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* Environmental, Social and Governance.
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.
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
   - €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

€9,611 M contribution to Spanish GDP

49,110 indirect jobs created

35,434 CaixaBank Group employees

0.86 % CONTRIBUTION TO SPANISH GDP

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*

- **€832 M** direct and indirect contribution to Spanish and Portuguese GDP*

- **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)

- **€1,422 M** Taxes collected on behalf of third parties

- **€479 M** Indirect taxes

- **€462 M** Social security contributions

- **€291 M** Direct taxes

* 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

8,737 jobs
MicroBank
Created with the support of microcredits

5,416 new business

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 filed

* 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.
CaixaBank’s Presence

MARKET

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

91% of Spanish citizens have a branch in their municipality
94% fully accessible branches in Spain
99% fully accessible ATMs in Spain

94% presence in towns of more than 5,000 inhabitants
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

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.
**ATMs**

- **8,827** ATMs in Spain
- **1,456** ATMs in Portugal*

- **99 %** Fully accessible ATMs
- **99.8 %** ATMs with sign language video guides

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

**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

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

**2** Spanish Desk
- Mexico City, Vienna

*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

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### MARKET SHARE IN SPAIN

<table>
<thead>
<tr>
<th>Sector</th>
<th>Market Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>16.2%</td>
</tr>
<tr>
<td>Deposits</td>
<td>15.6%</td>
</tr>
<tr>
<td>Long-term savings*</td>
<td>23.3%</td>
</tr>
<tr>
<td>Direct pension deposits</td>
<td>20.1%</td>
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<tr>
<td>Housing loans</td>
<td>15.3%</td>
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<tr>
<td>Life-savings insurance</td>
<td>29.9%</td>
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<tr>
<td>Life-risk insurance</td>
<td>21.5%</td>
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<tr>
<td>Health insurance</td>
<td>30.5%</td>
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<tr>
<td>Pension plans</td>
<td>26.3%</td>
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<tr>
<td>Mutual funds</td>
<td>17.5%</td>
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<tr>
<td>Card revenue</td>
<td>23.3%</td>
</tr>
<tr>
<td>POS revenue</td>
<td>26.5%</td>
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</tbody>
</table>

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### BPI BUSINESS SHARES

<table>
<thead>
<tr>
<th>Sector</th>
<th>Market Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>10.7%</td>
</tr>
<tr>
<td>Deposits</td>
<td>10.6%</td>
</tr>
<tr>
<td>Housing loans</td>
<td>12.2%</td>
</tr>
<tr>
<td>direct deposit of salaries</td>
<td>9.6%</td>
</tr>
<tr>
<td>Mutual funds</td>
<td>18.8%</td>
</tr>
<tr>
<td>Insurance</td>
<td>11.4%</td>
</tr>
</tbody>
</table>

* Combined share of mutual funds, savings plans and pension plans.
CaixaBank is the only Spanish bank with six business areas certified by Aenor.

**Business model**

**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** 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

**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

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*Corporate & Institutional Banking. **As at November 2020.
PRIVATE BANKING

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

Hard indicators

- 87.6 (scale 0-100) Private Banking Experience Index
- €80,834 M managed resources and securities
- 93% of customers advised
- 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
- 14 Institutional Banking centres
- €3,000 M of investment in renewable energy projects
- 50,479 in investment
- €7,000 M granted in ICO loans
- €1,000 M signed in moratoriums for the retail sector and aid for companies most affected by COVID-19

COMPANY BANKING

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

Hard indicators

- 87.2 Experience Index
- 47,651 in investment
- 16.5% of customers advised
- 100% of managers accredited by the CNMV in financial advice

Response to the COVID-19 emergency

- €+7,000 M granted in ICO loans
- €+1,000 M signed in moratoriums for the retail sector and aid for companies most affected by COVID-19

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.

**dayone**

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

**ENTREPRENEUR AWARDS**

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

**HolaBank**

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

**TRUST**

### MAIN BANK FOR 23.90 % OF SPANIARDS

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### Financial culture plan

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

### No poverty

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

### Good health and well-being

- Financial Culture Plan
- Workforce training
- Aula Programme

### Quality Education

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

### Gender equality

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

### Decent work and economic growth

- 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

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**SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK’S CONTRIBUTION**

- More than 4,600 active volunteers with the CaixaBank Volunteer Association
- Financial culture plan
- CaixaBank Group customers

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**Stakeholders**

- More than 4,600 active volunteers with the CaixaBank Volunteer Association
- 15.2 M CaixaBank customers

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**STAKEHOLDER PLATFORMS**

- CaixaBank Chair of CSR at IESE Business School
- 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
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

86.1 Experience Index*

23.9 % penetration among individual customers as leading bank in Spain

34.8 % Committed customers**

28.9 % Net Promoter Score Retail***

91.0 BPI Individuals Experience Index

COMPLAINTS RECEIVED

Complaints received

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

* 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*

*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

- **Shareholders and investors**
  - 564,723 shareholders

**CAPITALISATION AND REMUNERATION**

- **€12,558 M** in market capitalisation
- **€0.0268 per share** dividend 2020
- **15% ratio payout** dividend 2020

**CriteriaCaixa**

- **40.0%**
- **34% Retail**
- **57.1% Free float in management**
- **66% Institutions**

- **2.8% Securities held in treasury, directors and other shareholders with Board representation**

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1. 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.
2. Board of Directors.
3. Excluding securities held in treasury.
4. 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.
5. 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

INSTITUTIONAL INVESTORS AND ANALYSTS

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

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*

45.4 % Men
54.6 % Women

44.8 % Men
55.2 % Women

27,404 CaixaBank

4622 Banco BPI

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**

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

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

**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
- 3 Aula Talks
- 6,084 attendees
- 30,668 views

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

CaixaBank Talks

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
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

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

€28.9 M in aid

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

14 % Education and scholarships
16 % Research and health
53 % Social programmes
18 % Culture and science

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.

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

FUNCTIONAL DIVERSITY

New inclusive policy for people with disabilities

362 Employees with disabilities in 2020

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*

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International Diversity Award 2020 from the Diversity Foundation

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

*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

42.8 % women Board members
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

CaixaBank Talks

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.

*Science, Technology, Engineering, Mathematics.
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

14,455
homes in
social rental programme

7,568
social housing rental programme without grant

5,562
social housing rental programme with grant

4,335
Rents lower than €285

699
Rents over €428

4,087
With grant 50 % lower than the rent

€236
average rental amount

€273
average rental amount

€285

2,534
Rents between €285 and €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

 Waiver of own property rentals
All the people affected by the pandemic who requested it, 100 % of the rent of the properties was waivered 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.

COVID-19 ACTIONS

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

4,786 contracts benefiting from support measures related to the COVID-19 crisis
ISSUANCE OF A COVID-19 SOCIAL BOND AND A GREEN BOND IN 2020

04

Responsible business

COMMITMENT

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 CO₂ 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+

€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
Microcredits and other finance with a social impact

**MicroBank**

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.

**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

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

approved projects

**€900 M**

total volume

**302 active collaborating entities**

**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.
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.

**5,283** loans granted
**€154 M** in volume
**€29,059** average amount

The most noteworthy items are as follows:

**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

**SAVINGS INSURANCE AND PENSION PLANS**

**VidaCaixa**

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

**Total**

- **€9,609 M** in premiums and marketed contributions
- **€96,467 M** in customer managed resources
- **€4,171 M** in benefits paid

**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)

**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**

---

*Environmental, Social and Governance.

** Does not include information on BPI Vida e Pensoes (€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.

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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.
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 "1 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

3rd 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

3rd 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
1. Sustainable business

RENEWABLE ENERGIES PROJECT FINANCE

5,730 MW of installed capacity

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

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.

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

Renewable energy portfolio exposure represents 81% of the project finance energy project portfolio.
**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
  - Renewable energies
  - Waste management
  - Development of the rural environment

€54 M in financing

788 loans granted

---

**BPI**

- €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
Social bond

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

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

September 2019

€1,000 M

Senior non preferred

5 years

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

* Published in the First Follow-up Report in October 2020.
COVID-19 social bond

July 2020

€1,000 M
Senior preferred

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
Senior preferred
Coupon of 0.75% 6 years

Funds will be channelled to finance projects that contribute to environmental sustainability, such as reducing greenhouse gases, preventing pollution and adapting to climate change.

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.
2. ESG and climate risk

The highest management body is the Environmental Risk Management Committee.

**ESG and climate risk**

**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)

**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*.

**Operations financed**

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category A</td>
<td>(projects with potential significant environmental/social impacts)</td>
<td>2</td>
</tr>
<tr>
<td>Category B</td>
<td>(projects with limited and easily mitigated potential ESG impact)</td>
<td>13</td>
</tr>
<tr>
<td>Category C</td>
<td>(projects with minimal or no adverse social or environmental impacts, including certain financial intermediary projects with minimal or no risk)</td>
<td>3</td>
</tr>
</tbody>
</table>

- Figures from BPI

**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:
  - **37 %** Defence
  - **63 %** Other responsible policies and operations with a potential reputational impact

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

**≈2 %** credit exposure to CO₂ emission intense businesses.

---

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

**Environmental Management Plan 2019-2021**
by CaixaBank

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Objective</th>
<th>Indicators</th>
<th>Objective 2018</th>
<th>Objective 2019</th>
<th>Objective 2020</th>
<th>Objective 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carbon Neutral project</td>
<td>Minimise and offset the carbon footprint</td>
<td>CO₂ emissions (vs. 2015) – GLOBAL</td>
<td>-10 %</td>
<td>-38 %</td>
<td>-50 %</td>
<td>-34 %</td>
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<tr>
<td>Environmental efficiency and</td>
<td>Implementation of energy efficiency measures</td>
<td>Energy consumed (vs. 2015)</td>
<td>-5.5 %</td>
<td>-9 %</td>
<td>-13 %</td>
<td>-18.8 %</td>
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<tr>
<td>certification</td>
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<tr>
<td>Value chain</td>
<td>Environmental Purchasing Plan (environmental criteria in purchasing and</td>
<td>Categories of green purchases/Categories of</td>
<td>N/A</td>
<td>N/A</td>
<td>50 %</td>
<td>100 %</td>
</tr>
<tr>
<td></td>
<td>contracting services or extension of the environmental commitment to the</td>
<td>total green purchases</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>value chain)</td>
<td></td>
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</tbody>
</table>

*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

*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.
• **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

**Change in emissions generated and fully offset**

<table>
<thead>
<tr>
<th>Year</th>
<th>Scope 1 (t CO₂ eq)</th>
<th>Scope 2 (t CO₂ eq)</th>
<th>Scope 3 (t CO₂ eq)</th>
<th>Emissions per employee</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>8,576</td>
<td>403</td>
<td>18,355</td>
<td>0.93</td>
</tr>
<tr>
<td>2019</td>
<td>5,573</td>
<td>459</td>
<td>15,092</td>
<td>0.73</td>
</tr>
<tr>
<td>2020</td>
<td>3,597</td>
<td>287</td>
<td>12,361</td>
<td>0.59</td>
</tr>
</tbody>
</table>

**Indicators - KPI**

- **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

**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**

*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*

<table>
<thead>
<tr>
<th>Digital Channel</th>
<th>Omnichannel***</th>
<th>Web</th>
<th>Mobile</th>
<th>Mobile + Web</th>
</tr>
</thead>
<tbody>
<tr>
<td>34% digital</td>
<td>66%</td>
<td>6%</td>
<td>42%</td>
<td>52%</td>
</tr>
<tr>
<td>100% digital</td>
<td>Omnichannel***</td>
<td>Web</td>
<td>Mobile</td>
<td>Mobile + Web</td>
</tr>
</tbody>
</table>

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

Marketing through digital channels

51.7% savings insurance

Alliances to improve value proposition with services

* 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

**CaixaBank Now**

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*

---

**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

---

*B: 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

<table>
<thead>
<tr>
<th></th>
<th>CNPIC1</th>
<th>DJSI2</th>
<th>CSF3</th>
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</thead>
<tbody>
<tr>
<td>CaixaBank</td>
<td>8.6</td>
<td>8.5</td>
<td>6.6</td>
</tr>
<tr>
<td>PEERS</td>
<td>8.2</td>
<td>8.5</td>
<td>5.5</td>
</tr>
</tbody>
</table>

Base 10 Benchmark vs DJSI members

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

INFO PROTECT

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

1 System robustness testing, running controlled attacks.

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
6

**Responsible behaviour**

**RESPONSIBILITY**

---

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

---

**SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK’S CONTRIBUTION**

<table>
<thead>
<tr>
<th>SDG</th>
<th>Goal</th>
<th>Caixabank's Contribution</th>
</tr>
</thead>
</table>
| 5   | Gender | • Adherence to the United Nations Women’s Empowerment Principles  
      | equality       | • Women in management positions |
| 11  | Sustainable  | • Adherence to United Nations World  
      | cities and    | Tourism Organisation |
      | communities  |                          |
| 12  | Responsible  | • Presidency of the Spanish Network of the United  
      | consumption   | Nations Global Compact |
      | and production| • Adherence to the United Nations Principles for Responsible Investment |
      |               | • Inclusion in the Dow Jones Sustainability Index |
| 16  | Peace, justice  | • Control and compliance through various committees  
      | and strong    | • Due diligence process and evaluation of the  
      | institutions  |    Human Rights |
      |               | • Main ethics and integrity policies |
| 17  | Partnership  | • National and international adhesions |
      | for the goals |                          |

---

**Due diligence**

- Compliance processes and evaluation of the Human Rights.

---

**Adherence**

- to 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.

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

**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.

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

Transversal ESG


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

**Defines the role and responsibilities of the financial sector to guarantee a sustainable future**
- Global and collaborative initiative of companies committed to using 100% renewable energy (2016).

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

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

**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

**Public commitment to ensure that its policies promote gender equality**
- 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).

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

### 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
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

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

>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 waivered
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
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

WithOurTraditions: Communication of a social nature to accompany our customers during the main holidays being celebrated differently due to the pandemic

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

Social activities

- Decentralised Welfare Projects: channelling of funds to urgent needs, €9.2 M among 1,682 social activities, in particular:
  - Medical and emergency supplies: 1.3 M
  - Foodstuffs: 5.6 M
  - The elderly: 0.3 M
  - Other vulnerable groups: 2 M

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

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

<table>
<thead>
<tr>
<th>#</th>
<th>Priority</th>
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<tbody>
<tr>
<td>1</td>
<td>No Poverty</td>
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<tr>
<td>2</td>
<td>Zero Hunger</td>
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<tr>
<td>3</td>
<td>Good Health and Well-being</td>
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<tr>
<td>4</td>
<td>Quality Education</td>
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<tr>
<td>5</td>
<td>Gender Equality</td>
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<tr>
<td>6</td>
<td>Clean Water and Sanitation</td>
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<tr>
<td>7</td>
<td>Affordable and Clean Energy</td>
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<tr>
<td>8</td>
<td>Decent Work and Economic Growth</td>
</tr>
<tr>
<td>9</td>
<td>Industry Innovation and Infrastructure</td>
</tr>
<tr>
<td>10</td>
<td>Reduced Inequalities</td>
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<tr>
<td>11</td>
<td>Sustainable Cities and Communities</td>
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<tr>
<td>12</td>
<td>Responsible Consumption and Production</td>
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<tr>
<td>13</td>
<td>Climate Action</td>
</tr>
<tr>
<td>14</td>
<td>Life Below Water</td>
</tr>
<tr>
<td>15</td>
<td>Life on Land</td>
</tr>
<tr>
<td>16</td>
<td>Peace, Justice and Strong Institutions</td>
</tr>
</tbody>
</table>

### Interrelated SDGs

<table>
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<tr>
<td>16</td>
<td>Peace, Justice and Strong Institutions</td>
</tr>
</tbody>
</table>

**Commitment**

- to people
- to society
- 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

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

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
- IWECAwards
- 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, EjeCon.
*** 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 CO2 emissions
• Renewable energy financing

AgroBank
• Issuance framework for sustainable, green and social bonds

Equity and integrity policies
• Due diligence and evaluation of human rights.
• Information security
• Adherence to Autocontrol

"la Caixa" Foundation
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

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

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** 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

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

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

<table>
<thead>
<tr>
<th>Area</th>
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<th>2020</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wengage Programme</td>
<td>Women managers at CaixaBank %</td>
<td>41.6</td>
<td>20</td>
</tr>
<tr>
<td>Adherences</td>
<td>Adherence to the United Nations Women’s Empowerment Principles</td>
<td></td>
<td>30</td>
</tr>
<tr>
<td>Sponsorships</td>
<td>Spanish women’s football and basketball teams</td>
<td></td>
<td>31</td>
</tr>
<tr>
<td>Entrepreneurship</td>
<td>Volume of Entrepreneur Awards XXI €M</td>
<td>0.8</td>
<td>14</td>
</tr>
<tr>
<td>Microcredits</td>
<td>Total business microcredits €M</td>
<td>374</td>
<td>35</td>
</tr>
<tr>
<td>Innovation</td>
<td>Investment in development and technology €M</td>
<td>933</td>
<td>50</td>
</tr>
<tr>
<td>Information security</td>
<td>Investment in information security €M</td>
<td>+50</td>
<td>49</td>
</tr>
<tr>
<td>Digitalisation</td>
<td>Transactions per second</td>
<td>≈16,000</td>
<td>50</td>
</tr>
<tr>
<td>Extensive reach</td>
<td>100 % fully accessible branches in Spain %</td>
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<td>Adherences</td>
<td>United Nations World Tourism Organisation</td>
<td></td>
<td>54</td>
</tr>
</tbody>
</table>
## SDG RELATED

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

<table>
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<tr>
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<tr>
<td>SDG Bond</td>
<td>Framework for SDG-linked bond issuances</td>
<td></td>
<td>41</td>
</tr>
<tr>
<td>Sustainable financing</td>
<td>Total renewable energy financing €M</td>
<td>3,163</td>
<td>39</td>
</tr>
<tr>
<td>Green bonds</td>
<td>Green bond issue €M</td>
<td>1,000</td>
<td>42</td>
</tr>
<tr>
<td>Environmental Management Plan</td>
<td>Energy consumed from renewable sources %</td>
<td>99.34</td>
<td>45</td>
</tr>
<tr>
<td>Adherences</td>
<td>RE100 Initiative</td>
<td></td>
<td>45</td>
</tr>
<tr>
<td>Adherences</td>
<td>Member of the Spanish Green Growth Group</td>
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<td>55</td>
</tr>
<tr>
<td>Equator Principles</td>
<td>Participation in financed operations €M</td>
<td>1,430</td>
<td>43</td>
</tr>
<tr>
<td>Sustainable financing</td>
<td>Total renewable energy financing €M</td>
<td>3,163</td>
<td>39</td>
</tr>
<tr>
<td>Environmental Management Plan</td>
<td>Energy consumed from renewable sources %</td>
<td>99.34</td>
<td>45</td>
</tr>
<tr>
<td>AgroBank</td>
<td>EcoFinancing line for farming projects (efficient water use)</td>
<td></td>
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<tr>
<td>SDG Bond</td>
<td>Framework for SDG-linked bonds</td>
<td></td>
<td>41</td>
</tr>
<tr>
<td>Responsible behaviour</td>
<td>Ethics and integrity policies</td>
<td></td>
<td>52</td>
</tr>
<tr>
<td>Information security</td>
<td>Due diligence process and evaluation of the Human Rights.</td>
<td></td>
<td>52</td>
</tr>
<tr>
<td>Adherence</td>
<td>Investment in information security €M</td>
<td>+50</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td>Autocontrol, the Spanish Association for Commercial Self-Regulation for good advertising practices.</td>
<td></td>
<td>53</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Priorities</th>
<th>Interrelated SDGs</th>
<th>Thematic clusters</th>
<th>Global Compact Principles</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. No Poverty</td>
<td>FINANCIAL INCLUSION</td>
<td>1, 2, 4, 5, 6</td>
<td>1, 2, 3, 4, 5, 6, 10</td>
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<tr>
<td>2. Decent Work and Economic Growth</td>
<td>SOCIAL COMMITMENT</td>
<td>1, 2, 3, 4, 5, 6, 10</td>
<td>1, 2, 3, 4, 5, 6</td>
</tr>
<tr>
<td>3. Responsible Consumption and Production</td>
<td>PROFITABILITY AND FINANCIAL STRENGTH</td>
<td>6, 7, 8, 9</td>
<td>1, 2, 3, 6</td>
</tr>
<tr>
<td>4. Partnerships for the Goals</td>
<td>INNOVATION AND DIGITAL TRANSFORMATION</td>
<td>1, 2, 3, 4, 5, 6, 10</td>
<td>1, 2, 3, 4, 5, 6</td>
</tr>
<tr>
<td>5. Responsible Consumption and Production</td>
<td>CUSTOMER SATISFACTION</td>
<td>7, 8, 9</td>
<td>1, 2, 3, 4, 5, 6</td>
</tr>
<tr>
<td>6. Responsible Consumption and Production</td>
<td>PEOPLE-CENTRED CULTURE</td>
<td>7, 8, 9</td>
<td>1, 2, 3, 4, 5, 6</td>
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<tr>
<td>7. Responsible Consumption and Production</td>
<td>FINANCIAL INCLUSION</td>
<td>7, 8, 9</td>
<td>1, 2, 3, 4, 5, 6</td>
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<tr>
<td>8. Responsible Consumption and Production</td>
<td>CORPORATE GOVERNANCE</td>
<td>7, 8, 9</td>
<td>1, 2, 3, 4, 5, 6, 10</td>
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<tr>
<td>9. Partnerships for the Goals</td>
<td>RISK MANAGEMENT</td>
<td>7, 8, 9</td>
<td>1, 2, 3, 4, 5, 6, 10</td>
</tr>
<tr>
<td>10. Responsible Consumption and Production</td>
<td>ACTIONS AGAINST CLIMATE CHANGE</td>
<td>7, 8, 9</td>
<td>1, 2, 3, 4, 5, 6, 10</td>
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<tr>
<td>11. Responsible Consumption and Production</td>
<td>CAIXABANK’S ENVIRONMENTAL IMPACT</td>
<td>7, 8, 9</td>
<td>1, 2, 3, 4, 5, 6, 10</td>
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<tr>
<td>12. Responsible Consumption and Production</td>
<td>FINANCIAL INCLUSION</td>
<td>7, 8, 9</td>
<td>1, 2, 3, 4, 5, 6, 10</td>
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<tr>
<td>13. Responsible Consumption and Production</td>
<td>SOCIAL COMMITMENT</td>
<td>7, 8, 9</td>
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<tr>
<td>14. Responsible Consumption and Production</td>
<td>CORPORATE GOVERNANCE</td>
<td>7, 8, 9</td>
<td>1, 2, 3, 4, 5, 6, 10</td>
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<tr>
<td>15. Responsible Consumption and Production</td>
<td>RISK MANAGEMENT</td>
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<tr>
<td>16. Responsible Consumption and Production</td>
<td>ACTIONS AGAINST CLIMATE CHANGE</td>
<td>7, 8, 9</td>
<td>1, 2, 3, 4, 5, 6, 10</td>
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<tr>
<td>17. Responsible Consumption and Production</td>
<td>CAIXABANK’S ENVIRONMENTAL IMPACT</td>
<td>7, 8, 9</td>
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</tr>
<tr>
<td>18. Responsible Consumption and Production</td>
<td>INNOVATION AND DIGITAL TRANSFORMATION</td>
<td>7, 8, 9</td>
<td>1, 2, 3, 4, 5, 6, 10</td>
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<tr>
<td>19. Responsible Consumption and Production</td>
<td>CUSTOMER SATISFACTION</td>
<td>7, 8, 9</td>
<td>1, 2, 3, 4, 5, 6, 10</td>
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<tr>
<td>20. Responsible Consumption and Production</td>
<td>PEOPLE-CENTRED CULTURE</td>
<td>7, 8, 9</td>
<td>1, 2, 3, 4, 5, 6, 10</td>
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<tr>
<td>21. Responsible Consumption and Production</td>
<td>FINANCIAL INCLUSION</td>
<td>7, 8, 9</td>
<td>1, 2, 3, 4, 5, 6, 10</td>
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<tr>
<td>22. Responsible Consumption and Production</td>
<td>SOCIAL COMMITMENT</td>
<td>7, 8, 9</td>
<td>1, 2, 3, 4, 5, 6, 10</td>
</tr>
</tbody>
</table>

**SOCIETY**

**CORPORATE**

**ENVIRONMENT**
Awards and Recognition 2020

» **Reputation** as a *premium brand*

- Excellence in Leadership in Western Europe in 2020. Euromoney
- 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 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
Appendices

INDICATORS CLASSIFIED ACCORDING TO ESG
## ESG Criteria **Environmental**

<table>
<thead>
<tr>
<th>Indicators</th>
<th>2020</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>CaixaBank Asset Management: MicroBank Fondo Ecológico, FI</td>
<td>62 M</td>
<td>38</td>
</tr>
<tr>
<td>Renewable energies</td>
<td>✔️</td>
<td>39</td>
</tr>
<tr>
<td>Green loans</td>
<td>✔️</td>
<td>39</td>
</tr>
<tr>
<td>Loans referenced to sustainability variables</td>
<td>✔️</td>
<td>40</td>
</tr>
<tr>
<td>Financing of energy efficient buildings</td>
<td>✔️</td>
<td>40</td>
</tr>
<tr>
<td>EcoFinancing</td>
<td>✔️</td>
<td>40</td>
</tr>
<tr>
<td>BPI: Environmental sustainability</td>
<td>✔️</td>
<td>40</td>
</tr>
<tr>
<td>Green bonds: amount issued by CaixaBank in current year (€M)</td>
<td>1,000 M</td>
<td>42</td>
</tr>
<tr>
<td>Green bond: issued by CaixaBank in current year (years)</td>
<td>6 years</td>
<td>42</td>
</tr>
<tr>
<td>Green bond: Coupon %</td>
<td>0.375 %</td>
<td>42</td>
</tr>
<tr>
<td>Participation in the placement of bonds</td>
<td>✔️</td>
<td>42</td>
</tr>
<tr>
<td>Number of applications assessed (DCGRMA, CARs and BPI) according to the Environmental Risk Management Policy</td>
<td>630</td>
<td>43</td>
</tr>
<tr>
<td>Equator Principles</td>
<td>✔️</td>
<td>43</td>
</tr>
<tr>
<td>CO₂ emissions (vs. 2015) Global</td>
<td>-63 %</td>
<td>44</td>
</tr>
<tr>
<td>Energy consumed (vs. 2015)</td>
<td>-18.80 %</td>
<td>44</td>
</tr>
<tr>
<td>% (categories of green purchases/categories of total green purchases)</td>
<td>75 %</td>
<td>44</td>
</tr>
<tr>
<td>Reduction in carbon footprint since 2009</td>
<td>85 %</td>
<td>45</td>
</tr>
<tr>
<td>Reduction in carbon footprint since 2015</td>
<td>63 %</td>
<td>45</td>
</tr>
<tr>
<td>% total emissions offset</td>
<td>100 %</td>
<td>45</td>
</tr>
<tr>
<td>Consumption of renewable energy</td>
<td>99.34 %</td>
<td>45</td>
</tr>
<tr>
<td>total CO₂ emissions offset</td>
<td>16,245</td>
<td>45</td>
</tr>
<tr>
<td>CO₂ emissions: Scope 1</td>
<td>3,597</td>
<td>45</td>
</tr>
<tr>
<td>CO₂ emissions: Scope 2</td>
<td>287</td>
<td>45</td>
</tr>
<tr>
<td>CO₂ emissions: Scope 3</td>
<td>12,361</td>
<td>45</td>
</tr>
<tr>
<td>Emissions generated per employee</td>
<td>0.59</td>
<td>45</td>
</tr>
<tr>
<td>Monitored branches</td>
<td>685</td>
<td>45</td>
</tr>
<tr>
<td>Remote managed branches</td>
<td>339</td>
<td>45</td>
</tr>
<tr>
<td>Recycled paper consumed</td>
<td>97.5 %</td>
<td>45</td>
</tr>
<tr>
<td>Recycled paper consumed vs. 2019</td>
<td>-24 %</td>
<td>45</td>
</tr>
<tr>
<td>New charging points for electric vehicles</td>
<td>50</td>
<td>45</td>
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</tbody>
</table>

*Set of indicators related to the corresponding area available on the indicated page.*
## ESG Criteria Social

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

☑️ Set of indicators related to the corresponding area available on the indicated page.
## ESG Criteria Social

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

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</thead>
<tbody>
<tr>
<td>Much to do: views of audio-visual content</td>
<td>8.3 M</td>
<td>24</td>
</tr>
<tr>
<td>CaixaBank Research</td>
<td></td>
<td>25</td>
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<tr>
<td>CaixaBank Chair of CSR at IESE Business School</td>
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<td>25</td>
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<tr>
<td>CaixaBank Talk</td>
<td></td>
<td>25</td>
</tr>
<tr>
<td>CaixaBank Volunteer Association</td>
<td></td>
<td>25, 27</td>
</tr>
<tr>
<td>Charity Initiatives</td>
<td></td>
<td>26</td>
</tr>
<tr>
<td>Decentralised welfare projects (DWP)</td>
<td></td>
<td>26, 28</td>
</tr>
<tr>
<td>GAVI, the Vaccine Alliance</td>
<td></td>
<td>28</td>
</tr>
<tr>
<td>Employees with disabilities in 2020</td>
<td>362</td>
<td>29</td>
</tr>
<tr>
<td>Internal female mentoring participants</td>
<td>430</td>
<td>30</td>
</tr>
<tr>
<td>Internal news associated with gender diversity published in <em>People Now.</em></td>
<td>&gt; 20</td>
<td>30</td>
</tr>
<tr>
<td>New Equality Plan: agreement with union representatives</td>
<td>100 %</td>
<td>30</td>
</tr>
<tr>
<td>Social housing</td>
<td></td>
<td>32</td>
</tr>
<tr>
<td>MicroBank: Projects supported by microcredits and other loans with social impact</td>
<td>105,378</td>
<td>34</td>
</tr>
<tr>
<td>MicroBank: total volume in microcredits</td>
<td>900 M</td>
<td>34</td>
</tr>
<tr>
<td>MicroBank: active partner institutions</td>
<td>302</td>
<td>34</td>
</tr>
<tr>
<td>Microcredits for Families</td>
<td></td>
<td>35</td>
</tr>
<tr>
<td>Microcredits for Businesses</td>
<td></td>
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<td>Jobs created per microcredit</td>
<td>0.74</td>
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<td>Other financing with social impact</td>
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<td>67.60 %</td>
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<td>Digital penetration in Spain</td>
<td>34.40 %</td>
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<td>Digital customers on BPI Network</td>
<td>46.70 %</td>
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<td>Digital customers</td>
<td>&gt; 6.9 M</td>
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<td>100 % digital customers</td>
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<td>Omnichannel customers</td>
<td>66 %</td>
<td>47</td>
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<tr>
<td>Web customers</td>
<td>6 %</td>
<td>47</td>
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<tr>
<td>Mobile customers</td>
<td>42 %</td>
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<tr>
<td>Mobile + Web customers</td>
<td>52 %</td>
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<tr>
<td>Margin of omnichannel customers compared to physical customers</td>
<td>122 %</td>
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<td>Average engagement of the omnichannel customer compared to the physical customer</td>
<td>69.00 %</td>
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<td>Customers connecting daily</td>
<td>≈2.5 M</td>
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<td>Volume of purchases made using a mobile phone</td>
<td>109 M</td>
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<td>Cards downloaded to mobile phone</td>
<td>&gt; 2.3 M</td>
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<td>Points of sale</td>
<td>438,889</td>
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<td>Bizum customers</td>
<td>3 M</td>
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<td>Savings insurance marketing through digital channels</td>
<td>51.70 %</td>
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<td>Imagin: Customers</td>
<td>3 M</td>
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<td>9,611 M</td>
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<td>0.86 %</td>
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<td>Direct and indirect contribution to Portugal's GDP</td>
<td>832 M</td>
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<td>Direct and indirect contribution to Portugal's GDP as a %</td>
<td>0.42 %</td>
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<td>Gross Value Added of CABK to the financial and insurance sector</td>
<td>13.70 %</td>
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<td>Gross Value Added of BPI to the financial and insurance sector</td>
<td>6.20 %</td>
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<td>Taxes paid and collected (Spain)</td>
<td>2,654 M</td>
<td>6</td>
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<td>Group taxes paid and collected from third parties</td>
<td>1,381 M</td>
<td>6</td>
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<td>Deposit Guarantee Fund contribution</td>
<td>244 M</td>
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<tr>
<td>Contribution to the Single Resolution Fund</td>
<td>110 M</td>
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<tr>
<td>Extraordinary contribution to the banking sector (Portugal)</td>
<td>18 M</td>
<td>6</td>
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<tr>
<td>Taxes collected on behalf of third parties</td>
<td>1,422 M</td>
<td>6</td>
</tr>
<tr>
<td>Indirect taxes</td>
<td>479 M</td>
<td>6</td>
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<tr>
<td>Social security contributions paid by the Company</td>
<td>462 M</td>
<td>6</td>
</tr>
<tr>
<td>Direct taxes</td>
<td>291 M</td>
<td>6</td>
</tr>
<tr>
<td>Jobs created through purchasing from suppliers - Spain</td>
<td>49,110</td>
<td>7,22</td>
</tr>
<tr>
<td>Jobs created through purchasing from suppliers - Portugal</td>
<td>6,273</td>
<td>7,22</td>
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<td>Customer funds - Spain</td>
<td>415,408 M</td>
<td>11</td>
</tr>
<tr>
<td>Total assets - Spain</td>
<td>451,520 M</td>
<td>11</td>
</tr>
<tr>
<td>Loans and advances to customers - Spain</td>
<td>243,924 M</td>
<td>11</td>
</tr>
<tr>
<td>Customer funds - Portugal</td>
<td>32,614 M</td>
<td>11</td>
</tr>
<tr>
<td>Total assets - Portugal</td>
<td>37,564 M</td>
<td>11</td>
</tr>
<tr>
<td>Loans and advances to customers - Portugal</td>
<td>25,647 M</td>
<td>11</td>
</tr>
<tr>
<td>Market share - Spain</td>
<td>✓</td>
<td>11</td>
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<tr>
<td>Market share - Portugal</td>
<td>✓</td>
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<td>Hard indicators for Premier Banking</td>
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<td>Hard indicators for Business and Entrepreneurs</td>
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<td>CaixaBank Group customers</td>
<td>15.2 M</td>
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<td>CaixaBank customers</td>
<td>13.3 M</td>
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<td>BPI Customers</td>
<td>1.9 M</td>
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<td>Penetration among individual customers in Spain</td>
<td>30.90 %</td>
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<tr>
<td>Penetration among individual customers as leading bank in Spain</td>
<td>23.90 %</td>
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<td>Criteria Caixa shareholding percentage</td>
<td>40.0 %</td>
<td>18</td>
</tr>
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<td>Shareholding percentage of securities held in treasury, Board, and other shareholders with Board representation</td>
<td>2.80 %</td>
<td>18</td>
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<td>Free float - management shareholding percentage</td>
<td>57.10 %</td>
<td>18</td>
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<td>Free float - Minor shareholders</td>
<td>34 %</td>
<td>18</td>
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<tr>
<td>Free float - Institutional</td>
<td>66 %</td>
<td>18</td>
</tr>
<tr>
<td>Shareholders</td>
<td>564,723</td>
<td>18</td>
</tr>
<tr>
<td>Stock market capitalisation</td>
<td>€12,558 M</td>
<td>18</td>
</tr>
<tr>
<td>2020 dividend.</td>
<td>€0.0268/share</td>
<td>18</td>
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<td>Payout ratio</td>
<td>15 %</td>
<td>18</td>
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<tr>
<td>Shareholders informed monthly via the Shareholder Newsletter</td>
<td>&gt; 200,000</td>
<td>19</td>
</tr>
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<td>Shareholders connected during the 3 virtual corporate meetings</td>
<td>2,315</td>
<td>19</td>
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<td>Followers on CaixaBank shareholders Twitter account</td>
<td>5,417</td>
<td>19</td>
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<td>Shareholder Advisory Committee members</td>
<td>12</td>
<td>19</td>
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<tr>
<td>Institutional free float is in the hands of foreign investors</td>
<td>86 %</td>
<td>19</td>
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<tr>
<td>Meetings with investors at roadshows and conferences</td>
<td>&gt; 520</td>
<td>19</td>
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<td>Analysts that monitor the CaixaBank share and provide personalised attention</td>
<td>32</td>
<td>19</td>
</tr>
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<td>Analyst reports on CaixaBank published, including sector reports</td>
<td>350</td>
<td>19</td>
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<tr>
<td>Women Board members</td>
<td>42.8 %</td>
<td>20,30</td>
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<tr>
<td>CaixaBank wages and salaries</td>
<td>2,088</td>
<td>21</td>
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<td>CaixaBank Group suppliers</td>
<td>2,393</td>
<td>22</td>
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<td>Invoiced CaixaBank Group suppliers</td>
<td>2,120 M</td>
<td>22</td>
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<td>Local suppliers in Spain</td>
<td>97 %</td>
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<td>Approved or re-approved suppliers under the new approval process</td>
<td>688</td>
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<td>Recruitment volume via special employment centres</td>
<td>5.4 M</td>
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<td>Processes traded via electronic trading</td>
<td>540</td>
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<tr>
<td>Electronic trading volume</td>
<td>642 M</td>
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<td>Suppliers with certified environmental management systems or ISO 14001 certified</td>
<td>1,226</td>
<td>23</td>
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<td>Audits performed including all procurement categories</td>
<td>16</td>
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<td>VidaCaixa: market share in life insurance in Spain</td>
<td>29.30 %</td>
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<td>VidaCaixa: market share in pension plans in Spain</td>
<td>26.30 %</td>
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<td>VidaCaixa: premiums and contributions under contract</td>
<td>9,609 M</td>
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<td>VidaCaixa: managed customer funds</td>
<td>96,467 M</td>
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<td>VidaCaixa: benefits paid</td>
<td>4,171 M</td>
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<td>VidaCaixa: Investments take ESG criteria into account</td>
<td>100 %</td>
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<td>50,893 M</td>
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<td>CaixaBank Group investment in development and technology</td>
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