



CaixaBank, Sustainable Banking

SEPTEMBER 2022

We are committed to promoting a positive economy for the well-being of people.

One that is more committed, more inclusive, and more useful for everyone.

CAIXABANK, AT THE FOREFRONT OF RETAIL BANKING

 **18.9 million**
customers

 **43%**
market share among
individual customers (32%
market share as main bank)

 **4,966**
branches



Contribution to the economy

- **0.96%** contribution to the Spanish GDP
- **€4.07 billion** in taxes paid and collected from third parties
- **57,108** jobs created through the multiplier effect of purchases from suppliers



Delivering value to our stakeholders



We want to contribute to overcoming challenges such as **inequality**, climate change and boosting the real economy

We strive to promote equal opportunities, facilitate the energy transition and create jobs.



WE WEAVE THE 17 SDGs INTO OUR STRATEGIC PLAN AND SUSTAINABLE BANKING PLAN

We focus our action on 4 priority SDGs which are interrelated with the other SDGs, contributing to all of them due to their cross-cutting nature

PRIORITY

- 1 FIN DE LA POBREZA
- 8 TRABAJO DECENTE Y CRECIMIENTO ECONÓMICO
- 12 PRODUCCIÓN Y CONSUMO RESPONSABLES
- 17 ALIANZAS PARA LOGRAR LOS OBJETIVOS

INTERRELATED

- 2 HAMBRE CERO
- 3 SALUD Y BIENESTAR
- 4 EDUCACIÓN DE CALIDAD
- 10 REDUCCIÓN DE LAS DESIGUALDADES
- 5 IGUALDAD DE GÉNERO
- 9 INDUSTRIA, INNOVACIÓN E INFRAESTRUCTURA
- 11 CIUDADES Y COMUNIDADES SOSTENIBLES
- 6 AGUA LIMPIA Y SANEAMIENTO
- 7 ENERGÍA ASEQUIBLE Y NO CONTAMINANTE
- 13 ACCIÓN POR EL CLIMA
- 14 VIDA SUBMARINA
- 15 VIDA DE ECOSISTEMAS TERRESTRES
- 16 PAZ, JUSTICIA E INSTITUCIONES SÓLIDAS

Committed to
PEOPLE

Committed to
SOCIETY

Committed to the
PLANET

We integrate sustainability into our strategic vision.

OUR MISSION

“To improve the **financial well-being** of our customers and progress across the whole of society”

CAIXABANK'S VISION

To be a leading, innovative **financial group**, delivering the best service and becoming a benchmark in sustainability.

OUR VALUES



Quality



Trust



Social
commitment

2022-2024 STRATEGIC PLAN: main lines

01

BUSINESS GROWTH. Creating the best value proposition for our customers.

02

Promote an efficient **CUSTOMER SERVICE MODEL** adapted to customer preferences.

03

Become a benchmark in **SUSTAINABILITY** in Europe

SUSTAINABLE BANKING PLAN

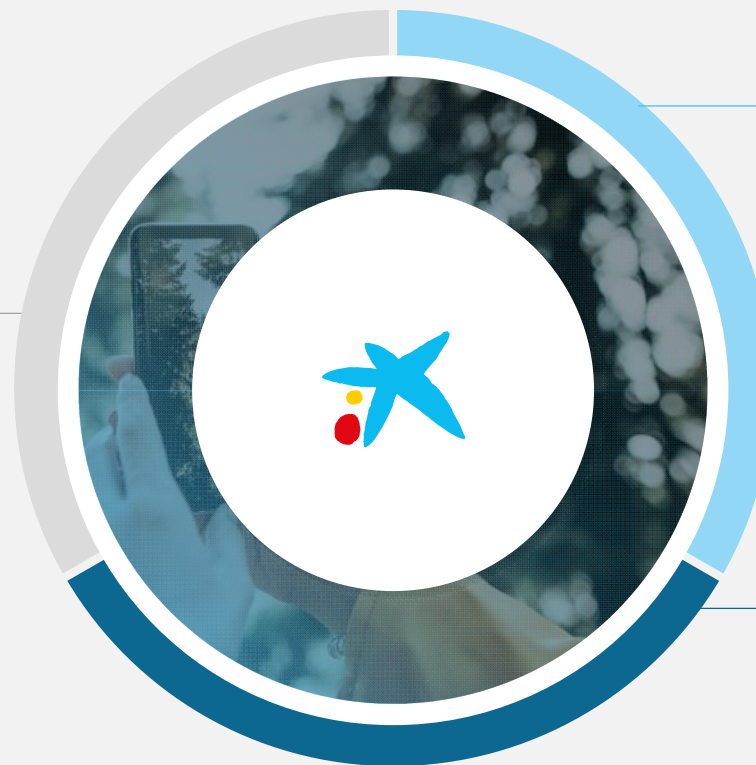
Through our Sustainable Banking Plan we help people by doing what we know best: **banking**

It is a cross-cutting plan that involves and engages **all areas and subsidiaries of CaixaBank.**



FOSTER A **RESPONSIBLE CULTURE** BECOMING A **BENCHMARK IN GOVERNANCE**

- > Benchmark in regulatory standards
- > Transparency and accountability
- > People-centred culture
- > Integrate sustainability into the organisation



LEAD THE **POSITIVE SOCIAL IMPACT** AND PROMOTE **FINANCIAL INCLUSION**



- > Promote employment and entrepreneurship
- > Leaders in microfinance
- > Social leadership and forming partnerships to multiply people's opportunities

DRIVE THE **SUSTAINABLE TRANSITION** FOR **COMPANIES AND SOCIETY**



- > Integrate ESG risks *
- > Decarbonisation
 - > Transition for companies
 - > Transition for individual customers

*-ESG: Environmental, Social and Governance

The plan meets ESG criteria: valued by analysts and investors

Ambition 1. Lead positive social impact and promote financial inclusion

We aspire to lead positive social impact **by boosting people's financial well-being.**



SUPPORTING ACCESS TO CREDIT



- › **Leaders in microcredits** and other financing with a social impact, through MicroBank.



LEADING SOCIAL PROJECTS AND PARTNERSHIPS THAT MULTIPLY OPPORTUNITIES FOR PEOPLE



- › Committed to the **rural environment**.
- › **Adapting channels and supply** to the needs of everyone.
- › Improving the **financial culture** across society.
- › **Partnerships supporting good causes** ("la Caixa" Banking Foundation, local foundations).



PROMOTING EMPLOYMENT AND ENTREPRENEURSHIP



- › **Financing job-creating projects** (MicroBank).
- › **Support** for initiatives that improve skills and knowledge (e.g. CaixaBank Dualiza).



Ambition 2. Driving the sustainable transition of companies and society

We want to contribute to society **by driving the energy transition** of companies and individual customers.



SUPPORTING COMPANIES WITH THEIR ENERGY TRANSITION



> **Financing and advice**, especially to the most affected sectors such as mobility, building, agriculture or energy.



CREATING **SUSTAINABLE SOLUTIONS** FOR PEOPLE



> Focusing on **housing, mobility and investment products**.



MAKING PROGRESS ON **DECARBONISATION**



> Achieve **net zero carbon emissions** by 2050, both for our own activity and on the balance sheet, managing credit and investment portfolios based on ESG criteria.



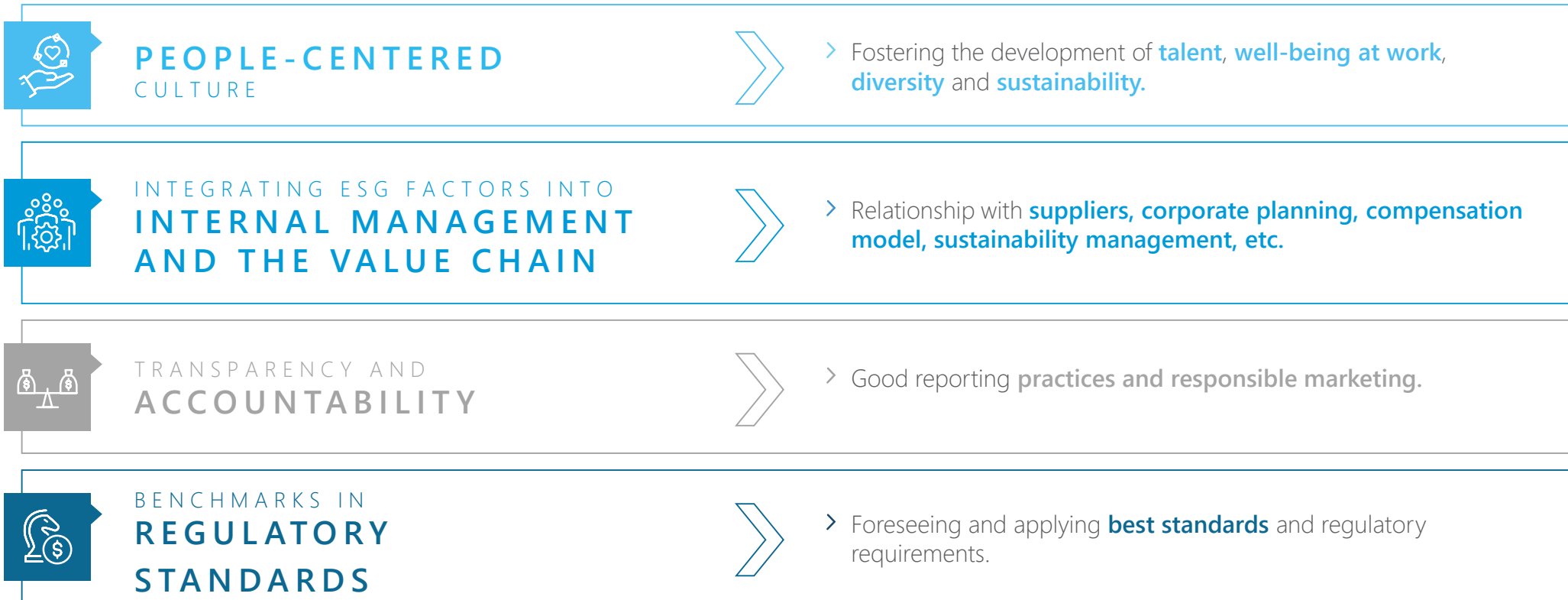
INTEGRATING **ESG RISKS** INTO THE BUSINESS



> Especially those caused by **climate change**.

Ambition 3. Promoting a responsible culture, being a benchmark in governance

We promote a responsible culture **by integrating sustainability into our way of banking** and how we relate to shareholders, customers, investors, employees and society as a whole.



We will prove the social value of banking through our actions and become a benchmark in sustainability.

We are closer than ever to our customers and **we drive the progress** of society as a whole.



OUR '22-24 COMMITMENTS

We will allocate more than **€64 billion** to finance energy transition initiatives, microcredits for students, the self-employed, microenterprises or families, and new **companies that create jobs**.



GLOBAL

- > **€64 billion** mobilised in sustainable finance.
- > Maintain **category "A"** in the synthetic sustainability indicator.*



ENVIRONMENTAL

- > Work towards **decarbonisation of the portfolio** to achieve zero emissions by 2050.



SOCIAL

- > **413,300 beneficiaries** of MicroBank, CaixaBank Group's social bank.



GOOD GOVERNANCE

- > **42% of females** in managerial posts.

* CaixaBank's own indicator constructed using KPMG methodology. It consists of an objective weighting of the scores awarded by the main international ESG analysts (S&P Global, Sustainalytics, MSCI and ISS ESG).

A woman with long brown hair, wearing a blue sleeveless top, is smiling warmly. She is in a modern office environment with blurred background elements like a desk and lights.

*"We are committed to proving
the social value of banking
through our actions and
become a benchmark in
sustainability"*

**Thank you very
much**