



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

2024



REVIEW OF THE YEAR

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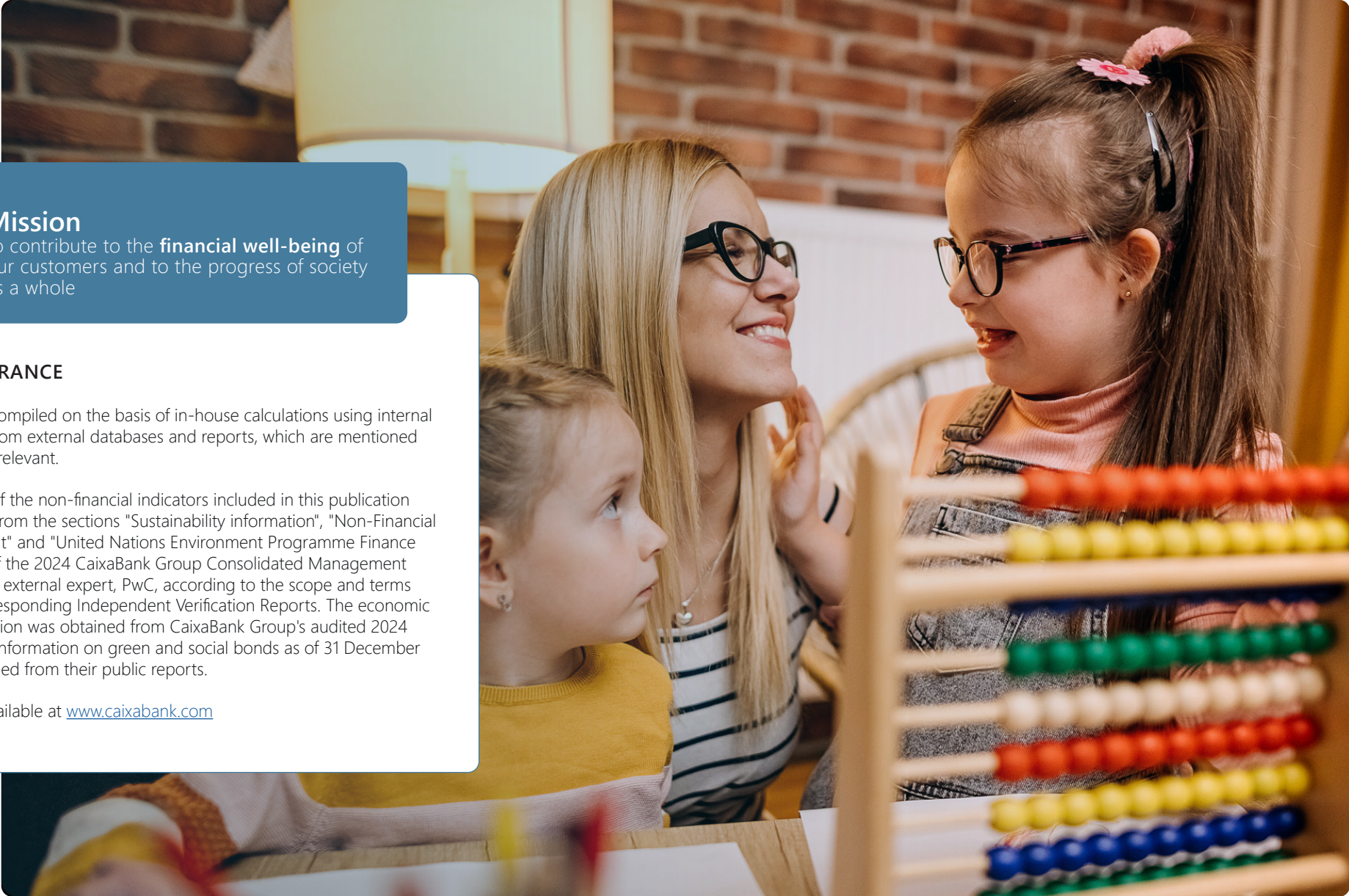
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Mission
 To contribute to the **financial well-being** of our customers and to the progress of society as a whole

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 considerable part of the non-financial indicators included in this publication have been obtained from the sections "Sustainability information", "Non-Financial Information Statement" and "United Nations Environment Programme Finance Initiative (UNEP FI)" of the 2024 CaixaBank Group Consolidated Management Report, verified by an external expert, PwC, according to the scope and terms expressed in the corresponding Independent Verification Reports. The economic and financial information was obtained from CaixaBank Group's audited 2024 financial statements. Information on green and social bonds as of 31 December 2023 has been obtained from their public reports.

All documents are available at www.caixabank.com



CAIXABANK AT A GLANCE

TRANSVERSAL

1,18% Contribution to GDP

€18,872^M

Contributed **directly and indirectly** to Spain's GDP

16%

Gross value added of CaixaBank to the financial and insurance sector

€86,770^M

Mobilisation of **sustainable finance** as of January 2022

€73,381^M

Sustainable financing

€13,389^M

Sustainable brokering

Best Bank in Spain 2024

ENVIRONMENTAL
Transition towards a **carbon-neutral economy**

€10,673^M
Green financing

STATEMENT ON NATURE
approved by the Board of Directors

SOCIAL
Committed to **vulnerable groups**

€2,066^M
In **microcredits** and other finance with a social impact

92%
Of citizens **have a branch in their town or city**

68,777
Jobs created through the **multiplier effect** of purchasing from suppliers

32,245
Direct jobs created through **supporting entrepreneurs**

GOVERNANCE

43,4%
Of **management positions held by women**

€70+^M
Invested in **information security**

€1,368^M
Invested in **development and technology**

Update to the **Corporate Sustainability/ESG Risk Management Policy**

Best Bank for Sustainable Finance in Western Europe

Best Bank for Sustainable Finance in Europe

Top Employer
CaixaBank recognised with the 2025 Top Employer Spain seal

In 2024, CaixaBank maintained its **Healthy Organisation** certification from AENOR

Best Digital Bank in Spain 2024

Most Innovative Financial Institution in Western Europe 2024

IMPACT OF THE BUSINESS

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

ECONOMY

01

€18,872^M
Contributed to the Spanish GDP

32,245
Direct jobs created through supporting entrepreneurs

46,014
CaixaBank Group employees

1.18% contribution
to the Spanish GDP

NO POVERTY

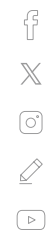
- Household microcredit: support for personal and family development
- "la Caixa" Banking Foundation's Incorpora Program

DECENT WORK AND ECONOMIC GROWTH

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

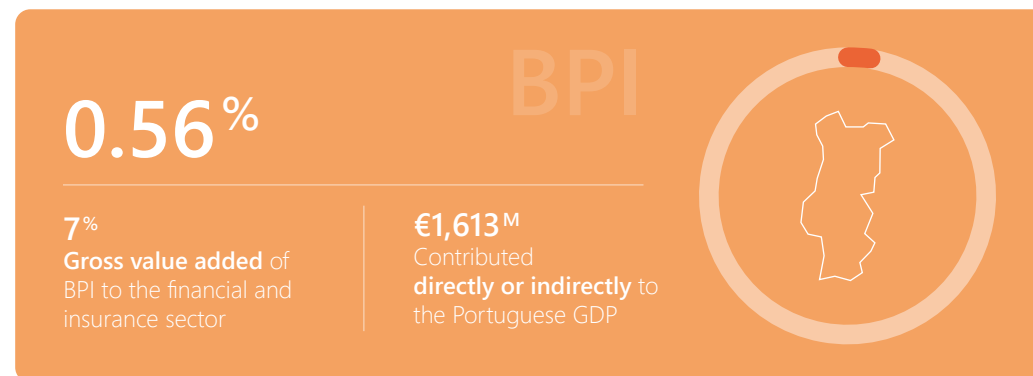
REDUCED INEQUALITIES

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

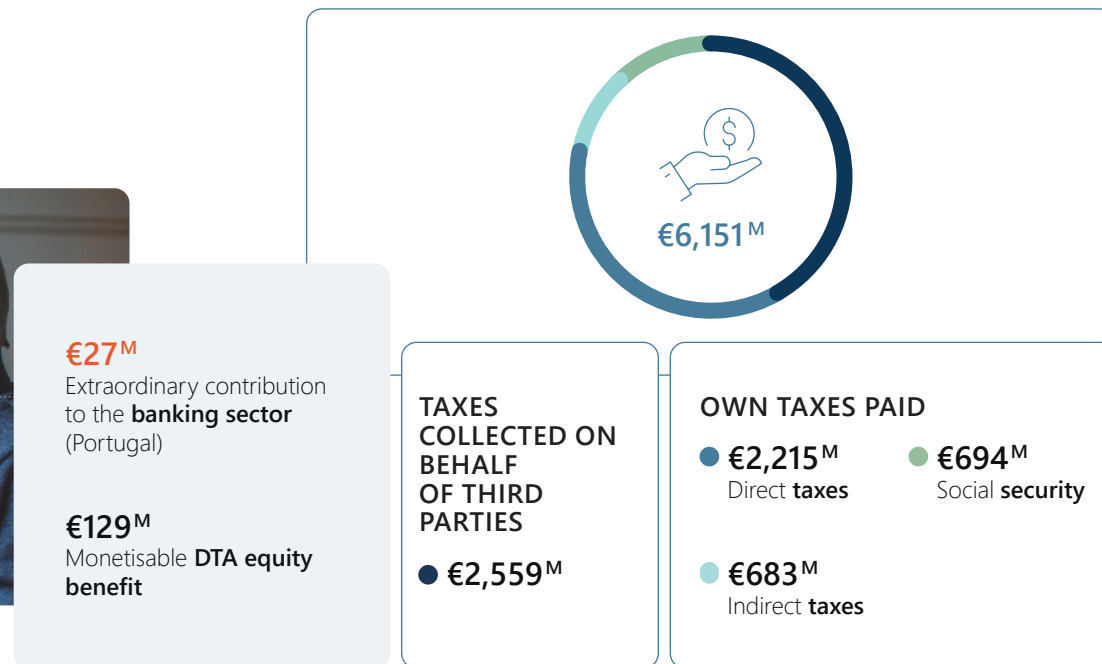
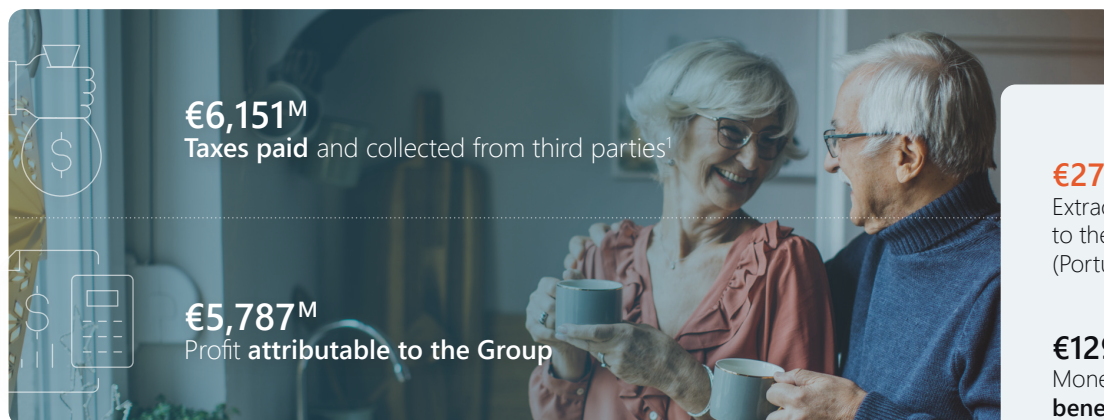


CONTRIBUTION TO THE ECONOMY

CONTRIBUTION TO GDP

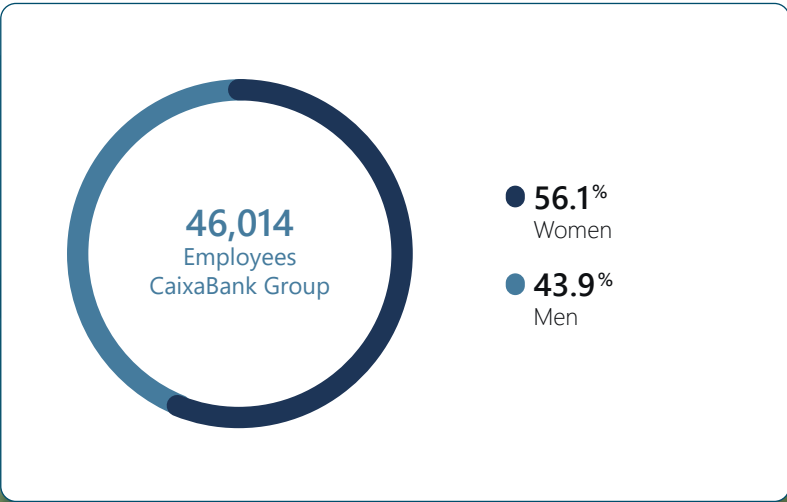


TAXES PAID AND COLLECTED FROM THIRD PARTIES



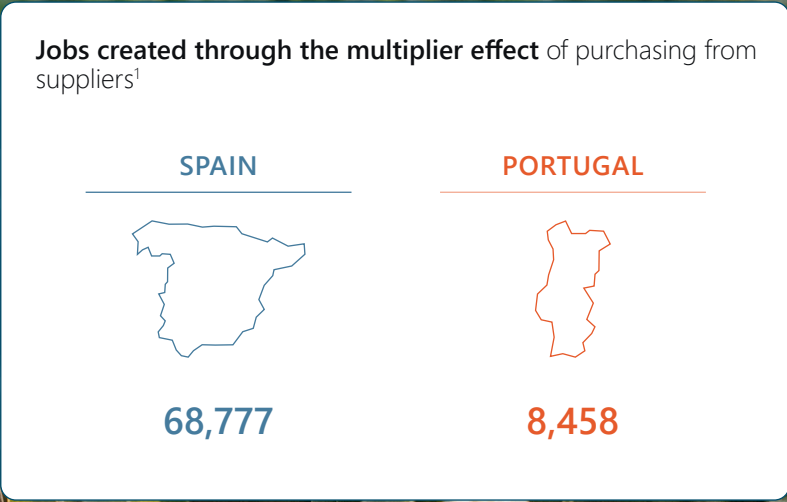
¹ These amounts include both taxes paid and taxes collected from international branches and Luxembourg subsidiaries.

COMMITTED TO EMPLOYMENT



32,245
Jobs created by supporting entrepreneurs through MicroBank

9,541
New business launched with the financial support received



"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

165
Companies contacted and referrals



¹Source: 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

MARKET 02



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

1,403
Rural branches in towns with <10,000 inhabitants



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

NO POVERTY

- Proximity through the branch network
- AgroBank

DECENT WORK AND ECONOMIC GROWTH

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

INDUSTRY, INNOVATION AND INFRASTRUCTURE

- DayOne
- Real Estate & Homes
- Hotels & Tourism

REDUCED INEQUALITIES

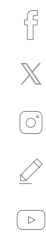
- AgroBank

SUSTAINABLE CITIES AND COMMUNITIES

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

CLIMATE ACTION

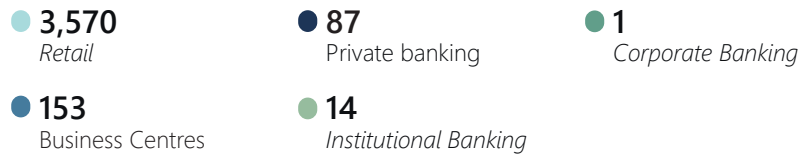
- Ecological Transition Agroinvestment Loan for Financing Solar Panels
- Woody Crops Agroinvestment Loan
- Retail Banking financing for solar panels and the purchase of electric vehicles



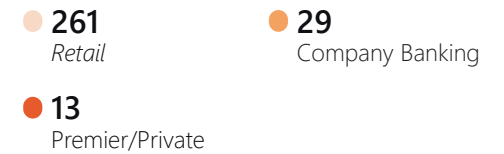
BRANCH NETWORK



SPANISH NETWORK



PORTUGUESE NETWORK



92%

Citizens that have a branch in their town or city (Spain)

99%

Spanish towns of >5,000 inhabitants where CaixaBank is present

2,234

Spanish towns and cities where CaixaBank is present

459

Spanish towns and cities where CaixaBank is the **only bank with a branch office model**

60%

Portuguese towns of > 5,000 inhabitants where BPI is present



CaixaBank's commitment

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

CaixaBank is committed to not abandoning any municipalities where it is the only bank.



URBAN MODEL

10
All-in-one centres

698
Retail store centres

85
Premier store centres

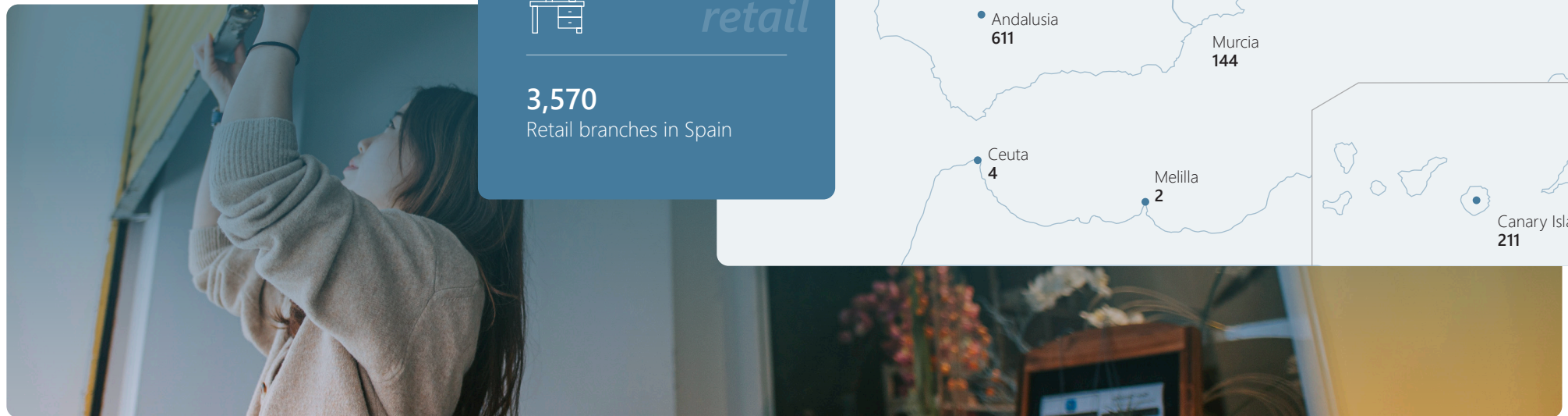
73
SME Store centres

70
Business store centres

RURAL MODEL

1,403
Rural branches in towns with < 10,000 inhabitants

1,294
Populations served by "Ofibus" mobile offices.



Branches retail

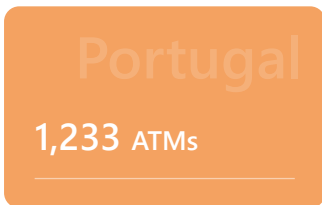
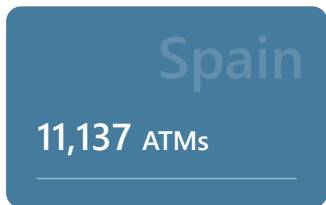
3,570
Retail branches in Spain

NUMBER OF BRANCHES PER AUTONOMOUS COMMUNITY



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.



Cashback for bill payments via Bizum has been implemented at ATMs.

INTERNATIONAL PRESENCE

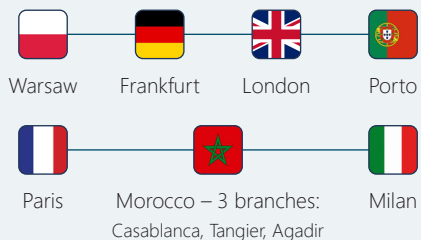


17
Representative offices

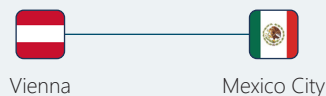
Beijing, Shanghai, Hong Kong, Singapore, New Delhi, Sydney, Dubai, Istanbul, Cairo, Algiers, Johannesburg, Toronto, New York, Bogotá, Lima, São Paulo, Santiago de Chile.



7
International branches (9 offices)



2
Spanish desks



MARKET SHARES



CaixaBank is the "Group of choice" for individual customers in Spain, with a steadily growing franchise in Portugal

€631,003 M
In total assets

€685,365 M
Customer funds

€361,214 M
Loans and advances to customers, gross

SPAIN

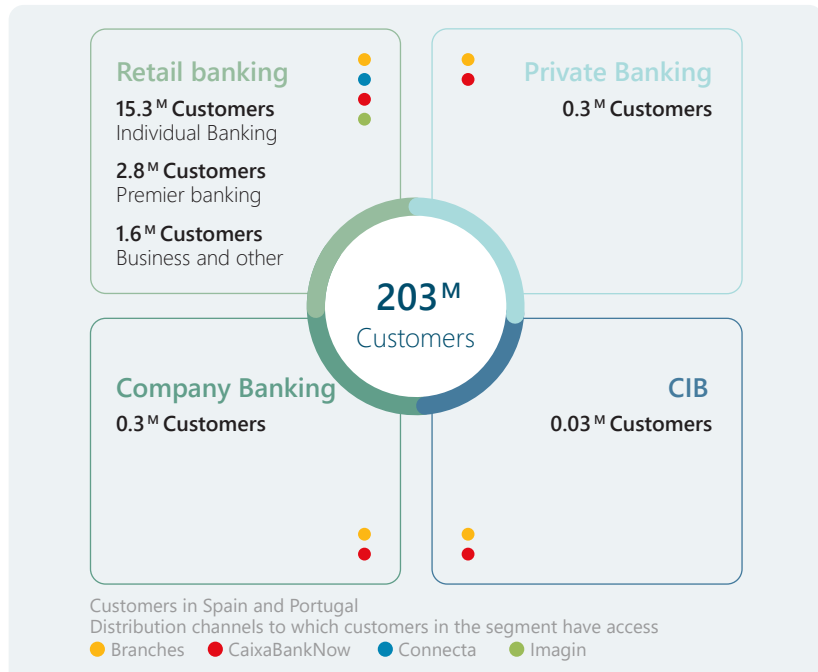
23.4% Loans to households and businesses	24.6% Housing loans	23.6% Loans to businesses	29.5% Share of long-term savings ¹
24.7% Household and company deposits	23.7% Mutual funds	34.3% Pension plans	37.7% Life-savings insurance

PORTUGAL¹

11.7% Loans to households and businesses	14.6% Mortgages	11.2% Loans to businesses
13.7% Life-risk insurance	10.4% Household and company deposits	14.2% Mutual funds

¹Data as of November 2024.

BUSINESS MODEL



- Leading bank in Spain and Portugal**
- Strong subsidiaries** in insurance and long-term savings management
- Broad customer base** and universal banking model
- Financial strength**
- Model of multichannel distribution**
- Leaders in sustainable banking**
- Know your customer (KYC):** Data and analytical capabilities
- Excellent human team**

RETAIL BANKING

INDIVIDUAL BANKING

PRIVATE CUSTOMERS WITH A POSITION OF UP TO €60,000

- Consolidation and expansion of the offer of **financing solar panels** for single-family homes, businesses, freelancers and micro-enterprises
- Continuous offer of leasing and financing used vehicles, **enhancing the offer for sustainable vehicles.**
- **Boosting the mortgage business** with new specialised products such as the **Hipoteca Eficiente** and the **Hipoteca Evolución.**

HARD INDICATORS

13.3^M linked customers²

71.8% individual linked customers

78.2% customers with assigned manager

PREMIER BANKING

INDIVIDUAL CUSTOMERS WITH A POSITION OF BETWEEN €60,000 AND €500,000 OR SALARIES OF MORE THAN €4,000

- **Assessing customers' preferences on sustainability**
- **Promotion of continuing education** for Premier Account Managers and new hires in order to obtain the **Sustainable Investment Certification**
- **Promotion of the financing of solar panels** and the **purchase of electric vehicles.**

HARD INDICATORS

76.6% Premier NPS

85 Premier store centres

3,556 specialist advisers

603,258 customers advised

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*, which covers all sectors related to the well-being of families and homeowner communities.
- Updating of the **financing portfolio to better adapt it to the needs of customers** with specific lines for innovation, entrepreneurship, sustainable products and support for digitalisation.

HARD INDICATORS

45.2% penetration among self-employed workers

32.5% share of business segment

70 Business store centres

2,423 business managers

224,955 customers in Food & Drinks, *Feel Good* and *Pharma* communities

¹Sustainable business mobilisation is described in the 'Sustainable Business' section.

²All segments.

SPECIALISED CENTRES

PRIVATE BANKING



INDIVIDUAL CUSTOMERS WITH
A POSITION OF MORE THAN €500,000

- **Independent advisory services** 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

97.3%

Branch NPS
Private Banking

€152,991^M

in funds and securities
under management

€33,628^M

under discretionary
management
of portfolios

89.5%

demands
advised

€26,892^M

balances
Wealth Spain

€19,807^M

independent advisory
balances Spain

CIB & INTERNATIONAL BANKING



CORPORATE CUSTOMERS WITH A TURNOVER OF MORE THAN
€500 M, INSTITUTIONS, INTERNATIONAL CUSTOMERS AND
FINANCIAL SPONSORS

- **Investment in sustainable financing**, driving innovation, with one such example being Sustainable Trade Finance, working with banks in developing countries where CaixaBank has multilateral coverage, reaching more than €700 million in 2025.

HARD INDICATORS

€106,040^M
in investment

€19,530^M

CIB sustainable financing

€5,881^M
of investment
in Asset Finance

€12,994^M

financing for commercial banks in the
field of representative offices

BUSINESS BANKING



BUSINESS CUSTOMERS
UP TO €500M 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.
- In the Global Financing Solutions area of Business Banking a team of 14 people specialising in sustainability has been created, with representatives in all the regional divisions, to offer a comprehensive service and personalised support to companies on their path towards a more sustainable and decarbonised industrial model.

HARD INDICATORS

€64,368^M
investment

share of guarantees
international in Spain

36.3%
received

33.6%
issued

226

Centres¹ dedicated
exclusively to companies
and SMEs. More than
2,200 professionals

24.9%

factoring
and reverse factoring



596
SME segment
managers



Maintains the Company's commitment to promoting sustainable production in this sector

€1,000+^M
granted sustainable loans



Finances the construction of residential developments and accompanies the developer throughout the construction process.

€1,000+^M
funded between green and social developments







¹Includes 153 business centres and 73 SME Stores.

SPECIALISED VALUE PROPOSITIONS

AgroBank

/ AgroBank's objective is to **support the rural world** and drive the transformation of the agri-food sector in Spain.

Agrobank's proposal is aimed at retail customers, SMEs, corporate customers and private banking, and it is based on 3 pillars:

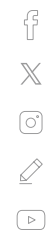
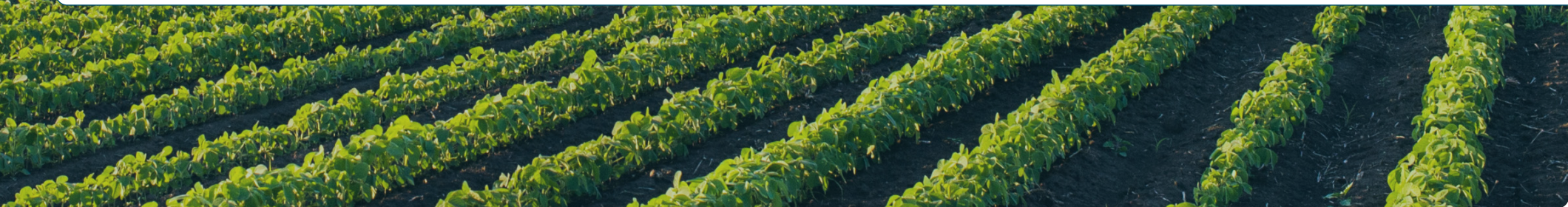
 <p>491,491 customers</p>	 <p>1,141 offices specialising in the agri-food sector</p>	 <p>€33,548^M of new financing to customers in the segment</p>	 <p>1,403 rural branches in towns with fewer than 10,000 inhabitants</p>
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<p>01</p> <p>Financial Pillar: The most comprehensive range of products and services for the agri-food sector</p>	<p>02</p> <p>Social pillar: Programmes to help entrepreneurship or to support young people and women</p>	<p>03</p> <p>Innovation pillar: boosting the digital transformation of the sector through innovation</p>
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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
- New products for financing business projects and to promote generational change in the agricultural sector, **in collaboration with MicroBank**



| **dayone**

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



960
participating companies
from Spain and Portugal



€0.8 M
in cash prizes,
international training
and visibility

Since its creation in 2007, the programme has invested €9.1M in cash prizes and support activities, which have benefited more than **525 companies**

ACTION AREAS

01

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

02

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

03

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

| **HolaBank**

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

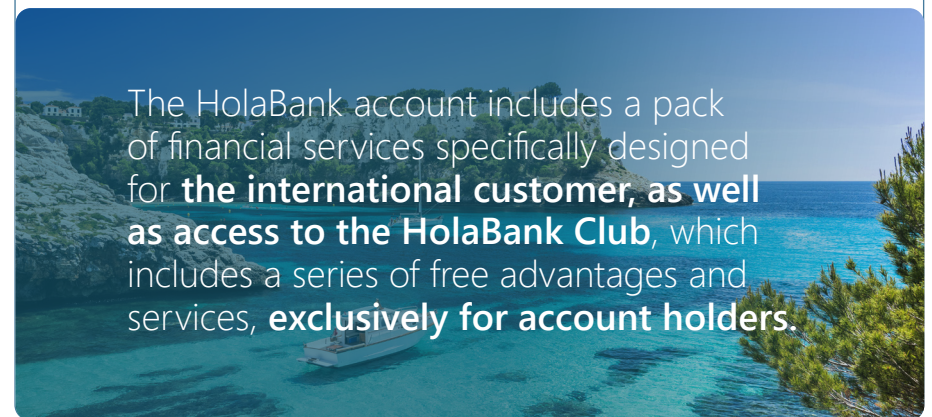
- The value proposition **consists of accompanying international customers from their arrival in Spain and throughout their stay**, offering a comprehensive financial service that meets their needs and makes their day-to-day life as easy as possible.
- **International presence at real estate fairs** to present CaixaBank's value proposition to customers who want to purchase their second holiday home in Spain, expatriates or digital nomads and to present digital solutions for customer registration online and mortgage application for non-residents.

350
HolaBank
branches

€5,004 M
mortgage portfolio
HolaBank customers

24/7
online banking
in more than 20 languages

Personalised
specialist
line in English



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

STAKEHOLDERS

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


03



NO POVERTY



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

GOOD HEALTH AND WELL-BEING



- New healthy organisation strategy
- Healthy Organisation Certification by AENOR

QUALITY EDUCATION



- Financial Culture Plan
- Workforce training
- Aula Programme
- CaixaBank Dualiza
- imaginAcademy
- Commitment to the elderly

GENDER EQUALITY



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

DECENT WORK AND ECONOMIC GROWTH

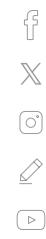


- CaixaBank Dualiza

PARTNERSHIPS FOR THE GOALS



- CaixaBank Dualiza



CUSTOMERS



20.3 M
CaixaBank Group customers

3.1 MM/month
Transactional NPS surveys sent out

1.3 M
Transactional survey comments received

CUSTOMER EXPERIENCE



CAIXABANK SPAIN

18.5 M CaixaBank customers	81.6 % Transactional NPS Retail Connecta	79.4 % Transactional NPS Retail	97.3 % Transactional NPS Private banking	94.4 IE Institutions	84.8 % Close the Loop management
	91.5 % Transactional NPS SME banking	91.9 % Transactional NPS Business banking	93.0 IE Corporations	6.3 PP Close the Loop improvement	

CAIXABANK PORTUGAL

1.8 M BPI customers	88.3 IE Individuals	87.4 IE Premier
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CaixaBank is the "Group of choice" for individual customers in Spain, with a steadily growing franchise in Portugal



COMPLAINTS RECEIVED

Complaints received	2024 ¹	2023
Customer Service - CaixaBank		
Detrimental	343,973	103,754
Other	141,415	175,793
Customer Service - Affiliated Subsidiaries		
Detrimental	28,930	25,171
Other	33,435	34,046
Claims and complaints filed with the supervisors' claims services		
Bank of Spain	2,504	4,336
The Spanish Securities Market Regulator	154	231
Insurance and Pension Plans General Division	467	521

COMPLAINTS MANAGEMENT

TYPE OF COMPLAINT



- **72%** Asset transactions
- **7%** Liability transactions
- **3%** Pension funds and insurance
- **4%** Channel
- **4%** Cards and POS
- **7%** Other services
- **3%** Collection and payment services
- **0%** Investment services

AVERAGE RESOLUTION TIME



- **57%** Less than 10 days
- **30%** 10-30 days
- **13%** More than 30 days

RESOLUTION



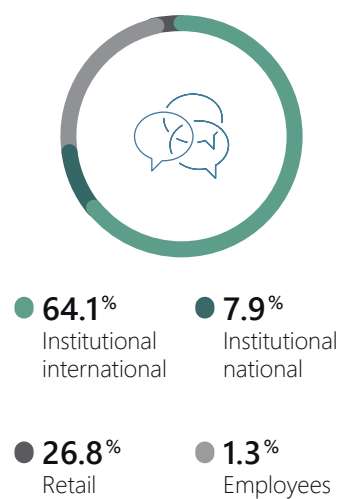
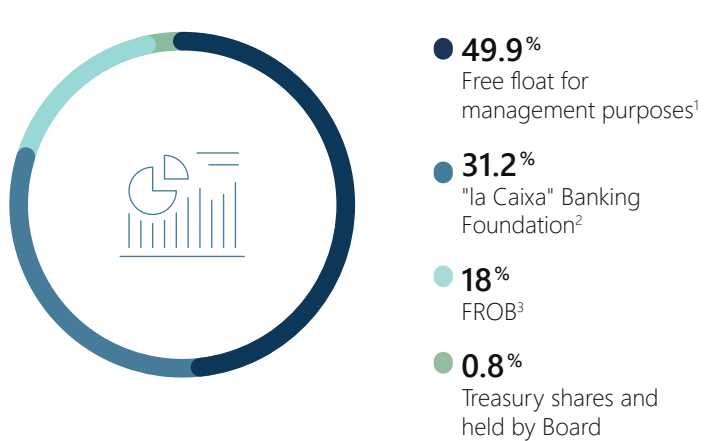
- **49%** In favour of the claimant
- **34%** Resolved in favour of the Bank
- **17%** Rejections



¹ In addition, 118,688 complaints were rejected in 2024 and 47,553 in 2023. See Note 44.2. "Customer Services" in the attached consolidated financial statements. The complaints detailed here do not include any received by Credifimo (716 in 2024 and 270 in 2023) with a 58% favourable resolution rate for the customer, or any received by Banco BPI (9,939 in 2024 and 7,259 in 2023).

SHAREHOLDERS AND INVESTORS

FLOAT FOR MANAGEMENT PURPOSES



CAPITALISATION AND REMUNERATION

<p>€37,269^M In market capitalisation⁴</p>	<p>Share buy-back programmes</p> <p>€1,000^M Executed⁵ + €500^M Begun⁶ + €500^M Announced⁷</p>	<p>0.4352 €/SHARE Dividend 2024⁸</p>	<p>53.5% Cash pay-out dividend 2024⁸</p>
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Rankia Award 2024

2024 Rankia Award for the Best Shareholder Service, thanks to its Shareholder Space and financial outreach work

¹ Number of shares issued less treasury shares, shares held by members of the Board of Directors and shares held by "la Caixa" Foundation and the FROB.
² According to the information provided by "la Caixa" Banking Foundation (and its subsidiary Criteria Caixa, S.A.U.) at 31 December 2024.
³ According to the information provided by FROB (and its subsidiary BFA, Tenedora de Acciones, S.A.) at 31 December 2024.
⁴ Excluding securities held in treasury. The market capitalisation figure is as at 31 December 2024.
⁵ Correspond to the third and fourth share buy-back programmes (€500m each).
⁶ Corresponds to the fifth share buy-back programme. As at 31 December 2024 a total of 49,501,868 shares were acquired for €258,546,270.
⁷ Corresponds to the announcement of the sixth share buy-back programme announced in January 2025, which will start sometime after the end of the fifth share buy-back programme.
⁸ Dividend payable out of 2024 results agreed by the Board of Directors to be proposed at the next AGM.


RETAIL SHAREHOLDERS

216,650
Shareholders informed monthly via newsletter

2,576
Shareholders attending the 12 corporate meetings

SHAREHOLDER ADVISORY COMMITTEE

Pioneering initiative in Spain



4
Operations meetings

INSTITUTIONAL INVESTORS AND ANALYSTS

INSTITUTIONAL INVESTORS

72 %
Of the Free Float held by institutional investors

ANALYST COVERAGE

219
Analyst reports on CaixaBank published, including sector reports

Iberian Equity Awards awarded by AERI (Spanish Association for Investor Relations):



- **Best Global Company in Investor Relations** in Spain
- **Best Investor Relations Programme** in the financial sector in Iberia
- **Best Investor Relations Team in Spain**



EMPLOYEES

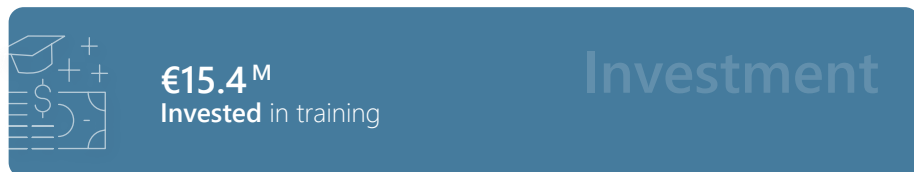
WORKFORCE



¹ Based on branch A and B sub-directorate. CaixaBank, S.A.

² This is the adjusted pay gap, which is calculated by comparing salaries between employees with the same seniority in the company, performing the same function and having the same professional level.

TRAINING



QUALIFIED TEAM

2,992,780 Training hours

92.5 % Online

7.5 % Classroom-based training

65.9 Hours of training per employee

100 % People who have undergone training

42,295 Employees with a bonus Linked to training

31,813 CaixaBank professionals certified in the Mortgage Law

33,146 Employees certified in Insurance Distribution Directive (IDD)

31,990 Employees certified in MiFID II¹

MAIN COURSES CARRIED OUT IN THE FIELD OF RESPONSIBLE PRACTICES

Linked to bonus

- Data protection at CaixaBank ✓
- Information security and prevention of fraud against customers ✓
- Risks and markets conduct ✓
- Anti-money laundering and counter terrorist financing ✓
- Prevention of money laundering (AML/CFT) ✓

¹ Markets in Financial Instruments Directive II.

HEALTH AND WELL-BEING



Healthy Organisation Certification from AENOR that promotes well-being and health across the company and among the different stakeholders.

Recognition **Top Company for Well-being 2024**, which includes companies with best practices in occupational health and corporate well-being.



Awarded the seal of Top Employer Spain 2025

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



SUPPLIERS

VALUE CHAIN

68,777
Jobs generated in Spain through the multiplier effect of purchases from suppliers¹

8,458
Jobs generated through purchases from suppliers in Portugal

SUPPLIERS

2,305
Active suppliers

€3,036^M
Invoiced by active suppliers of the CaixaBank Group

12.6
Days average supplier payment period

191
New active suppliers

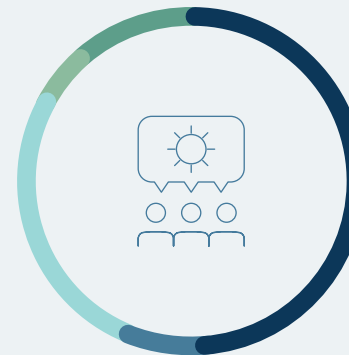
81%
Local suppliers in Spain

€5,7^M
In volume awarded to special employment centres², one of the entities with the highest volume in Spain

PURCHASING PROCESSES

1,383
Processes traded via electronic trading

€1,550^M
Volume traded via electronic trading



- **48%** IT
- **27%** Professional Services
- **12%** Marketing and Communication
- **7%** Works and General Services
- **5%** Facilities Management

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

688

Suppliers that have submitted social and environmental certificates, of which, 387 suppliers have provided ISO 14001 certification.

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.



Developing a new ESG Index

Which classifies suppliers on the basis of sustainable criteria and which is taken into account in procurement tenders.

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.

PRINCIPLES OF PURCHASING

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.

CARBON FOOTPRINT OF SUPPLIERS

In 2024, the **Carbon Footprint questionnaire** was extended and improved for strategic and preferred suppliers, incorporating new CSRD requirements and facilitating a more accurate calculation of the CaixaBank Group's carbon footprint.

PROCUREMENT AND SUPPLIER MANAGEMENT STANDARD

In October 2024, the **Procurement Standard** was updated, which 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.

1,551

Suppliers active in the Purchasing perimeter with the highest level of accreditation

34

Audits carried out including all categories of Procurement (facility & logistics, construction work, IT, professional services and marketing)

PROCUREMENT AND SUPPLIER MANAGEMENT PROCESSES

Corporate Procurement Policy

Purchasing and supplier management standard

Supplier code of conduct



01 Recording



02 Approval



03 Bidding



04 Award



05 Contract



06 Services rendered



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

¹ Facilities & logistics, construction work, IT, professional services and marketing.




SOCIETY

PROMOTING FINANCIAL CULTURE

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




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




Educational and awareness-raising content shared on social media, where lifestyle influencers from different regions share their questions about a financial topic (savings, investment, cybersecurity, etc.) **with an expert**. Each theme is linked to a milestone in the calendar anchored in current affairs that is part of society's recurrent concerns (Easter and getaways, back to school, New Year's resolutions, etc.).

89.5^M hits **30.3^M** videos



Programme aimed at young audiences that offers training and practical advice on finance-related topics through the imagin app and social media.

50 videos posted in-app and podcasts **42^M** videos



A project with an indirect contribution to the SDGs, which offers training to entrepreneurs to **improve financing, investment, savings, etc.**, as a company and as a team.

48.9% of imagin users log in to the app more than 3 times a week **71.9^M** logins to the app



Aula

training programme on economics and finance aimed at CaixaBank shareholders.

12 new episodes of the Aula podcast offering financial training **viewed 54,932 times** **11** webinars, online seminars for shareholders **viewed 7,648 times**

Training on wheels Short videos with **23 episodes** and **28,346 views** **On-site courses** **4 courses** with **291 attendees**

eBulliFoundation

Intensive classroom course on "Restaurant Management". Training for customers from the hospitality sector in collaboration with eBullifoundation¹.

2 courses carried out **160** attendees in total **32** hours of training provided

Management recipes with Ferran Adrià Digital supplement to the intensive "Restaurant Management" course.



¹ Online training website <https://www.caixabanklab-campus.com/>.

CaixaBankTalks

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

270 conferences held

2,088 attendees



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

707 articles published

199 conferences held

10 podcasts broadcast



Workshops on basic finance in face-to-face and digital format¹.

Finance for young people

54,175 attendees 2,289 workshops

Financial education talks for the elderly

525 attendees 26 workshops/talks

Basic financial education and financial education talks for adults at risk of exclusion

10,487 attendees 611 workshops/talks

Basic financial education for people with intellectual disabilities

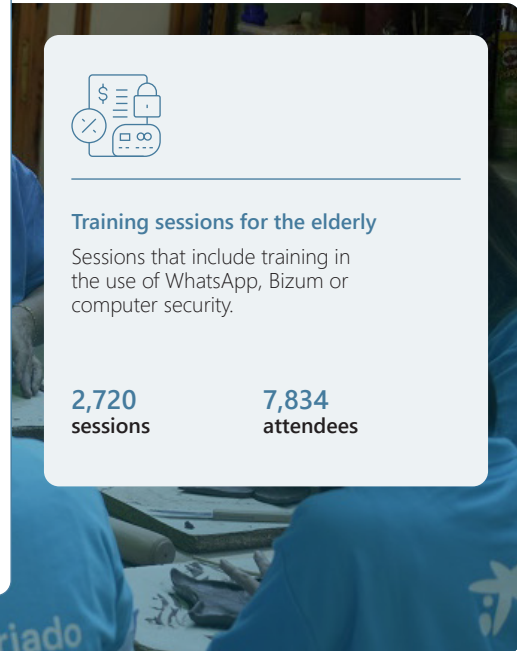
1,686 attendees 114 workshops



Training sessions for the elderly

Sessions that include training in the use of WhatsApp, Bizum or computer security.

2,720 sessions 7,834 attendees



¹ Courses delivered by the CaixaBank Volunteer Association.

SOCIAL ACTION

"LA CAIXA" BANKING FOUNDATION PROGRAMMES 



DECENTRALISED SOCIAL ACTION

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

5,625 initiatives aimed at projects by local charity organisations

5,238 recipients

PROJECTS DISTRIBUTED BY TYPE

(number of projects and investment earmarked in € million)



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.

62 solidarity formula agreements

€0.52 M extra amount contributed by customers

NO HOME WITHOUT FOOD

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

€1.7 M total funds raised (equivalent to 1,548 tonnes of food)

€1.0 M contribution from the "la Caixa" Banking Foundation

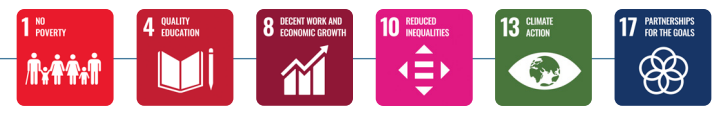
€0.7 M donations collected by CaixaBank



Global Finance awards CaixaBank as "Best bank in the world for its support to society 2024" at the Sustainable Finance Awards 2024

SOCIAL ACTION

PROGRAMMES IN COOPERATION WITH OTHER REGIONAL FOUNDATIONS



Social initiatives with other regional foundations

€1.03^M allocated to social initiatives

228 projects

Environmental initiatives with other regional foundations

€0.12^M allocated to the environmental initiative in collaboration with Fundación Montemadrid¹

14 projects

Socio-cultural projects with other regional foundations

€1.62^M Amount earmarked



11 regional foundations

¹ Fundación Montemadrid contributes an extra €50,000.

SOCIAL ACTION



/ 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

€5.1^M
in investment

133
projects supported

18,096
beneficiaries

The following prizes are awarded:

Capacitar Awards Autonomy for people with disabilities	Solidarity Award Integration and combating exclusion	Senior Award active and healthy ageing	Childhood Award children living in poverty

DECENTRALISED SOCIAL INITIATIVE 2024

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.

	€1.9 ^M in investment		70 thousand direct beneficiaries
			330 projects

PROMOVE PROGRAMME

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

€5.2 ^M in investment	18 pilot projects supported	11 R&D mobilisation projects supported
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RESEARCH AND HEALTH

CAIXARESEARCH COMPETITION IN RESEARCH AND HEALTH

Supports research centres in the areas of neurodegenerative, oncological, cardiovascular and infectious diseases, and enabling technologies in the above subject areas.

€7.7^M
in investment

9
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:

4 grants for postgraduate studies abroad	5 grants for doctoral studies	3 grants for post-doctoral positions
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SOCIAL ACTION

PROPRIETARY PROGRAMMES

CHILDHOOD

THE TREE OF DREAMS

1 NO POVERTY

10 REDUCED INEQUALITIES

17 PARTNERSHIPS FOR THE GOALS

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.

<p>34,136 Beneficiaries who have received a gift</p> <p>34,047 children and 89 elderly people facing loneliness¹</p> <p>1,053 participants legal entities</p>	<p>360 Collaborating entities</p> <p>18,358 natural person participants</p>
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SOCIAL/ENVIRONMENTAL

REUSEME

1 NO POVERTY

8 DECENT WORK AND ECONOMIC GROWTH

11 SUSTAINABLE CITIES AND COMMUNITIES

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

13 CLIMATE ACTION

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.

<p>633 donations</p> <p>66,597 articles donated</p> <p>Web portal: https://cabkreutilizame.com</p>	<p>292 recipients</p> <p>52 participating companies</p>
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DEMOGRAPHIC CHALLENGE

LAND OF OPPORTUNITIES

1 NO POVERTY

4 QUALITY EDUCATION

5 GENDER EQUALITY

8 DECENT WORK AND ECONOMIC GROWTH

11 SUSTAINABLE CITIES AND COMMUNITIES

13 CLIMATE ACTION

17 PARTNERSHIPS FOR THE GOALS

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

<p>€0.63^M in investment</p>	<p>1,966 entrepreneurs beneficiaries</p> <p>168 award-winning projects</p>
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ELDERLY

FULL OF LIFE

3 GOOD HEALTH AND WELL-BEING

10 REDUCED INEQUALITIES

17 PARTNERSHIPS FOR THE GOALS

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.

<p>€0.16^M in investment²</p> <p>8,580 elderly beneficiaries</p>	<p>707 workshops</p> <p>301 towns and cities</p>
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OTHER PROGRAMMES IN PARTNERSHIP

CONGRESSES FOR YOUNG PEOPLE

3 GOOD HEALTH AND WELL-BEING

4 QUALITY EDUCATION

17 PARTNERSHIPS FOR THE GOALS

We promote the Congresses of the foundation **Lo Que De Verdad Importa** and the Circuit **Relife**. By doing so, we are able to spread universal values among young people and allow them to hear Historias de Vida (Life Stories) and dialogues around the world of addiction, giving them the tools to empower them for a better future.

13,895
attendees at the congresses

¹ A pilot project has been launched in 2024 in which the beneficiaries are older adults in a situation of unwanted loneliness.
² Investment from 2023 has also been utilised.

SOCIAL ACTION



SUPPORT FOR THE SOCIAL THIRD 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.

€48.64^M amount collected ¹	2,311 social entities supported ²	2,783 worthy causes supported ²
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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.

EMERGENCY FUNDRAISING



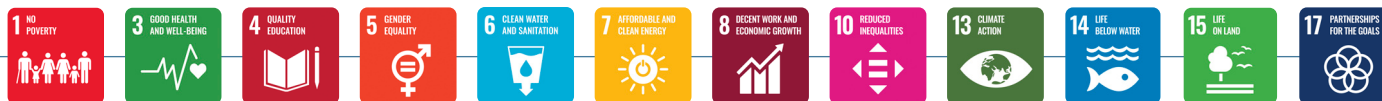
22.8 MM€
Amount raised in 2024 in emergency aid for those affected by the DANA flooding³

CaixaBank urgently set up its platform for collecting donations for specific causes in support of those affected by the DANA flooding. Hundreds of volunteers were also mobilised in the affected areas to help with clean-up and debris removal.



¹ Includes the collection of financial donations from Ningún Hogar sin Alimentos.
² The number of causes and entities has increased significantly compared to 2023 due to the incorporation of the causes and entities of the Bizum donations service.
³ Amount included in the total amount raised from the donation platform (€48.64MM).

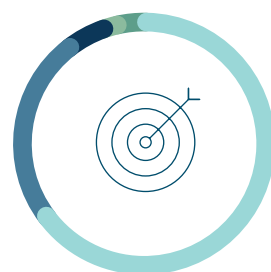
SOCIAL ACTION



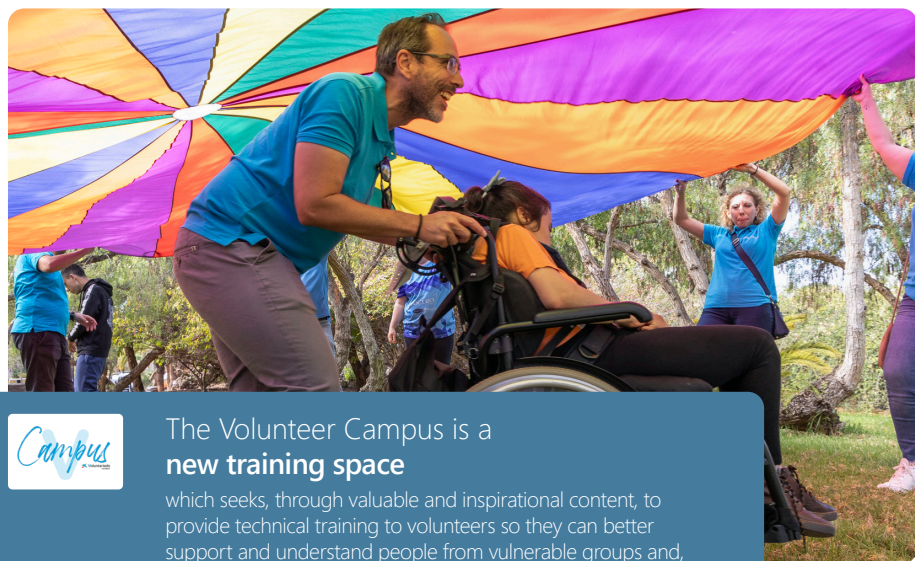
CaixaBank Volunteering offers a solution for everyone looking for initiatives where they can help with issues of social impact. The offer, organised in three areas (strategic programmes, local activities and support in emergency situations), is complemented by corporate volunteering activities for employees,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

20,201 volunteers	433,514 recipients/ beneficiaries	29,935 activities carried out	2,509 collaborating entities
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ACTIVITIES CARRIED OUT BY CAIXABANK VOLUNTEERS



68% support	2% environment	1% other
28% education	1% digitisation	



The Volunteer Campus is a new training space

which seeks, through valuable and inspirational content, to provide technical training to volunteers so they can better support and understand people from vulnerable groups and, at the same time, broaden the technical knowledge necessary to volunteer and create a positive social impact.

SOCIAL MONTH

The largest annual mobilisation of corporate volunteering organised by the CaixaBank Volunteers Association, held throughout the month of May 2024.

16,580 volunteers	117,786 recipients/ beneficiaries	2,749 activities carried out	998 collaborating entities	37% CaixaBank Group staff took part in Social Month
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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.

756,000€ amount donated	150 approved projects
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CAIXABANK DUALIZA



Caixabank Dualiza is the commitment of the Caixabank Dual Training Foundation to the promotion and dissemination of Vocational Training, as well as to the fundamental role that this training pathway must play in the future of society. Only through better training can we achieve a more cohesive society with less inequality.



IMPACT IN 2024:

12,472 Students	4,114 Teachers	2,499 Corporate	1,378 VET centres
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ANNUAL INVESTMENT



- €1.69 M Promotion Facility Aid
- €0.46 M Research Facility Aid
- €0.38 M Orientation Facility Aid

INITIATIVES TO DRAW CLOSER TO VET SCHOOLS AND COMPANIES

- Dualiza meetings and breakfast gatherings**
 - 33 events carried out with 767 companies and 457 VET centres.
- Sectoral workshops to raise awareness of the new VET system**
 - 25 workshops, with 163 companies and 976 teachers participating.
- Active participation in VET conferences and workshops**
 - 10th Annual FP Empresa Conference, with more than 900 attendees.
 - 92 events and conferences supported on Vocational Education and Training.

GUIDANCE INITIATIVES

- Workshops and webinars**
 - 34 training initiatives to raise awareness about Vocational Education and Training (VET) among guidance counsellors (more than 2,000 participants).
- Dualiza Careers**
 - 8 editions of the programme, with 5,605 students, 67 VET centres and 74 companies.
- FP STEAM**
 - 2 editions of the programme, with 306 students and 9 companies.

INITIATIVES AIMED AT IMPROVING PROFESSIONAL QUALIFICATIONS

- 24h d'Innovació de Barcelona, with 1,280 students.
- Soft Skills programme, with 742 students from 21 VET centres.
- 3 Escape Rooms, with 1,885 students.
- MOOC 'Sustainability in VET' involving 332 teachers.

RESEARCH INITIATIVES

- Publication of 12 sectoral briefings and 7 FP analyses. Preparation of studies**
 - Annual Observatory report: "VET in the face of the challenges of environmental sustainability in Spain".
 - Case study: "The abandonment of studies in Vocational Education and Training centres in Spain: Diagnosis and proposals for improvement".
- New VET Observatory**
 - Only portal with grouping of national VET data.

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 2024 edition:

30 Environmental **3,396** Students

47 VET centres **72** Companies and institutions

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

The Knowledge and Innovation Centre and its platform **VET Observatory**, promotes action-oriented research, useful for decision-making.

CALL FOR PROPOSALS FOR GUIDANCE

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.

28 Environmental **7,386** Students **28** VET centres

177 Companies and institutions

DIVERSITY



Transversal programme to develop and promote **the value of diversity**, equity and inclusion (DEI) both inside and outside of CaixaBank



Inclusion and diversity are promoted in **all forms**: gender, functional, generational, cultural, LGBTIQ+



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



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.



Included in the **Bloomberg Gender Equality Score**.



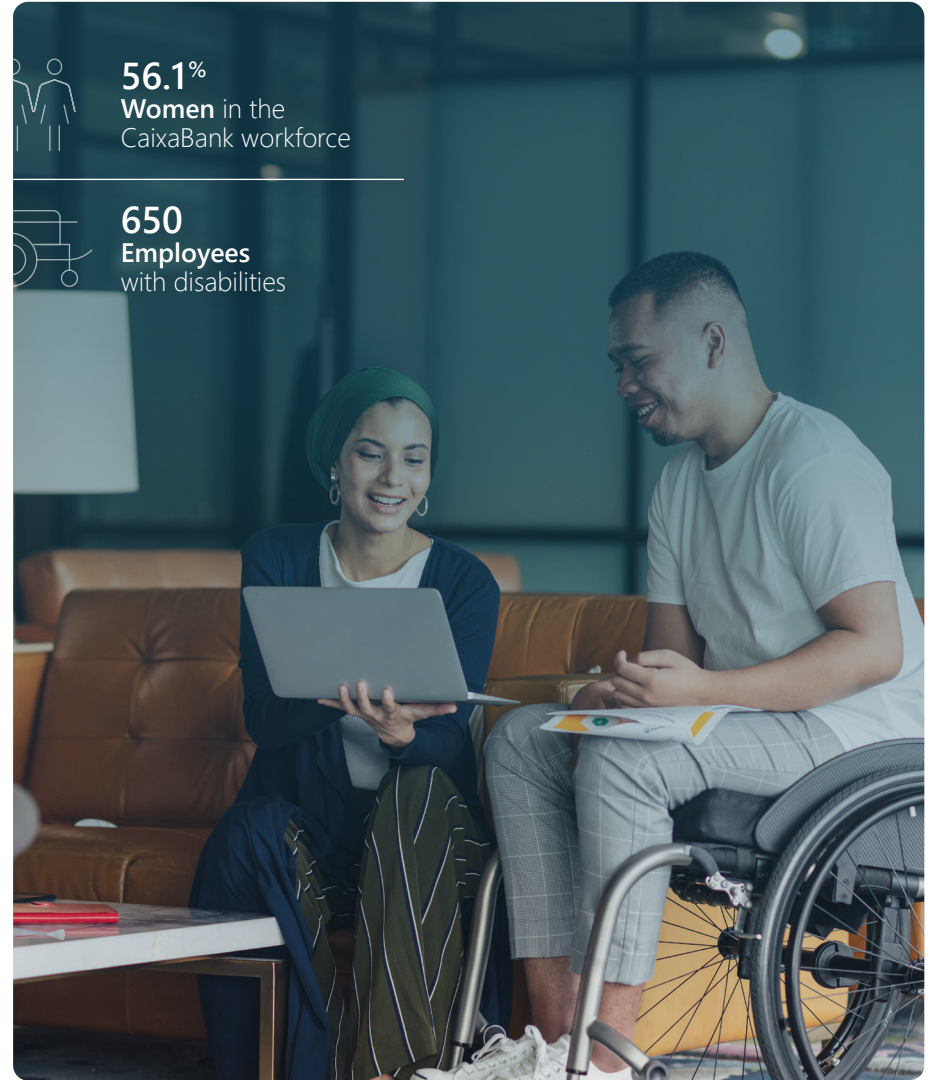
Bronze Award and 6th company in the II Ranking of Companies for Gender Equality by the Woman Forward Foundation, whose objective is to promote female leadership in the business environment.



DEI Distinction for Equality in Business, awarded by the Ministry of Equality.



Diversity and Inclusion Awards awarded by INTRAMA to companies with best practices in diversity and inclusion. Second prize in the category of **Top Intercultural Diversity Company**.



56.1% Women in the CaixaBank workforce

650 Employees with disabilities



DIVERSITY

 **FUNCTIONAL DIVERSITY**

 **DIVERSITY LGTBIQ+**

Committed

With the inclusion of people with disabilities and their active role in society.

Inclusive policy

Of people with disabilities.

Functional Diversity Plan

2022 - 2024.

Vocational guidance programme for young people with Autism Spectrum Disorder

in collaboration with Specialisterne.

Guidance service

On disability and dependency for employees and first-degree relatives (VivoFácil).

New disability guide

and fair treatment of the entire workforce.

Talent without labels

Visibility of people with disability, in the new internal mini-series.

Agreement with Specialisterne and Tasubinsa

for the inclusion of professionals with disabilities in teams in the Systems area.

Adecco Foundation Family Plan,

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

SUPPORT FOR THE SPORT OF PEOPLE OF PEOPLE THE DISABLED



Sponsors of the Spanish Paralympic Committee (SPC) and official sponsors of the Paralympic team, which stems from the Bank's commitment to diversity and inclusion in sport.



Partnership agreement with the FEDDF¹

Main sponsor of the FEDDF with the aim of promoting wheelchair basketball.



Adhered to REDI

since 2022.

Launch of a new LGTBIQ+ diversity plan

With active listening to employees and design and development of ad-hoc actions.

Visibility and awareness

with the publication of news in PeopleNow and on social media.

Protocol update

for the prevention, handling and eradication of harassment, including in the LGTBIQ+ community.

Celebration of the International LGTBIQ+ Pride Day



¹ FEDDF – Spanish Federation of Sports for People with Physical Disabilities.

DIVERSITY

GENDER DIVERSITY

43.4% Women in managerial positions¹

40% Female Board members

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

PROMOTING EQUALITY

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

FEMALE MENTORING

- Internal **female mentoring** programme and internal certification consolidating mastery of the mentoring technique.
- **First Spanish company** to obtain AENOR certification for its mentoring programme.
- **Mentoring programme Closingap.** Cross-mentoring for women from organisations that are part of the Closingap association.

BREAKFASTS WITH TALENT

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

VISIBILITY OF DIVERSITY

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

DIVERSITY COMMITTEE

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

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

EXTERNAL ADVISORY COMMITTEE

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

Equality Plan

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

Since 2023, the Equality Plan had reflected **new external regulations**, especially with regard to the inclusion of the pay audit and diagnosis.

Protocols for vulnerable groups

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

153 Cases analysed since implementation

46 Cases derived to the Prosecutor's Office

Adherences

CULTURAL DIVERSITY

Understanding and valuing cultural diversity is key to strengthening relationships and fostering respect in an interconnected world. At CaixaBank, we are committed to an inclusive environment that promotes racial and ethnic equality, where everyone feels valued and respected.

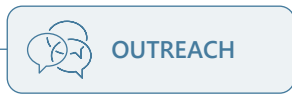
New Cultural Diversity Action Plan

With awareness-raising and communication initiatives, **both internal and external.**

- A practical guide to cultural diversity in our professional environment.
- The book "Recipes of the World", which brings together the diversity of cultures of the people who work at CaixaBank.

¹ Based on branch A and B sub-directorate.

DIVERSITY



Wengage also develops external initiatives for customers and society, based on promoting diversity and equal opportunities in 4 areas of activity:

1. Leadership and entrepreneurship
2. Innovation and education
3. Sport
4. Women and the rural environment

LEADERSHIP AND ENTREPRENEURSHIP

Rewarding the **careers of self-employed women** in Spain.

It honours Spain's leading businesswomen. **8th Edition of the CaixaBank Businesswoman Award.**

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

closingap

SPORT

Support for women's sport through sponsorship of the Spanish Women's Basketball Team and other sporting events.

INNOVATION AND EDUCATION

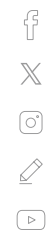
7th WONNOW Awards. Acknowledging academic excellence and talent for students in STEM (science, technology, engineering and mathematics) degrees, with 1,006 applicants registered.

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

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

WOMEN AND RURAL ENVIRONMENT

- **AgroBank Chair, Women, Business and Rural Environment UCLM** (University of Castilla La Mancha).
- **5th 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 Mentoradas Rurales".
- **Membership of the main associations** that support women in rural areas: **FADEMUR** (Federation of Rural Women's Associations), **AFAMMER** (Association of Rural Families and Women) and **Cooperativas Agroalimentarias de España**.



ACCESSIBILITY

CaixaBank aspires to become the **point of reference and bank of choice for individuals with disabilities**, 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.



CaixaBank Group is working on a **corporate design system that is 100% accessible**

PRINCIPLES IN PRODUCT AND SERVICE DESIGN



Perceptible

Senses the content can be perceived by the different senses



Operable

Motor, voice can be used with standard peripherals or specialised support products



Understandable

Cognitive content that is easy to understand, avoids or helps to solve errors



Robust

Technology content can be used by different user devices



Braille card

In 2022, CaixaBank launched a financial card with Braille features, developed in collaboration with ONCE, to facilitate the autonomy of visually impaired people in physical and online purchases.

3,949 Braille cards



POS for people with visual disabilities

In 2023, CaixaBank, in collaboration with ONCE, improved the accessibility of the Point of Sale (POS) by incorporating an 'Accessible Mode' that announces the payment amount aloud for visually impaired people.

90.3% of POS Terminals have accessible mode (out of total Android POS Terminals)



Sign language service for people with hearing impairment

The SVisual pilot programme has been successfully implemented in 120 offices, providing sign language services for the hearing impaired through a video-interpretation system with specialised interpreters.

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.



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 2024

- **Allocation of reserves:** reinforcing teams with accessibility experts and investing in projects to develop accessibility in the different channels (*app*, web and cashpoints).
- **Current products and services:** conducted a detailed analysis of the impact of the new regulation in order to identify improvements to be implemented in the coming years. A project office has been set up to coordinate all efforts and enhance accessibility throughout the Entity.
- **Future products and services:** defined 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.



BRANCHES

89% accessible branches

18 offices where barriers have been removed in Spain and Portugal

ATMS

100% accessible branches

APP

Improved design with enhanced **colour contrasts and font sizes** to ensure readability for people with low vision.

Use of clear and simple language

Flows are defined with accessibility in mind, putting people at the centre, improving their experience y simplifying navigation.

VoiceOver (iOS) and TalkBack (Android) navigation design for voiceover of all on-screen information and actions

WEBSITE

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

ILUNION

Performs biannual audits of the entire commercial portal to detect possible errors

ACCESS TO HOUSING



Housing aid

Active support policy for first-time homebuyers

CaixaBank was the first bank to sign up to the Spanish Government's new Code of Good Practice for the viable restructuring of debts secured by mortgages on primary residences.



SOCIAL HOUSING

The Impulsa programme has been further consolidated with the aim of helping to improve the socio-economic situation of tenants. The main implications for the tenant are social accompaniment to help reintegration into employment (referral to the Incorpora programme of the "la Caixa" Foundation or other existing employment programmes) and support in the management of energy aid and subsidies.

9,536
Social housing rental programme
(includes 4,861 homes contributed to the Social Housing Fund).

● **6,391**
Housing without subsidy
(€243.63 average amount of rent)

● **3,145**
Subsidised housing
(€332.01 average amount of rent)



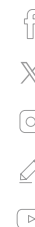
MORTGAGE CUSTOMER SERVICE (SACH)

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.

1,407 Cases reviewed by the SACH in 2024 | **32,160** 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.

BUSINESS BANKING

ESG Engagement Project with corporate clients to establish a roadmap for building a new commercial value proposition, supporting clients in their transition and positioning CaixaBank as a leading institution in sustainability. The aim is for companies to have an individualised and complete vision, in the short and medium term, of how to advance in sustainability from a perspective of opportunities and challenges.

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

PRIVATE BANKING

CaixaBank was a pioneer in having specialised units that offer its Private Banking customers a comprehensive solution that responds to their needs in the field of philanthropy and responsible and impact investment.

78 clients who have received personalised advice on philanthropy.

BANKING RETAIL

Through CaixaBankNow, a **"carbon footprint calculator"** is available to individual customers, the self-employed, SMEs and companies. This is a tool with methodology validated and verified by AENOR.

ENGAGEMENT WITH EMPLOYEES

STUDY OF EMPLOYEE ENGAGEMENT AND SATISFACTION, CULTURE AND LEADERSHIP

RESULTS OF THE 2024 STUDY

83% global participation | 69% climate and total commitment favourability

GOAL 2027
72%

WE PLAN

Initiative aimed at advancing the improvement of the professional environment

+ 150 initiatives and improvement actions



INTERNAL COMMUNICATIONS



- Listening in moments of truth
- Workforce representatives
- The role of the Business Partners

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.**

85 SMEs have participated in the programme

ENGAGEMENT WITH SHAREHOLDERS AND INVESTORS¹

Aula

12 new episodes of the Aula podcast offering financial training with **54,932** views



11 webinars: online seminars for shareholders **7,648** views



Training on wheels Video shorts with **23** episodes and **28,346** views



On-site courses **4** courses with 291 attendees and 582 hours delivered

529 meetings with domestic and foreign institutional equity and bond investors



1,237 attendees



26 meetings with investors specifically on ESG issues



44 attendees

Implemented ESG Supplier Development Plan

As part of CaixaBank's Sustainable Procurement project to help strategic suppliers to obtain a better positioning in terms of sustainability



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

RESPONSIBLE ACTION

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

RESPONSIBILITY 04

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

Single company
institution certified by AENOR as an organisation committed to the elderly

Included in the S&P Global Sustainability Yearbook 2025

GENDER EQUALITY

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

SUSTAINABLE CITIES AND COMMUNITIES

- Adherence to UN Tourism
- Adherence to the Poseidon Principles

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 in the Dow Jones Sustainability Index
- Inclusion on the CDP A List

PEACE AND JUSTICE, STRONG INSTITUTIONS

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

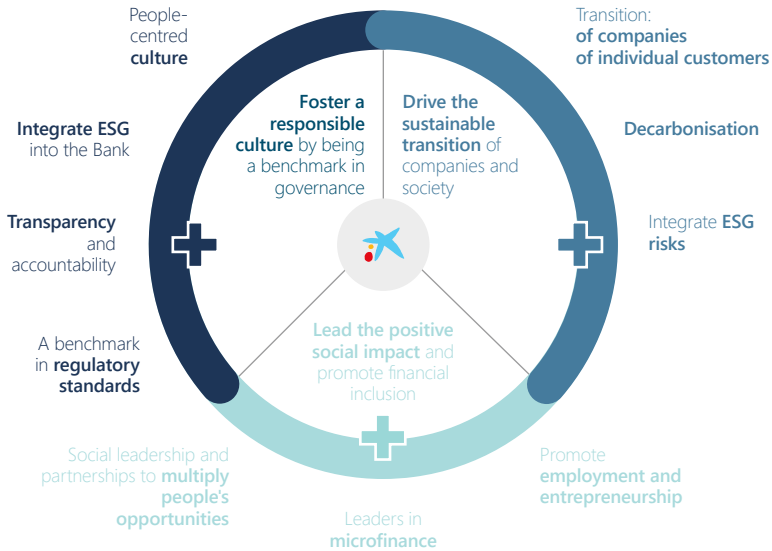
PARTNERSHIPS FOR THE GOALS

- National and international adhesions



SUSTAINABLE BANKING PLAN 2022-2024

ALIGNED WITH THE STRATEGIC PLAN 2022-2024



GOALS OF THE SUSTAINABLE BANKING PLAN 2022-2024

The Sustainable Banking Plan 2022-2024 has reached all **targets three months before the Plan was due to close**

GLOBAL

€64,000^M mobilised in sustainable financing¹



Until December 2024: €86,770^M mobilised

Maintain **category A** in the synthetic sustainability indicator

A
December 2024

ENVIRONMENTAL

Advance the decarbonisation of the portfolio to reach net-zero emissions by 2050



Targets defined for 10 sectors² NZBA for reduction of financed footprint by 2030

SOCIAL

413,300 beneficiaries of MicroBank, CaixaBank Group's social bank



Until December 2024: 484,522 MicroBank beneficiaries

GOOD GOVERNANCE

43% women in management positions³

43.4% of women in managerial positions by December 2023

In 2024, the Board of Directors approved the new Sustainability Plan for 2025-2027⁴

This Plan aims to preserve the progress made in the 2022-2024 Sustainable Banking Plan and embody CaixaBank's proposal to address challenges such as inequality, climate change and biodiversity loss, as well as the increase in conflicts and demographic changes.

¹ See note 1 on page 61.

² Oil & Gas, Power, Coal, Iron & Steel, Auto, Maritime, Aviation, Residential RE, Commercial RE and Agro (qualitative); Cement (immaterial) and Aluminium (immaterial).

³ Calculated from results in S&P Global-DJSI, Sustainalytics, MSCI and ISS ESG.

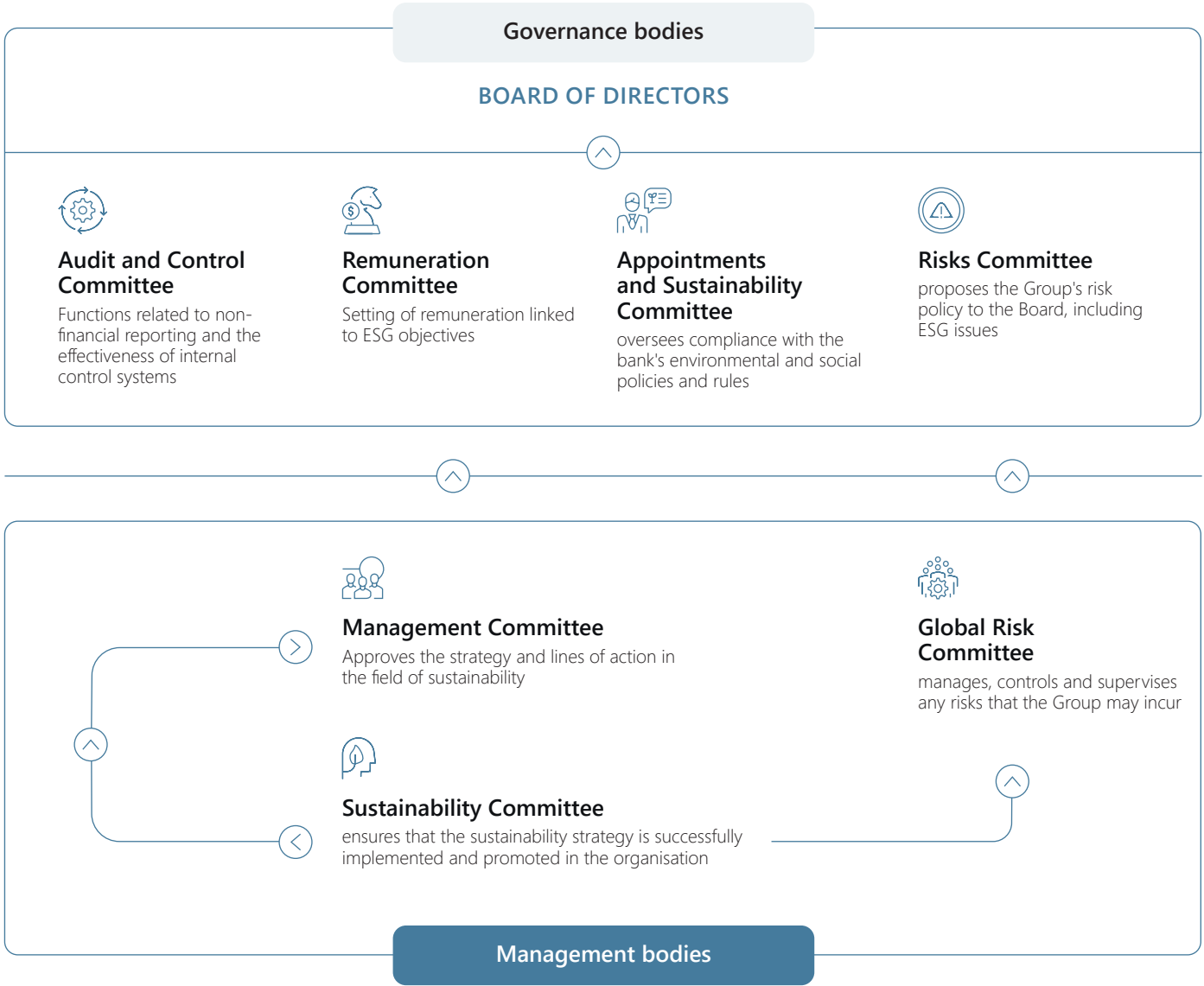
⁴ For detail of the 2025-2027 Sustainability Plan, see https://www.caixabank.com/deployedfiles/caixabank_com/Estaticos/PDFs/Sostenibilidad/CaixaBank_25-27_Sustainability_Plan.pdf

SUSTAINABILITY GOVERNANCE



Board of Directors

The highest body responsible for approving the sustainability strategy and policy principles and for overseeing their implementation



MAIN ETHICS AND INTEGRITY POLICIES AND PRINCIPLES



Code of Ethics



General principles of the Corporate Anti-Corruption Policy



Tax risk management and control policy



Procurement Principles



Supplier Code of Conduct



Principles for action in the field of sustainability



CaixaBank's Human Rights Principles

Summary of the due diligence process
Diligence and assessment in human rights.¹



Principles for action in the Corporate Sustainability/ESG Risk Management Policy



Occupational Health and Safety Policy



Healthy Organisation Policy



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 framework for integrating ESG risks into investment and asset management services.



Corporate Policy on Crime Prevention



Corporate Policy on Regulatory Compliance



CaixaBank, S.A. Group Corporate Policy for Anti-Money Laundering and Counter Terrorist Financing (AML-CTF) and for Management of Sanctions and International Financial Countermeasures



Corporate Policy on conflicts of interest for CaixaBank Group



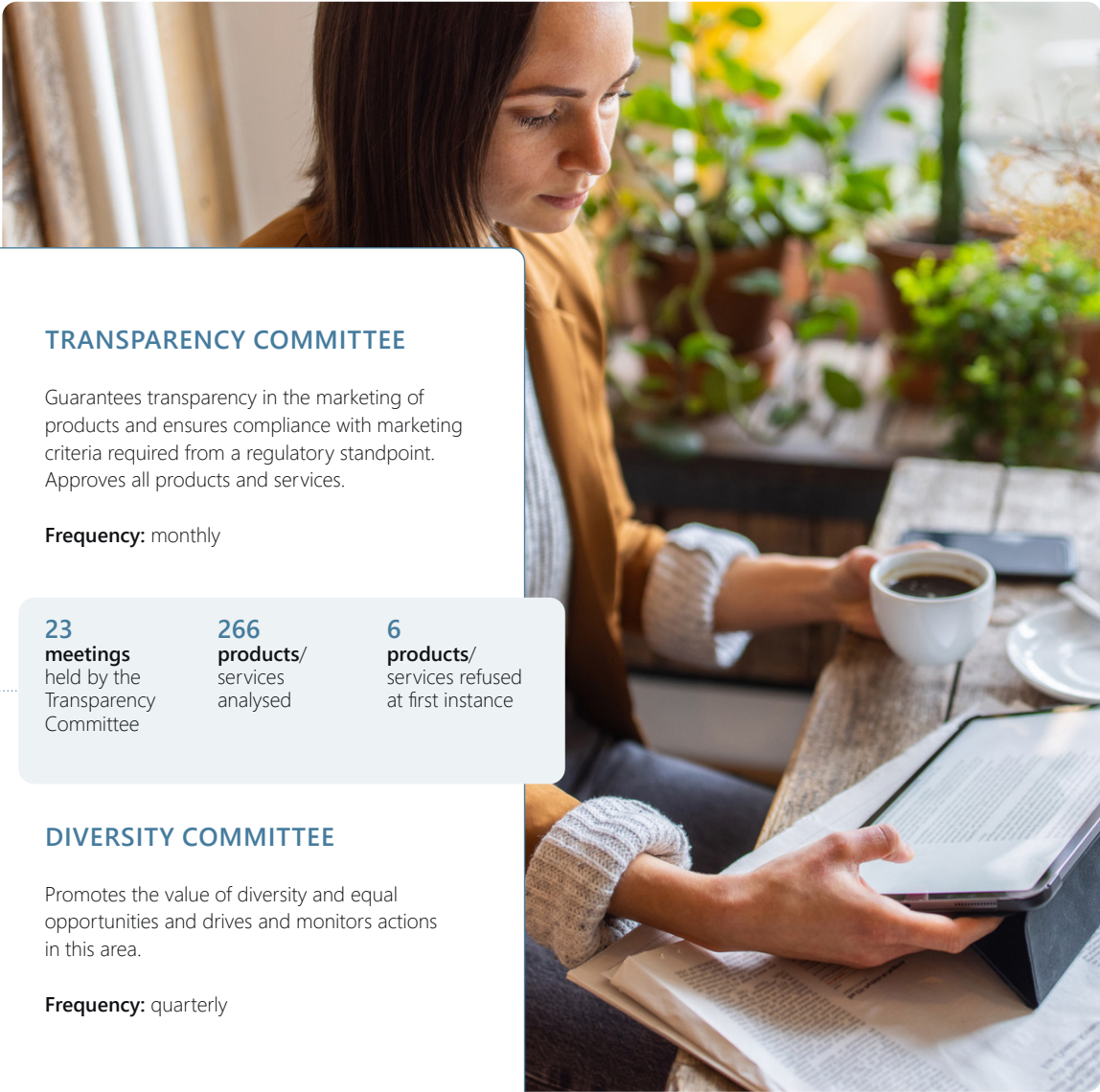
Internal Rules of Corporate Conduct on matters relating to the Stock Market (IRC)



¹Updated in July 2023.

RESPONSIBLE MANAGEMENT

MAIN COMMITTEES



SUSTAINABILITY COMMITTEE

Ensures that the sustainability strategy is successfully implemented and promoted in the organisation.

Frequency: monthly

PRODUCT STRATEGY COMMITTEE

Provides a strategic, agile and efficient vision in the process of reviewing and approving new products and services, and brings together business decisions in a top-level committee.

Frequency: bi-weekly

TRANSPARENCY COMMITTEE

Guarantees transparency in the marketing of products and ensures compliance with marketing criteria required from a regulatory standpoint. Approves all products and services.

Frequency: monthly

23 meetings held by the Transparency Committee	266 products/services analysed	6 products/services refused at first instance
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GLOBAL RISK COMMITTEE

Manages, controls and supervises any risks that the Group may incur.

Frequency: monthly

REPUTATIONAL RISK COMMITTEE

Coordinates, approves, manages, and promotes the initiatives and strategy of the CaixaBank Group in the field of reputational risk. It also oversees the Reputational Risk Service.

Frequency: monthly

DIVERSITY COMMITTEE

Promotes the value of diversity and equal opportunities and drives and monitors actions in this area.

Frequency: quarterly

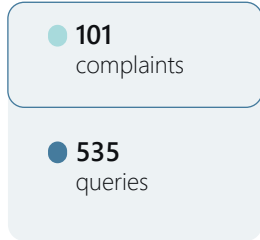


QUERIES CHANNEL AND WHISTLEBLOWING CHANNEL

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.

COMPLAINTS AND QUERIES RECEIVED IN 2024



TYPES OF COMPLAINTS RECEIVED



UNE 19601 certification obtained for Crime Prevention Management System

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 business activity with ten principles in relation to human rights, employment standards, the environment and anti-corruption. CaixaBank (2005), VidaCaixa (2009), MicroBank (2009), CaixaBank AM (2011), BPI (2020) y CaixaBank Tech (2024).



UNEP FI promotes sustainable finance and the integration of environmental and social aspects in the business. CaixaBank (2018) and BPI (2023). The Principles for Responsible Banking 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).



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



Promoting sustainable and responsible investment in Spain (2011).



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



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



An alliance of multinational companies united by a common goal: to create a way to measure and compare the value of companies' contributions to society, the economy, and the environment. The partnership converts social and environmental impacts into comparable financial data. CaixaBank (2024).

OTHER ADHERENCES AND ALLIANCES

- Forética
- Fundación Seres
- Barcelona Financial Centre
- DIRSE
- UN Tourism

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



ENVIRONMENT AND CLIMATE



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



Initiative led by United Nations and PRI that involves a commitment to transition their portfolios to a net zero emissions level for greenhouse gases by 2050. VidaCaixa (2022).



An advisory group of institutions that publishes recommendations and disclosure guidelines for incorporating nature in corporate reporting. CaixaBank (2023).



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



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



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



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. CaixaBank (2024).



An initiative that drives dialogue with the world's largest greenhouse gas emitting companies. VidaCaixa (2018), CaixaBank AM (2018), BPI Gestão de Ativos (2018), BPI Vida e Pensões (2018).



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



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



European Green Hydrogen Alliance. It promotes and develops the production of renewable green hydrogen as a decarbonisation driver to achieve the European Union's climate targets. CaixaBank (2021).



It promotes and develops the production of renewable green hydrogen as a driver of decarbonisation with the aim of achieving the European Union's climate targets. CaixaBank (2024).



Alliance of financial institutions to implement a standard for assessing and disclosing the impact and dependencies of loans on biodiversity investments. CaixaBank (2024).



Initiative promoted by institutional investors that urges governments to increase their climate ambition and to implement sound transition policies. CaixaBank AM (2024) VidaCaixa (2024) and BPI Gestão (2024).

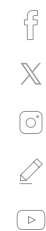
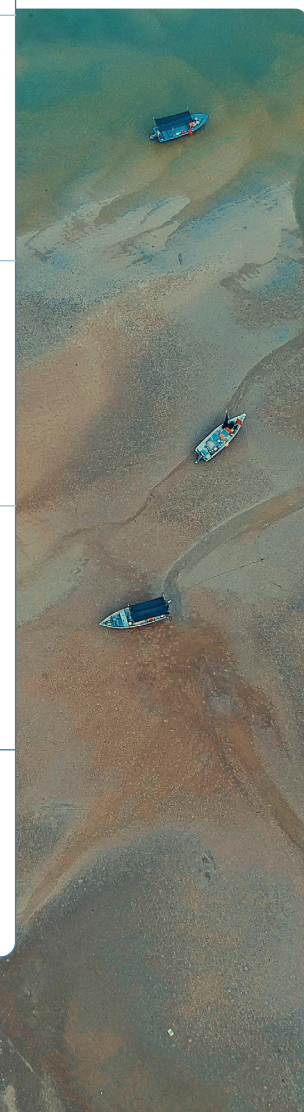
We apply principles/guidelines

We participate in working groups

Related goals set

Founding members, promoters and/or representatives in governing bodies

Collaborative dialogues



GOVERNANCE

closingap

Public-private alliance of companies acting as a reference cluster that analyses the economic and social opportunity cost of gender gaps. CaixaBank (2021).

In support of



WOMEN'S EMPOWERMENT PRINCIPLES
Established by UN Women and the UN Global Compact Office

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. CaixaBank (2020).



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

OTHER ADHERENCES AND ALLIANCES

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



SOCIAL

"la Caixa" Foundation

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

Collective Commitment to Financial Health and Inclusion



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



PRINCIPLES FOR RESPONSIBLE BANKING



We are proud to be participating in **Advanced** as a collaborating investor

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 (2022), VidaCaixa (2022), BPI Gestão de Ativos (2022).



REAL ACADEMIA ESPAÑOLA

Promote clear and accessible language as a foundation of democratic values. Incorporate projects in favour of language accessibility. CaixaBank (2024).



Impact Europe

Impact investment network to increase prosperity and social well-being for all people, adopt a resolution on inequalities and injustices and preserve the planet. MicroBank (2024).

OTHER ADHERENCES AND ALLIANCES

- European Microfinance Network
- Funcas Financial Education Stimulus Programme, promoted by CECA and Funcas



We apply principles/guidelines



We participate in working groups



Related goals set



Founding members, promoters and/or representatives in governing bodies



Collaborative dialogues


SUSTAINABILITY INDEXES AND RATINGS

/ Recognition by the main sustainability indexes and rating agencies.




1st Spanish financial institution


to have voluntarily undergone the **Sustainable Fitch** ESG assessment since 2023, under its solicited modality, obtaining a **ESG Entity rating of 2** in the assessment carried out in October 2024. The Bank has achieved one of the highest ratings in the financial sector worldwide.




Included in the S&P Global Sustainability Yearbook 2025 for its excellent sustainability performance.




In February 2025, **CaixaBank was upgraded to AA in the MSCI credit rating** and placed in the Leader category.



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.**



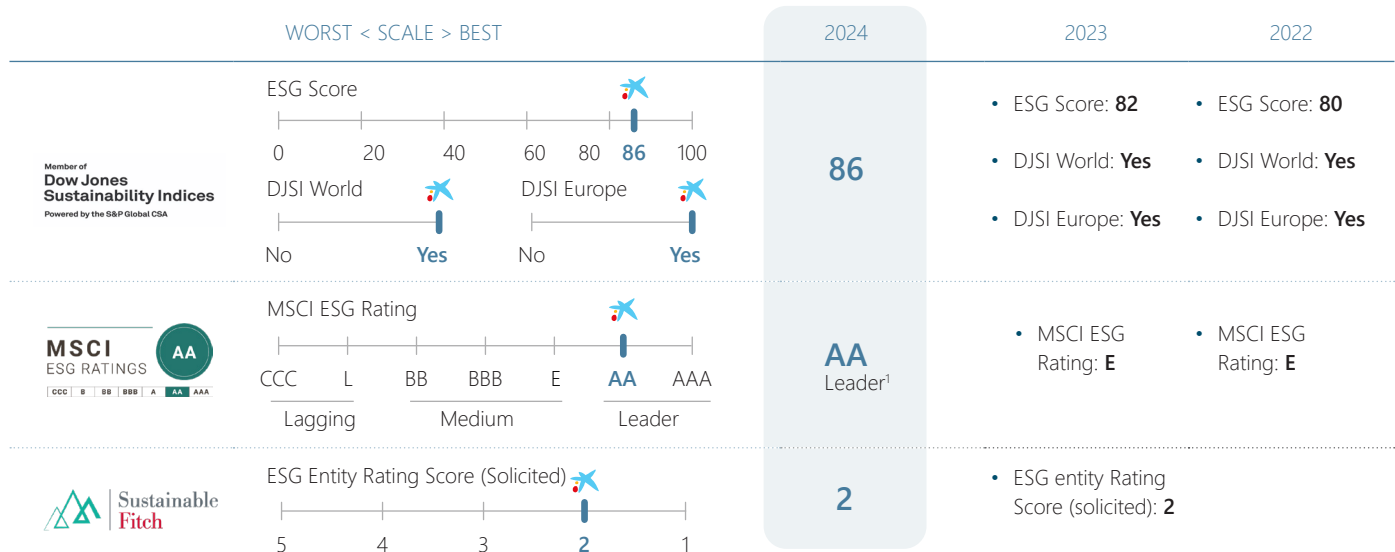
Certification of the Good Corporate Governance Index issued by AENOR, obtaining the maximum rating of G++. This index measures the degree of compliance in this area on the basis of 9 variables, 41 indicators and 165 evaluation criteria.



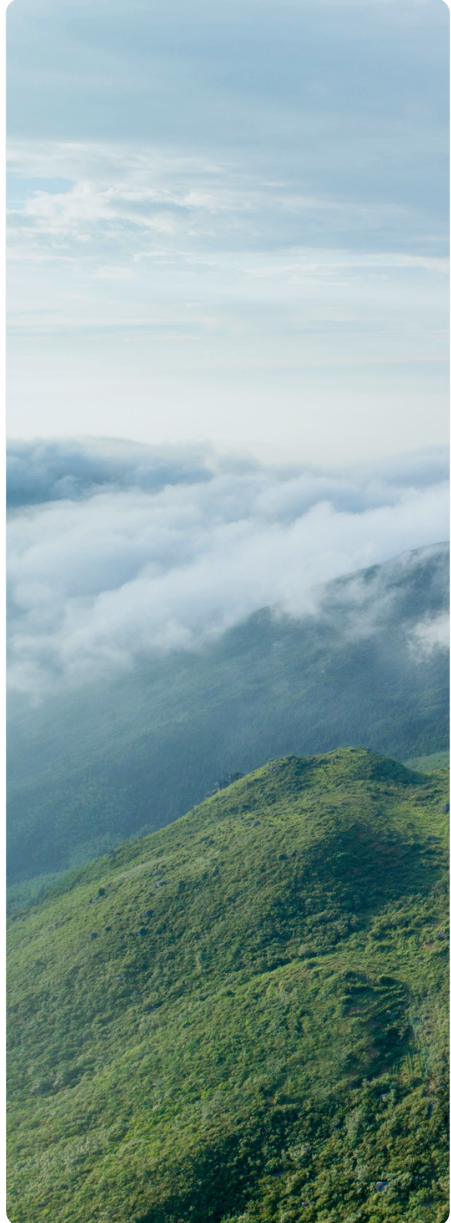
CaixaBank renewed its AENOR certification as an organisation committed to the elderly for its value proposition in the senior segment, structured around improving the experience of its customers with inclusive quality services and specific protocols.



Inclusion in Dow Jones Sustainability Index World for the 13th consecutive year. **9th most sustainable financial entity in the world** according to DJSI World and **2nd bank in DJSI Europe**



¹ Assessment received in February 2025 (on 2024 response).



¹ Score obtained in January 2024 for the fiscal year 2023.

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 maintains a **strategic alliance** with "la Caixa" Banking Foundation, its reference shareholder

PRIORITIES / INTERRELATED SDGS

Commitment to people

Commitment to society

Commitment to the planet

CAIXABANK GROUP'S CONTRIBUTION TO THE SDGS

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

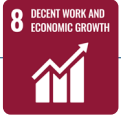



- To contribute to the financial well-being of our customers and the progress of society as a whole.
- The 4 priority SDGs are interrelated with the remaining SDGs, with CaixaBank contributing to all of the goals thanks to its transversal nature.

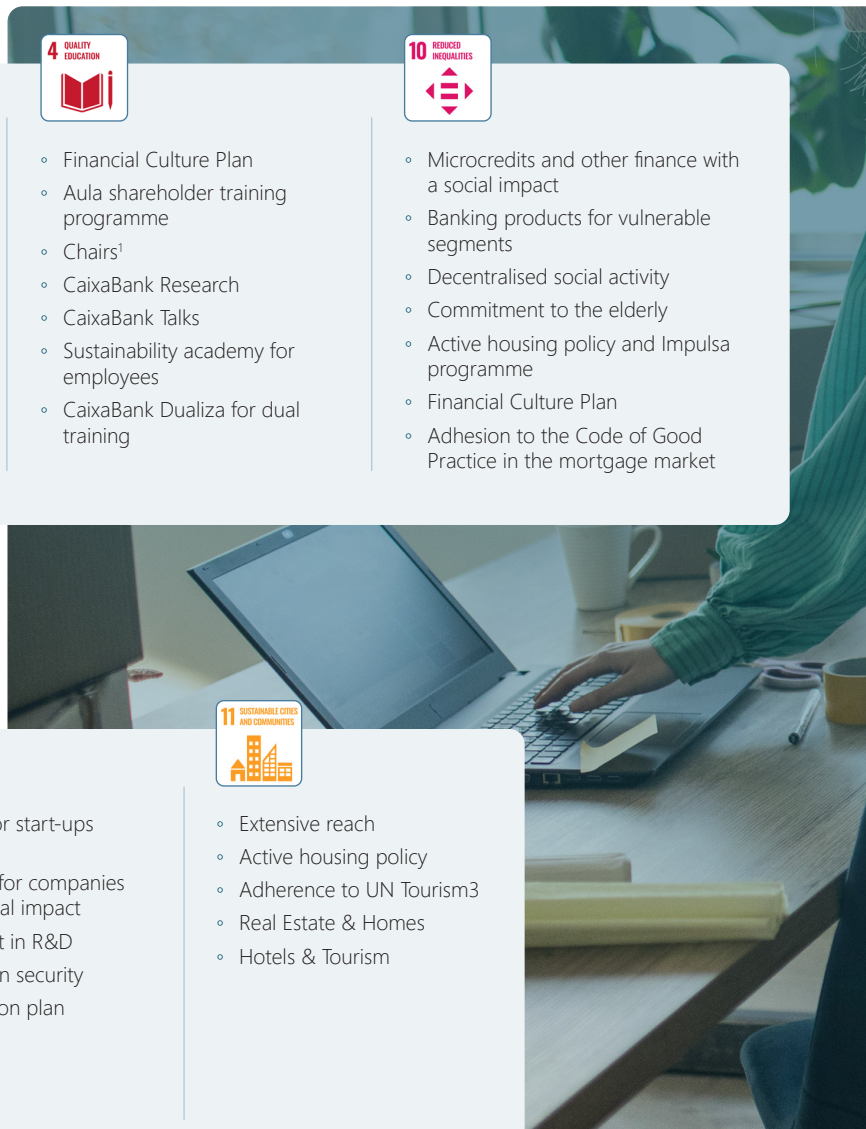


/ Contribution to the progress and wellbeing of the most vulnerable groups through access to financial services, social initiatives and an active housing policy.

 <ul style="list-style-type: none"> ◦ Microcredits and other finance with a social impact ◦ Banking products for vulnerable segments ◦ Extensive reach ◦ Social action projects and alliances to support worthy causes <ul style="list-style-type: none"> ◦ AgroBank ◦ Active housing policy ◦ Social bonds ◦ Adhered to the Commitment to Financial Health and Inclusion of UNEP FI 	 <ul style="list-style-type: none"> ◦ Household microcredit ◦ Decentralised social activity ◦ No home without food ◦ Eco-loans to the farming sector 	 <ul style="list-style-type: none"> ◦ Health and well-being loans ◦ Somos Saludables (We are Healthy) programme (CaixaBank team) and Sustainable Performance Academy ◦ Collaboration with GAVI, the Vaccine Alliance through the "la Caixa" Banking Foundation 	 <ul style="list-style-type: none"> ◦ Financial Culture Plan ◦ Aula shareholder training programme ◦ Chairs¹ ◦ CaixaBank Research ◦ CaixaBank Talks ◦ Sustainability academy for employees ◦ CaixaBank Dualiza for dual training 	 <ul style="list-style-type: none"> ◦ Microcredits and other finance with a social impact ◦ Banking products for vulnerable segments ◦ Decentralised social activity ◦ Commitment to the elderly ◦ Active housing policy and Impulsa programme ◦ Financial Culture Plan ◦ Adhesion to the Code of Good Practice in the mortgage market
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/ Boosting economic activity by promoting investment in innovation, entrepreneurship and the growth of micro-enterprises and SMEs.

 <ul style="list-style-type: none"> ◦ Financing for companies and the self-employed ◦ Microcredits for businesses ◦ Investment in R&D ◦ Job creation ◦ Social bonds 	 <ul style="list-style-type: none"> ◦ Equality Plan ◦ Wengage diversity programme ◦ Adherence to the UN Women Empowerment Principles ◦ CaixaBank and BPI Businesswoman Awards and WONNOW 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 associations² ◦ Diversity Advisory Committee 	 <ul style="list-style-type: none"> ◦ Support for start-ups (DayOne) ◦ Financing for companies with a social impact ◦ Investment in R&D ◦ Information security ◦ Digitalisation plan 	 <ul style="list-style-type: none"> ◦ Extensive reach ◦ Active housing policy ◦ Adherence to UN Tourism³ ◦ Real Estate & Homes ◦ Hotels & Tourism
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¹ IESE CaixaBank Chair of Sustainability and Social Impact.
² Equality in the company; Diversity Charter; More Women, Better Companies; Eje&Con.
³ United Nations World Tourism Organisation.

/ Adoption of a sustainable banking model based on sustainable and efficient management of natural resources.

						
<ul style="list-style-type: none"> ◦ Adherence to the Net Zero Banking Alliance (NZBA) ◦ Mobilisation of sustainable finance ◦ Ethics and integrity policies ◦ Human rights due diligence ◦ Adherence to the UNEP FI Principles for Responsible Banking¹ ◦ VidaCaixa and CaixaBank Asset Management are signatories of the PRI² 	<ul style="list-style-type: none"> ◦ AgroBank ◦ Issuance framework for sustainable, green and social bonds ◦ Declaration on Nature 	<ul style="list-style-type: none"> ◦ Adherence to the Net Zero Banking Alliance (NZBA) ◦ Renewable energy financing ◦ Reduction in energy consumption ◦ Consumption of renewable energy ◦ Green bonds ◦ Joining the European Clean Hydrogen Alliance 	<ul style="list-style-type: none"> ◦ Adherence to the Net Zero Banking Alliance (NZBA) ◦ GECV members³ ◦ 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) ◦ Climate report ◦ Setting targets for the decarbonisation of the financed portfolio 	<ul style="list-style-type: none"> ◦ AgroBank ◦ Adherence to the Poseidon Principles ◦ Declaration on Nature 	<ul style="list-style-type: none"> ◦ Issuance framework for sustainable, green and social bonds ◦ Declaration on Nature ◦ Joined TNFD Forum 	<ul style="list-style-type: none"> ◦ Ethics and integrity policies and external compliance certifications ◦ Due diligence in human rights ◦ Security of the information ◦ Adherence to Autocontrol ◦ Certified by AENOR for Good Corporate Governance ◦ Corporate Sustainability/ESG Risk Management Policy



/ Contribution to all SDGs through proprietary programmes and partnerships.

			
<ul style="list-style-type: none"> ◦ Alliances directly associated with the SDGs⁴ 	<ul style="list-style-type: none"> ◦ 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. 	<ul style="list-style-type: none"> ◦ Body responsible for promoting the 10 Principles of the United Nations. Signatory member of the Spanish Network of the UN Global Compact since 2012. 	<ul style="list-style-type: none"> ◦ Initiative of the ESADE Chair in Leadership and Sustainability, with the collaboration of "la Caixa" Foundation.



¹ United Nations Environment Programme Finance Initiative.

² Principles for Responsible Investment.

³ Grupo Español de Crecimiento Verde.

⁴ For more details, see the section "Adherence and Alliances".

⁵ Statement of Principal Adverse Impacts of Investment Decisions on Sustainability Factors.

RELATED SDGS

	Scope	Hard indicators	2024	Page
	Microcredits	> Volume of family microcredits in €M	> 1,406	> 68
	AgroBank	> New lending to customers in the segment €M	> 33,548	> 15
	Decentralised social activity	> Number of initiatives aimed at local charity organisation projects	> 5,625	> 28
	Financing with social impact	> Health loan	> ✓	> 69
	Employees	> Healthy Organisation Certification by AENOR	> ✓	> 23
	"la Caixa" Banking Foundation alliance	> Participating companies, GAVI the Vaccine Alliance	> 5,500	> 74
	Financial Culture Plan	> Funcas-Educa Programme	> ✓	> 26
	Aula Programme	> Attendees	> ✓	> 26
	CaixaBank Talks	> Attendees	> 2,088	> 27
		> Conferences held	> 270	> 27
	CaixaBank Research	> Articles published	> 707	> 27
	Microcredits and other finance with a social impact	> Volume microcredit and social impact finance €M	> 2,066	> 67
	Inclusive finance	> Customers with vulnerable, social and inclusion basic payment accounts	> 362,728	> 70
	Decentralised social activity	> Number of initiatives aimed at local charity organisation projects	> 5,625	> 28
	Home	> Homes in social rental programme	> 9,536	> 40
	Training	> Basic finance workshops by CaixaBank Volunteers Association	> ✓	> 27
	Accessibility	> 100% fully accessible branches in Spain	> 89	> 39






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



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

RELATED SDGS

	Scope	Hard indicators	2024	Page
	Gender diversity	> Women in management positions %	> 43.4%	> 37
	Adherences	> Adherence to the United Nations Women's Empowerment Principles	> ✓	> 48
	Sponsorships	> Sponsorship of the Spanish Paralympic Committee (SPC)	> ✓	> 36
	Entrepreneurship	> Volume of cash prizes, international training and visibility of 21st Entrepreneur Awards €M	> 0.8	> 16
	Microcredits	> Total business microcredits €M	> 317	> 68
	Innovation	> Investment in development and technology €M	> 1,368	> 87
	Information security	> Investment in information security €M	> >70	> 86
	Digitalisation	> Transactions per second	> ~ 33,000	> 87
		Extensive reach	> 100% fully accessible branches in Spain	> 89
Adherences		> United Nations World Tourism Organization	> ✓	> 48
		> Adherence to the framework established by the Global Maritime Forum	> ✓	> 48



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



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

RELATED SDGS

	Scope	Hard indicators	2024	Page
	Sustainable financing	> Financing of sustainable activities €M	> 27,651 >	62
	Green bonds	> Green bond issuance	> ✓ >	91
	Environmental Management Plan	> Energy consumed from renewable sources %	> 100 >	80
	Adherences	> Member of the Spanish Green Growth Group	> ✓ >	49
	Equator Principles	> Participation in financed operations €M	> 2,025 >	81
	Sustainable financing	> Financing of sustainable activities €M	> 27,651 >	62
	Environmental Management Plan	> Energy consumed from renewable sources %	> 100 >	80
	Paths	> Setting targets for the decarbonisation of the financed portfolio	> ✓ >	77
		AgroBank	> EcoFinancing line for farming projects (efficient water use)	> ✓ >
Adherences		> Poseidon Principle	> ✓ >	49
	Adherences	> Adherence to TNFD Forum	> ✓ >	55
		> Ethics and integrity policies	> ✓ >	45
	Adherences	> Due diligence process and evaluation of Human Rights	> ✓ >	45
		> Corporate sustainability/ESG management policy	> ✓ >	81
	Information security	> Investment in information security €M	> >70 >	86
	Adherence	> Autocontrol, the Spanish Association for Commercial Self-Regulation for good advertising practices.	> ✓ >	47
	Certifications	> Certified by AENOR for Good Corporate Governance	> ✓ >	50







/ Adoption of a sustainable banking model based on sustainable and efficient management of natural resources.



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

DUAL MATERIALITY STUDY AND SDGs

/ The CaixaBank Group carries out an annual dual materiality impact study **to identify material issues from a dual perspective**: financial impact (on the company) and impact materiality (stakeholders).

PRIORITY AND INTERRELATED SDGs	MATERIAL subtopics	MATERIAL TOPICS	PRINCIPLES OF THE GLOBAL COMPACT ¹
	<ul style="list-style-type: none"> Commitment to the regions Inclusion and financial education Quality employment and career development Diversity, equity and inclusion 	<ul style="list-style-type: none"> Affected groups Consumers and end-users In-house staff 	<ul style="list-style-type: none"> 1, 2, 3, 4, 5, 6, 10 1, 2, 4, 5, 6 1, 2, 3, 4, 5, 6 1, 2, 3, 4, 6
	<ul style="list-style-type: none"> Value proposition, responsible marketing and customer satisfaction Privacy and data protection for consumers and end-users Cybersecurity and information security 	<ul style="list-style-type: none"> Consumers and end-users Cybersecurity and information security 	<ul style="list-style-type: none"> 1, 2, 6 1, 2, 6 1, 2, 6
	<ul style="list-style-type: none"> Adaptation to climate change Carbon neutrality in operations and energy efficiency Decarbonisation of the credit portfolio and investment portfolio Ethics and integrity Prevention of corruption and bribery Supplier relationship management, including payment practices 	<ul style="list-style-type: none"> Climate change Cybersecurity and information security Business conduct 	<ul style="list-style-type: none"> 1, 7, 8, 9 7, 8, 9 7, 8, 9 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 1, 2, 3, 4, 5, 6, 7, 8, 9, 10
	<ul style="list-style-type: none"> ESG risk management in financing and investment operations Responsible and transparent lobbying 	<ul style="list-style-type: none"> Sustainable finance Business conduct 	<ul style="list-style-type: none"> 1, 2, 3, 4, 5, 6, 7, 8, 9, 10 1, 2, 3, 4, 5, 6, 7, 8, 9, 10

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



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

RECOGNITIONS 2024

REPUTATION AS A PREMIUM BRAND



Global Finance
2024 Best Bank in Spain
Best Bank in Western Europe 2024

World's Best Bank in Contributing to Society 2024
Best Sustainable Finance Bank in Western Europe 2024
Best Bank in Western Europe Contributing to Society 2024
Best Bank in Social Bonds in Western Europe 2024
Best Bank for Sustainable Lending in Western Europe 2024

Bloomberg GHG
In the Top 3 globally for gender equality

Member of
Dow Jones Sustainability Indices
Powered by the S&P Global CSA

Dow Jones Sustainability Index
Among the 15 top banks in the world for ESG

PRIP Principles for Responsible Investment
Highest rating (5 stars) in sustainable investment

Euromoney
2024 Best Bank in Spain

Euromoney
Best Bank in Sustainability in Spain 2024

Euromoney
Best Private Banking Operator in Spain in 2024
Best Private Banking for UHNW in Spain

Euromoney
Best Private Banking in Discretionary Portfolio Management in Spain
Best Private Bank for Family Office Services in Spain 2024

RECOGNITION AS A PREMIUM AND INNOVATIVE BRAND



Euromoney
Best Bank in Portugal 2024

Best Private Banking in Portugal 2024
Best Private Banking in Sustainability in Portugal 2024
Best HNW Private Banking in Portugal 2024
Best Digital Solutions in Private Banking in Portugal 2024
Best Next-Gen Private Banking in Portugal 2024

Reader's Digest
Most Trusted Banking Brand in Portugal in 2024

Cinco Estrellas
#1 Prestige Products in 2024

Euronext Lisbon Awards
Market Member - Bonds 2024

PwM (FT Group)
Best Private Banking for Digital Education in Europe 2024

WIDELY RECOGNISED AS THE MARKET LEADER IN IT INFRASTRUCTURE

Global Finance
Most Innovative Financial Institution in Western Europe 2024

Euromoney
Best Digital Bank in Spain 2024

Qorus
European Innovator of the Year (silver) 2024

PwM (FT Group)
Best Digital Private Banking Company in Europe 2024

PwM (FT Group)
Best Private Bank for digital communication and marketing in Europe in 2022

RESPONSIBLE BUSINESS

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



€86,770^M
Mobilised since January 2022


€2,066^M
Granted in microcredits and other impact finance

100 %
Of assets under management

€1.3^M
Collected for different social causes

NO POVERTY 

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

GOOD HEALTH AND WELL-BEING 

- Collaboration with GAVI Alliance through the "la Caixa" Banking Foundation

INDUSTRY, INNOVATION AND INFRASTRUCTURE 

- Green bonds

RESPONSIBLE CONSUMPTION AND PRODUCTION 

- Adherence to the United Nations Principles for Responsible Investment
- Mobilisation of sustainable finance
- Responsible investment

COMMITMENT

05

AFFORDABLE AND CLEAN ENERGY 

- Green bonds

DECENT WORK AND ECONOMIC GROWTH 

- Social bonds

CLIMATE ACTION 

- Funding for renewable energy projects
- Green bonds

PEACE AND JUSTICE, STRONG INSTITUTIONS 

- Corporate Policy on Sustainability/ESG Risk Management





CaixaBank is widely acknowledged for its global leadership in

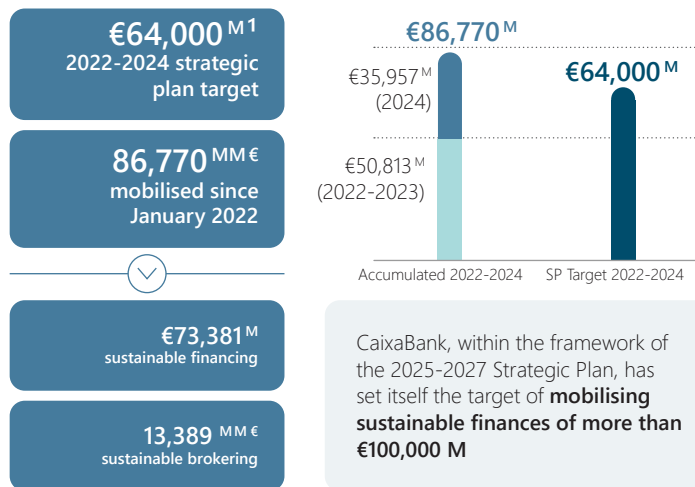
sustainable financing

SUSTAINABLE BUSINESS

MOBILISING SUSTAINABLE 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.

CaixaBank had set the objective of mobilising €64,000 M¹ sustainability over 2022-2024, and in 2024 **it surpassed the target set.**



CaixaBank, within the framework of the 2025-2027 Strategic Plan, has set itself the target of **mobilising sustainable finances of more than €100,000 M**

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

² https://www.caixabank.com/deployedfiles/caixabank_com/Estaticos/PDFs/Sostenibilidad/ENG_Guia_Identificacion_Financiacion_Sostenible_PUBLIC.pdf

SUSTAINABLE FINANCING

During 2024, CaixaBank promoted the financing of sustainable activities, **granting €27,651 M.**



CaixaBank has created a **Guide for Identifying Sustainable Financing²** which defines the criteria for considering CaixaBank's financing arrangements for individuals and companies as sustainable, as well as their contribution to the SDGs.

In the first half of 2024, CaixaBank **received an award for its commitment to sustainable financing at the corporate level**



Refinitiv LSEG recognises CaixaBank in its league tables as:

4th bank in 2024 EMEA Sustainable Finance Loan – Top Tier.

13th bank in 2024 Global Sustainable Finance Loan – Top Tier.



- World's Best Bank in Contributing to Society 2024
- Best Sustainable Finance Bank in Western Europe 2024
- Best Bank in Western Europe Contributing to Society 2024
- Best Bank in Social Bonds in Western Europe 2024
- Best Bank for Sustainable Lending in Western Europe 2024



Best Bank for Sustainable Finance in Europe Excellence in Net-Zero Transition Initiative

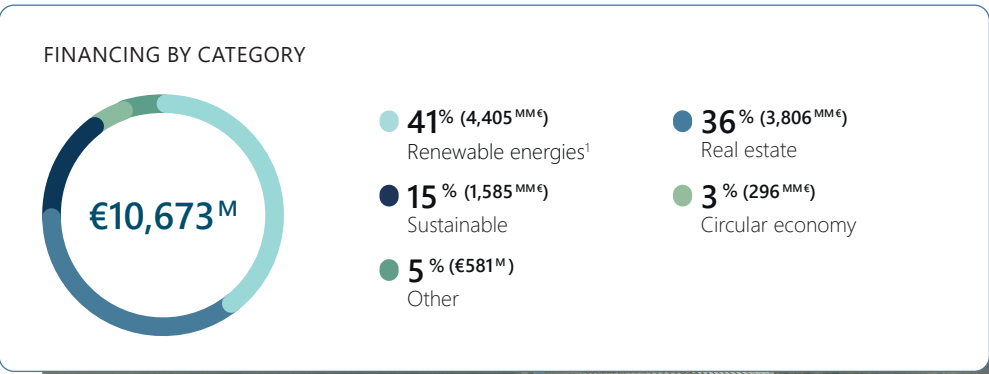
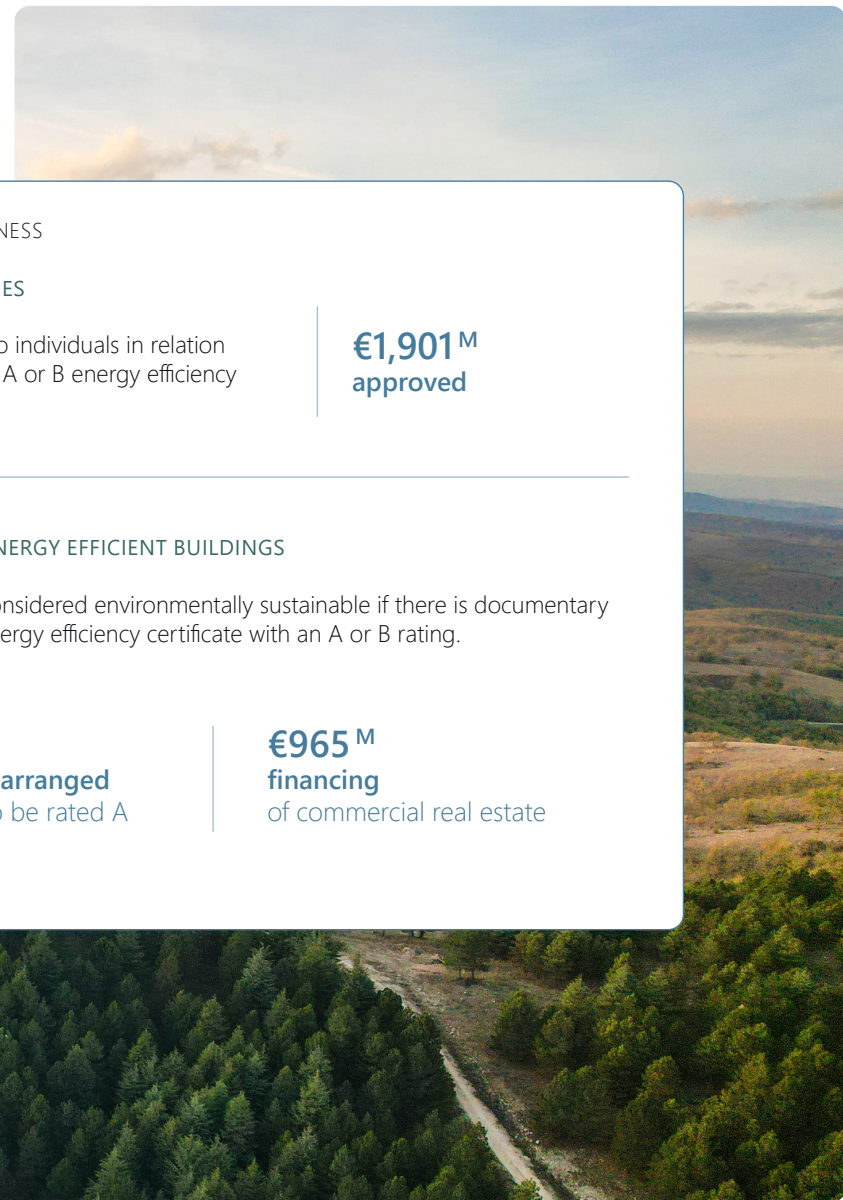


2023 Deal of the Year – Green Trade

GREEN FINANCE

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".



RENEWABLE ENERGIES

PROJECT FINANCE

11 new projects awarded

€1,527^M new projects funded

54% of this financing has been earmarked for wind and solar energy projects

TARGETED FINANCING

€2,878^M approved

REAL ESTATE BUSINESS

GREEN MORTGAGES

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

€1,901^M approved

FINANCING OF ENERGY EFFICIENT BUILDINGS

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

€940^M developments arranged and expected to be rated A or B

€965^M financing of commercial real estate



¹ Includes renewable energy financing operations – Project Finance and others.

INCENTIVE MECHANISM FOR THE ORIGINATION OF SUSTAINABLE TRANSACTIONS (GREEN AND SOCIAL)

CaixaBank has a Financing Framework linked to the SDGs¹, 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 application of this incentive for green assets came into effect in the 2022 financial year and was extended in 2023.

SUSTAINABILITY-LINKED LOANS

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.



€10,994 M
loans granted



160
loan transactions approved

FINANCING IN SUSTAINABILITY-LINKED LOANS BY KPI CATEGORY



59.9%
Transition

19.9%
Governance

6.9%
Nature

5.5%
social

5.2%
Circular economy

2.0%
Diversity

0.6%
Water resources

SOCIAL FINANCING

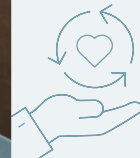
Social finance is finance that has a positive impact on society. CaixaBank has MicroBank, the Group's social bank, which is a benchmark in financial inclusion through microcredits and other financing with a social impact.



€2,066 M
granted in microcredits and other impact finance



€368 M
granted in social housing



€3,550 M
granted in financing to entities and projects that generate positive social impact, contributing to the most relevant SDGs



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

SUSTAINABLE BROKERING

PARTICIPATION IN THE PLACEMENT OF SUSTAINABLE BONDS

€8,306^M

€1,369^M

Stake in the placement of sustainable bonds
(excluding own issuances)

€6,936^M

Increase sustainable assets under management

From a total of 16 for **€1,369^M**

10 amounting to €802^M

Green bonds (amount of stake)¹

3 amounting to €367^M

Sustainable bonds (amount of stake)¹

3 amounting to €200^M

Sustainability-linked bonds (SLB) (amount of stake)¹

CaixaBank has subscribed 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 environment.



GREEN BONDS²

			Maturity	Coupon	ISIN	Stake in issuance	Issued
	500 MM €	Green senior debt	10 years	3.000 %	XS2744299335	Joint Bookrunner	January 2024
	750 MM €	Green senior debt	6.5 years	3.500 %	XS2747766090	Joint Bookrunner	January 2024
	€700 M	Green hybrid	No maturity	4.871 %	XS2748213290	Joint Bookrunner	January 2024
	€1,100 M	Green hybrid	No maturity	5.752 %	XS2755535577	Joint Bookrunner	March 2024
	€850 M	Green hybrid	No maturity	4.750 %	XS2798269069	Joint Bookrunner	April 2024
	€600 M	Green senior debt	8 years	3.500 %	ES0200002121	Joint Bookrunner	April 2024
	€600 M	Green senior debt	5 years	3.173 %	ES00001010P7	Joint Bookrunner	May 2024
	€500 M	Green senior debt	6 years	4.125 %	XS2853679053	Joint Bookrunner	June 2024
	500 MM €	Green senior debt	8 years	3.375 %	XS2838500218	Joint Bookrunner	June 2024
	600 MM €	Green senior debt	7 years	3.715 %	XS2905583014	Joint Bookrunner	October 2024

SUSTAINABLE BONDS²

			Maturity	Coupon	ISIN	Stake in issuance	Issued
	€600 M	Sustainable bond	10 years	3.400 %	ES0000106759	Joint Bookrunner	February 2024
	€1,000 M	Sustainable bond	10 years	3.462 %	ES00001010M4	Joint Bookrunner	February 2024
	€750 M	Sustainable bond	10 years	3.400 %	ES0000090912	Joint Bookrunner	March 2024

BONDS SUSTAINABILITY-LINKED BONDS (SLB)²

			Maturity	Coupon	ISIN	Stake in issuance	Issued
	€500 M	SLB senior debt	8,3 years	4.250 %	XS2775027043	Joint Bookrunner	February 2024
	€500 M	SLB senior debt	12 years	4.625 %	XS2775027472	Joint Bookrunner	February 2024
	€700 M	SLB senior debt	7 years	4.125 %	XS2894908768	Joint Bookrunner	August 2024

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

² The total amount of the issue is indicated, not just CaixaBank's stake.

MOBILISING SUSTAINABLE FINANCE – BUSINESS IN PORTUGAL ¹

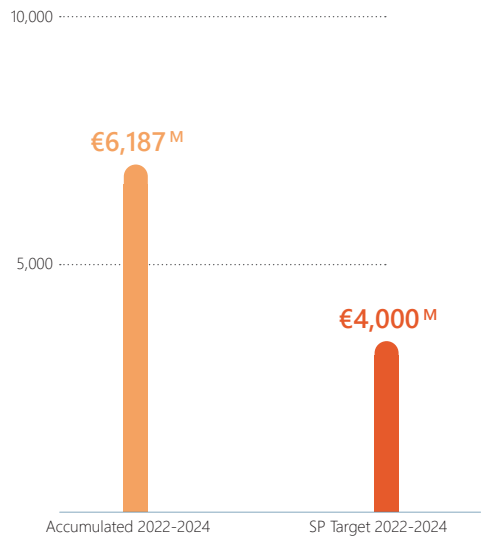
/ The CaixaBank Group is also committed to mobilising sustainable finance in its Portuguese business, through Banco BPI.

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

€6,187^M
mobilised since January 2022
€2,119 M in 2024

€3,744^M
sustainable financing
€1,917 M in 2024

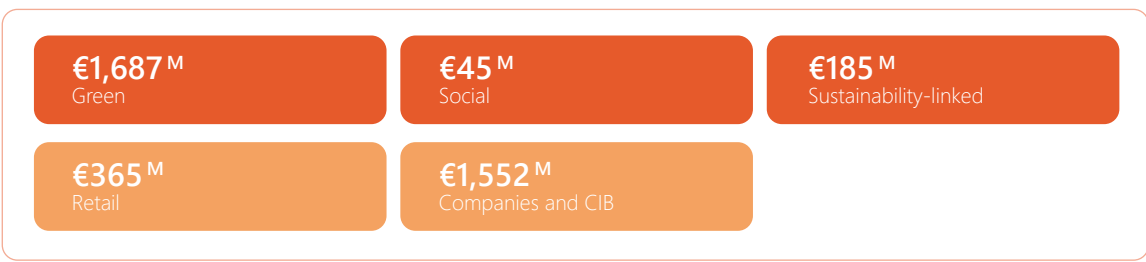
€2,443^M
sustainable intermediation
€202 M in 2024



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 €1,917 M:



TYPES OF SUSTAINABLE FINANCING



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.

MICROCREDITS AND OTHER FINANCING WITH 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.



233,603
Number of microcredits and other loans with social impact



€2,066^M
Volume of microcredits and other finance with a social impact



268
Collaborating entities

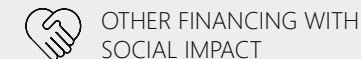
SUPPORT FROM LEADING EUROPEAN INSTITUTIONS



MicroBank's strategic vision is to be the benchmark bank in financing with 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.

201,387
Loans granted

€1,406^M
Turnover

6,980€
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.

23,253
Loans granted

€317^M
Turnover

13,646€
Average amount

MICROBANK ACADEMY

This project is part of the bank's strategy to offer **free non-financial products to entrepreneurs**.

Training 100% online, open to customers and non-customers in collaboration with Google and with own content (3 videos published):



40
Courses

27 Google
13 Microbank

100%
Online and open

ECONOMIC DEVELOPMENT AND JOB CREATION

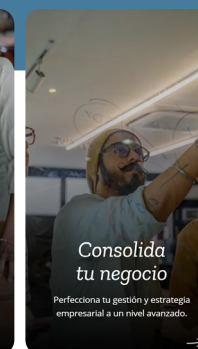
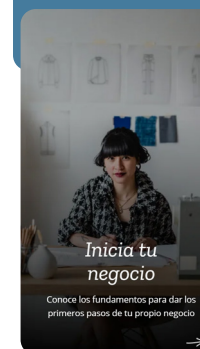


32,245
Jobs created by supporting entrepreneurs through MicroBank

9,541
New business begun with the financial support received



Quarterly mailings to customers who have taken out a loan for business purposes, informing them about Microbank Academy's training offer.



¹ To determine the income level, the Public Indicator of Multiple Effect Income (IPREM) 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.

8,963
Loans
granted

€344 M
Turnover

38,333 €
Average
amount



Skills & Education *Loan*

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

Health loan

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.



Social Enterprise Loan

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




Loan Local Energy Communities (LECs)

Loan to finance **shared self-consumption at local level**. CELs promote citizen participation in distributed energy projects, encouraging the generation of renewable energy within the city or municipality where the members of the Community reside. The aim is for these CELs to generate economic, social and environmental benefits not only for their members, but also for their locality.



INCLUSIVE FINANCE



CaixaBank reinforces its commitment to caring for the elderly

CARE FOR SENIOR CITIZENS

We adapt to the way they prefer to interact

- 100 %** User-friendly and passbook-compatible ATMs
- Personalised** Staff by phone and WhatsApp
- Advance** Of the monthly payment of direct pension deposits on the 24th of the month
- Business hours** Unrestricted cash
- 900 365 065** Direct attention by a specialised agent, with no automated price filters.

Working together to prevent financial exclusion

- 2,720 sessions** On-site training
- Branch network** (3,825 in Spain, of which 3,570 are retail banking branches) and ATMs (11,137 in Spain) **the most extensive in Spain**
- We will not abandon** towns and extended the service of ofibuses (coverage of 1,294 municipalities with 28 ofibuses)

/ 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.

INCLUSIVE FINANCE SOLUTIONS FOR VULNERABLE GROUPS

Financial solutions for people who need support in their legal capacity.

Promoting financial inclusion for people with disabilities means providing solutions for individuals with intellectual disabilities and/or mental health disorders who require support in exercising their legal capacity. CaixaBank has a range of products and services to enable these individuals lead an independent and secure life.

Protocol against financial abuse of people with disabilities or elderly people.

As mitigating measures for vulnerable groups, a protocol has been implemented so that any suspicion of financial abuse by third parties against people with disabilities or elderly individuals can be reported via the branches. Each case that raises suspicions among office employees is analysed and, if there is clear evidence, it is passed on to the State Prosecutor's Office for appropriate action.

PRODUCTS FOR VULNERABLE GROUPS

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. This includes, among other things, account maintenance, fund deposits and cash withdrawals, debit card payment transactions, SEPA transfers, and withdrawals from ATMs of other networks.

Account + debit card + basic financial services

362,728
Vulnerable customers with Basic Payment Accounts¹




¹ This includes 2,397 holders of the Insertion Account.


RESPONSIBLE INVESTMENT

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

The Group has made progress in improving transparency and its investment management model under ESG criteria, acting in line with the Principles of the Global Compact and the Principles for Responsible Investment (PRI) and also in strict compliance with European regulations: Sustainable Finance Disclosure Regulation (SFDR) and in the EU regulation Green MiFID.

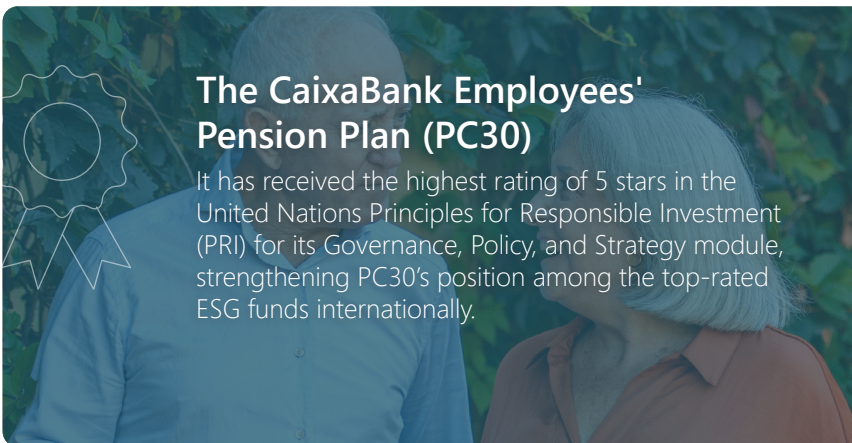


VidaCaixa and CaixaBank Asset Management back the **TCFD recommendations on climate risk management**



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)



The CaixaBank Employees' Pension Plan (PC30)

It has received the highest rating of 5 stars in the United Nations Principles for Responsible Investment (PRI) for its Governance, Policy, and Strategy module, strengthening PC30's position among the top-rated ESG funds internationally.

ASSETS OF PRODUCTS MARKETED UNDER SFDR




€154,173^{M 1}

- **53%** assets in products classified under article 6
- **46.1%** assets in products classified under article 8
- **0.9%** assets in products classified under article 9

47% of assets have a rating under articles 8 and 9 of SFDR


100% of the assets under management with ESG considerations

ESG RISKS INTEGRATION




CaixaBank Asset Management has obtained the highest rating (5 stars) in 5 modules:

- "Policy, Governance and Strategy"
- "Indirect - Listed Equity - Active"
- "Indirect - Fixed Income - Active"
- "Direct - Listed equity - Active Fundamental"
- "Confidence Building Measures"



BPI Gestão de Ativos has had the highest rating (5 stars) in 5 modules:

- "Policy, Governance and Strategy"
- "Confidence Building Measures"
- "Indirect - Listed Equity - Active"
- "Indirect - Fixed Income - Active"
- "Direct - Hedge Funds - Long/short equity"



CaixaBank Asset Management and VidaCaixa have obtained the highest rating in the United Nations Principles for Responsible Investment (PRI) in the most representative module: Policy Governance & Strategy.

RECOGNISED FOR INVESTMENT MANAGEMENT

FUNDSPeople AWARDS SPAIN 2024

CaixaBank Asset Management receives the award for "Best Sustainability Team of A Spanish Management Company 2024" at the second edition of the FundsPeople Awards Spain, which recognises the management company's leadership in sustainability and Socially Responsible Investing (SRI).

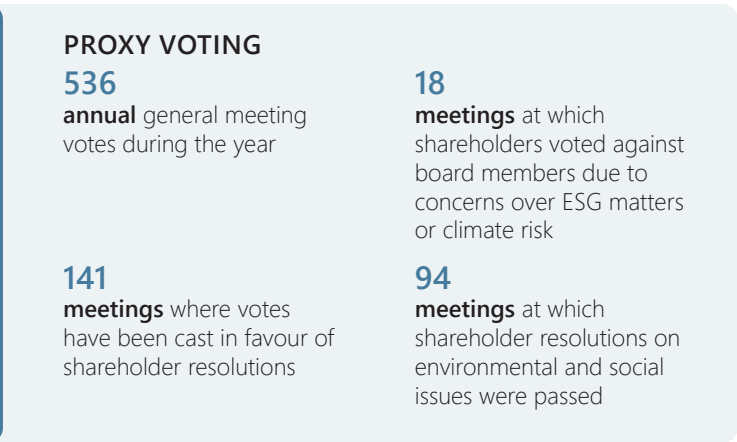
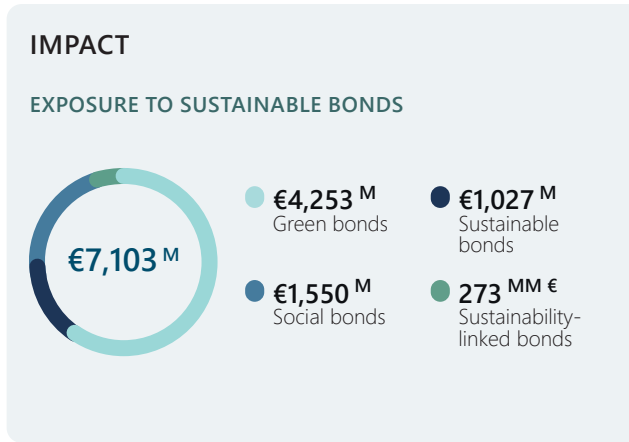
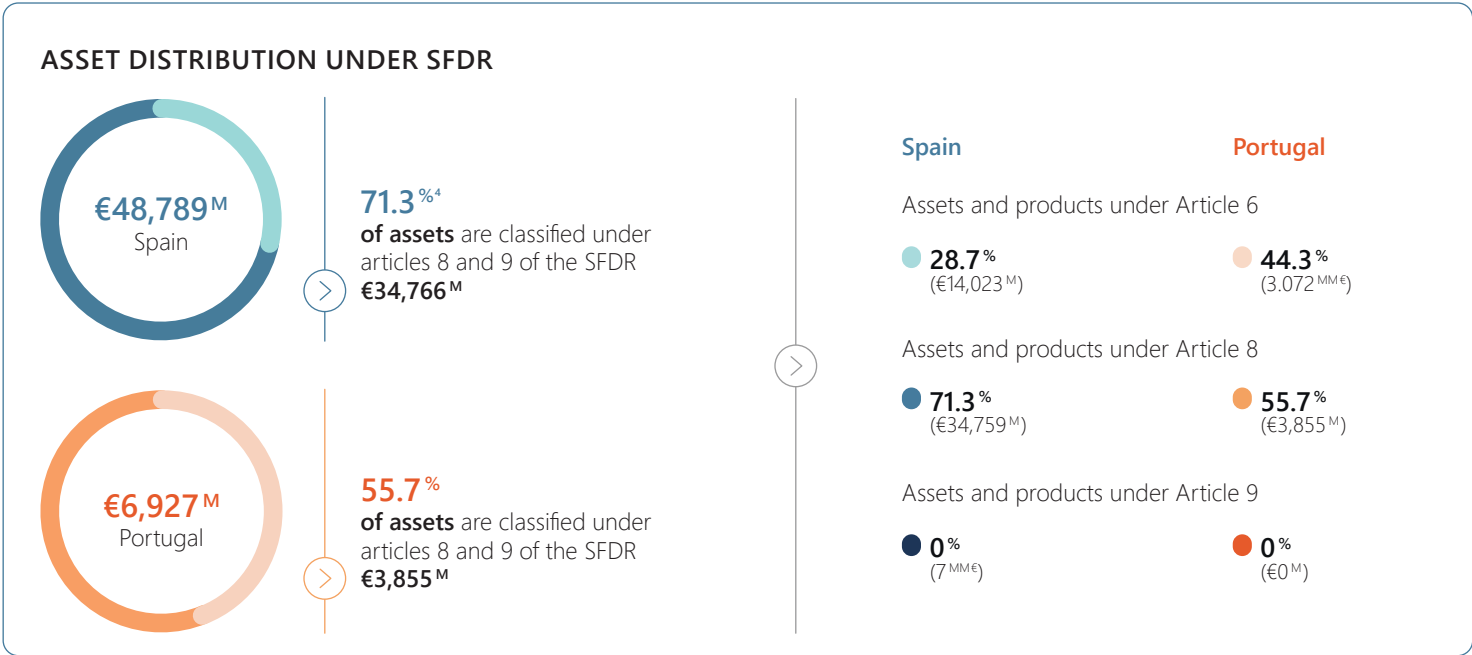
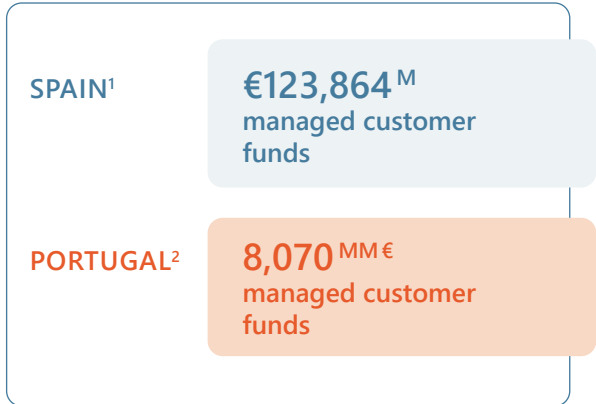
VIDACAIXA 2024 AWARDS

VidaCaixa has been recognised as the best Pension funds manager in the Expansión-AllFunds awards and by El Economista as **Best Pension Plan on the Stock Exchange, in the 10th edition of the "Inversión a Fondo" awards.**

¹Includes CaixaBank's discretionary portfolio management, CaixaBank's mutual funds, Asset Management and VidaCaixa's pension funds, EPSVs and Unit Linked.



/ Leading the Spanish insurance ranking, with **over €120 billion in assets under management** in 2024.



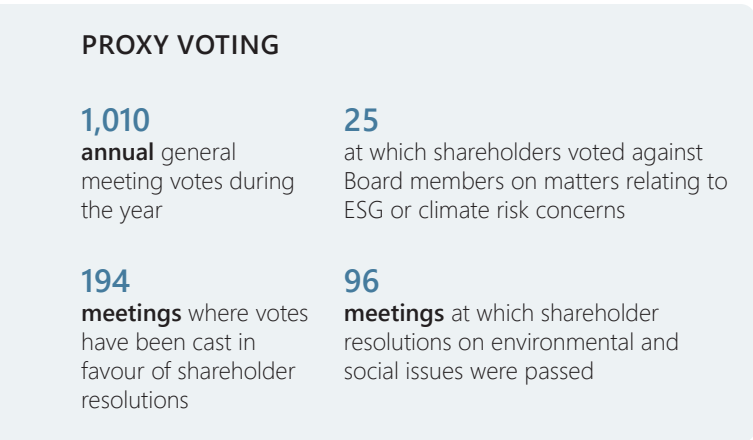
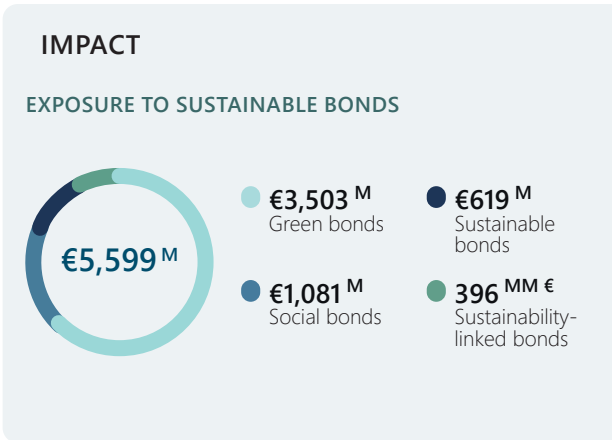
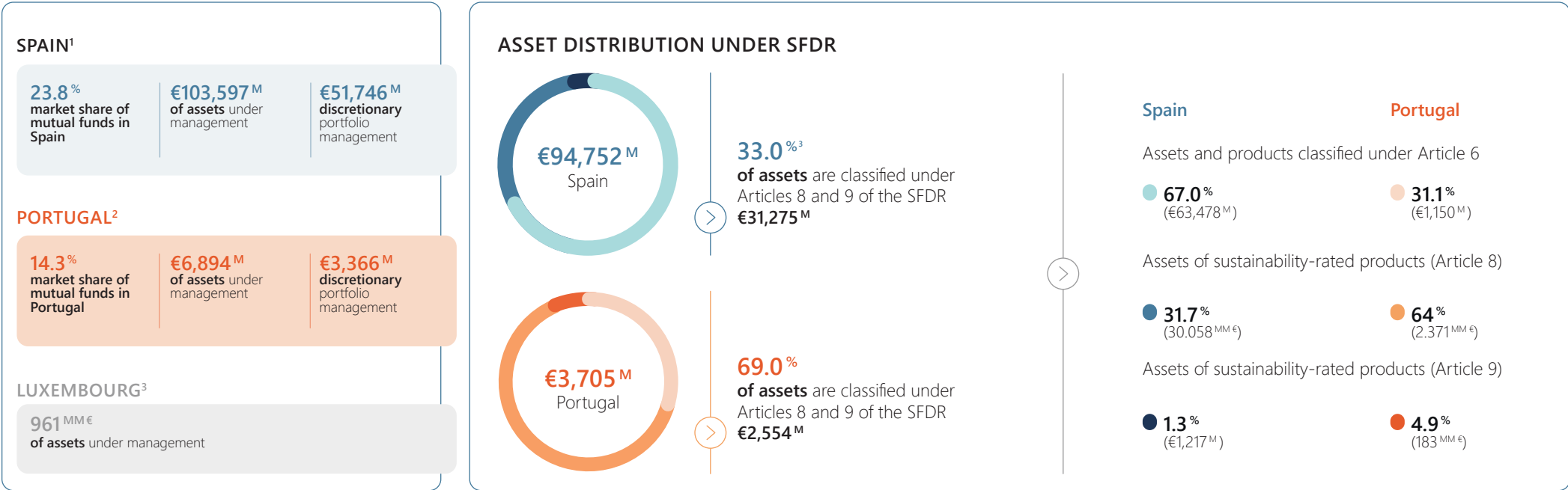
¹Includes the life and pension plan business of VidaCaixa, S.A.
²Includes the life and pension plan business of BPI Vida e Pensões, wholly owned % by VidaCaixa, S.A.
³ Does not include the business from the merger with Sa Nostra Vida.
⁴ Percentage and amounts calculated on plans affected by the SFDR, including EPSV and Unit-Linked. The calculated percentage of plans and insurance affected by the SFDR was 53.2% at year end.



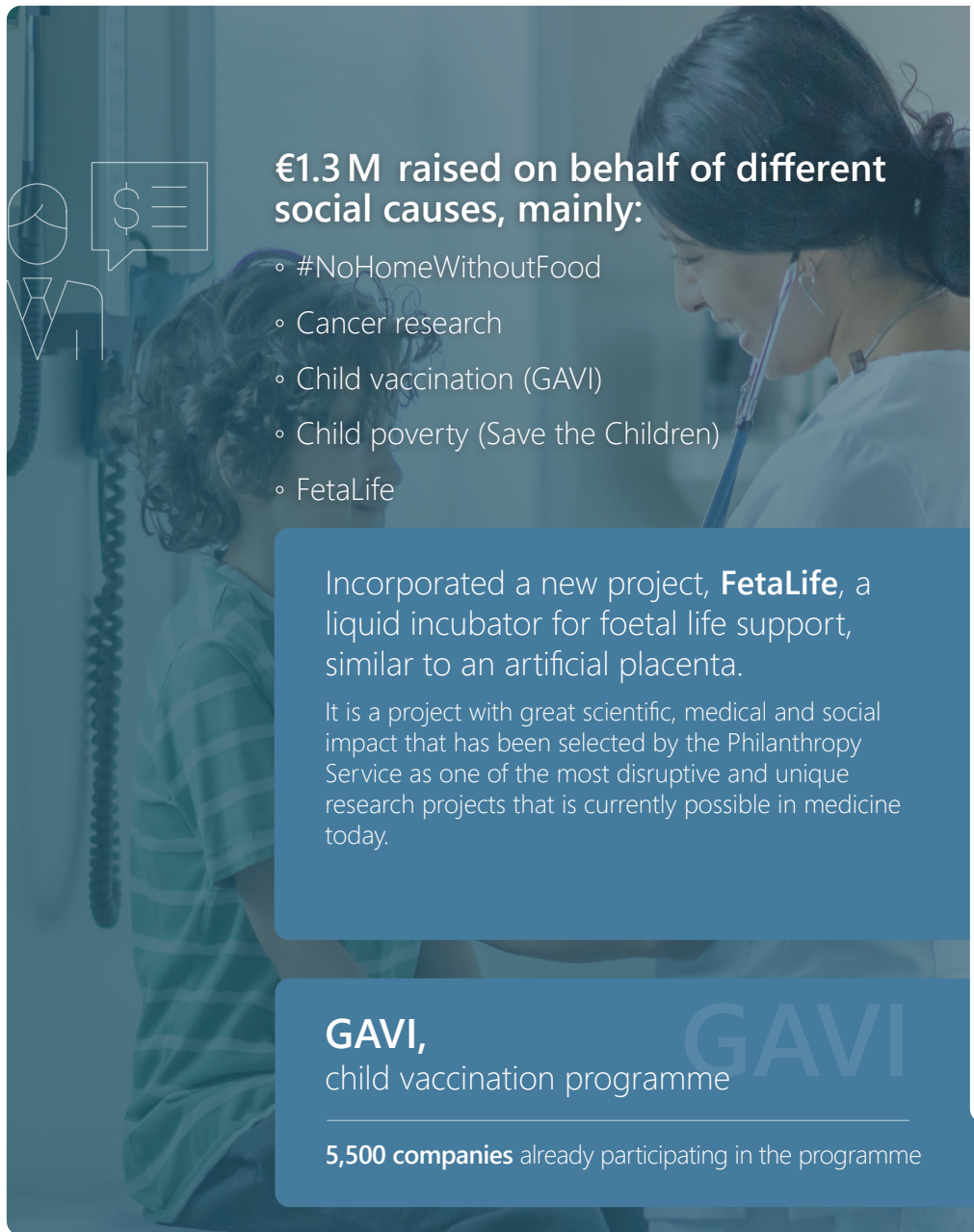


 **CaixaBank AM is the only European fund manager to obtain the "EFQM 600 Seal".**
for its strategy focused on excellence, innovation and sustainability

/ Leaders in asset management



¹Includes the fund business, discretionary management portfolio and the SICAVs of CaixaBank Asset Management SGIIC.
²Includes the mutual and real estate fund business and discretionary management portfolios of BPI Gestão de Ativos SGFIM, which is wholly owned by CaixaBank Asset Management.
³Includes the fund and SICAV business of CaixaBank Asset Management Luxembourg, S.A.
⁴Dialogues include assets at 31/12 as well as assets initiated and completed in 2024.



€1.3 M raised on behalf of different social causes, mainly:

- #NoHomeWithoutFood
- Cancer research
- Child vaccination (GAVI)
- Child poverty (Save the Children)
- FetaLife

Incorporated a new project, **FetaLife**, a liquid incubator for foetal life support, similar to an artificial placenta.

It is a project with great scientific, medical and social impact that has been selected by the Philanthropy Service as one of the most disruptive and unique research projects that is currently possible in medicine today.

GAVI,
child vaccination programme

5,500 companies already participating in the programme

SOCIALLY RESPONSIBLE PROJECT

/ Comprehensive solution that responds to the needs of **Private Banking clients in the field of philanthropy and responsible and impact investment.**

SUSTAINABLE AND IMPACT INVESTMENT

Private Banking has launched the Sustainable Darwin Project, with the aim of strengthening the commercial skills training of Premier and Private Banking managers, to effectively deploy responsible advice, derived from the change in the suitability test in relation to sustainability preferences. Reinforced the discourse with workshops in all centres in which Premier and Private Banking managers participated.

DISSEMINATION, OUTREACH AND RECOGNITION

7TH PRIVATE BANKING SOLIDARITY AWARDS

To highlight the philanthropic projects undertaken by customers.

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

PERSONALISED ADVICE ON PHILANTHROPY

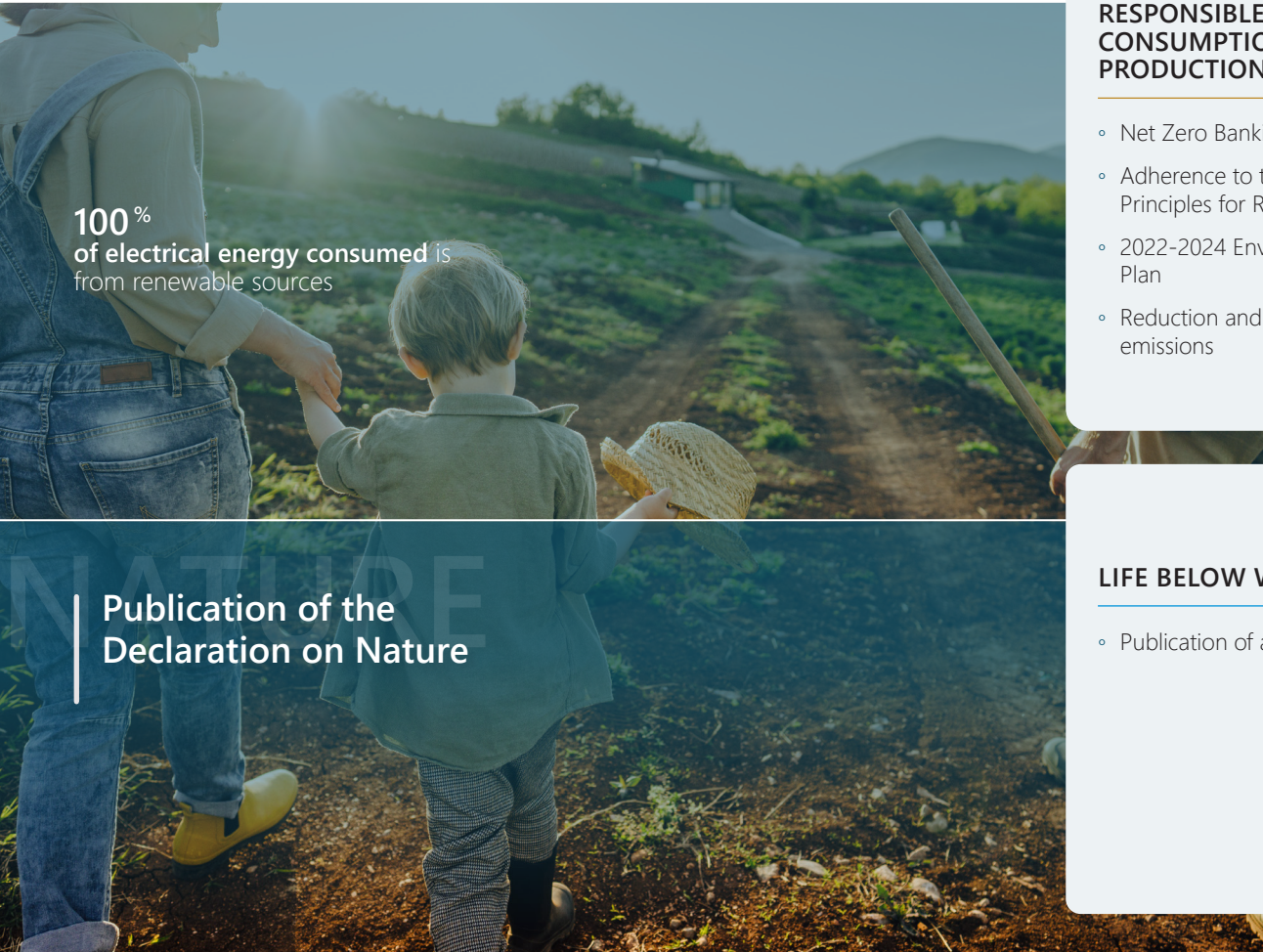
CaixaBank **helps to develop the best philanthropic strategy for its clients by addressing their concerns, objectives and resources** to achieve the greatest impact at every stage of their engagement.

78 customers who have received personalised advice on philanthropy



CLIMATE CHANGE, NATURE AND ESG RISKS

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



100 % of electrical energy consumed is from renewable sources

Publication of the Declaration on Nature



06

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
- Adherence to 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



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



- **86%** Calculated scope exposure
- **14%** Perimeter exposure not calculated (insufficient data)

GHG EMISSIONS FROM THE FINANCING PORTFOLIO

Vision by sector (business financing) ¹	Exposure		Absolute emissions		Economic intensity
	Total portfolio exposure (€ millions)	% calculated exposure	Emissions S1+2 (ktCO ₂ e)	Emissions S3+2 (ktCO ₂ e)	Emission intensity S1+2 (tCO ₂ e/€M)
Oil & gas	5,241	75.2 %	3,539	11,378	898
Power generation	15,481	93.7 %	1,598	6,103	110
Transport	26,690	73.8 %	3,083	10,905	156
Real estate business	19,737	74.5 %	727	2,126	49
Cement	315	82.9 %	376	87	1,443
Iron and steel	1,985	88.4 %	492	881	281
Agriculture (including livestock)	5,372	81.9 %	2,421	2,260	550
Aluminium	673	84.4 %	111	261	195
Coal ²	2	98.7 %	56	2	27,266
Other non-intensive sectors	87,627	69.9 %	7,151	19,524	117
Total	163,123		19,553	53,528	

The calculation of the financed footprint for the year 2024 was verified by the external auditor PwC³

Calculation considerations

- The latest financial and emissions data available for the companies in the Caixa-Bank, CPC and BPI portfolios was used in the calculation. For companies for which actual data is unavailable, the latest emission intensity factors (tCO₂e/€M turnover) published by PCAF in September 2024, with a reference date of March 2024, have been used.
- The calculation has been carried out from an operational control approach following the methodology developed by PCAF.
- Business financing (non-financial corporations): covers loans for general corporate purposes (including SMEs) and project finance.
- The calculation of company value for the Corporate Finance and Fixed Income categories is the sum of equity and debt (book value) for both listed and unlisted companies.
- Mortgages and CRE: The calculation of emissions has been made taking into account:
 - EPC (Energy Performance Certificate) of the property.
 - Emission intensity information (according to type of property and geographic location) published by the Spanish Institute for Diversification and Energy Saving and CRREM (factors published by PCAF in March 2024, with a reference date in September 2023).
- Sovereign debt: The production approach defined by PCAF has been used. This approach considers emissions attributable to productive activity within a country's territory (including domestic consumption and exports, as defined by the UNFCCC national emissions inventory).
- Scope 3 was calculated for all the sectors comprising CaixaBank's portfolio. Given the high risk of double counting of emissions for the calculation of Scope 3, the emissions intensity per million euros is only reported for Scope 1+2.
- Exclusions: No financed emissions have been calculated for assets with insufficient data, and exposure to credit institutions and sovereign risk are not part of the perimeter.

¹ Includes both general purpose lending and specialised financing (Project finance).
² CNAE 510, 520, 1910.
³ Reasonable assurance carried out in accordance with the International Standard on Assurance Engagements (NIEA 3410).

INTERIM DECARBONISATION TARGETS

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

Summary of sectoral decarbonisation targets set for 2030

Sector	Emissions scope	Metric	Scenarios	Base year	Base year metric	Reduction target (2030)	Metric target (2030)
Power generation	1	Physical intensity	IEA Net Zero 2050	2020	136 kg CO ₂ e/MWh	-30 %	95 kg CO ₂ e/MWh
Oil and gas	1, 2, 3	Total financed emissions	IEA Net Zero 2050	2020	9.08 Mt CO ₂ e	-23 %	6.99 Mt CO ₂ e
Automotive	3	Physical intensity	IEA Net Zero 2050	2022	154 g CO ₂ /vkm	-33 %	103 g CO ₂ /vkm
Iron and steel	1+2	Physical intensity	IEA Net Zero 2050	2022	1,230 kg CO ₂ e/t steel	-(10-20) %	1,107 - 984 kg CO ₂ e/t steel
Thermal coal	n/a	Total exposure	n/a	2022	2.845 MM€ (213 MM€ considering mitigating factors)	-100%	€0 M
Commercial real estate	1+2	Physical intensity	CRREM 1.5 ° CRE Iberian Peninsula	2022	20.5 kg CO ₂ e/m ²	-41%	12,1 kg CO ₂ e/m ²
Residential real estate	1+2	Physical intensity	CRREM 1.5 ° CRE Spain + Portugal	2022	23.57 kg CO ₂ e/m ²	-19%	19.03 kg CO ₂ e/m ²
Naval	1	% of alignment	IMO 2018	2022	AD%=11.9%	-11.9pp	AD%=0%
Aviation	1	Physical intensity	MPPU 1.5 °	2022	102 g CO ₂ e/RPK	-30%	71 g CO ₂ e/RPK
Agriculture & livestock	Direct emissions ("on farm") + feed	Physical intensity	SBTi FLAG Commodity Pathways 1.5 °	2022	Qualitative objective focused on improving the knowledge and profiling of individual customers and the sector in general		

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 BPI 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.



NEW 2024

Note: CO₂e=CO₂ equivalent. Includes the following greenhouse gases: CO₂, CH₄, N₂O, HFC, PFC, SF₆ and NF₃.



ENVIRONMENTAL MANAGEMENT

ENVIRONMENTAL MANAGEMENT PLAN 2022-2024

17 participating subsidiaries from the Group¹

8 Lines of action **27 Initiatives** **200 Environmental**

PLAN TARGETS

Target	Indicators	2022		2023		2024	
		Target	Real	Target	Real	Target	Real
	Scope 1 (2021) ²	-7%	-10%	-10%	-21%	-15%	-32%
	Scope 2 (MARKET-BASED) (vs. 2021)	-100%	-100%	-100%	-100%	-100%	-100%
Minimisation and compensation of the carbon footprint	Operational Scope 3 calculated perimeter 2021 ³	-12%	-38%	-15%	-35%	-18%	-34%
	Global CO ₂ emissions reduced (vs 2021)	-12,9%	-32%	-16%	-33%	-19%	-36%
	Carbon Neutral ⁴ . CO ₂ emissions offset: Scopes 1, 2 and 3.6 (corporate travel)	100%	100%	100%	100%	100%	100%
Energy consumption 100% renewable energy	Consumption of renewable energy	100%	100%	100%	100%	100%	100%
Reduction of paper consumption/ paper waste	Reduction of paper consumption (vs. 2021)	-8%	-34.6%	-12.0%	-27.7%	-15%	-33%
Implementation of energy efficiency measures	Saving in energy consumed (vs 2021)	-6%	-14.1%	-8%	-22.8%	-10%	-28%
Renewal of certifications and extension of perimeter	Environmental certifications in major buildings (vs 11 certifications 2021 ⁵)	2	2	3	3	4	4

¹ The targets associated with the reduction of Scope 1 and 2 emissions, the carbon neutral goal, 100% renewable energy consumption, as well as its reduction and the number of certifications, take into account the entire Group (including 16 subsidiaries), while Scope 3 and paper consumption reduction are limited to CaixaBank, S.A.

² For the calculation of the scope 1 target, CaixaBank's cooling gas emissions data take the average for the period 2019-2021 as the baseline year.

³ The scope 3 (operational) target was calculated taking into account the calculation perimeter prior to the rescaled operational carbon footprint, including several scope 3 categories 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 perimeter ("Carbon Neutral") includes Scopes 1, 2 and 3.6 (corporate travel) at CaixaBank Group level. Emissions that could not be avoided are offset through the purchase of credits in the voluntary offset market, as explained in the Carbon Footprint Mitigation Strategy section.

⁵ In 2022, CaixaBank sold the certified building located at Paseo de la Castellana 51, transferring most of its employees to the building at Castellana 189, which is also ISO 14001 certified. The base figure on which we assess the objectives has changed to 10 certifications, to which 2 new buildings belonging to BPI were added in 2022 and a third belonging to BPI in 2023.

01 Governance of environmental management at the Group level	05 Commitment to the circular economy
02 Carbon footprint mitigation strategy	06 Sustainable mobility
03 Greening of procurement and contracting	07 Promoting efficiency
04 Greening of sales of non-financial products	08 Renewal of voluntary certifications and extension of their scope

¹ These companies account for 99.4% of CaixaBank Group's total number of employees. In 2024, CaixaBank Wealth Management Luxembourg was incorporated within the group's scope.

CAIXABANK GROUP OPERATIONAL CARBON FOOTPRINT

Item	Source	2024		2023		2022		2021 ¹			
		CaixaBank, S.A.	CaixaBank Group	CaixaBank, S.A.	CaixaBank Group	CaixaBank, S.A.	CaixaBank Group	CaixaBank, S.A.	CaixaBank Group		
Scope 1	Combustion in stationary sources	Boilers and emergency equipment	Diesel C	218.9	346.6	290.8	467.9	326.5	415.5	682.6	817.4
			Natural gas	601.8	612.9	621.6	654.6	791.1	892.8	970.1	1,017.70
			Propane gas	2.5	2.5	3.6	3.6	-	-	-	-
	Combustion in mobile sources	Rental vehicles	210.8	3,808.20	395.9	3,858.30	960.4	4,161.50	1,292.00	4,096.10	
	Leaks of refrigerant gasses	Refrigerant gasses	2,159.00	2,511.90	3,376.70	3,439.00	3,548.10	4,106.50	2,818.00	3,326.20	
Scope 2		Market-based method	-	-	-	-	-	-	374.2	1,153.60	
		Location-based method	16,392.90	23,046.80	21,082.10	29,384.00	31,994.70	42,670.70	32,784.10	43,978.80	
		Electricity auto-consumption	-	-	-	-	-	-	-	-	
Scope 3	3.1 Purchase of goods and services	OpEx	122,702.80	236,247.60	114,887.50	229,492.60	122,152.80	237,891.30	111,993.70	235,307.20	
	3.1 Capital assets	CapEx	52,414.50	72,699.60	71,267.50	90,015.70	75,044.10	100,633.70	74,518.80	101,064.80	
	3.3 Fuel and energy-related activities	Value chain and transport of electricity and fuels	3,177.30	5,177.50	3,996.60	6,142.60	4,584.70	6,715.70	6,382.50	8,853.70	
	3.6 Corporate travel	Air, train, car and hotel	9,837.30	12,454.10	9,006.40	11,166.50	5,809.90	6,872.90	4,473.40	5,057.30	
Total (current perimeter)	Scope 1		3,192.90	7,282.20	4,688.60	8,423.30	5,626.10	9,576.30	5,762.60	9,257.40	
	Scope 2 (Market-based)		-	-	-	-	-	-	374.2	1,153.60	
	Scope 2 (Location-based)		16,392.90	23,046.80	21,082.10	29,384.00	31,994.70	42,670.70	32,784.10	43,978.80	
	Scope 3		188,131.90	326,518.80	199,158.00	336,817.40	207,591.50	352,113.60	197,368.30	350,282.90	
	Total (market-based)		191,324.80	333,800.90	203,846.60	345,240.80	213,217.70	361,689.90	203,505.10	360,693.80	
	Total (Location-based)		207,717.60	356,847.70	224,928.70	374,624.80	245,212.30	404,360.60	235,915.10	403,519.10	
	Total per employee (market-based)		5.2	7.4	5.7	7.8	5.8	8.2	4.8	7.3	
Scope 3 ²	3.1 Purchase of goods and services	Mains water	157.73	157.73	162.38	162.38	153.31	153.31	195.14	195.14	
		A4 paper	1,535.83	1,535.83	1,649.59	1,649.59	2,054.94	2,054.94	3,105.14	3,105.14	
		Other paper	2,107.46	2,107.46	2,346.78	2,346.78	3,489.20	3,489.20	4,126.67	4,126.67	
		Other goods (toner, stickers and cards)	575.86	575.86	575.03	575.03	647.63	647.63	824.34	824.34	
	3.2 Capital assets	Towers, laptops, monitors and keyboards	1,890.50	1,890.50	979.45	979.45	1,440.47	1,440.47	3,946.41	3,946.41	
	3.3 Fuel and energy-related activities (non-conventional)	Value chain and transport for non-renewable electricity	-	-	-	-	-	-	122.64	122.64	
3.4 Waste generation	Toner and computer support	457.9	457.9	1,436.76	1,436.76	1,783.20	1,783.20	1,359.62	1,359.62		
3.6 Corporate travel	Plane, train and car	9,422.44	9,422.44	8,826.88	8,826.88	5,689.98	5,689.98	4,094.93	4,094.93		
Total (old perimeter)	Scope 1		3,192.90	7,282.16	4,688.62	8,423.34	5,626.12	9,576.29	5,762.63	9,257.38	
	Scope 2 (Market-based)		-	-	-	-	-	-	374.17	1,153.55	
	Scope 2 (Location-based)		16,392.87	23,046.75	21,082.12	29,383.98	31,994.66	42,670.71	32,784.12	43,978.80	
	Scope 3		16,147.72	16,147.72	15,976.88	15,976.88	15,258.73	15,258.73	17,774.89	17,774.89	
	Total (market-based)		19,340.62	23,429.87	20,655.49	24,400.22	20,884.85	24,835.02	23,911.69	28,185.83	
	Total (Location-based)		35,733.49	46,476.63	41,747.61	53,784.20	52,879.51	67,505.73	56,321.64	71,011.08	
	Total per employee (market-based)		0.53	0.52	0.57	0.55	0.57	0.56	0.56	0.57	



Notes: Scope 3.3 data for the year 2021 differ from those published in previous reports due to the fact that the calculation now includes all fuels covered under Scope 1. Similarly, the values for business travel in 2021, 2022, and 2023 have also changed due to a revision in how the length of certain flights is considered. For the calculation of CaixaBank's carbon footprint, data from other companies in the value chain is used, whose reporting periods may differ from that of CaixaBank. In this case, the most recent annual data available are always used. For the calculation of the operational footprint, estimates are used for the data that is not available at the closing date of the report.

DIMENSIONS OF THE SUSTAINABLE MOBILITY PLAN

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



Personnel
 Facilitate more **sustainable home-to-work mobility** for our employees while minimising travel needs

Suppliers
Make progress reducing pollution-related emissions and encourage their decarbonisation

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

RENEWAL AND EXTENSION OF CERTIFICATIONS



CaixaBank, S.A. has 5 ISO 14001 certified buildings, 1 ISO 50001 certified building and 2 buildings certified under the EMAS regulation, as well as having the Environmental Quality Mark at all branches across the network in Catalonia.

2,865
Branches **monitored**

1,093
Branches **managed remotely**

42
Buildings monitored and/
or managed remotely



Energy

100%
 of electrical energy consumed is from **certified renewable sources**

-27.87%
Reduction in electricity consumption¹ compared to 2021

¹ CaixaBank Group energy consumption data.



ESG RISK MANAGEMENT

ESG MATERIALITY ASSESSMENT

Appropriate management of ESG risks and the calibration of risk in strategic processes depends on the assessment of materiality. The ESG risks with the highest materiality in the short, medium and long term are climate change (physical risks) and climate change avoidance (transition risks).

CORPORATE SUSTAINABILITY/ESG RISK MANAGEMENT POLICY

- Establishes criteria for ESG analysis as part of the bank's customer admission and credit financing approval processes.
- 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:



Adopted in March 2024
by the Board of Directors



EQUATOR PRINCIPLES

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

23 projects financed **€21,141 total investment** **€2,025 M of holding**

OPERATIONS FINANCED

	2024	
	Units	€M
Category A ¹	2	296
Category B ²	11	927
Category C ³	10	802
Total	23	2,025

REPUTATIONAL RISK MANAGEMENT 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.

337 enquiries dealt with **28% queries related to the Corporate Sustainability/ESG Risk Management Policy**



¹ Projects with potentially significant environmental/social impacts.
² Projects with limited and readily mitigable potential ESG impacts.
³ Projects with minimal or no adverse social or environmental impacts, 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:

- Equator Principles signatory since 2007.
- Issuance of green bonds, which include projects related to water (SDG 6) or sustainable consumption and production (SDG 12).
- Considering of the main adverse impacts of investment decisions.

DECLARATION ON NATURE¹

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 2024

- **Performing a materiality analysis** regarding sustainability risks (including areas with an impact on nature).
- Pilot project aimed at **estimating the risks arising from the environment to which certain assets financed by CaixaBank** (focusing on renewable electricity generation assets) could be exposed.
- **Adherence to Partnership for Biodiversity Accounting Financials (PBAF) in order to advance understanding of the biodiversity impacts of its investments and loans, as well as the associated risks and opportunities.**
- **CaixaBank has joined the TNFD advisory group in Spain** (led by Forética).
- **EmprendeXXI Awards:** driving innovation in areas such as the preservation of natural resources and sustainable agriculture.
- **Incorporation of water management objectives** in the sustainable financing framework.
- Launch of pilot sessions for **awareness-raising and dialogue on sustainability** (also focusing on nature) with **Business Banking customers**.
- **Review of the principles for action** on sustainability and climate change statement.
- **Training for key representatives and specialised teams** beyond Business banking.
- **Review of the Corporate Sustainability/ESG Risk Management Policy** and Principles of action of the Corporate Sustainability/ESG Risk Management Policy.
- A **deep-dive** exercise was carried out on the Corporate loan portfolio to **identify and assess the most relevant impacts and dependencies associated with the sectors financed by CaixaBank**. Work has also been carried out to determine the physical and transitional risks to which these sectors are exposed.

Roadmap 2024

The Roadmap defined in 2024 has been followed, advancing in the lines of action, prioritising the most relevant 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, 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.

¹ Approved by the Board of Directors in February 2024.

DIGITAL TRANSFORMATION

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

TECHNOLOGY

07

Most Innovative Financial Institution in Western Europe 2024 by Global Finance

€1,368 M Invested in development and technology

€+70 M Invested in information security

Leader in digital channels

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

PEACE AND JUSTICE, AND STRONG INSTITUTIONS



- Investment in information security



DIGITAL RELATIONSHIP

CaixaBankNow

Leader
Leader in digital channels

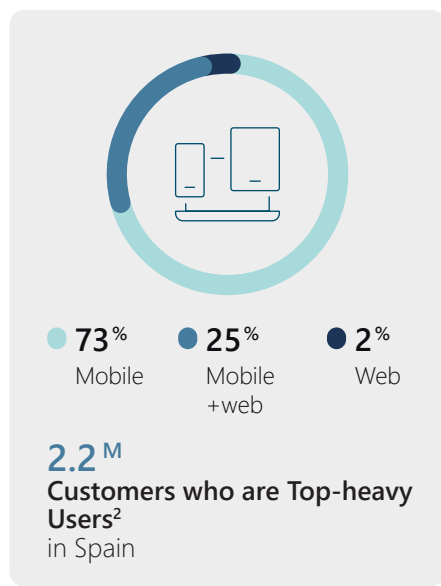
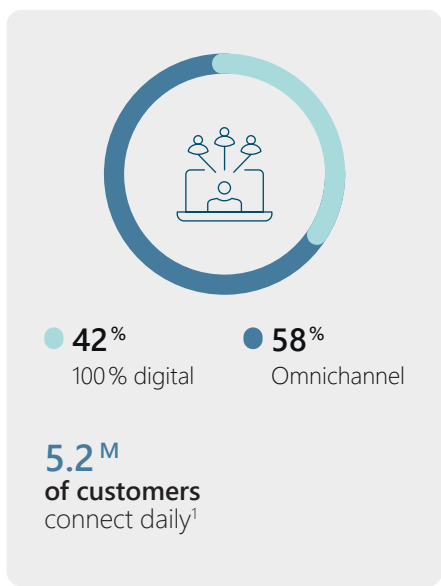
Digital customers

12.1 M Spain

1 M Portugal

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

BREAKDOWN OF DIGITAL CUSTOMERS



European Innovator of the Year (silver) 2024 Qorus

Best Digital Private Banking Company in Europe 2024

Most Innovative Financial Institution in Western Europe 2024

Best Private Banking in Digital Solutions in Portugal 2024

THE KEY MOBILE CHANNEL

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

€3.4 M of purchases made with the mobile phone | **5.5 €M** of downloaded cards with the mobile phone

MARKETING THROUGH DIGITAL CHANNELS

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

BPI NET

1 M digital customers | **0.3 M** regular users of Digital Banking | **0.8 M** regular users of the BPI app

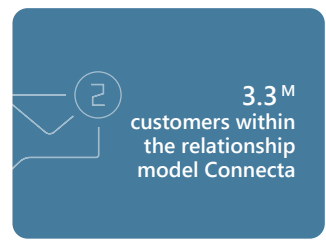
¹ Daily volume of individual customers connecting to digital channels on average over the last 6 months.
² Customers connecting on more than 130 days during a 6-month period.



/ Remote customer relationship model .

This relationship model is particularly suitable for those customers of the financial institution with a digital profile. **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.

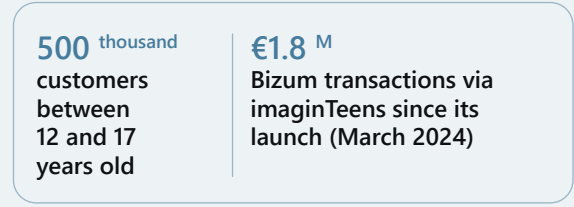


CONSOLIDATION OF THE VALUE PROPOSITION OF IMAGINTEENS

imaginTeens provides young people with access to the financial world, giving them autonomy and helping them to take their first steps in a safe way.

During 2024, work was done to consolidate a specific value proposition for the adolescent segment (12-17 years old):

- Account with no fees or commissions
- Card (debit or prepaid) without fees or commissions
- App adapted to children's age group
- Mobile payment or Bizum (>14 years)



/ The 100% digital bank.

- 3.6^M** of users
- 48.9%** of imagin users access the app more than 3 times per week
- 10.3^M** of monthly Bizum transactions via imagin
- 71.9^M** logins to the app
- 53.6%** of customers with income directly deposited

EXPANSION OF THE VALUE PROPOSITION OF IMAGIN

In 2024, the portfolio of financial products has been expanded:

- **Broker:** ETFs (Exchange Traded Funds) have been added to its catalogue of investment products, offering users an accessible and diversified option to enter the world of investment, combining simplicity, flexibility and cost efficiency.
- **Automatic savings pots:** The functionality of the savings pots has been expanded with new smart options to encourage savings in a simple way, giving the option of automatically allocating a percentage of customers' direct deposit of salaries to savings and rounding up every purchase made with a card, allocating the difference to their savings pot.
- **Traveller card:** marketing of the debit card with travel benefits, including purchases in non-euro currencies and international withdrawals without fees, as a key lever for attracting new customers and positioning as the "best card for travel" versus that of the main neobanks.
- **Pet insurance:** Launch of a pet insurance with a differential advantage, with a 24/7 veterinary chat so that customers are always connected with a professional.
- **Mortgage:** Launch of ICO mortgages for young people and reinforcement of collective agreements with the Autonomous Communities to offer financing of up to 90%.

Imaginkids

For the little ones

An account with no fees and commissions designed for parents to start saving for the future of their children ages 0 to 11.



INFORMATION SECURITY

/ More than €70 M invested in information security at the CaixaBank Group.

CORPORATE TEAM

106
employees dedicated to the Group's security

136
Certifications of the team's employees

59 %
Outsourcing

BENCHMARKS
BITSIGHT¹

Peer 1: 810, Peer 2: 800, Peer 3: 760, Peer 4: 700

Advanced | Intermediate

	CNPIC ²	ISMS ³	DJSI ⁴	CSF ⁵
CaixaBank	4.2/5	8.53/10	100/100	4.11/5
PEERS	4.3/5	7.57/10	76/100	3.21/5

INITIATIVES

REWIRE (2020-2024)
Development of a European strategy for cybersecurity training and certification, where CaixaBank contributes the financial sector's perspective to align market needs with training offerings.

AI4CYBER (2022-2025)
Cybersecurity ecosystem based on AI and Big Data. CaixaBank leads a pilot to improve anomaly detection, use of generative AI and incident response times.

ATLANTIS (2022-2025)
Strengthening the resilience of critical infrastructures against complex attacks. CaixaBank is leading a financial pilot project promoting international cooperation and cyber-intelligence.

GREEN.DAT.AI (2023-2025)
Development of energy-efficient AI services for data analysis. CaixaBank is leading a pilot project to improve fraud detection using explainable AI and prevent biases.

EMERALD (2023-2026)
Transforming cloud certification through Certification as a Service (CaaS). CaixaBank will lead use cases for the continuous certification of multicloud services.

NG-SOC (2024-2026)
Optimisation of SOC capabilities with AI for attack detection, response automation, and collaboration with other European SOCs.

INTERSOC (2024-2026)
Enhanced cyber intelligence gathering and automation, including offensive security with generative AI for penetration tools and Red Team.

PIQASO (2025-2027)
Development of post-quantum cryptographic solutions. CaixaBank will lead a use case to guarantee the security of mobile transactions against quantum attacks.

ACTIVE DEFENCE

4
Red Team exercises a year, based on the TIBER-EU FRAMEWORK. Pioneers with the Bug-Bounty program, a reward program for discovering bugs and vulnerabilities.

100 %
Compliance with IRM testing plan (Incident Response Management)



SECURITY CULTURE

98 %
Staff that have completed the security course

9
Phishing simulations per employee

75 %
0-clickers in phishing campaigns

Newsletter
A newsletter with security and fraud prevention content






Podcast
With infographics and video reels on real cyber scam cases

Event
For families of customers and employees to promote security awareness and fraud prevention



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

¹ External rating from Bitsight (scale of 900-0).
² CNPIC Cyber Resilience Report 2024.
³ Multisector Cyber Exercises 2023 ISMS Forum.

⁴ Dow Jones Sustainability Index (DJSI) 2024. Information Security. See section on indices and ratings ESG.
 Note: CaixaBank and BPI obtained the same score (800).

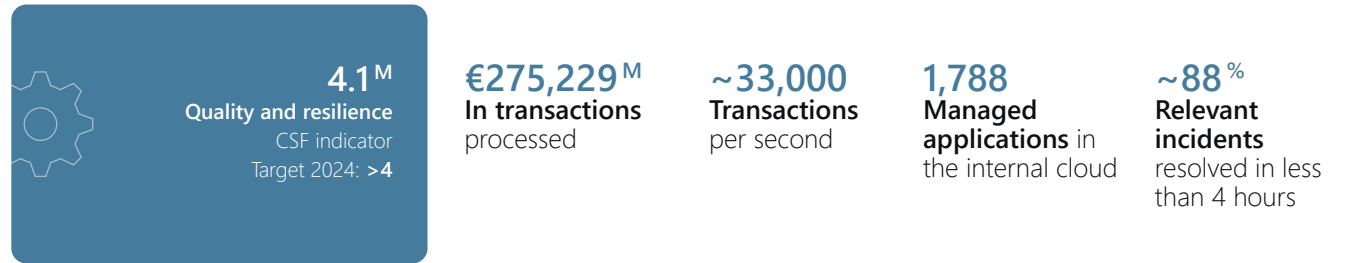


EFFICIENCY AND DIGITALISATION

/ 1,368 million invested in development and technology in the CaixaBank Group.

IT INFRASTRUCTURE

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



IT STRATEGIC PLAN

The execution of the 9 lines of action of the 2022-2024 IT Strategic Plan has been completed, achieving an overall goal completion rate of over 94%.

The new 2025-2027 Strategic Plan has been designed and launched, undertaking a profound transformation of processes, operations, and technology in a coordinated way.

100%
CaixaBank Tech staff with Agile training

2024 Target: 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.

15,868
Metrics certified in DataPool

26^{TB}
Data managed daily

JOURNEY TO CLOUD

CloudNow is the program dedicated to evolving CaixaBank systems towards the public cloud.

€18.9^M
CloudNow Savings
SP 2022-2024,
Target 2024: €8.5 M

33%
Cloud absorption
PE 2022-2024,
Target 2024: 32%

AGREEMENTS AND ALLIANCES

AGREEMENT WITH UIPATH

In the context of the **development of robotic automations** one of the leading products on the market, the UiPath tool suite, has been used since 2017. The agreement is valid for 5 years from 2025 and centralises licences for the CaixaBank Group.

AGREEMENT WITH SALESFORCE

Strategic agreement to reinforce CaixaBank's commitment to **innovation and excellence in customer relations**, and with a duration of **5 years**, marking a significant milestone in digital transformation and allowing for:

- boosting **artificial intelligence** in customer relations
- enhancement of hyperconnectivity and data access
- simplification of **Digital Marketing solutions**

FUJITSU/NCR AGREEMENT

New **cashpoint maintenance agreement** with Fujitsu and NCR running from 2025 to 2029.

The new SLAs are daily (including weekends and public holidays) and are measured per service point, taking into account parameters such as the number of cashpoints at the service point, proximity to other service points and time periods with the highest cashpoint usage.

AGREEMENT WITH ADOBE

Renewal of the agreement with Adobe related to the world of **channel personalisation and analytics**, and which will allow:

- An increase in the number of Dashboards tracking the impact of digital products within the channels
- Improved customisation capability, A/B Testing and CRO and CXO



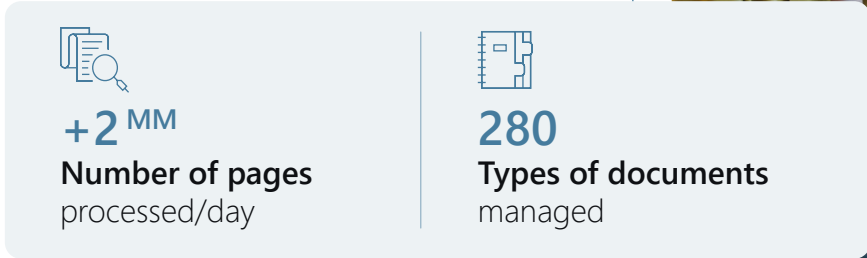
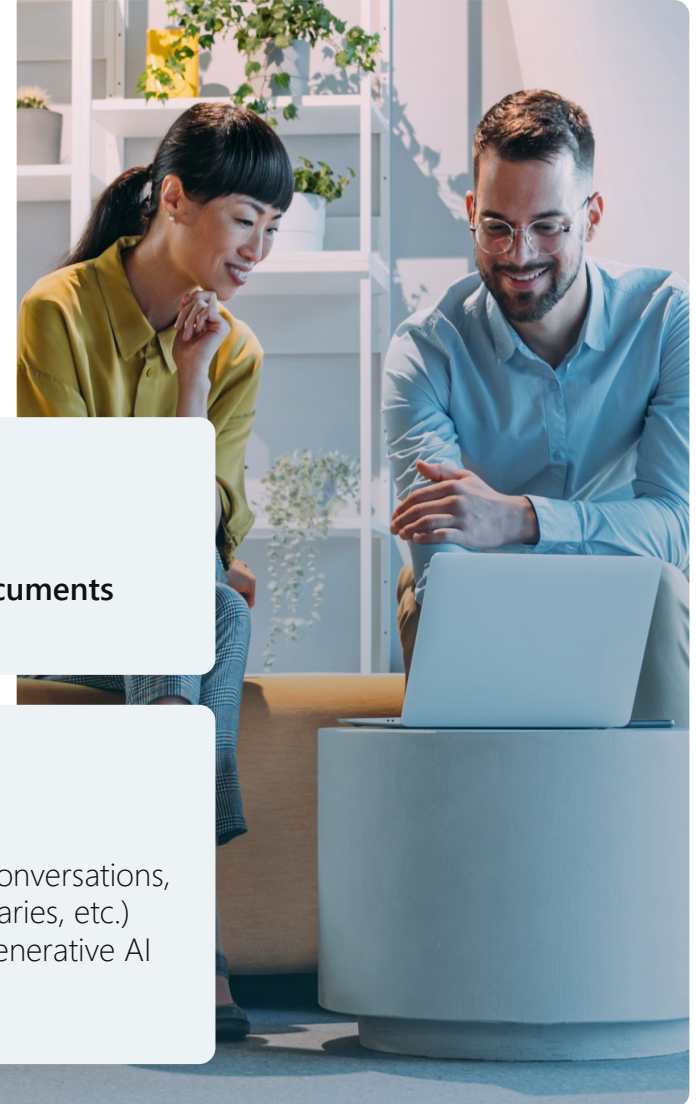
IMPLEMENTATION OF NEW TECHNOLOGIES

The adoption of Artificial Intelligence remains strategic to offer scalable and robust services to staff and customers and to optimise financial services using technology. Completed various projects related to Artificial Intelligence (AI):

- In the **framework of the GalaxiA programme**, 5 use cases have been implemented and deployed in production: Noa staff, CSD, Contact Centre, Wall and Code Generation. Also, the development of 4 new **Generative AI** cases has been initiated: an assistant for card issuance in the app, payment disputes, FinCrime Hub and Groups.
- **Development in-house of new use cases on the proprietary Artificial Intelligence platform Document AI**, a solution for intelligent document processing that brings great cost efficiencies to CaixaBank.
- **Development of the platform for the industrialisation of AI applications**, which includes a "model store" to have a centralised registry of the AI models used, tools to manage the lifecycle of AI Gen models (LLM), a platform for monitoring the data drift or the explainability of models and a structural framework to standardise the execution of models.
- Roll-out of the first phase of the **new search engine in the customer app**, which offers an improved user experience

and incorporates smart search capabilities such as semantic search on the FAQ, with search time under 0.5 seconds and real-time online prediction of results as the user types.

- **Implementation of improvements to the Contact Centre assistant customer telephone helpline** which have increased call absorption, exceeding 30% by 2024, with savings of more than €5 million. These improvements include new automated operations, improved dialogue flows and customer contextualisation.



APPENDICES



OWN BOND ISSUANCE

SOCIAL BONDS

/ In September 2024, CaixaBank issued 1 social bond in the amount of €1,250 M.



IMPACT OF SOCIAL BONDS

Social portfolio at 31 December 2023

Accessible housing

€19 M (0.2%)

Employment generation, including through the potential effects of SME financing and microfinance

€4,614 M (57.4%)



Access to essential services (health, education, vocational training)

€1,548 M (19.2%) | 510 MM€ (6.3%) | €125 M (1.6%)

Socio-economic advancement and empowerment

€1,026 M (12.8%) | €200 M (2.5%)



IMPACT OF SOCIAL BONDS

In July 2024, the bank published the 5th impact report on social bonds¹.

10 AFFORDABLE HOUSING
75 million in total loans in areas with high and moderate-high scores on the Regional Potential Social Impact Index, representing **79%** of total funds disbursed to non-profit and charitable institutions.
509,600 beneficiaries of loans received by non-profit and charitable institutions.

11 AFFORDABLE OVERSEAS INVESTMENTS
19 loans granted to facilitate the construction of social housing projects.
939 social housing units as a result of portfolio financing.

1 NO POVERTY
97% of loan beneficiaries say that the funding has helped them to achieve their goals.
90% of loan beneficiaries say that the loan has been extremely or very important to them.
77% of loan beneficiaries say that the funding has had a positive impact on their lives.
145 million euros for families living in rural and low-density areas.

3 GOOD HEALTH AND WELL-BEING
12,214 beds in public hospitals and health centres that have been supported by loans.
68,956 medical professionals who complement their training via funding.
1,704 medical devices and materials funded.
9.4 million residents living in the catchment area of funded hospitals and health centres.

4 QUALITY EDUCATION
24,492 students enrolled in schools that receive direct credit financing.
2,896 families benefited from loans to pursue further educational opportunities.
22 educational centres benefiting from funding.

5 GENDER EQUALITY
743 million in total loans in areas with high and moderate-high scores on the Regional Potential Social Impact Index, representing **72%** of total funds disbursed to women-owned businesses.
61 million for women-owned businesses in rural and low-density areas.

8 DECENT WORK AND ECONOMIC GROWTH
4 billion euros in total loans in areas with moderate to high scores in the Territorial Index of Potential Social Impact, representing **87%** of the total funds disbursed to self-employed, micro-enterprises and SMEs.
94% of self-employed loan beneficiaries have improved or maintained their quality of life since receiving the loan.
6,625 million euros to Spain's GDP (every 1 million euros of loan financing contributed **1.44** million euros in direct and indirect impacts to the Spanish economy).
58% of micro, small and medium-sized enterprises have reported increased business strength since receiving the loan, while **85%** have reported business stability or growth.
294 million in loans to businesses in rural and low-density areas, benefiting **8,585** borrowers and representing **11,102** individual loans.
13% of loans were allocated to companies within the first three years of their launch, improving their chances of survival and growth.
49,699 jobs were created or maintained thanks to the financing of the loans included in the Social Portfolio (for every 1 million euros of loan proceeds, 11 jobs were created or maintained).

¹ https://www.caixabank.com/deployedfiles/caixabank_com/Estaticos/PDFs/AccionistasInversores/CaixaBank_SocialBonds_Report_Dec23.pdf

GREEN BONDS

/ In 2024 CaixaBank issued 2 green bonds: one in February in the amount of €1,250 M, and another in March in the amount of CHF 300 M.

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

IMPACT OF GREEN BONDS

Green Portfolio as at 31 December 2023



- €6.4 M (64%) renewable energies
- €2.5 M (25%) energy-efficient buildings
- €0.58 M (6%) Clean and efficient transport
- €0.45 M (5%) wastewater management



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

Water availability, sustainable water management and sanitation

Ensure access to **affordable, reliable, sustainable and modern energy**

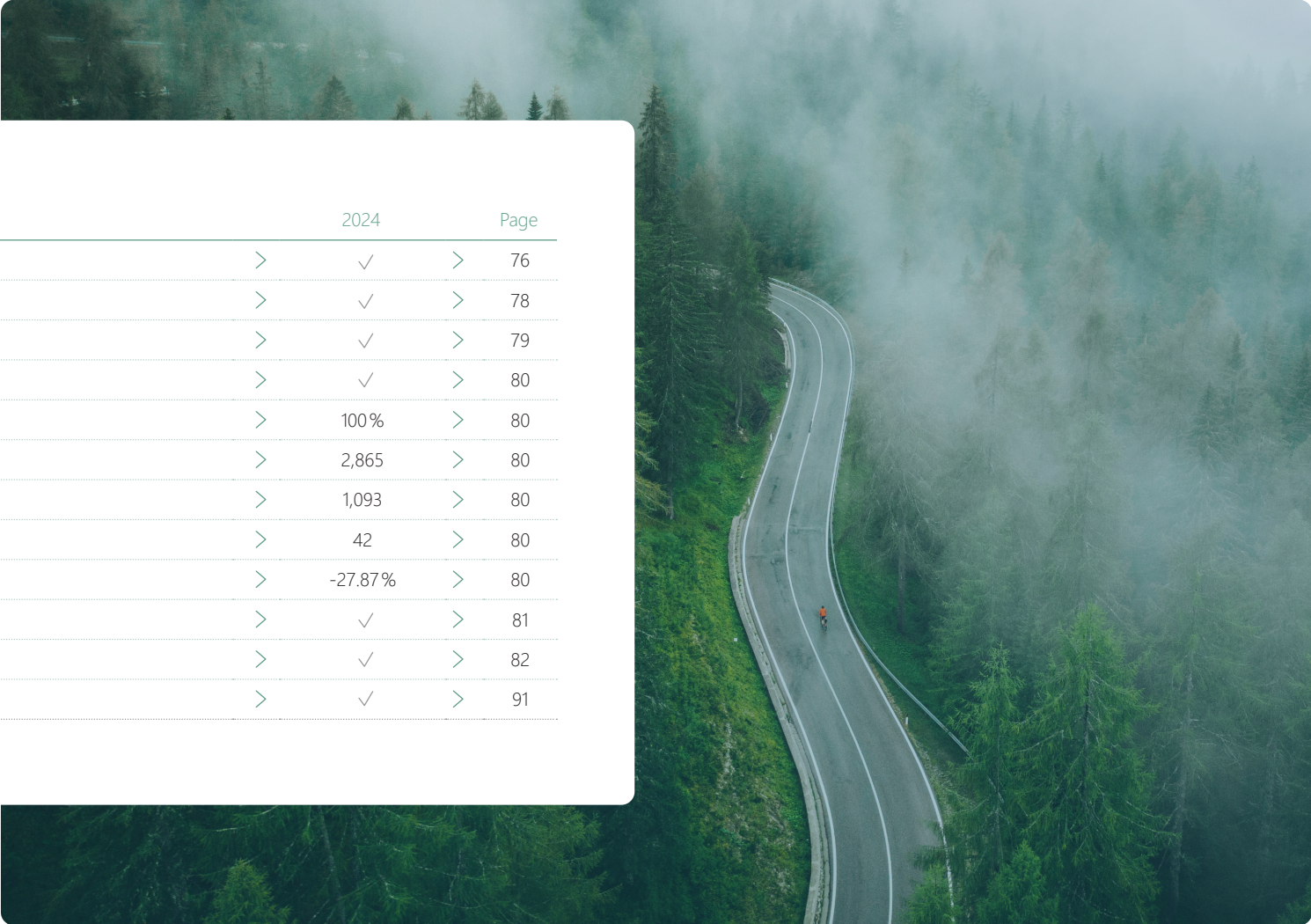
Energy-efficient buildings

Sustainable transport systems

¹ https://www.caixabank.com/deployedfiles/caixabank_com/Estaticos/PDFs/AccionistasInversores/CaixaBank_GreenBonds_Report_Dec23.pdf

INDICATORS CLASSIFIED ACCORDING TO ESG

ESG CRITERIA – ENVIRONMENTAL



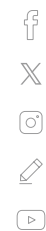
Hard indicators		2024		Page
Climate change	>	✓	>	76
Environmental Management Plan 2022 - 2024	>	✓	>	78
CaixaBank Group operational carbon footprint	>	✓	>	79
Dimensions of the sustainable mobility plan	>	✓	>	80
Electrical energy consumed from certified renewable sources	>	100%	>	80
Automated branches	>	2,865	>	80
Remote managed branches	>	1,093	>	80
Motorised and remotely controlled buildings	>	42	>	80
Reduction in electricity consumption compared to 2021	>	-27.87%	>	80
ESG risk management	>	✓	>	81
Nature	>	✓	>	82
APPENDICES: Green bond issuance	>	✓	>	91

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



ESG CRITERIA – SOCIAL

Hard indicators		2024		Page
"la Caixa" Banking Foundation's Incorpora programme for job market integration	>	165	>	7
Jobs created with the support for entrepreneurs through MicroBank	>	32,245	>	7
New business initiated with receipt of financial support	>	9,541	>	7
Total branches – Spain	>	3,825	>	9
Retail branches – Spain	>	3,570	>	9
Business Centre branches – Spain	>	153	>	9
Private Banking branches – Spain	>	87	>	9
Institutional Banking branches – Spain	>	14	>	9
Corporate Banking branches – Spain	>	1	>	9
Total branches – Portugal	>	303	>	9
Retail branches – Portugal	>	261	>	9
Corporate Banking branches – Portugal	>	29	>	9
Branches Premier/Private Portugal	>	13	>	9
Spanish towns and cities where CaixaBank is present	>	2,234	>	9
Citizens who have a branch in their town or city (Spain)	>	92%	>	9
Presence in towns with more than 5,000 residents in Spain	>	99%	>	9
Spanish towns and cities where CaixaBank is the only bank with a branch office model	>	459	>	9
Portuguese towns and cities of >5,000 inhabitants with BPI presence	>	60%	>	9
Retail Branches in Spain by region	>	✓	>	10
Store Retail branch centres	>	698	>	10
Store Premier branch centres	>	85	>	10
SME Store branch centres	>	73	>	10
Business Store branch centres	>	70	>	10
ALL-IN-ONE branch centres	>	10	>	10
Rural branches in towns with <10,000 inhabitants	>	1,403	>	10
Towns served by mobile 'branch-buses'	>	1,294	>	10



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

ESG CRITERIA – SOCIAL



Hard indicators		2024		Page
ATMs in Spain	>	11,137	>	11
ATMs in Portugal	>	1,233	>	11
Representative offices	>	17	>	11
International branches	>	7	>	11
Spanish desks	>	2	>	11
Hard indicators for DayOne	>	✓	>	16
Hard indicators for HolaBank	>	✓	>	16
Transactional NPS Retail Connecta	>	81.60%	>	18
Transactional NPS SME Banking	>	91.50%	>	18
Transactional NPS Retail	>	74.90%	>	18
Transactional NPS Corporate Banking	>	91.90%	>	18
Transactional NPS Private Banking	>	97.30%	>	18
IE Institutions	>	94.4	>	18
IE Corporations	>	93	>	18
Transactional NPS surveys sent	>	3.1 million/month	>	18
Transactional survey comments received	>	1.3 million	>	18
IE individual customers BPI	>	88,3	>	18
IE Premier BPI	>	87,4	>	18
Close the loop management	>	84,80%	>	18
Close the Loop improvement	>	6.3 pp	>	18
Complaints received (Customer Service Department)	>	✓	>	19
Complaints management (Customer Service Department)	>	✓	>	19
Total CaixaBank Group employees	>	46,014	>	22
% Male employees – CaixaBank Group	>	43.90%	>	22
% Female employees – CaixaBank Group	>	56.10%	>	22
Total CaixaBank employees in Spain	>	41,304	>	22

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

ESG CRITERIA – SOCIAL

Hard indicators		2024		Page
Total CaixaBank employees in Portugal	>	4,426	>	22
Total CaixaBank employees – Rest	>	284	>	22
Women holding management positions at CaixaBank	>	43.4%	>	22
Female Board members	>	40.0%	>	22
CaixaBank Group staff adhered to a collective agreement	>	100%	>	22
Employees with disabilities at CaixaBank Group	>	650	>	22
Gender pay gap at CaixaBank Group	>	1.00%	>	22
Investment in training at CaixaBank	>	€15,4 M	>	23
Training hours	>	2,992,780	>	23
Training online	>	92.50%	>	23
Classroom-based training	>	7.50%	>	23
Hours of training per employee	>	65.9	>	23
People who have undergone training	>	100.00%	>	23
CaixaBank professionals certified in MiFID II	>	31,990	>	23
CaixaBank professionals certified in the Spanish Mortgage Law	>	31,813	>	23
Employees certified in Insurance Distribution Directive (IDD)	>	33,146	>	23
Employees with bonus linked to training	>	42,295	>	23
Educa	>	✓	>	26
Positive balance	>	✓	>	26
imaginAcademy	>	✓	>	26
Aula	>	✓	>	26
eIBulliFoundation	>	✓	>	26
CaixaBank Research	>	✓	>	27
CaixaBank Talk	>	✓	>	27
CaixaBank Volunteering	>	✓	>	27
CaixaBank social initiative	>	✓	>	28

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



ESG CRITERIA – SOCIAL

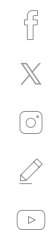


Hard indicators		2024	Page
BPI social projects	>	✓	> 30
CaixaBank Dualiza	>	✓	> 34
"Women in the CaixaBank workforce for the first time"	>	56.1%	> 35
Employees with disabilities	>	650	> 35
FUNCTIONAL DIVERSITY	>	✓	> 35
LGTBIQ+ Diversity	>	✓	> 35
Gender diversity	>	✓	> 37
Cultural diversity	>	✓	> 37
Diversity disclosure	>	✓	> 38
Accessible CaixaBank branches	>	89%	> 39
Offices where barriers have been removed in Spain and Portugal	>	18	> 39
Accessible ATMs in Spain	>	100%	> 39
Social housing	>	✓	> 40
SACH	>	✓	> 40
MicroBank: number of microcredits and other loans with social impact	>	233,603	> 67
MicroBank: volume of microcredits and other finance with a social impact	>	€2,066 M	> 67
MicroBank: active collaborators	>	268	> 67
Microcredits for Families	>	✓	> 68
Microcredits for Businesses	>	✓	> 68
MICROBANK ACADEMY	>	✓	> 68
Other financing with social impact	>	✓	> 69
Vulnerable customers with Basic Payment Accounts	>	362,728	> 70
Care for senior citizens	>	✓	> 70
Socially Responsible Investment Project: amount raised for different social causes	>	€1.3 M	> 74
GAVI: Companies already participating in the programme	>	5,500	> 74
Digital customers Portugal	>	1 million	> 84

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

ESG CRITERIA – SOCIAL

Hard indicators		2024		Page
Digital customers Spain	>	12.1 million	>	84
Fully digital customers	>	42%	>	84
Omnichannel customers	>	58%	>	84
Website customers	>	2%	>	84
Customers Mobile	>	73%	>	84
Customers Mobile+Web	>	25%	>	84
Top-heavy user customers	>	2.2 million	>	84
Customers logging in daily	>	5.2 million	>	84
Volume of purchases made using a mobile phone	>	€3.4 M	>	84
Cards downloaded to mobile phone	>	€5.5 M	>	84
Regular Digital Banking users	>	0.3 million	>	84
Regular BPI app users	>	0.8 million	>	84
Connecta: customers	>	3.3 million	>	85
Connecta: expert	>	1,897	>	85
Imagin: users	>	3.6 million	>	85
Imagin: monthly Bizum transactions	>	10.3 million	>	85
Imagin: app access	>	71.9 million	>	85
Imagin: Users accessing the app more than 3 times per week	>	48.90%	>	85
Imagin: customers with income directly deposited	>	53.60%	>	85
IMAGINTEENS	>	✓	>	85
Imaginkids	>	✓	>	85
ANNEXES: Issuance of social bonds	>	✓	>	90



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

ESG CRITERIA – GOVERNANCE



Hard indicators		2024		Page
Direct and indirect contribution to Spain's GDP	>	€18,872 M	>	6
% Direct and indirect contribution to Spain's GDP	>	1.18%	>	6
Direct and indirect contribution to Portugal's GDP	>	€1,613 M	>	6
% Direct and indirect contribution to Portugal's GDP	>	0.56%	>	6
Gross Value Added by CABK to the financial and insurance sector	>	16.00%	>	6
Gross value added by BPI to the financial and insurance sector	>	7.00%	>	6
Taxes paid and collected from third parties - Spain	>	€6,151 M	>	6
Profit attributable to the Group	>	€5,787 M	>	6
Extraordinary contribution to the banking sector (Portugal)	>	€27 M	>	6
"Monetisable DTA equity benefit"	>	€129 M	>	6
Taxes collected on behalf of third parties	>	€2,559 M	>	6
Indirect taxes	>	€2,215 M	>	6
Social security contributions	>	€694 M	>	6
Direct taxes	>	€683 M	>	6
Customer funds – Spain	>	€685,365 M	>	12
Total assets – Spain	>	€631,003 M	>	12
Gross loans and advances to customers – Spain	>	€361,214 M	>	12
Business shares in Spain	>	✓	>	12
Market share – Portugal	>	✓	>	12
Hard indicators for Consumer Banking	>	✓	>	13
Hard indicators for Premier Banking	>	✓	>	13
Hard indicators for Business	>	✓	>	13
Hard indicators for Private Banking	>	✓	>	14
Hard indicators for CIB & International Banking	>	✓	>	14
Hard indicators for Business Banking	>	✓	>	14
Hard indicators for AgroBank	>	✓	>	15

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

ESG CRITERIA – GOVERNANCE

Hard indicators	2024	Page
CaixaBank Group customers	> 20.3 million	> 18
CaixaBank customers	> 18.5 million	> 18
BPI customers	> 1.8 million	> 18
Free float management shareholding percentage	> 49.9%	> 20
Percentage interest – “la Caixa” Foundation	> 31.2%	> 20
Percentage interest – FROB	> 18.0%	> 20
Percentage of securities held in treasury, by directors, and other shareholders with Board representation	> 0.8%	> 20
Free float – international institutional investors	> 64.1%	> 20
Free float – national institutional investors	> 7.9%	> 20
Free float - non-controlling interests	> 26.8%	> 20
Free float – employees	> 1.3%	> 20
Shareholders	> 555,620	> 20
Stock market capitalisation	> €37,269 M	> 20
Share buy-back programmes	> ✓	> 20
Dividend	> €0.4352/share	> 20
cash pay-out dividend 2024	> 53.5%	> 20
Shareholders informed monthly via the Shareholder Newsletter	> 216,650	> 21
Shareholders attending corporate meetings	> 2,576	> 21
Meetings of the Shareholder Advisory Committee	> 4	> 21
Free float in the hands of foreign institutional investors	> 72.0%	> 21
Analyst reports on CaixaBank published, including sector reports	> 219	> 21
Active suppliers	> 2,305	> 24
Invoiced CaixaBank Group suppliers	> €3,036 M	> 24
Local suppliers in Spain	> 81%	> 24
New active suppliers	> 191	> 24
Average payment period to suppliers	> 12.6	> 24

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



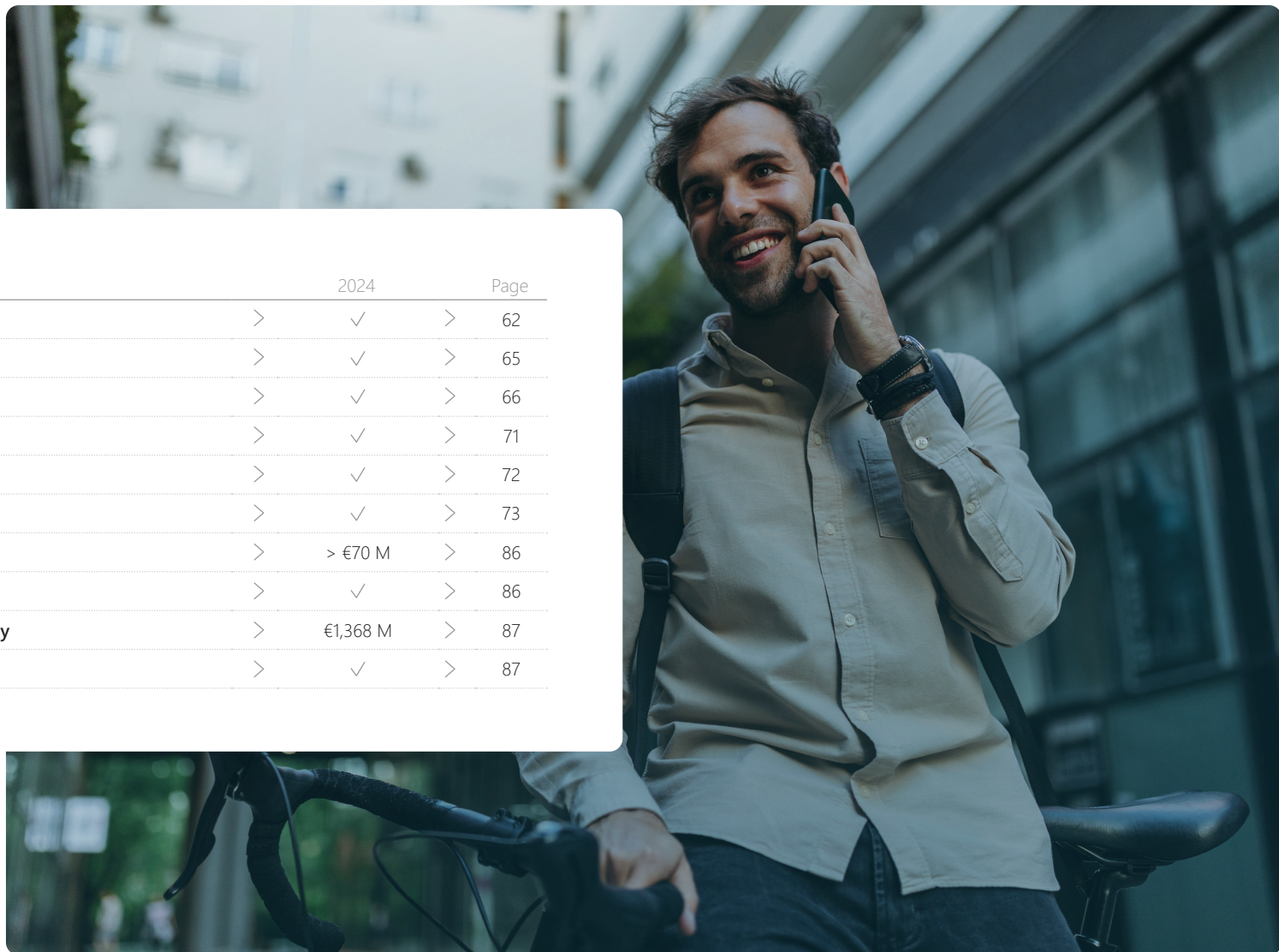
ESG CRITERIA – GOVERNANCE



Hard indicators	2024	Page
Volume allocated to Special Employment Centres	> €5.7 M	> 24
Processes traded via electronic trading	> 1,383	> 24
Electronic trading volume	> €1,550 M	> 24
Jobs created through purchasing from suppliers – Spain	> 68,777	> 24
Jobs created through purchasing from suppliers – Portugal	> 8,458	> 24
Suppliers who have provided social and environmental certifications.	> 688	> 25
Suppliers active in the Purchasing perimeter with the highest level of accreditation	> 1,551	> 25
Audits performed including all procurement categories	> 34	> 25
Engagement with customers	> ✓	> 41
Engagement with shareholders and investors	> ✓	> 41
Engagement with employees	> ✓	> 41
Engagement with suppliers	> ✓	> 41
Sustainability Master Plan 2022-2024	> ✓	> 43
Sustainability governance	> ✓	> 44
Main ethics and integrity policies and principles	> ✓	> 45
Main Committees	> ✓	> 46
Transparency Committee: products/services analysed	> 266	> 46
Transparency Committee: Meetings held	> 23	> 46
Transparency Committee: products/services denied in the first instance	> 6	> 46
Consultation Channel and Complaints Channel	> ✓	> 47
Adherences and alliances	> ✓	> 48
Sustainability indexes and ratings	> ✓	> 51
Sustainable Development Goals	> ✓	> 53
Materiality study and SDGs	> ✓	> 59
Awards and Recognition 2024	> ✓	> 60
Mobilising sustainable finance in Spain	> ✓	> 62

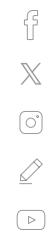
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ESG CRITERIA – GOVERNANCE



Hard indicators		2024		Page
CaixaBank sustainable financing	>	✓	>	62
CaixaBank sustainable brokerage	>	✓	>	65
Mobilising sustainable finance – business in Portugal	>	✓	>	66
Responsible investment	>	✓	>	71
VidaCaixa	>	✓	>	72
CaixaBank Asset Management	>	✓	>	73
Invested in CaixaBank Group information security	>	> €70 M	>	86
Main information security indicators	>	✓	>	86
CaixaBank Group investment in development and technology	>	€1,368 M	>	87
Main efficiency and digitalisation indicators	>	✓	>	87

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





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