

DETAIL OF THE MOBILIZATION OF SUSTAINABLE FINANCING 2023

- Within its Strategic Plan 22-24, CaixaBank has set a target of mobilization of sustainable finance of €64 billion over the period 2022-2024, out of which €53.3 billion belongs to sustainable financing ⁽¹⁾.
- The criteria for considering the mobilization, or new production, of sustainable finance includes i) for the Consumer/Retail segment: green mortgages (with “A” or “B” energy efficiency certificate), financing energy efficient renovation of homes, financing of hybrid/electric vehicles, financing of the installation of photovoltaic solar panels and microloans granted by MicroBank; ii) for the Corporate segment: sustainable financing operations including long-term, working capital, transactional banking and off-balance sheet (i.e. guarantees, L/Cs, etc.); and iii) for the SME segment (including Real Estate developers): sustainable financing operations as for the Corporate segment, plus microlending to micro and small enterprises.
- In all cases the amount considered for the purpose of mobilization of sustainable finance is the total amount or risk limit formalized. New production of sustainable financing includes tacit or explicit novations and renewals of sustainable financing operations.

CORPORATE

Green loans, social loans, sustainable loans: corporate lending to finance sustainable activities describe in the Guide for Identifying Sustainable Financing ⁽²⁾. This category can include a project finance for renewable energy, financing the social activities of a regional Government or the construction of a new hospital.

Sustainability-linked corporate loans: SLLs granted to corporate clients linking the annual revision of the interest margin to the achievement of sustainable KPIs set in the loan agreement. KPIs vary in nature according to the profile and industry in which the client operates. KPIs can be of an environmental (i.e. carbon footprint), social (i.e. inclusive taskforce) or governance (i.e. % women in the Board).

CONSUMER/RETAIL

Sustainable loans and mortgages: includes residential mortgages to individuals acquiring a home which has attained an energy efficiency certificate of “A” or “B”, the financing of the installation of photovoltaic solar panels and microloans granted by MicroBank to families and individuals.

SME Lending

Sustainable SME loans: includes long-term and working capital sustainable financing together with transactional banking (i.e. receivables financing) or guarantees, L/Cs, etc.. It includes residential Real Estate developers for buildings top energy efficient classified (“A” or “B”) or for the construction of social housing. Also includes microlending to micro and small enterprises.

(1) The remaining €10.7 billion consist in sustainable intermediation (i.e. pro-rata share of the underwriting of sustainable bonds issued by corporate clients and the increase in AuM Art. 8 and Art.9 under SFDR, in CaixaBank Asset Management and VidaCaixa.

(2) [Guide for Identifying Sustainable Financing](#)

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CORPORATE	Category	Monetary Value FY 2023
	Green loans, social loans, sustainable loans	7.476.000.000,00 €
	Sustainability-linked corporate loans*	11.748.000.000,00 €
	Total value of corporate lending	129.392.000.000,00 €
	Total sustainable value	19.224.000.000,00 €
	Percentage of total sustainable value over total value	14,857178%

*Pg. 223 of the CMR 2023. €11,748 million falls under the total amount for sustainability-linked loans (€12,681 million).

CONSUMER/RETAIL	Category	Monetary Value FY 2023
	Sustainable loans and mortgages*	1.749.000.000,00 €
	Total value of personal and mortgage lending	159.070.000.000,00 €
	Percentage of total sustainable value over total value	1,0995%

*Pg. 223 of the CMR 2023. Please refer to Retail volume of sustainable finance. The figure includes €870 million in microloans to families and individuals.

SME Lending	Category	Monetary Value FY 2023
	Sustainable SME loans*	4.123.000.000,00 €
	Total value of SME lending	58.353.000.000,00 €
	Percentage of total sustainable value over total value	7,0656%

*Pg. 223 of the CMR 2023. Out of €4,123 million Sustainable-Linked Loans represent €933 million. This amount sums up to the €11,748 million, amounting to a totaling €12,681 million. The figure includes €513 million in microlending to micro and small enterprises.