2023
Sustainability, socio-economic impact and contribution to the United Nations SDGs
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<td>Appendices</td>
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**Responsible action**
- Sustainable Banking Plan
- Sustainability governance
- Responsible management
- Adherences and alliances
- Sustainability indexes and ratings
- Sustainable Development Goals (SDGs)
- Dual materiality study and SDGs
- Recognition 2023
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 2023 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 2023 financial statements.

Both documents are available at: www.caixabank.com.
CaixaBank at a glance

Transversal

1.16% contribution to the GDP

€16,897M contributed directly and indirectly to Spain’s GDP

16% CaixaBank’s gross added value to the financial and insurance sector

€50,813M mobilisation of sustainable finance

Of which:

€45,729M sustainable financing

€5,083M sustainable brokering

Best Bank in Spain 2023

Environmental

Transition towards a carbon-neutral economy

€9,330M green financing

€1,250M own green bonds issued in 2024

Implementation of environmental efficiency measures in accordance with the requirements of internationally recognised standards

Social

Committed to vulnerable groups

€1,383M in microcredits and other finance with a social impact

92% of Spanish citizens have a branch in their towns or cities (Spain)

68,929 jobs created through the multiplying effect of purchasing from suppliers

28,521 direct jobs created through supporting entrepreneurs

Promoting employee health and well-being

Governance

43.0% of women in management positions

+ €60M invested in information security

€1,263M invested in development and technology

Published Guide for identifying sustainable financing

Included in the S&P Global Sustainability Yearbook 2024 for the twelfth consecutive year and distinguished with the recognition Top 10% S&P Global Corporate Sustainability Assessment (CSA) Score 2023, for its excellent performance in sustainability.

Certification from the Good Corporate Governance Index issued by AENOR, with the maximum rating of G++. It measures degree of compliance based on 9 variables, 41 indicators and 165 assessment criteria.

Third place in the Bloomberg Gender Equality Index.

Certified as a healthy organisation by AENOR.

Awarded the seal of Top Employer Spain 2024.

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

REFINITIV recognises CaixaBank in its league tables as:
• Top bank in the 2023 EMEA Sustainable Finance Loan-Top Tier
• Sixth bank in the 2023 Global Sustainable Finance Loan-Top Tier


REFINITIV LSEG recognises CaixaBank in its league tables as:


Certified as a healthy organisation by AENOR.

Awarded the seal of Top Employer Spain 2024.

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

Third place in the Bloomberg Gender Equality Index.

Certified as a healthy organisation by AENOR.

Awarded the seal of Top Employer Spain 2024.

First institution certified by AENOR as an organisation committed to the elderly.
The impact of the business

/Sustainable Development Goals
covered in this chapter and CaixaBank's contribution

No poverty
- Household microcredit: support for personal and family development
- "la Caixa" Banking Foundation's Incorpora Program

Decent work and economic growth
- Professional development of Group employees
- Direct and indirect contribution to the Spanish and Portuguese GDP
- Jobs created indirectly through purchasing from suppliers
- Jobs created and businesses started with the support of MicroBank

Reduced inequalities
- Microfinance activities - MicroBank
- "La Caixa" Banking Foundation's Incorpora Program

ECONOMY

€ 16,897 M contributed to the Spanish GDP

28,521 direct jobs created through supporting entrepreneurs

44,863 employees of CaixaBank Group

1.16% contribution to the Spanish GDP
Contribution to the economy

- 1.16% contributed directly or indirectly to the Spanish GDP
- 0.54% contributed directly or indirectly to the Portuguese GDP
- 16% CaixaBank’s gross added value to the financial and insurance sector
- 9% BPI’s gross added value to the financial and insurance sector

Taxes paid and collected from third parties

- €3,938 M taxes paid and collected from third parties
- €419 M contribution to the Deposit Guarantee Fund
- €216 M contribution to the Single Resolution Fund
- €26 M extraordinary contribution to the banking sector (Portugal)
- €148 M monetisable DTA equity benefit
- €3,938 M profit attributable to the Group
- €2,036 M profit attributable to the Group
- €2,036 M taxes collected on behalf of third parties
- €4,816 M profit attributable to the Group
- €631 M direct taxes
- €621 M indirect taxes
- €650 M social security

1 These amounts include both taxes paid and taxes collected from international branches and Luxembourg subsidiaries.
Committed to employment

**CaixaBank**
- 36,225 employees
- 57.4% women
- 42.6% men

- 68,929 jobs created through the multiplying effect of purchasing from suppliers\(^1\)

**MicroBank**
- 28,521 direct jobs created through supporting entrepreneurs
- 8,621 business initiated with receipt of financial support

**BPI Bank**
- 4,263 employees
- 57.3% women
- 42.7% men

- 7,878 jobs created through the multiplying effect of purchasing from suppliers\(^1\)

**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
- 178 companies contacted and referrals

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\(^1\) 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

/Sustainable Development Goals
covered in this chapter and CaixaBank's contribution

1. No poverty
   - Proximity through the branch network
   - AgroBank

2. Decent work and economic growth
   - Financing for companies, the self-employed, businesses and entrepreneurs
   - Market shares and business model
   - National, international and specialised branch network

3. Reduced inequalities
   - AgroBank

4. Sustainable cities and communities
   - Proximity through the branch network
   - Real Estate & Homes
   - Hotels & Tourism
   - Rural branches

5. Industry, innovation and infrastructure
   - DayOne
   - Real Estate & Homes
   - Hotels & Tourism

6. Climate action
   - Ecological Transition Agroinvestment Loan for Financing Solar Panels
   - Woody Crops Agroinvestment Loan
   - Retail Banking financing for solar panels and the purchase of electric vehicles

MARKET

92% of citizens have a branch in their town or city

1,416 rural branches in towns with < 10,000 inhabitants

99% of Spanish towns with > 5,000 inhabitants with a CaixaBank presence
Branch network

**Spanish Network**
- 3,618 Retail branches
- 86 Private Banking branches
- 157 Business Centres
- 1 Corporate Banking branch

**Portuguese Network**
- 315 branches
- 271 Retail branches
- 29 Business Banking branches
- 15 Premier/Private branches

92% citizens that have a branch in their town or city (Spain)

99% Spanish towns with > 5,000 inhabitants with a CaixaBank presence

2,233 Spanish towns in which CaixaBank is present

483 Spanish towns where CaixaBank is the only bank

61% Portuguese towns with > 5,000 inhabitants with BPI presence

CaixaBank has pledged to maintain service in all towns and cities in which it is currently present.

CaixaBank intends to not abandon any municipalities where it is the only banking institution.
Number of branches per autonomous community

Urban model

- 7 All in One centres
- 691 Retail Store centres
- 81 Store Premier centres
- 73 SME Store centres
- 67 centres Store Business

Rural model

- 1,416 rural branches in towns with < 10,000 inhabitants
- 687 Populations served with mobile branches “Ofibuses”

3,618 retail branches in Spain
ATMs

Within the framework of the Customer Service Improvement project, the focus has been placed on improving the quality of the ATM network, implementing new proposals aimed at improving their operation and efficiency.

11,335 ATMs in Spain

1,259 ATMs in Portugal

The roll-out of a new technology platform for cash machines, ATM Now, designed to enhance and simplify the user experience, continues.

ATM Now deployed for 65% of total ATMs

Improvement of more than 10% in customer ratings for the channel in the past year
## Market shares

**Spain’s No. 1 bank with a strong position in Portugal**

Spain's No. 1 bank

<table>
<thead>
<tr>
<th>Total Assets</th>
<th>Customer Funds</th>
<th>Gross Loans and Advances to Customers</th>
</tr>
</thead>
<tbody>
<tr>
<td>€607,167 M</td>
<td>€630,330 M</td>
<td>€354,098 M</td>
</tr>
</tbody>
</table>

### Spain

#### Retail banking

- **23.5%** loans to households and businesses
- **24.7%** household and business deposits

#### Individuals

- **34.3%** direct pensions deposits
- **24.8%** home loans

#### Corporations

- **23.5%** loans to businesses
- **29.3%** long-term savings

#### Insurance

- **36.5%** savings insurance
- **26.0%** life-risk insurance
- **30.6%** health insurance

#### Payment methods

- **31.1%** cards turnover
- **30.9%** POS turnover

### Portugal

#### Retail banking

- **11.7%** loans to households and businesses
- **10.5%** household and corporate deposits

#### Individuals

- **10.3%** direct deposit of salaries
- **14.4%** mortgage

#### Corporations

- **11.3%** loans to businesses
- **15.6%** mutual funds
Business model

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

Retail Banking

Individual Banking

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

- Consolidation of the offer on solar panel financing
- A continuous offer has been maintained for leasing and financing used vehicles, enhancing the offer for sustainable vehicles

Hard indicators

<table>
<thead>
<tr>
<th>12.4 M linked customers</th>
<th>71.5 % individual linked customers</th>
</tr>
</thead>
</table>

Premier Banking

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

- Introduction of customer preferences in relation to sustainability
- Continuous training of Premier Managers for obtaining Sustainable Investment Certification
- Financing for solar panels and the purchase of electric vehicles

Hard indicators

<table>
<thead>
<tr>
<th>76.6 % Premier NPS</th>
<th>81 Store Premier centres</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,351 specialist advisers</td>
<td>763,682 customers advised</td>
</tr>
</tbody>
</table>

Business

Self-employed, professional and business customers

- Positioning with a differential offer aimed at groups that demand personalised attention due to their specific needs: Food&Drinks, Pharma and Feel Good covering all sectors related to the well-being of families

Hard indicators

<table>
<thead>
<tr>
<th>44 % penetration among self-employed workers</th>
<th>31.3 % Share of shops with turnover (&lt; €1M)</th>
</tr>
</thead>
<tbody>
<tr>
<td>67 Business customers in Food&amp;Drinks, Feel Good and Pharma communities</td>
<td>2,427 business managers</td>
</tr>
<tr>
<td>221,099 customers in Food&amp;Drinks, Feel Good and Pharma communities</td>
<td>21,200 Digital Kit production</td>
</tr>
</tbody>
</table>

Distribution channels to which the segment’s customers have access

<table>
<thead>
<tr>
<th>Retail Banking</th>
<th>15.1 M Customers</th>
<th>0.3 M Customers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Banking</td>
<td>2.7 M Customers</td>
<td>Private Banking</td>
</tr>
<tr>
<td>Premier Banking</td>
<td>1.6 M Customers</td>
<td>Business and other</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Company Banking</th>
<th>0.4 M Customers</th>
<th>0.02 M Customers</th>
</tr>
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<tbody>
<tr>
<td>Company Banking</td>
<td>2.7 M Customers</td>
<td>CIB</td>
</tr>
</tbody>
</table>

Leading bank in Spain and Portugal

Broad customer base and model of universal banking

Model of multichannel distribution

Excellent human team

Insurance and long-term savings management, which are leaders in their own segments

Financial strength

Leaders in sustainable banking

Hard indicators

1 Sustainable business mobilisation is described in the ‘Sustainable Business’ section.
2 All segments.
### Specialised centres

#### Private Banking | 📍 CaixaBank Presence

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

- **Promotion of the independent advisory model** with Wealth, Independent Advisory, CaixaBank Wealth Management Luxembourg and OpenWealth
- **Specific value propositions** to groups that, by their nature, share the same needs and objectives when it comes to managing their assets.

#### Hard indicators

- **93.4** Branch NPS
- **89.8%** demand advised
- **€136,183 M** in funds and securities under management
- **€27,693 M** under discretionary management of portfolios
- **€22,791 M** balances
- **€14,145 M** independent advisory balances Spain

#### Business Banking | 📍 CaixaBank Presence

**Business customers up to €500 M in turnover**

- Increasing market share along with financing sustainable operations and projects has been and will be one of the segment’s priorities for supporting sustainable company growth.
- As of January 2023, specialisation has deepened with the new SME business line with 73 specialist centres and more than 1,000 professionals serving this segment.

#### Hard indicators

- **€63,723 M** investment
- **230 centres** 1 dedicated exclusively to companies and SMEs. More than 2,200 professionals
- **32.9%** received share of guarantees international in Spain
- **31.8%** issued
- **29.6%** factoring and reverse factoring

#### Corporate & IB | 📍 CaixaBank Presence

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

- **Sustainable Transactional Banking** business increased by 63% over the year to more than €8,500 M.
- **First place in sustainable financing** in Europe, Middle East and Africa (EMEA), with more than $18,700 million in the year, according to the ranking compiled by Refinitiv.

#### Hard indicators

- **€96,945 M** in investment
- **€3,997 M** of investment in Asset Finance
- **€19,224 M** funding Corporate & IB sustainable
- **€5,729 M** financing for retail banks in the area of representative offices

#### Notes

1 Includes 157 business centres and 73 SME Stores.
AgroBank’s offer is aimed at all customers belonging to the agri-food sector, covering the entire value chain, i.e. production, processing and marketing.

**AgroBank’s proposal** is based on 4 pillars:

| 01 | The most complete range of products and services |
| 02 | The specialisation of branches and teams |
| 03 | Actions for driving the sector |
| 04 | Innovation and digital transformation of the sector |

**463,203 customers**

**€28,441 M of new financing** to customers in the segment

**1,150 branches** specialised in the agri-food sector

**1,416 rural branches** in towns with fewer than 10,000 inhabitants

AgroBank is committed to promoting sustainability, making a series of products available to its customers to assist them in the decarbonisation of the sector:

- **An Ecological Transition Agroinvestment Loan for Financing Solar Panels** for the transition towards the use of renewable energies.
- **A Woody Crops Agroinvestment Loan** to let them plan new crops to help fix CO₂ with ample grace periods required for starting up.

The search for the **best customer experience** has meant a higher level of specialisation and personalisation, and the consequent creation of specialised businesses/centres where managers trained in specific fields offer specific financial advisory services, with a close understanding of their circumstances, of the circumstances of our customers.
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.

Identifies, recognises and accompanies innovative start-ups with the highest growth potential

Since its creation in 2007, the programme has invested €8.4M in cash prizes and support activities, which have benefited more than 400 companies

17th edition of the PEXXI

**Action areas**

1. **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.

2. DayOne organises the **Investors Day Emprende XXI** to bring award winners and the investment ecosystem together.

3. 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.

**1,056 participating companies from Spain and Portugal**

**€0.8M in cash prizes, international training and visibility**

CaixaBank’s specialised programme **aimed at international customers** who spend long periods of time or wish 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.

**+ 295 HolaBank branches**

**€4,482M mortgage portfolio**

HolaBank customers

24/7 online banking in more than 20 languages

Customer service specialist line in English

The HolaBank account includes a package 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

/Sustainable Development Goals covered in this chapter and CaixaBank's contribution

1. No poverty
   - CaixaBank Volunteering
   - Financial Culture Plan
   - Support for the community
   - Active housing policy

2. Good health and well-being
   - Collaboration with GAVI Alliance through the “la Caixa” Banking Foundation
   - New healthy organisation strategy
   - Certified as a healthy organisation by AENOR

3. Quality education
   - Financial Culture Plan
   - Workforce training
   - Aula Programme
   - CaixaBank Dualiza
   - imaginAcademy
   - Commitment to the elderly

4. Gender equality
   - Equality Plan
   - Protocol for victims of gender violence
   - Wengage diversity programme
   - Adherence to the United Nations Women’s Empowerment Principles
   - Sponsorship of women’s sports

5. Decent work and economic growth
   - Professional development of CaixaBank Group employees
   - Jobs created through purchasing from suppliers
   - Recruitment from special employment centres

6. Partnerships for the goals
   - Strategic alliance with the “la Caixa” Banking Foundation
   - CaixaBank Volunteering

TRUST

20.1 M
CaixaBank Group customers

Implementing ESG supplier development plan

17,240
volunteers at the CaixaBank Volunteers Association

The main bank for 30% of Spaniards
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.

2.8 M/month
Real-time NPS\(^1\) surveys submitted

1,186,060 M
real-time survey comments received

20.1 M
from CaixaBank Group customers

Customer experience

CaixaBank Spain

18.2 M
CaixaBank customers

30%\(^2\)
#1 main bank for individual customers

41%
#1 penetration among retail customers

73.7
Retail Branch NPS

93.4
Private Banking Branch NPS

86.7
Commercial Banking Branch NPS

93.4
IEX\(^3\) institutions

92.2
IEX corporations

78
Net promoter score Branch (NPS)\(^1\)

80.6%\(^3\)
Close the Loop management

5.2 p.p.
Close the Loop improvement\(^3\)

CaixaBank Portugal

1.9 M
customers of BPI

88.9 IE\(^4\)
Individuals

85.5 IE
Business

86.6 IE
Premier

---

\(^1\) The NPS measures CaixaBank customer ratings on a scale of 0 to 10. The index is the result of the difference between % promoter customers (ratings 9-10) and detractor customers (0-6).

\(^2\) Percentage of detractor customers (0-6 ratings in NPS survey) who are contacted by the branch manager to manage their dissatisfaction.

\(^3\) Percentage points of improvement in NPS following contact by the office manager with detracting customers and sending the customer a second NPS survey.

\(^4\) Customer Experience Index measuring overall customer experience on a scale of 0-100 for each of the businesses.
### Complaints received

<table>
<thead>
<tr>
<th>Complaints received</th>
<th>2023</th>
<th>2022</th>
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<tbody>
<tr>
<td><strong>Customer Service - CaixaBank</strong></td>
<td></td>
<td></td>
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<tr>
<td>• Prejudicial</td>
<td>103,754</td>
<td>30,415</td>
</tr>
<tr>
<td>• Other</td>
<td>175,793</td>
<td>170,467</td>
</tr>
<tr>
<td><strong>Customer Service - Affiliated Subsidiaries</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Prejudicial</td>
<td>25,171</td>
<td>21,325</td>
</tr>
<tr>
<td>• Other</td>
<td>34,046</td>
<td>30,037</td>
</tr>
<tr>
<td><strong>Claims and complaints filed with the supervisors’ claims services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Bank of Spain</td>
<td>4,336</td>
<td>6,381</td>
</tr>
<tr>
<td>• The Spanish Securities Market Regulator</td>
<td>231</td>
<td>265</td>
</tr>
<tr>
<td>• Insurance and Pension Plans General Division</td>
<td>521</td>
<td>229</td>
</tr>
</tbody>
</table>

1 In addition, 47,553 complaints were rejected during 2023 and 54,304 during 2022. The complaints detailed here do not include any received by Credhim (270 in 2023 and 109 in 2022) with a 27% favourable resolution rate for the customer, or any received by Banco BPI (7,259 in 2023 and 6,208 in 2022).
Shareholders and investors

Float for management purposes

- **48.93%** Free float for management purposes
- **31.92%** “la Caixa” Banking Foundation
- **17.32%** FROB
- **1.83%** Treasury shares and held by Board

Market cap and remuneration

- **€ 27,450 M** in market capitalisation
- **€ 500 M** share buyback
- **€ 0.3919 / share** dividend 2023
- **60%** cash pay-out dividend 2023

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1. Number of shares issued minus treasury shares, shares held by members of the Board of Directors and shares held by the “la Caixa” Foundation and the FROB.
2. According to the information provided by “la Caixa” Banking Foundation (and its subsidiary Criteria Caixa, S.A.U.) as at 31 December 2023.
3. According to the information provided by FROB (and its subsidiary BFA, Tenedora de Acciones, S.A.) as at 31 December 2023.
4. Excludes treasury shares. The market capitalisation figure is as at 31 December 2023.
5. As at 31 December 2023, the amount paid out was €495 M.
6. Dividend payable out of 2023 profit agreed by the Board of Directors to be proposed at the next AGM.
Retail shareholders

+ 223,000 shareholders informed monthly via the Shareholder Newsletter

Shareholder advisory committee
Pioneering initiative in Spain.

Institutional investors and analysts

Institutional investors

70.5% of the Free Float held by institutional investors

Analyst coverage

266 analyst reports published about CaixaBank, including sector reports
Employees

Workforce

CaixaBank Group employees: 44,863
- 56.3% women
- 43.7% men

CaixaBank: 36,225
- 57.4% women
- 42.6% men

BPI Bank: 4,263
- 57.3% women
- 42.7% men

- 43% women in senior management positions starting from assistant manager of large branch¹
- 40% women on the Board of Directors

- 99% management positions covered internally at CaixaBank
- 1.1% pay gap at CaixaBank Group²

- 100% of CaixaBank Group staff adhered to a collective agreement
- 593 employees with disabilities in the CaixaBank Group

¹ Starting from assistant manager of Branches A and B, CaixaBank, S.A.
² Does not include remuneration derived from positions other than those of representation on the Board of Directors of CaixaBank, S.A.
Training

Qualified team

2,955,351
training hours

93.7 %
online training

6.3 %
classroom-based training

66.1
hours of training per employee

100 %
people who have undergone training

29,189
CaixaBank professionals
certified in the Real Estate
Credit Law

30,510
employees certified
in Insurance
Distribution Directive (IDD)

31,843
employees certified in MiFID II

Main courses carried out in the realm of responsible practices

Training Remuneration

41,433
employees with
training-related bonus

€ 2,413 M
In salaries and wages

Health and well-being

Distinction with the Top Employer Spain 2024 seal.

Recognising excellence in the professional environment and positioning CaixaBank among the world’s leading employers and as a leader in people management.

Healthy organisation certification received from AENOR in 2023, which promotes well-being and health across the company and in the different stakeholder groups, as well as certifying its Occupational Health and Safety Management System under ISO standard 45001.

1 Markets in Financial Instruments Directive II.
Suppliers

Value chain

68,929 jobs generated in Spain through the multiplier effect of purchases from suppliers¹

7,878 jobs generated through purchases from suppliers in Portugal

Suppliers

2,037
Active suppliers

€2,960 M
billed by active CaixaBank Group suppliers

11.9
days, average supplier payment period

171
new active suppliers

87%
Local suppliers in Spain

Procurement processes

1,294
processes traded via electronic trading

€1,526 M
volume traded via electronic trading

1 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.

2 Special employment centres.
Certifications

721 suppliers that have submitted social and environmental certificates, of which, 347 suppliers have provided ISO 14001 certification

Contracts

With suppliers include a specific human rights clause.

Responsible behaviour

Procurement policy

In March 2023, the Corporate Purchasing Policy was developed, establishing the principles and premises that regulate purchasing management, providing a global reference framework in which the general principles and procedures for action in purchasing management are collected in a harmonised and homogeneous manner.

Procurement principles

In 2023, the Purchasing Principles were updated, establishing a framework for balanced collaboration between CaixaBank and its suppliers, which promotes stable commercial relations in line with CaixaBank’s values.

Supplier code of conduct

In 2023, the Code of Conduct was updated to include the fundamental values and principles that CaixaBank’s suppliers must respect. 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.

Certifications

OHSAS 18001/ISO 45000 and certification and/or social auditing SA 8000/BSCI

Responsible Business Alliance

As of 2020, new supplier certifications are taken into consideration in the registration approval process in the area of sustainability.

Contracts

With suppliers include a specific human rights clause.

Procurement and supplier management processes

Marketing

Communications

Corporate procurement

Rule on procurement and supplier management

Code of Conduct for Suppliers

01. Recording

02. Approval

03. Bidding

04. Award

05. Contract

06. Services

07. Payments to suppliers

08. Monitoring

A review of the approval, tendering and contracting processes of the procurement process has been carried out taking into account ESG aspects.
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.

mucho por hacer

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

113 M hits: number of digital media impacts
8.4 M views: number of audio-visual content

Aula

Training programme on economics and finance aimed at CaixaBank shareholders.

12 new episodes of the Aula podcast offering financial training 7,284 views
12 webinars, online seminars for shareholders viewed 7,755 views

Training on wheels
Short videos with 31 episodes and 27,816 views

eBiLLiFoundation

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

4 courses carried out 325 attendees in total 64 hours of training provided

Management recipes with Ferran Adrià

Digital supplement to the intensive 'Restaurant Management' course.

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

1 Online training website https://www.caixabanklab-campus.com/.
Promoting financial culture

**CaixaBank Talks**
Informative talks on savings, protection and financial planning in different life situations.

- 2,826 conferences held
- 73 thousand attendees

**Generating and extending knowledge** through economic research and analysis.

- 1,119 articles published
- 254 conferences held
- 12 podcasts broadcast

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

- **Finance for young people**
  - 42,961 attendees
  - 1,831 workshops

- **Basic financial education and financial education talks for adults at risk of exclusion**
  - 10,070 attendees
  - 600 workshops/talks

- **Basic financial education for people with intellectual disabilities**
  - 2,293 attendees
  - 155 workshops

- **Financial education talks for the elderly**
  - 1,349 attendees
  - 72 workshops/talks

**Training sessions for the elderly**
Sessions that include training in the use of WhatsApp, Bizum or computer security.

- 5,295 sessions
- 15,545 attendees

1 Courses delivered by the CaixaBank Volunteer Association.
Social action

"La Caixa" Banking Foundation Programmes

Decentralised social activity

€25M from the "La Caixa" Banking Foundation has been channelled through the CaixaBank branch network to help local charity organisations

5,833 initiatives aimed at projects by local charity organisations

5,302 recipients

Projects distributed by type
(number of projects and investment earmarked in millions of euros)

- Illness and disability: €2.310M (€9.72M)
- Poverty: €1.358M (€5.41M)
- Interculturality and social exclusion: €1.137M (€5.46M)
- Elderly: €699M (€2.23M)
- Job market integration and other: €329M (€2.18M)

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.

69 solidarity agreements
€0.53M Extra amount contributed by customers
€1.9M Total collection (equivalent to 1,709 tonnes of food)
€1M contribution from the "La Caixa" Banking Foundation
€0.9M donations collected by CaixaBank

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.

5,833 initiatives aimed at projects by local charity organisations

5,302 recipients
Social action
Programmes with other territorial foundations and CaixaBank initiatives

Social initiatives with other territorial foundations
€1.76 M in investment → 379 winning

Environmental initiatives with CaixaBank and with other territorial foundations
€0.89 M aimed at CaixaBank environmental initiatives and initiatives with two territorial foundations → 91 projects

Socio-cultural projects with other territorial foundations
€1.93 M in investment

11 regional foundations

- Fundación Bancaja
- Fundación montemadrid
- Fundación Ávila
- Fundación Cajamarca
- Fundación CAJA CANARIAS
- Fundación Caixa Castelló
- Fundación Cajamar
- Fundación Mataró
- Fundación Avilés
- Fundación Torrón de Lozoya
- Fundación Caja Rioja
Social action

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

The "la Caixa" Banking Foundation budget will amount to 538 million euros in 2023

GAVI, child vaccination programme

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

4,200 participating companies
BPI's strong social commitment is implemented in collaboration with "la Caixa" Banking Foundation in 4 areas of activity: Social Programmes, Research and Health, Culture and Science, Education and Scholarships.

**Social programmes**

- **BPI "La Caixa" Banking Foundation Awards**
  - €4.8 M in investment
  - 134 approved projects
  - 18,300 thousand beneficiaries

**Decentralised Social Initiative 2023**

Supports social projects at the local level through BPI's Commercial Networks to improve quality of life and equal opportunities for people in situations of social vulnerability.

**Promove Programme**

Support for innovative initiatives in strategic areas for the development of Portugal's inland regions.

- €4.2 M in investment
- 15 pilot projects supported
- 9 R&D mobilisation projects supported

**Research and health**

- **CaixaResearch competition in research and health**
  - It supports research centres in the areas of neurodegenerative, oncological, cardiovascular and infectious diseases, and enabling technologies in the above subject areas.
  - €7.4 M in investment
  - 11 projects supported

**Culture and science**

It collaborates with cultural institutions, museums and theatres, supports orchestras and music festivals, as well as various travelling exhibition initiatives.

**Education and scholarships**

"la Caixa" Banking Foundation’s Scholarship Programme:

- 7 grants for postgraduate studies abroad
- 5 grants for doctoral studies
- 6 grants for post-doctoral positions
Social action

**The tree of dreams**

Programme aimed at children in poverty, where children write a letter asking for a Christmas present. Customers and employees participate by sponsoring a letter and buying the gift, thus making their dreams come true.

- 29,229 Children in Spain have received their gift
- 1,015 participants
- 354 collaborating entities
- 17,929 natural person participants

**ReUseMe**

Circular economy social programme that promotes the donation, by companies, of surplus materials in good condition, so that social organisations can use them to improve their services and facilities.

- 322 donations
- 44,457 articles donated
- 152 recipients
- 28 participating companies

**Full of life**

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
- 1,015 participants
- 354 collaborating entities
- 17,929 natural person participants

**Land of opportunities**

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

- €0.58 M in investment
- 1,537 entrepreneurs beneficiaries
- 125 no. of projects awarded

**OTHER FEATURED PROGRAMMES**

- **The tree of dreams**
- **ReUseMe**
- **Full of life**
- **Land of opportunities**
Social action

**SUPPORT FOR THE THIRD SOCIAL SECTOR**

**Donation 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.

- **€ 18.5 M amount raised**
- **201 social entities supported**
- **375 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.

**Social solidarity organisations**

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.

- **€ 1.85 M Amount collected in emergencies**
- **12,243 charity organisations** with discounts on transactional services
Social action

CaixaBank Volunteering offers a solution for everyone looking for initiatives where they can help with issues of corporate impact. The offer, organised in three areas (strategic programmes, local activities and support in emergency situations), is complemented by corporate volunteering activities for employees, although the invitation to participate is extended to the rest of society.

Social Month

The largest annual mobilisation of corporate volunteering organised by the CaixaBank Volunteers Association, held throughout the month of May 2023.

- **13,968 volunteers**
- **119,391 recipients / beneficiaries**
- **2,330 activities carried out**
- **1,007 collaborating entities**

Everyone’s project

Programme to support charity projects in which CaixaBank professionals participate, submitting their applications on behalf of a charity organisation they hold dear and with which they collaborate regularly, so that it can receive a financial donation from CaixaBank.

- **€ 0.62 M** Amount donated
- **122 approved projects**

### Activities carried out by CaixaBank volunteers

66% support
2% digitisation
29% education
1% other
2% environment

1 Includes the total number of people who have participated in volunteering activities including and excluding Social Month. The figure does not include duplication of volunteers involved in both areas (including and excluding Social Month).
CaixaBank Dualiza is CaixaBank Dual Training Foundation's commitment to promoting and disseminating vocational education and training, and to the essential role that this education and training model will play in the future of society. Only through better training can we achieve a more cohesive society with less inequality.

Initiatives to bring VET centres and companies closer together
- 17 Dualiza Meetings: 432 companies and 320 VET centres
- Conferences, events and congresses

Initiatives to promote and boost innovation in vocational education and training
- 24h from Barcelona: 839 students
- Hackathons and challenges on entrepreneurship: 240 students

Initiatives on guidance
- Vocational Education and Training (VET) Ambassadors Programme: 2,855 students
- VET STEAM Programme: 230 students

Initiatives aimed at improving professional qualifications
- From teachers:
  - More than 1,200 participants
  - Course on AI in Vocational Education and Training
  - Training Tools (training modules on topical issues)
  - InnovaTec Programme on active methodologies and creation of innovation networks
- From the students:
  - More than 750 participants
  - Soft Skills Programme for work and improvement of job skills in Vocational Education and Training
  - Specialisation courses (aimed at specific sectors of activity)

CaixaBank Dualiza helps train people joining the job market, providing them with the appropriate skills for improving their employability and the competitiveness of companies.

Impact in 2023:
- 6,906 students
- 1,747 teachers
- 1,024 companies
- 944 VET centres

Annual investment
- 1.75 M Promotion Facility Aid
- 0.23 M Orientation Facility Aid
- 0.45 N Research Facility Aid

Total investment: € 2.43 M

Dualiza Initiative
Promoted jointly with Asociación FPEmpresa to foster innovative projects implemented by vocational education and training centres in collaboration with companies and public or private entities and organisations. In the 2023 edition:
- 30 projects
- 2,195 students
- 47 VET centres
- € 403,000 allocated

Orientation Initiative
Aimed at recognising and supporting the best orientation actions for raising awareness of vocational education and training and/or dual vocational education and training among young people and their families.
- 24 initiatives
- 9,000 students
- 37 VET centres
- € 60,000 allocated

CaixaBank Dualiza places research as one of the fundamental pillars of its activity.

The Knowledge and Innovation Centre and its VET Observatory platform promotes action-focused research, which is useful for decision-making.
Diversity

Transversal programme that develops and promotes the value of diversity and inclusion inside and outside CaixaBank.

Sponsor of European Month of Diversity. Initiative of the European Commission and the EU Platform of Diversity Charters.

57.4% women in the CaixaBank workforce

593 professionals with disabilities

Family Responsible Company Certificate (EFR, due to Spanish initials) renewed for the thirteenth consecutive year, maintaining an A Level of Excellence.

Included for 6th consecutive year in the Bloomberg Gender Equality Index, ranking as the 3rd company in the world.

DIE Distinction for Equality in Business, awarded by the Ministry of Equality. 2023 saw the release of the 2nd annual monitoring report.

The Diversity Leading Company seal, awarded by Equipos & Talento to acknowledge commitment to diversity management. Importantly, the Empowering Women’s Talent seal was also awarded for commitment to the development of female talent.

Silver Award and 4th company in the I Ranking of Companies for Gender Equality by the Woman Forward Foundation, whose objective is to promote female leadership in the business environment.

FUNCTIONAL DIVERSITY

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

**Inclusive policy**

Of people with disabilities

**Functional Diversity Plan**

2022–2024

**Inclusion in the labour market of young people with ASD**

in collaboration with Specialisterne

**Guidance service**

on disability and dependency for employees and immediate family (VivoFácil Foundation)

**Adecco Foundation Family Plan,**

A programme for children of employees with disabilities, aimed at improving their autonomy and increasing their employability

**Agreement with Specialisterne and Tasubinsa**

For the inclusion of professionals with disabilities in teams in the Systems area

Support for adapted sport

**Support for the Spanish Paralympic team,**

A commitment to the athletes and their values of effort, sacrifice and perseverance.

**Sponsorship of the Spanish Paralympic Committee (SPC)**

Born out of a commitment to diversity and inclusion in sport.

Support for adapted sport

57.4% women in the CaixaBank workforce

593 professionals with disabilities
Diversity

Gender Diversity

43% women in management positions¹

40% women on the Board of Directors

CaixaBank works to promote gender diversity by implementing impact initiatives, both internally and externally.

Promoting equality

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

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.

Mentoring for women

• Internal female mentoring programme and internal certification consolidating mastery of the mentoring technique.

• Reverse mentoring programme to ensure the transmission of knowledge and culture.

• First Spanish company to obtain AENOR certification for its mentoring programme.

• Closingap mentoring programme. Cross mentoring for women from organisations that are part of the Closingap association.

Talent breakfast meetings

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

Equality Plan

Agreement with 100% of trade union representation extending the commitments of the Equality Plan 2020.

Together with the Equality Plan, the following were signed:

• Reconciliation protocol
• Harassment and mediation protocol
• Domestic partnership protocol

In 2023, the Equality Plan was adapted to reflect new external regulations, especially with regard to the inclusion of the pay audit and diagnosis.

Protocols approved in 2023

• Protocol for customer care for victims of gender violence
• Protocol for asset protection for vulnerable groups

103 Cases analysed since the implementation

41 cases derived to the Prosecutor’s Office

Diversity Committee

Defines, promotes and ensures the implementation of initiatives to promote diversity and inclusion in the Entity.

External Advisory Committee

Advising on strategic decisions in the field of diversity and inclusion, providing new perspectives through our experience and knowledge.

¹Based on branch A and B sub-directorate.
Diversity

OUTREACH

Wengage also runs initiatives externally 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
- Women and the rural environment

Leadership and entrepreneurship

Rewarding the careers of self-employed women in Spain. 7th edition of Businesswoman Awards.

Closing gap

Association of companies that analyse the gender gap in the main sectors and works closely with both the public and private sectors.

Innovation and education

6th Edition of the WONNOW Awards. Acknowledging academic excellence and talent for students in STEM (science, technology, engineering and mathematics) degrees, with 1,006 applicants registered.

Collaboration in the Quiero Trabajo Foundation’s programme to promote the inclusion in the labour market of women at risk of exclusion.

Sport

Support for women’s sport through sponsorship of the Spanish women’s national football and basketball teams and other sporting events.

Women and the rural environment

- AgroBank Chair, Women, Business and Rural Environment UCLM (University of Castilla La Mancha).
- 4th edition of the Agrobank Chair for the best Master’s Thesis (TFM) of the UDL (University of Lleida).
- Support for rural women in the MAPA-CaixaBank Agreement: mentoring programme “Crecemos Juntas-Proyecto Mentoras Rurales”.
- Membership of the main associations supporting women in rural areas: FADEMUR (Federación de Asociaciones de Mujeres Rurales), AFAMMER (Asociación de Familias y Mujeres Rurales) and Cooperativas Agroalimentarias de España.
Accessibility

CaixaBank aspires to become the point of reference and bank of choice for diverse individuals, in line with the company’s values. To this end, it has been working for years on different projects to create an accessible omnichannel experience, eliminating any physical or sensory barriers.

The CaixaBank Group has a 100% accessible corporate design system

Principles in product and service design

- Perceptible senses: the content can be perceived by the different senses
- Understandable cognitive: content that is easy to understand, and avoids or helps to solve errors
- Operable motor, voice: can be used with standard peripherals or specialised support products
- Robust technology: content can be used by different user devices

POS for people with visual disabilities

In 2023, CaixaBank, in collaboration with ONCE, improved the accessibility of POS terminals for the visually impaired. This new functionality allows ‘Accessible Mode’ to be activated on the POS, which says the amount to be paid aloud.

CaixaBank has a plan to guarantee the accessibility of all its products and services.

Our action plan

• **Global overview**: centralise accessibility efforts with a single, expert vision that coordinates and strengthens its reach and impact on both customers and employees with an omni-channel approach.
• **Methodology**: define or launch an accessibility framework applicable to any type of project, which facilitates the development of accessible products and services.
• **Communication and training**: carry out communication and training actions on accessibility and the defined framework, to ensure awareness, knowledge and implementation by the teams.
• **Monitoring**: continuously monitor the state of accessibility with an omni-channel approach, identifying opportunities for improvement and prioritising efforts.

Progress of the Plan in 2023:

• **Allocation of reserves**: reinforcing teams with accessibility experts and investing in projects to develop accessibility in the different channels (app, web and ATMs).
• **Current products and services**: conducting a detailed analysis of the impact of the new regulations in order to identify opportunities for improvement that will lead to projects to be implemented in the coming years. A project office has been set up to coordinate all efforts and enhance accessibility throughout the bank.
• **Future products and services**: defining a proprietary methodology to ensure that any digital product incorporates the most rigorous accessibility criteria and a 100% accessible design. Quality control processes are in place to verify that products and services meet accessibility requirements before they are launched.

From 2025 all products and services to be launched will have to comply with Directive (EU) 2019/882 on accessibility requirements. From 2030 onwards, all company products and services will have to adapt to accessibility requirements.

Branches

- 89% accessible branches
- 55 branches where barriers have been removed

ATMs

- 100% accessible ATMs

APP

- Under the WCAG 2.0 accessibility guidelines
- Continuous flow of collection and management of isolated improvement points, identified from user complaints or internal reviews
- Navigation design: VoiceOver (iOS) and TalkBack (Android) for voice-over of all information and screen actions

WEBSITE

- The corporate portal meets the AA accessibility level of the W3C-WAI Web Content Accessibility Guidelines 2.0. The only commercial banking portal with such accreditation

ILUNION

Conducts reviews and audits to identify areas for improvement

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 socioeconomic 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.

9,992 social housing rental programme
(including 445 contracts under the centralised programme of “la Caixa” Banking Foundation)

6,557 non-subsidised housing
(average monthly rent of €216.60)

2,990 subsidised housing, (average monthly rent of €307.04)

Mortgage Customer Service (MCS)
CaixaBank has enabled a Mortgage Customer Advisory Service (SACH, due to Spanish initials), a freephone line for customers whose primary residence is subject to foreclosure. Specialists are on hand to help resolve queries about the phases and impacts of the foreclosure on their primary residence.

If they detect situations of social exclusion or vulnerability, or with a possible reputational impact, they review the cases and propose measures with the rest of the departments, to agree on alternatives to the execution whenever feasible.

1,431 cases reviewed by the SACH in 2023
30,753 cases reviewed by the SACH since its launch in 2013

CaixaBank has a team specialising in social and reputational management, whose Reputational Risk Managers provide support to the network and other departments, with the aim of detecting and managing cases of vulnerability and social emergency, as well as safeguarding the Bank’s reputational image.
Engagement with stakeholders

Engagement with customers

CaixaBank carries out various engagement actions with different stakeholder groups, through each of the business segments, with the aim of adapting to the different customer profiles.

**Corporate & IB**
- **ESG advisory service** to support corporate and institutional customers in their sustainability strategy, and positioning, promoting customer alignment through an engagement process:
  - 36 customers addressed through Corporate & IB
  - 90 total customers pitched

CaixaBank acts as an ESG Coordinator, Sustainable Finance Lending, providing ESG advice for corporate customers in the process of structuring financing solutions.

**Business Banking**
- **ESG advisory service**
  - CaixaBank addresses the role of financing in the transformation towards sustainable business models:
    - 3 Specific days (Madrid, Barcelona and Zaragoza)
    - +400 Companies, SMEs and professionals gathered

A ‘carbon footprint calculator’ with methodology validated and verified by AENOR, has been made available to companies.

**Private Banking**
- **ESG Engagement Project**
  - Through the Social Value Project, CaixaBank is a pioneer in having a specialised unit that offers its Private Banking customers advice and a comprehensive solution to respond to their needs in the field of sustainable and impact investment and philanthropy, providing people with ongoing charitable projects.

**Banking Retail**
- **ESG Engagement Project**
  - Where workshops are held with customers to compare companies’ real appetite for sustainable transition, with CaixaBank as a trusted partner on this path.

Engagement with employees

**Engagement, Culture and Leadership Study**

Results of the 2022 study

- 75% Global participation
- 67% climate and total commitment favourability

In 2023, the Engagement, Culture and Leadership Research Radar took place, with a target audience of 20% of the workforce, a participation rate of 56% and an overall score of 64%.

**We Plan**

Initiative aimed at advancing the improvement of the professional environment

- +30 initiatives and improvement actions

**Internal communications**

- **Highlights**
  - New platform
  - People Xperience
  - New employee office

Engagement with suppliers

**Participation in the sustainable supplier training programme**

Project promoted by the United Nations Global Compact, together with the ICO Foundation and ICEX Spain Export and Investment, with the aim of training supply chains in sustainability under the frameworks of the Ten Principles and the 2030 Agenda.

- 200 bank suppliers have participated

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1 VidaCaixa Engagement Information and CAM: see p. 73 and p. 74.
Responsible action

/Sustainable Development Goals
covered in this chapter and CaixaBank's contribution

Gender equality

- Bloomberg Gender Equality Index
- Adherence to the UN’s Women’s Empowerment Principles
- Diversity Committee

Sustainable cities and communities

- Adherence to United Nations World Tourism Organization
- 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, justice and 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

Plan sustainable banking in line with the 2022-2024 Strategic Plan

1st bank certified by AENOR as an organisation committed to elderly people

Included in the S&P 2024 Global Sustainability Yearbook

Included in the S&P 2024 Global Sustainability Yearbook
Sustainable Banking Plan

Aligned with the Strategic Plan 2022-2024

Goals of the 2022-2024 Sustainable Banking Plan

Global

- €64,000 M mobilised in sustainable financing
- 79% Commitment reached
- Until December 2023: €50,813 M mobilised

Maintain category A in the synthetic sustainability indicator
- A
- December 2023

Environmental

- Advance the decarbonisation of the portfolio to reach net-zero emissions by 2050
- Reduce financed emissions by 2030:
  - Electricity: -30%
  - Oil and gas: -23%
  - Auto: -33%
  - Iron and steel: -[10-20]%
  - Carbon phase-out: -100%
- 2024 commitment at 68%

Social

- 413,300 beneficiaries of MicroBank, CaixaBank Group’s social bank
- 61% Commitment reached
- Until December 2023: 252,149 MicroBank beneficiaries

Good governance

- 43% women in management positions
- 43% of women in managerial positions by December 2023

1 See note 1 on page 61.
2 From assistant manager on at A and B branches. CaixaBank, S.A.
Sustainability governance

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

**Governance bodies**

- **Board of Directors**
- **Risk Committee**
  - Proposes to the Board the Group's risk policy including ESG issues
- **Remuneration Committee**
  - Setting of remuneration linked to ESG objectives
- **Commission of Audit and Control**
  - Functions related to non-financial reporting and effectiveness of internal control systems
- **Appointments and Sustainability Committee**
  - Oversees compliance with the bank's environmental and social policies and rules
- **Management Committee**
  - Approves the strategy and lines of action in the field of sustainability
- **Global Risk Committee**
  - Manages, controls and supervises any risks that the Group may incur
- **Sustainability Committee**
  - Ensures that the sustainability strategy is successfully implemented and promoted in the organisation
Main ethics and integrity policies and principles

- Code of Ethics
- Tax Risk Management and Control Policy
- Procurement Principles
- Supplier Code of Conduct
- Principles for action in the field of sustainability
- General principles of the Corporate Anti-corruption Policy
- Occupational Health and Safety Policy
- Healthy Organisation Policy
- CaixaBank's Human Rights Principles
- Principles of the Information Security Policy
- General Principles of the Corporate Data Protection and Privacy Policy
- Corporate Internal Information System Policy
- Information Management Procedure
- Engagement Policy as regards Discretionary Portfolio Management
- Corporate Policy on Crime Prevention
- Corporate Policy on Regulatory Compliance
- CaixaBank Group Corporate Procedures for Anti-money Laundering and Combating the Financing of Terrorism (AML/CFT) and for the Management of Sanctions and International Financial Countermeasures
- Corporate Policy on conflicts of interest for CaixaBank Group
- Internal Rules of Corporate Conduct on Matters relating to the Securities Market (IRC)

1 Updated in July 2023.
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

**Transparency Committee**
It oversees all aspects that have or may have an impact on the marketing of products and services to ensure adequate protection of customers through transparency and customers’ understanding of the products and services, and their suitability to their needs.

**Frequency:** monthly

**Global Risk Committee**
It manages, controls and monitors globally the risks included in the Group’s Corporate Risk Catalogue, as well as the implications for solvency management and capital consumption.

**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

**214 products/services analysed**

**5 products/services denied in the first instance**

**Reputational Risk Committee**
Monitors corporate responsibility strategy and practices, and proposes and escalates general policies for corporate responsibility and reputation management.

**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, monitors and presents actions to the corresponding bodies to increase diversity with a focus on the representation of women in management positions and avoiding a loss of talent, as well as in the other areas of diversity that are a priority for the company, such as functional, generational and cultural diversity.

**Frequency:** quarterly

**Information Governance and Data 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:** bimonthly
Queries Channel and Whistleblowing Channel

The CaixaBank Group has a Whistleblowing Channel that complies with regulatory requirements and national and international best practices, to facilitate the swift and confidential reporting of irregularities that may be detected in the course of professional activity and which may involve infringements.

The Queries Channel is another means of communication that the CaixaBank Group makes available to the defined groups for the formulation of specific queries arising from the application or interpretation of the Code of Ethics and the rules of conduct.

Types of complaints received

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>Product marketing, transparency and customer protection</td>
</tr>
<tr>
<td>14</td>
<td>Other</td>
</tr>
<tr>
<td>14</td>
<td>Workplace and sexual harassment</td>
</tr>
<tr>
<td>9</td>
<td>Data protection/confidentiality and ethical use of data</td>
</tr>
<tr>
<td>6</td>
<td>Integrity (Code of Ethics, Anti-Corruption Policy, conflicts of interest, crime prevention)</td>
</tr>
<tr>
<td>3</td>
<td>Telematic Code of Conduct</td>
</tr>
<tr>
<td>0</td>
<td>Safety and health at work/occupational risk prevention</td>
</tr>
<tr>
<td>0</td>
<td>Cross-border business/commercial efforts</td>
</tr>
<tr>
<td>0</td>
<td>Anti-money laundering and counter terrorist financing</td>
</tr>
<tr>
<td>0</td>
<td>Securities market (Internal Rules of Conduct (IRC) on matters relating to the Stock Market and suspicious transactions)</td>
</tr>
<tr>
<td>0</td>
<td>Interest rate benchmark indexes/contribution process</td>
</tr>
<tr>
<td>0</td>
<td>Financial reporting or accounting irregularities</td>
</tr>
<tr>
<td>0</td>
<td>Tax obligations</td>
</tr>
</tbody>
</table>

Complaints and queries received in 2023

- 62 complaints
- 456 queries

Autocontrol

CaixaBank has voluntarily adhered to Autocontrol

The Association for Marketing Self-Regulation, in favour of good advertising practices
Adherences and alliances

Cross-cutting aspects of sustainability

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

UNEP FI promotes sustainable finance and the integration of environmental and social aspects in the business (2018). The Principles are a voluntary initiative to promote the alignment of bank actions with the SDGs and the Paris Agreement. CaixaBank (2019) and BPI (2023).

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

Promoting sustainable and responsible investment in Spain (2011).2

Promote 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).

UNEP FI promotes sustainable finance and the integration of environmental and social aspects in the business (2018). The Principles are a voluntary initiative to promote the alignment of bank actions with the SDGs and the Paris Agreement. CaixaBank (2019) and BPI (2023).

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).

CaixaBank AM - FundsPeople Sustainable Finance Observatory, focusing on sustainable finance and its role in the transition to a decarbonised economy and the 2030 Agenda for sustainable development. CaixaBank AM (2023).

Other alliances and adherences

- Forética
- Fundación Seres
- SDG Observatory (by Esade’s Center for LeadershipS and Sustainability, in collaboration with the "la Caixa" Banking Foundation).
- FinResp/Barcelona Centre Financier
- DIRSE
- UN World Tourism Organization (UNWTO)

We apply principles/guidelines
We participate in working groups
Related goals set
Founding members, promoters and/or representatives in governing bodies
Collaborative dialogues

1 Dates of adherence of CaixaBank or other CaixaBank Group companies.
2 Adherence of Bankia, part of CaixaBank.
Environment and climate

Commitment to achieve net greenhouse gas emission neutrality of credit and investment portfolios by 2050 (2021).

Initiative promoted by the United Nations and PRI that involves a commitment to transition its portfolios towards a level of net zero greenhouse gas emissions by 2050. VidaCaixa (2022).

TCFD
Task Force on Climate-Related Financial Disclosures

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

Net Zero Asset Owner Alliance

Partnership of financial institutions to develop and implement a methodology for measuring and reporting greenhouse gas emissions associated with loans and investments (2021).

Posidon Principles

Commitment to implementing a voluntary risk management framework for identifying, assessing and managing environmental and social risk in project finance (2007).

EQUATOR PRINCIPLES

Framework established by the Global Maritime Forum to evaluate and publish the climate alignment of shipping finance portfolios (2022).

ClimateAction100+

An initiative that drives dialogue with the world’s largest greenhouse gas emitting companies. VidaCaixa and CABK AM (2018).

Spring

Collaborative dialogue initiative driven by PRI that seeks to promote the targets of the Kunming-Montreal Global Biodiversity Framework, CaixaBank AM and VidaCaixa (2023).

Pegasus Principles

Promoted by Climate Aligned Finance Standard for the Aviation Sector to enable financial institutions to measure and disclose the climate alignment of their aviation lending (2024).

Global Green Hydrogen Alliance

Promotes and implements the production of renewable green hydrogen as a decarbonisation driver to achieve the EU’s climate targets (2021).

European Green Hydrogen Alliance

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

Grupo Español de Crédito Verde

Promotes economic growth linked to a sustainable, circular and efficient economy through public-private collaboration, CaixaBank is a founding partner (2016).

We apply principles/guidelines
We participate in working groups
Related goals set
Founding members, promoters and/or representatives in governing bodies
Collaborative dialogues

Governance

Closing Gap

Commitment to achieve net greenhouse gas emission neutrality of credit and investment portfolios by 2050 (2021).

Principles promoted by the United Nations to advance gender equality and female empowerment at work and in the community. CaixaBank (2013) and BPI (2021).

Target Gender Equality, promoted by the Global Compact with the aim of increasing the representation of women on boards and in executive management positions (2020).

Spanish non-profit association that promotes an inclusive and respectful environment for LGBTI diversity in the workplace (2022).

International alliance to unify the global response to cybercrime, of which CaixaBank is a co-founder (2015).

Other alliances and adherences

- Diversity Charter
- More Women, Better Companies
- STEAM alliance for female talent
- CEO for Diversity
- Diversity Leading Company
- EJE&CON

Social

Fundación "la Caixa"

Alliance with the “la Caixa” Banking Foundation, one of the largest foundations in the world.

Initiative to promote better health and financial inclusion of customers and society in general (2021).

Advanced is a collaborative dialogue initiative driven by PRI to influence companies and other institutions to take action in relation to human and social rights. CaixaBank AM and VidaCaixa (2022).

Other alliances and adherences

- European Microfinance Network
- Fincas Financial Education Stimulus Programme, promoted by CECA and Fincas
Recognition by the main sustainability indexes and rating agencies

First Spanish company to voluntarily submit to the Sustainable Fitch ESG assessment in its solicited format, obtaining an ESG Entity Rating of 2 in its assessment carried out in August 2023, among the highest ratings in the global financial sector.

Included in the S&P Global Sustainability Yearbook 2024 for the twelfth consecutive year and distinguished with the Top 10% S&P Global Corporate Sustainability Assessment (CSA) Score 2023 for its excellent sustainability performance.

Included for the 6th consecutive year in the Bloomberg Gender Equality Index, an international index that assesses companies’ gender equality policies and programmes and transparency in disclosure, positioning itself as the 3rd best company in the world.

Recognised in 2023 with the CDP Supplier Engagement Leader Rating with a score of “A”, for its efforts to reduce climate risk within its value chain.

Certification of the Good Corporate Governance Index issued by AENOR, earning the maximum rating of G++. This index measures the degree of compliance in this area on the basis of 9 variables, 41 indicators and 165 evaluation 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 12th consecutive year. 13th most sustainable financial entity in the world according to DJSI World and 2nd bank in DJSI Europe.

For the 3rd year running, it got the highest score of “A” in CDP for its action on climate change and, for the 10th consecutive year, it is in the Leadership category, obtaining the highest score in 11 of the 12 categories evaluated.

In 2023, CaixaBank was selected to form part of the new ESG index family created in the Spanish market, comprising Ibex ESG and IBEX ESG Weighted.
### ESG Risk Rating

<table>
<thead>
<tr>
<th>Risk Level</th>
<th>100</th>
<th>80</th>
<th>60</th>
<th>40</th>
<th>20</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Risk</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>16.1</td>
<td>0</td>
</tr>
</tbody>
</table>

#### ESG Risk Level

- **Severe**
- **High**
- **Average**
- **Low**
- **Zero**

#### ESG Corporate Rating

- **C+**
- Category: Prime
- Transparency: Very high
- Decile ranking: #1

#### ESG Decile Ranking

<table>
<thead>
<tr>
<th>Decile</th>
<th>10</th>
<th>8</th>
<th>6</th>
<th>4</th>
<th>2</th>
<th>1</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prime</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not Prime</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### ESG Overall Score

- **67** (Advanced)
- **Prime**

#### ESG Category

- **Advanced**
- **Robust**
- **Limited**
- **Weak**

#### ESG Rating

- **4.2**
- Measure

#### MSCI ESG Rating

- **A**
- Measure
- **AAA**
- **AA**
- **BBB**
- **L**
- **CCC**

#### MSCI ESG Category

- **Leader**
- **Medium**
- **Lagging**

---

**2023**

- ESG Risk Rating: **17.5**
- ESG Risk Level: Low

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**2022**

- ESG Risk Rating: **19**
- ESG Risk Level: Low

---

**2021**

- ESG Risk Rating: **17.5**
- ESG Risk Level: Low

---

**CaixaBank’s presence**

- ESG Corporate Rating: **B**
- ESG Decile Ranking: **1**
- Corporate ESG Performance: Prime

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**Stakeholders**

- ESG Corporate Rating: **B**
- ESG Decile Ranking: **1**
- Corporate ESG Performance: Prime

---

**Climate change, nature and ESG risks**

- ESG Overall Score: **60**
- ESG Category: Advanced

---

**Digital transformation**

- ESG Rating: **4.1**
- MSCI ESG Rating: **AA**
Sustainable Development Goals

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

CaixaBank has been a Signatory Member of the Spanish Network of the UN 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 agreement with with “la Caixa” Banking Foundation, its reference shareholder.

CaixaBank Group's contribution to SDGs

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

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

The 4 priority SDGs are interrelated with the remaining SDGs, with CaixaBank contributing to all of the goals thanks to its transversal nature.
Contribution to the progress and well-being of the most vulnerable groups through access to financial services, social initiatives and an active housing policy.

- Microcredits and other finance with a social impact
- Banking products for vulnerable segments
- Extensive reach
- Social action projects and alliances to support worthy causes
- AgroBank
- Active housing policy
- Social bonds
- Adhered to the UNEP FI Commitment to Financial Health and Inclusion
- Impact mutual funds and pension plans (SI Impact Solutions Range)

Driving economic activity by promoting investment in innovation, entrepreneurship and the growth of micro-enterprises and SMEs.

- Equality Plan
- Wengage diversity program
- Adherence to the UN Women’s Empowerment Principles
- CaixaBank and BPI Businesswoman Awards and WOMNOW Awards (Women in STEM, with Microsoft)
- Member of the Ministry of Education and Vocational Training’s STEAM Alliance “Girls in Science”
- Support to the leading women’s associations
- Diversity Advisory Committee

- Extensive reach
- Active housing policy
- Adherence to UNWTO
- Real Estate & Homes
- Hotels & Tourism
- Adherence to the framework established by the Global Maritime Forum

1 CaixaBank Chair of Sustainability and Social Impact at IESE.
2 Equality in business; Diversity Charter; More Women, Better Businesses; Eje&Con.
Implementation of a sustainable banking model
based on sustainable and efficient management of natural resources.

- Adherence to the Net Zero Banking Alliance (NZBA)
- Mobilisation of sustainable finance
- Gama Si, Soluciones de Impacto (investment and insurance products)
- Ethics and integrity policies
- Human rights due diligence
- Adherence to the UNEP FI Principles for Responsible Banking
- VidaCaixa and CaixaBank Asset Management are signatories of the PRI
- Third-party audited reports
- imagin and Wivai B Corp certification
- AgroBank
- Issuance framework for sustainable, green and social bonds
- Adherence to the Net Zero Banking Alliance (NZBA)
- Renewable energy financing
- Reduction in energy consumption
- Consumption of renewable energy
- Green bonds
- Adhered to the European Clean Hydrogen Alliance
- Issuance framework for sustainable, green and social bonds
- Adherence to the Poseidon Principles
- GECV members
- Equator Principles
- Use of renewable energy
- 100% CO₂ emissions from operations offset
- Financing renewable energy and other environmental solutions
- Adhered to the Partnership for Carbon Accounting in the Financial Industry (PCAF)
- VidaCaixa adhered to the Principles for Sustainable Insurance (PSI)
- Climate report
- Setting targets for the decarbonisation of the financed portfolio
- Ethics and integrity policies and external compliance certifications
- Due diligence in human Rights
- Information security
- Adherence to Autocontrol
- PIAS Declaration
- Certified by AENOR for Good Corporate Governance
- Corporate sustainability/ESG risk management policy

Contribution to all SDGs through proprietary programmes and partnerships.

- Alliances directly associated with the SDGs
- Fundación "la Caixa"
- One of the world's largest foundations. Strategic alliance to disseminate its projects and active participation in key programmes like Incorpora, GAVI, the Vaccine Alliance and the "la Caixa" Volunteer Association
- Body responsible for promoting the 10 Principles of the United Nations. Signatory member of the Spanish Network of the UN Global Compact since 2012
- Initiative of the ESADE Chair in Leadership and Sustainability, with the collaboration of "la Caixa" Foundation

---

2 Principles for Responsible Investment.
3 Spanish Green Growth Group.
4 For more details, see the section “Adherence and Alliances”.
5 Statement of Principal Adverse Impacts of Investment Decisions on Sustainability Factors.
## Related SDGs

<table>
<thead>
<tr>
<th>Scope</th>
<th>Hard indicators</th>
<th>2023</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Microcredits</td>
<td>Volume of family microcredits in €M</td>
<td>862</td>
<td>69</td>
</tr>
<tr>
<td>AgroBank</td>
<td>New lending to customers in the segment €M</td>
<td>28,441</td>
<td>15</td>
</tr>
<tr>
<td>Decentralised social activity</td>
<td>Number of initiatives aimed at local charity organisation projects</td>
<td>5,833</td>
<td>28</td>
</tr>
<tr>
<td>Financing with social impact</td>
<td>Health loan</td>
<td>✓</td>
<td>70</td>
</tr>
<tr>
<td>Employees</td>
<td>Healthy Organisation Certification by AENOR</td>
<td>✓</td>
<td>23</td>
</tr>
<tr>
<td>&quot;la Caixa&quot; Banking Foundation alliance</td>
<td>Participating companies, GAVI the Vaccine Alliance</td>
<td>4,200</td>
<td>30</td>
</tr>
<tr>
<td>Financial Culture Plan</td>
<td>Funcas-Educa Programme</td>
<td>✓</td>
<td>26</td>
</tr>
<tr>
<td>Aula Programme</td>
<td>Attendees</td>
<td>✓</td>
<td>26</td>
</tr>
<tr>
<td>CaixaBank Talks</td>
<td>Attendees</td>
<td>73,000</td>
<td>27</td>
</tr>
<tr>
<td>CaixaBank Research</td>
<td>Articles published</td>
<td>1,119</td>
<td>27</td>
</tr>
<tr>
<td>Microcredits and other finance with a social impact</td>
<td>Volume microcredit and social impact finance €M</td>
<td>1,383</td>
<td>68</td>
</tr>
<tr>
<td>Inclusive finance</td>
<td>Customers with vulnerable, social and inclusion basic payment accounts</td>
<td>~ 360,000</td>
<td>71</td>
</tr>
<tr>
<td>Decentralised social initiatives</td>
<td>Number of initiatives aimed at local charity organisation projects</td>
<td>5,833</td>
<td>28</td>
</tr>
<tr>
<td>Home</td>
<td>Homes in social rental programme</td>
<td>9,992</td>
<td>40</td>
</tr>
<tr>
<td>Training</td>
<td>Basic finance workshops by CaixaBank Volunteers Association</td>
<td>✓</td>
<td>27</td>
</tr>
<tr>
<td>Accessibility</td>
<td>Fully accessible branches in Spain %</td>
<td>89</td>
<td>39</td>
</tr>
</tbody>
</table>

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

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

<table>
<thead>
<tr>
<th>Scope</th>
<th>Hard indicators</th>
<th>2023</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender diversity</td>
<td>Women in management positions %</td>
<td>43</td>
<td>37</td>
</tr>
<tr>
<td>Adherences</td>
<td>Adherence to the United Nations Women's Empowerment Principles</td>
<td>✓</td>
<td>49</td>
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<tr>
<td>Sponsorships</td>
<td>Sponsorship of the Spanish Paralympic Committee (SPC)</td>
<td>✓</td>
<td>36</td>
</tr>
<tr>
<td>Entrepreneurship</td>
<td>Volume of cash prizes, international training and visibility of 21st Entrepreneur Awards (€ M)</td>
<td>0.8</td>
<td>16</td>
</tr>
<tr>
<td>Microcredits</td>
<td>Total business microcredits (€ M)</td>
<td>253</td>
<td>69</td>
</tr>
<tr>
<td>Innovation</td>
<td>Investment in development and technology (€ M)</td>
<td>1,263</td>
<td>88</td>
</tr>
<tr>
<td>Information security</td>
<td>Investment in information security (€ M)</td>
<td>60</td>
<td>87</td>
</tr>
<tr>
<td>Digitalisation</td>
<td>Transactions per second</td>
<td>~ 30,000</td>
<td>88</td>
</tr>
<tr>
<td>Extensive reach</td>
<td>Fully accessible branches in Spain %</td>
<td>89</td>
<td>39</td>
</tr>
<tr>
<td>Adherences</td>
<td>United Nations World Tourism Organisation</td>
<td>✓</td>
<td>48</td>
</tr>
<tr>
<td></td>
<td>Adherence to the framework established by the Global Maritime Forum</td>
<td>✓</td>
<td>48</td>
</tr>
</tbody>
</table>

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

✓ Indicator included in the corresponding area according to the SDG-RELATED table.
Related SDGs

<table>
<thead>
<tr>
<th>Scope</th>
<th>Hard indicators</th>
<th>2023</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>SDG bonds</td>
<td>SDG 6 included in the framework for bond issuances linked to the SDGs</td>
<td>✓</td>
<td>67</td>
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<tr>
<td>Sustainable financing</td>
<td>Financing of sustainable activities €M</td>
<td>45,729</td>
<td>61</td>
</tr>
<tr>
<td>Green bonds</td>
<td>Green bond issuance €M</td>
<td>✓</td>
<td>67</td>
</tr>
<tr>
<td>Environmental Management Plan</td>
<td>Energy consumed from renewable sources %</td>
<td>100</td>
<td>80</td>
</tr>
<tr>
<td>Adherences</td>
<td>Member of the Spanish Green Growth Group</td>
<td>✓</td>
<td>49</td>
</tr>
<tr>
<td>Equator Principles</td>
<td>Participation in financed operations €M</td>
<td>841</td>
<td>81</td>
</tr>
<tr>
<td>Sustainable financing</td>
<td>Financing of sustainable activities €M</td>
<td>45,729</td>
<td>61</td>
</tr>
<tr>
<td>Environmental Management Plan</td>
<td>Energy consumed from renewable sources %</td>
<td>100</td>
<td>80</td>
</tr>
<tr>
<td>Paths</td>
<td>Setting decarbonisation targets of the financed portfolio</td>
<td>✓</td>
<td>77</td>
</tr>
<tr>
<td>AgroBank</td>
<td>Eco-financing line for agricultural projects (water use efficiency)</td>
<td>✓</td>
<td>15</td>
</tr>
<tr>
<td>Adherences</td>
<td>Poseidon Principle</td>
<td>✓</td>
<td>49</td>
</tr>
<tr>
<td>Adherences</td>
<td>Adherence to TNFD Forum</td>
<td>✓</td>
<td>54</td>
</tr>
<tr>
<td>Adherences</td>
<td>Ethics and integrity policies</td>
<td>✓</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td>Due diligence process and evaluation of Human Rights</td>
<td>✓</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td>PIAS Declaration</td>
<td>✓</td>
<td>72</td>
</tr>
<tr>
<td></td>
<td>Corporate sustainability/ESG management policy</td>
<td>✓</td>
<td>81</td>
</tr>
<tr>
<td>Information security</td>
<td>Investment in information security €M</td>
<td>✓</td>
<td>87</td>
</tr>
<tr>
<td>Adherence</td>
<td>Autocontrol, the Spanish Association for Commercial Self-Regulation for good advertising practices</td>
<td>✓</td>
<td>47</td>
</tr>
<tr>
<td>Certifications</td>
<td>Certified by AENOR for Good Corporate Governance</td>
<td>✓</td>
<td>50</td>
</tr>
</tbody>
</table>

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

Implementation of a sustainable banking model based on sustainable and efficient management of natural resources.
Dual materiality study and SDGs

The CaixaBank Group carries out an annual double-sided materiality impact study to identify significant matters from a dual perspective: financial impact (on the company) and impact materiality (stakeholders).
Recognition of the year

**The impact of the business**

- CaixaBank’s presence
- Stakeholders
- Responsible action
- Responsible Business
- Climate change, nature and ESG risks
- Digital transformation

**Recognition 2023**

**Reputation as a premium brand**

- Best Bank in Spain in 2023
- Best Digital Bank in Western Europe in 2023
- Best Bank in Sustainability in Spain 2023
- Best Bank for CSR in Spain 2023
- Best Digital Solutions Bank in Spain 2023

**Widely recognised as the market leader in IT infrastructure**

- Best Retail Digital Bank in Spain 2023
- Best Mobile App (Consumer Banking) in Spain 2023
- Best Bank (Consumer Banking) in Innovation and Transformation in Spain 2023
- Best Integrated Online Banking (Consumer Banking) in Spain 2023
- Best Digital Bank (Consumer Banking) for Online Offering in Spain and Western Europe 2023
- Best Digital Bank (Consumer Banking) in Invoice Management Spain and Western Europe 2023
- Best Digital Bank (Consumer Banking) for Lending in Spain and Western Europe 2023
- Best Digital Bank (Consumer Banking) for Open Banking API in Spain 2023
- Best Digital Bank (Institutional Banking) for Cash Management in Spain 2023

**Recognition as a premium and innovative brand**

- Best ESG Bank in Portugal 2023 Euromoney
- Best Private Banking in Portugal 2023 Euromoney
- Recognition for best cash and treasury management in 2023 Global Finance
- Best Digital Bank for Innovation and Transformation in Portugal 2023 Global Finance
- Mark of Excellence in 2023 Superbrands
- Most Trusted Banking Brand in Portugal in 2023 Reader’s Digest
- Best CRM for Private Banking in Europe 2023 PWM (FT Group)
- #1 Digital Bank 2023
- #1 Prestige Products in 2023
- Global Innovator (Bronze) 2023 Qorus-Accenture
- Best Private Bank in Europe for Digital Marketing and Communication 2023 PWM (FT Group)
- Best Private Bank in Europe 2023 Euromoney
- Recognition for best cash and treasury management in 2023 Global Finance
Responsible Business

/Sustainable Development Goals covered in this chapter and CaixaBank’s contribution

1. No poverty
   - Microcredits and other finance with a social impact
   - Inclusive finance
   - Socially Responsible Investment Project

2. Affordable and clean energy
   - Green bonds

3. Decent work and economic growth
   - Social bonds

4. Industry, innovation and infrastructure
   - Green bonds

5. Responsible consumption and production
   - Adherence to the United Nations Principles for Responsible Investment
   - Mobilisation of sustainable finance
   - Responsible investment

6. Climate action
   - Funding for renewable energy projects
   - Green bonds

7. Peace, justice and strong institutions
   - Corporate sustainability/ESG risk management policy

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**COMMITMENT**

€ 50,813 M mobilisation of sustainable finance in 2023

€ 1,383 M volume of microcredits and other finance with a social impact

€ 1.1 M collected for different social causes

Sustainable Finance Identification Guide published
Sustainable business

Mobilizing finance in Spain

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 €64,000M¹ of sustainable production between 2022 and 2024 for its business in Spain.

<table>
<thead>
<tr>
<th>Sustainable finance</th>
<th>Target 2022-2024</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lending</td>
<td>€25,096 M</td>
</tr>
<tr>
<td>Green</td>
<td>€9,330 M</td>
</tr>
<tr>
<td>Social</td>
<td>€3,085 M</td>
</tr>
<tr>
<td>Sustainability-linked</td>
<td>€12,681 M</td>
</tr>
<tr>
<td>Retail</td>
<td>€1,749 M</td>
</tr>
<tr>
<td>Business</td>
<td>€4,123 M³</td>
</tr>
<tr>
<td>Corporate &amp; IB</td>
<td>€19,224 M</td>
</tr>
</tbody>
</table>

CaixaBank has promoted the financing of sustainable activities, lending €25,096M.

CaixaBank has specialised teams in the Corporate & IB and Corporate Banking segments for sustainable financing projects.

1The amount of sustainable finance mobilised includes: i) Sustainable mortgage financing ("A" or "B" energy efficiency certificate), financing for the energy rehabilitation of housing units, financing of hybrid/electric vehicles, financing of solar panels, agricultural eco-financing and microcredits granted by MicroBank; sustainable financing for companies, property developers and Corporate & 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.

Other factors considered: i) tacit or explicit novation and renewal transactions in sustainable financing; ii) CaixaBank’s proportional stake in the issuance and placement of sustainable bonds (green, social or mixed) by customers; iii) the net increase in assets under management at CaixaBank Asset Management in products classified under art. 8 and 9 of the SFDR regulations (includes new funds/merger of funds registered as art. 8 and 9, plus net contributions (contributions minus withdrawals), including the effect of the market on the valuation of units), and iv) the gross increase in assets under management at VidaCaixa in products classified under art. 8 and 9 of the SFDR regulations (including gross contributions (without considering withdrawals or market effect) to pension funds, voluntary pension schemes and unit-linked funds classified as art. 8 and 9 under SFDR.


3Promotional activity contributes €1,464 M.

CaixaBank has promoted the financing of sustainable activities, lending €25,096M.

CaixaBank is widely acknowledged for its global leadership in sustainable financing.

REFINITIV

Refinitiv LSEG acknowledges CaixaBank in its league tables as:

1 – Top bank in the 2023 EMEA Sustainable Finance Loan - Top Tier.
6 – Sixth bank in the 2023 Global Sustainable Finance Loan - Top Tier.

Global Finance recognises CaixaBank as Best Bank in the World for ESG Loans 2023
Euromoney recognises CaixaBank as Best Sustainable Bank in Spain 2023
FCC-Aqualia, project of the year in the Water category of the Environmental Finance IMPACT Awards.
Green financing

Has a positive environmental impact and the underlying projects or assets are eligible projects or assets: renewable energies, energy efficiency, sustainable transport, waste treatment and sustainable building.

Including loans that comply with the Green Loan Principles (GLP) issued by the Loan Market Association (LMA), called "Green Loans".

### Financing by category

- **€9,330 M**
  - 51% (€4,790 M) renewable energy
  - 34% (€3,149 M) real estate
  - 8% (€717 M) circular economy
  - 5% (€460 M) transport
  - 2% (€182 M) infrastructure
  - 0% (€32 M) rest/other

### Project energies

- **Renewable energy exposure** represents 86% of the project finance energy projects portfolio.

  - **16 new projects** awarded
  - **€1,196 M** new projects financed

  Which translates into 5,345 MW of installed renewable energy capacity

  - **62% from the projects** has been allocated to wind energy projects

### Corporate loans - renewable energy

- **€3,278 M** approved

### Financing photovoltaic panels

- **€46 M** approved
Social financing

Social finance is finance that has a positive impact on society. CaixaBank has MicroBank, the Group’s social bank, which is a benchmark in financial inclusion through microcredits and other financing with a social impact.

€1,383 M granted in microloans and other financing

€376 M granted in social housing

Loans linked to sustainability variables

Loans linked to ESG indicators where the conditions will vary depending on the achievement of sustainability objectives. In most operations, an external advisor assesses target-setting, following the recommendation of the Sustainability-Linked Loan Principles.

158 loan transactions approved

€12,681 M loans approved

Financing in Sustainability-Linked Loans by category

- €12,681 M
- 59.46% mitigation
- 13.91% governance
- 9.45% other
- 7.76% circular economy
- 4.27% social
- 3.20% water resources
- 1.95% biodiversity

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

CaixaBank has a Financing Framework linked to the SDGs, 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.

€ 1,383 M
granted in microloans
and other financing

€ 376 M
granted in social
housing

1 Pursuant to the eligibility criteria contained in the CaixaBank Sustainable Development Goals (SDG) Funding Framework and additional criteria aligned with prevailing market standards and best practices, including the draft Social Taxonomy, the Loan Market Association’s Social Loan Principles and ICMA’s Social Bond Principles.

2 CaixaBank’s Funding Framework linked to the Sustainable Development Goals (SDG) (caixabank.com).
Sustainable brokering
Participation in the placement of sustainable bonds

**€2,133 M**

**€1,660 M**
Stake in the placement of sustainable bonds (excluding own issuances)

**€473 M**
Increase sustainable assets under management

CaixaBank has been a signatory to the Green Bond Principles established by the International Capital Markets Association (ICMA), since 2015.

Since then, the Bank has participated in the placement of green bonds allocated to projects that will have a positive impact on the climate.

<table>
<thead>
<tr>
<th>Maturity</th>
<th>Coupon</th>
<th>ISIN</th>
<th>Stake in issuance</th>
<th>Issued</th>
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<tbody>
<tr>
<td>€1,000 M</td>
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<td>€500 M</td>
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<tr>
<td>€91.4 M</td>
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**Green bonds2**

<table>
<thead>
<tr>
<th>Maturity</th>
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<th>ISIN</th>
<th>Stake in issuance</th>
<th>Issued</th>
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</thead>
<tbody>
<tr>
<td>€1,000 M</td>
<td>5.94%</td>
<td>PTEDP4OM0025</td>
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<td>Jan-23</td>
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<tr>
<td>€500 M</td>
<td>4.63%</td>
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<td>€750 M</td>
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<tr>
<td>€600 M</td>
<td>4.63%</td>
<td>XS2589820234</td>
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<td>Feb-23</td>
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<tr>
<td>€91.4 M</td>
<td>4.90%</td>
<td>XS2596338348</td>
<td>Sole Bookrunner</td>
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<tr>
<td>€500 M</td>
<td>3.90%</td>
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<td>Joint Bookrunner</td>
<td>Apr-23</td>
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<tr>
<td>€600 M</td>
<td>3.36%</td>
<td>EN0000101016</td>
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<tr>
<td>€750 M</td>
<td>6.75%</td>
<td>XS266608401</td>
<td>Joint Bookrunner</td>
<td>Aug-23</td>
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<tr>
<td>€600 M</td>
<td>4.13%</td>
<td>XS2699159278 - X22699159351</td>
<td>Joint Bookrunner</td>
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<td>€500 M</td>
<td>5.13%</td>
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<td>€600 M</td>
<td>5.25%</td>
<td>X266068234</td>
<td>Global Coordinator &amp; Green Structuring Agent</td>
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**Sustainable bonds2**

<table>
<thead>
<tr>
<th>Maturity</th>
<th>Coupon</th>
<th>ISIN</th>
<th>Stake in issuance</th>
<th>Issued</th>
</tr>
</thead>
<tbody>
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<td>€1,000 M</td>
<td>3.60%</td>
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<td>€500 M</td>
<td>3.71%</td>
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<td>€700 M</td>
<td>3.50%</td>
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<td>Feb-23</td>
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<td>€600 M</td>
<td>3.95%</td>
<td>ES0000009904</td>
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<td>€500 M</td>
<td>3.50%</td>
<td>ES0001351602</td>
<td>Joint Bookrunner</td>
<td>Jun-23</td>
</tr>
</tbody>
</table>

**Sustainability-linked bonds (SLB)**

<table>
<thead>
<tr>
<th>Maturity</th>
<th>Coupon</th>
<th>ISIN</th>
<th>Stake in issuance</th>
<th>Issued</th>
</tr>
</thead>
<tbody>
<tr>
<td>€600 M</td>
<td>4.13%</td>
<td>XS2582860909</td>
<td>Joint Bookrunner</td>
<td>Jan-23</td>
</tr>
<tr>
<td>€750 M</td>
<td>4.52%</td>
<td>XS2589260723</td>
<td>Joint Bookrunner</td>
<td>Feb-23</td>
</tr>
</tbody>
</table>

1Corresponds to CaixaBank’s proportional stake in the issuance and placement of sustainable bonds (green, social or mixed) on behalf of customers. Does not include the placement of own issuances, such as the social bond issued by CaixaBank.

2 The total amount of the issuance is shown, not just the CaixaBank stake.
Mobilising sustainable finance – Business in Portugal

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

**€4,000 M**
2022-2024 strategic plan target

**€4,067 M**
mobilised since January 2022
€1,881 M in 2023

**€1,827 M**
sustainable financing €1,041 M in 2023

**€2,240 M**
sustainable intermediation €840 M in 2023

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.

BPI has promoted the financing of sustainable activities, lending €1,041 M:

- **€672 M** green
- **€260 M** retail
- **€347 M** sustainability-linked

- **€781 M** business and CIB

- **32% (€331 M)** financing linked to sustainable goals
- **25% (€260 M)** home loan (energy efficiency)
- **15% (€155 M)** A+, A or B-certified real estate projects

- **13% (€134 M)** Green finance projects
- **11% (€115 M)** projects linked to green goals
- **2% (€16 M)** ESG Business facility
- **3% (€30 M)** other

1 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.
Own bond issuance

Social bonds

In 2023, CaixaBank issued a 5th social bond.

Social bond issued in 2023

- Emissions: May 2023
- Type: Senior non-preferred
- Face value: €1,000 M
- Maturity: 16 May 2027
- Coupon: 4.625%

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 December 2022

- €5,993 M
- 319,932 transactions

Social bond impact

In December 2023, the bank published its 4th 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

80% of beneficiaries state that funding has had a positive impact on their lives

€132 M awarded to families living in rural areas

89% of beneficiaries say that funding has been very important to them

1.5 M number of beneficiaries as they are residents in the area where a hospital or centre has received funding

2,120 beds in hospitals/medical centres funded

20,849 students enrolled at the schools funded

5 subsidised education centres

2 educational foundations operating 17 funded schools

€3,120 M loans granted in areas with high potential for social impact. A represents 66% of the total amount financed to microenterprises and small and medium-sized enterprises

89% of self-employed beneficiaries who state that they have improved their quality of life since receiving the loan

€302 M loans granted to companies in rural areas

93% report that their business has remained stable or has grown

19% of companies that received a loan in the first two years following their creation have increased their probability of survival

8,761 in Spain’s GDP (every million euros of financing contributes €1.86 M to the Spanish economy) (direct and indirect impacts)

54% of companies have been strengthened since receiving the loan

70,420 jobs have been created or preserved thanks to the loans included in the social portfolio

1 With the option of early redemption in the past year by the issuer.

Green bonds

In February 2024, CaixaBank issued 1 green bond for €1,250M.

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

Green bond 2024

Emissions: February 9, 2024
Type: Senior non-preferred
Face value: €1,250 M
Maturity: February 9, 2024
(Certificate of early redemption 9/2/2031)
Coupon: 4.125 %

Impact of green bonds

Green Portfolio as at 31 December 2022

- €6,215 M (67.9 %) renewable energies
- €2,029 M (22.2 %) energy-efficient buildings
- €497 M (5.4 %) Clean and efficient transport
- €411 M (4.5 %) Wastewater management

In December 2023, the 3rd green bonds impact report1 was published

The funds raised across the two bonds issued in 2024 have been earmarked to finance projects that advance two of the Sustainable Development Goals (SDGs):

Microcredits and other finance with a social impact

MicroBank aims to contribute to financial inclusion, facilitating financing for people and groups that may have difficulties in accessing traditional financing.

Its social banking model follows the parameters of rigour and sustainability of a banking institution, helping it to add value in social terms.

144,473 number of microcredits and other loans with social impact

€1,383 M volume of microcredits and other finance with a social impact

274 companies collaborating

Support from leading European institutions

MicroBank’s strategic vision is to be the best European bank in the provision of finance with a social impact.
Main financing options

Families
Aimed at people with limited income, below 25,200 euros/year¹, who want to finance projects linked to personal and family development, as well as needs arising from unforeseen situations.

- 118,753 loans approved
- €862M turnover
- 7,260 € 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.

- 19,267 loans approved
- €253M turnover
- 13,150 € Average amount

Economic development and job creation

- 28,521 jobs created by supporting entrepreneurs through MicroBank
- 8,621 new business begun with the financial support received

¹To determine income level, the Public Indicator of Multiple Effect Income (IPREM, due to Spanish initials) has been taken into account.
Main financing options

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

- **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.

- **Social Enterprise Loan**
  - Aimed at social institutions and enterprises that have a measurable positive impact.

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

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

Highlights include:

- **6,453 loans approved**
- **€268M turnover**
- **41,501€ Average amount**

**Skills & Education Programme**

Agreement with the European Investment Fund (EIF) to improve access to finance for individuals and organisations wishing to invest in training and education with the aim of improving their employability.
CaixaBank reinforces its commitment to caring for the elderly, with the broadest range of measures in the Spanish finance sector.

CaixaBank, in its vocation of proximity and quality of service, has designed financial products and services to cover the financial needs of the most vulnerable groups. In this line, it offers value propositions of financial services for vulnerable groups.

### Products for vulnerable groups

**Social Account**
Solution for people at risk of social exclusion who are in receipt of social benefits (individuals receiving Minimum Living Income, Community Guaranteed Income, etc.) or suffer from severe poverty.

- Free demand deposit + free access to basic financial services

**Inclusion account**
Solution for individuals without access to banking because they come from at-risk jurisdictions and because they do not have proof of income (refugees) or people who need a bank account for direct debiting of social benefits or access to a first job.

- Free account + inclusion debit card + CaixaBankNow with restrictions on transactions

**Basic Payment Account**
Any person who is a resident in the EU can have a basic payment account that ensures access to basic personal financial transactions. If the customer is also at risk of financial exclusion or vulnerability, such an account may be exempt from fees and commissions.

- Account + debit card + basic financial services

~360,000 customers with basic vulnerable, social and inclusion accounts at the end of 2023
Responsible investment

CaixaBank Group, of which CaixaBank Asset Management and VidaCaixa form part, is committed to integrating ESG criteria into its investments.

The investment management model of VidaCaixa and CaixaBank Asset Management is aligned with the Group’s values, policies and principles, complies with the framework of the European Union’s Sustainable Finance Action Plan and integrates the best international sustainability management strategies and practices.

VidaCaixa and CaixaBank Asset Management have obtained Certification in Sustainable Finance under AENOR’s ESG criteria.

In 2022, VidaCaixa was the first insurance and pension fund management company in Spain to join the Net Zero Asset Owner Alliance (NZAOA). In 2023, the CaixaBank employee pension fund (PC30) has joined the Net Zero Asset Owners Alliance (NZAOA).

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

Launch of the CaixaBank Gestión Tendencias FI fund
A fund that invests in major long-term global trends with a sustainable approach.

The CaixaBank Employees’ Pension Plan (PC30)
Awarded “Best Pension Fund in Spain” according to IPE Awards 2023.

CaixaBank Asset Management has obtained the highest rating with 5 stars in three modules:
- “Policy, Governance and Strategy”
- “Confidence Building Measures”
- “Direct - Listed equity - Active fundamental”.

BPI Gestão de Ativos has had the highest rating (5 stars) in five modules:
- “Policy, Governance and Strategy”
- “Confidence Building Measures”
- “Indirect - Listed equity - Active”
- “Indirect - Fixed income - Active”
- “Direct - Hedge funds - Long/short equity”

VidaCaixa has been awarded the maximum rating (5 stars) in the Investment Policy and Active Ownership category by PRI.

Assets of products marketed under SFDR

- 53.5% assets in products classified under article 6
- 44.3% assets in products classified under article 8
- 2.1% assets in products classified under article 9

46.5% of assets have a rating under articles 8 and 9 of SFDR

100% Of the assets under management with ESG considerations

ESG risk integration

CaixaBank Asset Management has obtained the highest rating with 5 stars in three modules:
- “Policy, Governance and Strategy”
- “Confidence Building Measures”
- “Direct - Listed equity - Active fundamental”.

BPI Gestão de Ativos has had the highest rating (5 stars) in five modules:
- “Policy, Governance and Strategy”
- “Confidence Building Measures”
- “Indirect - Listed equity - Active”
- “Indirect - Fixed income - Active”
- “Direct - Hedge funds - Long/short equity”

1 Includes discretionary management of CaixaBank portfolios, CaixaBank Asset Management mutual funds and VidaCaixa pension funds, voluntary pension schemes and unit-linked funds.
2 Does not include business from the merger with Sa Nostra Vida.
Top of the Spanish insurance company ranking

**Spain**

- **€115,411M** managed customer funds
- **71.5%** of assets have a rating under articles 8 and 9 of SFDR (€31,732 M)

**Portugal**

- **€7,523 M** managed customer funds
- **56.7%** of assets have a rating under articles 8 and 9 of SFDR (€3,683 M)

**Impact**

- **€3,444 M** Green bonds
- **€1,801 M** Social bonds
- **€781 M** Sustainable bonds
- **€313 M** Sustainability-linked bonds

**Engagement**

- **6 collective dialogues**
- **278 ESG Due Diligence** with external asset management
- **22% investment** in companies subject to engagement processes (direct)

**Proxy voting**

- **514 annual general meeting votes**
- **133 meetings** where votes have been cast in favour of shareholder resolutions

**Value at risk (VaR)**

- **€7,523 M** managed customer funds
- **€115,411 M** managed customer funds

**Exposure to sustainable bonds**

- **€3,444 M** Green bonds
- **€1,801 M** Social bonds
- **€781 M** Sustainable bonds
- **€313 M** Sustainability-linked bonds

**Assets and products under Article 6**

- **28.5% (€12,659 M)** for Spain
- **43.3% (€2,809 M)** for Portugal

**Assets and products under Article 8**

- **68.8% (€30,551 M)** for Spain
- **56.7% (€3,683 M)** for Portugal

**Assets and products under Article 9**

- **2.7% (€1,181 M)** for Spain
- **0% (€0 M)** for Portugal

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1. Includes VidaCaixa, S.A. life and pension plans business.
2. Includes the life and pension plans business of BPI Vida e Pensões, wholly owned by VidaCaixa, S.A.
3. Percentage and amounts calculated on plans affected by the SFDR, including voluntary pension schemes and unit-linked funds. The calculated percentage of plans and insurance affected by the SFDR was 53.2% at year end.
CaixaBank AM is the only European fund manager to obtain the “EFQM 500 Seal”, for its strategy focused on excellence, innovation and sustainability.
Socially responsible project

A comprehensive solution for Private Banking customers in the field of philanthropy and sustainable investment.

Dissemination, outreach and recognition

6th Private Banking Solidarity Awards
To highlight the philanthropic projects undertaken by customers.

224 participants from fields such as research, education, integration of vulnerable groups and promotion of culture.

Events Philanthropy Dialogues
With the aim of stimulating and promoting philanthropy, CaixaBank helps to analyse, disseminate and reflect in this area. Meetings are organised that bring together local philanthropists and other stakeholders to identify best practices and benchmarks that stimulate both the formation of partnerships and the creation of new initiatives.

Personalised advice on philanthropy

CaixaBank helps to develop the best philanthropic strategy for its clients by addressing their concerns, objectives and resources to create the greatest impact at every stage of their engagement.

€ 1.1 M raised on behalf of different social causes, mainly:

- #NoHomeWithoutFood
- Cancer research
- Child vaccination (GAVI)
- Child poverty (Save the Children)
Climate change, nature and ESG risks

/Sustainable Development Goals
covered in this chapter and CaixaBank’s contribution

**Responsible consumption and production**
- Net Zero Banking Alliance
- Adherence to the United Nations Principles for Responsible Investment
- 2022-2024 Environmental Management Plan
- Reduction and offsetting of CO₂ emissions

**Climate action**
- Net Zero Banking Alliance
- Member of the Board of the Green Growth Group
- Supporting the work of the Task Force on Climate-related Financial Disclosures
- Membership of Climate Action 100+
- 2022-2024 Environmental Management Plan
- Adherence to TNFD Forum

**Life below water**
- Publication of a Statement on Nature

**Partnerships for the goals**
- Net Zero Banking Alliance
- Adherence to the Collective Commitment to Financial Health and Inclusion
- Member of the Board of the Spanish Green Growth Group
- Joining the Nactiva Platform

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**PLANET** (100% of electrical energy consumed is from renewable sources)

Publication of a Statement on Nature
Climate change

In 2021, CaixaBank signed up to the Zero Net Emissions Banking Alliance (NZBA) as a founding member. Partnership promoted by UNEP FI whereby the company commits to achieving net zero emissions by 2050 and to setting interim decarbonisation targets by 2030 for the most emission-intensive sectors.

CaixaBank has published an annual climate report since 2022.

CaixaBank has calculated the financed emissions for its loan portfolio at 31 December 2022 using the PCAF methodology. The following types of assets are covered: mortgages, commercial, corporate loans, project finance, and vehicle finance loans. The financed emissions linked to the investment portfolio (including corporate bonds and equities) have also been calculated.

GHG emissions from the financing portfolio

<table>
<thead>
<tr>
<th>View by sector (corporate finance)</th>
<th>Total exposure (€M)</th>
<th>% calculated exposure</th>
<th>S1+2 (kt CO₂e)</th>
<th>S3 (kt CO₂e)</th>
<th>Emission intensity S1+2 (t CO₂e/€M)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oil and gas</td>
<td>6,301</td>
<td>74.5%</td>
<td>1,251</td>
<td>9,287</td>
<td>267</td>
</tr>
<tr>
<td>Energy</td>
<td>15,677</td>
<td>95.0%</td>
<td>2,594</td>
<td>5,833</td>
<td>174</td>
</tr>
<tr>
<td>Transport</td>
<td>18,835</td>
<td>80.0%</td>
<td>2,518</td>
<td>6,492</td>
<td>167</td>
</tr>
<tr>
<td>Real estate business</td>
<td>19,684</td>
<td>77.8%</td>
<td>824</td>
<td>1,596</td>
<td>54</td>
</tr>
<tr>
<td>Cement</td>
<td>287</td>
<td>87.7%</td>
<td>59</td>
<td>2,351</td>
<td></td>
</tr>
<tr>
<td>Iron and steel</td>
<td>2,055</td>
<td>92.5%</td>
<td>570</td>
<td>866</td>
<td>300</td>
</tr>
<tr>
<td>Agriculture (including livestock)</td>
<td>4,000</td>
<td>84.7%</td>
<td>1,295</td>
<td>705</td>
<td>382</td>
</tr>
<tr>
<td>Aluminium</td>
<td>507</td>
<td>79.3%</td>
<td>82</td>
<td>254</td>
<td>204</td>
</tr>
<tr>
<td>Coal</td>
<td>4</td>
<td>98.3%</td>
<td>11</td>
<td>5</td>
<td>3,046</td>
</tr>
<tr>
<td>Other non-intensive sectors</td>
<td>70,247</td>
<td>79.9%</td>
<td>3,928</td>
<td>26,804</td>
<td>70</td>
</tr>
<tr>
<td>Total</td>
<td>137,595</td>
<td>13,664</td>
<td>51,901</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

• The calculation has been made from an operational control approach following the methodology developed by PCAF and described in The Global GHG Accounting and Reporting Standard for the Financial Industry (Part A). Second Edition.
• The information on emissions and financial data for the companies in CaixaBank’s portfolio corresponds to the end of the 2021 reporting period.
• Exclusions: No financed emissions have been calculated for assets with insufficient data, and exposure to credit institutions and sovereign risk (including €19,160M of Sareb bonds) are not part of the perimeter.
• Business financing (non-financial corporations): includes loans for general corporate purposes (including SMEs) and project finance.

Interim decarbonisation targets 2030

To date, CaixaBank has published the following decarbonisation targets for 2030:

<table>
<thead>
<tr>
<th>Sector</th>
<th>Emissions scope</th>
<th>Metric</th>
<th>Scenario</th>
<th>Base year</th>
<th>Base-year metric</th>
<th>Reduction target (2030)</th>
<th>Metric target (2030)</th>
<th>2022 reduction compared to base year</th>
<th>Year of publication</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electricity</td>
<td>1</td>
<td>Physical intensity</td>
<td>IEA Net Zero 2050</td>
<td>2020</td>
<td>136 kg CO₂e/MWh</td>
<td>-30%</td>
<td>95 kg CO₂e/MWh</td>
<td>(13)%</td>
<td>2022</td>
</tr>
<tr>
<td>Oil and gas</td>
<td>1, 2, 3</td>
<td>Total emissions financed</td>
<td>IEA Net Zero 2050</td>
<td>2020</td>
<td>9.08 Mt CO₂e</td>
<td>-23%</td>
<td>6.99 Mt CO₂e</td>
<td>(19)%</td>
<td>2022</td>
</tr>
<tr>
<td>Auto</td>
<td>3</td>
<td>Physical intensity</td>
<td>IEA Net Zero 2050</td>
<td>2022</td>
<td>154 g CO₂e/km</td>
<td>-33%</td>
<td>103 g CO₂e/km</td>
<td>2023</td>
<td></td>
</tr>
<tr>
<td>Iron and steel</td>
<td>1+2</td>
<td>Physical intensity</td>
<td>IEA Net Zero 2050</td>
<td>2022</td>
<td>1,230 kg CO₂e/t steel</td>
<td>[-10-20]%</td>
<td>1,071 kg CO₂e/t steel</td>
<td>2023</td>
<td></td>
</tr>
<tr>
<td>Coal</td>
<td>N/A</td>
<td>Total exposure</td>
<td>N/A</td>
<td>2022</td>
<td>€2,845M (€178M considering mitigating factors)</td>
<td>-100%</td>
<td>€0M</td>
<td>2023</td>
<td></td>
</tr>
</tbody>
</table>

Since the first published targets, cross-cutting methodological and data improvements have been made that affect all sectors and are part of the normal dynamics of metrics performance, as well as the inclusion of SPI and the investment portfolio in the metrics. These changes have a non-significant impact on the metrics, although they greatly improve the robustness of the data considering the use of this data. The metric for the oil and gas sector has been redesigned to be based on allocated risk. This avoids over-attribution of emissions, is consistent with the PCAF methodology and facilitates comparability, but does not diminish the ambition of the target.
Environmental Management Plan 2022-2024

### Plan targets

<table>
<thead>
<tr>
<th>Target</th>
<th>Indicators</th>
<th>2022</th>
<th>2022</th>
<th>2023</th>
<th>2023</th>
<th>2024</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>indicator</td>
<td>real</td>
<td>indicator</td>
<td>real</td>
<td>indicator</td>
<td>real</td>
</tr>
<tr>
<td>Scope 1 (vs. 2022)</td>
<td>-7%</td>
<td>-10%</td>
<td>-10%</td>
<td>-21%</td>
<td>-15%</td>
<td></td>
</tr>
<tr>
<td>Scope 2 (MARKET-BASED) (vs. 2021)</td>
<td>-100%</td>
<td>-100%</td>
<td>-100%</td>
<td>-100%</td>
<td>-100%</td>
<td></td>
</tr>
<tr>
<td>Minimise and offset the carbon footprint</td>
<td>Operational scope 3 calculated perimeter 2021</td>
<td>-12%</td>
<td>-38%</td>
<td>-15%</td>
<td>-35%</td>
<td>-18%</td>
</tr>
<tr>
<td></td>
<td>Global CO2 emissions reduced (vs. 2021)</td>
<td>-12.9%</td>
<td>-32%</td>
<td>-16%</td>
<td>-33%</td>
<td>-19%</td>
</tr>
<tr>
<td></td>
<td>Carbon Neutral*: CO2 emissions offset: Scopes 1, 2 and 3.6 (corporate travel)</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Use of 100% renewable energy</td>
<td>Consumption of renewable energy</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Reduction of paper consumption/waste</td>
<td>Reduction in paper consumption (vs. 2021)</td>
<td>-8%</td>
<td>-34.6%</td>
<td>-12.0%</td>
<td>-27.7%</td>
<td>-15%</td>
</tr>
<tr>
<td>Implementation of energy efficiency measures</td>
<td>Saving in energy consumed (vs. 2021)</td>
<td>-6%</td>
<td>-14.1%</td>
<td>-8%</td>
<td>-22.8%</td>
<td>-10%</td>
</tr>
<tr>
<td>Renewal of certifications and extension of perimeter</td>
<td>Environmental certifications in major buildings (vs. 11 certifications 2021)</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

1 The targets associated with the reduction of emissions in Scope 1 and 2, the carbon neutral target, the consumption of 100% renewable energy, and a reduction in this, and the number of certifications into account the entire Group (including 16 subsidiaries) and Scope 3 and the reduction in paper consumption is limited to CaixaBank, S.A.
2 To calculate the Scope 1 target, CaixaBank’s refrigerant gas emissions data take the average for the period as the base year of reference. 2019-2021.
3 The target for Scope 3 (operational) was calculated taking into account the calculation perimeter prior to the rescaled operational carbon footprint, including various categories of Scope 3 regardless of which are material. The corporate travel emissions data included in this target are from CaixaBank, S.A. and take 2019 (prior to COVID-19 restrictions) as the base year of reference.
4 The carbon neutrality scope includes Scopes 1, 2 and 3.6 (corporate travel) at CaixaBank Group level. Emissions that could not be avoided are compensated by purchasing credits on the voluntary emissions compensation market, as explained in the section on strategy for mitigating carbon footprint.
5 In 2022, CaixaBank sold the certified building at Paseo de la Castellana 51, moving most of its employees to the building at Castellana 189, which also has ISO 14001 certification. The base data used for assessing goals has changed to 10 certifications out of which 2 new buildings belonging to BPI were added in 2022 and a third one belonging to the same bank in 2023.
### CaixaBank Group operational carbon footprint (TCO₂EQ)

<table>
<thead>
<tr>
<th>Item</th>
<th>Source</th>
<th>2023</th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Scope 1</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Combustion in stationary sources</td>
<td>Boilers and emergency equipment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diesel C</td>
<td>290.82</td>
<td>467.92</td>
<td>326.46</td>
<td>415.48</td>
</tr>
<tr>
<td>Natural gas</td>
<td>621.62</td>
<td>654.55</td>
<td>791.13</td>
<td>892.75</td>
</tr>
<tr>
<td>Propane gas</td>
<td>3.56</td>
<td>3.56</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Scope 2</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Combustion in mobile sources</td>
<td>Rental vehicles</td>
<td>395.90</td>
<td>3,858.33</td>
<td>960.40</td>
</tr>
<tr>
<td>Leaks of refrigerant gasses</td>
<td>Refrigerant gasses</td>
<td>3,376.72</td>
<td>3,438.98</td>
<td>3,548.13</td>
</tr>
<tr>
<td><strong>Scope 3</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.1 Purchase of goods and services</td>
<td>OpEx</td>
<td>63,566.73</td>
<td>158,000.89</td>
<td>51,980.66</td>
</tr>
<tr>
<td>3.2 Capital assets</td>
<td>CapEx</td>
<td>43,338.53</td>
<td>46,755.71</td>
<td>50,164.90</td>
</tr>
<tr>
<td>3.3 Fuel and activities</td>
<td>Value chain and transport of electricity and fuels</td>
<td>3,996.56</td>
<td>6,142.58</td>
<td>4,584.67</td>
</tr>
<tr>
<td>3.6 Travel</td>
<td>Air, train, car and hotel</td>
<td>9,026.43</td>
<td>10,964.72</td>
<td>5,809.91</td>
</tr>
<tr>
<td><strong>Total (current perimeter)</strong></td>
<td></td>
<td>4,688.62</td>
<td>8,423.34</td>
<td>5,626.12</td>
</tr>
<tr>
<td><strong>Scope 2 (market-based)</strong></td>
<td></td>
<td>21,082.12</td>
<td>29,383.94</td>
<td>31,994.66</td>
</tr>
<tr>
<td><strong>Scope 3 (location-based)</strong></td>
<td></td>
<td>119,908.25</td>
<td>221,863.91</td>
<td>112,540.14</td>
</tr>
<tr>
<td><strong>Total (market-based)</strong></td>
<td></td>
<td>124,596.86</td>
<td>230,287.25</td>
<td>118,166.26</td>
</tr>
<tr>
<td><strong>Total (location-based)</strong></td>
<td></td>
<td>145,678.98</td>
<td>259,671.20</td>
<td>150,160.92</td>
</tr>
<tr>
<td><strong>Total per employee (market-based)</strong></td>
<td></td>
<td>3.45</td>
<td>5.18</td>
<td>3.22</td>
</tr>
<tr>
<td><strong>Scope 3</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.1 Purchase of goods and services</td>
<td>Mains water</td>
<td>162.38</td>
<td>162.38</td>
<td>153.31</td>
</tr>
<tr>
<td>3.2 Capital assets</td>
<td>A4 paper</td>
<td>1,649.59</td>
<td>1,649.59</td>
<td>2,054.94</td>
</tr>
<tr>
<td>3.3 Fuel and activities</td>
<td>Other paper</td>
<td>2,346.78</td>
<td>2,346.78</td>
<td>3,489.20</td>
</tr>
<tr>
<td>3.4 Waste generation</td>
<td>Other goods (toner, stickers and cards)</td>
<td>575.03</td>
<td>575.03</td>
<td>647.63</td>
</tr>
<tr>
<td>3.5 Corporate travel</td>
<td>Towers, laptops, monitors and keyboards</td>
<td>979.45</td>
<td>979.45</td>
<td>1,440.47</td>
</tr>
<tr>
<td><strong>Total (old perimeter)</strong></td>
<td></td>
<td>4,688.62</td>
<td>8,423.34</td>
<td>5,626.12</td>
</tr>
<tr>
<td><strong>Scope 2 (market-based)</strong></td>
<td></td>
<td>21,082.12</td>
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<td></td>
<td>3.45</td>
<td>5.18</td>
<td>3.22</td>
</tr>
</tbody>
</table>

1. The data for the operational carbon footprint presented in the 2021 Consolidated Management Report included the sum of the historical calculation scopes for CaixaBank and Bankia, which were not the same. These figures have been recalculated with respect to the publication of the 2021 Consolidated Management Report in order to unify this scope and be able to compare emissions in 2021, 2022, and 2023, as well as the achievement of targets set.

2. The Scope 3 calculation for the old scope is only calculated for CaixaBank, S.A.
Renewal and extension of 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 having the Environmental Quality Mark at all branches across the network in Catalonia.

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

Human Resources
Facilitate more sustainable home-to-work mobility for our employees while minimising travel needs.

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

Energy
100% of electrical energy consumed is from renewable sources
-22.7% reduction in electricity consumption compared to the previous year

1,071 branches monitored
1,130 branches managed remotely
29 buildings monitored and/or managed remotely

Paper

<table>
<thead>
<tr>
<th>Year</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paper consumption (t)</td>
<td>1,246</td>
<td>815</td>
<td>902</td>
</tr>
<tr>
<td>Paper consumption per employee</td>
<td>0.03</td>
<td>0.02</td>
<td>0.02</td>
</tr>
</tbody>
</table>

Water

<table>
<thead>
<tr>
<th>Year</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water consumption (m³)</td>
<td>506,848</td>
<td>398,206</td>
<td>421,769</td>
</tr>
<tr>
<td>Water consumption per employee</td>
<td>11.89</td>
<td>10.84</td>
<td>11.69</td>
</tr>
</tbody>
</table>

Waste

<table>
<thead>
<tr>
<th>Year</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toner cartridges (kg)</td>
<td>42,337</td>
<td>38,040</td>
<td>34,693</td>
</tr>
<tr>
<td>IT equipment (tonnes)</td>
<td>1,262</td>
<td>984</td>
<td>855</td>
</tr>
</tbody>
</table>

1 CaixaBank Group energy consumption data.
2 Data from CaixaBank, S.A.
ESG risk management

Corporate sustainability/ESG risk management policy

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

Equator Principles

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

<table>
<thead>
<tr>
<th>Projects financed</th>
<th>Total investment</th>
<th>Total holding</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>7,949</td>
<td>€841M</td>
</tr>
</tbody>
</table>

Operations financed

<table>
<thead>
<tr>
<th>Category</th>
<th>Units</th>
<th>£M</th>
</tr>
</thead>
<tbody>
<tr>
<td>A²</td>
<td>3</td>
<td>346</td>
</tr>
<tr>
<td>B³</td>
<td>3</td>
<td>225</td>
</tr>
<tr>
<td>C³</td>
<td>4</td>
<td>270</td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
<td>841</td>
</tr>
</tbody>
</table>

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.

284 queries handled
18% queries related to the Corporate Sustainability/ESG Risk Management Policy

1 The Corporate ESG/Sustainability Risk Management Policy has been reviewed throughout 2023 and a new updated version is expected to be published in the 1st quarter of 2024.
2 Projects with potential significant environmental/social impacts.
3 Projects with limited potential ESG impact that is easily mitigated.
4 Projects with minimal or no adverse social or environmental impact, including certain financial intermediary projects with minimal or no risk.
Nature

Biodiversity and ecosystems are key to the planet, the economy and social well-being, and their degradation and loss, as well as resource scarcity and associated impacts, threaten the livelihoods of society at large.

One area with a direct impact on nature is climate change and protecting nature and limiting global warming are therefore additional goals.

For financial institutions, the main impacts, risks and opportunities related to nature come mainly from their value chain.

CaixaBank works to reduce negative impact on nature, preserve it and help strengthen biodiversity and ecosystems, through:

- Issuance of green bonds, which include projects related to water (SDG 6) or sustainable consumption and production (SDG 12).
- Considering the main adverse impacts of investment decisions.

Statement on nature

It establishes the main lines of action to be taken in the coming years.

01 Assessment of impacts, dependencies and materiality of risks
02 Consideration of nature in sustainability risk management
03 Supporting customers (business solutions and engagement)
04 Management of operational impacts (waste, plastics, water consumption, etc.)
05 Staff training (focus on specialised teams)
06 Active dialogue with stakeholders (e.g. issuers, watchdog, customers)
07 Participation in collaborative initiatives
08 Transparency and reporting

Main actions in 2023

- Performing a materiality analysis regarding sustainability risks (including areas with an impact on nature).
- Pilot with other entities to measure and monetise the negative externalities of the financing portfolio (by business activity, top-down vision) of customers (and their immediate value chain) with a higher potential impact on nature.
- Participation in a pilot project by the Taskforce on Nature-related Financial Disclosures (TNFD), coordinated by UNEP FI, in relation to the draft TNFD framework.
- Start of the review of the Corporate Policy on Sustainability/ESG Risk Management to clarify the nature-related aspects considered.
- Joining Nactiva, a platform for the protection and regeneration of natural capital.
- EmprendeXXI Awards: driving innovation in areas such as the preservation of natural resources and sustainable agriculture.
- Incorporation of purposes linked to water management into the framework for sustainable financing and the framework for issuances of sustainable bonds.
- Launch of pilot sessions for awareness-raising and dialogue on sustainability (also focusing on nature) with Business Banking customers.
- Adherence to Spring, which promotes collaborative dialogue about nature by VidaCaixa and CABK AM.

Approved by the Board of Directors in February 2024

Roadmap 2024

Defined an internal roadmap for the year 2024 to continue advancing in the lines of action, prioritising the most material areas.

- Identify action sectors and areas that put pressure on nature that are a priority for CaixaBank, according to exposure, impact, risks and potential opportunities, in order to focus its actions on these.
- Strengthen internal knowledge in this area (especially of the teams most involved), through training and participation in external forums.
- Advance the integration of nature into existing sustainability policies, both in more global ones and the Sustainability/ESG Risk Management Policy and the Framework for Sustainable Financing.
- Maintain nature as one of the areas included in the active dialogue processes with stakeholders, especially with customers and issuers.
- Identify new business opportunities related to the protection and enhancement of nature.
- Make progress in identifying and, where possible, obtaining data from external partners and databases necessary to advance in the assessment and management of risks and opportunities.
Digital transformation

/Sustainable Development Goals
covered in this chapter and CaixaBank’s contribution

4 Quality education
• imaginAcademy

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

Production consumption and responsible
• imagin B Corp Certification

Peace, justice and strong institutions
• Investment in information security

Best
Best Digital Bank in Individual Banking in Spain 2023 – Global Finance

€1,263M invested in development and technology
+ €60M invested in information security

Leader in digital banking in Spain

TECHNOLOGY
CaixaBankNow groups all the bank’s digital services under a single concept.

**Breakdown of digital customers**

- **40%** 100% digital
- **60%** Omnichannel

- **4.8 M** customers connect daily¹
- **2.0 MM** Top-heavy users² in Spain

¹ Daily volume of individual customers who connect to digital channels, on average over the past 6 months.
² Customers who have connected to digital channels more than 130 days during the past 6 months.
### The key mobile channel

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

| €2.6 M in mobile phone purchases | €4.9 M cards downloaded to mobile phones |

### Marketing through digital channels

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

| 44.6% Charge | 24.7% Mutual funds | 30.5% of cards |

### Payment methods

<table>
<thead>
<tr>
<th>€106,146 M card billing</th>
<th>Comercio Global Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>611,844 points of sale</td>
<td>CaixaBank</td>
</tr>
<tr>
<td>€7.9 M Bizum customers</td>
<td>#1 Payment methods (20% share)</td>
</tr>
</tbody>
</table>

Alliances to improve the value proposition with new services.
Remote **customer relationship model**

This service is particularly suitable for customers who interact with the Entity mainly through digital channels. The customer has a dedicated manager to whom they can address queries and who has a commitment to respond within 24 hours.

The customer can also receive specialised advice on products and arrange them online if they wish.

100% digital customer lifestyle community.

**46%** of imagin users log in to the app more than 3 times a week.

9 M monthly Bizum transactions via imagin.

61 M logins to the app.

3.3 M users

**Commitment to sustainability**

**imaginPlanet** encompasses initiatives with a positive impact on sustainability run by imagin and its community by promoting actions that care for the planet and people, always linked to community actions:

- **Reforestation of devastated areas**
  - 403,859 trees planted
  - 760 tonnes of CO₂ compensated

- **Marine and ocean conservation projects**
  - **Plastic-free Oceans**: collection and cleaning of plastics from the Mediterranean Sea
    - 100 tonnes of plastics collected
    - 367 tonnes of CO₂ equivalent
  - **Med coral**: an innovative marine reforestation project is underway to protect orange corals (a species at risk from degradation of the seabed):
    - 60,000 sea corals restored
  - **Imagin Seabins**: installation of an innovative marine device in 9 Spain ports to help to keep the seas and oceans clean by capturing plastics, floating debris and microfibres:
    - 5,118 kg of plastic collected from the sea with seabins to date
  - **Imagin Planet Challenge**: The sustainability entrepreneurship programme where young university students develop their business ideas:
    - + 2,500 participants
    - + 700 teams

**Winning project**: Utopia with the aim of improving efficiency in the response to a catastrophe, such as a fire, through artificial intelligence.

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

**ImaginAcademy**

The digital content programme for promoting financial literacy and economic management. imagin’s TikTok profile has become the main channel through which this type of financial education content for young people is disseminated:

+ 63,9 M views on TikTok.
Information security

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

Corporate team

- 80 dedicated to the Group’s security
- 53% outsourcing
- +120 certifications of the team’s employees
- 24/7 external security operations centre

Activ defence

- 5 Red Team exercises a year based on the TIBER-EU FRAMEWORK. Pioneers with Bug-Bounty programme, the bug and vulnerability discovery reward programme

Security culture

- 96% of the workforce have completed the security course
- 12 phishing simulations per employee
- 63% 0-clickers in phishing campaigns

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

Benchmarks

<table>
<thead>
<tr>
<th></th>
<th>BITSIGHT¹</th>
<th>CNPIC²</th>
<th>ISMS³</th>
<th>DJSI⁴</th>
</tr>
</thead>
<tbody>
<tr>
<td>CABK</td>
<td>810/900</td>
<td>4,5/5</td>
<td>8.53/10</td>
<td>100/100</td>
</tr>
<tr>
<td>PEERS</td>
<td>800/900</td>
<td>4,3/5</td>
<td>7.57/10</td>
<td>89/100</td>
</tr>
<tr>
<td>PEER 1</td>
<td>800</td>
<td>4,5/5</td>
<td>8.57/10</td>
<td>100/100</td>
</tr>
<tr>
<td>PEER 2</td>
<td>810</td>
<td>4,5/5</td>
<td>8.57/10</td>
<td>100/100</td>
</tr>
<tr>
<td>PEER 3</td>
<td>790</td>
<td>4,5/5</td>
<td>8.57/10</td>
<td>100/100</td>
</tr>
<tr>
<td>PEER 4</td>
<td>740</td>
<td>4,5/5</td>
<td>8.57/10</td>
<td>100/100</td>
</tr>
</tbody>
</table>

₁ Bitsight. Average number of Spanish financial institutions.
₂ CNPIC. 2023 Cyber Resilience Report
₃ ISMS Forum.

Initiatives

TRAEPEZE
Assessment of the customer’s digital wallet for authentication and data privacy management.

CONCORDIA
Cross-sector pan-European cybersecurity centre

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

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

AICYBER
Improvement of models and reduction in false positives in the detection of anomalies in the behaviour of corporate users (suppliers and internal).

ATLANTINS
Improved resilience against large-scale attacks that extend beyond the company

GREEN.DAT.AI
Improves the efficiency of fraud detection systems by avoiding possible biases and unwanted discrimination in the use of Big Data.

EMERALD
Continuous certification of multi-cloud services, automating the process of collecting and reporting in security controls.
## Efficiency and digitisation

**€1,263 M invested** in development and technology at CaixaBank Group.

### Technological infrastructure

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Transactions processed</strong></td>
<td>€240,604 M in transactions</td>
</tr>
<tr>
<td><strong>Applications managed</strong></td>
<td>1,117 applications managed in the internal cloud</td>
</tr>
<tr>
<td><strong>Significant incidents resolved</strong></td>
<td>~84% significant incidents resolved in less than 4 hours</td>
</tr>
</tbody>
</table>

### IT strategic plan

- Designed with current and future needs in mind to be at the forefront of technology and aligned with business priorities.
- Progress continues to be made with the implementation of the Plan’s main lines of action.

- 88% CaixaBank Tech workforce with Agile training (2024 goal: 80%)

### Data-driven

- 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.

- 14,544 metrics certified in DataPool
- 22 TB of data managed daily

### Journey to Cloud

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

- €13.9 M savings CloudNow

### Implementation of new technologies

The implementation of new technologies is key to operational efficiency.

- Development of the **new Document Artificial Intelligence platform** for the automation of document management. Implemented the first use case of Document AI, with document signature verification.
- Launch of the **new Generative Artificial Intelligence initiative (GenIAl)**, where 6 use cases are implemented to test Generative AI. The development of use cases, such as the Wall, Customer Service and Noa, have been completed, with employees performing end-to-end testing in the production environment.

**Improved productivity is key for the adoption of latest technologies**

<table>
<thead>
<tr>
<th>Category</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cases of robotics implemented</strong></td>
<td>502 cases of robotics implemented¹</td>
</tr>
<tr>
<td><strong>Automated responses given by the virtual assistant</strong></td>
<td>89% automated responses given by the virtual assistant to Branch Channel employees</td>
</tr>
<tr>
<td><strong>Transactions automated via the virtual assistant</strong></td>
<td>109 transactions automated</td>
</tr>
<tr>
<td><strong>Cognitive assistants</strong></td>
<td>15 cognitive assistants to provide support during administrative procedures</td>
</tr>
<tr>
<td><strong>Chats initiated with virtual assistant</strong></td>
<td>8,872,366 chats initiated with virtual assistant by Branch Channel employees</td>
</tr>
</tbody>
</table>

---

1 Accumulated data. In 2023, 87 new robots were created and 29 were decommissioned.
Appendices

INDICATORS CLASSIFIED ACCORDING TO ESG
## ESG Criteria - Environmental

<table>
<thead>
<tr>
<th>Hard indicators</th>
<th>2023</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>CaixaBank sustainable financing</td>
<td>✓</td>
<td>61</td>
</tr>
<tr>
<td>CaixaBank sustainable brokerage</td>
<td>✓</td>
<td>64</td>
</tr>
<tr>
<td>Mobilising sustainable finance – business in Portugal</td>
<td>✓</td>
<td>65</td>
</tr>
<tr>
<td>Green bond issuance</td>
<td>✓</td>
<td>67</td>
</tr>
<tr>
<td>Climate change</td>
<td>✓</td>
<td>77</td>
</tr>
<tr>
<td>Environmental management plan</td>
<td>✓</td>
<td>78</td>
</tr>
<tr>
<td>CaixaBank Group operational carbon footprint</td>
<td>✓</td>
<td>79</td>
</tr>
<tr>
<td>Dimensions of the sustainable mobility plan</td>
<td>✓</td>
<td>80</td>
</tr>
<tr>
<td>Electrical energy consumed from certified renewable sources</td>
<td>100%</td>
<td>80</td>
</tr>
<tr>
<td>Monitored branches</td>
<td>1,071</td>
<td>80</td>
</tr>
<tr>
<td>Remote managed branches</td>
<td>1,130</td>
<td>80</td>
</tr>
<tr>
<td>Buildings monitored and managed remotely</td>
<td>29</td>
<td>80</td>
</tr>
<tr>
<td>Reduction in electricity consumption compared to the previous year</td>
<td>-22.7%</td>
<td>80</td>
</tr>
<tr>
<td>Paper consumption</td>
<td>902 t</td>
<td>80</td>
</tr>
<tr>
<td>Paper consumption per employee</td>
<td>0.02</td>
<td>80</td>
</tr>
<tr>
<td>Water consumption</td>
<td>421,769 m³</td>
<td>80</td>
</tr>
<tr>
<td>Water consumption per employee</td>
<td>11.69</td>
<td>80</td>
</tr>
<tr>
<td>Toner cartridges</td>
<td>34,693</td>
<td>80</td>
</tr>
<tr>
<td>IT waste</td>
<td>855 t</td>
<td>80</td>
</tr>
<tr>
<td>ESG risk management</td>
<td>✓</td>
<td>81</td>
</tr>
<tr>
<td>Nature</td>
<td>✓</td>
<td>82</td>
</tr>
</tbody>
</table>

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

### Hard indicators

<table>
<thead>
<tr>
<th>Indicator</th>
<th>2023</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incorpora: companies contacted and referrals</td>
<td>178</td>
<td>7</td>
</tr>
<tr>
<td>Total employees - CaixaBank</td>
<td>36,225</td>
<td>7,22</td>
</tr>
<tr>
<td>% Male employees – CaixaBank</td>
<td>42,6%</td>
<td>7,22</td>
</tr>
<tr>
<td>% Female employees – CaixaBank</td>
<td>57,4%</td>
<td>7,22</td>
</tr>
<tr>
<td>Total employees - BPI</td>
<td>4,263</td>
<td>7,22</td>
</tr>
<tr>
<td>% Male employees – BPI</td>
<td>42,7%</td>
<td>7,22</td>
</tr>
<tr>
<td>% Female employees – BPI</td>
<td>57,3%</td>
<td>7,22</td>
</tr>
<tr>
<td>Direct jobs created through supporting entrepreneurs</td>
<td>28,521</td>
<td>7,69</td>
</tr>
<tr>
<td>New business initiated with receipt of financial support</td>
<td>8,621</td>
<td>7,69</td>
</tr>
<tr>
<td>Total branches – Spain</td>
<td>3,876</td>
<td>9</td>
</tr>
<tr>
<td>Retail branches – Spain</td>
<td>3,618</td>
<td>9</td>
</tr>
<tr>
<td>Business Centre branches – Spain</td>
<td>157</td>
<td>9</td>
</tr>
<tr>
<td>Private Banking branches – Spain</td>
<td>86</td>
<td>9</td>
</tr>
<tr>
<td>Institutional Banking branches – Spain</td>
<td>14</td>
<td>9</td>
</tr>
<tr>
<td>Corporate Banking branches – Spain</td>
<td>1</td>
<td>9</td>
</tr>
<tr>
<td>Total branches – Portugal</td>
<td>315</td>
<td>9</td>
</tr>
<tr>
<td>Retail branches – Portugal</td>
<td>271</td>
<td>9</td>
</tr>
<tr>
<td>Corporate Banking branches – Portugal</td>
<td>29</td>
<td>9</td>
</tr>
<tr>
<td>Premier/Private Banking branches – Portugal</td>
<td>15</td>
<td>9</td>
</tr>
<tr>
<td>Spanish towns and cities where CaixaBank is present</td>
<td>2,233</td>
<td>9</td>
</tr>
<tr>
<td>No. of citizens who have a branch in their town or city – Spain</td>
<td>92%</td>
<td>9</td>
</tr>
<tr>
<td>Presence in towns with more than 5,000 residents in Spain</td>
<td>99%</td>
<td>9</td>
</tr>
<tr>
<td>Number of Spanish towns in which CaixaBank is the only bank</td>
<td>483</td>
<td>9</td>
</tr>
<tr>
<td>Presence in towns with more than 5,000 residents in Portugal</td>
<td>61%</td>
<td>9</td>
</tr>
<tr>
<td>Retail branches in Spain by autonomous community</td>
<td>✓</td>
<td>10</td>
</tr>
<tr>
<td>Store Retail centre branches</td>
<td>691</td>
<td>10</td>
</tr>
<tr>
<td>Store Premier centre branches</td>
<td>81</td>
<td>10</td>
</tr>
<tr>
<td>SME Store centre branches</td>
<td>73</td>
<td>10</td>
</tr>
<tr>
<td>Business Store centre branches</td>
<td>67</td>
<td>10</td>
</tr>
<tr>
<td>ALL-IN-ONE centre branches</td>
<td>7</td>
<td>10</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Hard indicators</th>
<th>2023</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural branches in towns with &lt;10,000 inhabitants</td>
<td>1,416</td>
<td>10</td>
</tr>
<tr>
<td>Towns served by mobile ‘branch-buses’</td>
<td>687</td>
<td>10</td>
</tr>
<tr>
<td>ATMs in Spain</td>
<td>11,335</td>
<td>11</td>
</tr>
<tr>
<td>ATMs in Portugal</td>
<td>1,259</td>
<td>11</td>
</tr>
<tr>
<td>Representative offices</td>
<td>17</td>
<td>11</td>
</tr>
<tr>
<td>International branches</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>Spanish desks</td>
<td>2</td>
<td>11</td>
</tr>
<tr>
<td>Hard indicators for DayOne</td>
<td>✓</td>
<td>16</td>
</tr>
<tr>
<td>Hard indicators for HolaBank</td>
<td>✓</td>
<td>16</td>
</tr>
<tr>
<td>Retail Branch NPS</td>
<td>73,7</td>
<td>18</td>
</tr>
<tr>
<td>Private Banking Branch NPS</td>
<td>93,4</td>
<td>18</td>
</tr>
<tr>
<td>Business Banking Branch NPS</td>
<td>86,7</td>
<td>18</td>
</tr>
<tr>
<td>Microenterprises Branch NPS</td>
<td>81</td>
<td>18</td>
</tr>
<tr>
<td>Corporations Experience Index</td>
<td>92,2</td>
<td>18</td>
</tr>
<tr>
<td>Institutions Experience Index</td>
<td>93,4</td>
<td>18</td>
</tr>
<tr>
<td>Real-time NPS surveys submitted</td>
<td>2.8M/month</td>
<td>18</td>
</tr>
<tr>
<td>Real-time survey comments received</td>
<td>1,186,060M</td>
<td>18</td>
</tr>
<tr>
<td>BPI Individuals Experience Index</td>
<td>88,9</td>
<td>18</td>
</tr>
<tr>
<td>BPI Companies Experience Index</td>
<td>85,5</td>
<td>18</td>
</tr>
<tr>
<td>BPI Premier Experience Index</td>
<td>86,6</td>
<td>18</td>
</tr>
<tr>
<td>CaixaBank Branch Net Promoter Score</td>
<td>78</td>
<td>18</td>
</tr>
<tr>
<td>CTL Management</td>
<td>80.60%</td>
<td>18</td>
</tr>
<tr>
<td>Best CTL</td>
<td>5.2 p.p.</td>
<td>18</td>
</tr>
<tr>
<td>Complaints received (Customer Service Department)</td>
<td>✓</td>
<td>19</td>
</tr>
<tr>
<td>Complaints management (Customer Service Department)</td>
<td>✓</td>
<td>19</td>
</tr>
<tr>
<td>Total CaixaBank Group employees</td>
<td>44,863</td>
<td>22</td>
</tr>
<tr>
<td>% Male employees – CaixaBank Group</td>
<td>42.60%</td>
<td>22</td>
</tr>
<tr>
<td>% Female employees – CaixaBank Group</td>
<td>57.40%</td>
<td>22</td>
</tr>
<tr>
<td>Executive positions filled internally at CaixaBank</td>
<td>99%</td>
<td>22</td>
</tr>
<tr>
<td>CaixaBank Group staff adhered to a collective agreement</td>
<td>100%</td>
<td>22</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Hard indicators</th>
<th>2023</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees with disabilities at CaixaBank Group</td>
<td>593</td>
<td>22</td>
</tr>
<tr>
<td>Pay gap at CaixaBank Group</td>
<td>1.10%</td>
<td>22</td>
</tr>
<tr>
<td>Women holding management positions at CaixaBank</td>
<td>43%</td>
<td>22:37</td>
</tr>
<tr>
<td>Female Board members</td>
<td>40%</td>
<td>22:37</td>
</tr>
<tr>
<td>Investment in training at CaixaBank</td>
<td>€15.1M</td>
<td>23</td>
</tr>
<tr>
<td>Training hours</td>
<td>2,955,351</td>
<td>23</td>
</tr>
<tr>
<td>Online training</td>
<td>93.70%</td>
<td>23</td>
</tr>
<tr>
<td>Classroom-based training</td>
<td>6.30%</td>
<td>23</td>
</tr>
<tr>
<td>Hours of training per employee</td>
<td>66.1</td>
<td>23</td>
</tr>
<tr>
<td>People who have undergone training</td>
<td>100%</td>
<td>23</td>
</tr>
<tr>
<td>CaixaBank employees certified in MiFID II</td>
<td>31,843</td>
<td>23</td>
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<tr>
<td>CaixaBank professionals certified in the Spanish Mortgage Law</td>
<td>29,189</td>
<td>23</td>
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<tr>
<td>Employees certified in Insurance Distribution Directive (IDD)</td>
<td>30,510</td>
<td>23</td>
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<tr>
<td>Employees with bonus linked to training</td>
<td>41,433</td>
<td>23</td>
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<tr>
<td>Educa</td>
<td>✓</td>
<td>26</td>
</tr>
<tr>
<td>Much to do</td>
<td>✓</td>
<td>26</td>
</tr>
<tr>
<td>imaginAcademy</td>
<td>✓</td>
<td>26</td>
</tr>
<tr>
<td>elBullifoundation</td>
<td>✓</td>
<td>26</td>
</tr>
<tr>
<td>Aula Programme</td>
<td>✓</td>
<td>26,41</td>
</tr>
<tr>
<td>CaixaBank Research (separate and not italicised)</td>
<td>✓</td>
<td>27</td>
</tr>
<tr>
<td>CaixaBank Talks (separate and not italicised)</td>
<td>✓</td>
<td>27</td>
</tr>
<tr>
<td>CaixaBank Volunteering</td>
<td>✓</td>
<td>27</td>
</tr>
<tr>
<td>Social initiatives</td>
<td>✓</td>
<td>28</td>
</tr>
<tr>
<td>GAVI, child vaccination programme</td>
<td>4,200</td>
<td>30</td>
</tr>
<tr>
<td>&quot;la Caixa&quot; Banking Foundation budget</td>
<td>€538 M</td>
<td>30</td>
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<tr>
<td>BPI social initiatives</td>
<td>✓</td>
<td>31</td>
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<tr>
<td>CaixaBank Dualiza</td>
<td>✓</td>
<td>35</td>
</tr>
<tr>
<td>Women in the CaixaBank workforce for the first time</td>
<td>57.4%</td>
<td>36</td>
</tr>
<tr>
<td>Employees with disabilities</td>
<td>593</td>
<td>36</td>
</tr>
<tr>
<td>Functional diversity</td>
<td>✓</td>
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## ESG Criteria - Social

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<thead>
<tr>
<th>Hard indicators</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Gender diversity</td>
<td>✓</td>
<td>37</td>
</tr>
<tr>
<td>Accessible CaixaBank branches</td>
<td>89%</td>
<td>39</td>
</tr>
<tr>
<td>Barrier-free offices</td>
<td>55</td>
<td>39</td>
</tr>
<tr>
<td>Accessible ATMs in Spain</td>
<td>100%</td>
<td>39</td>
</tr>
<tr>
<td>Social housing</td>
<td>✓</td>
<td>40</td>
</tr>
<tr>
<td>SACH</td>
<td>✓</td>
<td>40</td>
</tr>
<tr>
<td>Issuance of social bonds</td>
<td>✓</td>
<td>66</td>
</tr>
<tr>
<td>At MicroBank level – Microcredits and other loans with social impact</td>
<td>144,473</td>
<td>68</td>
</tr>
<tr>
<td>At MicroBank level – volume of microcredits and other finance with a social impact</td>
<td>€1,383M</td>
<td>68</td>
</tr>
<tr>
<td>At MicroBank level – active collaborators</td>
<td>274</td>
<td>68</td>
</tr>
<tr>
<td>Microcredits for Families</td>
<td>✓</td>
<td>69</td>
</tr>
<tr>
<td>Microcredits for Businesses</td>
<td>✓</td>
<td>69</td>
</tr>
<tr>
<td>Other financing with social impact</td>
<td>✓</td>
<td>70</td>
</tr>
<tr>
<td>Customers with vulnerable, social and inclusion basic payment accounts</td>
<td>~ 360,000</td>
<td>71</td>
</tr>
<tr>
<td>Customers with a basic payment account</td>
<td>23,291</td>
<td>71</td>
</tr>
<tr>
<td>Socially Responsible Investment Project: amount raised for different social causes</td>
<td>€11.1M</td>
<td>75</td>
</tr>
<tr>
<td>Digital customers Portugal</td>
<td>0.9M</td>
<td>84</td>
</tr>
<tr>
<td>Digital customers Spain</td>
<td>11.5M</td>
<td>84</td>
</tr>
<tr>
<td>100% digital customers</td>
<td>40%</td>
<td>84</td>
</tr>
<tr>
<td>Omnichannel customers</td>
<td>60%</td>
<td>84</td>
</tr>
<tr>
<td>Web customers</td>
<td>3%</td>
<td>84</td>
</tr>
<tr>
<td>Mobile customers</td>
<td>70%</td>
<td>84</td>
</tr>
<tr>
<td>Mobile + Web customers</td>
<td>27%</td>
<td>84</td>
</tr>
<tr>
<td>Top-heavy User customers</td>
<td>2.0M</td>
<td>84</td>
</tr>
<tr>
<td>Customers logging in daily</td>
<td>4.8M</td>
<td>84</td>
</tr>
<tr>
<td>Volume of purchases made using a mobile phone</td>
<td>€2.6M</td>
<td>85</td>
</tr>
<tr>
<td>Cards downloaded to mobile phone</td>
<td>€4.9M</td>
<td>85</td>
</tr>
<tr>
<td>Marketing through digital consumer channels</td>
<td>44.60%</td>
<td>85</td>
</tr>
<tr>
<td>Mutual funds and portfolios marketed through digital channels</td>
<td>24.70%</td>
<td>85</td>
</tr>
<tr>
<td>Cards marketed through digital channels</td>
<td>30.50%</td>
<td>85</td>
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### ESG Criteria - Social

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<tr>
<th>Hard indicators</th>
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</thead>
<tbody>
<tr>
<td>Points of sale</td>
<td>&gt; 611,844</td>
<td>85</td>
</tr>
<tr>
<td>Bizum customers</td>
<td>&gt; €7.9 M</td>
<td>85</td>
</tr>
<tr>
<td>BPI digital customers</td>
<td>&gt; 0.9 M</td>
<td>85</td>
</tr>
<tr>
<td>Regular Digital Banking users</td>
<td>&gt; 367 thousand</td>
<td>85</td>
</tr>
<tr>
<td>Regular BPI app users</td>
<td>&gt; 765 thousand</td>
<td>85</td>
</tr>
<tr>
<td>InTouch: customers</td>
<td>&gt; 3.3 M</td>
<td>86</td>
</tr>
<tr>
<td>InTouch: expert</td>
<td>&gt; 1,920</td>
<td>86</td>
</tr>
<tr>
<td>imagin: users</td>
<td>&gt; 3.3 M</td>
<td>86</td>
</tr>
<tr>
<td>imagin: monthly Bizum transactions</td>
<td>&gt; 9 M</td>
<td>86</td>
</tr>
<tr>
<td>imagin: app access</td>
<td>&gt; 61 M</td>
<td>86</td>
</tr>
<tr>
<td>imagin: users log into the app more than 3 times a week</td>
<td>&gt; 46 %</td>
<td>86</td>
</tr>
<tr>
<td>imagin: commitment to sustainability</td>
<td>&gt; ✓</td>
<td>86</td>
</tr>
<tr>
<td>imaginAcademy</td>
<td>&gt; &gt; 63.9 M</td>
<td>86</td>
</tr>
</tbody>
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### ESG Criteria - Governance

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<thead>
<tr>
<th>Hard indicators</th>
<th>2023</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct and indirect contribution to Spain’s GDP</td>
<td>€16,897 M</td>
<td>6</td>
</tr>
<tr>
<td>% Direct and indirect contribution to Spain’s GDP</td>
<td>1.16%</td>
<td>6</td>
</tr>
<tr>
<td>Direct and indirect contribution to Portugal’s GDP</td>
<td>€1,444 M</td>
<td>6</td>
</tr>
<tr>
<td>% Direct and indirect contribution to Portugal’s GDP</td>
<td>0.54%</td>
<td>6</td>
</tr>
<tr>
<td>CABK’s gross added value to the financial and insurance sector</td>
<td>16.00%</td>
<td>6</td>
</tr>
<tr>
<td>BPI’s gross added value to the financial and insurance sector</td>
<td>9.00%</td>
<td>6</td>
</tr>
<tr>
<td>Taxes paid and collected from third parties - Spain</td>
<td>€3,938 M</td>
<td>6</td>
</tr>
<tr>
<td>Profit attributable to the Group</td>
<td>€4,816 M</td>
<td>6</td>
</tr>
<tr>
<td>Deposit Guarantee Fund contribution</td>
<td>€419 M</td>
<td>6</td>
</tr>
<tr>
<td>Contribution to the Single Resolution Fund</td>
<td>€216 M</td>
<td>6</td>
</tr>
<tr>
<td>Extraordinary contribution to the banking sector (Portugal)</td>
<td>€26 M</td>
<td>6</td>
</tr>
<tr>
<td>Monetisable DTA equity benefit</td>
<td>€148 M</td>
<td>6</td>
</tr>
<tr>
<td>Taxes collected on behalf of third parties</td>
<td>€2,036 M</td>
<td>6</td>
</tr>
<tr>
<td>Indirect taxes</td>
<td>€621 M</td>
<td>6</td>
</tr>
<tr>
<td>Social security contributions</td>
<td>€650 M</td>
<td>6</td>
</tr>
<tr>
<td>Direct taxes</td>
<td>€631 M</td>
<td>6</td>
</tr>
<tr>
<td>Jobs created through purchasing from suppliers – Spain</td>
<td>68,929</td>
<td>7,24</td>
</tr>
<tr>
<td>Jobs created through purchasing from suppliers – Portugal</td>
<td>7,878</td>
<td>7,24</td>
</tr>
<tr>
<td>Customer funds – Spain</td>
<td>€630,330 M</td>
<td>12</td>
</tr>
<tr>
<td>Total assets – Spain</td>
<td>€607,167 M</td>
<td>12</td>
</tr>
<tr>
<td>Gross loans and advances to customers</td>
<td>€354,098 M</td>
<td>12</td>
</tr>
<tr>
<td>Business shares in Spain</td>
<td>✓</td>
<td>12</td>
</tr>
<tr>
<td>Market share – Portugal</td>
<td>✓</td>
<td>12</td>
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<tr>
<td>Hard indicators for Consumer Banking</td>
<td>✓</td>
<td>13</td>
</tr>
<tr>
<td>Key indicators for Premier Banking</td>
<td>✓</td>
<td>13</td>
</tr>
<tr>
<td>Hard indicators for Business and Entrepreneurs</td>
<td>✓</td>
<td>13</td>
</tr>
<tr>
<td>Hard indicators for Private Banking</td>
<td>✓</td>
<td>14</td>
</tr>
<tr>
<td>Hard indicators for Corporate &amp; IB</td>
<td>✓</td>
<td>14</td>
</tr>
<tr>
<td>Hard indicators for Business Banking</td>
<td>✓</td>
<td>14</td>
</tr>
<tr>
<td>Hard indicators for AgroBank</td>
<td>✓</td>
<td>15</td>
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## ESG Criteria - Governance

### Hard indicators

<table>
<thead>
<tr>
<th>Indicator</th>
<th>2023</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>CaixaBank Group customers</td>
<td>&gt; 20.1M&gt; 18</td>
<td></td>
</tr>
<tr>
<td>CaixaBank customers</td>
<td>&gt; 18.2M&gt; 18</td>
<td></td>
</tr>
<tr>
<td>BPI customers</td>
<td>&gt; 1.9M&gt; 18</td>
<td></td>
</tr>
<tr>
<td>Penetration among individual customers in Spain</td>
<td>&gt; 41.00%&gt; 18</td>
<td></td>
</tr>
<tr>
<td>Penetration – Main bank for individual customers</td>
<td>&gt; 30.00%&gt; 18</td>
<td></td>
</tr>
<tr>
<td>Percentage interest – free float for management purposes</td>
<td>&gt; 48.93%&gt; 20</td>
<td></td>
</tr>
<tr>
<td>Percentage interest – &quot;la Caixa&quot; Foundation</td>
<td>&gt; 31.92%&gt; 20</td>
<td></td>
</tr>
<tr>
<td>Percentage interest – FROB</td>
<td>&gt; 17.32%&gt; 20</td>
<td></td>
</tr>
<tr>
<td>Percentage interest – treasury, directors and other shareholders with Board representation</td>
<td>&gt; 1.83%&gt; 20</td>
<td></td>
</tr>
<tr>
<td>Free float – international institutional investors</td>
<td>&gt; 62%&gt; 20</td>
<td></td>
</tr>
<tr>
<td>Free float – national institutional investors</td>
<td>&gt; 8%&gt; 20</td>
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<tr>
<td>Free float - non-controlling interests</td>
<td>&gt; 28%&gt; 20</td>
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</tr>
<tr>
<td>Free float – employees</td>
<td>&gt; 1%&gt; 20</td>
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</tr>
<tr>
<td>Shareholders</td>
<td>&gt; 590,313&gt; 20</td>
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</tr>
<tr>
<td>Stock market capitalisation</td>
<td>= €27,450M&gt; 20</td>
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</tr>
<tr>
<td>Share buyback</td>
<td>= €500M&gt; 20</td>
<td></td>
</tr>
<tr>
<td>Interim</td>
<td>= €0.3919/share&gt; 20</td>
<td></td>
</tr>
<tr>
<td>Payout ratio</td>
<td>= 60%&gt; 20</td>
<td></td>
</tr>
<tr>
<td>Shareholders informed monthly via the shareholder newsletter</td>
<td>= + 223,000&gt; 21</td>
<td></td>
</tr>
<tr>
<td>Shareholders connected to virtual corporate events</td>
<td>= 2,603&gt; 21</td>
<td></td>
</tr>
<tr>
<td>Shareholder Advisory Committee members</td>
<td>= 12&gt; 21</td>
<td></td>
</tr>
<tr>
<td>Shareholder Advisory Committee meetings</td>
<td>= 4&gt; 21</td>
<td></td>
</tr>
<tr>
<td>Free float held by institutional investors</td>
<td>= 70.5%&gt; 21</td>
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</tr>
<tr>
<td>Analyst reports on CaixaBank published, including sector reports</td>
<td>= 266&gt; 21</td>
<td></td>
</tr>
<tr>
<td>CaixaBank wages and salaries</td>
<td>= 2,413&gt; 23</td>
<td></td>
</tr>
<tr>
<td>Number of active suppliers</td>
<td>= 2,037&gt; 24</td>
<td></td>
</tr>
<tr>
<td>Invoiced CaixaBank Group suppliers</td>
<td>= €2,960M&gt; 24</td>
<td></td>
</tr>
<tr>
<td>Local suppliers in Spain</td>
<td>= 87%&gt; 24</td>
<td></td>
</tr>
<tr>
<td>New active suppliers</td>
<td>= 171&gt; 24</td>
<td></td>
</tr>
<tr>
<td>Average payment period to suppliers</td>
<td>= 11.9&gt; 24</td>
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</table>

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</thead>
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<tr>
<td>Recruitment volume via special employment centres</td>
<td>€ 5 M</td>
<td>24</td>
</tr>
<tr>
<td>Processes traded via electronic trading</td>
<td>1,294</td>
<td>24</td>
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<tr>
<td>Electronic trading volume</td>
<td>€ 1,526 M</td>
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</tr>
<tr>
<td>Suppliers who have provided social and environmental certifications.</td>
<td>721</td>
<td>25</td>
</tr>
<tr>
<td>Audits performed including all procurement categories</td>
<td>31</td>
<td>25</td>
</tr>
<tr>
<td>Engagement with customers</td>
<td>✓</td>
<td>41</td>
</tr>
<tr>
<td>Engagement with shareholders and investors</td>
<td>✓</td>
<td>41</td>
</tr>
<tr>
<td>Engagement with employees</td>
<td>✓</td>
<td>41</td>
</tr>
<tr>
<td>Engagement with suppliers</td>
<td>✓</td>
<td>41</td>
</tr>
<tr>
<td>New 2022-2024 Sustainability Master Plan</td>
<td>✓</td>
<td>43</td>
</tr>
<tr>
<td>Sustainability governance</td>
<td>✓</td>
<td>44</td>
</tr>
<tr>
<td>Main ethics and integrity policies</td>
<td>✓</td>
<td>45</td>
</tr>
<tr>
<td>Main Committees</td>
<td>✓</td>
<td>46</td>
</tr>
<tr>
<td>Product Committee – products and services analysed</td>
<td>214</td>
<td>46</td>
</tr>
<tr>
<td>Product Committee – products and services refused at first instance</td>
<td>5</td>
<td>46</td>
</tr>
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<tr>
<th>Hard indicators</th>
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<tbody>
<tr>
<td>Consulting channel and whistle-blowing channel</td>
<td>✓</td>
<td>47</td>
</tr>
<tr>
<td>Adherences and alliances</td>
<td>✓</td>
<td>48</td>
</tr>
<tr>
<td>Sustainability indexes and ratings</td>
<td>✓</td>
<td>50</td>
</tr>
<tr>
<td>Sustainable Development Goals</td>
<td>✓</td>
<td>52</td>
</tr>
<tr>
<td>Materiality study and SDGs</td>
<td>✓</td>
<td>58</td>
</tr>
<tr>
<td>Awards and Recognition 2023</td>
<td>✓</td>
<td>59</td>
</tr>
<tr>
<td>Responsible investment</td>
<td>✓</td>
<td>72</td>
</tr>
<tr>
<td>VidaCaixa</td>
<td>✓</td>
<td>73</td>
</tr>
<tr>
<td>CaixaBank Asset Management</td>
<td>✓</td>
<td>74</td>
</tr>
<tr>
<td>Card turnover</td>
<td>€ 106,146 M</td>
<td>85</td>
</tr>
<tr>
<td>Investment in CaixaBank Group information security</td>
<td>&gt; € 60 M</td>
<td>87</td>
</tr>
<tr>
<td>Main information security indicators</td>
<td>✓</td>
<td>87</td>
</tr>
<tr>
<td>CaixaBank Group investment in development and technology</td>
<td>€ 1,263 M</td>
<td>88</td>
</tr>
<tr>
<td>Main efficiency and digitalisation indicators</td>
<td>✓</td>
<td>88</td>
</tr>
</tbody>
</table>

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Sustainability, socioeconomic impact and contribution to the United Nations SDGs