



# 2022

SUSTAINABILITY,  
SOCIO-ECONOMIC IMPACT  
AND CONTRIBUTION TO  
THE UNITED NATIONS SDGs



| INTERACTIVE DOCUMENT

# 00

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## MISSION

To contribute to the financial well-being 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 mentioned 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 2022 Consolidated Management Report of the CaixaBank Group. 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 2022 financial statements.

Both documents are available at [www.caixabank.com](http://www.caixabank.com).



# CAIXABANK AT A GLANCE

## TRANSVERSAL

1.00%  
CONTRIBUTION  
to GDP



€13,323 M  
CONTRIBUTED  
directly and indirectly to Spanish GDP

17%  
GROSS VALUE ADDED  
by CaixaBank to the financial and insurance sector

€23,583 M

MOBILISATION  
of sustainable finance<sup>4</sup>

Of which

€11,543 M  
SUSTAINABLE  
financing linked to sustainability variables



## ENVIRONMENTAL

Publication of interim 2030 decarbonisation targets for the lending portfolio, following adherence as a founding member of the **Net Zero Banking Alliance (NZBA)** in 2021<sup>5</sup>.

First Spanish financial institution to adhere to the Financial Sector Biodiversity Statement.

8,074

GREEN FINANCING

€2,000 M

OWN GREEN BONDS  
issued

REFINITIV

REFINITIV recognises CaixaBank in its League Tables as:

16<sup>TH</sup>  
bank in the world –  
Global Top Tier Green & ESG Loans

3<sup>RD</sup>  
EMEA bank<sup>1</sup> –  
EMEA Top Tier Green & ESG Loans

Bloomberg

CaixaBank is included in Bloomberg's League Tables as:

3<sup>RD</sup>  
bank in the world –  
Global Top Tier Green Use of Proceeds

1<sup>ST</sup>  
EMEA bank –  
Top Tier Green Use of Proceeds



Maximum score in  
CDP A List

## SOCIAL

Reaffirmation of the commitment to the senior community, with one dozen initiatives implemented to meet the needs of these customers.

€1,016 M  
MICROCREDITS  
and other finance  
with a social impact

€1,000 M  
OF OWN SOCIAL  
BONDS ISSUED

62,928  
JOBS GENERATED  
in Spain through the multiplier effect of  
purchases from suppliers<sup>2</sup>

17,455  
JOBS CREATED  
by supporting entrepreneurs through  
MicroBank

92%  
OF SPANISH CITIZENS  
have a branch or agent in their  
town or city (Spain)

€25 M  
FROM "LA CAIXA" FOUNDATION  
to benefit social entities channelled  
through the branch network



Included for the 5th consecutive  
year in the **Bloomberg Gender  
Equality Index**.



First institution certified by  
AENOR as an organisation  
committed to the elderly

## GOVERNANCE

Statement of Principal Adverse  
Impacts of Our Investment Decisions  
on Sustainability Factors.

41.8%  
OF WOMEN  
in management  
positions<sup>3</sup>

€1,051 M  
INVESTED  
in development and technology  
+ €60 M  
INVESTED  
in information security

CORPORATE  
SUSTAINABILITY/  
ESG RISK  
MANAGEMENT  
POLICY



Included in the S&P 2023 Global Sustainability  
Yearbook for the eleventh consecutive year and  
included in Top 10%, S&P Global ESG Score 2022, for  
its outstanding sustainability performance

Corporate Good Governance Index Certification  
issued by AENOR, obtaining the maximum score  
of G++.



Maximum score in the  
Principles for Responsible  
Investment (PRI) of the United  
Nations achieved by CaixaBank  
Asset Management and VidaCaixa

<sup>1</sup> Europe, Africa and Middle East.

<sup>2</sup> CaixaBank Research, based on the value of CaixaBank's activity, Spanish GDP, employment according to national accounts and figures per worker and based on input-output tables of the National Statistics Institute (INE), with data for the fourth quarter.

<sup>3</sup> Based on branch A and B sub-directorate.

<sup>4</sup> See note 1 on page 51.

<sup>5</sup> Electricity and oil and gas sectors.



# BUSINESS IMPACT

## ECONOMY



 **€13,323 M**  
CONTRIBUTED  
to Spanish GDP

 **17,455**  
JOBS CREATED  
by supporting entrepreneurs  
through MicroBank

 **44,625**  
CAIXABANK  
Group employees

**1% CONTRIBUTION TO  
SPANISH GDP**

**01**

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



### » NO POVERTY

- > Microfinance and jobs created thanks to MicroBank
- > "la Caixa" Banking Foundation's Incorpora Program



### » DECENT WORK AND ECONOMIC GROWTH

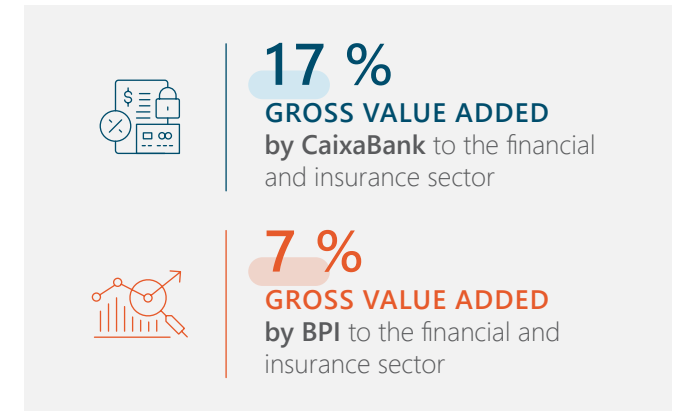
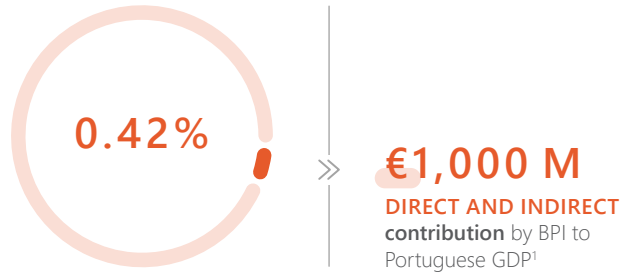
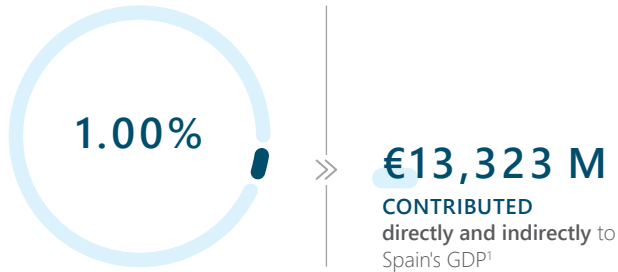
- > Professional development of Group employees
- > Direct and indirect contribution to Spanish and Portuguese GDP
- > Jobs created indirectly through purchasing from suppliers
- > Jobs created and businesses started with the support of microcredits



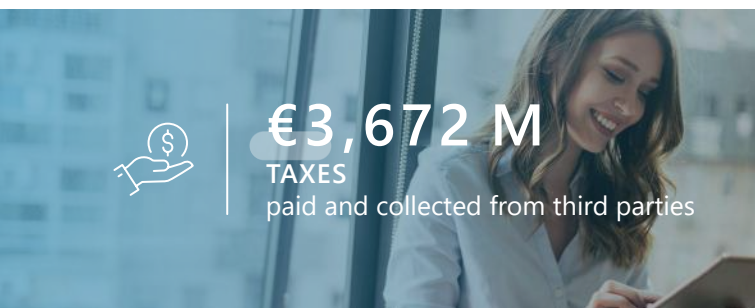
### » REDUCED INEQUALITIES

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

## CONTRIBUTION TO THE ECONOMY



## TAXES PAID AND COLLECTED FROM THIRD PARTIES



**€407 M**  
DEPOSIT GUARANTEE  
Fund contributions

**€158 M**  
CONTRIBUTION  
to the Single Resolution Fund

**€25 M**  
EXTRAORDINARY  
CONTRIBUTION  
to the banking sector (Portugal)

**€149 M**  
EQUITY  
through monetisable DTAs



**€1,778 M**  
TAXES COLLECTED  
ON BEHALF OF THIRD  
PARTIES

**€577 M**  
direct taxes

**€716 M**  
indirect taxes

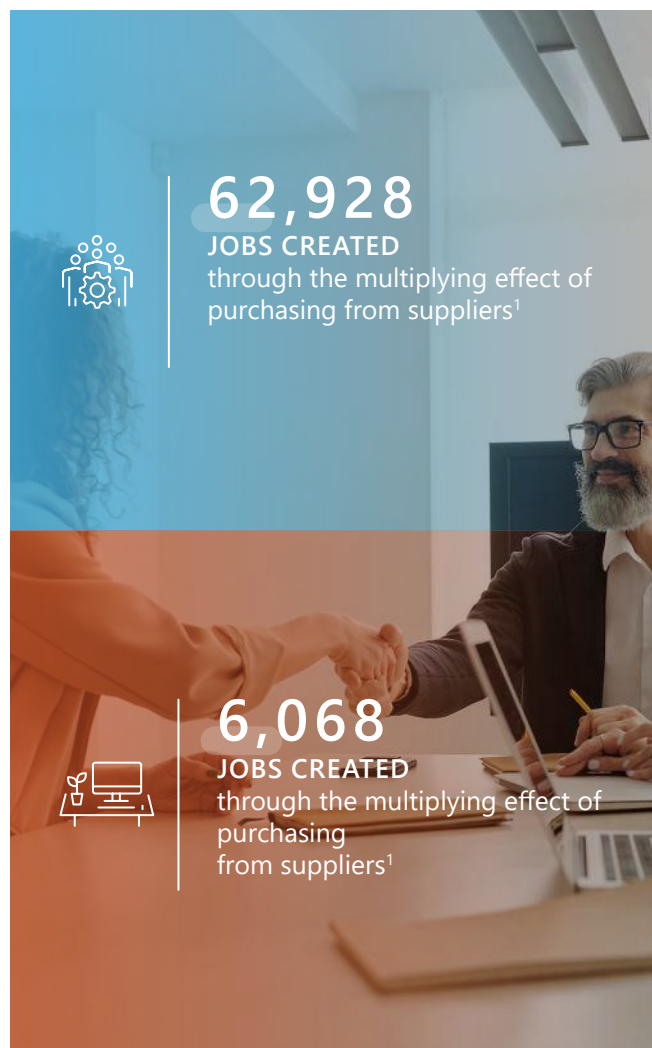
**€601 M**  
Social Security

OWN TAXES PAID

<sup>1</sup> Source: CaixaBank Research, based on data from National Statistics Institute.

<sup>2</sup> Adjusted attributable profit (excluding extraordinary items merger on comparable basis).

# COMMITTED TO EMPLOYMENT



## » CAIXABANK

99.7 % WITH PERMANENT CONTRACTS



## » BANCO BPI

99.4 % WITH PERMANENT CONTRACTS



## MicroBank

**17,455**

**JOBS CREATED**

with support for entrepreneurs through  
MicroBank

**5,876**

**NEW BUSINESSES**

started up with the support of microcredits

## Incorpora

**"LA CAIXA" BANKING FOUNDATION'S  
INCORPORA PROGRAMME FOR JOB  
MARKET INTEGRATION**

CaixaBank actively publicises the Incorpora  
programme through its branch network and in  
meetings with corporate customers

**723**

**COMPANIES CONTACTED AND  
REFERRED TO INCORPORA**

<sup>1</sup> 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

 **92 %**  
OF CITIZENS  
have a branch in their  
town or city

 **1,501**  
RURAL BRANCHES  
in towns with  
< 10,000 inhabitants

**99% OF SPANISH TOWNS WITH  
> 5,000 INHABITANTS**

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



### » NO POVERTY

- > Proximity through the branch network
- > AgroBank



### » GENDER EQUALITY

- > AgroBank Diversity Programme



### » DECENT WORK AND ECONOMIC GROWTH

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



### » INDUSTRY, INNOVATION AND INFRASTRUCTURE

- > DayOne
- > Real Estate & Homes
- > Hotels & Tourism



### » REDUCED INEQUALITIES

- > AgroBank
- > Commitment to the elderly



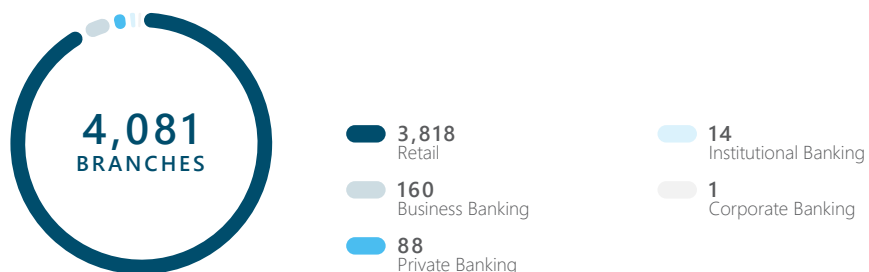
### » SUSTAINABLE CITIES AND COMMUNITIES

- > Proximity through the branch network
- > National and international commercial network
- > Real Estate & Homes
- > Hotels & Tourism
- > Rural branches

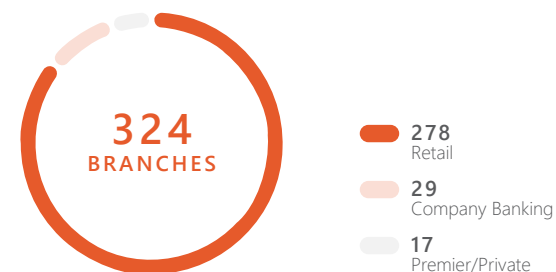


# BRANCH NETWORK

## SPANISH NETWORK



## PORTUGUESE NETWORK



**92 %**

**CITIZENS**

who have a branch in their town or city (Spain)

**99 %**

**SPANISH TOWNS**

and cities of > 5,000 inhabitants with a CaixaBank presence

**2,233**

**SPANISH TOWNS**

and cities where CaixaBank is present

**471**

**SPANISH TOWNS**

and cities where CaixaBank is the only banking institution

**61 %**

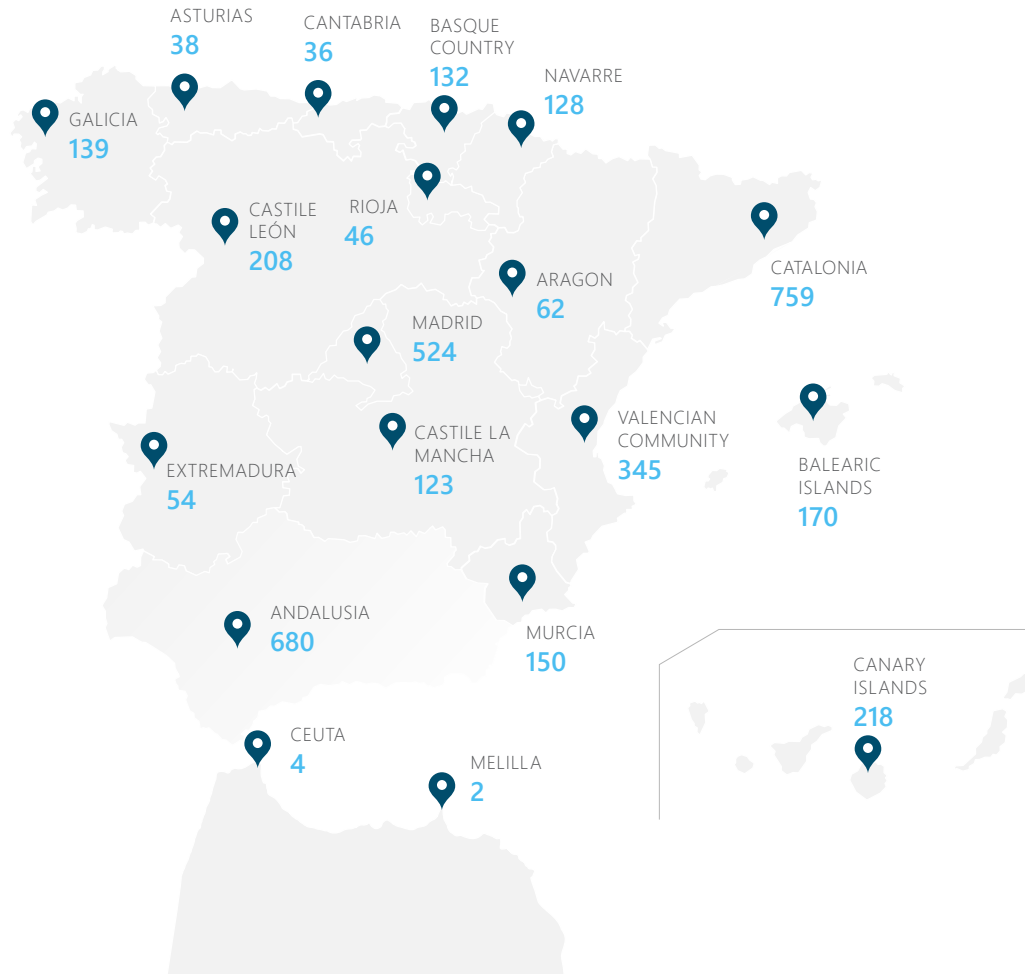
**PORTUGUESE TOWNS**

and cities of > 5,000 inhabitants with BPI presence



CAIXABANK HAS PLEDGED TO MAINTAIN SERVICE IN ALL TOWNS AND CITIES IN WHICH IT IS CURRENTLY PRESENT

## NUMBER OF BRANCHES PER AUTONOMOUS COMMUNITY



## URBAN MODEL

**5**  
ALL-IN-ONE  
centres

**705**  
STORE  
centres

## RURAL MODEL

**1,501**  
RURAL  
branches in towns with < 10,000 inhabitants

**626**  
TOWNS  
served by mobile "Branch-buses"



**3,818**  
RETAIL BRANCHES  
in Spain



## ATMS

The roll-out of a new ATM **technology platform, ATMNow**, designed to completely transform the user experience and incorporate new services and functionalities, is under way.

 **11,608**  
ATMS  
in Spain

 **1,339**  
ATMS  
in Portugal



ATMs: **market leader** with more than **200 functions**



ATMs and the digital channel **account for 99 % of transactional business**


### INTERNATIONAL PRESENCE

 **17**  
REPRESENTATIVE OFFICES

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

 **7**  
INTERNATIONAL BRANCHES  
(9 branches)

 Warsaw

 Morocco  
(3 branches: Casablanca – Tangier – Agadir)

 London

 Frankfurt

 Paris

 Porto

 Milan

 **2**  
SPANISH DESKS

 Vienna

 Mexico City



# MARKET SHARES



## SPAIN'S NO. 1 BANK WITH A STRONG POSITION IN PORTUGAL



### CAIXABANK GROUP

#### » SPAIN

##### » RETAIL BANKING



##### » INDIVIDUALS



##### » COMPANIES



##### » FUNDS UNDER MANAGEMENT



##### » INSURANCE



##### » PAYMENT SYSTEMS



#### » PORTUGAL

##### » RETAIL BANKING



##### » INDIVIDUALS



##### » COMPANIES



##### » FUNDS UNDER MANAGEMENT



##### » INSURANCE



<sup>1</sup> Figures as at November 2022.

<sup>2</sup> Includes the contribution following the integration of Sa Nostra Vida in the fourth quarter of 2022.

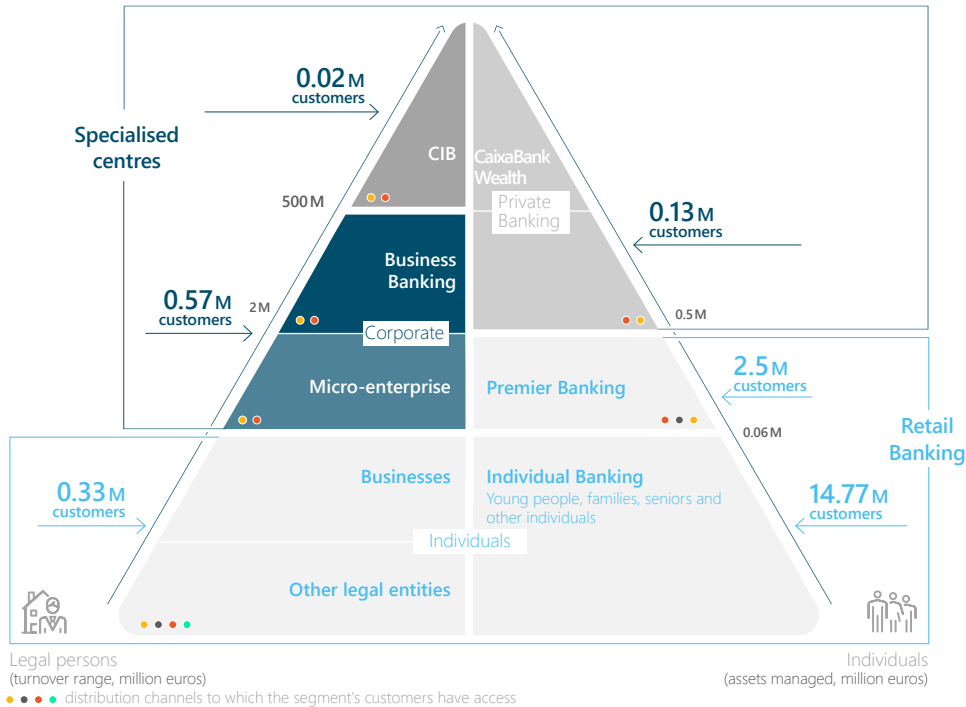
<sup>3</sup> Combined share of mutual funds, pension plans and savings plans. Sector savings insurance figures, estimated on the basis of the performance of total life insurance.

<sup>4</sup> Asset management perspective.

# BUSINESS MODEL



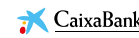
CaixaBank employs a universal banking model that pursues the best possible customer experience.



## RETAIL BANKING

### INDIVIDUAL BANKING

In 2022, CaixaBank reaffirmed its commitment to the elderly, implementing a dozen initiatives to satisfy the needs of these customers.



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

- > Consolidation of the solar panel financing on offer
- > The range of sustainable vehicles has been enhanced

#### HARD INDICATORS

12.2 M LOYAL customers

8.1 M OMNI-CHANNEL customers (branch, ATM and digital)

9 M MARKETING of MyCard cards

81.2 % CUSTOMERS with an assigned advisor

### PREMIER BANKING



Private customers with a position of between €60,000 and €500,000 or salaries of more than €4,000

- > Introduction of new products within the SI range of mutual funds, with SDG-linked targets
- > Training and certification of Premier advisors in sustainable investments
- > Financing of solar panels

#### HARD INDICATORS

65.6 % COMPLIANCE in the customer service model

75 STORE PREMIER centres

4,300 SPECIALISED advisors

882,918 CUSTOMERS advised

### BUSINESSES AND ENTREPRENEURS



Self-employed, professional and business customers

- > Positioning with a differential range of products and services aimed at groups that require personalised assistance on account of their specific needs: Food&Drinks, Pharma and FeelGood

#### HARD INDICATORS

44.3 % PENETRATION among self-employed workers

31.5 % MARKET SHARE AMONG STORES with turnover < €1M

3,671 BUSINESS ADVISORS

67 STORE centres for businesses



**Preparation of the carbon footprint calculator, a tool verified by AENOR.** It allows users to calculate their carbon footprint, track its evolution and get recommendations on how to reduce it.

## SPECIALISED CENTRES



### » PRIVATE BANKING



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

- > Stepping up responsibility and social commitment with unique and sustainable financial advice, setting the benchmark for sustainability in private banking
- > Pioneer in having a specialised unit to offer customers a comprehensive solution that meets their needs in the field of philanthropy and sustainable and impact investing
- > CaixaBank is the bank with the highest volume of managed assets under Article 9 of the SFDR in the Spanish market as part of its range of impact products (mutual funds and pension plans), SI Impact Solutions range

#### » HARD INDICATORS

**88.3 NPS**  
Private Banking branch

**€116,660 M**  
**IN FUNDS AND SECURITIES**  
under management

**210 FUND MANAGERS**  
via Ocean

**€18,575 M**  
**WEALTH**  
balances Spain

**91.4 %**  
**OF CUSTOMERS**  
advised

**€24,676 M**  
**IN DISCRETIONARY**  
portfolio management

**3,887 FUNDS**  
via Ocean

**€6,176 M**  
**BALANCES**  
independent advice  
Spain

### » BUSINESS BANKING



Business customers **with between €2 M and €500 M**  
in turnover

- > Financing sustainable operations and projects remains one of the segment's priorities in supporting sustainable business growth.
- > In January 2023, the specialisation and care extended to micro-enterprises (turnover of between €0 and €2 million) was enhanced following the creation of a specialised network of 73 centres and 896 employees

#### » HARD INDICATORS

**€57,846 M**  
**INVESTMENT**

**23.9 %**  
**MARKET SHARE**  
in lending to companies

**597**  
**MICRO-ENTERPRISE**  
managers

**31.5 %**  
**RECEIVED**  
Market share of international  
guarantees in Spain<sup>1</sup>  
★ LEADERS

**30.6 %**  
**ISSUED**  
**30.9 %**  
**FACTORING AND REVERSE**  
**FACTORING**  
★ LEADERS

**37.5 %**  
**PENETRATION**  
among micro-enterprises



Specialised service in the tourism  
and hotel market  
**€2,779 M**  
**IN NEW LENDING**  
**TO THE SECTOR**



A national reference in the real-estate industry  
in the **financing of residential real-estate**  
**projects**, of which more than 97% are  
expected to obtain an A or B energy rating

### » CIB & INTERNATIONAL BANKING



Corporate customers with a **turnover of more than €500 M**, **financial sponsors, institutions and international customers**

- > Involvement in the formal arrangement of the first green syndicated loan backed by CESCE in Spain, for €500 million, acting as an agent bank
- > ESG advisory service to assist corporate and institutional clients in their sustainable strategy and positioning
- > Sustainable Finance Lending coordinator, providing ESG advice to corporate clients in the process of structuring financing solutions

#### » HARD INDICATORS

**€89,612 M**  
**IN INVESTMENT**

**€16,138 M**  
**SUSTAINABLE CIB&IB**  
financing

**€2,138 M**  
**INVESTMENT**  
in Asset Finance

**1,716**  
**AGREEMENTS**  
with correspondent  
banks



<sup>1</sup> As at November 2022.



## SPECIALISED VALUE PROPOSITION

### AgroBank

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

- > **Creation of "AgroBank Tech"**, the agro-innovation and digitalisation ecosystem, launch of **"AgroBank Tech Digital INNOvation"**, an acceleration programme for start-ups to offer the best technological solutions to the sector
- > New collaboration agreement **with the Ministry of Agriculture, Fisheries and Food** focusing the strategy on digitalisation, the improvement of industry training, as well as the incorporation of women and generational change-over to improve the sector's competitiveness
- > **Partnership with the European Innovation Council (EIC)**. Five startups selected to develop POCs and analyse new distribution and financing models with a view to providing our clients with the best digital solutions
- > **AgroBank Diversity Programme** for diversity and to promote the role of women in rural areas:
  - > New AgroBank Chair "Women, Business and the Rural World", created in cooperation with the University of Castile-La Mancha
  - > Presentation of the ClosinGap report, which quantifies the opportunity cost of the gap in rural areas
  - > Collaboration agreement between FADEMUR and MicroBank, for the financing of business projects through microcredits to promote equal opportunities and entrepreneurship in rural areas

**510,429**  
**CUSTOMERS**

**€29,479 M**  
**IN NEW FINANCING**  
origination to customers  
from the segment

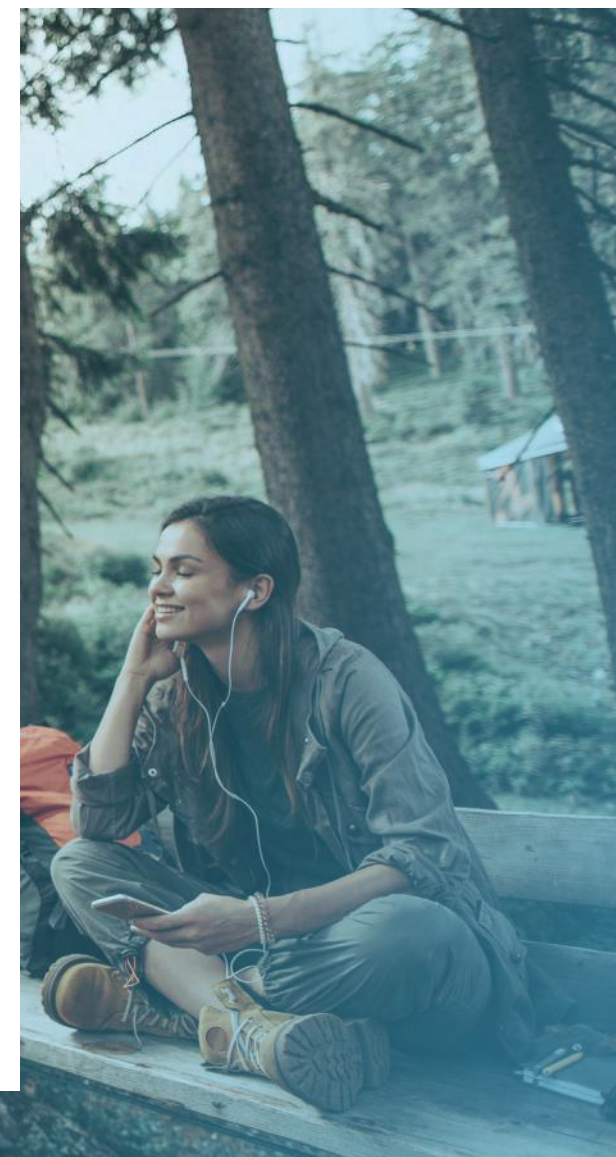
**1,152**  
**BRANCHES**  
specialised in the agri-food  
sector

**1,501**  
**RURAL BRANCHES**  
in towns with fewer than  
10,000 inhabitants



**Promoting the transmission of scientific and technical knowledge** between academic institutions and professionals in the sector

- > Relationship with **CaixaBank Dualiza** strengthened with the aim of uniting training and agriculture and preparing future professionals in the sector through vocational training
- > Creation of the Digital Agro Kit to harness of NGEU funds and help with the digitisation of the sector
- > Launch of **Placas Solares Agro** involving a turnkey photovoltaic solution adapted to the agricultural and rural world





**New concept of specialised banking** to support the entire innovation ecosystem, including technology-based companies (start-ups, scale-ups, etc.), investors and agents from the ecosystem, active in Spain and with high growth potential.



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

**SINCE ITS CREATION IN 2007, THE PROGRAMME HAS INVESTED €6.7M IN CASH PRIZES AND SUPPORT ACTIVITIES, WHICH HAVE BENEFITTED MORE THAN 430 COMPANIES.**

» 16TH EDITION OF THE PEXXI



**1,135**  
**PARTICIPATING COMPANIES**  
from Spain and Portugal



**€0.8 M**  
**IN AWARDS**  
in cash, international training and visibility

In relation to the DayOne observatory with IESE, in June 2022 the 4th report corresponding to the figures for the 15th edition of the PEXXI was published.

01

**DayOne AlumniXXI**, a virtual community of entrepreneurs, was created with a view to helping start-ups in their development through the exchange of knowledge, ideas and experiences among the winners of the awards. It also aims to promote their business opportunities and access to investment.

02

DayOne organises the **Investors Day Emprende XXI** to connect award winners with the investment ecosystem.

03

The DayOne Start-ups **Observatory** in Iberia, in collaboration with IESE's Centre for Innovation and Entrepreneurship, aims to generate information and research on start-ups from Spain and Portugal.



**HolaBank**

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

- > The value proposition **consists of accompanying international customers from their arrival in Spain and throughout their stay**, offering an end-to-end financial service that satisfies their needs and makes their everyday life as easy as possible
- > Digitisation of 100% of the registration processes for non-resident customers and mortgage applications; this has made it easier for new customers to start their relationship with CaixaBank from their home country

**+200**

**BRANCHES**  
HolaBank

**24/7**

**ONLINE BANKING**  
in more than 20 languages

**€4,469 M**

**MORTGAGE PORTFOLIO**  
HolaBank customers

**CUSTOMER**

**SERVICE SPECIALIST**  
line in English



The HolaBank account includes a series of financial services specifically designed for **international customers, as well as access to the HolaBank Club**, which includes a series of free advantages and services, **exclusive to account holders.**

# STAKEHOLDERS

## TRUST

 **20.2 M**  
CAIXABANK  
GROUP CUSTOMERS

 **IMPLEMENTED**  
ESG SUPPLIER  
DEVELOPMENT PLAN

 **5,263**  
VOLUNTEERS  
at the CaixaBank Volunteers  
Association<sup>1</sup>

**MAIN BANK FOR 32% OF SPANISH  
CITIZENS**

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



### » NO POVERTY

- > CaixaBank Volunteering
- > Financial Culture Plan
- > Support for the community
- > Active housing policy



### » GOOD HEALTH AND WELL-BEING

- > Collaboration with GAVI Alliance through the "la Caixa" Banking Foundation
- > New healthy organisation strategy



### » QUALITY EDUCATION

- > Financial Culture Plan
- > Workforce training
- > Aula Programme
- > CaixaBank Dualiza



### » GENDER EQUALITY

- > Equality Plan
- > Rights of victims of gender violence
- > Wengage diversity program
- > Adherence to the United Nations Women's Empowerment Principles
- > Sponsorship of women's sports



### » DECENT WORK AND ECONOMIC GROWTH

- > Professional development of CaixaBank Group employees
- > Jobs created through purchasing from suppliers
- > Recruitment via special employment centres



### » PARTNERSHIPS FOR THE GOALS

- > Strategic alliance with the "la Caixa" Banking Foundation
- > CaixaBank Volunteering
- > Adherence to the United Nations Women's Empowerment Principles
- > CaixaBank Chair on Sustainability and Social Impact at IESE Business School.

<sup>1</sup> Does not include Social Week volunteers.



# CUSTOMERS



## IMPLEMENTING A REAL-TIME LISTENING MODEL

Transformation of the traditional listening model, employing artificial intelligence, asking the customer in every interaction and contacting them if their assessment is not positive.



**1.7 M/MONTH**  
REAL TIME NPS SURVEYS SENT



**19 %**  
RESPONSE RATE



**20.2 M**  
CAIXABANK  
Group customers

## CUSTOMER EXPERIENCE

### >> CAIXABANK SPAIN

**18.3 M**  
CAIXABANK  
CUSTOMERS

**86.5 CXI<sup>2</sup>**  
COMPANIES

**92.4 CXI**  
INSTITUTIONS

**42 %**  
#1 PENETRATION  
among retail customers

**32 %**  
#1 MAIN BANK  
for retail customers

**24,004,294**  
SURVEYS  
sent

**91.6 CXI**  
CORPORATIONS

**64**  
BRANCH NET  
PROMOTER  
SCORE<sup>1</sup>

**72.9 %**  
CLOSE THE LOOP  
MANAGEMENT<sup>3</sup>

**4.1 p.p.**  
CLOSE THE LOOP  
IMPROVEMENT<sup>4</sup>

### >> CAIXABANK PORTUGAL

**1.9 M**  
BPI  
CUSTOMERS

**90.6 CXI**  
CUSTOMERS

**84.8 CXI**  
COMPANIES

**87.1 CXI**  
PREMIER

<sup>1</sup>The NIPS 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).

<sup>2</sup> Customer experience index: measures the overall customer experience on a scale of 0 to 100, in each of the businesses.

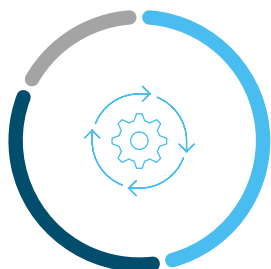
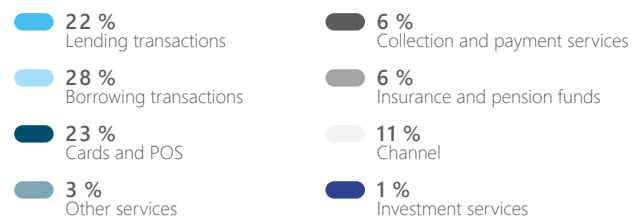
<sup>3</sup> Percentage of detractor customers (score of 0 to 6 in the NPS survey) who are contacted by the branch manager to discuss their dissatisfaction.

<sup>4</sup> Percentage points of improvement in NPS after contact from the branch manager with detractor customers and the sending of a second NPS survey to the customer.

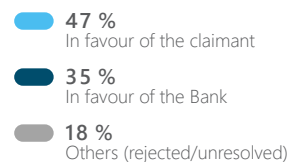
## COMPLAINTS MANAGEMENT



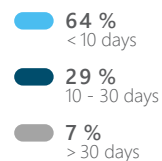
### » TYPE OF COMPLAINT



### » RESOLUTION



### » AVERAGE RESOLUTION TIME



## COMPLAINTS RECEIVED

### COMPLAINTS RECEIVED

Customer Service - CaixaBank

Claims and complaints filed with the supervisors' claims services

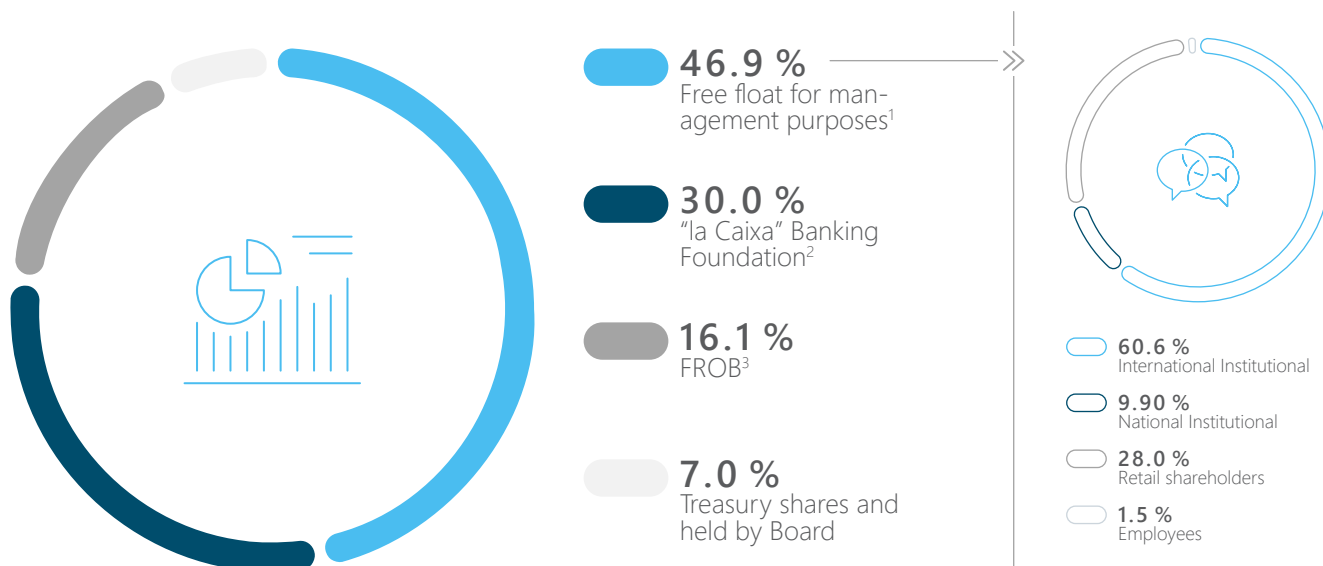
- > Bank of Spain
- > The Spanish Securities Market Regulator
- > Insurance and Pension Plans General Division

2022	2021
306,548	239,347
6,875	3,720
6,381	3,363
265	183
229	174

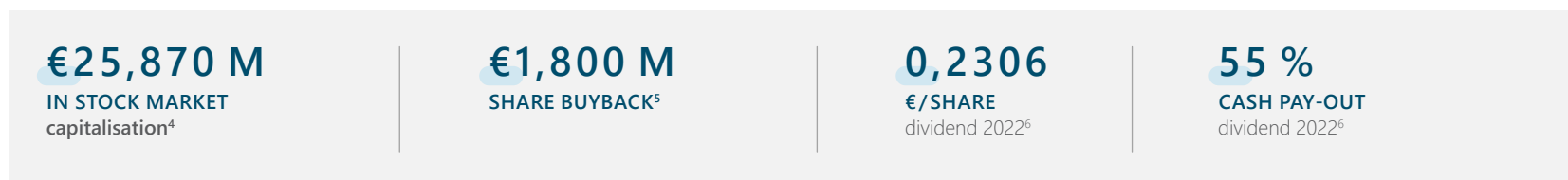


# SHAREHOLDERS AND INVESTORS

## FLOAT FOR MANAGEMENT PURPOSES



## MARKET CAP AND REMUNERATION



<sup>1</sup>Number of shares issued less treasury shares, shares held by members of the Board of Directors and shares held by "la Caixa" Foundation and the FROB.

<sup>2</sup>Stake held, according to the notification filed with the CNMV on 29 March 2021, through Criteria Caixa, S.A.U.

<sup>3</sup>Stake held, according to the notification filed with the CNMV as at 30 March 2021, through BFA Tenedora de Acciones, S.A.

<sup>4</sup>Excluding securities held in treasury. The market capitalisation figure is as at 31 December 2022.

<sup>5</sup>Programme for the repurchase of treasury shares implemented in 2022. A total of 558.5 million shares were purchased, equivalent to 6.93% of share capital. The purpose of the programme was to reduce the share capital by redeeming treasury shares acquired as part of the programme.

<sup>6</sup>Dividend charged to 2022 profit agreed by the Board of Directors to be proposed at the next AGM.



## RETAIL SHAREHOLDERS



**Rankia Award for the Best Shareholder Service 2021**  
thanks to its Shareholder Space and financial outreach work

**+200,000**  
**SHAREHOLDERS INFORMED**  
monthly via the Shareholder Newsletter

**2,464**  
**SHAREHOLDERS CONNECTED**  
during the 7 virtual corporate meetings

## » SHAREHOLDER ADVISORY COMMITTEE

Pioneering initiative in Spain.



**12**  
**MEMBERS**



**4**  
**MEETINGS**

**Aula**

**12**  
**NEW EPISODES**  
of the *Aula* podcast  
offering financial training  
with 2,562 views

**11**  
**ONLINE WEBINARS**  
for shareholders with  
10,427 views

**TRAINING**  
**ON WHEELS**  
short videos with  
43 episodes and 49,265 views

**COURSES**  
**IN PERSON TRAINING**  
7 courses with 405 attendees

## INSTITUTIONAL INVESTORS AND ANALYSTS

### » INSTITUTIONAL INVESTORS

**86 %**  
**OF THE INSTITUTIONAL FREE FLOAT**  
is in the hands of foreign investors

**492**  
**MEETINGS**  
with investors at roadshows and conferences

### Investor Day

Held on 17 May 2022 in Madrid in a hybrid format (face-to-face and virtual).

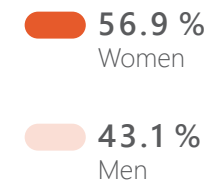
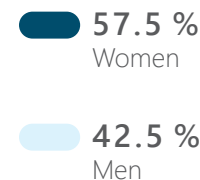
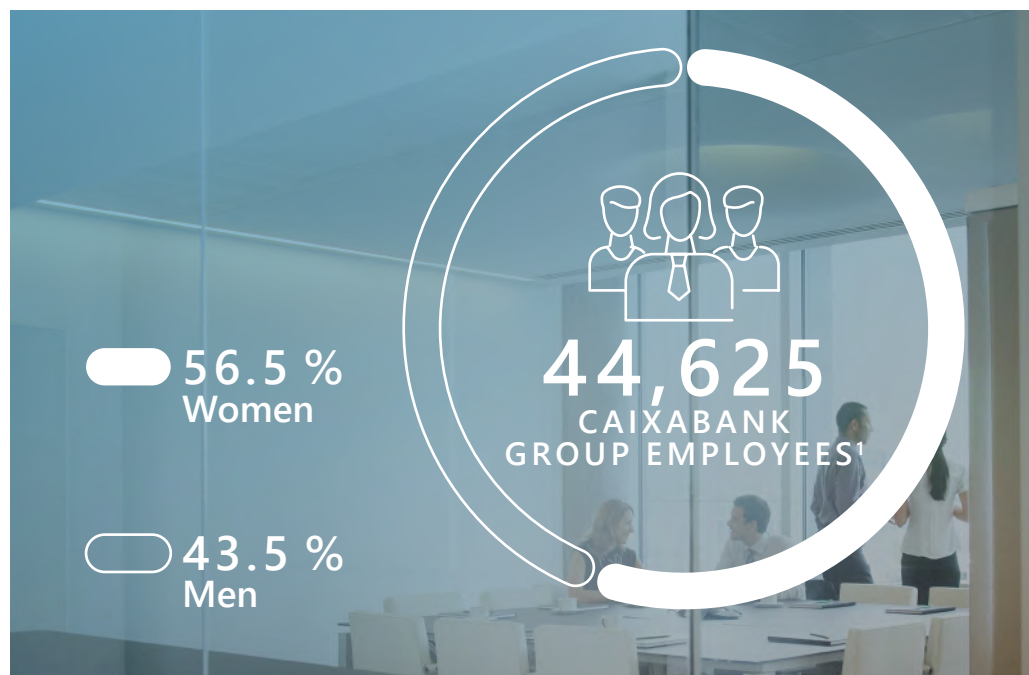
### » ANALYSTS

**333**  
**ANALYST REPORTS**  
published on CaixaBank, including sector reports



# EMPLOYEES

## WORKFORCE



**100 %**  
**MANAGEMENT  
POSITIONS**  
filled internally at CaixaBank

**100 %**  
**CAIXABANK  
GROUP STAFF**  
adhered to a collective  
agreement

**578**  
**EMPLOYEES  
with disabilities** at  
CaixaBank Group

**41.8 %**  
**WOMEN**  
holding management  
positions at CaixaBank<sup>2</sup>

**40 %**  
**WOMEN**  
on the Board of  
Directors

**1.1 %**  
**PAY GAP**  
at the CaixaBank  
Group<sup>3</sup>

<sup>1</sup> Includes CaixaBank and subsidiaries in Spain as well as BPI, BPI Vida e Pensões and BPI Gestão de Ativos, following integration within VidaCaixa and CaixaBank Asset Management, respectively.

<sup>2</sup> Based on branch A and B sub-directorate.

<sup>3</sup> 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 €15 M invested in training.

### » QUALIFIED TEAM

**3,178,202**

HOURS  
of training

**70.2**

HOURS  
of training per employee

**28,792**

CAIXABANK  
professionals certified in  
Spanish Mortgage Law

**96.4 %**

TRAINING  
online

**33,512**

CAIXABANK  
employees certified  
in MiFID II<sup>1</sup>

**30,440**

EMPLOYEES  
certified in insurance  
distribution

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

LINKED TO BONUS

Information security and prevention of fraud against customers	✓
Data Protection at CaixaBank in 2022	✓
Transparency in the sale of banking products and payment services	✓
Anti-money laundering and combating the financing of terrorism.	✓
Internal Code of Conduct + Market Abuse (general)	✓
Internal Code of Conduct + Market Abuse (covered persons)	✓

### REMUNERATION



**43,318**

EMPLOYEES  
with bonus linked to training



**€2,707 M**

IN WAGES  
and salaries



## NEW HEALTHY ORGANISATION STRATEGY

Project that pursues well-being and health throughout the company and across different stakeholders

<sup>1</sup>Markets in Financial Instruments Directive II.

<sup>2</sup>Environmental, Social and Governance.

# SUPPLIERS

## VALUE CHAIN



## SUPPLIERS

**3,323**

SUPPLIERS  
assets

**€3,011 M**

BILLED  
by active CaixaBank  
Group suppliers

**16.8**

DAYS  
average payment period  
to suppliers

**502**

NEW ACTIVE  
suppliers

**93 %**

LOCAL SUPPLIERS  
in Spain



**€7.3 M**

IN VOLUME AWARDED TO SPECIAL  
EMPLOYMENT CENTRES<sup>2</sup>  
one of the entities with the highest  
volume in Spain

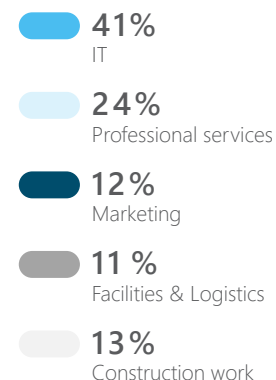
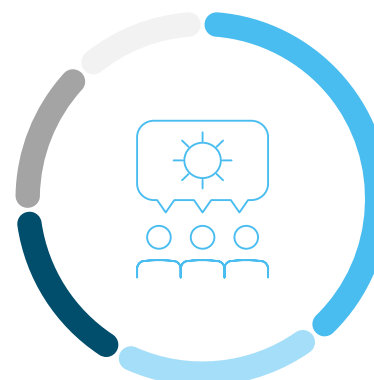
## PURCHASING PROCESSES

**1,223**

PROCESSES TRADED  
via electronic trading

**€1,287 M**

VOLUME TRADED  
via electronic trading



<sup>1</sup>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.

<sup>2</sup>Special employment centres.



## CERTIFICATIONS



249

### SUPPLIERS

who have provided social and environmental certifications.

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



### OHSAS 18001/ISO 45000 CERTIFICATION AND SA 8000/BSCI/ RESPONSIBLE BUSINESS ALLIANCE CERTIFICATION AND/OR SOCIAL AUDIT

Since 2020, new supplier certifications have been considered in the sustainability registration-approval process



### SUPPLIER CONTRACTS

include a specific clause on human rights

## RESPONSIBLE BEHAVIOUR

### » PROCUREMENT PRINCIPLES

Work is underway to update the 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. The Bank requires its suppliers to respect human and labour rights and encourages them to include them in their own value chain.

### » PROCUREMENT AND SUPPLIER MANAGEMENT STANDARD

Update to the Procurement standard that sets out the reference framework for procurement management at the CaixaBank Group, including best practices and optimisation of the bank's procurement processes, including ESG criteria.



30

### AUDITS PERFORMED

Including all categories of purchases<sup>1</sup> and corrective measures defined



## IMPLEMENTATION OF AN ESG SUPPLIER DEVELOPMENT PLAN

As part of CaixaBank's Sustainable Procurement project to help strategic suppliers improve their sustainability positioning.

- > 10 development plans implemented
- > 20 plans as the target for 2023

## PROCUREMENT PROCESSES



### PRINCIPLES

OF PROCUREMENT



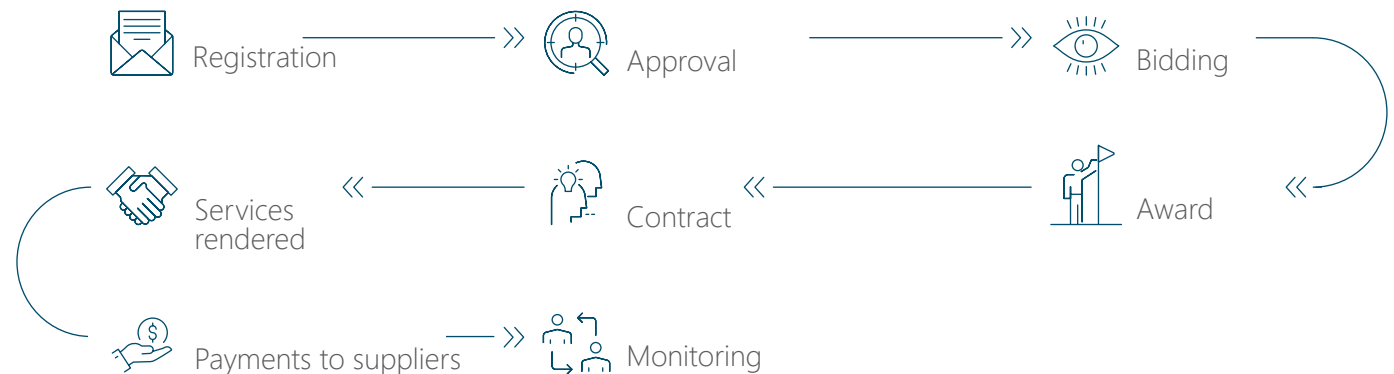
### STANDARDS

OF PROCUREMENT



### CODE

OF CONDUCT FOR SUPPLIERS



<sup>1</sup>Facilities&Logistics, works, IT, professional services and marketing.

# SOCIETY

## PROMOTING FINANCIAL CULTURE

Through initiatives aimed at different audiences, the Bank aims to improve people's financial literacy and help them make better decisions that will increase their well-being.



Since 2018 CaixaBank has been part of the Funcas-Educa Financial Education Stimulus Programme, promoted by CECA and the Funcas Foundation. Its aim is **to improve the level and quality of financial literacy within Spanish society.**

### mucho por hacer

**Informative and** awareness-raising content disseminated in the main digital media. It connects financial concepts such as savings, investment and insurance with the life stories of well-known people in our society.



**141 M**  
**IMPACTS**  
in digital media

**11 M**  
**VIEWS**  
of audiovisual content

### Financial TIPS for young people

Short videos aimed at young audiences through the imagin app and social media.

**3**  
**VIDEOS PUBLISHED**  
in-app

**1.6 M**  
**VIDEOS**

## Aula

Training programme **on economics and finance** aimed at CaixaBank shareholders.

**12**  
**NEW EPISODES**  
of the *Aula* podcast  
offering financial training  
with **2,562 views**

**11**  
**ONLINE**  
webinars for  
shareholders with  
**10,427 views**

**TRAINING**  
**ON WHEELS**  
short videos with  
**43 episodes and**  
**49,265 views**

**COURSES**  
**IN PERSON**  
**7 courses with**  
**405 attendees**

### CaixaBankLab | Campus

**Intensive face-to-face course on "Restaurant Management"**. Training for customers from the hospitality sector in collaboration with elBullifoundation.

**6**  
**COURSES**  
carried out

**455**  
**TOTAL**  
**ATTENDEES**

**96**  
**HOURS**  
of training delivered

### Management recipes with Ferran Adrià

Digital supplement to the intensive "Restaurant Management" course.



## PROMOTING FINANCIAL CULTURE

### CaixaBankTalks

Talks on savings, protection and financial planning in different life situations.

**363**  
CONFERENCES  
organised

**59,873**  
ATTENDEES

### CaixaBank Research

Generating and extending knowledge through economic research and analysis.

**1,241**  
ARTICLES  
published

**205**  
CONFERENCES  
organised

**11**  
PODCASTS  
recorded

### IESE C tedra CaixaBank de Sostenibilidad e Impacto Social

Research and dissemination of knowledge and trends in the fields of sustainability and social impact, aimed at the business sector.

**4**  
NOTEBOOKS  
published

**4**  
WEBINARS  
broadcast

**1,303**  
WEBINAR  
VIEWS

### » TRAINING SESSIONS FOR THE ELDERLY

Sessions including training on the use of WhatsApp, Bizum or computer security.

**3,000**  
SESSIONS

**15,105**  
ENROLLED



### Voluntariado CaixaBank

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

#### » FINANCE FOR YOUNG PEOPLE<sup>1</sup>

**33,304**  
ATTENDEES

**1,453**  
WORKSHOPS

#### » FINANCIAL EDUCATION FOR ADULTS AT RISK OF EXCLUSION<sup>1</sup>

**5,504**  
ATTENDEES

**433**  
WORKSHOPS

#### » FINANCIAL EDUCATION FOR PEOPLE WITH INTELLECTUAL DISABILITIES<sup>1</sup>

**1,149**  
ATTENDEES

**92**  
WORKSHOPS

#### » FINANCIAL EDUCATION FOR THE ELDERLY<sup>1</sup>

**2,824**  
ATTENDEES

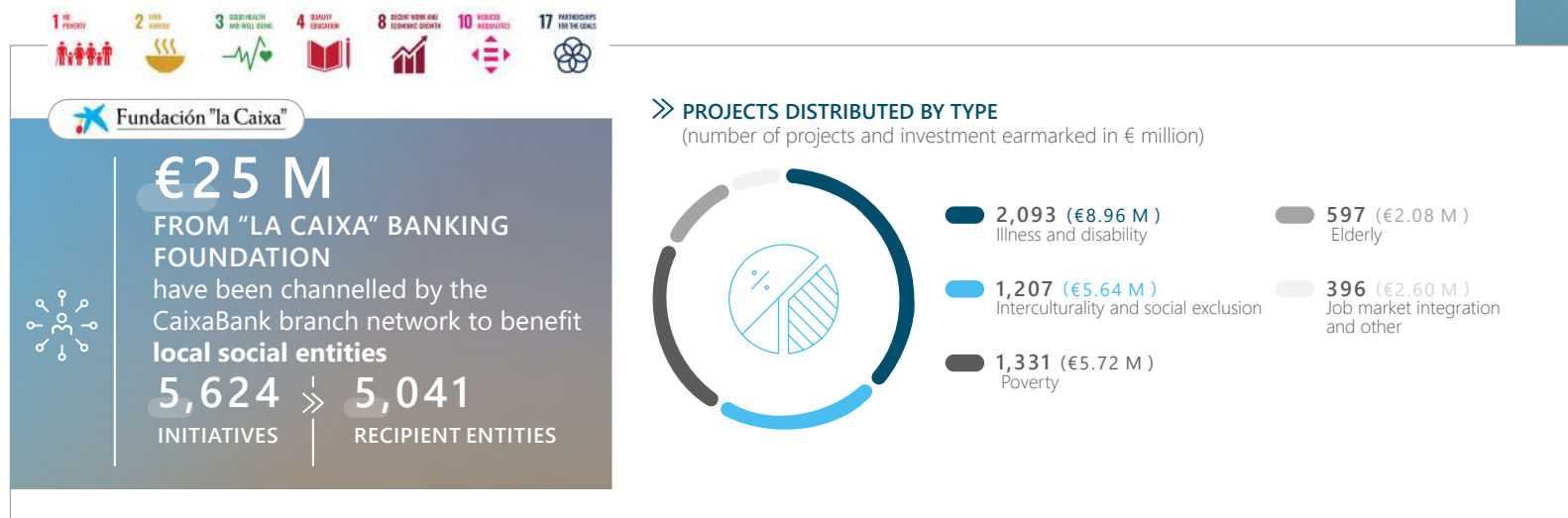
**215**  
WORKSHOPS

<sup>1</sup> Courses delivered by the CaixaBank Volunteer Association.

## SOCIAL INITIATIVES

### » "LA CAIXA" BANKING FOUNDATION PROGRAMMES

#### » DECENTRALISED SOCIAL ACTIVITY



### » OTHER COLLABORATIONS WITH THE "LA CAIXA" BANKING FOUNDATION

#### » SOLIDARITY FORMULAS

Initiatives promoted by the CaixaBank branch network in collaboration with CaixaBank Payments & Consumer that supplement the Decentralised Social Action funds with contributions from companies and individuals.

**77**  
**SOLIDARITY FORMULA**  
agreements

**€0.48 M**  
**EXTRA AMOUNT**  
provided by customers

#### » NO HOME WITHOUT FOOD

Thanks to the donation collection service and in collaboration with the Food Bank and the "la Caixa" Banking Foundation, funds are raised to purchase food for 54 food banks across Spain.

**€1.7 M**  
**TOTAL RAISED**  
(equivalent to 1,854 tonnes of food)

**€1 M**  
**CONTRIBUTION**  
by "la Caixa" Banking Foundation

**€0.7 M**  
**DONATIONS**  
collected by CaixaBank





## SOCIAL INITIATIVES

### » PROGRAMMES IN COOPERATION WITH OTHER REGIONAL FOUNDATIONS



#### CALLS FOR SOCIAL PROJECTS

**€2.04 M**  
INVESTMENT

»

**476**  
PROJECTS

#### CALLS FOR ENVIRONMENTAL PROJECTS

**€1.00 M**  
INVESTMENT

»

**101**  
PROJECTS

#### SOCIO-CULTURAL PROJECTS

**€1.70 M**  
INVESTMENT

11

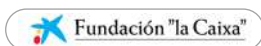
#### REGIONAL FOUNDATIONS



fundación  
montemadrid



## | SOCIAL INITIATIVES



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



### "LA CAIXA" BANKING FOUNDATION WITH A BUDGET OF €515 M

for 2022, is once again the Spanish private foundation that allocates the most resources to social activities

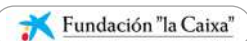
#### » GAVI, THE VACCINE ALLIANCE

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

**2,919**

PARTICIPATING COMPANIES

## SOCIAL INITIATIVES



BPI's strong social commitment is pursued in collaboration with the "la Caixa" Banking Foundation in 4 areas of activity: Social Programmes, Research and Health, Culture and Science, Education and Scholarships.

### » SOCIAL PROGRAMMES

**€4.6 M**  
INVESTMENT

**120**  
APPROVED PROJECTS

**19,000**  
BENEFICIARIES

### » BPI "LA CAIXA" BANKING FOUNDATION AWARDS



**CAPACITAR AWARDS**  
Autonomy for people with disabilities



**SOLIDARITY AWARD**  
Job market integration and fight against exclusion



**SENIOR AWARD**  
Active and healthy ageing



**INFANCY AWARD**  
Children living in poverty

Awards that support projects organised by social solidarity institutions to improve the living standards of people in situations of social vulnerability.

### » RESEARCH AND HEALTH

#### » CAIXAIMPULSE PROGRAMME

The programme seeks to transfer knowledge and technology to society and to set up new companies heavily involved in research.

**€0.3 M**  
INVESTMENT  
in 2022

**4**  
SELECTED PROJECTS

#### » CAIXARESEARCH COMPETITION IN RESEARCH AND HEALTH

Aims to support research centres in the areas of neurodegenerative, oncological, cardiovascular and infectious diseases.

**€8.9 M**  
INVESTMENT  
in 2022

**13**  
APPROVED PROJECTS

### » DECENTRALISED SOCIAL INITIATIVE 2022



**€1.4 M**  
INVESTMENT

**48,000**  
DIRECT BENEFICIARIES

**224**  
PROJECTS



<sup>1</sup>Decentralised Social Initiative.



## SOCIAL INITIATIVES

### OTHER FEATURED PROGRAMMES

#### » THE TREE OF DREAMS CHILDHOOD



Customers and employees **make dreams come true for children** living in poverty.

**27,429**

CHILDREN IN SPAIN RECEIVED A PRESENT

#### » FULL OF LIFE ELDERLY



Programme aimed at the **elderly**, prioritising areas with a higher level of depopulation, with a view to promoting physical, mental and social well-being by encouraging a healthy lifestyle.

**€0.42 M**

IN INVESTMENT

**6,961**

BENEFICIARIES

#### » REUTILÍZAME SOCIAL/ENVIRONMENT



Donation of **surplus** materials in good condition to non-profit organisations.

**437**

DONATIONS

**359**

RECIPIENTS

**46,184**

ARTICLES DONATED

**26**

PARTICIPATING COMPANIES

#### » LAND OF OPPORTUNITIES DEMOGRAPHIC CHALLENGE



Collaborative programme to **create employment, promote entrepreneurship and increase the population of rural areas.**

**€0.62 M**

IN INVESTMENT

**1,200**

BENEFICIARIES



## SOCIAL INITIATIVES

### SUPPORT FOR THE THIRD SOCIAL SECTOR

#### » DONATIONS PLATFORM



A platform for NGOs through which CaixaBank makes its branch network and its different electronic channels available, free of charge, to raise funds from customers and society in general, for anyone who would like to collaborate with the various causes of these social organisations.

#### » BASIC TRANSACTION DISCOUNT

CaixaBank has a value proposition for social entities, as part of which it develops specific products and offers discounts to social solidarity organisations for their basic transactions.

**12,130**

**SOCIAL ENTITIES**

with basic transactional discount

**€22.9 M**

**RAISED**

**191**

**SOCIAL ENTITIES SUPPORTED**

**319**

**WORTHY CAUSES SUPPORTED**

#### NGO CARDS



Customers can support social organisations that they sympathise with through NGO cards.

Each year, CaixaBank contributes a fixed amount per active card or a percentage of the annual amount of purchases made by the customer to the social entities associated with the cards, depending on the card chosen by the customer.



### UKRAINE EMERGENCY

**€5.6 M raised through the Donation Platform** for emergency-related causes in Ukraine involving multiple NGOs.



## SOCIAL INITIATIVES



Since 2005, employees and former employees of the CaixaBank Group, "la Caixa" Banking Foundation and Criteria, as well as their customers, family and friends, have shared an interest in improving society and have got involved in volunteering activities focused on education, digitalisation and support, both in the workplace and through mentoring and care for the elderly, and the environment.

**14,000** VOLUNTEERS<sup>1</sup> | **482,247** BENEFICIARIES | **27,692** ACTIVITIES CARRIED OUT | **1,991** COLLABORATING ENTITIES

» **5,263** VOLUNTEERS  
excluding Social Week volunteers

### » SOCIAL WEEK

The largest annual mobilisation of corporate volunteering organised by the CaixaBank Volunteers Association, held from 15 to 23 October.

**+ 10,000** PARTICIPATING VOLUNTEERS | **1,828** CORPORATE

### » CAIXA VOLUNTEERS

CaixaBank Volunteering, in collaboration with the "la Caixa" Banking Foundation, organises this action targeting international NGOs that develop programmes to support vulnerable groups and promote their inclusion on the job market. This year's programmes took place in India, Ethiopia, Mozambique and Peru.

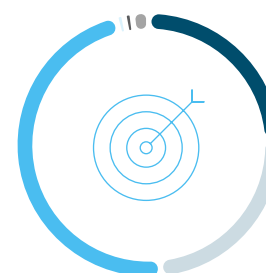
**30** VOLUNTEERS | **4** COUNTRIES | **10** PROJECTS

### » PLANT YOUR PROJECT

Programme aimed at CaixaBank Group employees. **Financial support is given to social projects of entities** with which the employee is linked or participates as a volunteer.

**€0.51 M** INVESTMENT | **80** WINNING PROJECTS

### ACTIVITIES PERFORMED BY CAIXABANK VOLUNTEERS



#### STRATEGIC PROGRAMMES

**24 %** Education  
**24 %** Support  
**1 %** Digitalisation  
**1 %** Environment  
**47 %** Local activities  
**2 %** Emergencies

### UKRAINE EMERGENCY

CaixaBank Volunteers, through the **Fundació Convent de Santa Clara**, has responded to the humanitarian crisis that has seen refugees flee from Ukraine, by providing support in welcoming families relocated to Spain.

**9** HUMANITARIAN corridors enabled  
**548** REFUGEES relocated  
**75** VEHICLES delivered for health care use  
**COLLECTION OF HUMANITARIAN AID** and logistics of donated material

<sup>1</sup>Includes the total number of people who have participated in volunteering activities including and excluding Social Week. The figure does not include duplication of volunteers involved in both areas (including and excluding Social Week).

## CAIXABANK DUALIZA

**dualiza**

by CaixaBank

CaixaBank Dualiza is the Foundation's commitment to dual training at CaixaBank, promoting and disseminating professional training. CaixaBank Dualiza supports the demands of teachers and education centres while working with companies to educate future professionals and improve their employability.

### FROM THE OUTSET:

**27,801**  
STUDENTS

**2,641**  
COMPANIES

**1,563**  
EDUCATIONAL CENTRES



CaixaBank Dualiza reinforces its commitment to promoting vocational training, boosting guidance and fostering action-oriented research that **provide a real and detailed picture of the state of vocational training.**

Most of the more than 4,100 students have participated in **training programmes** to improve their skills in the health sector (SANEC), in the digital sector (DITEC), in foreign trade (COMEX), in the agricultural sector or in training designed to help improve their soft skills, which are in such demand in the new economy.

### » INITIATIVES AIMED AT PROMOTING INNOVATION:

> "24 hours in Barcelona"

> Hackathons aimed at boosting entrepreneurship

> InnovaTec Project aimed at facilitating knowledge nodes among occupational training teachers across the Valencian Community.

### DUALIZA INITIATIVE

organised in collaboration with the association of vocational training centres, FPEmpresa. This initiative has seen around 200 vocational education projects developed at centres involving companies, with CaixaBank Dualiza providing more than two million euros in funding.

### "AMBASSADORS"

as part of which dozens of professionals have visited classrooms to provide information about the reality of their professions.

### ORIENTATION INITIATIVE

aimed at supporting the actions organised by schools to disseminate information about vocational training amongst those deciding on their future path.



**6,864**  
STUDENTS



**484**  
COMPANIES



**2,143**  
TEACHERS



**316**  
EDUCATIONAL CENTRES



**2,378**  
STUDENTS

during 2022 in orientation



## DIVERSITY



**TRANSVERSAL PROGRAMME**  
that develops and promotes the value of **diversity and inclusion** inside and outside of CaixaBank



**SPONSORSHIP OF EUROPEAN DIVERSITY MONTH,**  
an initiative of the European Commission and of the EU Platform of Diversity Charters



Recognised by **the Másfamilia Foundation with the EFR (family responsible business)** certification, making it the first Spanish financial institution to obtain the A level of excellence.



**Included in the Bloomberg Gender Equality Index** for the 5th consecutive year, ranking amongst the top five companies in the world.

**57.5 %**  
**WOMEN**  
in the workforce

**578**  
**PROFESSIONALS**  
with disabilities

## FUNCTIONAL DIVERSITY

Dedicated to the visibility of people with disabilities and their role in society.

**INCLUSIVE POLICY**  
for people with disabilities

**PLAN AFLORA**  
an initiative to support and enhance the visibility of employees with disabilities.

**AWARDS AIMED**  
at improving **quality of life** for those with disabilities

**CAPACITAR 2022**  
PRÉMIOS BPI | Fundação "la Caixa"

## » AWARDS, SPONSORSHIPS AND COLLABORATIONS



**AGREEMENT WITH THE SPANISH PARALYMPIC COMMITTEE**  
to support Paralympic athletes on their way to the Tokyo 2024 Games



**INCLUSION IN THE WORKFORCE OF YOUNG PEOPLE WITH ASD**  
in collaboration with Specialisterne



**COLLABORATION AGREEMENT WITH THE FEDDF<sup>1</sup>**  
Main sponsor of the FEDDF with a view to promoting wheelchair basketball



**SPONSOR OF WHEELCHAIR BASKETBALL**

<sup>1</sup>FEDDF – Spanish Federation of Sports for People with Physical Disabilities.

## DIVERSITY

### GENDER DIVERSITY

**41.8 %**

**WOMEN**  
in management  
positions<sup>1</sup>

**40 %**

**WOMEN**  
on the Board of Directors

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

### » PROMOTION OF EQUALITY

As part of leadership promotion processes, at least 1 out of every 3 proposed candidates must be a person of the under-represented gender.

### » FEMALE MENTORING

- > Internal mentoring programme with 600 participants
- > ClosinGap alliance cross-mentoring programme
- > 2nd Edition of the Lead Mentoring CaixaBank & AED
- > 3rd Global Mentoring Walk in Madrid with NGO Vital Voices

### » BREAKFASTS WITH TALENT

Sessions to share experiences focused on women in the lower management segment.



### EQUALITY PLAN

Agreement with 100% of the union representation that expands the commitments of the Equality Plan of 2020

The following were signed together with the **Equality Plan**:



**RECONCILIATION  
PROTOCOL**



**HARASSMENT  
AND  
MEDIATION  
PROTOCOL**



**DOMESTIC  
PARTNERSHIP  
PROTOCOL**



### RIGHTS OF VICTIMS OF GENDER VIOLENCE

Compilation of the labour rights recognised for victims of gender violence and centralised confidential mailbox, with a view to facilitating the exercise of these rights, as well as showing support and avoiding victims abandoning the labour market on account of their situation

### » VISIBILITY OF DIVERSITY

As part of networking sessions involving managers, our network of equality agents and the dissemination of news articles on the corporate intranet.

### » DIVERSITY COMMITTEE

Defines, promotes and ensures the implementation of initiatives to promote diversity and inclusion at the bank.

### » EXTERNAL EXPERT ADVISORY COMMITTEE

To include the vision of managers from benchmark companies to their equality initiatives.

### » COMMITMENTS AND ADHERENCES



<sup>1</sup> Based on branch A and B sub-directorate.

## DIVERSITY

### OUTREACH

Wengage also externally develops **initiatives for customers and society, based on the promotion of diversity and equal opportunities in 4 areas of action:**

- > Leadership and entrepreneurship
- > Innovation and education
- > Sport
- > Rural world

### » LEADERSHIP AND ENTREPRENEURSHIP



» Rewarding the careers of self-employed women in Spain



» Honouring the **leading businesswomen in Spain**. 6th edition of **Businesswoman Awards**



» **Alliance of companies** acting as a reference cluster in close cooperation between the public and private sectors

### » SPORT



**Sponsorship of women's sport** and content created to raise the profile of female athletes: sponsorship of the Women's National Basketball Team, the Plaza 3x3 CaixaBank circuit as part of the Universo Mujer Basketball programme, as well as the women's teams of football clubs and the ACT Traineras League

### » INNOVATION AND EDUCATION



» **Alliance with Microsoft** to award prizes to the best students on STEM courses<sup>1</sup>



» **Live, face-to-face and online talks** on innovation topics with a gender perspective



» **One of the entities adhered to the STEAM Alliance for Female Talent "Girls in Science"**, an initiative led by the Ministry of Education and Vocational Training to promote STEAM<sup>2</sup> vocations among girls and young women

### » RURAL WORLD



**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





<sup>1</sup>Science, technology, engineering and mathematics.

<sup>2</sup>Science, technology, engineering and mathematics in connection with the arts and humanities.

## ACCESSIBILITY

CaixaBank has a plan to guarantee the accessibility of all its products and services with a view to creating an accessible omnichannel experience, eliminating any physical or sensory barriers. This has resulted in the construction of **Omnia, a new corporate design system at the CaixaBank Group that is 100 % accessible.**

### » PRINCIPLES IN PRODUCT AND SERVICE DESIGN

 <h4>PERCEPTIBLE</h4> <p><b>SENSES</b> The content can be perceived by the different senses</p>	 <h4>OPERABLE</h4> <p><b>ENGINE, VOICE</b> Can be used with standard peripherals or specialised support products</p>
 <h4>UNDERSTANDABLE</h4> <p><b>COGNITIVE</b> Content that is easy to understand, avoids or helps to solve errors</p>	 <h4>ROBUST</h4> <p><b>TECHNOLOGY</b> Content can be used by different user devices</p>

### » BRANCHES

**88 %**  
ACCESSIBLE  
BRANCHES

**62**  
BRANCHES  
made barrier-free

### » WEB

**COMMERCIAL BANKING PORTAL WITH ACCESSIBILITY LEVEL AA**  
of the W3C-WAI Web 2.0 Accessibility Guidelines for Web Content 2.0

### » ATMS

**100 %**  
ACCESSIBLE  
ATMS

**8,139**  
ATMS  
feature sign language support

### » APP

**UNDER THE WCAG 2.0**  
accessibility guidelines<sup>1</sup>

**CONTINUOUS FLOW OF COLLECTION AND MANAGEMENT OF ISOLATED IMPROVEMENT POINTS**  
identified from user complaints or internal reviews

**VOICEOVER (IOS) AND TALKBACK (ANDROID) NAVIGATION DESIGN**  
for voiceover of all on-screen information and actions

### » COOPERATION AGREEMENTS WITH



#### LAUNCH OF THE FIRST FINANCIAL CARD USING BRAILLE IN SPAIN.

Developed in collaboration with ONCE, to enhance the autonomy to the visually impaired when shopping via all kinds of channels, whether physical or online.



**ILUNION** carries out reviews and audits to identify points for improvement

<sup>1</sup> Web Content Accessibility Guidelines of the World Wide Web Consortium.



## ACCESS TO HOUSING



### ACTIVE SUPPORT POLICY FOR FIRST-TIME HOMEBUYERS

CaixaBank is the 1st Spanish bank to sign up to the Spanish government-approved Code of Good Practice for the viable restructuring of mortgage loans on primary residences

#### » SOCIAL HOUSING

The **Impulsa programme** has been further consolidated with the aim of helping to improve the socio-economic situation of tenants. The main benefits for the tenant include social support to help with their reintegration into the labour market (they are referred to the Incorpora programme of the "la Caixa" Banking Foundation or other occupational programmes in force) and support in managing their household bills and other aid.

**11,105**  
**SOCIAL HOUSING  
RENTAL  
PROGRAMME**

(including 584 contracts under the centralised programme of "la Caixa" Foundation)



**7,161** in non-subsidised housing (average monthly rent of €226.7)  
**3,360** subsidised residential properties (average monthly rent of €279.9)

#### » MORTGAGE CUSTOMER SERVICE (MCS)

Since 2013, a Mortgage Customer Advisory Service (SACH) has been in place with a toll-free service line for customers whose regular homes are subject to a foreclosure notice.

Specialists are on hand to help resolve queries about the phases and impacts of the claim on primary residences.

Situations of social exclusion or vulnerability are reviewed and measures proposed to agree on alternatives to enforcement whenever feasible.

**2,443**  
**CASES REVIEWED**  
by the MCS in 2022

**29,322**  
**CASES REVIEWED**  
by SACH since its launch

Since 2017, CaixaBank has had a team dedicated to the management of social housing. Its main purpose is to detect and manage cases of vulnerability and social emergency in regular housing, received through different channels, as well as looking after the institution's reputational image.



# RESPONSIBLE BUSINESS

## COMMITMENT



**€1,016 M**

IN MICROCREDITS  
and other loans with a  
social impact



**ONE**

INSTITUTION CERTIFIED BY AENOR  
as an organisation committed to the  
elderly



**€23,583 M**

MOBILISATION  
of sustainable finance in 2022<sup>1</sup>

**ADHERENCE TO THE NET ZERO  
BANKING ALLIANCE**

**INTERIM DECARBONISATION  
TARGETS 2030**

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



### » NO POVERTY

- > Microcredits and other finance with a social impact
- > Inclusive finance
- > Socially Responsible Investment Project



### » AFFORDABLE AND CLEAN ENERGY

- > Green bonds



### » DECENT WORK AND ECONOMIC GROWTH

- > Social bonds
- > Accession to the European Green Hydrogen Alliance



### » INDUSTRY, INNOVATION AND INFRASTRUCTURE

- > Green bonds



### » RESPONSIBLE PRODUCTION AND CONSUMPTION

- > Net Zero Banking Alliance
- > Adherence to the United Nations Principles for Responsible Investment
- > Mobilisation of sustainable finance
- > Responsible Investment
- > 2022-2024 Environmental Management Plan
- > Reduction and offsetting of CO<sub>2</sub> emissions



### » CLIMATE ACTION

- > Net Zero Banking Alliance
- > 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
- > 2022-2024 Environmental Management Plan
- > Green bonds
- > Joining the Taskforce on Nature-related Financial Disclosures (TNFD)



### » LIFE BELOW WATER

- > Adherence to the Poseidon Principles



### » PARTNERSHIPS FOR THE GOALS

- > Net Zero Banking Alliance
- > Adherence to the Collective Commitment to Financial Health and Inclusion
- > 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

<sup>1</sup> See note 1 on page 51.

# MICROCREDITS AND OTHER FINANCE WITH A SOCIAL IMPACT



## CAIXABANK'S SOCIAL BANK IS A **BENCHMARK INSTITUTION** IN MICROCREDITS

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



**100,323**

MICROCREDITS  
and other loans with a social impact



**€1,016 M**

TOTAL VOLUME



**291**

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

## MISSION

To contribute to sustainable progress and the well-being 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. OPERATIONAL SUPPORT FOR THE BRANCH NETWORK

- > Single shareholder and marketer

## MAIN FINANCING OPTIONS | MicroBank



### MICROCREDITS



### OTHER FINANCING WITH SOCIAL IMPACT

#### » FAMILIES

Aimed at: people with limited income, up to €19,000/year<sup>1</sup>, who want to finance projects linked to personal and family development, as well as needs arising from unforeseen situations.

**81,985**

LOANS GRANTED

**€636 M**

TURNOVER

**€7,764**

AVERAGE AMOUNT

#### » BUSINESSES

Aimed at: entrepreneurs and microenterprises with less than 10 employees and a turnover of no more than two million euros per year that need financing to start up, consolidate or expand their business, or to meet working capital needs.

**13,118**

LOANS GRANTED

**€171 M**

TURNOVER

**€13,046**

AVERAGE AMOUNT



## ECONOMIC DEVELOPMENT AND JOB CREATION



**17,455**

**JOBS CREATED**

by supporting entrepreneurs through MicroBank



**1.01**

**JOBS GENERATED**

by each micro-credit or business loan



**5,876**

**NEW BUSINESSES**

launched

<sup>1</sup> To determine the income level, the Public Indicator of Multiple Effect Income (IPREM) has been taken into account.



## | MAIN FINANCING OPTIONS |



### MICROCREDITS



### OTHER FINANCING WITH SOCIAL IMPACT

Loans aimed at **projects that generate a positive social impact on society**, in sectors such as the social economy, health, education and innovation.

**5,220**

LOANS GRANTED

**€208 M**

TURNOVER

**€39,882**

AVERAGE AMOUNT

Worth particular mention:

#### > Innovation loan

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

#### > EaSI Social Enterprise Loan

Aimed at organisations and social enterprises that generate positive and measurable social impact

#### > Skills & Education Loan

- > **Students:** aimed at people looking to broaden their training or improve their professional skills.
- > **Businesses:** aimed at educational and training centres to finance infrastructure, intangible assets and working capital.

#### > Health loan

For financing 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.



## SKILLS AND EDUCATION **PROGRAMME**

Agreement with the European Investment Fund (EIF) to improve access to financing for individuals and organisations who want to invest in training and education with a view to improving their employability.



# INCLUSIVE FINANCE



## CAIXABANK REINFORCES IT'S COMMITMENT TO CARING FOR THE ELDERLY,

with the broadest range of measures in the Spanish finance sector



**First institution certified by AENOR** as an organisation committed to the elderly

**CaixaBank, as part of its dedication to proximity and service quality,** has designed financial products and services to cover the financial needs of society's most vulnerable groups. The bank has the following value proposition for these groups.



**324,685**

SOCIAL ACCOUNTS / INTEGRATION ACCOUNTS



### CARE FOR SENIOR CITIZENS

- > Support
- > Adaptation
- > Financial inclusion
- > Senior solutions

**€26,443 M**

FOR LIFE ANNUITIES  
and VAUL

**133,000**

MYBOX CUSTOMERS  
Senior protection



### UKRAINE EMERGENCY

Collaboration providing the following services to vulnerable persons:

- > **Free transfers** to Ukraine and neighbouring countries
- > Free use of **ATMs** for customers of Ukrainian banks
- > **Specific circuit to speed up the account opening process** for people from Ukraine
- > **Simultaneous interpretation service at branches**
- > **Specific training materials**

# RESPONSIBLE INVESTMENT

Launch of new products with the highest sustainability classification according to European standards as part of the range **GAMA SI Soluciones de Impacto**. Worth particular note is the fund **MicroBank SI Impacto Renta Variable**.



**THE SI RANGE IS A SOLUTION WITH A POSITIVE AND MEASURABLE IMPACT ON PEOPLE AND THE ENVIRONMENT, CONTRIBUTING TO ACHIEVING THE 17 UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS.**

VidaCaixa and CaixaBank Asset Management have their own Sustainability Risk Admission Policies.



VidaCaixa and CaixaBank Asset Management **have successfully passed the first follow-up audit as part of the Sustainable Finance Certification** subject to AENOR's ESG criteria



VidaCaixa and CaixaBank Asset Management follow the TCFD recommendations on climate risk management

## LIFE INSURANCE AND PENSION PLANS



INSURER THAT **PAYS OUT THE MOST IN COMPENSATION IN SPAIN**

» **SPAIN<sup>1</sup>**

**€107,478 M**

MANAGED CUSTOMER funds

**34.7 %**

MARKET SHARE total life insurance<sup>3</sup>

**€9,267 M**

PREMIUMS AND CONTRIBUTIONS marketed

**34 %**

MARKET SHARE pension plans

**€4,928 M**

BENEFITS PAID

» **SPAIN + PORTUGAL**



» **CUSTOMER DISTRIBUTION**

- 5.0 M** retail customers
- 1.3 M** large companies and segments
- 0.4 M** SMEs and self-employed workers

» **PORTUGAL<sup>2</sup>**

**€7,319 M**

MANAGED CUSTOMER funds

**12.5 %**

MARKET SHARE life insurance<sup>5</sup>

> **Statement of Principal Adverse Impacts** of Our Investment Decisions on Sustainability Factors

> **First Spanish insurance company to join the Net Zero Asset Owner Alliance**, embracing the commitment to move towards a net zero CO<sub>2</sub> emissions investment portfolio by 2050<sup>3</sup>

> Chosen as **"Best Pension Fund Manager"**, on account of its diversification strategy, active management and inclusion of environmental, social and good governance criteria

<sup>1</sup> Includes the life and pension plan business pertaining to VidaCaixa, S.A.  
<sup>2</sup> Includes the life business and pension plans of BPI Vida e Pensões, wholly owned by VidaCaixa, S.A.  
<sup>3</sup> For investments in the insurance portfolio.

<sup>4</sup> For investments in banking.  
<sup>5</sup> Data at November 2022.

## » ADMISSION ESG RISKS<sup>1</sup>



VidaCaixa received the **maximum rating (5 stars)** in the **Investment Policy and Active Ownership** category awarded by PRI<sup>1</sup>



**100 %**  
**OF ASSETS**

under management with ESG aspects taken into account at 31 December 2022 (according to UNPRI criteria)

## » ASSET DISTRIBUTION OF PRODUCTS UNDER SFDR



**48.6 %<sup>2</sup>**

**OF ASSETS**

have a rating under Articles 8 and 9 of SFDR  
**€20,615 M**



**43.9 %**

**OF ASSETS**

have a rating under Articles 8 and 9 of SFDR  
**€2,777 M**

### SPAIN

### PORTUGAL

Assets and products under Article 6 (integrates)

**51.4 %**  
(€21,843 M)

**56.1 %**  
(€3,549 M)

Assets and products under Article 8 (promotes)

**45.0 %**  
(€19,108 M)

**43.9 %**  
(€2,777 M)

Assets and products under Article 9 (impacts)

**3.5 %**  
(€1,507 M)

**0 %**  
(€0 M)

## » IMPACT

### » EXPOSURE TO SUSTAINABLE BONDS



**€2,741 M**  
Green bonds

**€2,235 M**  
Social Bonds

**€624 M**  
Sustainable bonds

**€314 M**  
Sustainability-linked bonds

**2.58 %**

**PORTFOLIO EXPOSURE**

to economic activities considered to be CO<sub>2</sub> intensive

## » PROXY VOTING

**497**

**GENERAL SHAREHOLDER MEETING**

votes in the year

**16**

**MEETINGS**

at which shareholders voted against board members due to concerns over ESG matters or climate change

**126**

**MEETINGS**

at which shareholder resolutions were voted in favour of

**77**

**MEETINGS**

at which shareholder resolutions on environmental and social issues were voted in favour of

## » ENGAGEMENT

**6**

**COLLECTIVE DIALOGUES**

**65**

**DIALOGUES**

with companies on ESG issues

**340**

**ESG DUE DILIGENCES**

with external managers

**12**

**DIALOGUES**

with external managers about ESG issues

**11 %**

**INVESTMENT**

in companies subject to engagement processes (direct)

**117**

**ESG ISSUES**

addressed in the dialogues with companies

<sup>1</sup> Does not include information on BPI Vida e Pensões.

<sup>2</sup> Does not include BPI Vida e Pensões. Percentage and amount calculated on plans affected by the SFDR, including EPSVs and Unit Linked. The percentage of plans and insurance calculated that is affected by the SFDR is 43.9%.



## | SUSTAINABLE INVESTMENT SOLUTIONS



### LEADERS IN ASSET MANAGEMENT

#### >> SPAIN<sup>1</sup>



**24.5 %**  
MARKET SHARE  
of mutual funds in Spain



**€81,530 M**  
OF ASSETS  
under management



**€43,723 M**  
DISCRETIONARY PORTFOLIO  
management

#### >> PORTUGAL<sup>2</sup>



**17.1 %**  
MARKET SHARE  
in mutual funds in Portugal



**€6,942 M**  
OF ASSETS  
under management



**€3,582 M**  
DISCRETIONARY PORTFOLIO  
management

#### >> LUXEMBOURG<sup>3</sup>



**€837 M**  
OF ASSETS  
under management



**38.8 %**  
FEMALE  
fund managers **out of the total**

- > **Gender Diversity Awards:** voted "the world's most gender-responsive asset manager" by *CityWire*
- > **The only European fund manager to obtain the 'EFQM 500 Seal'** for its strategy focused on excellence, innovation and sustainability

<sup>1</sup> Includes the fund business, discretionary management portfolio and SICAVs pertaining to CaixaBank Asset Management SGIC.

<sup>2</sup> Includes the mutual and real estate fund business and discretionary management portfolios of BPI Gestão de Ativos SGFIM, wholly owned by CaixaBank Asset Management.

<sup>3</sup> Includes the fund business and the SICAVs of CaixaBank Asset Management Luxembourg, S.A.

## » ADMISSION ESG RISKS



CaixaBank Asset Management achieves 5 stars in direct investment equity securities following the inclusion of ESG factors in investment processes. BPI Gestão de Ativos, has received the highest score (5 stars) from the **Investment and Stewardship Policy**



# 100 %

## OF ASSETS

under management with ESG aspects taken into account at 31 December 2022 (according to UNPRI criteria)

## » ASSET DISTRIBUTION OF PRODUCTS UNDER SFDR



### SPAIN

### PORTUGAL

Assets and products under Article 6 (integrates)

**60.4 %**  
(€45,376 M)

**41.5 %**  
(€1,467 M)

Assets and products under Article 6 (does not integrate)

**3.7 %**  
(€2,770 M)

**0 %**  
(€0 M)

Assets and products under Article 8 (promotes)

**32.6 %**  
(€24,495 M)

**56.4 %**  
(€1,994 M)

Assets and products under Article 9 (impacts)

**3.3 %**  
(€2,495 M)

**2.1 %**  
(€76 M)

## » IMPACT

### » EXPOSURE TO SUSTAINABLE BONDS



## » PROXY VOTING

# 1,086

**GENERAL SHAREHOLDER MEETING**  
votes in the year

# 17

**MEETINGS**  
at which shareholders voted against board members due to concerns over ESG matters or climate change

# 172

**MEETINGS**  
at which shareholder resolutions were voted in favour of

# 81

**MEETINGS**  
at which shareholder resolutions on environmental and social issues were voted in favour of

## » ENGAGEMENT

# 3

**COLLECTIVE DIALOGUES<sup>1</sup>**

# 161

**ESG DUE DILIGENCES**  
and dialogues with third-party managers

# 131

**DIALOGUES**  
with companies on ESG issues

# 162

**ESG ISSUES**  
addressed in the dialogues with companies

<sup>1</sup> Includes those still ongoing at 31 December as well as those initiated and completed in 2021.

## | SOCIALLY RESPONSIBLE INVESTMENT PROJECT

A comprehensive solution for Private Banking **clients in the fields of philanthropy and sustainable investment.**

**€1,9 M**

**RAISED ON BEHALF OF DIFFERENT SOCIAL CAUSES IN 2022**

Mainly: #Ningúnhogarsinalimentos, cancer research, childhood immunisation (GAVI) and child poverty (Save the Children)



### » DISSEMINATION, OUTREACH AND RECOGNITION

#### » 5TH PRIVATE BANKING SOLIDARITY AWARDS

To highlight the philanthropic projects undertaken by customers. Two categories: best personal initiative and best collective initiative.

#### » 5TH ANNUAL REPORT ON THE SOCIAL VALUE PROJECT<sup>1</sup>

Sets out the annual balance of activities undertaken as part of the Social Value Project.

#### » 3RD CHILD POVERTY STUDY, "CHANGING LIVES THROUGH PHILANTHROPY".

Recommendations about how to contribute to alleviating child poverty and each person finding the way of contributing that best suits their motivations, resources and expectations.

### » PERSONALISED ADVICE ON PHILANTHROPY AND CSR

#### » 4 EVENTS WITH CUSTOMERS AS PART OF THE "PHILANTHROPY DIALOGUES" CYCLE

To identify best practices, as well as benchmarks to stimulate both the creation of partnerships and the organisation of new initiatives.

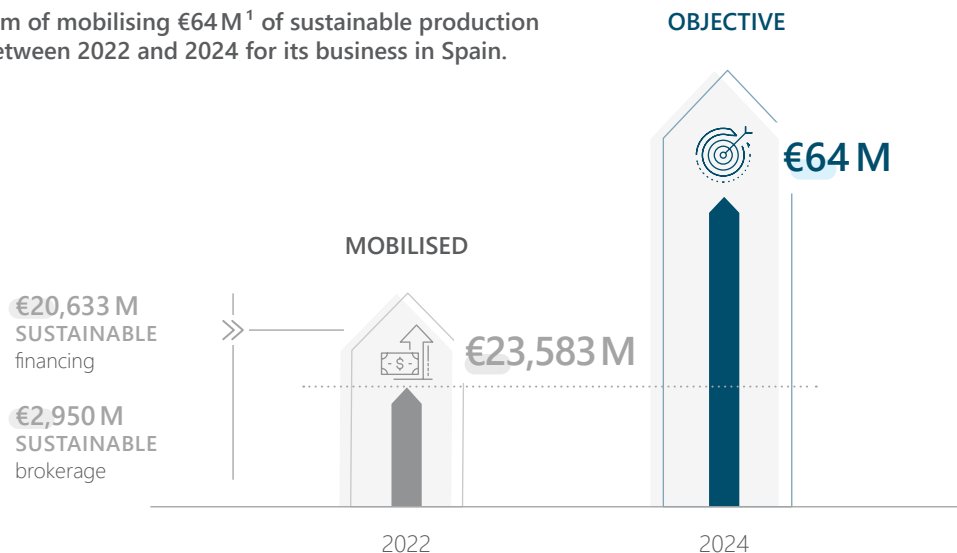
<sup>1</sup> <https://www.caixabank.com/es/sostenibilidad/practicas-responsables/valor-social-banca-privada.html>

# SUSTAINABLE BUSINESS

## MOBILISATION OF SUSTAINABLE FINANCE

CaixaBank is committed to sustainability through the design and marketing of products that integrate environmental, social and governance criteria and foster activities that contribute to the transition to a low carbon economy and that are environmentally sustainable.

Aim of mobilising €64 M<sup>1</sup> of sustainable production between 2022 and 2024 for its business in Spain.

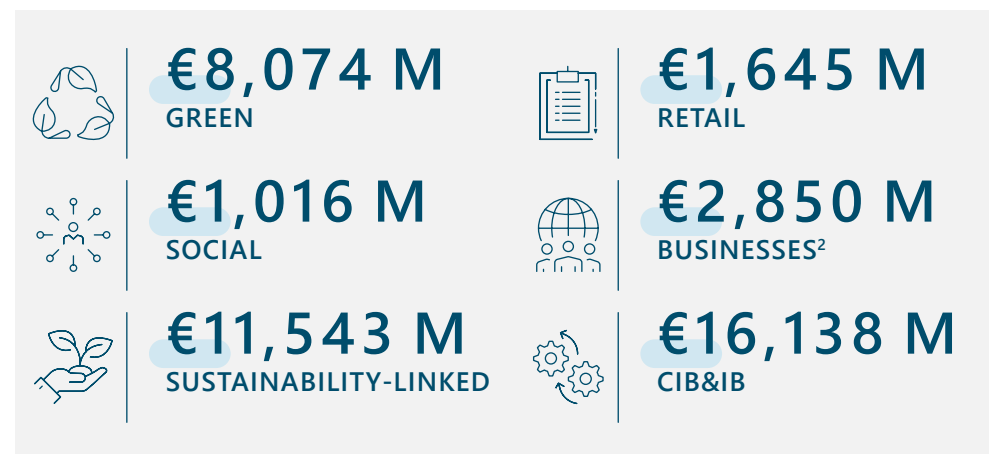


<sup>1</sup> The amount of sustainable finance mobilised includes: i) Sustainable mortgage financing (energy efficiency certificate "A" or "B"), financing for the energy rehabilitation of housing, financing of hybrid/electric vehicles, financing of solar panels, agricultural eco-financing and microcredits granted by MicroBank; sustainable financing for companies, property developers and CIB&IB. The amount employed for the purpose of mobilising sustainable financing is the risk limit formalised as part of sustainable financing transactions for customers including long-term, working capital and signature risk. Also considered are renewal transactions and the tacit or explicit renewal of sustainable financing; ii) CaixaBank's proportional share in the issue and placement of sustainable bonds (green, social or mixed) by customers; iii) Net increase in Assets under management at CaixaBank Asset Management as regards products classified under Articles 8 and 9 of the SFDR regulations (includes new funds/merger of funds registered as per Articles 8 and 9, plus net contributions - contributions less withdrawals - including the market effect on the valuation of units); Gross increase in assets under management at VidaCaixa in relation to products classified under Articles 8 and 9 of the SFDR (includes gross contributions - without considering withdrawals or market effect - to pension funds (EPSV), voluntary social welfare schemes (EPSV) and Unit Linked classified as per Articles 8 and 9 under SFDR.

<sup>2</sup> Development activity contributed €1.098M.

## » SUSTAINABLE FINANCING

During 2022, CaixaBank promoted the financing of sustainable activities, **granting €20,633 M.**



CaixaBank has teams specialising in the Corporate, Institutional and International Banking segments for infrastructure, energy and sustainable financing projects, as well as in the Real Estate, Agriculture, Business Banking and Private Banking businesses.

### REFINITIV

recognises CaixaBank in its League Table as:

**16<sup>TH</sup>**

bank in the world –  
Global Top Tier Green & ESG Loans

**3<sup>RD</sup>**

EMEA bank –  
Top Tier Green & ESG Loans

### Bloomberg

recognises CaixaBank in its League Tables as:

**3<sup>RD</sup>**

bank in the world –  
Global Top Tier Green Use of Proceeds

**1<sup>ST</sup>**

EMEA bank –  
Top Tier Green Use of Proceeds



## » Green financing

Has a positive environmental impact and the underlying projects or assets are eligible projects or assets.



### » FINANCING BY CATEGORY



## » RENEWABLE ENERGY

### » PROJECT FINANCE

Renewable energy exposure represents 82 % of the *project finance* energy project portfolio.

**6**  
NEW PROJECTS  
conceived

**€948 M**  
GRANTED

### » CORPORATE LOANS

**€2,047 M**  
GRANTED

» WHICH TRANSLATES  
INTO 5,291MW  
of installed renewable energy  
capacity

**80.7%**  
OF FINANCING  
has been earmarked for  
wind energy projects

### » FINANCING OF SOLAR PANELS

**€70 M**  
GRANTED

## » REAL ESTATE

### » GREEN MORTGAGES

Mortgage loans to individuals in relation to homes with an A or B energy efficiency certificate.

**€880 M**  
GRANTED

### » FINANCING OF ENERGY EFFICIENT BUILDINGS

Operations are considered environmentally sustainable if there is documentary evidence of an energy efficiency certificate with an A or B rating.

**€1,098 M**  
PROMOTIONS ARRANGED  
expected to be rated A or B

**€1,098 M**  
FINANCING  
for commercial real estate

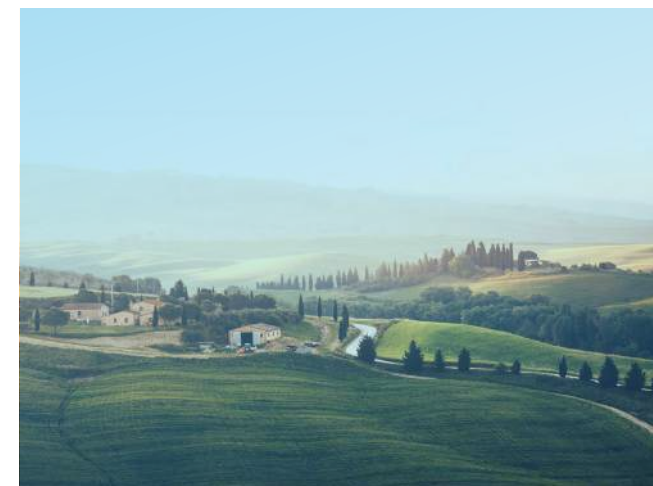
**€456 M**  
FINANCING  
for non-commercial real estate

## » ECOFINANCING FOR THE AGRICULTURAL SECTOR

Specific eco-financing facility for agricultural projects related to energy efficiency, efficient use of water, organic farming, renewable energies, waste management and development of rural communities. CaixaBank has a dedicated AgroBank value proposition for adapting products to the specific needs of the agricultural sector.

**611**  
LOAN  
transactions granted

**€65 M**  
LOANS  
granted



<sup>1</sup>Renewable energies – Project Finance and other.

## » Social financing

This mainly includes amounts in relation to microcredits and other impact financing granted by MicroBank.



**€1,016 M**

**AWARDED**

in microcredits and other finance with a social impact

## » Loans referenced to sustainability variables

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



**115**

**TRANSACTIONS**

Loans granted



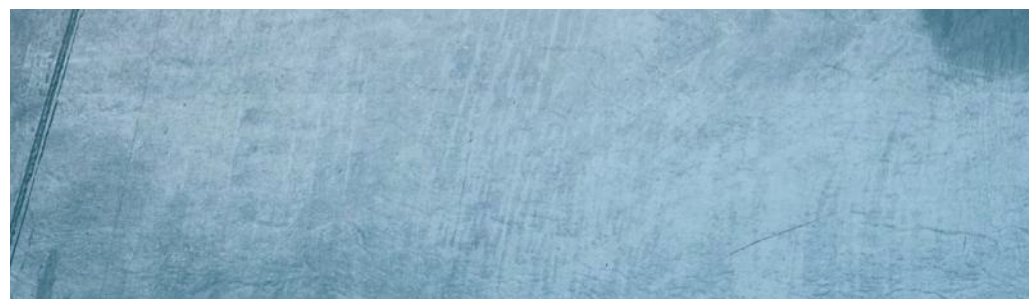
**€11,543 M**

**LOANS**

granted

## » Incentive mechanism for the origination of sustainable transactions (green and social)

CaixaBank has a Financing Framework linked to the SDGs<sup>1</sup>, as part of which it issues financial instruments, such as bonds, which finance the bank's green, social and/or sustainable financing activities. To promote the origination of green/social/sustainable transactions by the Bank's business teams, the Bank has an internal incentive mechanism in place to promote sustainable financing. The use of this incentive for green assets came into effect in 2022 and its extension to social assets came into effect in 2023.



<sup>1</sup> Financing Framework linked to CaixaBank's Sustainable Development Goals (caixabank.com).

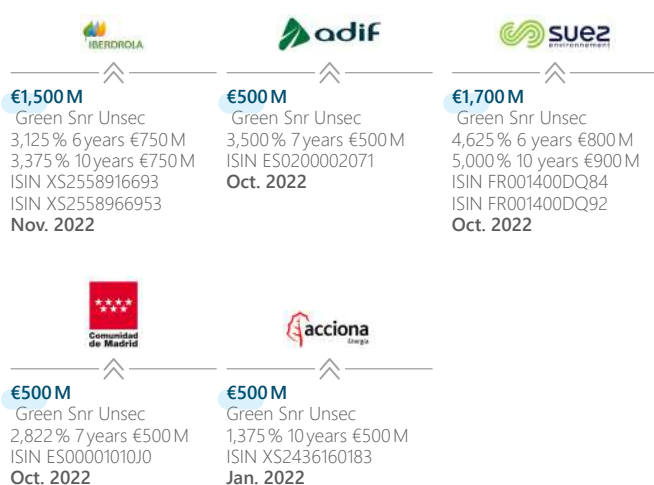
## » SUSTAINABLE BROKERING

### » Participation in the placement of sustainable bonds



In 2022, the Bank actively participated in the placement of six green bond issues for investment in environmentally sustainable assets with a total volume of €4.7 billion.  
It was also involved in the placement of 4 sustainable bond issues for €3.0 billion and in the placement of 3 sustainability-linked bonds for €2.75 billion.

### » GREEN BONDS



### » SUSTAINABLE BONDS

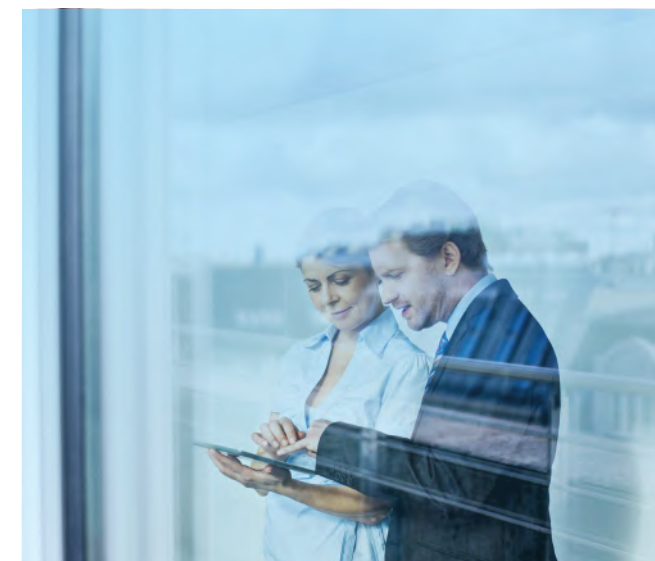
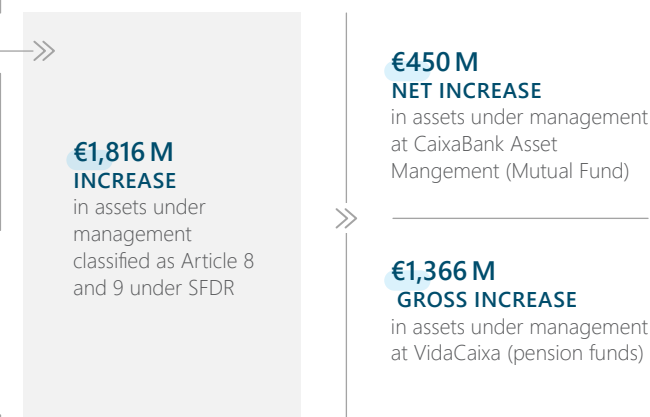


### » SUSTAINABILITY-LINKED – SLB



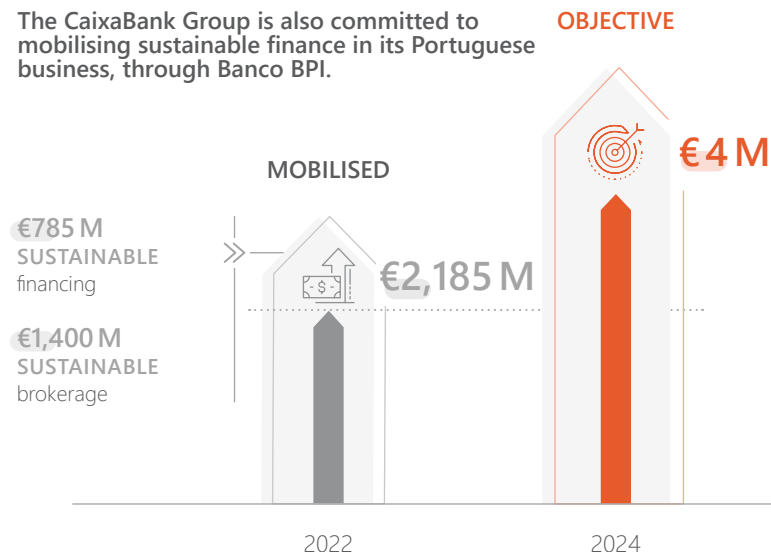
### » Increase in sustainable assets under management

The increase in assets under management classified as Article 8 and 9 under CaixaBank's Asset Management SFDR incorporates the market effect, which was negative this year as a result of market trends.



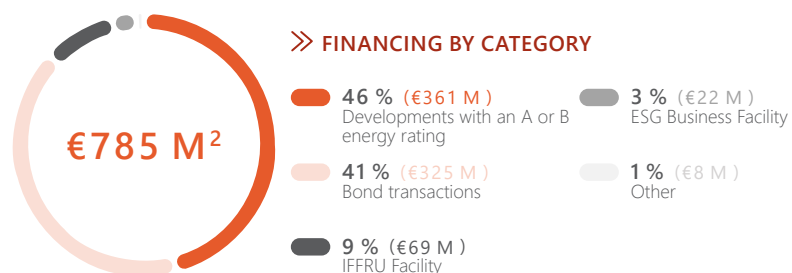
## | MOBILISING SUSTAINABLE FINANCE - BUSINESS IN PORTUGAL<sup>1</sup>

The CaixaBank Group is also committed to mobilising sustainable finance in its Portuguese business, through Banco BPI.



### » SUSTAINABLE FINANCING

Aware of the importance of adopting measures to ensure environmental sustainability in its products, Banco BPI offers a range of credit facilities to promote energy efficiency and supports several renewable energy and social investment projects.



<sup>1</sup> Mobilising sustainable finance - Portuguese business: includes lending to companies (corporate + CIBs + institutions) and individuals, as well as participation in the placement of sustainable bonds. As regards sustainable brokerage, Articles 8 and 9 funds and insurance are included under SFDR for both liquid fundraising and transformation (as well as third-party funds).

<sup>2</sup> Includes participation in the placement of sustainable bonds (€325M).

### » MAIN SUSTAINABLE CREDIT FACILITIES

#### » MORTGAGE LOAN WITH A OR B ENERGY RATING

Operations are considered environmentally sustainable if there is documentary evidence of an energy efficiency certificate with an A or B rating. BPI collects information and documents related to energy certification when transactions are being arranged.

BPI also offers the **EIB Energy Efficiency Facility**, of which it is the exclusive distributor in Portugal, providing financing for energy efficiency projects at very favourable terms for recipients.

**€361 M**

**DEVELOPMENTS**

arranged expected to be rated A or B

**€4 M**

**APPROVED**

#### » FINANCING OF ENERGY EFFICIENT BUILDINGS

A credit facility intended for the urban rehabilitation of abandoned buildings and industrial spaces, with a view to improving energy efficiency.

**€69 M**

**APPROVED**

#### » PARTICIPATION IN THE PLACEMENT OF SUSTAINABLE BONDS

In 2022, BPI actively participated in the placement of sustainable bond issues to invest in environmentally sustainable assets.

**€325 M**

**APPROVED**

### » ESG FACILITY BPI COMPANIES

Credit facility offering a financing solution to support the sustainable transition of small and medium-sized enterprises placing a priority on ESG factors in their strategy.

**€22 M**

**APPROVED**

### » SUSTAINABLE BROKERING

#### » CHANGE IN SOCIALLY RESPONSIBLE INVESTMENT

During 2022, there was an increase in assets under management classified as Articles 8 and 9.

**€1,400 M**

**INCREASE**

in socially responsible investment










# OWN BONDISSUANCE

## » SOCIAL BONDS

In January 2022, **CaixaBank issued its 4th social bond**.

### » 1ST SOCIAL BOND IN 2022

-  **Emissions:** January 21, 2022
-  **Type:** Senior preferred
-  **Nominal amount:** €1 M
-  **Maturity:** 21 January 2028
-  **Coupon:** 0.625 %

The objectives of the social bond focus on financing activities and projects that contribute to the fight against poverty, promote education and welfare and foster economic and social development in the most disadvantaged areas of Spain.



### » SOCIAL PORTFOLIO AT 31 MARCH 2022




**€6,288 M**



**307,808**  
TRANSACTIONS



 **€5,035 M**  
80 %

 **€130 M**  
2 %

 **€1,094 M**  
17 %

 **€29 M**  
1 %

## » SOCIAL BOND IMPACT

In December 2022, the bank published its 3rd social bond impact report, verified by an independent third party, with limited assurance scope.



**97%**  
of beneficiaries say that the **funding has enabled them to achieve their objectives**

**82%**  
Of **beneficiaries state that funding has had a positive impact on their lives.**

**€117 M**  
Awarded to **families living in rural areas**



**€1,2 M**  
**Number of beneficiaries as they are residents** in the area where a hospital or centre has received funding

**2,609**  
**Beds in hospitals/medical centres funded**



**15,445**  
**Students enrolled** at the schools funded

**3**  
**Educational centres receiving financing**

**1**  
**Educational foundation receiving funds** that operates in 8 schools that received funding



**€4,4 M**  
Loans granted in **areas with high potential for social impact.** Represents 88 % of the total amount financed to microenterprises and small and medium-sized enterprises.

**€302 M**  
Loans granted to **companies in rural areas**

**50%**  
of **companies have been strengthened** since receiving the loan

**89%**  
Of **self-employed beneficiaries** who improved or maintained their quality of life since receiving the loan

» **90%**  
report that their business has remained stable or grown

**13%**  
**Companies benefitting from loans** in the first two years since their creation






## | GREEN BONDS

In 2022, CaixaBank issued two green bonds for €2,000 M.






The portfolio of eligible green assets consists of loans mainly for renewable solar and wind energy projects.

### » GREEN BONDS

#### » 1ST GREEN BOND IN 2022

-  **Emissions:** 7 September 2022
-  **Type:** Senior preferred
-  **Nominal amount:** €1M
-  **Maturity:** 7 September 2029
-  **Coupon:** 3.75 %

#### » 2ND GREEN BOND IN 2022

-  **Emissions:** 14 November 2022
-  **Type:** Senior non-preferred
-  **Nominal amount:** €1M
-  **Maturity<sup>1</sup>:** 14 November 2030
-  **Coupon:** 5.375 %

The funds raised across the two bonds issued in 2022 have been earmarked to **finance projects that make progress with two of the Sustainable Development Goals (SDGs):**



Water availability, sustainable water management and sanitation



Energy-efficient buildings



Guaranteeing access to affordable, safe, sustainable and modern energy



Sustainable transport systems



<sup>1</sup> Callable issue, where the early redemption option may be exercised before the maturity date.

# ESG RISK MANAGEMENT



The highest executive body specialised in sustainability risk management is the **Sustainability Committee**

## ESG MATERIALITY ASSESSMENT

Based on the assessment undertaken in 2022 (and periodically updated) of the materiality of ESG risks as part of their relationship with traditional risks, the phased deployment of ESG risk management at CaixaBank has prioritised climate risks.

## CORPORATE SUSTAINABILITY/ESG RISK MANAGEMENT POLICY

- > Establishes criteria for ESG analysis as part of the bank's customer admission and credit financing approval processes
- > Establishes general and sector exclusions linked to activities that may have a significant impact on human rights, the environment, biodiversity and the climate. CaixaBank will not assume credit risk in activities involving these exclusions.
- > Sectors to which specific exclusions apply:
  - > Defence
  - > Energy
  - > Mining
  - > Infrastructure
  - > Farming, fishing, livestock and forestry

**APPROVED IN MARCH 2022 BY THE BOARD OF DIRECTORS**



**4,049**  
**APPLICATIONS STUDIED**  
among the DGR, CAR, international branches and BPI

## EQUATOR PRINCIPLES

Established to identify, assess and manage potential environmental and social risks, including those related to human rights, climate change and biodiversity.

**7** PROJECTS FINANCED | **€22,965 M** TOTAL INVESTMENT | **€1,286 M** PARTICIPATION

## » OPERATIONS FINANCED

	2022	
	Units	€M
Category A <sup>1</sup>	1	536
Category B <sup>2</sup>	2	439
Category C <sup>3</sup>	4	311
Total	7	1,286

## REPUTATIONAL RISK SUPPORT SERVICE

Internal service organised by the Communication and Institutional Relations Department that contributes to compliance with the **Corporate Reputational Risk Management Policy**, providing support to the branch network and other corporate departments.

Analyses queries about potential transactions that may be in breach of codes of conduct or that may have an impact on the bank's reputation.

**235**  
**QUERIES**  
**HANDLED**

**38%**  
**QUERIES RELATED**  
to the Corporate Sustainability/ESG Risk Management Policy



**First Spanish financial institution to sign the Financial Sector Statement on Biodiversity** and to participate in one of the pilot projects launched by TNFD and coordinated by UNEP FI.

<sup>1</sup> Projects with potentially material environmental/social impacts.  
<sup>2</sup> Projects with limited and easily mitigated potential ESG impact.

<sup>3</sup> Projects with minimal or no adverse social or environmental impacts, including certain financial intermediary projects with minimal or no risk.

# CLIMATE CHANGE



## IN 2021, CAIXABANK SIGNED UP TO THE ZERO NET EMISSIONS BANKING ALLIANCE (NZBA) AS A FOUNDING MEMBER.

This alliance is promoted by UNEP FI whereby the Bank commits to achieve net zero emissions by 2050 and to set interim decarbonisation targets by October 2022.



## IN NOVEMBER 2022, CAIXABANK PUBLISHED ITS FIRST CLIMATE REPORT

Following the guidelines defined by PCAF<sup>1</sup> as part of its accounting and reporting standard, CaixaBank has calculated the emissions at 31 December 2020 for its loan portfolio<sup>2</sup> and has focused its efforts on publishing the data for the electricity and oil and gas sectors.

### GHG EMISSIONS FROM THE FINANCING PORTFOLIO

CaixaBank 2020	Capital granted (in €M)	Balance covered by the analysis (in %)	Absolute emissions (MtCO <sub>2</sub> e) <sup>3</sup>	Emission intensity (ktCO <sub>2</sub> e/€M) <sup>5</sup>			Data quality (Score)
			Scope 1+2+3	Scope 1+2	Scope 1+2	Scope 3	
Oil and gas	5,179	99.8%	26.9	0.5	1.7	2.1	

CaixaBank 2020	Capital granted (in €M)	Balance covered by the analysis (in %)	Absolute emissions (MtCO <sub>2</sub> e) <sup>5</sup>	Emission intensity (ktCO <sub>2</sub> e/€M) <sup>5</sup>		Data quality (Score)
			Scope 1	Scope 1		Scope 1
Electricity sector	17,111	99.5%	4.0	0.2		2.0

> Calculation performed using an operational control approach pursuant to the PCAF methodology and using the limit indicated for the calculation of the attribution factor.  
 > The figures for "Capital granted" include information for CaixaBank, S.A. and Bankia at 31/12/2020. The investment portfolio (fixed income and equities) is not included. At the end of 2020, equity and private fixed income exposures represented less than 5% of total assets.  
 > The information on emissions and financial data for the companies in the Bank's portfolio corresponds to the end of 2020.  
 > The calculation does not include assets for which financial data was not available from the companies.  
 > PwC has performed a limited assurance of the calculation based on NIEA 4310.  
 > The financed emissions included in the table only include companies within the scope of the decarbonisation targets in the NZBA framework.

<sup>1</sup> Partnership for Carbon Accounting Financials.

<sup>2</sup> The limit granted is used rather than the amount drawn in calculating the attribution factor.

### INTERIM DECARBONISATION TARGETS 2030:

Decarbonisation targets will be set in phases, starting with the most intensive sectors. Of these, CaixaBank has prioritised the electricity and oil and gas sectors for the following reasons:

- > They account for approximately 70 % of global CO<sub>2</sub> emissions
- > They have a material presence in CaixaBank's corporate portfolio
- > Data availability is comparatively high and there is a methodology for calculating emissions and determining the portfolio alignment
- > The Bank's action in these sectors has greater impact given the importance of energy sectors as drivers of decarbonisation

Sector	Emissions scope	Metric	Scenario	Base year (2020)	Objective (2030)	Metric target (2030)
Electricity	1	Physical intensity	IEA Net Zero 2050	136 kgCO <sub>2</sub> e/MWh	-30 %	95 kgCO <sub>2</sub> e/MWh
Oil and gas	1, 2, 3	Total emissions financed	IEA Net Zero 2050	26.9 MtCO <sub>2</sub> e	-23 %	20.7 MtCO <sub>2</sub> e


Highly ambitious objectives on account of their specific design in terms of perimeter, exposure and coverage and the current economic situation.

<sup>3</sup> CO<sub>2</sub>e = CO<sub>2</sub> equivalent. This includes the following greenhouse gases, in line with the PCAF methodology: CO<sub>2</sub>, CH<sub>4</sub>, N<sub>2</sub>O, HFC, PFC, SF<sub>6</sub> and NF<sub>3</sub>.



# ENVIRONMENTAL MANAGEMENT

## 2022-2024 ENVIRONMENTAL MANAGEMENT PLAN



**12 participating** subsidiaries from the Group

**8**  
ACTION PLANS

**27**  
INITIATIVES

**+200**  
PROJECTS

01

Governance in environmental management at a Group level

02

Carbon footprint mitigation strategy

03

Environmentalisation of procurement and contracting

04

Environmentalisation of the sale of non-financial products

05

Commitment to the circular economy

06

Sustainable mobility

07

Promoting efficiency

08

Renewal of voluntary certifications and extension of scope

## PLAN OBJECTIVES

Indicators	2022	2022	2023	2024
	Objective	Actual	Objective	Objective
Scope 1 (vs 2021 <sup>1</sup> )	-7%	-10%	-10%	-15%
Scope 2 (vs 2021)	-100%	-100%	-100%	-100%
Scope 3 operational (vs 2021 <sup>2</sup> )	-12%	-38%	-15%	-18%
Reduction in CO2 emissions (vs 2021)	-12.90%	-31.74%	-16%	-19%
Carbon Neutral <sup>3</sup> . Scope 1, 2 and 3 operational CO <sub>2</sub> emissions reduced (vs 2021)	100%	100%	100%	100%
Consumption of renewable energy	100%	100%	100%	100%
Reduction in A4 paper consumption (vs 2021)	-8%	-34.6%	-12%	-15%
Saving in energy consumed (vs 2021)	-6%	-14.1%	-8%	-10%
Environmental certification in main buildings (vs 11 certifications 2021 <sup>4</sup> )	2	2	3	4

<sup>1</sup> For the calculation of the scope 1 target, CaixaBank's refrigerant gas emissions data will take the average for the period 2019-2021 as the baseline year.

<sup>2</sup> CaixaBank's corporate travel emissions data takes 2019 (before COVID-19 restrictions) as the baseline year for the calculation of the scope 3 objective. The target falls within the same perimeter reported in 2021, as explained in this chapter.

<sup>3</sup> The carbon neutrality perimeter ("Carbon Neutral") is defined taking into account Scopes 1, 2 and 3.6 (corporate travel) at a CaixaBank Group-wide level. To achieve this, we implement measures to reduce emissions, calculate emissions that could not be avoided and offset them by purchasing credits on the voluntary emissions offset market.

<sup>4</sup> In 2022, CaixaBank sold the certified building located at Paseo de la Castellana 51, moving most of its employees to the building at Castellana 189, which is also ISO 14001 certified. The base figure against which we assess the targets has changed to 10 certifications, to which we have added 2 new buildings belonging to BPI this year.

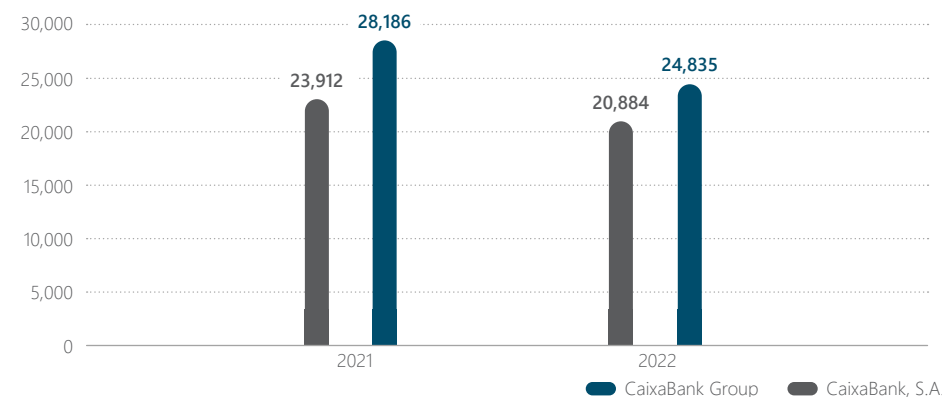
**CaixaBank is neutral in terms of its operational carbon footprint (Scope 1, 2 and 3.6).**

## CAIXABANK GROUP OPERATIONAL CARBON FOOTPRINT (TCO<sub>2</sub>EQ)

				2021 <sup>1</sup>		2022	
Item		Source		Caixabank, S.A.	CaixaBank Group	Caixabank, S.A.	CaixaBank Group
Scope 1	Combustion in stationary sources	Boilers and emergency equipment	Diesel C	682.61	817.43	326.46	415.48
			Natural gas	970.07	1,017.72	791.13	892.75
	Combustion in mobile sources	Rental vehicles		1,291.95	4,096.07	960.40	4,161.52
	Leaks of refrigerant gasses	Refrigerant gasses		2,818.00	3,326.17	3,548.13	4,106.54
Scope 2		Market-based method		374.17	1,153.55	0	0
		Location-based method		32,784.12	43,978.80	31,994.66	42,670.71
		Electricity auto-consumption		0	0	0	0
Scope 3	3.1 Purchase of goods and services	Mains water		195.14	195.14	153.31	153.31
		A4 paper		3,105.14	3,105.14	2,054.94	2,054.94
		Other paper		4,126.67	4,126.67	3,489.20	3,489.20
	3.2 Capital assets	Other goods (toner, stickers and cards)		824.34	824.34	647.63	647.63
		Computers, monitors, keyboards		3,946.41	3,946.41	1,440.47	1,440.47
	3.3 Fuel and energy-related activities (non-conventional)	Value chain and transport for non-renewable electricity		122.64	122.64	0	0
	3.4 Waste generation	IT support and toner		1,359.62	1,359.62	1,783.20	1,783.20
	3.5 Corporate travel	Plane, train, car		4,094.94	4,094.94	5,689.98	5,689.98
Total		Scope 1		5,762.63	9,257.38	5,626.12	9,576.29
		Scope 2 (Market-based)		374.17	1,153.55	0	0
		Scope 2 (Location-based)		32,784.12	43,978.80	31,994.66	42,670.71
		Scope 3		17,774.91	17,774.91	15,205.96	15,205.96
		Total (Market-based)		23,911.70	28,185.84	20,884.84	24,835.01
		Total (Location-based)		56,321.66	71,011.09	52,879.50	67,505.72
		Total per employee (Market-based)		0.65	0.57	0.49	0.56



One of the milestones reached in 2022 was  
**CERTIFICATION VIA GUARANTEES OF RENEWABLE ORIGIN** OF ALL THE ENERGY CONSUMED BY THE GROUP, MEANING THAT **THE ZERO EMISSIONS TARGET HAS BEEN ACHIEVED IN SCOPE 2**



<sup>1</sup> The operational carbon footprint data reflected in the 2021 Non-Financial Information Report included the sum of the historical calculation perimeters of CaixaBank and Bankia, which were not the same. These figures have been recalculated since the publication of the 2021 Non-Financial Information Report to standardise this perimeter and to be able to compare emissions in 2021 and 2022, as well as achieve the targets set.

## ENVIRONMENTAL EFFICIENCY MEASURES AND CERTIFICATIONS



CaixaBank S.A. has 5 ISO 14001 certified buildings, 1 ISO 50001 certified building and 1 building certified under the EMAs Regulation, as well as the Environmental Quality Mark at all branches across the network in Catalonia.

### » ELECTRICITY

**100 %**

OF ELECTRICITY  
consumed is from renewable sources

**- 14.1 %**

REDUCTION<sup>1</sup>  
in electricity consumption since 2021

**731**

BRANCHES  
monitored

**961**

BRANCHES  
managed remotely

**27**

BUILDINGS  
monitored and/or managed remotely

### » PAPER

	2021	2022
Paper consumption (t)	1,246.22	814.95
Paper consumption per employee	0.03	0.02

### » WATER

	2021	2022
Water consumption (m³)	506,847	398,205
Water consumption per employee	13.80	9.34

### » WASTE

	2021	2022
Toner cartridges (units)	42,337	38,040
IT waste (t)	1,262	984

## DIMENSIONS OF THE SUSTAINABLE MOBILITY PLAN



**COMPANY**  
Internalise sustainable mobility policy and implement associated governance measures (own fleet, corporate travel, events, etc.)



**SUPPLIERS**  
Make progress reducing pollution-related emissions and encourage their decarbonisation



**STAFF**  
Facilitate more sustainable home-to-work mobility for our staff while minimising travel needs.



**CUSTOMERS**  
Offer sustainable mobility products to our customers (individuals, entrepreneurs and companies) especially those in relation to electromobility.



<sup>1</sup> CaixaBank Group energy consumption data.

# DIGITAL TRANSFORMATION

## TECHNOLOGY



### BEST BANK

DIGITAL IN RETAIL  
banking in Spain 2021 by  
Global Finance



€1,051 M

INVESTED  
in development and technology



+ €60 M

INVESTED  
in information security

LEADER IN DIGITAL BANKING  
IN SPAIN

05

## 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 PRODUCTION AND CONSUMPTION

- > BCorp imagin certification



### » PEACE AND JUSTICE, STRONG INSTITUTIONS

- > Investment in information security





# DIGITAL RELATIONSHIP

CaixaBankNow



**LEADER**  
IN DIGITAL CHANNELS

## » DIGITAL CUSTOMERS



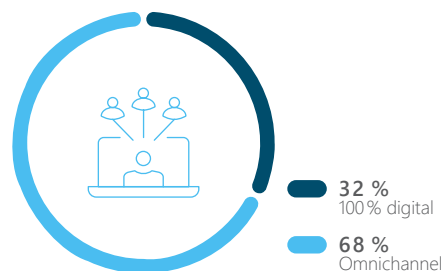
**11.2 M**  
SPAIN



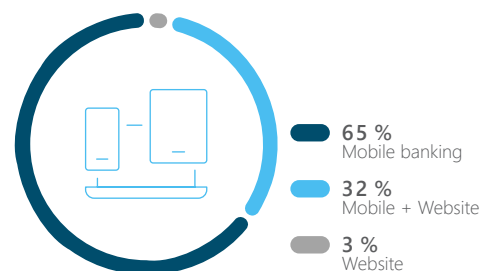
**0.9 M**  
PORTUGAL

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

## » BREAKDOWN OF DIGITAL CUSTOMERS



**4.6 M**  
CUSTOMERS CONNECT DAILY



**2.1 M**  
TOP-HEAVY USER CUSTOMERS<sup>1</sup>  
in Spain

GLOBAL  
FINANCE

- > **Best digital bank** for retail banking in Spain 2022, by Global Finance.
- > **Best retail banking** mobile app in Western Europe by Global Finance, for the third year in a row.



- > **Best overall bank in the Data Analytics and Artificial Intelligence category in 2022**
- > **"Silver" in the World's Most Innovative Bank category** (Global Innovator 2022)

Qorus-Accenture

<sup>1</sup> Customers connecting on more than 130 days during a 6-month period.

## » THE KEY MOBILE CHANNEL

**NowMobile** is an app with personalisation features and artificial intelligence that allows you to sign transactions via mobile.

**1.9 M**  
IN MOBILE PHONE  
purchases

**4.9 M**  
CARDS DOWNLOADED  
to mobile phones

## » BPI NET



**55.3 %**  
DIGITAL CUSTOMERS



**400,000**  
REGULAR  
Digital Banking users



**670,000**  
REGULAR  
BPI app users

## » MARKETING THROUGH DIGITAL CHANNELS

The digital channel is becoming a sales-generating channel and grown steadily in recent years.

**26.7 %**  
PENSION  
plans

**17 %**  
MUTUAL  
funds and  
portfolios

**14.7 %**  
OF CARDS

## » CONTACTLESS

**€96,572 M**

CARD BILLING

**593,241**  
POINTS OF SALE

**7.2 M**  
BIZUM CUSTOMERS

 **Comercia Global Payments**  
(20% participation)  
#1 payment methods

 **CaixaBank**  
PAYMENTS & CONSUMER

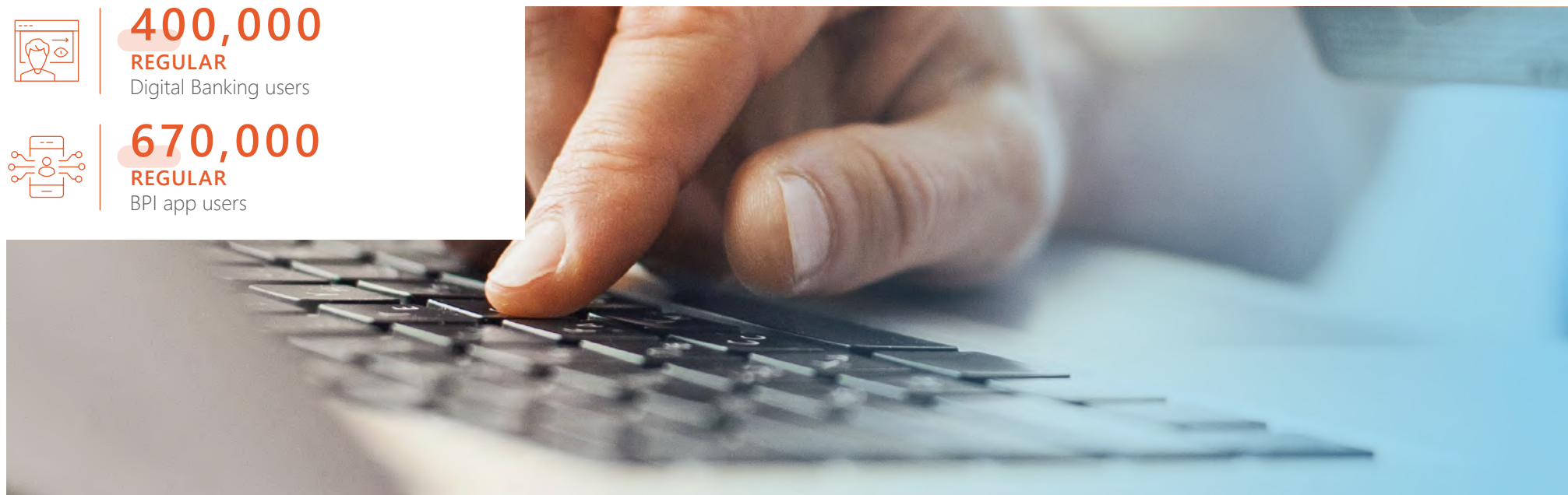








Alliances to improve value proposition with services.



## inTouch

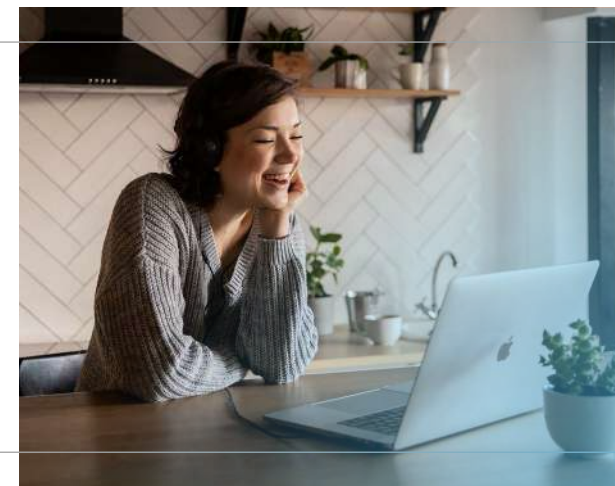
Relationship model with financial customers that combines remote communication tools (video call, voice call, email, WhatsApp, etc.) with the relationship of trust provided by an expert advisor who, receiving support from CaixaBank's technology tools, can attend to customers' needs through a variety of remote channels.



**3.4 M**  
CUSTOMERS USING INTOUCH



**1,944**  
INTOUCH MANAGERS



100% digital customer lifestyle community.



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

**60 %**  
OF IMAGIN USERS  
log into the app more than 3 times a week

**42 M**  
APP  
logins

**7 M**  
MONTHLY BIZUM  
transactions via imagin

**4.2 M**  
USERS

## » COMMITMENT TO SUSTAINABILITY

**imaginPlanet** encompasses the positive environmental and social sustainability initiatives of their community, championing a more sustainable and environmentally friendly society:

### REFORESTATION OF DEVASTATED AREAS

**300,000**  
TREES PLANTED

**+ 400**  
TONNES OF CO<sub>2</sub> OFFSET

### IMAGIN SEABINS

Installation of an innovative marine device in different ports in Spain to help to keep the seas and oceans clean by capturing plastics, floating debris and microfibres

**21**  
TONNES OF PLASTIC COLLECTED WITH SEABINS

### IMAGIN PLANET CHALLENGE

The sustainability entrepreneurship programme where young university students can develop their business ideas

**+1,700**  
PARTICIPANTS

**+500**  
TEAMS

**A WINNING PROJECT,**  
**ATOM**

that aims to make the energy sector more sustainable through the generation and storage of green hydrogen.

### IMAGINMETAHACK

A new challenge as part of which 20 teams competed to create video games on the PlayStation platform "Dreams" aimed at solving sustainability challenges.

## » OPEN-ARCHITECTURE INNOVATION MODEL

- > **imaginLand:** imagin's space in the metaverse, becoming the first European fintech with an active presence in the virtual world.
- > **imaginAcademy:** a new digital content programme for promoting financial literacy and economic management among young people



Integration of a **calculator** in the app to allows users to measure their **carbon footprint**

# INFORMATION SECURITY

More than €60 M invested in information security at the CaixaBank Group

## CORPORATE TEAM

**+ 80**

**EMPLOYEES**

in teams in Barcelona, Madrid and Porto

**52 %**

**OUTSOURCING**

**+ 90**

**CERTIFICATIONS**

of the team's employees

**24 H/DAY**

**7 DAYS/WEEK**

External Security Operations Center

## BENCHMARKS

	BITSIGHT <sup>1</sup>	CNPIC <sup>2</sup>	INCIBE <sup>3</sup>	DJSI <sup>4</sup>
disease	800/900	9/10	4.6/5	97/100
PEERS	785/900	8.4/10	4.05/5	89/100

**BITSIGHT**

PEER 1 800  
✈ 800

PEER 2 790

PEER 4 720

ADVANCED

INTERMEDIATE

PEER 3 780

<sup>1</sup> Bitsight. Average of Spanish financial institutions.

<sup>2</sup> CNPIC 2022 Cyber Resilience Report.

<sup>3</sup> INCIBE. CyberEX Spain 2022.

<sup>4</sup> DJSI 2022. Information Security.

## SECURITY CULTURE

**99 %**

**OF THE WORKFORCE**

have completed the course in security

**12**

**PHISHING**

simulations per employee per year

**59**

**0-CLICKERS**

in phishing campaigns

**NEWS-LETTER DISTRIBUTED**

containing tips and advice for customers

**PODCAST ON CYBERSECURITY**

available to customers

**ALERTS**

ABOUT SECURITY in different media and on social media platforms

## ACTIVE DEFENCE

**6**

**RED TEAM EXERCISES A YEAR BASED ON THE TIBER-EU FRAMEWORK.**

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

## INITIATIVES



**TRAPEZE**

Improving end-user control of customer data privacy in financial services.



**CONCORDIA**

Pan-European Cyber Security Centre x-sector



**ENSURESEC**

Enhanced security for e-commerce services



**INFINITECH**

Data analytics-based controls for security and fraud risk assessment in the financial environment



**REWIRE**

Skills certification for professionals involved in cybersecurity in the European financial sector

## 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





# EFFICIENCY AND DIGITISATION

€1,051M invested in development and technology at the CaixaBank Group

## » TECHNOLOGICAL INFRASTRUCTURE

Two high-performance Data Processing Centres (DPCs) are available to cover the business' needs.

**214,567 M**

TRANSACTIONS  
processed

**~29,000**

TRANSACTIONS  
per second

**1,035**

APPLICATIONS MANAGED  
in the internal cloud

**~83 %**

SIGNIFICANT INCIDENTS  
resolved in less than 4 hours

### » CONSOLIDATION OF TECHNOLOGY INTEGRATION

- > Integration of all information and operations undertaken by two highly complex companies on a single platform.

### » STRATEGIC IT PLAN

- > Responds to current and future needs to support the business, staying ahead of the market and harnessing the opportunities offered by technology.
- > Aggregated vision of the series of strategic lines, programmes and initiatives to be performed over the coming 3 years

### » BIG DATA

- > Information platform equipped with a centralised repository of the governance required to ensure data quality and availability and technological solutions to extract maximum value from data for analytical and artificial intelligence uses.

**12,992**  
METRICS CERTIFIED  
in DataPool  
**20 TB**  
DATA MANAGED  
daily

### » JOURNEY TO CLOUD

- > CloudNow is the programme dedicated to evolving CaixaBank systems towards the public cloud.

**> €4.2 M IN CLOUDNOW SAVINGS**  
in 2022-2024 SP,  
2024 Target: €8.5 M

**> 25 % CLOUD ABSORPTION**  
in 2022-2024 SP,  
2024 Target: 32 %

## » NEW TECHNOLOGIES

### » THE ADOPTION OF THE LATEST TECHNOLOGIES IS THE KEY TO IMPROVING PRODUCTIVITY.

**444**

CASES OF ROBOTICS  
implemented<sup>1</sup>

**15**

COGNITIVE ASSISTANTS  
to support administrative  
procedures

**86 %**

AUTOMATED RESPONSES  
given by the virtual assistant with  
Branch Network employees

**7,260,434**

CHATS INITIATED  
by virtual assistant by branch  
network employees

### » THE IMPLEMENTATION OF NEW TECHNOLOGIES IS THE KEY TO OPERATIONAL EFFICIENCY.

Reduction of the time spent on administrative processes at branches, such as the automatic management of incidents when debiting bills.

**88**

TRANSACTIONS AUTOMATED  
via the virtual assistant

## » AGREEMENTS AND PARTNERSHIPS

### » ADOBE AGREEMENT

New Real Time Customer Data Platform and Adobe Journey Optimizer, facilitating the centralisation of customer data to create a single customer profile and enable real-time marketing actions using any channel.

### » MICROSOFT

Contract structured under the EA (Enterprise Agreement) with a view to:

- > Offering flexible assistance in strategy towards the cloud
- > Providing a corporate and scalable vision to incorporate the needs of the Bankia merger project
- > Providing cost stability in the years to come

### » SALESFORCE

Creating a network of strategic partnerships to help make progress with the technological transformation, to explore how technological innovation facilitates a better understanding of customer needs.

### » PALO ALTO

New agreement, making it possible for all services to be grouped together under a single 5-year partnership contract, providing CaixaBank with:

- > Greater protection in the face of new cyber threats
- > Availability of a dedicated local team containing two figures: SAM (Service Account Management) and TAM (Technical Account Manager)
- > Availability of a first level Executive sponsor (company CEO or CTO).
- > Improved efficiencies and cost savings

<sup>1</sup> Accumulated data. In 2022, 3 new robots were created and 10 were decommissioned.

# RESPONSIBLE ACTION

## RESPONSIBILITY



### PLAN

SUSTAINABLE BANKING  
in line with the 2022-2024  
Strategic Plan



### NEW

CORPORATE  
SUSTAINABILITY/ESG  
RISK MANAGEMENT POLICY



### INCLUDED

IN S&P GLOBAL  
SUSTAINABILITY YEARBOOK  
2023

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



### » GENDER EQUALITY

- > Bloomberg Gender Equality Index
- > Adherence to the United Nations Women's Empowerment Principles
- > Diversity Committee



### » SUSTAINABLE CITIES AND COMMUNITIES

- > Adherence to United Nations World Tourism Organisation
- > Adherence to the framework established by the Global Maritime Forum



### » RESPONSIBLE CONSUMPTION AND PRODUCTION

- > Signatory member of the Spanish Network of the United Nations Global Compact
- > Adherence to the United Nations Principles for Responsible Investment
- > Inclusion on the Dow Jones Sustainability Index
- > Inclusion on the CDP A List



### » PEACE AND JUSTICE, STRONG INSTITUTIONS

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

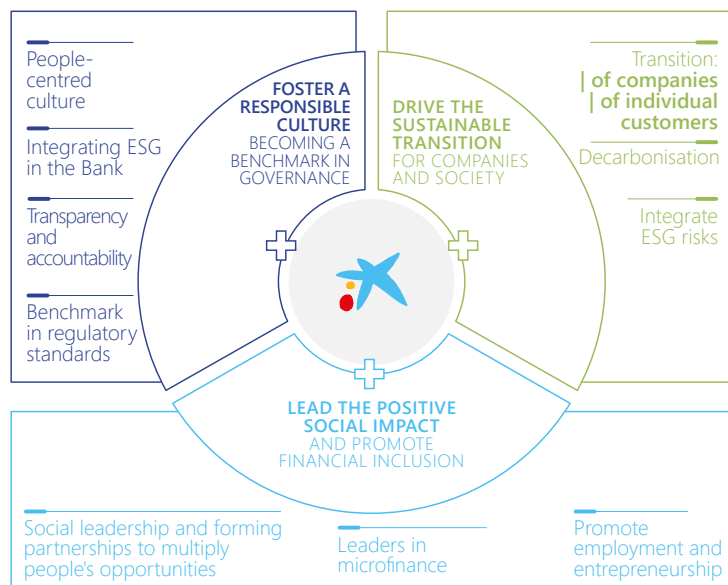


### » PARTNERSHIPS FOR THE GOALS

- > National and international adhesions

# SUSTAINABLE BANKING PLAN

## ALIGNED WITH THE 2022-2024 STRATEGIC PLAN



## MAIN ETHICS AND INTEGRITY POLICIES AND PRINCIPLES

	<b>CODE OF BUSINESS CONDUCT AND ETHICS</b>		<b>OCCUPATIONAL HEALTH AND SAFETY POLICY</b>		<b>CAIXABANK'S HUMAN RIGHTS PRINCIPLES</b>
	<b>TAX RISK MANAGEMENT AND CONTROL POLICY</b>		<b>DECLARATION ON CLIMATE CHANGE</b>		> Summary of the due diligence process and assessment of human rights <sup>1</sup>
	<b>PROCUREMENT PRINCIPLES</b>		<b>SUPPLIER CODE OF CONDUCT</b>		<b>PRINCIPLES FOR ACTION IN THE CORPORATE SUSTAINABILITY/ ESG RISK MANAGEMENT POLICY</b>
	<b>PRINCIPLES FOR ACTION IN THE FIELD OF SUSTAINABILITY</b>		<b>PRINCIPLES OF CONDUCT ON CAIXABANK CUSTOMER PRIVACY AND RIGHTS</b>		
	<b>GENERAL PRINCIPLES OF THE CORPORATE ANTI-CORRUPTION POLICY</b>				

## OBJECTIVES OF THE 2022-2024 SUSTAINABLE BANKING PLAN

### » CONSOLIDATION

- > €64,000 M mobilised in sustainable financing<sup>2</sup> >> Progress as at 31/12/2022 **€23,583 M MOBILISED**
- > Maintaining category "A" in the synthetic sustainability indicator >> **A CATEGORY** Category calculated on 31/12/2022

### » ENVIRONMENTAL

- > Advancing the decarbonisation of the portfolio to reach net-0 emissions by 2050
- Reduce the average intensity of the electricity sector loan portfolio by **30 %**, and absolute emissions financed to the oil and gas sector by **23 %** before 2030.

### » CAPITAL

- > 413,300 beneficiaries of MicroBank, the CaixaBank Group's social bank.
- Progress as at 31/12/2022 **103,181 MICROBANK** beneficiaries

### » GOOD GOVERNANCE

- > 42 % of women in management positions
- 41.8 %** indicator calculated on 13/12/2022

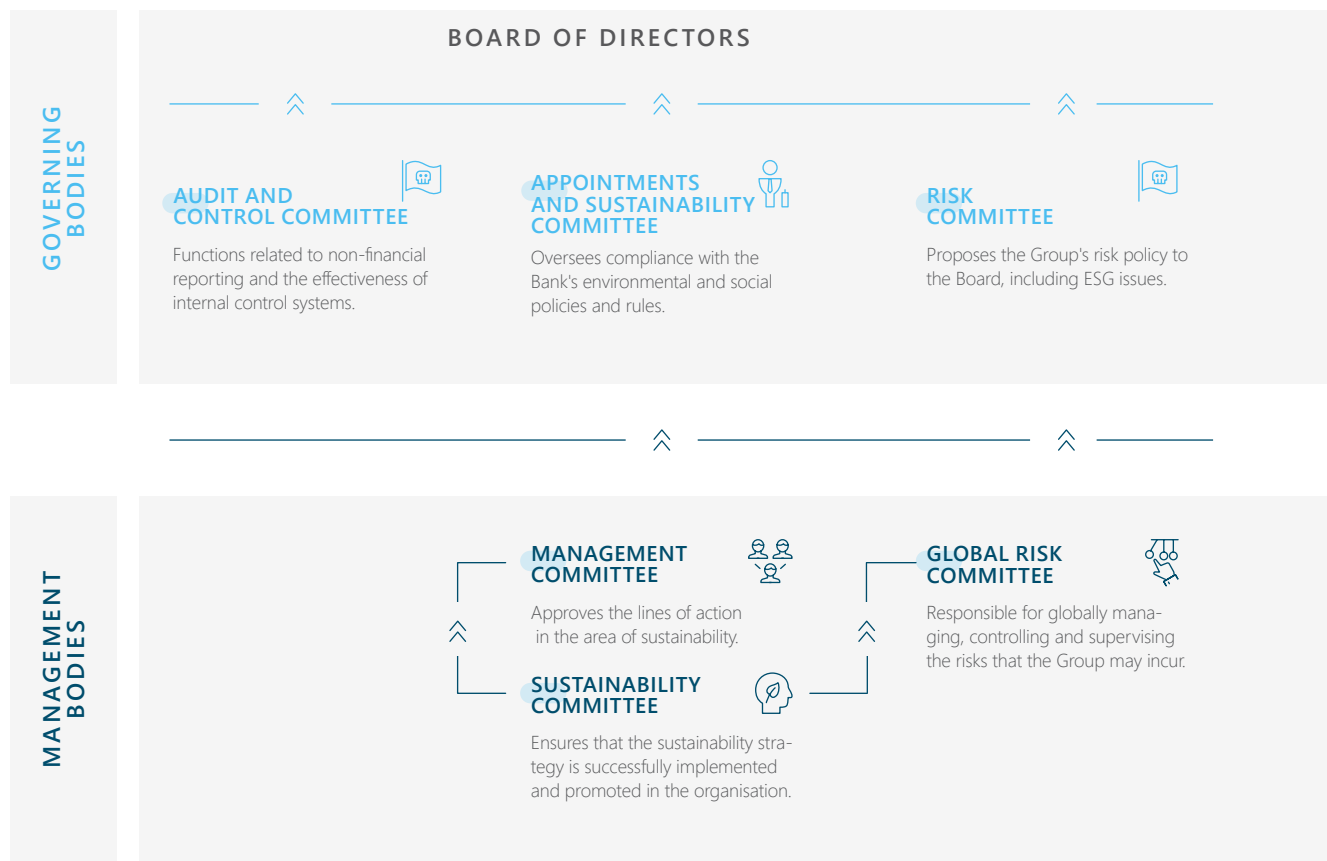
<sup>1</sup> Published in 2020 and updated in 2021.

<sup>2</sup> See Note 1 page 51.

# SUSTAINABILITY GOVERNANCE



**Board of Directors:** the most senior body responsible for approving the Sustainability Strategy and Action Principles and overseeing their implementation






# RESPONSIBLE MANAGEMENT

## MAIN COMMITTEES

### » SUSTAINABILITY COMMITTEE

Approves and monitors CaixaBank's sustainability strategy and practices, while also proposing and implementing the general policies for sustainability management.

 **Frequency:** monthly

### » PRODUCT COMMITTEE

Verifies the quality and effectiveness of new products and services, analysing their characteristics, associated risks and their adaptation to transparency and customer protection regulations.

 **Frequency:** bi-weekly

**234**  
 PRODUCTS AND/OR  
 SERVICES  
 analysed

**2**  
 PRODUCTS AND/OR  
 SERVICES  
 denied in the first instance


### » TRANSPARENCY COMMITTEE

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

 **Frequency:** monthly


### » REPUTATIONAL RISK COMMITTEE

Monitors corporate responsibility strategy and practices, and proposes and escalates general policies for corporate responsibility and reputation management.

 **Frequency:** monthly


### » GLOBAL RISKS COMMITTEE

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

 **Frequency:** monthly

### » CREDIT RISK POLICY COMMITTEE

Approves or, where appropriate, takes cognisance of and monitors the policies and criteria linked to the granting and management of credit risk.

 **Frequency:** monthly


### » DIVERSITY COMMITTEE

Creates, 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

### » DATA GOVERNANCE AND QUALITY COMMITTEE

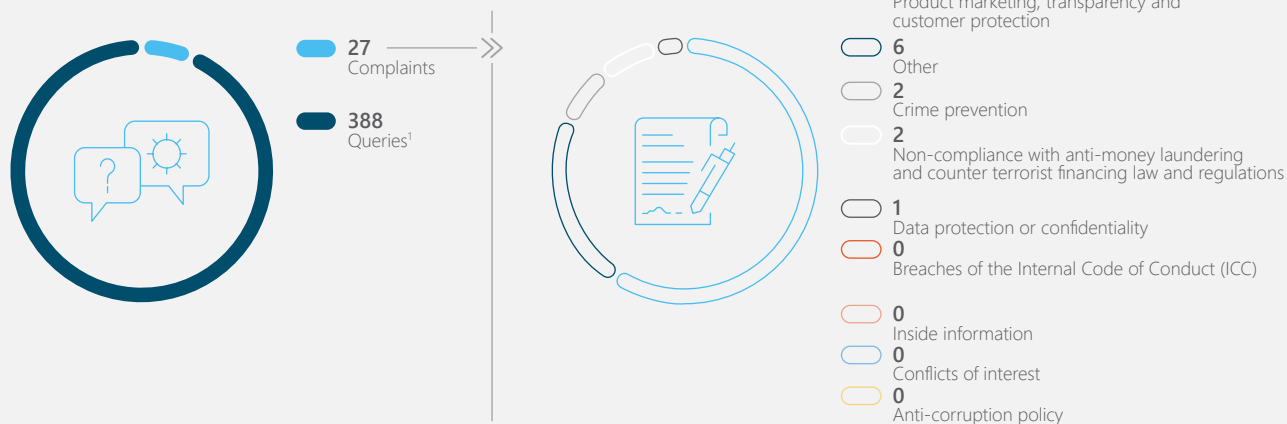
Ensures the coherence, consistency and quality of the information reported to the regulator and to the Group's management, providing a transversal view at all times.

 **Frequency:** quarterly

## WHISTLE-BLOWING CHANNEL

The Whistleblowing Channel is an essential tool in the prevention and remediation of non-compliance with law and regulations. The CaixaBank Group's corporate channels are fully aligned with national and international best practices.

### » WHISTLEBLOWING CHANNEL QUERIES AND COMPLAINTS



## AUTOCONTROL



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

¹ Furthermore, 3 additional queries have been managed by BPI Gestão de Ativos outside the corporate channel corresponding to the scope of the IRC.



# ADHERENCE AND ALLIANCES

## TRANSVERSAL ESG



International UN initiative that promotes sustainable development by aligning business activity with ten principles in relation to human rights, employment standards, the environment and anti-corruption. CaixaBank (2005); MicroBank and VidaCaixa (2009); CABK AM (2011) and BPI (2021).



Promotes sustainable finance and the integration of environmental and social aspects in the business (2018). The Principles are a voluntary initiative which seek to promote the alignment of banks' actions with the Sustainable Development Goals and the Paris Agreement. CaixaBank (2019).



Promotes the management of investments based on environmental, social and good governance criteria. VidaCaixa (2009), CaixaBank AM (2016) and BPI Gestão de Ativos (2019).



Initiative that promotes the development and expansion of innovative risk management and insurance solutions that contribute to environmental, social and economic sustainability. VidaCaixa (2020).



Promoting sustainable and responsible investment in Spain (2011)<sup>1</sup>.



Entity representing savings banks and retail banks in Europe. CaixaBank teams sit on various committees.



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



Encourages, promotes and disseminates new sustainability and social impact ideas (2005).



BIS/"la Caixa" Banking Foundation Chair in responsible finance. Promotes research and education on the role of finance in the advancement of society and economic development, in cooperation with the Nova School of Business Economics. BPI (2020).



Drives progress towards the SDGs by fostering impact investment. CaixaBank Asset Management holds the chairmanship of SpainNAB, the Impact Investment Advisory Board (2019).



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).



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).



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



Encourages the development and integrity of the green and social bond market (2018, 2021).



Taskforce with other financial and academic institutions and experts to create a common impact measurement and assessment tool. CaixaBank (2022).



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



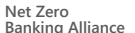
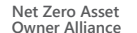









United Nations agency that promotes responsible and accessible tourism for all (2019).



Spanish Association of Social Responsibility Specialists. CaixaBank is a Board member (2015).

<sup>1</sup> Accession of Bankia, integrated into CaixaBank.

## ENVIRONMENTAL

 <p>Commitment to achieve net greenhouse gas emission neutrality of credit and investment portfolios by 2050 (2021).</p>	 <p>Initiative promoted by the United Nations and PRI involving a commitment to transition its portfolios towards net zero greenhouse gas emissions by 2050. VidaCaixa (2022).</p>	 <p>Commitment to aligning business strategy with the temperature targets of the Paris Agreement (2019).</p>	 <p>Financial Stability Board initiative to encourage climate-related reporting by companies (2018).</p>
 <p>Partnership of financial institutions to develop and implement a methodology for measuring and reporting greenhouse gas emissions associated with loans and investments (2021).</p>	 <p>Commitment to implementing a voluntary risk management framework for identifying, assessing and managing environmental and social risk in project finance (2007).</p>	 <p>An initiative that drives dialogue with the largest greenhouse gas emitting companies. VidaCaixa and CABK AM (2018).</p>	 <p>Promotes economic growth linked to a sustainable, circular and efficient economy through public-private partnership. CaixaBank is a founding member (2016).</p>
 <p>Chair to support innovation and sustainability in the agribusiness industry (2016).</p>	 <p>European Green Hydrogen Alliance. Promotes and develops the production of renewable green hydrogen as a decarbonisation driver to achieve the EU's climate targets (2021).</p>	 <p>Framework established by the Global Maritime Forum to evaluate and publish the climate alignment of shipping finance portfolios. Its aim is to commit to enhancing the role of shipping finance in addressing global climate goals (2022).</p>	

## GOVERNANCE

 <p>Public-private alliance of companies acting as a reference cluster that analyses the economic and social opportunity cost of gender gaps (2021).</p>	 <p>Principles promoted by the United Nations to advance gender equality and female empowerment at work and in the community. CaixaBank (2013) and BPI (2021).</p>	 <p>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).</p>	 <p>Spanish non-profit association that fosters an inclusive and respectful environment for LGBTI diversity in the workplace. CaixaBank (2022).</p>	 <p>International alliance to unify the global response to cybercrime, of which CaixaBank is a co-founder (2013).</p>
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## SOCIAL

 <p>Alliance with "la Caixa" Foundation, the leading foundation in Spain and one of the biggest in the world.</p>	 <p>Initiative to promote better health and financial inclusion of customers and society in general (2021).</p>	 <p>Collaborative dialogue initiative structured around PRI with the goal of engaging and influencing companies and other institutions to take action in relation to human and social rights. CaixaBank AM and VidaCaixa (2022).</p>	 <p>The Funcas Financial Education Stimulus Programme, Funcas-Educa, promoted by CECA and Funcas, aims to improve the level and quality of financial literacy in Spanish society (2018).</p>
 <p>Reinforces the social and sustainable commitment of banks to measures that promote financial inclusion, accession through CECA (2021).</p>	 <p>Promotes microfinance as a means of combating social and financial exclusion in Europe through self-employment and the creation of microenterprises. MicroBank (2008).</p>	 <p>Its mission is to promote cohesion and strengthen social integration in Europe by financing projects with a strong social component (2008).</p>	 <p>Its main mission is to support European micro, small and medium-sized enterprises (SMEs) by helping them to access financing (2018).</p>



# SUSTAINABILITY INDEXES AND RATINGS

**Recognition** by the main sustainability indexes and **rating agencies**.

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

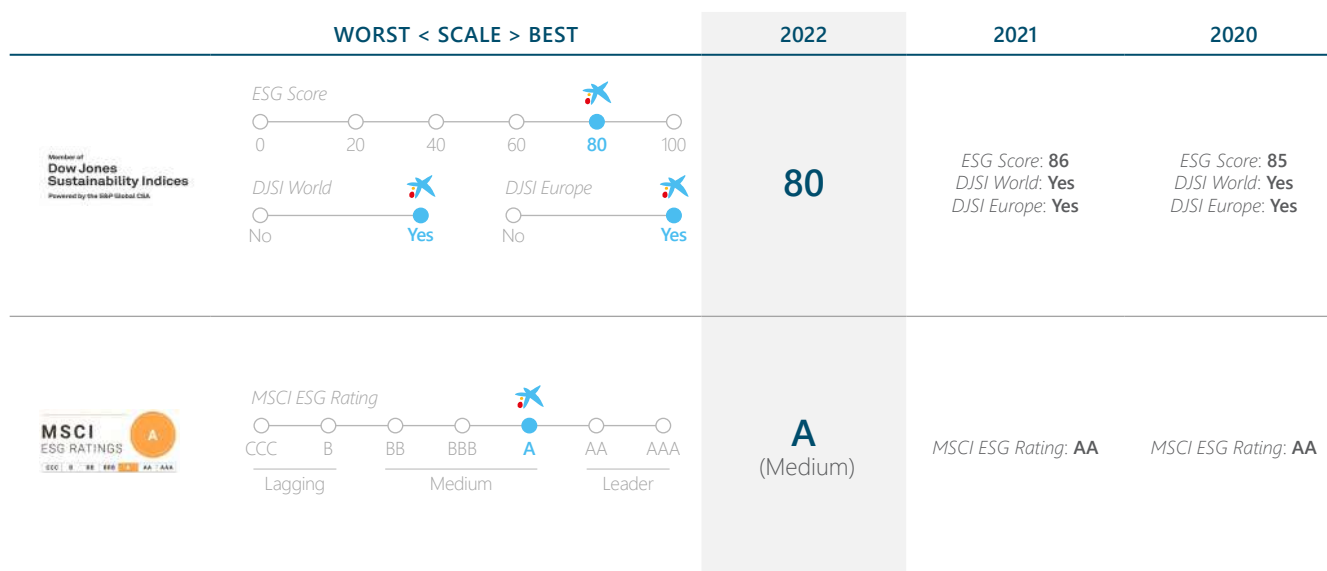
Included in the **S&P 2023 Global Sustainability Yearbook** for the eleventh consecutive year and included in the Top 10%, S&P Global ESG Score 2022, for its excellent sustainability performance.

Included for the 5th consecutive year in the **Bloomberg Gender Equality Index**, in recognition of its efforts in relation to transparency and advancing women in the business world, ranking amongst the top 5 companies in the world.

CaixaBank, **included in 2022 CDP Supplier Engagement Leaderboard** in recognition of its efforts to reduce climate risk within its supply chain.



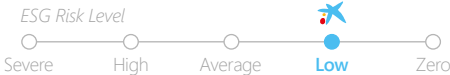

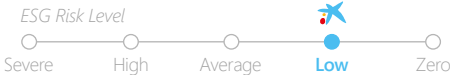


















**Certification of the Good Corporate Governance Index issued by AENOR**, earning the maximum rating of G++. This index measures the company's performance in corporate governance based on nine variables (Board of Directors from various angles, participation in the Annual General Meeting, transparency, sustainability, and ESG governance), 41 indicators and 165 assessment criteria.

**First bank certified by AENOR as being an organisation committed to the elderly** for its value proposition in the senior segment, structured around improving the experience of its customers with inclusive quality services and specific protocols.



## INCLUSION IN DOW JONES SUSTAINABILITY INDEX WORLD FOR 11<sup>TH</sup> CONSECUTIVE YEAR



	WORST < SCALE > BEST	2022	2021	2020
 <p>ESG Risk Rating</p>  <p>ESG Risk Level</p> 	<p>ESG Risk Rating</p>  <p>ESG Risk Level</p> 	<b>Low risk</b> (17.5)	ESG Risk Rating: <b>19</b> ESG Risk Level: <b>Low</b>	ESG Risk Rating: <b>22,6</b> ESG Risk Level: <b>Average</b>
 <p>ESG Corporate Rating</p>  <p>ESG Decile Ranking</p>  <p>Corporate ESG Performance</p> 	<p>ESG Corporate Rating</p>  <p>ESG Decile Ranking</p>  <p>Corporate ESG Performance</p> 	<b>C</b> Category: Prime Transparency: Very high Decile ranking: #1	ESG Corporate Rating: <b>C</b> ESG Decile Ranking: <b>1</b> Corporate ESG Performance: <b>Prime</b>	ESG Corporate Rating: <b>C</b> ESG Decile Ranking: <b>1</b> Corporate ESG Performance: <b>Prime</b>
 <p>ESG Overall Score</p>  <p>ESG category</p> 	<p>ESG Overall Score</p>  <p>ESG category</p> 	<b>60<sup>1</sup></b> (Advanced)	ESG Overall Score: <b>60</b> ESG category: <b>Advanced</b>	ESG Overall Score: <b>54</b> ESG category: <b>Robust</b>
 <p>ESG Rating</p> 	<p>ESG Rating</p> 	<b>4.1</b>	ESG Rating: <b>4</b>	ESG Rating: <b>4,4</b>
 <p>Climate Change Rating</p> 	<p>Climate Change Rating</p> 	<b>A</b> (Leadership)	Climate Change Rating: <b>A</b>	Climate Change Rating: <b>A-</b>

<sup>1</sup>Score 2021, in 2022, the analyst did not perform the assessment.

# SUSTAINABLE DEVELOPMENT GOALS

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





CaixaBank is a **Signatory Member** of the Spanish Network of the

## UNITED NATIONS GLOBAL COMPACT SINCE 2005



## THE BANK FEATURES THE 17 UNITED NATIONS SDGs

in its Strategic Plan and Sustainable Banking Plan, as well as contributing in a transversal manner to all of them, in line with its commitment to the Principles of Responsible Banking pursued by UNEP FI.

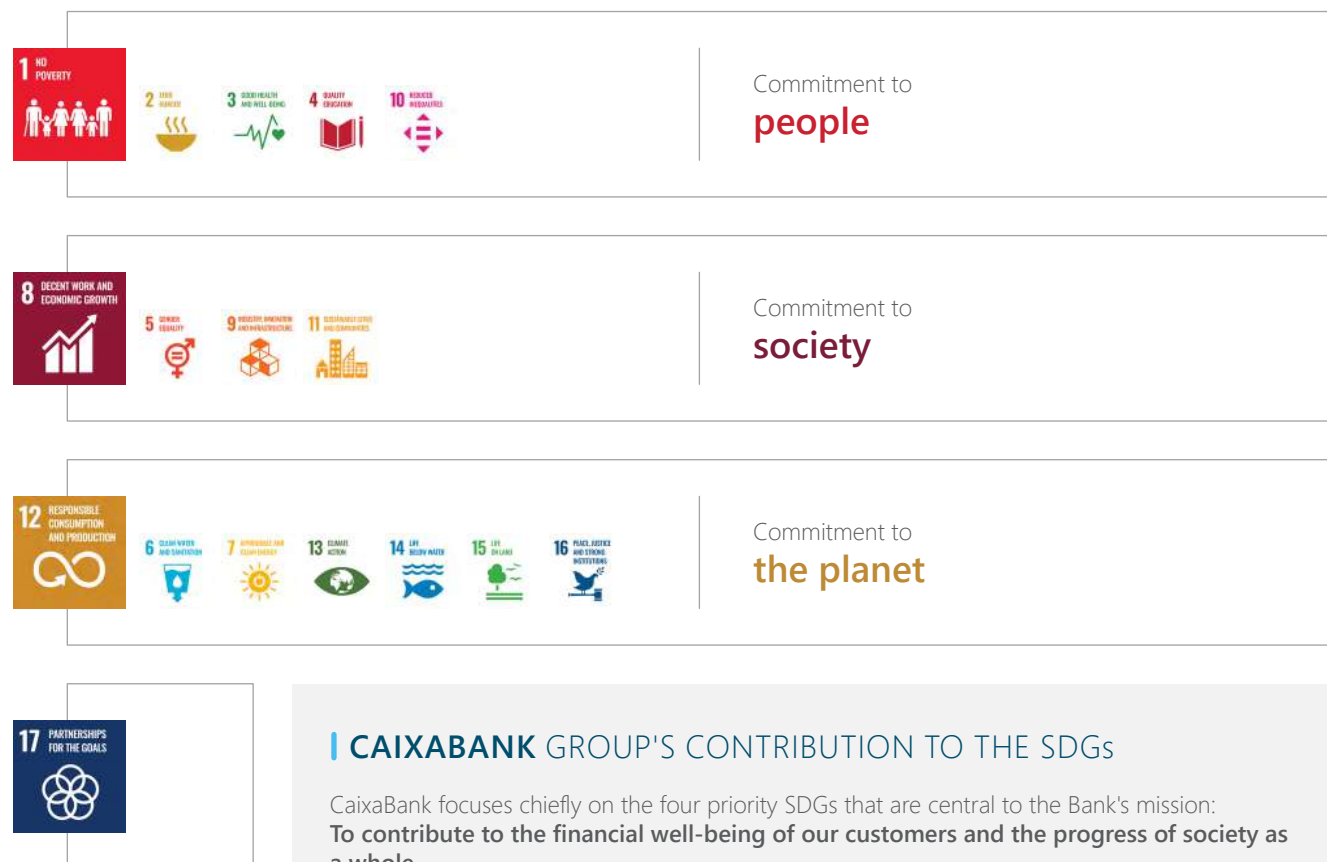


CaixaBank has a

## STRATEGIC ALLIANCE

with **"la Caixa" Foundation**, its reference shareholder.

## » PRIORITIES | INTERRELATED SDGs



## | CAIXABANK GROUP'S CONTRIBUTION TO THE SDGs

CaixaBank focuses chiefly on the four 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.

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

1 NO POVERTY	2 ZERO HUNGER	3 GOOD HEALTH AND WELL-BEING	4 QUALITY EDUCATION	10 REDUCED INEQUALITIES
<ul style="list-style-type: none"> <li>&gt; Microcredits and other finance with a social impact</li> <li>&gt; Banking products for vulnerable segments</li> <li>&gt; Extensive reach</li> <li>&gt; Social action projects and alliances to support worthy causes</li> <li>&gt; AgroBank</li> <li>&gt; Active housing policy</li> <li>&gt; Social bonds</li> <li>&gt; Adhered to the Commitment to Financial Health and Inclusion of UNEP FI</li> <li>&gt; Impact mutual funds and pension plans (GAMA SI Soluciones de Impacto range)</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Household microcredit</li> <li>&gt; ecoLoans to the farming sector</li> <li>&gt; Social activities with "la Caixa" Banking Foundation</li> <li>&gt; No home without food</li> <li>&gt; Ukrainian refugee aid programme</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Health and well-being loans</li> <li>&gt; Somos Saludables (We are Healthy) programme (CaixaBank team) and Sustainable Performance Academy</li> <li>&gt; Collaboration with GAVI, the Vaccine Alliance through the "la Caixa" Banking Foundation</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Financial Culture Plan</li> <li>&gt; Aula shareholder training programme</li> <li>&gt; Chairs*</li> <li>&gt; CaixaBank Research</li> <li>&gt; CaixaBank Talks</li> <li>&gt; Sustainability academy for employees</li> <li>&gt; CaixaBank Dualiza for dual training</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Microcredits and other finance with a social impact</li> <li>&gt; Banking products for vulnerable segments</li> <li>&gt; Social activities with "la Caixa" Banking Foundation</li> <li>&gt; Active housing policy and Impulsa programme</li> <li>&gt; Financial Culture Plan</li> <li>&gt; Adhesion to the Code of Good Practice in the mortgage market</li> <li>&gt; Commitment to the elderly</li> </ul>

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

8 DECENT WORK AND ECONOMIC GROWTH	5 GENDER EQUALITY	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	11 SUSTAINABLE CITIES AND COMMUNITIES
<ul style="list-style-type: none"> <li>&gt; Financing for companies and the self-employed</li> <li>&gt; Microcredits for businesses</li> <li>&gt; Investment in R&amp;D</li> <li>&gt; Job creation</li> <li>&gt; Social bonds</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Equality Plan</li> <li>&gt; Wengage diversity program</li> <li>&gt; Adherence to the UN Women's Empowerment Principles</li> <li>&gt; CaixaBank and BPI Businesswoman Awards and WONNOW Awards (Women in STEM, with Microsoft)</li> <li>&gt; Member of the Ministry of Education and Vocational Training's STEAM Alliance "Girls in Science"</li> <li>&gt; Support to the leading women's associations<sup>2</sup></li> <li>&gt; New diversity advisory committee</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Support for start-ups (DayOne)</li> <li>&gt; Financing for companies with a social impact</li> <li>&gt; Investment in R&amp;D</li> <li>&gt; Information security</li> <li>&gt; Digitalisation plan</li> <li>&gt; Promoter of Next Generation EU funds</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Extensive reach</li> <li>&gt; Active housing policy</li> <li>&gt; Adherence to UNWTO<sup>3</sup></li> <li>&gt; Real Estate &amp; Homes</li> <li>&gt; Hotels &amp; Tourism</li> <li>&gt; Adherence to the framework established by the Global Maritime Forum</li> </ul>

<sup>1</sup> Caixabank Chair on Sustainability and Social Impact at IESE Business School.

<sup>2</sup> Equality in the company, Diversity Charter, More women better companies, *Eje&Con*.

<sup>3</sup> United Nations World Tourism Organisation.



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

<p><b>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</b></p> <ul style="list-style-type: none"> <li>&gt; Adherence to the Net Zero Banking Alliance (NZBA)</li> <li>&gt; Mobilisation of sustainable finance</li> <li>&gt; Gama SI, Soluciones de Impacto (investment and insurance products)</li> <li>&gt; Ethics and integrity policies</li> <li>&gt; Human rights due diligence</li> <li>&gt; Adherence to the UNEP FI** Principles for Responsible Banking<sup>1</sup></li> <li>&gt; VidaCaixa and CaixaBank Asset Management are signatories of the PRI<sup>2</sup></li> <li>&gt; Third-party audited reports</li> <li>&gt; BCorp imagin certification</li> </ul>	<p><b>6 CLEAN WATER AND SANITATION</b></p> <ul style="list-style-type: none"> <li>&gt; AgroBank</li> <li>&gt; Issuance framework for sustainable, green and social bonds</li> </ul>	<p><b>7 AFFORDABLE AND CLEAN ENERGY</b></p> <ul style="list-style-type: none"> <li>&gt; Adherence to the Net Zero Banking Alliance (NZBA)</li> <li>&gt; Renewable energy financing</li> <li>&gt; Reduction in energy consumption</li> <li>&gt; Consumption of renewable energy</li> <li>&gt; Green bonds</li> <li>&gt; Adhered to the European Clean Hydrogen Alliance</li> </ul>	<p><b>13 CLIMATE ACTION</b></p> <ul style="list-style-type: none"> <li>&gt; Adherence to the Net Zero Banking Alliance (NZBA)</li> <li>&gt; GECV members<sup>3</sup></li> <li>&gt; Equator Principles</li> <li>&gt; Use of renewable energy</li> <li>&gt; 100% CO<sub>2</sub> emissions from operations offset</li> <li>&gt; Financing renewable energy and other environmental solutions</li> <li>&gt; Adhered to the Partnership for Carbon Accounting in the Financial Industry (PCAF)</li> <li>&gt; Adherence to the Principles for Sustainable Insurance</li> <li>&gt; Climate report</li> <li>&gt; Setting targets for the decarbonisation of the financed portfolio</li> </ul>	<p><b>14 LIFE BELOW WATER</b></p> <ul style="list-style-type: none"> <li>&gt; AgroBank</li> <li>&gt; Adherence to the Poseidon Principles</li> </ul>	<p><b>15 LIFE ON LAND</b></p> <ul style="list-style-type: none"> <li>&gt; Issuance framework for sustainable, green and social bonds</li> <li>&gt; Biodiversity declaration promoted by the UN at COP15</li> <li>&gt; Joining the Taskforce on Nature-related Financial Disclosures (TNFD)</li> </ul>	<p><b>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</b></p> <ul style="list-style-type: none"> <li>&gt; Ethics and integrity policies and external compliance certifications</li> <li>&gt; Due diligence in human Rights</li> <li>&gt; Information security</li> <li>&gt; Adherence to Autocontrol</li> <li>&gt; PIAS Declaration<sup>5</sup></li> <li>&gt; Certified by AENOR for Good Corporate Governance</li> <li>&gt; Corporate sustainability/ESG management policy</li> </ul>

## Contribution to all SDGs through proprietary programmes and partnerships.

<p><b>17 PARTNERSHIPS FOR THE GOALS</b></p> <ul style="list-style-type: none"> <li>&gt; Alliances directly associated with the SDGs<sup>4</sup></li> </ul>	<p><b>Fundación "la Caixa"</b></p> <ul style="list-style-type: none"> <li>&gt; 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</li> </ul>	<p><b>Observatorio de los ODS</b></p> <ul style="list-style-type: none"> <li>&gt; Organisation in charge of promoting the 10 United Nations Principles. Signatory member of the Spanish Network of the United Nations Global Compact since 2012.</li> </ul>	<p><b>Observatorio de los ODS</b></p> <ul style="list-style-type: none"> <li>&gt; Initiative of the ESADE Chair in Leadership and Sustainability, with the collaboration of "la Caixa" Foundation</li> </ul>

<sup>1</sup> United Nations Environment Programme Finance Initiative.





<sup>2</sup> Principles for Responsible Investment.

<sup>3</sup> Spanish Green Growth Group.

<sup>4</sup> For more details see the "Adherences and Alliances" section.

<sup>5</sup> Statement of Principal Adverse Impacts of Investment Decisions on Sustainability Factors.

## SDG RELATED

	SCOPE		HARD INDICATORS		2022		PAGE
	Microcredits	>>>	Volume of family microcredits in €M	>>>	636	>>>	43
	AgroBank	>>>	New production in financing to customers in the segment €M	>>>	29,479	>>>	15
	Social activities with "la Caixa" Banking Foundation	>>>	Initiatives aimed at local charity organisation projects	>>>	5,624	>>>	28
	Charity initiatives	>>>	Ukrainian refugee aid programme	>>>	✓	>>>	33
	Financing with social impact	>>>	Health loan	>>>	✓	>>>	44
	Employees	>>>	New healthy organisation strategy	>>>	✓	>>>	23
	"la Caixa" Banking Foundation alliance	>>>	Participating companies, GAVI the Vaccine Alliance	>>>	2,919	>>>	30
	Financial Culture Plan	>>>	Funcas-Educa Programme	>>>	✓	>>>	26
	Aula Programme	>>>	Attendees	>>>	✓	>>>	26
	CaixaBank Talks	>>>	Attendees	>>>	59,873	>>>	27
	CaixaBank Research	>>>	Articles published	>>>	1,241	>>>	27
	Chairs	>>>	Caixabank Chair on Sustainability and Social Impact at IESE Business School	>>>	✓	>>>	27
	Microcredits and other finance with a social impact	>>>	Volume of supported projects €M	>>>	1,016	>>>	42
	Inclusive finance	>>>	Social account / integration account	>>>	324,685	>>>	45
		>>>	MyBox customers Senior Protection	>>>	133,000	>>>	45
	Social action with "la Caixa" Banking Foundation	>>>	Number of initiatives aimed at local charity organisation projects	>>>	5,624	>>>	28
	Homes	>>>	Homes in social rental programme	>>>	11,105	>>>	40
	Training	>>>	Basic finance workshops by CaixaBank Volunteers Association	>>>	✓	>>>	27
	Accessibility	>>>	% of fully accessible branches in Spain	>>>	88	>>>	39



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

✓ Indicator included in the corresponding area according to the table SDG RELATED



## SDG RELATED

	SCOPE		HARD INDICATORS		2022		PAGE
	Gender diversity	>>>	% of women in management positions	>>>	41,8	>>>	37
	Adherences	>>>	Adherence to the United Nations Women's Empowerment Principles	>>>	✓	>>>	75
	Sponsorships	>>>	Sponsor of wheelchair basketball	>>>	✓	>>>	36
	Committees	>>>	New diversity advisory committee	>>>	✓	>>>	37
	Entrepreneurship	>>>	Volume of cash prizes, international training and visibility of 21st Entrepreneur Awards €M	>>>	0,8	>>>	16
	Microcredits	>>>	Total business microcredits €M	>>>	171	>>>	43
	Innovation	>>>	Investment in development and technology €M	>>>	1,051	>>>	68
	Information security	>>>	Investment in information security €M	>>>	>60	>>>	67
	Digitalisation	>>>	Transactions per second	>>>	~29,000	>>>	68
	Extensive reach	>>>	% of fully accessible branches in Spain	>>>	88	>>>	39
	Adherences	>>>	United Nations World Tourism Organisation	>>>	✓	>>>	74
		>>>	Adherence to the framework established by the Global Maritime Forum	>>>	✓	>>>	74



**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 SDG RELATED



## SDG RELATED

SCOPE		HARD INDICATORS		2022		PAGE
	SDG bonds	>>>	SDG 6 included in the framework for bond issuances linked to the SDGs	>>>	✓	>>> 56
	Sustainable financing	>>>	Financing of sustainable activities €M	>>>	20,633	>>> 51
	Green bonds	>>>	Green bond issuance €M	>>>	✓	>>> 57
	Environmental Management Plan	>>>	% of energy consumed from renewable sources	>>>	100	>>> 62
	Adherences	>>>	Member of the Spanish Green Growth Group	>>>	✓	>>> 75
	Equator Principles	>>>	Participation in financed operations €M	>>>	1,286	>>> 58
	Sustainable financing	>>>	Financing of sustainable activities €M	>>>	20,633	>>> 51
	Environmental Management Plan	>>>	% of energy consumed from renewable sources	>>>	100	>>> 62
	Paths	>>>	Setting targets for the decarbonisation of the financed portfolio	>>>	✓	>>> 59
	AgroBank	>>>	EcoFinancing line for farming projects (efficient water use)	>>>	✓	>>> 52
	Adherences	>>>	Poseidon Principle	>>>	✓	>>> 75
	Adherences	>>>	Declaration on Biodiversity pursued by the UN	>>>	✓	>>> 4
	Adherences	>>>	Ethics and integrity policies	>>>	✓	>>> 70
		>>>	Due diligence process and evaluation of Human Rights	>>>	✓	>>> 46
		>>>	PIAS Declaration	>>>	✓	>>> 58
		>>>	Corporate sustainability/ESG management policy	>>>	✓	>>> 58
	Information security	>>>	Investment in information security (€M)	>>>	+60	>>> 67
	Adherence	>>>	Autocontrol, the Spanish Association for Commercial Self-Regulation for good advertising practices.	>>>	✓	>>> 73
	Certifications	>>>	Certified by AENOR for Good Corporate Governance	>>>	✓	>>> 76



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

✓ Indicator included in the corresponding area according to the table SDG RELATED





# DUAL MATERIALITY STUDY AND SDGs

The CaixaBank Group has changed the focus of its annual materiality study to bring it in line with future European standards on corporate sustainability reporting.

It has performed a dual materiality impact study to identify material issues from a dual perspective: financial impact (on the company) and impact materiality (stakeholders).



PRIORITY AND INTERRELATED SDGs	MATERIAL ASPECTS	GLOBAL COMPACT PRINCIPLES <sup>1</sup>
<b>1 NO POVERTY</b> 	<ul style="list-style-type: none"> <li>Microfinance and social impact solutions</li> </ul>	1, 2, 4, 5, 6
<b>2 ZERO HUNGER</b> 	<ul style="list-style-type: none"> <li>Financial education</li> </ul>	1, 2
<b>3 GOOD HEALTH AND WELL-BEING</b> 	<ul style="list-style-type: none"> <li>Social initiatives and volunteering</li> </ul>	1, 2, 3, 4, 5, 6, 10
<b>4 QUALITY EDUCATION</b> 	<ul style="list-style-type: none"> <li>Profitability and financial strength</li> </ul>	1, 2, 6
<b>10 REDUCED INEQUALITIES</b> 	<ul style="list-style-type: none"> <li>Cyber security and data protection</li> <li>Ethical technological innovation</li> </ul>	1, 2, 6
<b>8 DECENT WORK AND ECONOMIC GROWTH</b> 	<ul style="list-style-type: none"> <li>Specialist customer service and accessibility of commercial channels</li> </ul>	1, 2, 6
<b>5 GENDER EQUALITY</b> 	<ul style="list-style-type: none"> <li>Responsible marketing</li> </ul>	1, 2, 6
<b>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</b> 	<ul style="list-style-type: none"> <li>Diversity, equality and work-life balance</li> </ul>	1, 2, 3, 4, 6
<b>11 SUSTAINABLE CITIES AND COMMUNITIES</b> 	<ul style="list-style-type: none"> <li>Occupational health, safety and well-being</li> <li>Talent management and professional development</li> <li>Agile and collaborative working model</li> </ul>	1, 2, 3, 4, 5, 6
<b>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</b> 	<ul style="list-style-type: none"> <li>Corporate governance and responsible culture</li> <li>Clear and transparent communication</li> <li>Responsible marketing</li> <li>Financial and non-financial risk management</li> </ul>	1, 2, 3, 4, 5, 6, 7, 8, 9, 10
<b>6 CLEAN WATER AND SANITATION</b> 	<ul style="list-style-type: none"> <li>Environmental financing and investment solutions</li> </ul>	1, 2, 7, 8, 9
<b>7 AFFORDABLE AND CLEAN ENERGY</b> 	<ul style="list-style-type: none"> <li>Management of risks derived from climate change</li> </ul>	7, 8, 9
<b>13 CLIMATE ACTION</b> 	<ul style="list-style-type: none"> <li>Decarbonisation of investments</li> </ul>	7, 8, 9
<b>14 LIFE BELOW WATER</b> 	<ul style="list-style-type: none"> <li>Environmental management and operational carbon footprint</li> </ul>	7, 8, 9
<b>15 LIFE ON LAND</b> 		
<b>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</b> 		
<b>17 PARTNERSHIPS FOR THE GOALS</b> 	<ul style="list-style-type: none"> <li>Partnerships for promoting sustainability</li> </ul>	1, 2, 3, 4, 5, 6, 7, 8, 9, 10

● Transversal 
 ● Governance 
 ● Environmental 
 ● Social 
 ● Human rights 
 ● Labour 
 ● Environment 
 ● Anti-corruption

<sup>1</sup> <https://www.pactomundial.org/noticia/10-principios-17-ods/>

# RECOGNITION 2022

## REPUTATION AS A PREMIUM BRAND



- > 2022 Best Bank in Spain
- > Best Bank for Corporate Responsibility in Western Europe 2022



- > Best Bank in Spain and Western Europe in 2022
- > Best Bank in the World for Individual Banking in 2022
- > Best Bank for Sustainable Finance in Spain in 2022



- > Best Performing Private Bank in Europe 2022



- > Among the world's top 25 ASG banks in 2022



- > In the Top 5 globally for gender equality in 2022



- > Top rating in the UN Principles for Responsible Investment (PRI) in 2022



## WIDELY RECOGNISED AS THE MARKET LEADER IN IT INFRASTRUCTURE



- > Best Digital Bank for Individual Banking in Spain 2022
- > Best Individual Banking for Investment Products, Deposits and Cards in the World 2022
- > World's Best Digital Bank for Individual Banking in Invoice Management in 2022
- > Best Digital Bank for Individual Banking in relation to Loans in Western Europe 2022
- > Most Innovative Private Bank in Western Europe in 2022



- > Most Innovative Bank in Western Europe in 2022



- > Best Private Bank for Big Data and Artificial Intelligence in Europe in 2022
- > Best Private Bank for Digital Communication and Marketing in Europe in 2022



- > Best Overall Bank in the Data Analytics and Artificial Intelligence category in 2022
- > "Silver" in the World's Most Innovative Bank category (Global Innovator 2022)



## RECOGNITION AS A PREMIUM AND INNOVATIVE BRAND



- > Bank of the Year in Portugal in 2022



- > Best Bank in Portugal 2022



- > #1 Financial Planning Simulator in 2022
- > #1 Prestige Products in 2022
- > #1 Retirement Savings Plans 2022



- > Recognition for best cash and treasury management in 2022



- > Most Trusted Banking Brand in Portugal in 2022



- > Brand of Excellence in 2022



- > Bank with the Best Reputation in 2022



- > Best Private Bank in Portugal in 2022



- > Best Private Bank in Europe in Portfolio Management Technology 2022



# APPENDICES

## INDICATORS CLASSIFIED ACCORDING TO ESG



07

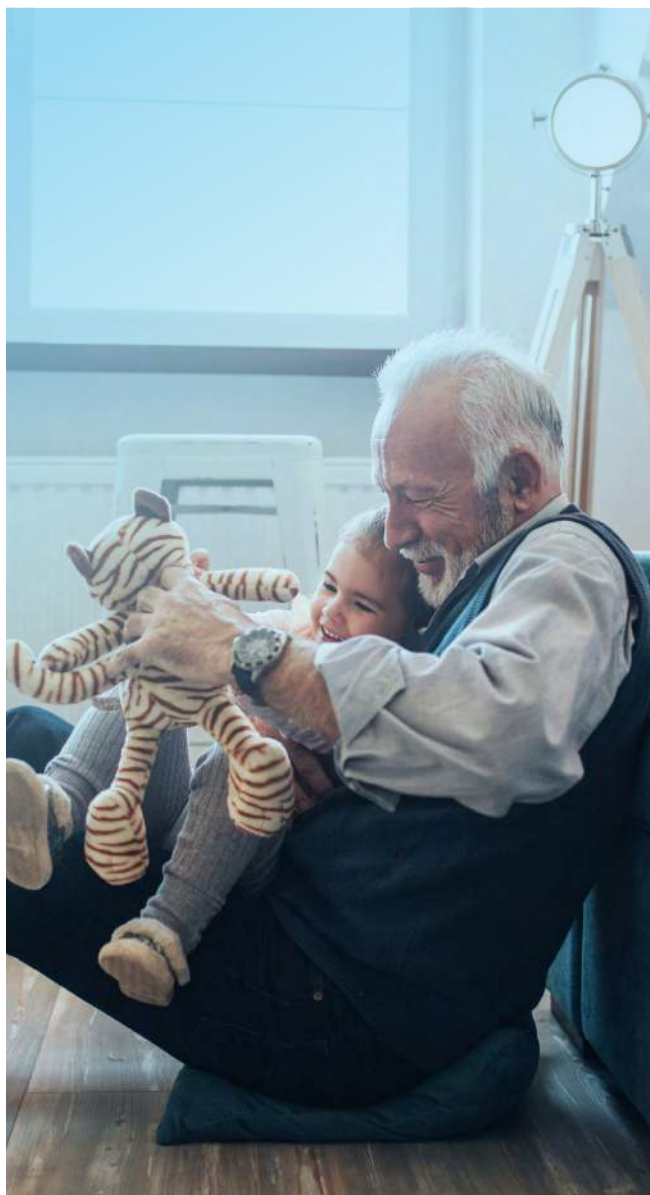
## I ESG CRITERIA - ENVIRONMENTAL

INDICATORS		2022		PAGE
CaixaBank sustainable financing	>>>	✓	>>>	51
CaixaBank sustainable brokerage	>>>	✓	>>>	54
BPI sustainable financing	>>>	✓	>>>	55
Green bond issuance	>>>	✓	>>>	57
ESG risk management	>>>	✓	>>>	58
Climate change	>>>	✓	>>>	59
Environmental management plan	>>>	✓	>>>	60
CaixaBank Group operational carbon footprint	>>>	✓	>>>	61
Environmental efficiency measures and certifications	>>>	✓	>>>	62
Dimensions of the sustainable mobility plan	>>>	✓	>>>	62
Electrical energy consumed from certified renewable sources	>>>	100 %	>>>	62
Automated branches	>>>	731	>>>	62
Remote managed branches	>>>	961	>>>	62
Motorised and remotely controlled buildings	>>>	27	>>>	62
Reduction in electricity consumption since 2021	>>>	14.10 %	>>>	62
Paper consumption	>>>	814.95 t	>>>	62
Paper consumption per employee	>>>	0.02	>>>	62
Water consumption	>>>	398,205 m <sup>3</sup>	>>>	62
Water consumption per employee	>>>	9.34	>>>	62
Toner cartridges	>>>	38,040	>>>	62
IT waste	>>>	984 t	>>>	62





## ESG CRITERIA - SOCIAL



INDICATORS		2022	PAGE
% permanent contracts - CaixaBank	>>>	99.70 %	>>> 7
% permanent contracts - BPI	>>>	99.40 %	>>> 7
Incorpora: no. of job placements	>>>	723	>>> 7
Total branches – Spain	>>>	4,081	>>> 9
Retail branches – Spain	>>>	3,818	>>> 9
Corporate Banking branches – Spain	>>>	160	>>> 9
Private Banking branches – Spain	>>>	88	>>> 9
Institutional Banking branches – Spain	>>>	14	>>> 9
Corporate Banking branches – Spain	>>>	1	>>> 9
Total branches – Portugal	>>>	324	>>> 9
Retail branches – Portugal	>>>	278	>>> 9
Corporate Banking branches – Portugal	>>>	29	>>> 9
Premier/Private Banking branches – Portugal	>>>	17	>>> 9
Spanish towns and cities where CaixaBank is present	>>>	2,233	>>> 9
Citizens who have a branch in their town or city (Spain)	>>>	92 %	>>> 9
Spanish towns and cities of > 5,000 inhabitants with a CaixaBank presence	>>>	99 %	>>> 9
Spanish towns where CaixaBank is the only bank	>>>	471	>>> 9
Portuguese towns and cities of > 5,000 inhabitants with BPI presence	>>>	61 %	>>> 9
Retail branches in Spain by autonomous COM.	>>>	☑	>>> 10
STORE branches and centres	>>>	705	>>> 10
ALL-IN-ONE branches and centres	>>>	5	>>> 10
Rural branches in towns with <10,000 inhabitants	>>>	1,501	>>> 10
Towns served by mobile "branch-buses"	>>>	626	>>> 10
ATMs in Spain	>>>	11,608	>>> 11
ATMs in Portugal	>>>	1,339	>>> 11
Representative offices	>>>	17	>>> 11
International branches	>>>	7	>>> 11
Spanish Desks	>>>	2	>>> 11

## ESG CRITERIA - SOCIAL

INDICATORS		2022		PAGE
Hard indicators for DayOne	>>>	✓	>>>	16
Hard indicators for HolaBank	>>>	✓	>>>	16
Companies Experience Index	>>>	86.5	>>>	18
Corporations Experience Index	>>>	91.6	>>>	18
Institutions Experience Index	>>>	92.4	>>>	18
REAL TIME NPS surveys sent	>>>	1.7 million/month	>>>	18
Surveys sent	>>>	24,004,294	>>>	18
Response rate	>>>	19.00 %	>>>	18
BPI Individuals Experience Index	>>>	90.6	>>>	18
BPI Companies Experience Index	>>>	84.8	>>>	18
BPI Premier Experience Index	>>>	87.1	>>>	18
CaixaBank Net Promoter Score	>>>	64	>>>	18
Close the loop management	>>>	72.9 %	>>>	18
Close the loop improvement	>>>	4.1 pp	>>>	18
Complaints received (Customer Service Department)	>>>	✓	>>>	19
Complaints management (Customer Service Department)	>>>	✓	>>>	19
Total CaixaBank Group employees	>>>	44,625	>>>	22
% Male employees – CaixaBank Group	>>>	43.50 %	>>>	22
% Female employees – CaixaBank Group	>>>	56.50 %	>>>	22
Executive positions filled internally at CaixaBank	>>>	100 %	>>>	22
CaixaBank Group staff adhered to a collective agreement	>>>	100 %	>>>	22
Employees with disabilities at CaixaBank Group	>>>	578	>>>	22
Pay gap at CaixaBank Group	>>>	1.10 %	>>>	22
Investment in training at CaixaBank	>>>	> €15 M	>>>	23
Training hours	>>>	3,178,202	>>>	23
Online training	>>>	96.40 %	>>>	23
Hours of training per employee	>>>	70.2	>>>	23



## ESG CRITERIA - SOCIAL



INDICATORS		2022	PAGE
CaixaBank employees certified in MiFID	>>>	33,512	>>> 23
CaixaBank professionals certified in the Spanish Mortgage Law	>>>	28,792	>>> 23
Employees certified in IDD	>>>	30,440	>>> 23
Employees with bonus linked to training	>>>	43,318	>>> 23
Educa	>>>	✓	>>> 26
Much to do	>>>	✓	>>> 26
Financial tips	>>>	✓	>>> 26
elBullifoundation	>>>	✓	>>> 26
CaixaBank Research	>>>	✓	>>> 27
CaixaBank Chair at IESE Business School	>>>	✓	>>> 27
CaixaBank Talks	>>>	✓	>>> 27
Social projects	>>>	✓	>>> 28
GAVI, the Vaccine Alliance (participating companies)	>>>	2,919	>>> 30
"la Caixa" Banking Foundation budget	>>>	€515 M	>>> 30
BPI social projects	>>>	✓	>>> 31
CaixaBank Dualiza	>>>	✓	>>> 35
Women in the workforce	>>>	57.5 %	>>> 36
Employees with disabilities	>>>	578	>>> 36
Accessible CaixaBank branches	>>>	88 %	>>> 39
Barrier-free offices	>>>	62	>>> 39
Accessible ATMs in Spain	>>>	100 %	>>> 39
ATMs that feature sign language support	>>>	8,139	>>> 39
Social housing	>>>	✓	>>> 40
SACH	>>>	✓	>>> 40
At MicroBank level – projects supported by microcredits and other loans with social impact	>>>	100,323	>>> 42
At MicroBank level – total volume of microcredits	>>>	€1,016 M	>>> 42



## ESG CRITERIA - SOCIAL

INDICATORS		2022		PAGE
At MicroBank level – active collaborators	>>>	291	>>>	42
Microcredits for Families	>>>	✓	>>>	43
Microcredits for Businesses	>>>	✓	>>>	43
Jobs created per microcredit	>>>	17,455	>>>	43
Other financing with social impact	>>>	✓	>>>	44
Social accounts / inclusion accounts	>>>	324,685	>>>	45
Annuities and VAUL	>>>	26,443 M	>>>	45
MyBox customers Senior protection	>>>	133,000	>>>	45
Socially Responsible Investment Project: amount raised for different social causes	>>>	€1.9 M	>>>	50
Issuance of social bonds	>>>	✓	>>>	56
Digital customers Portugal	>>>	0.9 M	>>>	64
Digital customers Spain	>>>	11.2 M	>>>	64
100% digital customers	>>>	32 %	>>>	64
Omnichannel customers	>>>	68 %	>>>	64
Web customers	>>>	3 %	>>>	64
Mobile customers	>>>	65 %	>>>	64
Mobile + Web customers	>>>	32 %	>>>	64
Top-heavy User customers	>>>	2.1M	>>>	64
Customers connecting daily	>>>	4.6 M	>>>	64
Volume of purchases made using a mobile phone	>>>	1.9 M	>>>	65
Cards downloaded to mobile phone	>>>	4.9 M	>>>	65
Points of sale	>>>	593,241	>>>	65
Bizum customers	>>>	7.2 M	>>>	65
Pension plans marketed through digital channels	>>>	26.7 %	>>>	65
Mutual funds and portfolios marketed through digital channels	>>>	17.0 %	>>>	65
Cards marketed through digital channels	>>>	14.7 %	>>>	65
BPI digital customers	>>>	55.3 %	>>>	65





## ESG CRITERIA - SOCIAL



INDICATORS		2022	PAGE
Regular Digital Banking users	>>>	400 ML	>>> 65
Regular users of BPI Net	>>>	670 ML	>>> 65
InTouch: customers	>>>	3.4 M	>>> 66
InTouch: expert	>>>	1,944	>>> 66
Imagin: users	>>>	4.2 M	>>> 66
Imagin: monthly Bizum transactions	>>>	7 M	>>> 66
Imagin: app access	>>>	42 M	>>> 66
Imagin: % of imagin users log into the app more than 3 times a week	>>>	60.00 %	>>> 66
Imagin: commitment to sustainability	>>>	✓	>>> 66
Aula Programme	>>>	✓	>>> 21; 26
Women holding management positions at CaixaBank	>>>	41.8 %	>>> 22; 37
Female Board members	>>>	40 %	>>> 22; 37
Volunteering	>>>	✓	>>> 27; 34
Total employees - CaixaBank	>>>	36,089	>>> 7; 22
% Male employees – CaixaBank	>>>	42.5 %	>>> 7; 22
% Female employees – CaixaBank	>>>	57.5 %	>>> 7; 22
Total employees - BPI	>>>	4,387	>>> 7; 22
% Male employees – BPI	>>>	43.1 %	>>> 7; 22
% Female employees – BPI	>>>	56.9 %	>>> 7; 22
Jobs created through microcredits	>>>	17,455	>>> 7; 43
New businesses launched with the support of microcredits	>>>	5,876	>>> 7; 43

## I ESG CRITERIA - GOVERNANCE

INDICATORS		2022		PAGE
Direct and indirect contribution to Spain's GDP	>>>	€13,323 M	>>>	6
% Direct and indirect contribution to Spain's GDP	>>>	1.00 %	>>>	6
Direct and indirect contribution to Portugal's GDP	>>>	€1,000 M	>>>	6
% Direct and indirect contribution to Portugal's GDP	>>>	0.42 %	>>>	6
Gross Value Added by CABK to the financial and insurance sector	>>>	17.00 %	>>>	6
Gross value added by BPI to the financial and insurance sector	>>>	7.00 %	>>>	6
Taxes paid and collected (Spain)	>>>	€3,672 M	>>>	6
Profit attributable to the Group	>>>	€3,145 M	>>>	6
Deposit Guarantee Fund contribution	>>>	€407 M	>>>	6
Contribution to the Single Resolution Fund	>>>	€158 M	>>>	6
Extraordinary contribution to the banking sector (Portugal)	>>>	€25 M	>>>	6
Monetisable DTA equity benefit	>>>	€149 M	>>>	6
Taxes collected on behalf of third parties	>>>	€1,778 M	>>>	6
Indirect taxes	>>>	€716 M	>>>	6
Social security contributions	>>>	€601 M	>>>	6
Direct taxes	>>>	€577 M	>>>	6
Customer funds – Spain	>>>	€609,133 M	>>>	12
Total assets – Spain	>>>	€592,234 M	>>>	12
Loans and advances to customers - Spain	>>>	€361,323 M	>>>	12
Business shares in Spain	>>>	✓	>>>	12
Market share – Portugal	>>>	✓	>>>	12
Hard indicators for Consumer Banking	>>>	✓	>>>	13
Key indicators for Premier Banking	>>>	✓	>>>	13
Hard indicators for Business and Entrepreneurs	>>>	✓	>>>	13
Hard indicators for Private Banking	>>>	✓	>>>	14
Key indicators for CIB & International Banking	>>>	✓	>>>	14
Hard indicators for Business Banking	>>>	✓	>>>	14



## ESG CRITERIA - GOVERNANCE



INDICATORS		2022	PAGE
Hard indicators for AgroBank	>>>	✓	>>> 15
CaixaBank Group customers	>>>	20.2 M	>>> 18
CaixaBank customers	>>>	18.3 M	>>> 18
BPI customers	>>>	1.9M	>>> 18
Penetration among individual customers in Spain	>>>	42.0%	>>> 18
Penetration – Main bank for individual customers	>>>	32.0%	>>> 18
Percentage of management share of free float	>>>	46.9%	>>> 20
Percentage interest – “la Caixa” Foundation	>>>	30%	>>> 20
Percentage interest – FRBO	>>>	16.1%	>>> 20
Percentage of securities held in treasury, by directors, and other shareholders with Board representation	>>>	7.0%	>>> 20
Free float – international institutional investors	>>>	60.6%	>>> 20
Free float – national institutional investors	>>>	9.9%	>>> 20
Free float – non-controlling interests	>>>	28.0%	>>> 20
Free float – employees	>>>	1.5%	>>> 20
Shareholders	>>>	617,806	>>> 20
Stock market capitalisation	>>>	€25,870 M	>>> 20
Interim	>>>	€0.2306/share	>>> 20
Payout ratio	>>>	55%	>>> 20
Shareholders informed monthly via the shareholder newsletter	>>>	>200,000	>>> 21
Shareholders connected to virtual corporate events	>>>	2,464	>>> 21
Shareholder Advisory Committee members	>>>	12	>>> 21
Meetings of the Shareholder Advisory Committee	>>>	4	>>> 21
Free float in the hands of foreign institutional investors	>>>	86%	>>> 21
Meetings with investors at roadshows and conferences	>>>	492	>>> 21
Analyst reports on CaixaBank published, including sector reports	>>>	333	>>> 21

## I ESG CRITERIA - GOVERNANCE

INDICATORS		2022		PAGE
CaixaBank wages and salaries	>>>	€2,707 M	>>>	23
Active suppliers	>>>	3,323	>>>	24
Billed by active CaixaBank Group suppliers	>>>	€3,011M	>>>	24
Local suppliers in Spain	>>>	93 %	>>>	24
Average payment period to suppliers	>>>	16.8	>>>	24
New active suppliers	>>>	502	>>>	24
Volume allocated to Special Employment Centres	>>>	€7 M	>>>	24
Processes traded via electronic trading	>>>	1,223	>>>	24
Volume traded via electronic trading	>>>	€1,287 M	>>>	24
Suppliers who have provided social and environmental certifications.	>>>	249	>>>	25
Audits performed including all procurement categories	>>>	30	>>>	25
VidaCaixa: assets of CaixaBank customers under management	>>>	€107,478 M	>>>	46
VidaCaixa: premiums and contributions marketed	>>>	€9,267 M	>>>	46
VidaCaixa: benefits paid	>>>	€4,928 M	>>>	46
VidaCaixa: market share of total life insurance sector in Spain	>>>	34.7 %	>>>	46
VidaCaixa: market share of pension plans in Spain	>>>	34.0 %	>>>	46
VidaCaixa: assets of Portuguese customers under management	>>>	€7,319 M	>>>	46
VidaCaixa: market share in life insurance in Portugal	>>>	12.5 %	>>>	46
VidaCaixa: customer distribution – Spain+Portugal	>>>	✓	>>>	46
VidaCaixa: exposure to sustainable bonds	>>>	✓	>>>	47
VidaCaixa: assets under management taking ESG aspects into consideration (UNPRI criteria)	>>>	100 %	>>>	47
VidaCaixa: volume of assets with high sustainability rating according to SFDR	>>>	✓	>>>	47
VidaCaixa: asset distribution under SFDR	>>>	✓	>>>	47
VidaCaixa: proxy voting	>>>	✓	>>>	47
VidaCaixa: procedures	>>>	✓	>>>	47
CaixaBank Asset Management: market share of mutual funds in Spain	>>>	24.5 %	>>>	48





## I ESG CRITERIA - GOVERNANCE



INDICATORS		2022	PAGE
CaixaBank Asset Management: assets under management – Spain	>>>	€81,530 M	>>> 48
CaixaBank Asset Management: discretionary portfolio management – Spain	>>>	€43,723 M	>>> 48
CaixaBank Asset Management: market share of mutual funds in Portugal	>>>	17.10 %	>>> 48
CaixaBank Asset Management: assets under management in Portugal	>>>	€6,942 M	>>> 48
CaixaBank Asset Management: discretionary portfolio management in Portugal	>>>	€3,582 M	>>> 48
CaixaBank Asset Management: assets under management in Luxembourg	>>>	€837 M	>>> 48
CaixaBank Asset Management: women fund managers out of total	>>>	38.80 %	>>> 48
CaixaBank Asset Management: investments that take ESG criteria into account	>>>	100.00 %	>>> 49
CaixaBank Asset Management: asset distribution under SFDR	>>>	☑	>>> 49
CaixaBank Asset Management: exposure to sustainable bonds	>>>	☑	>>> 49
CaixaBank Asset Management: proxy voting	>>>	☑	>>> 49
CaixaBank Asset Management: procedures	>>>	☑	>>> 49
Card turnover	>>>	€96,572 M	>>> 65
Invested in CaixaBank Group information security	>>>	>€60 M	>>> 67
Main information security indicators	>>>	☑	>>> 67
CaixaBank Group investment in development and technology	>>>	€1,051M	>>> 68
Main efficiency and digitalisation indicators	>>>	☑	>>> 68
Sustainable Banking Plan	>>>	☑	>>> 70
Main ethics and integrity policies and principles	>>>	☑	>>> 70
Sustainability governance	>>>	☑	>>> 71
Main Committees	>>>	☑	>>> 72
Product Committee: products and services analysed	>>>	234	>>> 72
Product Committee: products and services denied in the first instance	>>>	2	>>> 72
Whistle-blowing Channel	>>>	☑	>>> 73
Adherences and alliances	>>>	☑	>>> 74
Sustainability indexes and ratings	>>>	☑	>>> 76

☑ Set of indicators related to the corresponding area available on the page indicated.

## I ESG CRITERIA - GOVERNANCE

INDICATORS		2022		PAGE
Sustainable Development Goals	>>>	✓	>>>	78
Materiality study and SDGs	>>>	✓	>>>	84
Awards and Recognition 2022	>>>	✓	>>>	85
Jobs created through purchasing from suppliers – Spain	>>>	62,928	>>>	7; 24
Jobs created through purchasing from suppliers – Portugal	>>>	6,068	>>>	7; 24

