equality Plan
- Wengage Programme
- Adherence to the UN Women's Empowerment Principles
- IWEC Awards
- Microsoft STEM studies alliance
- Support to the leading women's associations\*\*



- Support for start-ups (Day One)
- Financing for companies with a social impact
- Investment in R&D
- Information security
- Digitalisation plan
- Green bonds



- Extensive reach
- Active housing policy
- Adherence to UNWTO\*\*\*
- Real Estate & Homes
- Hotels & Tourism

\*CaixaBank Chair of CSR at IESE, AgroBank Chair.

\*\* Equality in the company, Diversity Charter, More women better companies, Eje&Con.

\*\*\* United Nations World Tourism Organisation.

## Implementation of a socially responsible banking model based on the sustainable and efficient management of natural resources



FINANCING BASED ON ESG CRITERIA  
ETHICS AND INTEGRITY POLICIES  
DUE DILIGENCE AND EVALUATION OF HUMAN RIGHTS.  
CSR GOVERNANCE FRAMEWORK  
ADHERENCE TO THE UNEP FI\* PRINCIPLES FOR RESPONSIBLE BANKING  
VIDACAIXA AND AM ADHERENCE TO THE PRI\*\*  
VERIFIED REPORTING  
BCORP IMAGIN CERTIFICATION



- AgroBank
- Issuance framework for sustainable, green and social bonds



- Renewable energy financing
- Adherence to RE100
- Reduction in energy consumption
- Consumption of renewable energy
- Green bonds



- GECV members
- Equator Principles
- Use of renewable energy
- Offsetting CO<sub>2</sub> emissions
- Renewable energy financing



- AgroBank



- Issuance framework for sustainable, green and social bonds

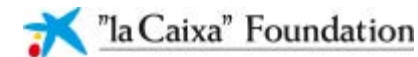


- Ethics and integrity policies
- Due diligence and evaluation of human rights.
- Information security
- Adherence to Autocontrol

## Contribution to all SDGs through proprietary programmes and partnerships



ALLIANCES DIRECTLY ASSOCIATED WITH THE SDGS\*\*\*



The leading Welfare Projects foundation in Spain and one of the biggest in the world. Strategic alliance to disseminate its projects and active participation in key programmes like Incorpora, GAVI, the Vaccine Alliance and the "la Caixa" Volunteer Association

WE SUPPORT



Body responsible for promoting the 10 United Nations principles. Signatory members of the Spanish Network of the United Nations Global Compact since 2012



ESADE Chair in Leadership and Democratic Governance Initiative in partnership with the "la Caixa" Banking Foundation

\* United Nations Environment Programme Finance Initiative.

\*\* UN Principles for Responsible Banking.

\*\*\* For more details see the Adherences and Alliances section.

## >> SDG RELATED



Contribution to the progress and wellbeing of the most vulnerable groups through access to financial services, social initiatives and an active housing policy

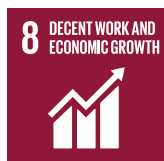


Area	Hard indicators		2020		Page
<b>2 ZERO HUNGER</b>	<b>Microcredits</b>	Volume of family microcredits in €M	>>>	373	>>> 35
	<b>AgroBank</b>	New production in financing to customers in the segment €M	>>>	7,954	>>> 14
	<b>Decentralised Welfare Projects</b>	Initiatives aimed at local charity organisation projects	>>>	8,557	>>> 26
	<b>Charity initiatives</b>	Amount raised for No household without food €M	>>>	2.4	>>> 26
<b>3 GOOD HEALTH AND WELL-BEING</b>	<b>Financing with social impact</b>	Health loan	>>>	✓	>>> 36
	<b>Employees</b>	Healthy company	>>>	✓	>>> 21
	<b>Health and well-being training for employees</b>				
	<b>"la Caixa" Banking Foundation alliance</b>	GAVI, the Vaccine Alliance, participating customer companies	>>>	+ 2,000	>>> 28
<b>4 QUALITY EDUCATION</b>	<b>Financial Culture Plan</b>	CaixaBank Life Programme	>>>	✓	>>> 24
	<b>Aula Programme</b>	Attendees	>>>	6,084	>>> 24
	<b>CaixaBank Talks</b>	Attendees	>>>	5,007	>>> 25
	<b>CaixaBank Research</b>	Articles published	>>>	690	>>> 25
	<b>Chairs</b>	CaixaBank Chair of CSR at IESE Business School	>>>	✓	>>> 25
<b>10 REDUCED INEQUALITIES</b>	<b>Microcredits and other finance with a social impact</b>	Volume of supported projects €M	>>>	900	>>> 34
	<b>Essential banking services</b>	Social accounts opened in 2020	>>>	62,337	>>> 36
	<b>Decentralised Welfare Projects</b>	Number of initiatives aimed at local charity organisation projects	>>>	8,557	>>> 26
	<b>Homes</b>	Homes in social rental programme	>>>	14,455	>>> 32
	<b>Training</b>	Basic finance workshops by CaixaBank Volunteers Association	>>>	1,191	>>> 25
	<b>Accessibility</b>	100 % fully accessible branches in Spain	>>>	94	>>> 9

✓ Indicator included in the corresponding area according to the table.



## >> SDG RELATED



Driving economic activity by promoting investment in innovation, entrepreneurship and the growth of microenterprises and SMEs

✓ Indicator included in the corresponding area according to the table.



Area	Hard indicators		2020	Page
5 GENDER EQUALITY	Wengage Programme	Women managers at CaixaBank %	>>> 41,6	>>> 20
	Adherences	Adherence to the <i>United Nations</i> Women's Empowerment Principles	>>> ✓	>>> 30
	Sponsorships	Spanish women's football and basketball teams	>>> ✓	>>> 31
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	Entrepreneurship	Volume of Entrepreneur Awards XXI €M	>>> 0,8	>>> 14
	Microcredits	Total business microcredits €M	>>> 374	>>> 35
	Innovation	Investment in development and technology €M	>>> 933	>>> 50
	Information security	Investment in information security €M	>>> +50	>>> 49
11 SUSTAINABLE CITIES AND COMMUNITIES	Digitalisation	Transactions per second	>>> ≈16,000	>>> 50
	Extensive reach	100 % fully accessible branches in Spain %	>>> 94	>>> 9
	Homes	Homes in social rental programme	>>> 14,455	>>> 32
	Adherences	United Nations World Tourism Organisation	>>> ✓	>>> 54

## >> SDG RELATED



Implementation of a socially responsible banking model based on the sustainable and efficient management of natural resources



Indicator included in the corresponding area according to the table.

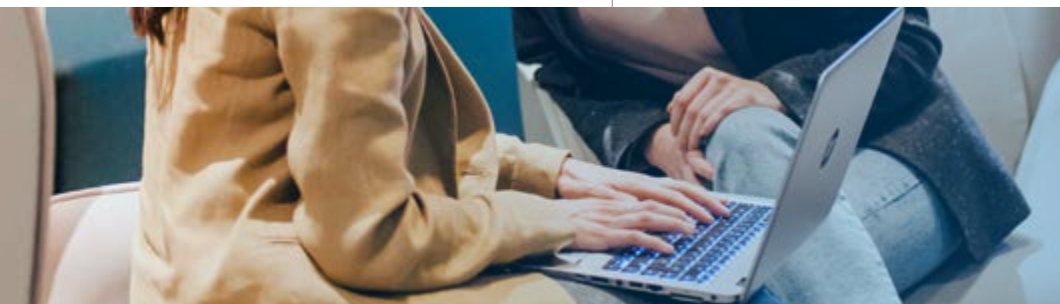
	Area	Hard indicators		2020		Page
6 CLEAN WATER AND SANITATION	SDG Bond	Framework for SDG-linked bond issuances	>>>	✓	>>>	41
7 AFFORDABLE AND CLEAN ENERGY	Sustainable financing	Total renewable energy financing €M	>>>	3,163	>>>	39
	Green bonds	Green bond issue €M	>>>	1,000	>>>	42
	Environmental Management Plan	Energy consumed from renewable sources %	>>>	99.34	>>>	45
	Adherences	RE100 Initiative	>>>	✓	>>>	45
13 CLIMATE ACTION	Adherences	Member of the Spanish Green Growth Group	>>>	✓	>>>	55
	Equator Principles	Participation in financed operations €M	>>>	1,430	>>>	43
	Sustainable financing	Total renewable energy financing €M	>>>	3,163	>>>	39
	Environmental Management Plan	Energy consumed from renewable sources %	>>>	99.34	>>>	45
14 LIFE BELOW WATER	AgroBank	EcoFinancing line for farming projects (efficient water use)	>>>	✓	>>>	40
15 LIFE ON LAND	SDG Bond	Framework for SDG-linked bonds	>>>	✓	>>>	41
16 PEACE, JUSTICE AND STRONG INSTITUTIONS	Responsible behaviour	Ethics and integrity policies	>>>	✓	>>>	52
	Information security	Due diligence process and evaluation of the Human Rights.	>>>	+50	>>>	49
	Adherence	Investment in information security €M	>>>		>>>	49
		Autocontrol, the Spanish Association for Commercial Self-Regulation for good advertising practices.	>>>	✓	>>>	53

# Materiality study and SDGs

The CaixaBank Group carries out a Materiality Study every year to identify the priority financial, economic, social and environmental issues for its stakeholders and for its business

In 2020, a grouping exercise was carried out for the first time of all the material issues identified in the **thematic clusters**.

Priorities	Interrelated SDGs	Thematic clusters	Global Compact Principles
1 NO POVERTY	2 ZERO HUNGER 3 GOOD HEALTH AND WELL-BEING 4 QUALITY EDUCATION 10 REDUCED INEQUALITIES	FINANCIAL INCLUSION SOCIAL COMMITMENT	1, 2, 4, 5, 6 1, 2, 3, 4, 5, 6, 10
8 DECENT WORK AND ECONOMIC GROWTH	5 GENDER EQUALITY 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 11 SUSTAINABLE CITIES AND COMMUNITIES	PROFITABILITY AND FINANCIAL STRENGTH INNOVATION AND DIGITAL TRANSFORMATION CUSTOMER SATISFACTION PEOPLE-CENTRED CULTURE FINANCIAL INCLUSION	10 6, 7, 8, 9 1, 2, 3, 6 1, 2, 3, 4, 5, 6, 10 1, 2, 3, 4, 5, 6
12 RESPONSIBLE CONSUMPTION AND PRODUCTION	6 CLEAN WATER AND SANITATION 7 AFFORDABLE AND CLEAN ENERGY 13 CLIMATE ACTION 14 LIFE BELOW WATER 15 LIFE ON LAND 16 PEACE, JUSTICE AND STRONG INSTITUTIONS	CORPORATE GOVERNANCE RISK MANAGEMENT ACTIONS AGAINST CLIMATE CHANGE CAIXABANK'S ENVIRONMENTAL IMPACT	1, 2, 3, 4, 5, 6, 7, 8, 9, 10 1, 2, 4, 5, 6, 7, 8, 9, 10 7, 8, 9 7, 8, 9
17 PARTNERSHIPS FOR THE GOALS		PROFITABILITY AND FINANCIAL STRENGTH CORPORATE GOVERNANCE RISK MANAGEMENT ACTIONS AGAINST CLIMATE CHANGE CAIXABANK'S ENVIRONMENTAL IMPACT INNOVATION AND DIGITAL TRANSFORMATION CUSTOMER SATISFACTION PEOPLE-CENTRED CULTURE FINANCIAL INCLUSION SOCIAL COMMITMENT	1, 2, 3, 4, 5, 6, 7, 8, 9, 10



# Awards and Recognition 2020

## » Reputation as a premium brand



Excellence in Leadership in Western Europe in 2020.  
**Euromoney**



Best consumer bank in the world 2020.  
Best bank in Spain and Western Europe in 2020.  
Outstanding Crisis Leadership 2020  
**Global Finance**



Best private bank in Spain in 2020  
**The Banker/PWM**



Among the world's top 10 banks in CSR  
**Dow Jones Sustainability Index**



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

## » Widely recognised as the market leader in IT infrastructure



Best Private Bank in Europe for its digital culture and vision 2020.  
**PWM (FT Group)**



Best Consumer Digital Bank in Spain 2020.  
Best Consumer Mobile Banking App in Western Europe 2020.  
**Global Finance**



Best Mobile Payments for Consumer Initiative in 2020 (CaixaBankPay).  
**Fintech Futures**

## » BPI: Recognition as a premium and innovative brand



#1 Brand - 2020 Large Banks Category.  
**Escolha do Consumidor**



#1 Brand 2020 - Large Banks Category.  
**Bancos 5 estrelas**



Most Trusted Brand in Portugal 2020.  
**Reader's Digest**



Brand of Excellence 2020.  
**Superbrands**



Best private bank in Portugal in 2020  
**The Banker/PWM**



Best Private Bank in Europe for its portfolio management technology 2020  
**PWM (FT Group)**



Bank of the Year 2020.  
**The Banker**



# A

# Appendices

INDICATORS CLASSIFIED  
ACCORDING TO ESG



## >> ESG Criteria **Environmental**

Indicators		2020		Page
CaixaBank Asset Management: MicroBank Fondo Ecológico, FI	>>>	62 M	>>>	38
Renewable energies	>>>	✓	>>>	39
Green loans	>>>	✓	>>>	39
Loans referenced to sustainability variables	>>>	✓	>>>	40
Financing of energy efficient buildings	>>>	✓	>>>	40
EcoFinancing	>>>	✓	>>>	40
BPI: Environmental sustainability	>>>	✓	>>>	40
Green bonds: amount issued by CaixaBank in current year (€M)	>>>	1,000 M	>>>	42
Green bond: issued by CaixaBank in current year (years)	>>>	6 years	>>>	42
Green bond: Coupon %	>>>	0.375 %	>>>	42
Participation in the placement of bonds	>>>	✓	>>>	42
Number of applications assessed (DCGRMA, CARs and BPI) according to the Environmental Risk Management Policy	>>>	630	>>>	43
Equator Principles	>>>	✓	>>>	43
CO <sub>2</sub> emissions (vs. 2015) Global	>>>	-63 %	>>>	44
Energy consumed (vs. 2015)	>>>	-18.80 %	>>>	44
% (categories of green purchases/categories of total green purchases)	>>>	75 %	>>>	44
Reduction in carbon footprint since 2009	>>>	85 %	>>>	45
Reduction in carbon footprint since 2015	>>>	63 %	>>>	45
% total emissions offset	>>>	100 %	>>>	45
Consumption of renewable energy	>>>	99.34 %	>>>	45
total CO <sub>2</sub> emissions offset	>>>	16,245	>>>	45
CO <sub>2</sub> emissions: Scope 1	>>>	3,597	>>>	45
CO <sub>2</sub> emissions: Scope 2	>>>	287	>>>	45
CO <sub>2</sub> emissions: Scope 3	>>>	12,361	>>>	45
Emissions generated per employee	>>>	0.59	>>>	45
Monitored branches	>>>	685	>>>	45
Remote managed branches	>>>	339	>>>	45
Recycled paper consumed	>>>	97.5 %	>>>	45
Recycled paper consumed vs. 2019	>>>	-24 %	>>>	45
New charging points for electric vehicles	>>>	50	>>>	45

## » ESG Criteria Social

Indicators		2020		Page
% permanent contracts - CaixaBank	>>>	99.30 %	>>>	7
% permanent contracts - BPI	>>>	99.50 %	>>>	7
<b>Incorpora:</b> Number of jobs filled	>>>	> 300	>>>	7
% male employees - CaixaBank	>>>	44.80 %	>>>	7;20
% male employees - BPI	>>>	43.40 %	>>>	7;20
% female employees - BPI	>>>	56.60 %	>>>	7;20
% women employees - CaixaBank	>>>	55.20 %	>>>	7;20;30
Jobs created through microcredits	>>>	8,737	>>>	7;35
New businesses started up with the support of microcredits	>>>	5,416	>>>	7;35
Total Branches in Spain	>>>	3,782	>>>	9
Total <i>Retail</i> Branches in Spain	>>>	3,571	>>>	9
<i>Retail</i> Branches in Spain by region	>>>	✓	>>>	9
Corporate Banking Centre Branches	>>>	1	>>>	9
Institutional Banking Centres Branches	>>>	14	>>>	9
Business centres/promoters branches	>>>	128	>>>	9
Private Banking Centres Branches	>>>	68	>>>	9
Accessible CaixaBank branches	>>>	94 %	>>>	9
Branches made barrier-free in 2020	>>>	49	>>>	9
Total Branches in Portugal	>>>	421	>>>	9
CENTRE STORE Branches	>>>	548	>>>	9
ALL IN ONE CENTRES Branches	>>>	2	>>>	9
Number of citizens with a local branch	>>>	91 %	>>>	9
Presence in towns with more than 10,000 residents in Spain	>>>	100 %	>>>	9
Presence in towns with more than 5,000 residents in Spain	>>>	94 %	>>>	9
Number of town in which it is the only bank Spanish Network	>>>	215	>>>	9
Presence in towns with more than 10,000 residents in Portugal	>>>	83 %	>>>	9
Representative offices	>>>	18	>>>	10
International branches	>>>	5	>>>	10
Spanish Desk	>>>	2	>>>	10
ATMs in Spain	>>>	8,827	>>>	10

## » ESG Criteria **Social**

Indicators		2020		Page
Accessible ATMs in Spain	>>>	99 %	>>>	10
ATMs that have help videos in sign language in Spain	>>>	99.80 %	>>>	10
ATMs in Portugal	>>>	1,456	>>>	10
Entrepreneur Awards XXI (DayOne)	>>>	✓	>>>	14
Experience Index	>>>	86.1	>>>	16
Committed customers	>>>	34.80 %	>>>	16
Net Promoter Score <i>Retail</i>	>>>	28.90 %	>>>	16
BPI Individuals Experience Index	>>>	91.0	>>>	16
Complaints received (Customer Service Department)	>>>	✓	>>>	16
Customer Service Department (claims and complaints)	>>>	✓	>>>	17
"la Caixa" Banking Foundation Welfare Projects budget	>>>	560 M	>>>	18
Aula Programme	>>>	✓	>>>	19;24
Total CaixaBank Group employees	>>>	35,434	>>>	20
% male employees - CaixaBank Group	>>>	45.40 %	>>>	20
% female employees - CaixaBank Group	>>>	54.60 %	>>>	20
Total employees - CaixaBank	>>>	27,404	>>>	20
Total employees - BPI	>>>	4,622	>>>	20
Executive positions filled internally at CaixaBank	>>>	99.10 %	>>>	20
CaixaBank Group workforce adhered to a collective agreement	>>>	100 %	>>>	20
Employees with disabilities at CaixaBank Group	>>>	362	>>>	20
Gender pay gap at CaixaBank	>>>	0.64 %	>>>	20
Women holding management positions at CaixaBank	>>>	41.60 %	>>>	20;30
Investment in training at CaixaBank	>>>	> 11 M	>>>	21
Training hours	>>>	> 2 M	>>>	21
Online training	>>>	98.40 %	>>>	21
Hours of training per employee	>>>	81	>>>	21
CaixaBank employees certified in MiFID	>>>	> 18,710	>>>	21
CaixaBank professionals certified in the Mortgage Law	>>>	18,066	>>>	21
Employees at CaixaBank with variable remuneration linked to quality of service	>>>	99.20 %	>>>	21
Much to do: impacts in digital media	>>>	67 M	>>>	24



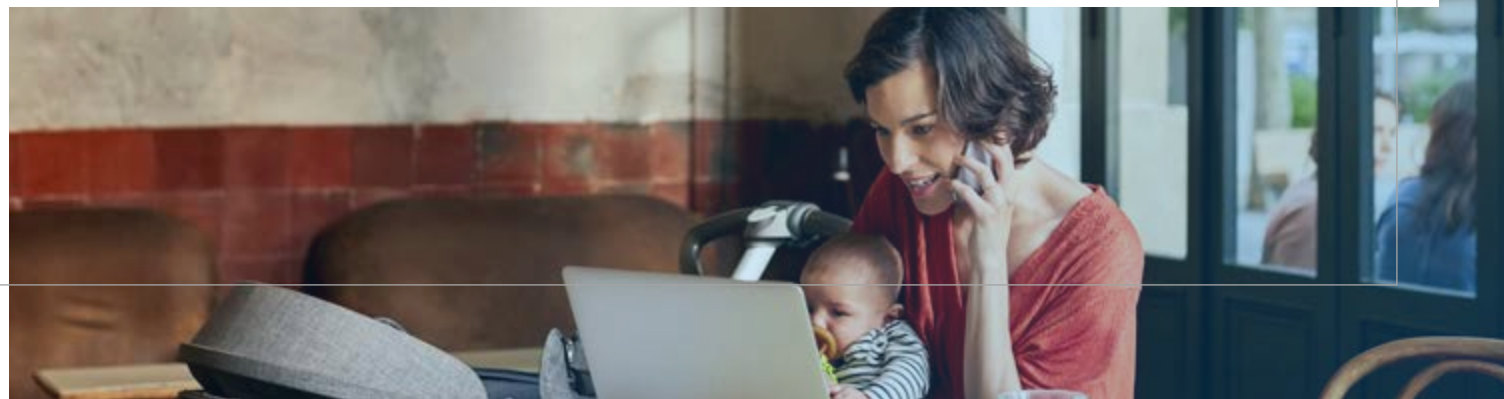
## » ESG Criteria Social

Indicators		2020		Page
Much to do: views of audio-visual content	>>>	8.3 M	>>>	24
CaixaBankResearch	>>>	✓	>>>	25
CaixaBank Chair of CSR at IESE Business School	>>>	✓	>>>	25
CaixaBankTalk	>>>	✓	>>>	25
CaixaBank Volunteer Association	>>>	✓	>>>	25;27
Charity Initiatives	>>>	✓	>>>	26
Decentralised welfare projects (DWP)	>>>	✓	>>>	26;28
GAVI, the Vaccine Alliance	>>>	✓	>>>	28
Employees with disabilities in 2020	>>>	362	>>>	29
Internal female <i>mentoring</i> participants	>>>	430	>>>	30
Internal news associated with gender diversity published in <i>People Now</i> .	>>>	> 20	>>>	30
New Equality Plan: agreement with union representatives	>>>	100 %	>>>	30
Social housing	>>>	✓	>>>	32
MicroBank: Projects supported by microcredits and other loans with social impact	>>>	105,378	>>>	34
MicroBank: total volume in microcredits	>>>	900 M	>>>	34
MicroBank: active partner institutions	>>>	302	>>>	34
Microcredits for Families	>>>	✓	>>>	35
Microcredits for Businesses	>>>	✓	>>>	35
Jobs created per microcredit	>>>	0.74	>>>	35
Other financing with social impact	>>>	✓	>>>	36
Social Welfare Accounts	>>>	✓	>>>	36
CaixaBank Asset Management: MicroBank Fondo Ético, FI	>>>	116 M	>>>	38
CaixaBank Asset Management: CaixaBank Selección Futuro Sostenible, FI	>>>	509 M	>>>	38
Socially Responsible Investment Project	>>>	✓	>>>	38
Social bond amount issued by CaixaBank in current year (€M)	>>>	1,000 M	>>>	41
Social bond issued by CaixaBank in current year (years)	>>>	5 years	>>>	41
Social Bond - Coupon %	>>>	0.625 %	>>>	41
Social Bond impact on SDGs 2019	>>>	✓	>>>	41
COVID-19 social bond amount issued by CaixaBank in current year (€M)	>>>	1.000 M	>>>	42
COVID-19 social bond issued by CaixaBank in current year (years)	>>>	6 years	>>>	42

## » ESG Criteria Social



Indicators		2020		Page
COVID-19 social bond - Coupon %	>>>	0.75 %	>>>	42
CaixaBank digital <i>retail</i> customers	>>>	67.60 %	>>>	47
Digital penetration in Spain	>>>	34.40 %	>>>	47
Digital customers on BPI Network	>>>	46.70 %	>>>	47
Digital customers	>>>	> 6.9 M	>>>	47
100 % digital customers	>>>	34 %	>>>	47
Omnichannel customers	>>>	66 %	>>>	47
Web customers	>>>	6 %	>>>	47
Mobile customers	>>>	42 %	>>>	47
Mobile + Web customers	>>>	52 %	>>>	47
Margin of omnichannel customers compared to physical customers	>>>	122 %	>>>	47
Average engagement of the omnichannel customer compared to the physical customer	>>>	69.00 %	>>>	47
Customers connecting daily	>>>	≈2.5 M	>>>	47
Volume of purchases made using a mobile phone	>>>	109 M	>>>	47
Cards downloaded to mobile phone	>>>	> 2.3 M	>>>	47
Points of sale	>>>	438,889	>>>	47
Bizum customers	>>>	3 M	>>>	47
Savings insurance marketing through digital channels	>>>	51.70 %	>>>	47
Imagin: Customers	>>>	3 M	>>>	48
InTouch: Customers	>>>	1.4 M	>>>	48
COVID-19 main actions	>>>	✓	>>>	57



## >> ESG criteria Governance

Indicators		2020		Page
Direct and indirect contribution to Spain's GDP	>>>	9,611 M	>>>	6
Direct and indirect contribution to Spain's GDP as a %	>>>	0.86 %	>>>	6
Direct and indirect contribution to Portugal's GDP	>>>	832 M	>>>	6
Direct and indirect contribution to Portugal's GDP as a %	>>>	0.42 %	>>>	6
Gross Value Added of CABK to the financial and insurance sector	>>>	13.70 %	>>>	6
Gross Value Added of BPI to the financial and insurance sector	>>>	6.20 %	>>>	6
Taxes paid and collected (Spain)	>>>	2,654 M	>>>	6
Group taxes paid and collected from third parties	>>>	1,381 M	>>>	6
Deposit Guarantee Fund contribution	>>>	244 M	>>>	6
Contribution to the Single Resolution Fund	>>>	110 M	>>>	6
Extraordinary contribution to the banking sector (Portugal)	>>>	18 M	>>>	6
Taxes collected on behalf of third parties	>>>	1,422 M	>>>	6
Indirect taxes	>>>	479 M	>>>	6
Social security contributions paid by the Company	>>>	462 M	>>>	6
Direct taxes	>>>	291 M	>>>	6
Jobs created through purchasing from suppliers - Spain	>>>	49,110	>>>	7;22
Jobs created through purchasing from suppliers - Portugal	>>>	6,273	>>>	7;22
Customer funds - Spain	>>>	415,408 M	>>>	11
Total assets - Spain	>>>	451,520 M	>>>	11
Loans and advances to customers - Spain	>>>	243,924 M	>>>	11
Customer funds - Portugal	>>>	32,614 M	>>>	11
Total assets - Portugal	>>>	37,564 M	>>>	11
Loans and advances to customers - Portugal	>>>	25,647 M	>>>	11
Market share - Spain	>>>	✓	>>>	11
Market share - Portugal	>>>	✓	>>>	11
Hard indicators for Consumer Banking	>>>	✓	>>>	12
Hard indicators for <i>Premier</i> Banking	>>>	✓	>>>	12
Hard indicators for Business and Entrepreneurs	>>>	✓	>>>	12
Hard indicators for Private Banking	>>>	✓	>>>	12
Hard indicators for CIB & International Banking	>>>	✓	>>>	12

## » ESG criteria Governance

Indicators		2020		Page
Hard indicators for Business Banking	>>>	✓	>>>	13
Hard indicators for AgroBank	>>>	✓	>>>	14
CaixaBank Group customers	>>>	15.2 M	>>>	16
CaixaBank customers	>>>	13.3 M	>>>	16
BPI Customers	>>>	1.9 M	>>>	16
Penetration among individual customers in Spain	>>>	30.90 %	>>>	16
Penetration among individual customers as leading bank in Spain	>>>	23.90 %	>>>	16
CriteriaCaixa shareholding percentage	>>>	40.0 %	>>>	18
Shareholding percentage of securities held in treasury, Board, and other shareholders with Board representation	>>>	2.80 %	>>>	18
Free float management shareholding percentage	>>>	57.10 %	>>>	18
Free float - Minor shareholders	>>>	34 %	>>>	18
Free float - Institutional	>>>	66 %	>>>	18
Shareholders	>>>	564,723	>>>	18
Stock market capitalisation	>>>	12,558 M	>>>	18
2020 dividend.	>>>	€0.0268/share	>>>	18
Payout ratio	>>>	15 %	>>>	18
Shareholders informed monthly via the Shareholder Newsletter	>>>	> 200,000	>>>	19
Shareholders connected during the 3 virtual corporate meetings	>>>	2,315	>>>	19
Followers on CaixaBank shareholders Twitter account	>>>	5,417	>>>	19
Shareholder Advisory Committee members	>>>	12	>>>	19
Institutional free float is in the hands of foreign investors	>>>	86 %	>>>	19
Meetings with investors at roadshows and conferences	>>>	> 520	>>>	19
Analysts that monitor the CaixaBank share and provide personalised attention	>>>	32	>>>	19
Analyst reports on CaixaBank published, including sector reports	>>>	350	>>>	19
Women Board members	>>>	42.8 %	>>>	20;30
CaixaBank wages and salaries	>>>	2,088	>>>	21
CaixaBank Group suppliers	>>>	2,393	>>>	22
Invoiced CaixaBank Group suppliers	>>>	2,120 M	>>>	22
Local suppliers in Spain	>>>	97 %	>>>	22
Average payment period to suppliers	>>>	21	>>>	22



## » ESG criteria **Governance**

Indicators		2020		Page
Approved or re-approved suppliers under the new approval process	>>>	688	>>>	22
Recruitment volume via special employment centres	>>>	5.4 M	>>>	22
Processes traded via electronic trading	>>>	540	>>>	23
Electronic trading volume	>>>	642 M	>>>	23
Suppliers with certified environmental management systems or ISO 14001 certified	>>>	1,226	>>>	23
Audits performed including all procurement categories	>>>	16	>>>	23
VidaCaixa: market share in life insurance in Spain	>>>	29.30 %	>>>	37
VidaCaixa: market share in pension plans in Spain	>>>	26.30 %	>>>	37
VidaCaixa: premiums and contributions under contract	>>>	9,609 M	>>>	37
VidaCaixa: managed customer funds	>>>	96,467 M	>>>	37
VidaCaixa: benefits paid	>>>	4,171 M	>>>	37
VidaCaixa: Investments take ESG criteria into account	>>>	100 %	>>>	37
VidaCaixa: ESG positioning	>>>	✓	>>>	37
CaixaBank Asset Management: market share of mutual funds in Spain	>>>	17.50 %	>>>	38
CaixaBank Asset Management: assets under management	>>>	60,486 M	>>>	38
CaixaBank Asset Management: discretionary portfolio management	>>>	28,997 M	>>>	38
CaixaBank Asset Management: ESG positioning	>>>	✓	>>>	38
Reputational Risk Support Service	>>>	✓	>>>	43
Card turnover	>>>	50,893 M	>>>	47
Invested in CaixaBank Group information security	>>>	> 50 M	>>>	49
Main information security indicators	>>>	✓	>>>	49
CaixaBank Group investment in development and technology	>>>	933 M	>>>	50
Main efficiency and digitalisation indicators	>>>	✓	>>>	50
Main ethics and integrity policies	>>>	✓	>>>	52
Main Committees	>>>	✓	>>>	53
Whistle-Blowing Channel	>>>	✓	>>>	53
Adherences and alliances	>>>	✓	>>>	54
Sustainability indexes and ratings	>>>	✓	>>>	56
Sustainable Development Goals	>>>	✓	>>>	61
Materiality study and SDGs	>>>	✓	>>>	67
Awards and Recognition 2020	>>>	✓	>>>	68