

ASSESSMENT OF IMPACTS ON EXTERNAL STAKEHOLDERS

Material Issue for External Stakeholders	Cybersecurity and data protection	Environmental finance and investment solutions, and decarbonization of investment
Cause of the Impact	The impacted is caused in more than the 50% of the total operations	The impacted is caused in more than the 50% of the total of products and services
External stakeholder(s)/ impact area(s) evaluated	The types of external stakeholders that experience the impact caused by the operations related with cybersecurity and data protection are principally consumers/end- users and external employees.	The environment, society, and consumers/end- users are impacted by the business activities related with environmental finance and investment solutions, and decarbonization of investment.
Topic relevance on external stakeholders	Effective cybersecurity measures directly impact customers, employees, shareholders, and suppliers. Breaches in data privacy and IT security incidents can lead to financial losses and reputational damage for both the bank and its stakeholders. Trust in CaixaBank hinges on its ability to protect sensitive information and ensure secure digital operations. CaixaBank has implemented a Strategic Plan for Information Security, conducted risk assessments, and collaborated with industry partners and agencies. The bank prioritizes cybersecurity awareness programs for employees and customers. Effective cybersecurity management would protect personal data, foster trust, ensure business continuity, minimize disruptions, achieve compliance with regulations, reduce legal risks, and enhance the bank's reputation. Ultimately, stakeholders would benefit from increased data security, reduced fraud, uninterrupted services, regulatory compliance, and a strengthened reputation for CaixaBank.	Environmental finance and investment solutions, along with investment decarbonization, hold significant relevance for external stakeholders. These initiatives address the growing concern for environmental sustainability, reflecting a CaixaBank's commitment to responsible practices. This resonates with customers, investors, and the wider society, fostering positive brand perception and loyalty. CaixaBank offers risk mitigation against climate-related challenges, demonstrating proactive management of environmental and climate risks within investment portfolios. This reassures stakeholders of the company's resilience and long-term viability. Such solutions tap into the rising demand for sustainable investments, attracting investors seeking to support environmentally friendly projects and industries. This aligns with stakeholder expectations and fosters long-term value creation. The efforts bolster a CaixaBank's reputation, differentiate it from competitors, and position it as a leader in the market.
Output Metric	0 Customer privacy data breaches	Financing 6 projects for an amount of 948 million euros in 2022
Impact Valuation	+80 human resources for cybersecurity	5,291 MW of installed renewable energy capacity, through 6 financed projects
Impact Metric	+€60 million invested in information security by 2022	Decrease footprint of the portfolio 100% in 2050