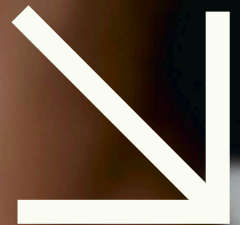


Annual report

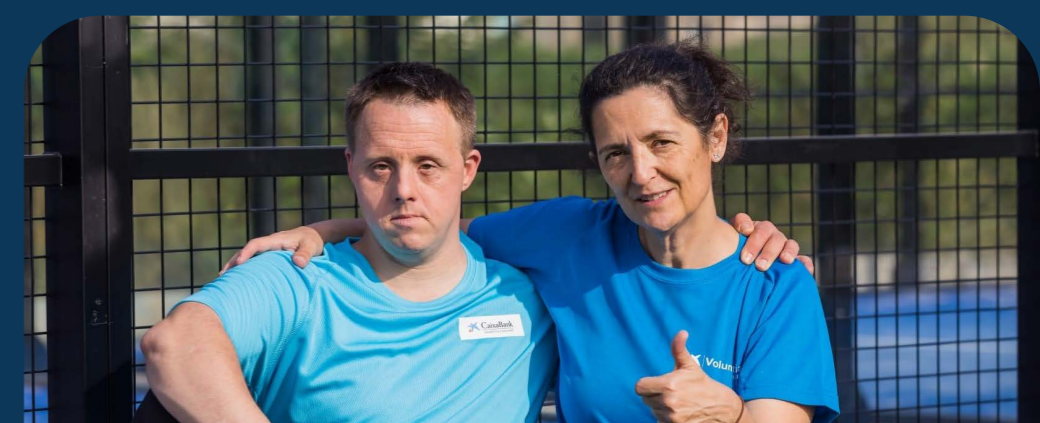


 CaixaBank

#CABKSocialAction

Imagine
everything
we can
**change
together**

20
25



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#CABKSocialAction

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Closer to people

We are living in an age of great transformations. That is why strategic planning is essential. To be effective, it needs to be accompanied by flexibility, rapid responses and a comprehensive vision. Our actions must be guided by humanistic and social values. That is why people are at the heart of our work.

More than 12 million people live at risk of poverty or social exclusion in Spain, that is, around 25% of the population. These are figures from the latest 2025 State of Poverty report, by the European Anti-Poverty Network in Spain (EAPN-ES).

Since our beginnings, in 1904, social inclusion has formed part of our essence. That is why, now more than ever, we continue to commit ourselves to banking that puts people at the centre. Our Social Action is focused on generating opportunities, reducing inequalities and being close to those who need it most.

Together with our great partner, the "la Caixa" Foundation, and in collaboration with hundreds of social organisations, we work with local charities, where challenges are felt more keenly.

Also, thanks to the daily work of our professionals and the selfless commitment of thousands of volunteers, we reach every corner of Spain. And we do this based on the conviction that every gesture counts, every action helps and every person matters.



“Our customer service ethos could not be understood without understanding our strong commitment to society and, specifically, people in situations of vulnerability and those who need it most”.

Gonzalo Gortázar
Chief Executive Officer of CaixaBank



“Social commitment is an essential part of our identity and our values. It is visible in our daily work with those who need support the most, promoting small gestures that have a real impact on their lives”.

Jordi Mondéjar
Business Director of CaixaBank



“We work every day so that people, especially those with the greatest needs, can enjoy equal opportunities, thereby helping to build a fairer society”.

Josep Parareda
Director of CaixaBank Social Action, Chairman of CaixaBank Volunteering



 "la Caixa" Foundation

 CaixaBank

With our great partner:

**The "la Caixa"
Foundation**



01

Regional Social Action

 "la Caixa" Foundation  CaixaBank

There are 12.5 million people at risk of poverty or social exclusion in Spain, the lowest figure since 2014. However, this general improvement does not reach the 4.1 million people in situations of extreme poverty.*

Every year, the professionals in the CaixaBank network of offices identify the most urgent needs and those closest to their region and channel 25 million euros from the "la Caixa" Foundation to local social organisations.

This means that thousands of social organisations can develop their projects, thereby supporting and improving care for the most vulnerable.

*2025 State of Poverty report, European Anti-Poverty and Social Exclusion Network in Spain (EAPN-ES)



€25M

Distributed

5,192

Beneficiary organisations

5,541

Projects

1,291

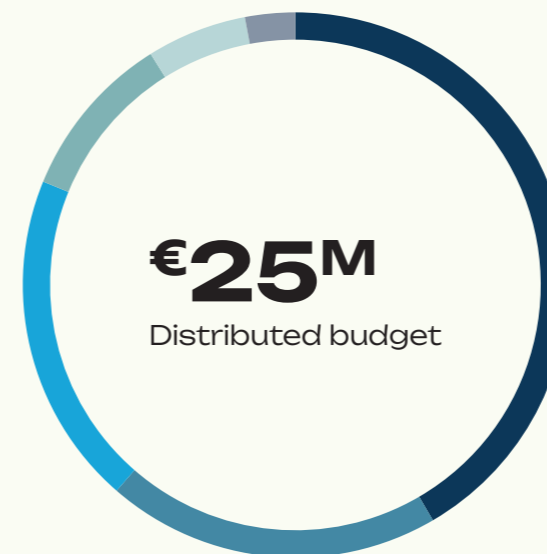
Towns/Cities



"Our social commitment is an essential feature that defines us and drives us to care for the people around us, who we support and provide solutions to so that they can face difficult situations".

Juan Pedro Badiola, Northern Regional Manager of CaixaBank

Lines of action



42%
Illness and disability

10%
The elderly

20%
Poverty

6%
Employment

20%
Interculturality and social exclusion

3%
Others

Calls for Social Projects

 la Caixa Foundation  CaixaBank

01



One of the charitable organisations in Spain most named by the public is the "la Caixa" Foundation.

3 fields of action



Disabilities, mental disorders or illness



Poverty and social inclusion



Poverty and social inclusion

€40.6M

Distributed

4,628

Projects submitted

1,407

Projects selected*

CaixaBank collaborates in the evaluation process of **calls for social projects** by the "la Caixa" Foundation, which has supported social organisations in the development of their projects since 1999.

The aim is to support transformative social initiatives that are sustainable and with an impact focused on promoting social inclusion, equal opportunities, and the improvement of the quality of life of people in situations of vulnerability who live in all autonomous communities and in the two autonomous cities of Ceuta and Melilla.

*2025 Philanthropy in Spain and Portugal report, the "la Caixa" Foundation Observatory

*Call in Catalonia pending a decision



Incorpora Programme 01

 "la Caixa" Foundation  CaixaBank

CaixaBank works with the **Incorpora Programme** of the "la Caixa" Foundation, which is a leader in social and labour integration in Spain, encouraging the participation of SMEs and large companies that are customers of the bank. The programme supports collaboration between companies and social organisations in order to provide real employment opportunities and promote a fairer and more egalitarian society.



470

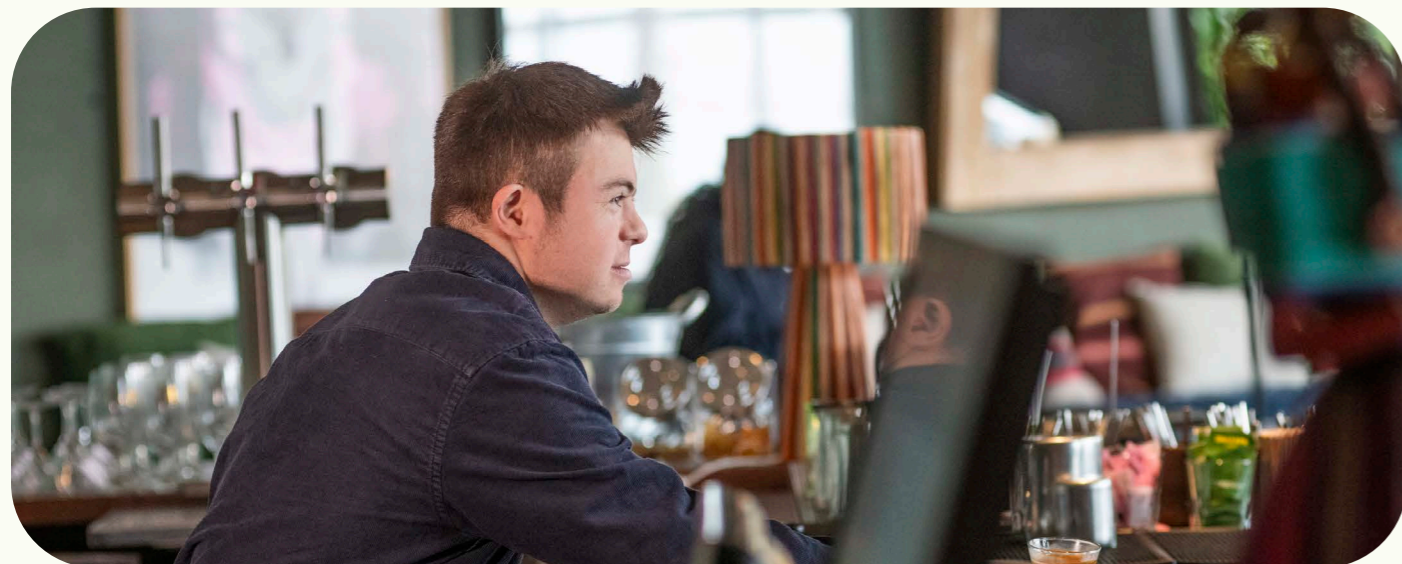
Jobs*

2,720

Accumulated jobs since 2020

119

Companies contacted



*Contracts signed in 2025 by spin-off companies since 2019. One person may have more than one contract/job

Job insecurity has become the new normal, affecting almost half (47.5%) of the active population. There are 11.5 million people trapped in various types of job insecurity."



Participating departments:

- + Corporate Banking
- + CaixaBank Payments & Consumer (CPC)
- + Corporate & Investment Banking (CIB)

**9th FOESSA report on Social Exclusion and Development in Spain, 2025

No Home Without Food (Ningún Hogar sin Alimentos)



33% of families find it difficult to afford fruit and vegetables*.

Food poverty in Spain has become established in recent years as a critical social factor that has changed the consumer habits of thousands of families.



CaixaBank and the "la Caixa" Foundation support the **No Home Without Food (Ningún Hogar sin Alimentos)** campaign, in partnership with the Spanish Federation of Food Banks (FESBAL), with the aim of guaranteeing access to decent food.

Since 2020, the campaign has raised more than €13M nationwide for the purchase of over 10,000 tonnes of basic food items.

"At CaixaBank we believe that solidarity is the driving force that transforms realities. Through our strategic alliance with the "la Caixa" Foundation, all employees work to be close to those who need it most".

M^a Cruz Rivera, CaixaBank Regional Manager of the Balearic Islands



€1,092,485

Raised by CaixaBank

+

€1,000,000

Donations from the "la Caixa" Foundation

€620,721

Cash donations

€471,766

In-kind donations

=



1,395

Tonnes of food

€7,135,268

Raised by CaixaBank

+

€6,000,000

Donated by the "la Caixa" Foundation

= €13,135,268 Since 2020

*Consumer and User Organisation (OCU) on family solvency, 2025

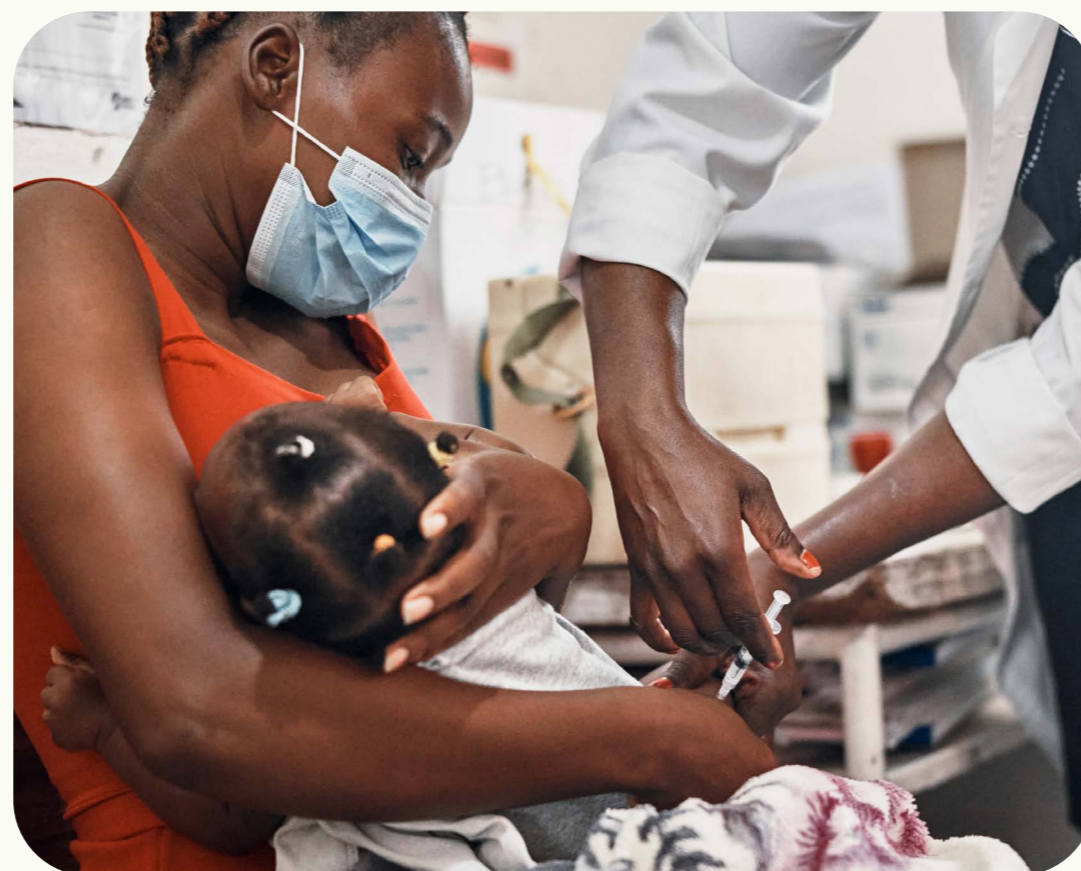
Vaccines4Children

 ["la Caixa" Foundation](#)  [CaixaBank](#)

Pneumonia is still the main cause of child mortality due to infection and causes more than 700,000 deaths every year, mainly in the most disadvantaged regions.

Thanks to the "la Caixa" Foundation's **Vaccines4Children** campaign and Gavi, the Vaccine Alliance, since 2008 we have managed, with the support of CaixaBank's fundraising, to help vaccinate more than **13 million children under the age of 5.**

This has been achieved in a large part thanks to the commitment of almost 4,000 managers from CaixaBank Companies and CaixaBank Wealth Management, who told their customers about this initiative.



"The evidence is starting to show that, when there are vaccines, there's life".

Rafael Vilasanjuan, board member of Gavi, the Vaccine Alliance

More than
€100M
since 2008

€2.96M
Amount raised by Caixa-
Bank for Gavi

Effect
x4

The "la Caixa" Foundation
and the Gates Foundation
each match the funds
raised

€11.84M
Raised



Social programmes and initiatives

02

Children, The Tree of Dreams



With 34.8% of children and adolescents at risk of poverty or social exclusion, Spain has the second-highest rate in the European Union.*

For the eighth consecutive year, through **The Tree of Dreams** (El Árbol de los Sueños) we make the dreams of thousands of children in situations of vulnerability come true. Thanks to the collaboration of customers and employees, we make sure that they receive the present they asked for in their letters. This year, we put the focus on the intangible values of sharing, supporting and making a wish come true.



Find out more about **The Tree of Dreams (El Árbol de los Sueños)**



- + **Reduces gaps** due to lack of family resources.
- + **Prioritises the values** it embodies, in that each recipient will receive a gift due to the support, time and care that making a wish a come true means.
- + **Creates a chain of solidarity between families**, organisations, customers and employees.



35,587

Letters

34,525 **1,062**

Letters from children

Letters from the elderly

222,062 Letters since 2018

20,029

Participants

18,828 **1,201**

Natural persons (61% employees)

Legal persons

400

Participating social organisations

*2025 report on child poverty in Spain, UNICEF Spain

The elderly, The Tree of Dreams

02



Loneliness increases in the population after 65 years of age and reaches 20% in those over 75.*

In 2025 **The Tree of Dreams** took a step forward in its social commitment by adding **more than 1,000 senior citizens**, many of them in situations of loneliness. All of them wrote a letter expressing a simple wish and, thanks to the support of CaixaBank customers and employees, these dreams were made a reality.

Beneficiaries live in care homes or participate in workshops organised by social organisations at various locations in Spain.

Gift giving means:



People feel heard and supported



Spaces of empathy and warmth can be created



People can talk and share experiences

“When elderly people in lonely situations receive and open a present in company, they also share affection, closeness and recognition. These are the values we promote every year with The Tree of Dreams”.

Isabel Moreno, CaixaBank Regional Manager of Ebro



*State Observatory of Loneliness, 'SoledadES', 2025, ONCE Foundation

Young people, addiction prevention

02



In addition to alcohol and drugs, a growing addiction is online, mobile phone and social media abuse, which affects one in five young people in Spain, raising the risk of anxiety and depression.



“Through these events we want to give adolescents tools so they can make good life decisions and, if they fall into addiction, to show them that there’s always a way out, that you have to ask for help and that prevention starts by being informed and aware”.

Julio Alberto Moreno, former footballer and Chairman of the Relife Foundation

RELIFE®

Through the programme of **Relife Circuit** educational events, CaixaBank and the Relife Foundation seek to raise the awareness of adolescents between 14 and 19 years of age about addictions, both to substances and those related to social media and video games.

Young people learn how to identify risks, manage their online identity and find out more about healthy alternatives through voluntary work. To do this, they are supported by advice from experts in prevention and take part in interactive workshops.

2,545

Attendees between 14 and 19

2,940

Attendees in 2024 and 2025

7

Events in 2025

- Seville** 25th February
- Barcelona** 11th March
- Valladolid** 21st March
- Madrid** 8th April
- Toledo** 26th September
- Palma** 28th October
- Barcelona** 27th November

Young people, conferences on values

With Imagin, we support seven **conferences on values by the LQDVI** (Lo Que De Verdad Importa - What Really Matters) **Foundation**, which offer enriching and transformative experiences to thousands of young people. At these get-togethers, we share life stories first hand from speakers who invite us to reflect on the values that really matter when building a society that is more aware and supportive.

“For us it’s always a pleasure to provide these spaces for inspiration and motivation, in the belief that each young person has the power to make a difference in the world”.

María Franco, CEO of the LQDVI Foundation



Find out more about **The LQDVI Foundation**



17,144

Attendees in 2025

63,210

Attendees 2021 - 2025

11,283

Online views

1,295,993

Views 2021 - 2025

1,02MM

Social media reach

92%

Rated above 8 (out of 10)



7 Conferences | Calendar

Seville 18th February

A Coruña 21st March

Valencia 8th April

Bilbao 30th September

Barcelona 23rd October

Zaragoza 11th November

Madrid 26th November

New

+ We provide specific volunteering activities for young people

3

activities per city

3

themes: the environment, education and free time

Young people, Dualiza

02

“Our commitment is clear: to promote vocational training as a strategic tool to qualify and train workers, anticipating market demands and ensuring that every person has the skills required to face the challenges of the future”.

Paula San Luis, Director of CaixaBank Dualiza

Spain needs 3.5 million young people under 30 years of age to fill the generational gap caused by ageing workers and vocational training is key to ensuring qualified new talent.



Find out more about the Dualiza Foundation



The CaixaBank Foundation for Dual Vocational Training is fully dedicated to the promotion of Vocational Training (VT) and support from teachers as an engine for change. To deliver this, it acts along three lines: promotion, guidance and research in the training part of VT.

12,791

vocational training students (direct beneficiaries)

5,123

VT teacher beneficiaries

1,967

Companies and other organisations actively participating in the Foundation's programmes



The 8th Dualiza Call for Applications for Financial Support reaffirms its role as a driving force for innovation and transformation in vocational training, consolidating its growth through its selection of the 32 most innovative projects in Spain.

+€400,000

Funding

133

VT centres, companies and other organisations

2,329

Direct student beneficiaries*

*9,222

Indirect student beneficiaries

Most important topics covered:

- + Sustainability and the environment
- + Innovation in VT and the transfer of knowledge
- + Technology and digital innovation
- + Health and wellbeing
- + Social inclusion and community services

The circular economy, ReUse Me

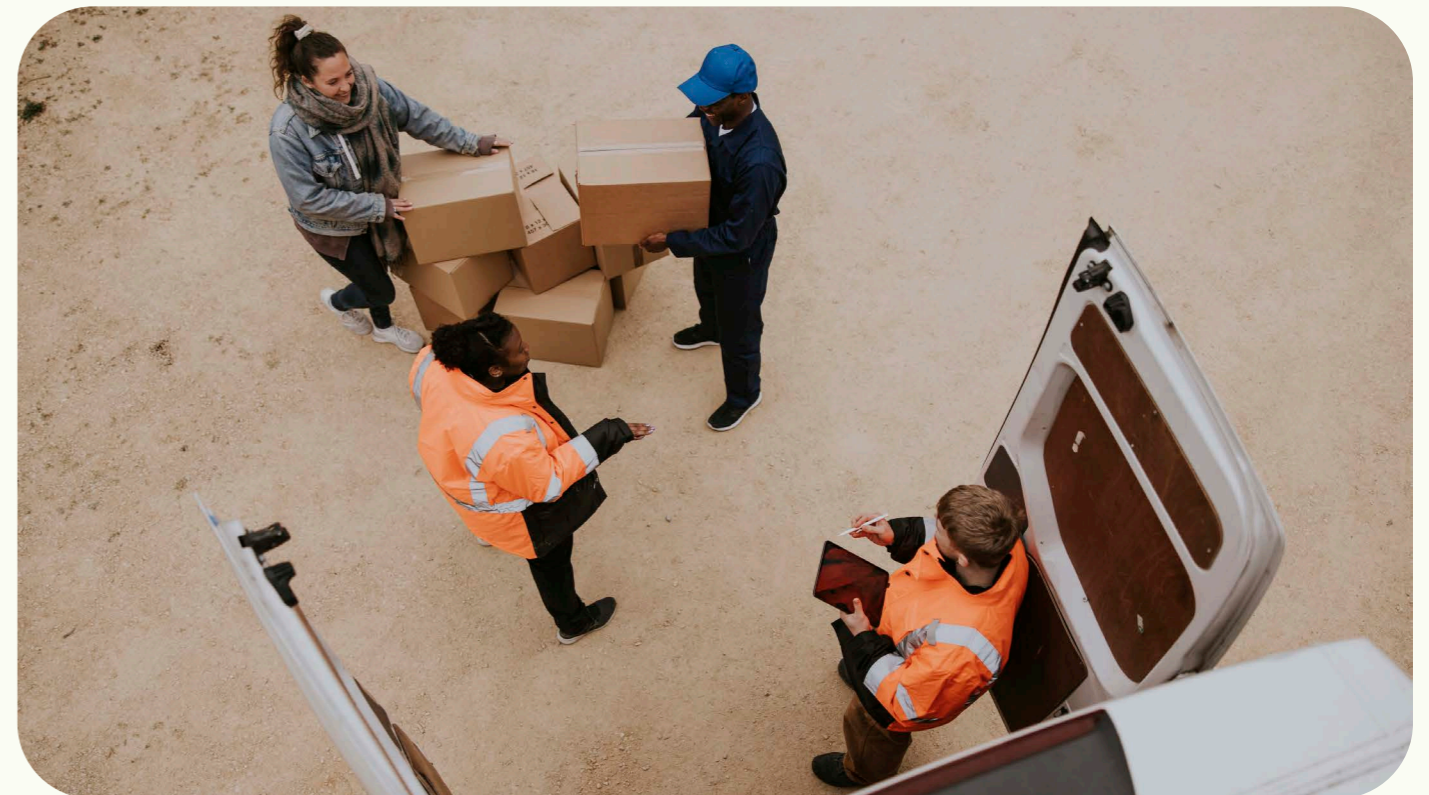
The objective of the circular economy is to maintain the value of products, materials and resources for as long as possible, by returning them to the production cycle after their use, and also to minimise waste production.*



With **ReUse Me** (ReUtilízame), we have created a support network based on recycling. At CaixaBank, we promote and coordinate the donation of surplus materials in good condition by companies to not-for-profit social organisations. Thanks to the regional coverage of our network of offices, we can help extend the useful life of donated materials.



Find out more about **Reuse Me (ReUtilízame)**



536

Donations

44

Donating companies**

24,009

Articles donated

235

Beneficiary organisations

234,722

Articles donated

118

Donating companies**

1,053

Beneficiary organisations

Since the start of the programme (2019)

*National Institute of Statistics (INE), 2025; **Including CaixaBank

Local and rural development, Land of Opportunities

“The spirit of CaixaBank is embodied in the volunteers, the workers, the social organisations and everyone who forms part of this enormous family”.

Francisco Costa, CaixaBank Regional Manager of Madrid



Find out more about **Land of Opportunities (Tierra de Oportunidades)**

The demographic challenge is clearly a rural one. Half of Spain is at risk of depopulation (fewer than 12.5 inhabitants per km2).*

CaixaBank continued to help in the fight against this demographic shift in 2025. In its fifth year, the **Land of Opportunities (Tierra de Oportunidades)** programme has increased its impact on rural areas through support for entrepreneurs in towns and villages with fewer than 10,000 inhabitants, through regional calls for grants, training, advice, educational competitions and prizes.

2025 additions

- + **The new University Tandem (Tándem Universitario)** connects rural projects with university students
- + **Mentoring has been increased** with the CaixaBank Association of Volunteers
- + **1st rural fair**, including the products and services of entrepreneurs



2.582

Entrepreneurs*

208

Prize
25% increase vs 2024

51

Agreements

38

Provinces

*More than 7,000 entrepreneurs since 2021

*Report “The Demographic Challenge and Depopulation in Spain in Figures” – The Ministry for the Ecological Transition and the Demographic Challenge (MITECO)



Financial inclusion and social banking

03

MicroBank



03

MicroBank is the social bank of the CaixaBank Group. It facilitates finance to groups in situations of social or financial vulnerability, which may have problems in accessing the traditional financial system.

International award for women entrepreneurship

In 2025 the SDG Awards of the World Saving and Retail Banking Institute recognised the MicroBank women entrepreneurship project for its contribution to economic growth and empowerment.



“The microcredit is more than finance: it’s a tool to generate opportunities and strengthen the social fabric”.

Cristina González, General Director of MicroBank



Find out more about **MicroBank**



Production

€2,444^M

Finance

277,819

Operations

Direct impact

30,170

Direct jobs

9,941

New businesses

MicroBank Academy

This new educational initiative for entrepreneurs provides support, training and resources. It includes free online courses with a range of levels.

50,885

Visits in 2025

Mobile branches

03



For certain people, especially the elderly, banking digitalisation and a lower number of branches could represent a limitation when dealing with their bank and withdrawing money in cash.*

Ofimóviles, the CaixaBank mobile branch service, ensures financial inclusion in rural areas and preserves the bank's direct relationship with customers who live in these areas, maintaining its commitment to senior citizens and the agricultural and livestock sector.

33

Mobile branches (29 + 4 reserves)

644,000

Potential users

78,000

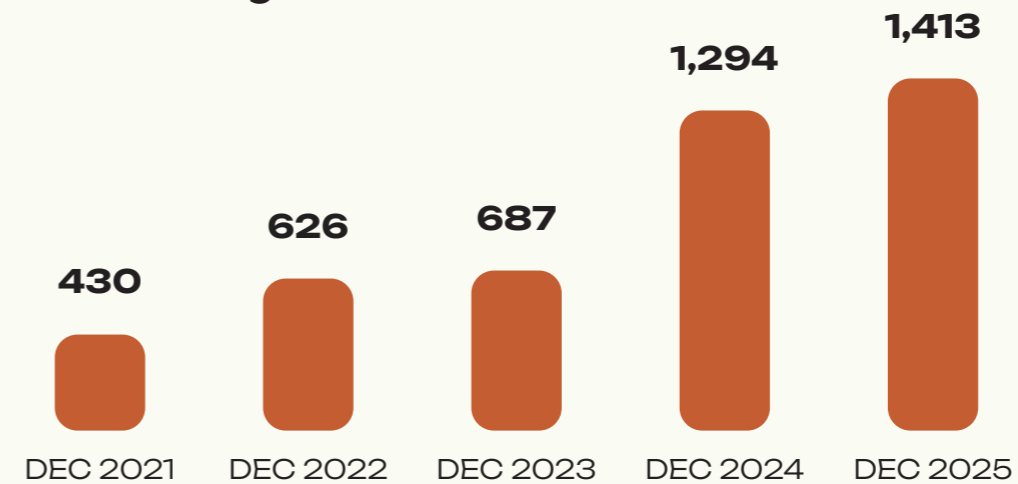
Km/month

70%

Users over 65 years of age



Towns/villages served



International award for mobile branches

In 2025 the Ofimóviles network received an SDG prize from the World Saving and Retail Banking Institute for making banking services more accessible to those who need them most.

*Bank of Spain, 2025

People in situations of vulnerability, Legal Capacity Support

03



We work to ensure that everyone has access to safe financial services that are adapted to suit their needs. That is why we support customers with intellectual disabilities or mental illnesses who require **legal capacity support**.

We offer clear, accessible solutions, focused on people's wellbeing:

- + **Products and services that are adapted to suit financial needs**, such as cards, saving products, pension plans and protected wealth.
- + **Easy-to-read information** so that the characteristics of each product and service can be understood clearly and simply.
- + **Accessible digital spaces** including information about inclusive financial ideas and support resources.

We have strengthened our social commitment

- + Accessibility, transparency and independence
- + Full participation in economic and social life

Protected Wealth Account

A new solution for customers with disabilities and their families. The Protected Wealth Account makes it possible to construct a set of assets and rights that can be used to cover the basic needs of the person with a disability, thereby guaranteeing legal and operational security.

- + **Objective.** To accumulate wealth in order to ensure future financial independence.
- + **Advantage.** Legal protection and efficient management for account holders and administrators.

“What really matters are people. Without doubt it’s essential to be committed to inclusion and to giving a voice to those who need it most. Together, we can do a lot to make inclusion a reality”.

Manuel Afonso, CaixaBank
Regional Manager of the Canary Islands



People in situations of vulnerability, **Accessibility for People with Hearing Disabilities**

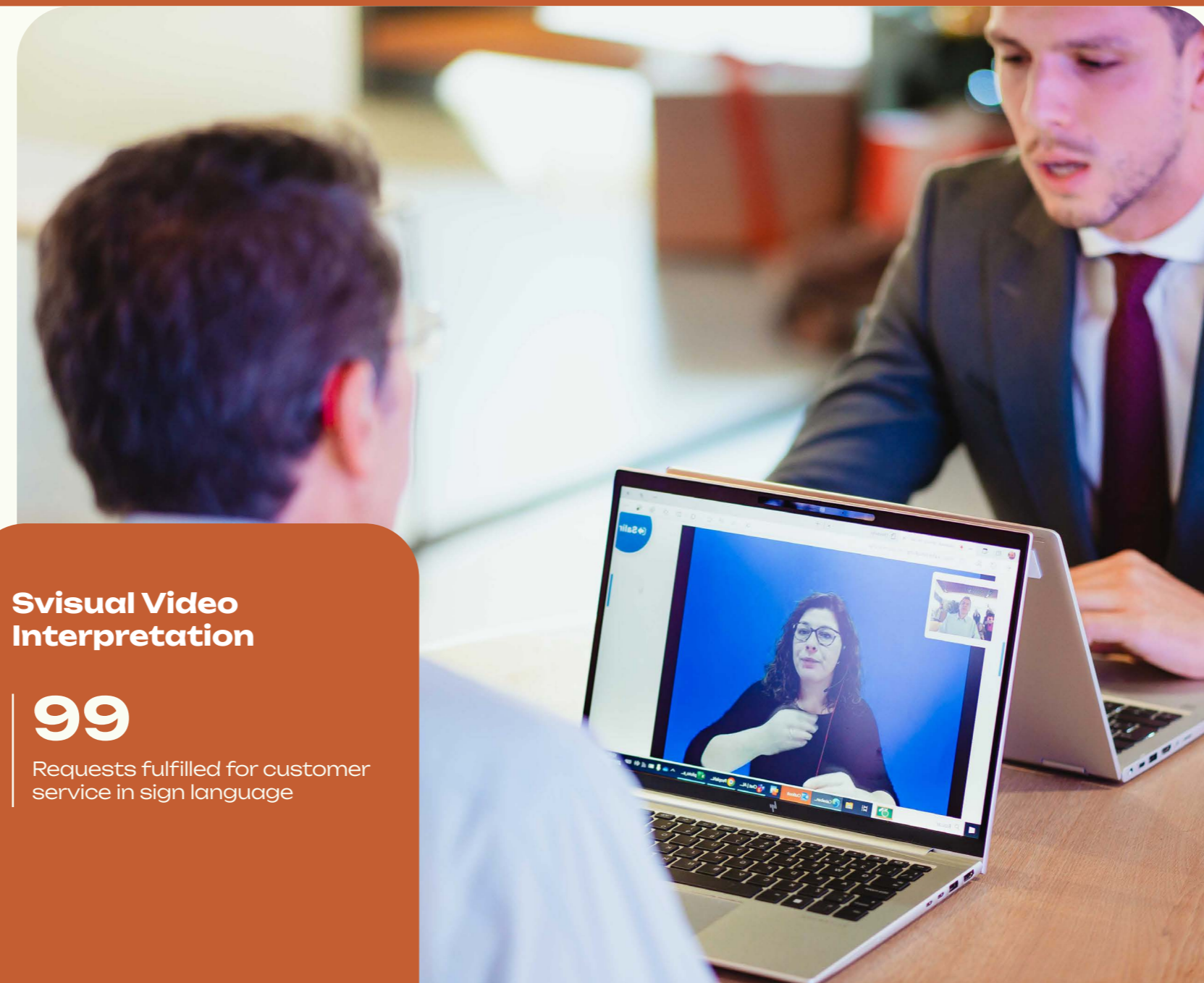
“Thanks to SVisual, one customer with a hearing disability who used to depend on their mother to manage their finances is now independent. The customer is delighted and recommends the service; and their mother rates the experience as a 10, thanks to the removal of barriers and the independence achieved”.

José Javier Aparicio, CaixaBank Branch Manager



10.6% of the population have hearing problems of varying types and degree, which make it difficult for them to understand a conversation in a normal tone of voice.*

100% of CaixaBank branches have **SVisual**, a video interpretation service that guarantees customer service in sign language for customers with a hearing disability. This advance strengthens our commitment to a more egalitarian and inclusive society.



Svisual Video Interpretation

99

Requests fulfilled for customer service in sign language

Impact of the service:

- + Smoother customer service
- + Greater transparency
- + Promotes independence
- + Fewer mistakes
- + More suitable for investment and financing proposals

*2023 Eurotrak in Spain study

People in situations of vulnerability, **Accessibility for people with visual disabilities**

Almost one million people in Spain are affected by some kind of visual disability, poor sight or blindness.*

In partnership with the Spanish National Organisation of the Blind (ONCE), the company has implemented a functionality in 100% of its payment dataphones with an Android operating system that helps people with **visual disabilities** to have greater independence when making purchases in shops.

In addition, work is being done across departments to guarantee physical and digital accessibility in all channels, that is, cashpoints, branches and CaixaBank Now, among others.



CaixaBank was the first company to launch a credit card with a Braille system in Spain.



5,282

Braille cards in circulation



Security is enhanced when making payments



It avoids **dependence** on other people

*National Institute of Statistics (INE)

People in situations of vulnerability, Accounts for customers at risk of financial exclusion

In 2024, 13.6% of the Spanish population were living in a situation of persistent poverty.*

At CaixaBank we have centralised systems to detect customers that find themselves in a situation of possible vulnerability, so that we can offer them our **free Basic Payment Account** and avoid situations of financial exclusion.

Regardless of the level or source of income, at CaixaBank these customers can receive welfare and access basic financial services free of charge.

As part of this focus, at CaixaBank we work with social organisations and, when necessary, with public authorities to facilitate access to the Basic Payment Account for people who are in situations of special vulnerability or financial exclusion.

In addition to the regulatory requirements established for the accreditation of the situation of vulnerability, we accept reports issued by professionals from certain specialist social organisations, which make it possible to accredit the situation and facilitate access to the basic financial services.

Pension plan campaign for people with disabilities

VidaCaixa, marketed by CaixaBank, offers an additional 10% contribution (max. €1,000) in the contributions of customers with disabilities who fulfil the accreditation requirements. Tax advantage: deduction of up to €24,250 a year.



409,158

Customers in situations of vulnerability with a free Basic Payment Account*

*Includes 21,325 customers with Employment Accounts (Cuentas de Inserción)



Regarding linguistic contractual accessibility, CaixaBank executes its contracts in the relevant official languages (Castilian, Catalan, Basque, Galician and Valencian), including English solely as a binding foreign language.

*Eurostat

People in situations of vulnerability,
Support Centre
Specialising in
Social Banking

03



At CaixaBank, we have created a Support Centre Specialising in Social Banking. Our goal is to provide fast, reliable support to our branches at all times.

+1,500

Queries resolved in 2025

A comprehensive management model for questions about:

- + Legal capacity support
- + Foundation management
- + The Svisual service
- + Protected wealth
- + Visual disabilities
- + Social organisations
- + Basic Payment and Employment Accounts
- + Payment methods - Cards
- + Multi-signature service
- + Customers deprived of liberty
- + Protection for victims of gender-related violence
- + Protection and support for people with disabilities

“At CaixaBank we believe that business only makes sense if it generates value for society. That’s why we work hard to be leaders in responsible banking, promoting financial inclusion and supporting local economic development”.

Maria Alsina, CaixaBank Regional Manager of Barcelona



An accessible specialist service for those who require support with a different sensibility.



Actions that reduce or eliminate any situation of discrimination, whether direct or indirect, against our most vulnerable customers.



A positive impact on society and a minimisation of legal and reputational risks.



It improves traceability, organisation and response times, facilitating the work of all teams.

People in situations of vulnerability,

Protection protocols



CaixaBank has a protocol for customers who are victims of gender-related violence. Firstly, the barriers that a person may encounter when accessing banking services and products are identified. Then, the **guidelines for action and measures to improve the protection** of people in situations of vulnerability.

Key points:

- + **The customer's decision.** The vulnerable person chooses how they wish to report and what data they wish to provide.
- + **Priority service without appointment.** The person can attend alone or accompanied by a social organisation or a lawyer.
- + **Secure operational management.** Guarantees no joint accounts.
- + **Specific support channels.** A Contact Centre offering specialised support for victims of gender-related violence and appointment booking on the telephone numbers 93 887 25 25 and 900 40 40 90

Protocol for action in response to situations where there is a lack of customer protection

To act preventively in response to unusual operations or with doubts about the interests of the account holder, branches have the "Retail Branch Advice" procedure.

- + **Situations of a possible lack of customer protection.** Unusual movements in accounts, cards or other products, or signs of financial abuse that could compromise the wealth security of vulnerable customers.
- + **Suspicious operations.** Disbursements that are not consistent with the personal and financial situation of the account holder or that cause suspicion of an irregularity with a risk of future harm.
- + **Specific disability cases.** A lack of legal or voluntary means of support, conflicts of interest with the support person, signs of irregularities, or requests for extraordinary operations that require a judicial review or authorisation.



Awareness raising and internal customer service protocols

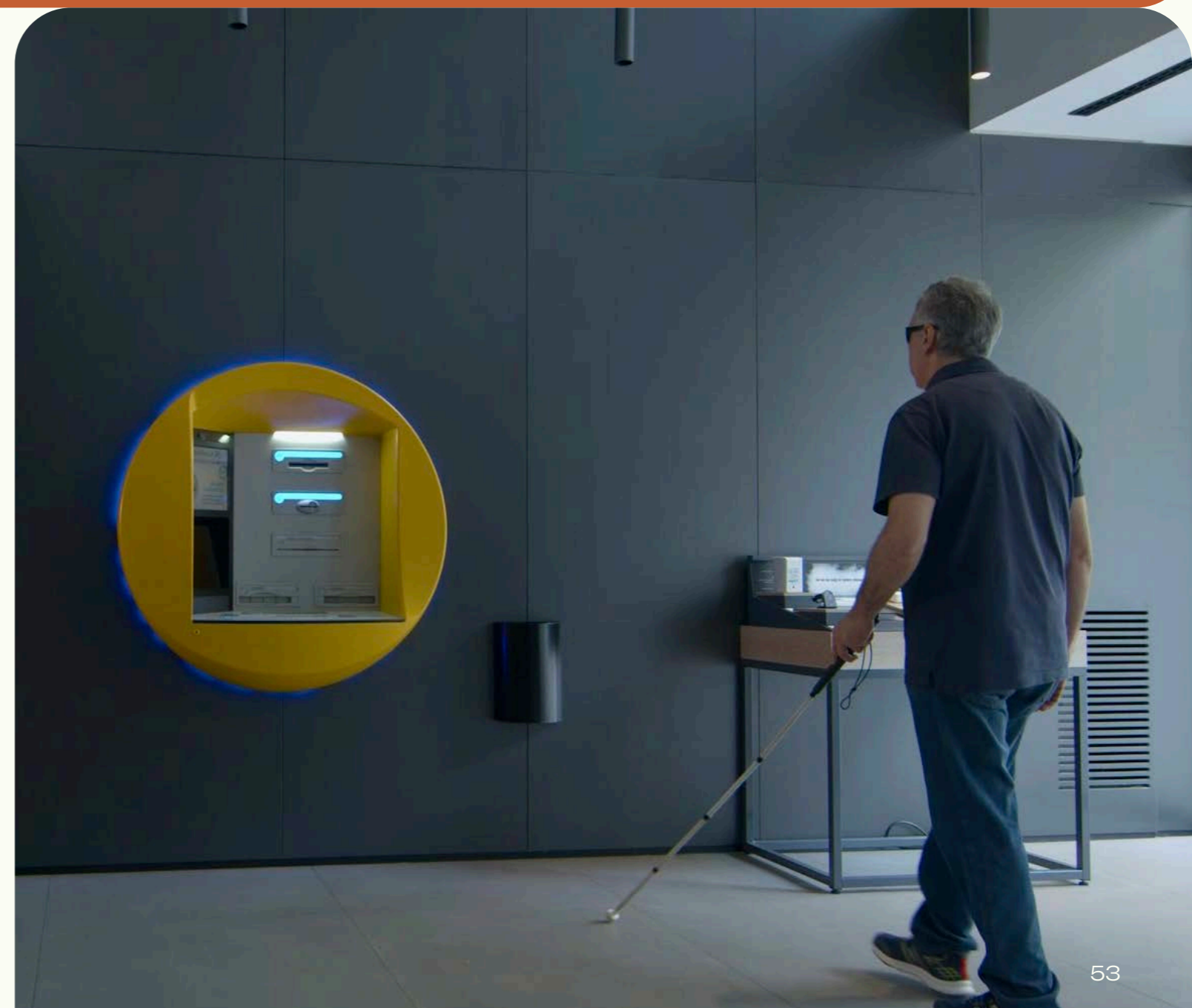
Implementation of specific protocols to improve customer service in branches to customers with disabilities. In partnership with specialist social organisations.

+ Hearing disabilities

+ Neurodevelopmental disorders

+ Intellectual disabilities
Winner of an award from the Plena Inclusión Aragón social organisation

+ Visual disabilities



Voluntary sector Social solidarity organisations

03



CaixaBank provides the voluntary sector with products and services according to their needs. The **Account for Social Solidarity Organisations** offers them benefits in their banking transactions to help with the management of their resources, which are used to support people in situations of vulnerability or groups at risk of exclusion.

20,232

Accounts for Social Solidarity Organisations



Solidarity Formula

This initiative channels funds from various sources, including the "la Caixa" Foundation, and adds them to donations from customer companies and individuals from CaixaBank and CaixaBank Payments & Consumer to provide material resources to social organisations.



Solidarity Cards

CaixaBank has a range of Affinity cards for our more supportive customers. The programme consists of part of the annual membership fee being transferred to the social organisation the customer chooses.

"There is nothing more powerful than returning to society part of what it has given us, without asking for anything in exchange"

Josep Maria Gonzàlez, CaixaBank Regional Manager of Catalonia



Agreements with local foundations

Calls for applications for financial support for social organisations with the support of 11 foundations that have a deep understanding of the regions where they operate.

Participating foundations:

- + Ávila Foundation
- + Bancaja Foundation
- + Torrejón de Lozoya Foundation
- + Iluro - Mataró Foundation
- + Cajamurcia Foundation
- + Montemadrid Foundation

Impact

- + Sa Nostra Foundation
- + Caixa Castelló Foundation
- + La Caja de Canarias Foundation
- + Caja Rioja Foundation
- + CajaGranada Foundation

- + 376 projects considered
- + 153 projects supported
- + 42,190 beneficiaries

Voluntary sector

Fundraising



As a leading bank in the voluntary sector, CaixaBank has provided social organisations with a free-to-use fundraising platform, which helps organisations raise funds to finance themselves.



Free-to-use fundraising platform

Top organisations (millions of €)

€28,5M

Amount raised*

327,740

Donations

€87

Average sum

2,988

Causes helped

2,513

Social organisations

*This sum includes the information listed on the following pages



6.9

Marató 3CAT



0.6

Fed. Food Banks



0.4

The Red Cross



2.8

AEVI / GAVI



0.5

M. Salesianas



0.4

Cáritas Pamplona



1.7

Doctors Without Borders



0.5

Arrels Foundation



0.3

Save The Children



1.1

Manos Unidas



0.5

Oxfam Intermon



0.3

Cáritas Valencia



1.0

Cáritas Barcelona



0.4

F. Convent de Santa Clara



11.0

Others (2,499 NOGs)

Voluntary sector

Campaigns in partnership

03



The cancer rate will continue to rise in Spain in 2026, with 301,884 new cases, 2% more than in 2025.*

CaixaBank has joined the **campaigns** of the Spanish Association Against Cancer (AECC) on World Cancer Day and World Breast Cancer Day, of Marató de TV3 (for cancer research) and of the Pasqual Maragall Foundation on World Alzheimer's Day.

#CABKAcciónSocial

21 de septiembre: Día Mundial del Alzheimer

La investigación en Alzheimer tiene nombre y apellido

Fundación Pasqual Maragall

Cada minuto que pasa, el Alzheimer se lleva un poco de la identidad de personas como Luis.

Apoya la investigación escaneando el código QR o realizando un Bizum al 33518.



LUIS

CaixaBank fundación pasqual maragall

World Alzheimer's Day

21st September

Pasqual Maragall Foundation

€14,730

Finance

459

Donations

#CABKAcciónSocial

4 de febrero Día Mundial Contra el Cáncer

La Asociación Española Contra el Cáncer trabaja para llegar y ayudar a más personas y superar el 70 % de supervivencia en cáncer.

#TodosContraElCáncer



Haz tu donativo ahora y apoya la investigación escaneando el código QR o realizando un Bizum al 11244.

CaixaBank

asociación española contra el cáncer



World Cancer Day

4th February

Asociación Española Contra el Cáncer

€11,040

Finance

251

Donations

*Report "Cancer Figures in Spain 2026", the Spanish Society of Medical Oncology (SEOM) in partnership with the Spanish Network of Cancer Registries (REDECAN)

Voluntary sector Campaigns in partnership

3



“Early detection saves lives. At CaixaBank, we have reaffirmed our commitment to raising awareness, research and support for everyone who is affected”.

Juan Luis Vidal Álvarez-Ossorio,
Regional Manager of Castilla-La Mancha and Extremadura

World Breast Cancer Day

19th October

Spanish Association Against Cancer

+€92,000

Total raised

€64,600

With our platform for donations in 2,697 donations made

€27,400

Actions with employees

+16,700

Employees have helped to provide visibility



Voluntary sector

Support in emergency situations

03



2025 was the worst year for fires in Spain since records began.*

Dana 2024

€32,735,317

Accumulated data from 29th October 2024 to 31st December 2025

In addition to the actions it takes through the CaixaBank Volunteering programme, in 2025 CaixaBank quickly activated **support plans** for those affected by the summer fires in Spain and by the earthquake in Myanmar and Thailand, and made fundraising channels available for people affected by the DANA floods.

2025 Myanmar and Thailand earthquake

€16,270

Raised

Beneficiary organisations:
Spanish Emergency Committee, UNICEF

2025 summer fires

€28,896

Raised



*Ministry of Agriculture, Fisheries and Food



 Volunteering
CaixaBank



CaixaBank
Volunteering

04

Volunteering



CaixaBank Volunteering is one of the largest volunteering initiatives in Spain. Our mission is to bring the practice of social solidarity actions to the public.

With over 20 years' experience, we provide all types of options, in partnership with social organisations. Volunteers also participate in the bank's Social Action programmes, making CaixaBank Volunteering our most inclusive initiative.



Download the **CaixaBank Volunteering app**



Android



iOS



Strategic programmes

to provide solutions to needs related to:

Financial education

- + Basic financial education for adults
- + Basic financial education for people with intellectual disabilities
- + Finances for young people
- + Series of talks on financial education for the elderly

Support

- In addition to our local care support activities for **all groups in vulnerable situations**, we participate in the following programmes:
- + Collaboration in the No Home Without Food (Ningún Hogar sin Alimentos) programme of the "la Caixa" Foundation
 - + Collaboration in the #TreeOfDreams (#ÁrbolDeLosSueños) programme of CaixaBank

Professional development

- Employment**
- Entrepreneurship**
- Professional mentoring**
- + Collaboration in the #LandOfOpportunities (#TierraDeOportunidades) programme of CaixaBank
 - + Collaboration with the Incorpora programme of the "la Caixa" Foundation

Digitalización

Basic training

- + Digital Skills for Daily Life (series of talks)
- + Digital Office Tools

Digital skills

- + Digital Citizenship and Online Procedures
- + Digital Communication and Social Media
- + Digital Skills for Employability

Children

- + Supported reading
- + Educational support

The elderly

- + Partnership with Adopt a Grandparent
- + Partnership with Apropa Cultura

People with disabilities

- + Partnership with ONCE

The Environment

- + Activities in the natural environment
- + Activities related to the animal world
- + Sustainable sport
- + Awareness-raising activities
- + Collaboration in the #ReUseMe (#ReUtilizame) programme of CaixaBank

23,860

Volunteers

754,902

Beneficiaries

2,422

Social organisations

31,359

Activities

Local activities

that each region organises depending on their local needs:

+ More than **14,800**

+ Managed by **29 offices** throughout Spain

+ In partnership with local social organisations

Response to humanitarian emergencies and natural disasters:

- + Aid for those affected by forest fires
- + Smiles for Ukraine
- + Support for refugee families fleeing armed conflicts

Social Month



In 2025, volunteering mobilised 10.5% of the population in Spain, more than 4,400,000 people over 14 years of age.

Every year we hold the CaixaBank Volunteering **Social Month** in May, which is a corporate volunteering initiative aimed especially at employees. We also invite customers and family members to take part.

18,200

Volunteers*

41%

CaixaBank Group Staff

151,154

Beneficiaries*

2,985

Activities implemented*

1,152

Social organisations*

*The Social Solidarity Profile in 2025, Volunteering Platform in Spain

*Data included in the CaixaBank Volunteering global data



Achievements

- + A feeling of pride and belonging
- + Personal satisfaction
- + Experience and personal connections made through teamwork
- + First-hand experience of vulnerable people's situations

We also organise **Social Team Building** activities, so that thousands of CaixaBank Group employees can develop their social solidarity interests: This way we improve team spirit between employees.

Employee initiatives: Everyone's Project

04



“The attitude, resilience and commitment of our employees is an example of what it means to be part of the CaixaBank Group: a company made up of caring people”.

Olga García Saz, CaixaBank Regional Manager of the Valencia Autonomous Community and Murcia

At CaixaBank, we promote the social commitment of our employees through **Everyone's Project (El Proyecto de Todos)**. Through this programme we financially support social organisations such as foundations, NGOs and associations with which our employees have a personal involvement, in addition to participating as volunteers

361

Projects submitted

1,310

Participating volunteers*

165

Projects supported

16,639

Employees involved in the voting

175

Volunteering activities

Up to

€7,000

donated to each project



*Data included in the CaixaBank Volunteering global data

Training, awareness and recognition



04



CaixaBank Volunteering celebrated its 20th anniversary with a large event recognising volunteers and social organisations.

Every year, the association mobilises almost 24,000 volunteers, employees, former employees, friends, family members, customers and anyone else who wishes to take part.



The online training space for all volunteers, the **CaixaBank Volunteering Campus**, now has almost 80 training resources, which this year also included new Google technology courses.

Two working sessions were organised this year, in order to share good practices with the representatives from the 29 CaixaBank offices: one in Palma de Mallorca and the other in Granada.



ACTÚA-



**Visibility and
promotion**

05

We bring employees 2025, the year of Actúa

05

Communication is the inclusive key that serves as a springboard to boost messages, generate impact and mobilise employees, customers and society as a whole.

With this in mind, **Actúa** events were created in 2025 in order to raise the visibility of CaixaBank's social commitment. These are get-togethers where the region is the real star and where the commitment of employees, volunteers and social organisations is recognised, making them proud to belong.

Actúa is supported by the CaixaBank management team and has its own visual format based on two key points:



Be a guiding light, as a role model who reflects our social commitment



Act, to give a voice to and promote participation



“Being part of a social action that transforms realities in our region reminds me why this work is so important”.

Gerardo Cuartero, CaixaBank Regional Manager of Castile and León



+10,400
Attendees

21
Events

20
Provinces

We bring customers

Social commitment campaign

05



In 2025, CaixaBank launched a new **visibility campaign** in branches with the slogan "Imagine everything we can change together".

We highlight the role of our branches as local social agents, which can channel aid, promote financial inclusion, support sustainability, encourage diversity and strengthen corporate volunteering.

Variety of high-quality elements

- + Totems
- + Outdoor vinyl posters
- + Displays
- + Indoor screens



Imagine everything we can change together

Our social commitment feeds, every day, the lives and dreams of those who need it most



The campaign is organised around 3 major social driving forces:

- + At Social Action **we are committed to the wellbeing** of people and society.
- + Through MicroBank we facilitate **financial inclusion and regional development.**
- + With the "la Caixa" Foundation, we **are agents of social transformation**

We bring customers

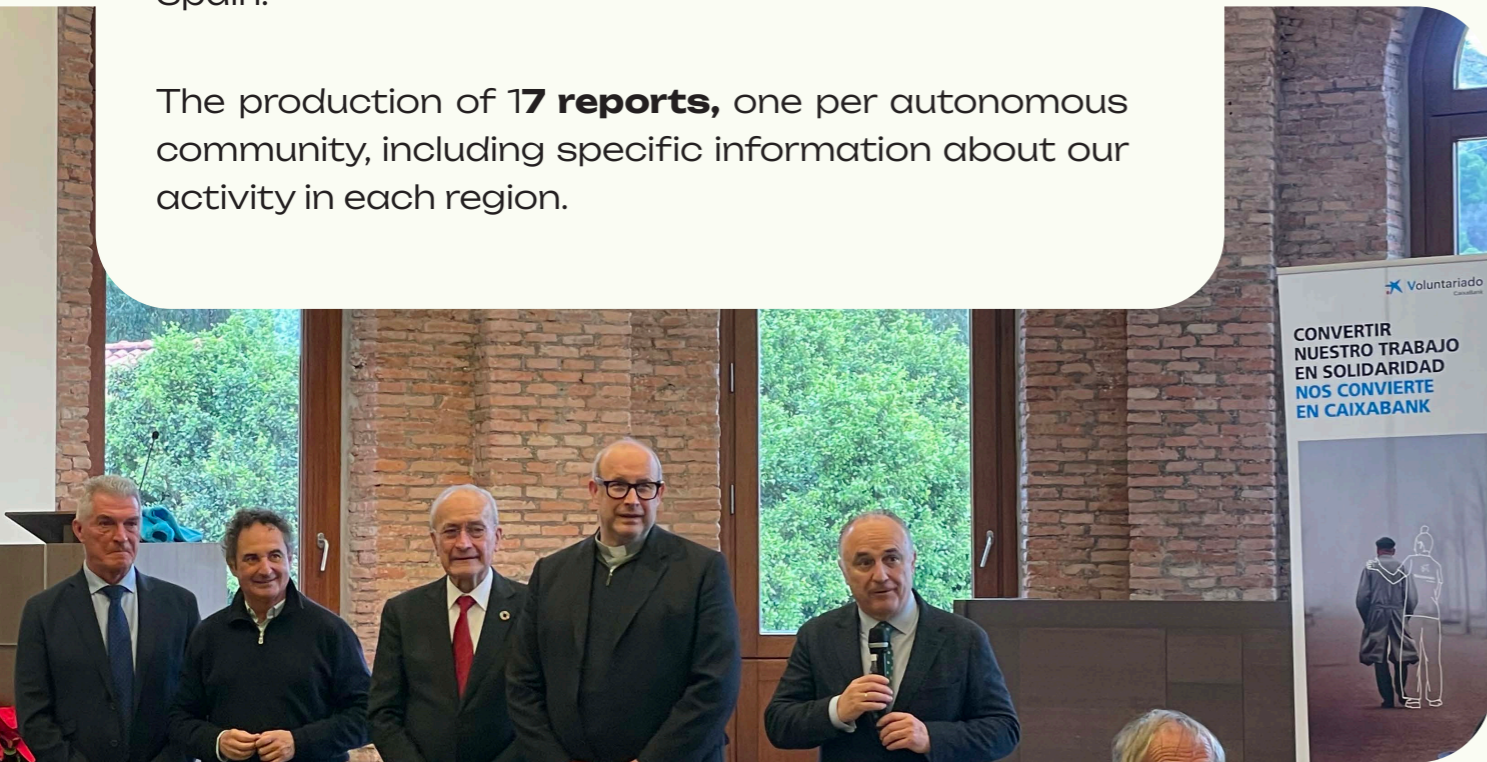
New promotional elements

05



We produced **new resources** that provide visibility and transparency about our activity throughout Spain.

The production of **17 reports**, one per autonomous community, including specific information about our activity in each region.



“Our activities in the region enable us to be close to the people who need us, because it’s something in our DNA”.

Juan Ignacio Zafra, CaixaBank Regional Manager of Andalusia

Mapa de compromiso social

¿Sabías que CaixaBank apoya miles de acciones sociales en toda España?

Consulta el mapa social y descubre nuestro impacto local.

[Consultar mapa](#)



Social Action landing page



The new **social map**, published on the Social Action landing page, is an interactive tool that shows details about CaixaBank social solidarity actions nationally, and in each autonomous community, province and town or city.

Mapa de Compromiso Social

España

1657 Municipios con Impacto Social

Fundación "la Caixa"

Apoyo de Fundación "la Caixa" a entidades sociales

Acción Social Territorial

Fondos de Fundación "la Caixa" canalizados a través de la red de oficinas de CaixaBank a favor de entidades sociales locales. Estas...

5.625 Proyectos

5.219 Entidades

[Más información >](#)

CaixaBank

Infancia

El Árbol de los Sueños

Programa dirigido a la infancia en situación de vulnerabilidad, donde niños y niñas escriben una carta solicitando un regalo por Navidad...

34.136 Niños

360 Entidades

[Más información >](#)



We bring society

CaixaBank Talks

CaixaBank Talks is our audiovisual platform focused on offering live talks (streaming) and videos about a range of topics. This year we produced two new talks: “The School of Life, a Journey of Hope after Cancer” and “Dyslexia, the Great Unknown”.

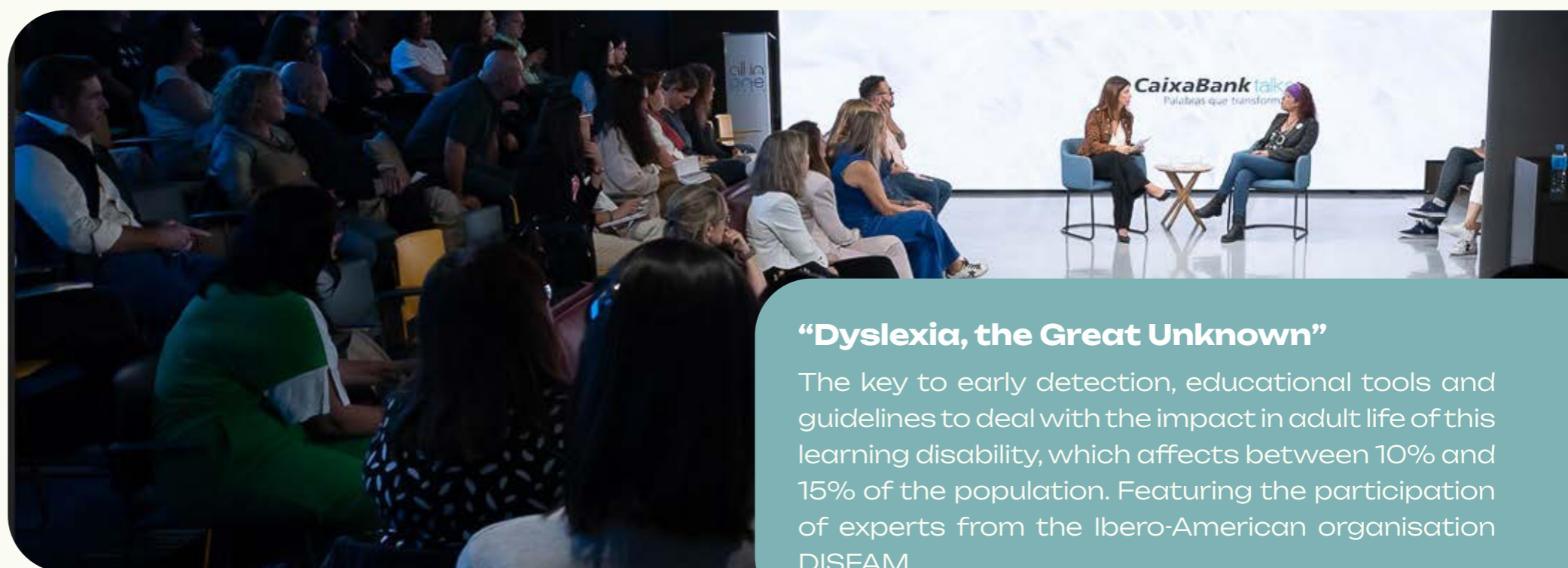


“The School of Life, a Journey of Hope after Cancer”

The importance of emotional support and the creation of digital communities to deal with the effects of cancer based on the experience of the School of Life initiative, promoted by the Sandra Ibarra Foundation.

High rating, strong impact

High-impact social commitment content has become established as the **CaixaBank Talks** rated highest by the audience, both online and in person, with a score of 9.5 out of 10 and reaffirms the bank’s commitment to raising awareness and social inclusion.



“Dyslexia, the Great Unknown”

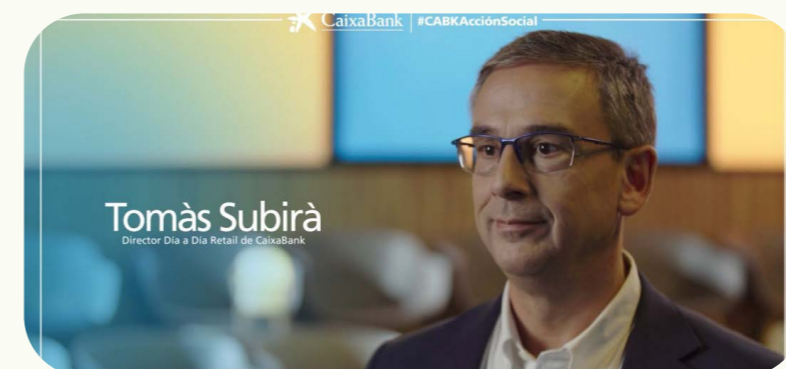
The key to early detection, educational tools and guidelines to deal with the impact in adult life of this learning disability, which affects between 10% and 15% of the population. Featuring the participation of experts from the Ibero-American organisation DISFAM.

We bring society
**A new
 informative
 space:
 #BeSocial**

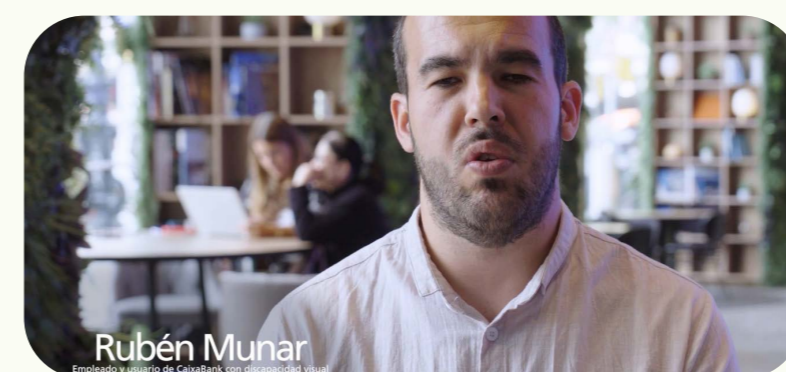
05



In order to advertise our great range of products and services for people in situations of vulnerability, our new social banking educational space **#BeSocial** seeks to improve knowledge about and involvement in initiatives that promote inclusion and accessibility.



Each new instalment provides practical content and testimonials that explain how the services and products for customers in situation of vulnerability have a direct impact on people's lives. It also deals with regulatory aspects, such as the Universal Accessibility Act.



What started out as an internal learning space for employees naturally evolved until it became open to the public, finding a louder voice on channels such as YouTube.



#BeSocial demonstrates in an educational way how social banking solutions can transform realities and encourage the participation of employees and customers, in order to achieve full inclusion.

A recognised commitment

05

CaixaBank is the first financial institution whose Social Action model has been certified by the Spanish Association for Standardisation (AENOR). This distinction confirms that the bank's social action initiatives are not just a declaration of intentions, they are measurable, inspected actions that have a direct impact on groups in situations of vulnerability and on the development of populated areas.

The **AENOR audit** confirms how strategy is translated into daily life and how the bank's commitments are driven forward and are rigorously fulfilled throughout the bank's network.

The strong points that support this recognition include:

- + The specialised knowledge of the team devoted to Social Action
- + Professionalism and accessibility
- + Its reach
- + Integration into the commercial network



External recognition

05



CaixaBank received two major international awards in 2025: **Best Bank for its Support to Society** for the second consecutive year and **Best Bank for Social Bonds**. This was how the American magazine Global Finance recognised our commitment to society and social inclusion.

The Global Finance Sustainable Finance Awards recognise global institutions that are leaders in sustainable finance that:

- + **Promote initiatives** dedicated to mitigating the negative impacts of climate change,
- + **Help to build a more sustainable future** for humanity.



According to Global Finance, CaixaBank showed its commitment to society in its **rapid response to mobilise resources for those affected by the DANA floods** in October 2024. This response included actions such as:



The mobilisation of CaixaBank Volunteering



The delivery of food supplies



The creation of a platform to raise donations



The donation of computer supplies to schools and social organisations



The commitment of human resources throughout the region





#CABK
Social
Action