



# Environmental management plan 2019-2021



# The environment

This is one of the bank's strategic priorities and one of the 5 axes of its responsible and sustainable activity



*\*Environmental, social & governance*

# The 2019-2021 Environmental Management Plan

It must contribute to minimising CaixaBank's environmental impact and complying with its commitments and environmental certifications

## Focus of the 2019-2021 Environmental Management Plan



1

### Carbon Neutral Strategy

Minimising and offsetting all calculated CO<sub>2</sub> emissions

2

### Environmental efficiency measures and certifications

Minimising the bank's impact, implementing new energy saving measures and renewing certifications and environmental commitments

3

### Extending the environmental commitment to the value chain

Action plans for suppliers to assume our environmental values as their own and comply with the acquired commitments

4

### Driving sustainable mobility

Actions encouraging sustainable mobility to minimise the emissions of the company, staff and suppliers







5

### Commitment, transparency and engagement

Engagement actions with employees and reinforcing the commitment and public environmental information

# KPIs and activities\*

| Initiative                                  | Purpose   | Indicators   | Objective 2018 | 2018 | Objective 2019 | 2019 | Objective 2020 | Objective 2021 |
|---|---|--|----------------|------|----------------|------|----------------|----------------|
| Carbon neutral project                      | Minimising and offsetting the carbon footprint  | Reduction in CO <sub>2</sub> emissions (vs. 2015) - GLOBAL                                     | 10%            | 38%  | 11.5%          | 50%  | 20%            | 34%            |
|   |   | Scope 1  |                |      | 11.5%          | 71%  | 20%            | 40%            |
|   |   | Scope 2  |                |      | 11.5%          | 82%  | 75%            | 75%            |
|   |   | Scope 3  |                |      | 11.5%          | 30%  | 15%            | 25%            |
|   | CO <sub>2</sub> emissions offset  | 100%   | 100%           | 100% | 100%           | 100% | 100%           | 100%           |
| 100% contracting renewable energy           | Renewable energy consumed   | 100%   | 100%           | 100% | 100%           | 100% | 100%           | 100%           |
| Environmental efficiency and certifications | Implementing energy efficiency measures   | Consumed energy saving (vs. 2015)  | 5.5%           | 9%   | 7%             | 13%  | 10.5%          | 15%            |
|   | Certification renewal and extension of scope  | Renewed environmental certifications   | 100%           | 100% | 100%           | 100% | 100%           | 100%           |
| Value chain                                 | Environmental Procurement Plan<br><i>(environmental criteria in purchases and contracting services and extending the environmental commitment to the value chain)</i> | Purchase categories with green criteria /<br>Total purchase categories with greening potential | n/a            | n/a  | 50%            | 50%  | 75%            | 100%           |

|                   |   |   |   |  |
|-------------------|---|---|---|--|
| Other initiatives | <br><b>Sustainable mobility plan</b> | <br><b>Automation system in the branch network</b> | <br><b>Commitment, transparency and engagement</b> | <b>Environmental certifications</b><br>   |
|-------------------|---|---|---|--|

\* Values revised and updated in August 2020

# Voluntary compliance principals and environmental efficiency measures



## Actions to minimise the impact of CaixaBank's activity

- Defining annual improvement objectives in 6 main fields
- Follow-up of KPIs and the applicable law
- Implementation of improvements



### Energy consumed

Energy efficiency projects: LED lighting, compartmentalisation and monitoring



### Waste

Selective collection, waste management, minimisation at source, etc.



### Green purchase and design criteria

Plan for environmentally-friendly purchasing and contracting



### Paper consumption

Project on digitalisation, rationalisation of deliveries to customers



### Wastewaters and emissions

Sustainable mobility, dumping parameter control,



### Environmental awareness

Campaigns for good environmental practices



## Accessions

- Establishing improvement plans to optimise ratings
- Compiling information for reporting
- Analysis of trends and new requirements



Spanish lobby on low economic growth in carbon



UN think tank for banks and insurers on the environment



Committed to power consumption from renewable sources



Public reduced emissions commitments