



CaixaBank, Sustainable Banking

MARCH 2025

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

 **18.5 million**
customers

 **41%**
#1 market share among
individual customers (30% #1
market share as main bank) > 2023
data, Spain

 **3,825**
branches

2024 data, Spain

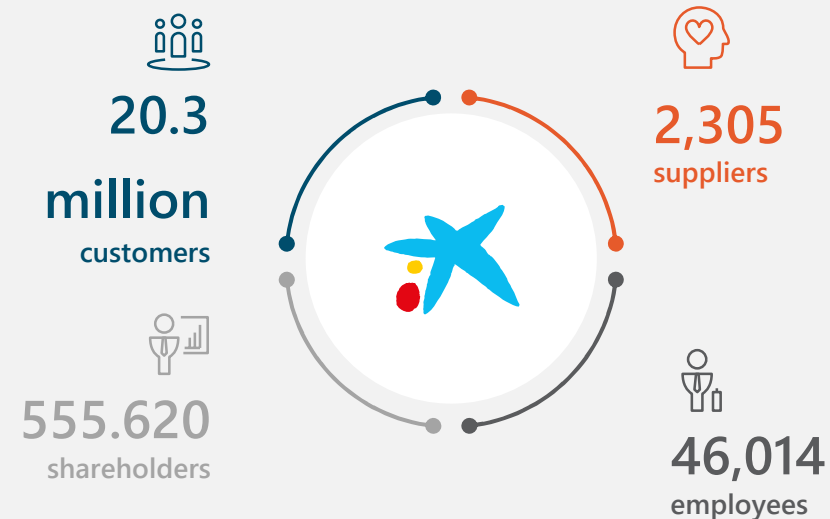


Contribution to the economy

- **1.18%** contribution to the Spanish GDP (0.56% to the Portuguese GDP)
- **€3.59 billion** in taxes paid in Spain
- **68,777** jobs created in Spain through the multiplier effect of purchases from suppliers (8.458 in Portugal)



Delivering value to our stakeholders



2024 data, CaixaBank Group

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



INTERRELATED



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

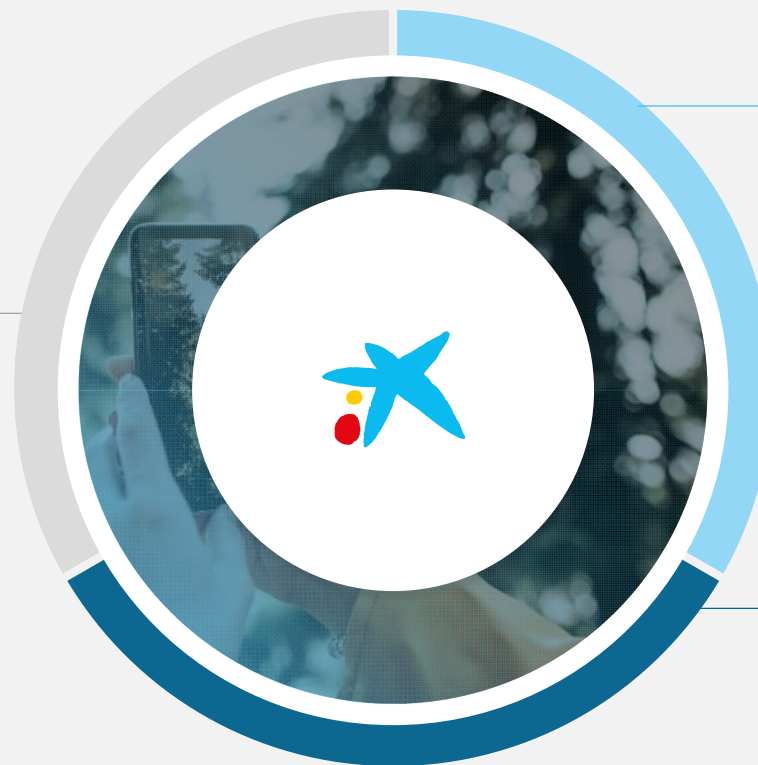
Through our Sustainable Banking Plan we help people by doing what we know best: **banking**

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
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.



PEOPLE-CENTERED CULTURE



> Fostering the development of **talent, well-being at work, diversity** and **sustainability**.



INTEGRATING ESG FACTORS INTO INTERNAL MANAGEMENT AND THE VALUE CHAIN



> Relationship with **suppliers, corporate planning, compensation model, sustainability management, etc.**



TRANSPARENCY AND ACCOUNTABILITY



> Good reporting **practices and responsible marketing**.



BENCHMARKS IN REGULATORY STANDARDS



> Foreseeing and applying **best standards** and regulatory requirements.

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**.

* 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).



GLOBAL

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



ENVIRONMENTAL

- > Work towards decarbonisation of the portfolio to achieve **net zero emissions by 2050**.
- > Reduce the emissions financed **by 2030**:
 - > **Electric: -30 %** (136 KgCO₂e/MWh 2020)
 - > **Oil and gas: -23 %** (9.1 MtCO₂e 2020)
 - > **Automotive: -33 %** (154 gCO₂/vkm 2022)
 - > **Iron and steel: -[10-20] %** (1,230 kgCO₂e/t steel 2022)
 - > **Thermal coal: -100 %** (€2,845 Mn in 2022)
 - > **Commercial Real Estate: -41 %** (20.5 kgCO₂e/m² 2022)
 - > **Residential Real Estate: -19 %** (23.57 kgCO₂e/m² 2022)
 - > **Shipping: -11.9 %** (11.9 % AD 2022)
 - > **Aviation: -30 %** (102 gCO₂e/RPK 2022)
 - > **Agriculture: qualitative**



SOCIAL

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



GOOD GOVERNANCE

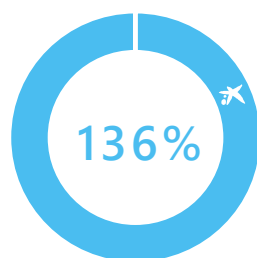
- > **43 % of women** in managerial posts.

Reporting our progress with the utmost transparency

Fulfilling the 2024 commitments:

GLOBAL

- €64 billion mobilised in sustainable finance.



Closing 2024:

■ €86.770 billion mobilised since January 2022
136 % commitment achieved

- Maintain **"A"** category in the synthetic sustainability indicator.

A
in 2024

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

ENVIRONMENTAL

- Work towards **decarbonisation of the portfolio** to achieve zero emissions by 2050
- **Decarbonisation targets 2030:**
Oil&Gas **-23%** Power: **-30%** Automotive: **-33%**
Iron&Steel: **-[10-20]%** Thermal Coal: **-100%**
Commercial Real Estate: **-41%**
Residential Real Estate: **-19%** Shipping: **-11.9%**
Aviation: **-30%** Agriculture: **qualitative**

GOOD GOVERNANCE

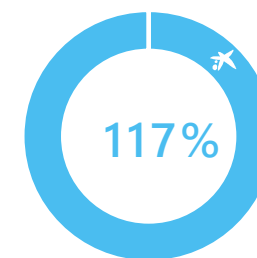
- **43 % of women*** in managerial positions

43.4%

Women in managerial posts in 2024
100 % commitment achieved

SOCIAL

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



Closing 2024:

■ 484.522 MicroBank beneficiaries since January 2022
117 % commitment achieved



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

**Thank you very
much**