
CAIXABANK AND ITS ENVIRONMENT

ENVIRONMENTAL DECLARATION

2023

Environmental declaration on activities at the Barcelona corporate centre and the development of financial products and services



 **CaixaBank** | **Socially responsible banking**



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01 INTRODUCTION

As a company increasingly aware of the need to protect the environment in which we live and carry on our activities, and as part of our on-going improvement policy, CaixaBank specified its actions to respect and protect the environment through the implementation of an environmental and energy management system in line with the European regulation EMAS 1221/2009* and the ISO 14001 and ISO 50001 standards.

* And subsequent modifications: Regulation (EU) 2017/1505 and Regulation (EU) 2018/2026.

At CaixaBank, we consider that ratifying our commitment to the environment is essential for an entity of our size and social implications.

We wish to work together for sustainable development in the business sectors in which we participate.

Accordingly, CaixaBank has implemented and keeps up to date an environmental and energy management

system at its corporate centre in Barcelona, an emblematic building within the city's architecture, and in the development of financial products and services.

Our commitment extends to employees and to our branch network, to the Group's subsidiaries and to those that work with us, without forgetting that it must represent an added benefit in the relationship with customers.





02 CAIXABANK PRESENTATION

Context of the organisation and interested parties

CaixaBank focuses on consolidating its position as the leading financial group in Spain, and on standing out from the crowd due to its social responsibility, service quality, financial robustness and for being one step ahead in terms of innovation.

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CaixaBank is a financial group with a socially responsible universal banking model with a long-term vision, based on quality, proximity and specialisation, which offers a value proposal for products and services adapted to each segment. It assumes innovation as a strategic challenge and a differentiating feature of its culture, whose leading positioning in retail banking in Spain and Portugal enables it to have a key role in the contribution to sustainable economic growth.

Following the 2021 merger with Bankia, CaixaBank has the largest customer base in Spain, with 18,2 million customers.

The bank has the most extensive network in Spain, with over 3.876 branches and around 11.335 ATMs, complemented by a leading mobile banking and on-line service.



18.2

million customers in Spain

CaixaBank undertakes to respect its natural surroundings, a commitment that goes beyond its legal obligations and which is specified in an environmental and energy management system integrated into its business activities, which encompasses all its projects, services and products. This commitment extends to employees, subsidiaries and partnership entities. Likewise, it fosters the implication of customers and society in general in this universal challenge.

CaixaBank works to create shared value for its stakeholders (customers, shareholders, employees and society in general), in accordance with the values of quality, trust and social commitment. Every year, the entity prepares a materiality study through a participatory process involving these groups, the entity's management, representatives



3,876

branches

of key areas in the company and external experts. The results of the 2023 study revealed an increase in the impact of sustainability issues, particularly in relation to sustainable finance and investment solutions, environmental management and the operational carbon footprint, and risk management for climate change.

For the Environmental and Energy Management System, the interested parties have been broken down to understand their needs and expectations from an environmental standpoint and to see the requirements that would meet such needs and expectations.



11,335

ATMs



2022-2024 SUSTAINABLE BANKING PLAN

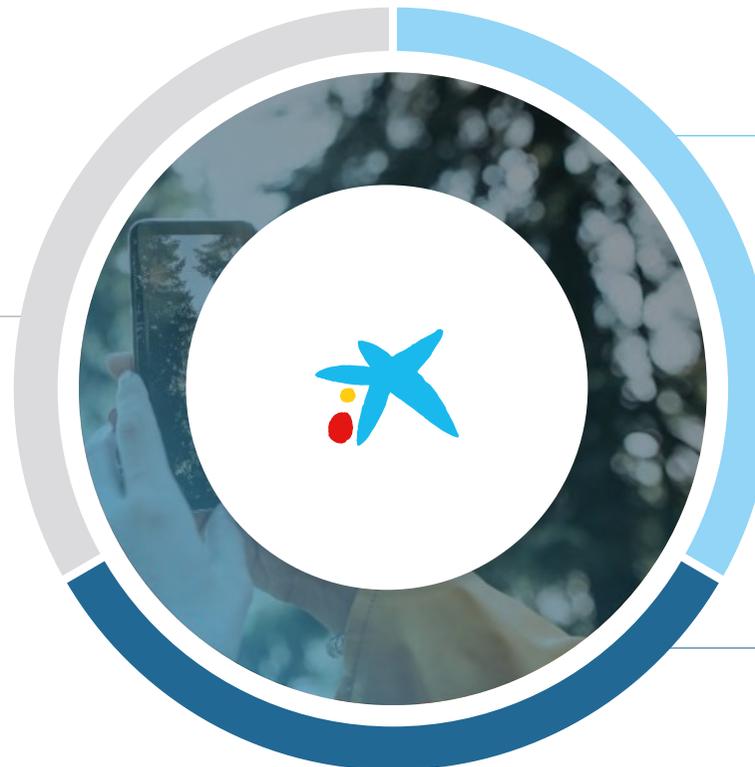
CaixaBank demonstrates its commitment to society through its Sustainable Banking Plan. This is based on three ambitions that encompass eleven strategic lines, one of which focuses on decarbonisation of both our portfolio and our own activity.

Further information on
CaixaBank's environmental
strategy



FOSTER A
RESPONSIBLE CULTURE
SETTING A **BENCHMARK FOR GOVERNANCE**

- › A benchmark in regulatory standards
- › Transparency and accountability
- › People-centred culture
- › Integrate sustainability into the organisation



LEAD
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 and individual customers

Environmental protection is one of CaixaBank's priorities. Its environment and climate strategy aims to contribute to the transition to a carbon neutral economy by financing and investing in sustainable projects, managing environmental and climate risks, and reducing the direct impact of its operations.



2022-2024 ENVIRONMENTAL MANAGEMENT PLAN

The **Environmental Management Plan** is a transversal plan forming part of the decarbonisation strategic line of the Sustainable Banking Plan. It involves and commits various areas and subsidiaries of CaixaBank and includes 27 initiatives with more than 200 projects grouped into 8 action plans. One of these action plans focuses on renewal and extension of voluntary certifications, which form part of the entity's environmental and energy management system.

Further information on
CaixaBank's environmental
strategy



2022-2024 Environmental Management Plan

8 ACTION PLANS
27 INITIATIVES
> 200 PROJECTS

Involvement of
AREAS and **SUBSIDIARIES**

- 1 Governance of environmental management at the Group level
- 2 Carbon footprint mitigation strategy
- 3 Greening of procurement and contracting
- 4 Greening of sales of non-financial products
- 5 Commitment to the circular economy
- 6 Sustainable mobility
- 7 Promoting efficiency
- 8 Renewal of voluntary certifications and extension of their scope





03 PRINCIPLES FOR ACTION IN THE FIELD OF SUSTAINABILITY

CaixaBank works to minimise its environmental impact and to reduce its contribution to climate change. Respect for the environment and sustainability form part of the entity's business strategy, and are reflected both in the products and services and in the management of business risks and opportunities.

CaixaBank's commitment to the environment encompasses all its projects, services and products, counting on the participation and involvement of all employees, subsidiaries and partnership companies.

In March 2022, CaixaBank integrated its old Environmental and Energy Management Principles into its new Principles for Action in Sustainability, combining all the strategic lines of action in this area in a single document.





EXTRACT FROM THE ENVIRONMENT SECTION OF THE PRINCIPLES FOR ACTION IN SUSTAINABILITY

More information on the Principles for Action in Sustainability



Environment

CaixaBank Group seeks to play an active role in the transition to a more sustainable and carbon-neutral economy, integrating environmental, climate and energy efficiency aspects into its financial activity and continually improving its management system to enhance its environmental performance, using the most suitable and viable techniques.

In addition to this commitment, which is included in the *Declaration on Climate Change*, CaixaBank seeks to:

- Create and offer products and services consistent with a model of **inclusive and sustainable development, and to contribute to the sustainable transition of its customers and the economy.**
- Favour the funding of projects and products that help boost **energy efficiency** and foster long-term environmental sustainability.
- Drive the **development and spread of environmentally friendly technologies.**
- **Integrate sustainability risks (environmental, social and governance), including those relating to climate change,** into its risk analysis in customer acceptance, its financing of customers and investment projects, and asset management.
- **Advance the decarbonisation of its lending and investment portfolios** to meet the goal of being carbon neutral by 2050.
- Strive to comply with the strictest **environmental standards** in the countries in which it operates.
- Participate in national and international environment and climate initiatives, such as the **Equator Principles, the UNEP FI and the CDP,** to pursue this.
- **Achieve the highest efficiency in the use of the natural resources it needs,** in accordance with the ISO 14001 standard, the European EMAS environmental management regulation and the ISO 50001 energy management standard.
- Have a **certified environmental and energy management system** and guarantee compliance with environmental and energy regulations and legislation applicable to its activities, in addition to its voluntary commitments.
- Strive to improve its internal processes and operations to manage resources and **minimise environmental impact** efficiently, including by measuring and monitoring environmental indicators.
- Ensure the **availability of the information and resources** needed to achieve the objectives and targets of the integrated environmental and energy management system.
- Apply **environmental principles and good practices in all its actions,** and support initiatives aimed at preventing, mitigating and adapting or responding to climate change.
- **Prevent polluting actions and actions that may have significant energy impacts in CaixaBank's operational activities,** through ongoing implementation of measures to improve and protect the environment.
- Promote the **procurement of energy efficient products and services** and foster design that improves energy performance.
- Contribute to **environmental awareness among stakeholders,** to foster protection and care for the environment and mitigation of climate change throughout its value chain, particularly by promoting the training and awareness of employees, so they integrate these principles into their day-to-day work.
- **Set and publish targets, annually at least, to measure the degree of progress and improvement in environmental and energy management,** and in all other significant environmental and climate-related areas.



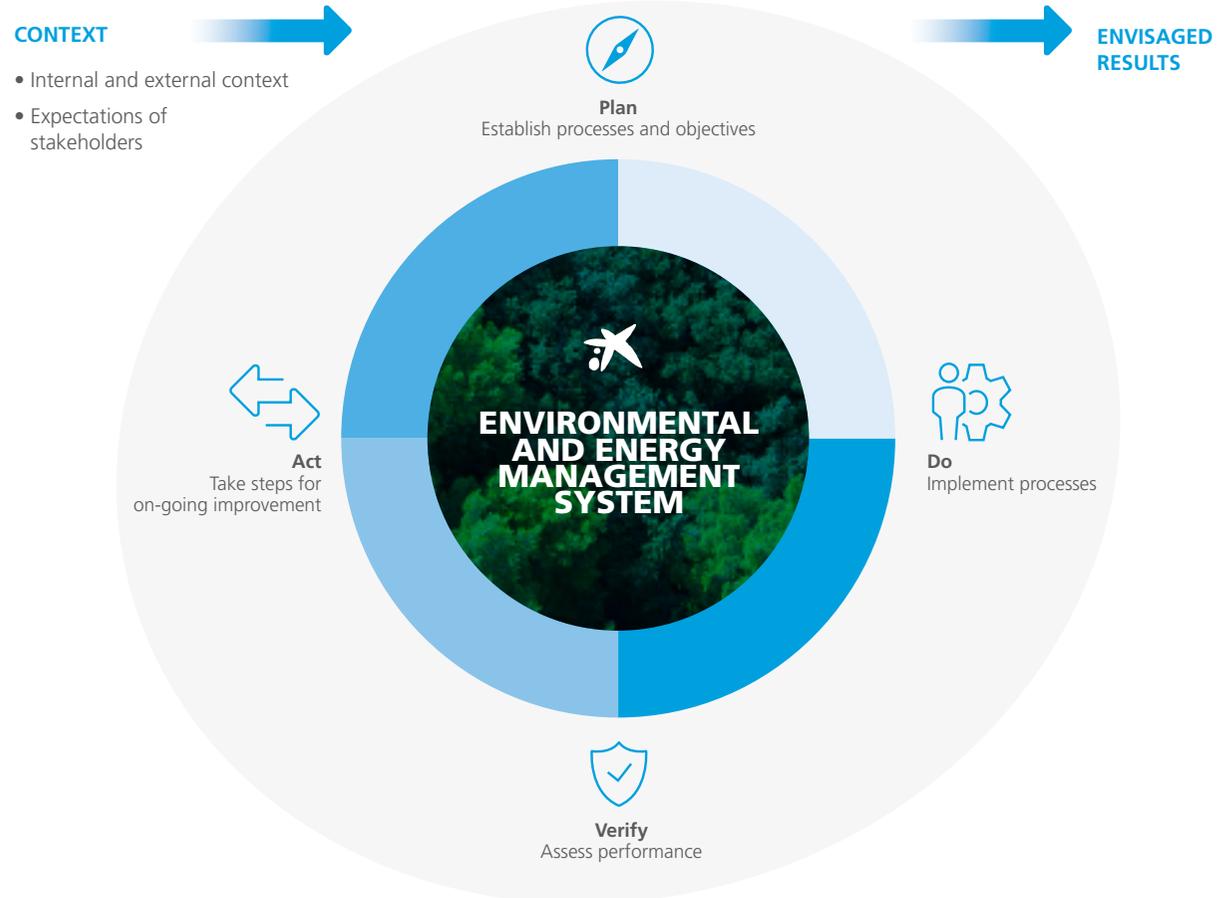
04 CAIXABANK'S ENVIRONMENTAL AND ENERGY MANAGEMENT SYSTEM

CaixaBank has an environmental and energy management system at its corporate centre in Barcelona, in accordance with the European regulation EMAS 1221/2009* and the ISO14001 and ISO 50001 standards, which enable the environmental impacts generated by the entity's activity to be controlled, managed and reduced.

In order to guarantee long-term maintenance of this system, a series of procedures and technical instructions exist that enable current processes to be defined, controlled and examined.

In order to ensure that the environmental and energy management system achieves the outcome envisaged, to prevent undesired effects and to guarantee on-going improvement, CaixaBank assesses the risks and opportunities related with the environmental aspects and legal requirements, taking into account the context and expectations of the interested parties.

In 2022, CaixaBank sold its building at Paseo de la Castellana 51 in Madrid, which was one of the buildings certified under the ISO 14001 umbrella. As a result, five buildings are currently covered by the umbrella of the organisation's environmental management system: two in Valencia (C/Pintor Sorolla 2 and 8), two in Madrid (Paseo de la Castellana 189 and C/Gabriel García Márquez 1 in Las Rozas) and one in Barcelona (Av. Diagonal 621).



Principles

Principles for action in the field of sustainability
Principles Declaration on climate change



External certifications

EMAS regulation
ISO 14001
ISO 50001



Supervision

Sustainability Committee

* And subsequent modifications: Regulation (EU) 2017/1505 and Regulation (EU) 2018/2026.



4.1. GOVERNANCE

The Board of Directors is the maximum authority in setting business strategies for the entity, its risk strategy and its risk management policies, including environmental matters. To attain such objective, it also has the Risks and Appointments Executive Committees.

CaixaBank has two committees which the Management Committee supervises, to which coordination of the implementation of the bank's environmental strategy has been delegated: the Environmental Risk Management Committee and the Sustainability Committee.

Its functions, among others, are to establish, approve and keep up to date a programme that ensures the consumption and processes related to CaixaBank's financial activity respect the environment and to encourage and promote the participation of all those who form part of CaixaBank.



In 2021, a new organisation chart was designed as a result of the merger with Bankia. This included the creation of a new Sustainability division, the head of which is a member of the company's Management Committee. This Committee is responsible for aspects related to internal environmental management, which is managed from the Sustainable Business Product Coordination area.

The most important decisions relating to environmental management pass through the Environmental Management

Monitoring Group and the Sustainability Committee, with working groups being set up involving Environmental Management and other areas with environmental responsibilities, such as Purchasing, General Services and Maintenance.

These working groups evaluate and renew the objectives annually to guarantee continuous improvement in CaixaBank's environmental management and reduce its impact on the environment.

In addition, the Sustainability Department coordinates the proposal, approval and submission of the environmental management content of the Sustainability Principles to the Sustainability Committee, and the environmental management projects to implement the bank's environmental strategy are defined.

This system ensures that CaixaBank's critical environmental aspects are reviewed, updated and, where appropriate, regularly extended.



4.2. ENVIRONMENTAL ASPECTS AND IMPACTS OF CAIXABANK'S CORPORATE CENTRE IN BARCELONA

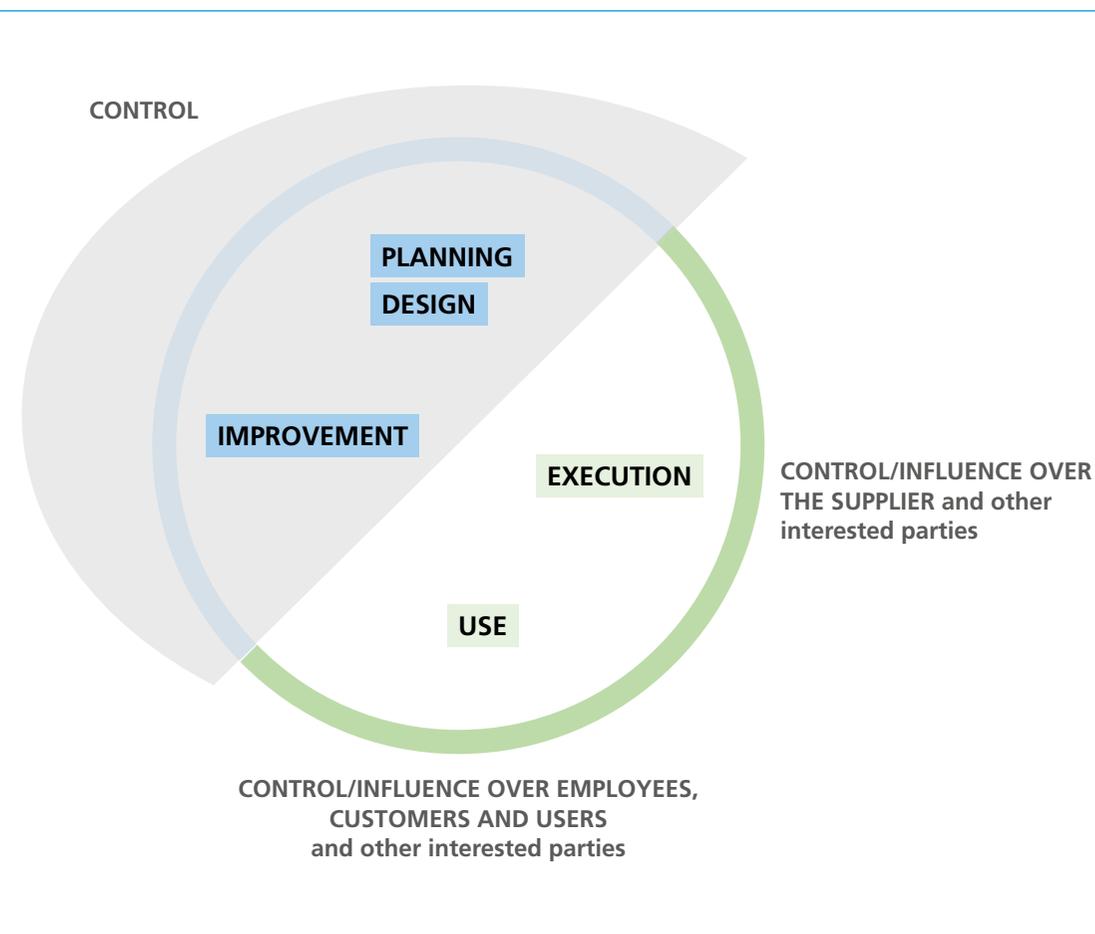
This section details the environmental aspects and impacts arising from the interaction of our activity and the development of financial products and services with the environment.

When identifying and assessing environmental aspects and impacts, both the direct and indirect aspects are taken into account, depending on whether they are directly managed by CaixaBank or otherwise. Likewise, both normal operations and potential emergency situations are also taken into account, together with the information obtained from investigations on possible prior incidents that may affect the sound functioning of the system.

CaixaBank also assesses the environmental aspects of its financial products. As part of its corporate strategy, CaixaBank regularly creates new products that include environmental criteria. Furthermore, environmental risk is one of the points assessed in the normal evaluation process for risks affecting loan

transactions involving companies that operate in highly polluting sectors, in the broadest possible sense.

From a service provision life cycle perspective, the stages corresponding with the organisation's activity and its possibility of control and/or influence and where its environmental aspects are encompassed are represented below:





4.3. ENVIRONMENTAL ASSESSMENT AND MONITORING PROCEDURE

The following criteria are considered in the assessment of environmental aspects:

- *Frequency/probability*
- *Type*
- *Magnitude*
- *Possibility of implementing measures to reduce the environmental impact*
- *Impact/effect on the environment*
- *Damage to public image and/or complaints or claims of stakeholders*

The sum of the values obtained in each criterion enables the level of importance of each aspect to be ascertained.

Taking into account the assessment of the 2022 data, the significant environmental aspects are: Waste toner, cardboard from the cafeteria, plastic, glass, metals, fluorescent bulbs, batteries, contaminated packaging, spray bottles, asbestos and general waste not collected separately (impact: The generation and final treatment

of waste), the consumption of water and paper for sending communications (impact: resource consumption), and nocturnal noise (impact: atmospheric emissions).

Also, the environmental aspects of financial products and services are always considered to be direct and significant.

The table on the following page summarises the aspects assessed and their significance.





| VECTOR | ASPECT | D/I | N/A/E | SIGNIFICANCE |
|--|---|---------------------------------------|---------------|--------------------|
| Generation of non-hazardous waste | toner cartridges | D | N | Significant |
| | paper and cardboard | D | N | Insignificant |
| | general waste not collected separately | D | N | Significant |
| | electronic scrap metal | D | N | Insignificant |
| | plastic | D | N | Significant |
| | garden remains | D | N | Insignificant |
| | silt from emptier | D | N | Insignificant |
| | filters | D | N | Insignificant |
| | cables | D | N | Insignificant |
| | kitchen organic waste | I | N | Insignificant |
| | kitchen cardboard | I | N | Significant |
| | kitchen plastic | I | N | Insignificant |
| | kitchen glass | I | N | Insignificant |
| | kitchen oil | I | N | Insignificant |
| | wood | D | N/A | Significant |
| | metal | D | N/A | Significant |
| | glass | D | N/A | Significant |
| | rubble | D | A | Insignificant |
| | bulky waste | D | A | Insignificant |
| Generation of hazardous waste | chemical containers | D | N | Significant |
| | fluorescents | D | N | Significant |
| | organic chemical products and oils | D | N | Insignificant |
| | non-organic chemical products | D | N | Insignificant |
| | vehicle maintenance waste | I | N | Insignificant |
| | contaminated cloths | D | N | Insignificant |
| | batteries | D | N | Insignificant |
| | asbestos | D | A | Significant |
| | accidental spillages or polluted absorbent material | D | N/E | Insignificant |
| | fire waste | D | E | Significant |
| | batteries | D | N | Significant |
| | aerosol spray cans | D | N | Significant |
| | Atmospheric emissions | combustion gases from rental vehicles | I | N |
| CO ₂ emissions from business trips | | I | N | Insignificant |
| fire emissions | | D | E | Insignificant |
| leakages of coolant gases | | D | E | Insignificant |
| emission of legionella bacterium vapours | | D | E | Insignificant |
| emissions from turbines and generators | | D | N | Insignificant |
| Spillages | waters similar to domestic waters | D | N | Insignificant |
| | waste water from fires | D | E | Insignificant |
| | accidental diesel fuel leakages | D | E | Insignificant |
| Consumption | electricity | D | N | Insignificant |
| | water | D | N | Significant |
| | white paper | D | N | Insignificant |
| | recycled paper | D | N | Insignificant |
| | paper for the sending of notifications | D | N | Significant |
| | vehicle fuel | D | N | Insignificant |
| diesel fuel for the maintenance of generators and turbines | D | N | Insignificant | |
| Noise | day-time | D/N | N | Insignificant |
| | night-time | D/N | N | Significant |
| | generators and turbines | D/E | E | Insignificant |
| Products | products and services | D | N | Insignificant |

D/I: direct/indirect

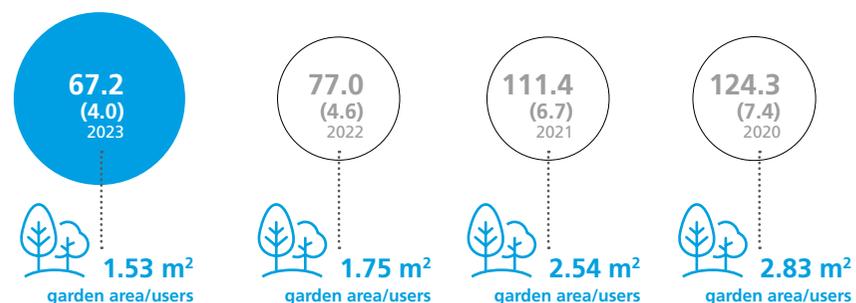
N/A/E: normal/abnormal/emergency



4.4. ENVIRONMENTAL PERFORMANCE ASSESSMENT AND BASIC INDICATORS

To ensure the correct control of environmental aspects, CaixaBank has defined the monitoring indicators detailed on the following pages.

TOTAL LAND USE (M²)/USERS (SEALED (M²)/USERS)



With regard to the quantification of indicators, a differentiation is made between CaixaBank employees and total users of the building, since a high circulating population exists relating to employees of other companies (especially personnel from the "la Caixa" Banking Foundation and other Group companies, and staff belonging to

external suppliers) which contribute to the organisation's final impact.

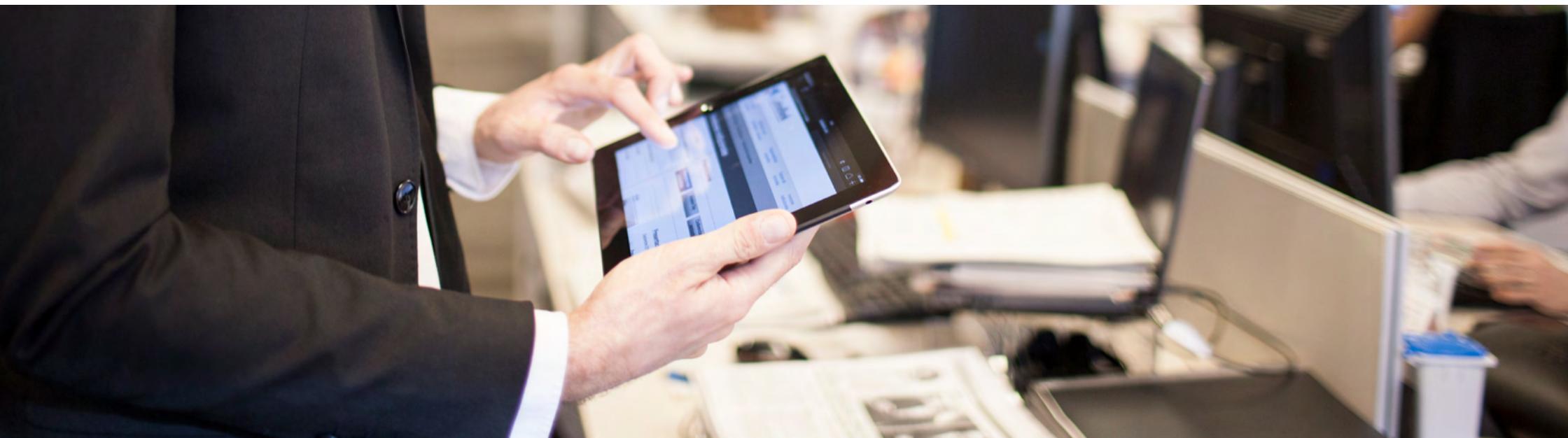
However, there are aspects that only affect CaixaBank employees, such as corporate trips.

Turning to land occupancy indicators, the current total gross building area stands at 78,190.28 m²

(total land use). 100% of the surface occupied by the building is considered sealed and has an area of 4,678 m², which has remained constant in recent years. There is also 1,400 m² of garden area at street level and 380 m² on the roof. There is no nature-oriented area outside the centre.

| | 2020* | 2021* | 2022 | 2023 |
|--|-------|-------|-------|--------------|
| <i>Users of the Barcelona corporate centre</i> | 629 | 702 | 1,016 | 1,164 |
| <i>Employees of the Barcelona corporate centre</i> | 360 | 449 | 714 | 757 |

*From 2020, data for employees and users are calculated based on the average monthly presence of workers in the building.





4.4.1. ENERGY SAVING AND EFFICIENCY

Energy saving and efficiency form part of CaixaBank's corporate strategy and are priority aspects for the environmental management system implemented at its corporate centres.

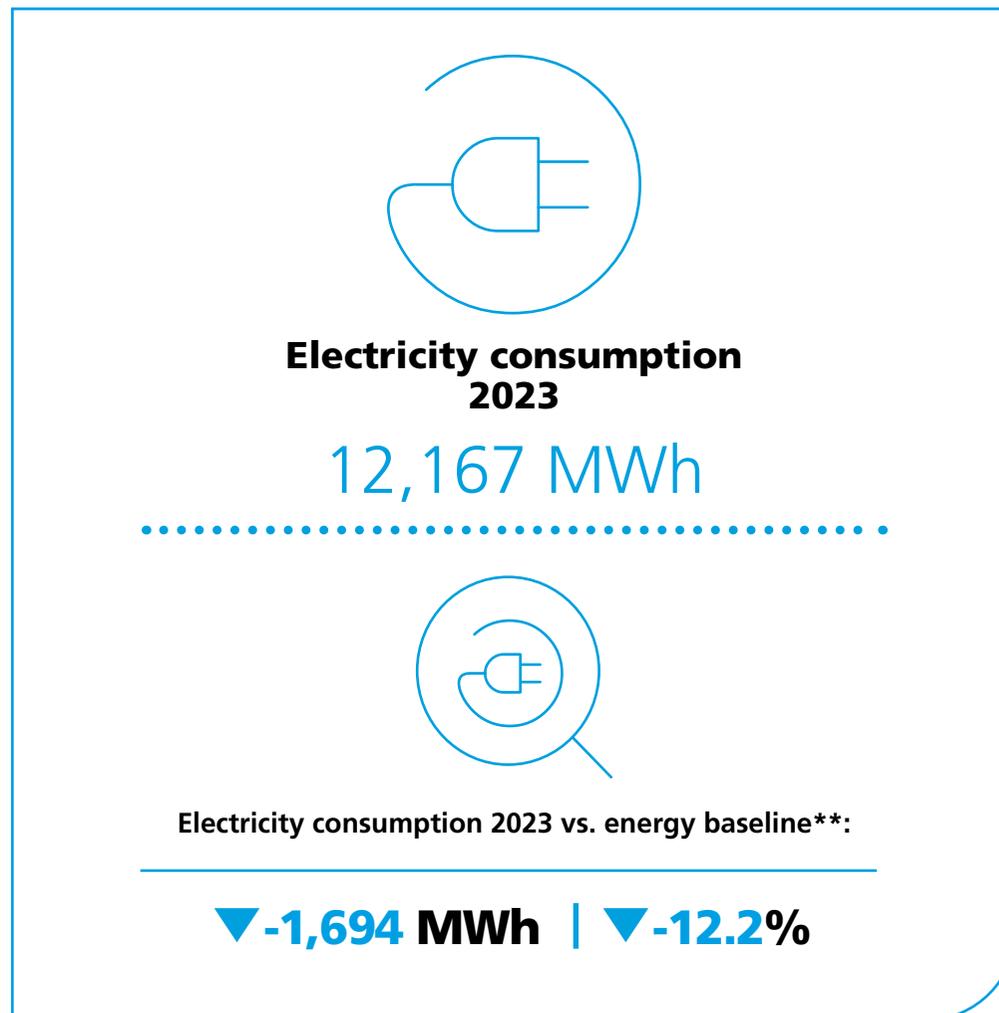


Objectives

Reduction in electricity consumption of 7.5% compared to the energy baseline.
Objective achieved



100% of the electricity consumed in Barcelona Corporate Services is from a renewable source*



* 100% of energy consumed comes from the grid.

** Data standardised to the reference baseline based on data from 1/10/2019 to 30/09/2022.



Actions and achievements

The implementation of an energy management system allows us to distinguish between real and normalised savings in energy consumption, integrating variables such as the influence of outside temperature on consumption into the calculation.

Taking this normalisation into account, electricity consumption has decreased by 12.22% compared to the baseline figure (which includes data from the period October 2019 to September 2022) with 1,694 MWh being saved.

Energy consumption in 2023 was affected by the savings initiatives implemented, remote working becoming established and maintenance of temperature settings for air conditioning resulting from publication of Royal Decree-Law 14/2022.

In parallel to these measures, some of the reduction in energy consumption per employee is also due to the increase in building occupancy compared to previous years, as air conditioning needs were very similar despite the number of people increasing as the situation caused by the pandemic faded.

CHANGES IN ENERGY CONSUMPTION AT THE BARCELONA CORPORATE CENTRE. TOTAL CONSUMPTION IN MWH (MWH CONSUMPTION /USER)



Indicators

| | 2020 | 2021 | 2022 | 2023 |
|--|--------|--------|--------|---------------|
| Energy consumption at the Barcelona corporate centre* | | | | |
| Electricity | | | | |
| Total consumption (MWh) | 13,150 | 13,604 | 12,794 | 12,167 |
| Total consumption (MWh per user) | 20.9 | 19.4 | 12.6 | 10.5 |
| Emissions from electricity (t CO ₂) ☁ | 0 | 0 | 0 | 0 |
| Diesel fuel (emergency groups) | | | | |
| Total consumption (l) | 58,320 | 43,699 | 28,488 | 16,666 |
| Total consumption (MWh) | 584 | 438 | 285 | 167 |
| Total consumption (MWh per user) | 0.93 | 0.62 | 0.28 | 0.14 |
| Direct diesel emissions (emergency equipment (t CO ₂) ☁) | 170 | 126 | 83 | 45 |

*Actual data (not normalised).



The following energy saving measures were implemented in the building in 2023:

- Replacement of fluorescent discharge lamps with LED lighting in basement 5.
- Replacement of a chiller.
- Energy improvements in lighting (LED) and power on floors 7 and 13 of Tower I.
- Management of temperature settings, lighting timetables and other improvements to the system.

The implementation of the building automation project, which started in 2019, has continued during 2023 and has the following aims:

- Improved comfort for employees and customers through building automation control.
- Possibility of performing predictive maintenance to anticipate possible incidents.
- Energy savings based on overall management of the building, affecting the total consumption of the branch/office.



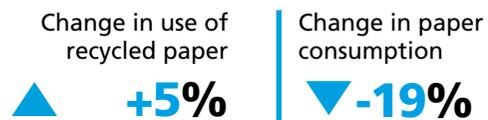


4.4.2. PAPER

CaixaBank promotes measures for more efficient consumption. In this regard, it pledges for the use of recycled paper, which accounts for 79% of consumption at the Barcelona corporate centre. The substitution of the consumption of virgin paper with recycled paper represents a saving of 1.15 kg of CO₂ per kg of paper used.



Paper consumption per employee 2023 vs 2022:



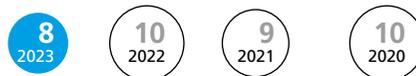
Actions and achievements

Paper consumption has been reduced very considerably during 2023, both in terms of overall consumption (-19.2%) and per employee (-23.8%). The use of recycled paper accounts for 79%

of the paper consumed in the building. Increased sensitivity about paper consumption, together with the use of online tools, the installation of twin screens at workstations,

the reduction in the number of printers and the excellent results of the print identification system, have resulted in a significant reduction in paper use in recent years.

TOTAL CONSUMPTION WHITE PAPER + RECYCLED PAPER (T)



Indicators

| | 2020 | 2021 | 2022 | 2023 |
|--|-------|-------|-------|--------------|
| Paper Paper consumption at the Barcelona corporate centre | | | | |
| Total consumption of white paper + recycled paper (t) | 10 | 9 | 10 | 8 |
| Total consumption per employee (t) | 0.029 | 0.020 | 0.015 | 0.011 |
| White paper + recycled paper (t CO ₂) | 28 | 25 | 29 | 17 |







REDUCE

REUSE

RECYCLE

**GOOD ENVIRONMENTAL PRACTICES
AT CAIXABANK**

To make the change towards a more sustainable society reality, it is essential that organisations include environmental criteria within their business policy and that we, the employees that form part of them, undertake to reduce the environmental impact of our daily activities.

The excessive use of heating, air conditioning, lighting, office materials or water lead to the deterioration of our surroundings, contributing to global warming and to the depletion of the planet's natural resources.

Good environmental practices are simple measures that we can adopt, both regarding the organisation of the company and in a personal manner to conserve the environment, but in order for them to be successful, it is essential that we all get involved.

DID YOU KNOW THAT?

ALL WASTE IS RECYCLED EXCEPT THAT DEPOSITED IN NON-REUSABLE WASTE CONTAINERS OR IN WASTE BINS.

ALL INFORMATION IS CONTAINED IN INTERNAL REGULATION 247 WASTE MANAGEMENT



PAPER AND CARDBOARD



CONTAINERS AND PLASTIC



TONERS



ORGANIC



NON-REUSABLE WASTE

4.4.3. WASTE

CaixaBank prioritises minimisation measures in waste production, through savings in the use of resources.



Actions and achievements

The effects of the pandemic and the changes in attendance at buildings over the last three years have impacted the generation of waste, where we have sought a balance between health and safety requirements and reducing the waste generated. There was a degree of normality in this area in 2023, but comparisons with previous years remain imprecise.

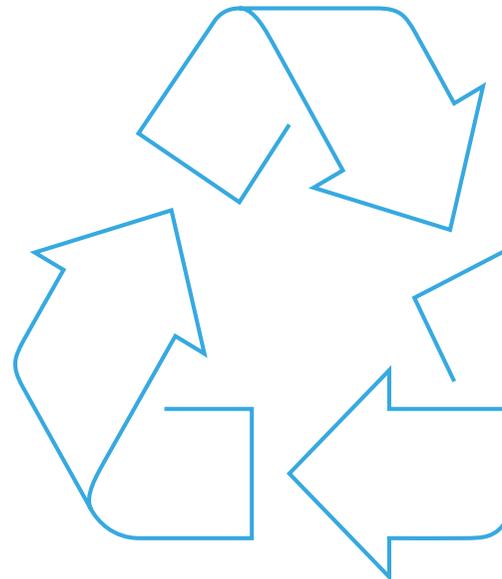
In most categories, the volume of waste per employee has fallen compared to the average for the last 3 years, with the exception of waste spray bottles, air filters and glass from the cafeteria.

Maintaining good selective collection practices is a constant challenge. Awareness campaigns were continued during 2023 to inform employees of the appropriate container for each type of waste and how to create less of it in general.



As a result basically of maintenance work at the Barcelona corporate centre, it is also important to highlight the generation of other waste arising from such activities, collected on a selective basis. Accordingly, non-hazardous waste, such as wood, textile materials, air filters or pruning remains, together with waste deemed to be hazardous, such as fluorescent lights, containers for chemical products and batteries.

It is also worth highlighting the building's participation in the "Re-use me" programme – donating computer equipment and furniture to charity organisations. This leads to a more sustainable management of these items, which are no longer considered waste and instead find new uses – creating a strong social and environmental impact.




Waste Main non-hazardous waste at the Barcelona corporate centre

| | 2020 | 2021 | 2022 | 2023 |
|--|--------------|-------------|-------------|--------------|
| Paper and cardboard | | | | |
| Total paper and cardboard (t) | 94 | 79 | 85 | 87 |
| Total paper and cardboard per user (t) | 0.15 | 0.11 | 0.08 | 0.07 |
| Plastic | | | | |
| Total plastic (t) | 2.53 | 3.10 | 5.23 | 4.4 |
| Total plastic per user (t) | 0.004 | 0.004 | 0.005 | 0.003 |
| General waste not selectively collected | | | | |
| Total general waste not selectively collected (t) | 42 | 55 | 79 | 69 |
| Total general waste not selectively collected per user (t) | 0.066 | 0.078 | 0.078 | 0.059 |
| Toner cartridges | | | | |
| Total toner cartridges (units) | 354 | 506 | 908 | 809 |
| Total toner cartridges per user (t) | 0.56 | 0.72 | 0.89 | 0.69 |
| Glass | | | | |
| Total glass (t) | 0.93 | 1.18 | 2.23 | 1.89 |
| Total glass per user (t) | 0.002 | 0.002 | 0.002 | 0.002 |
| Metal | | | | |
| Total metal (t) | 3.77 | 11.40 | 7.97 | 1.75 |
| Total metal per user (t) | 0.006 | 0.016 | 0.008 | 0.002 |
| Rubble | | | | |
| Total rubble | 843 | 82 | 14 | 137 |
| Total rubble per user (t) | 1.34 | 0.12 | 0.014 | 0.118 |
| Total non-hazardous waste (t)* | 1.012 | 267 | 227 | 328 |
| Total non-hazardous waste per user (t) | 1.61 | 0.38 | 0.22 | 0.28 |
| Total non-hazardous waste without rubble (t)* | 170 | 184 | 207 | 191 |
| Total non-hazardous waste without rubble per user (t) | 0.27 | 0.26 | 0.20 | 0.16 |

*The disaggregated data for non-hazardous waste generated in smaller quantities and related to specific works (filters, cables, electronic scrap, etc.) are not shown, but have been taken into account in the value of the total sum.



2020 2021 2022 **2023**

Waste CO₂ emissions from waste at the Barcelona corporate centre

| Main non-hazardous waste | | | | |
|--|------|------|------|-------------|
| Paper and cardboard (t CO ₂)  | 5 | 4 | 5 | 5 |
| Toner (t CO ₂)  | 3.9 | 7.7 | 11.5 | 10.2 |
| General waste not selectively collected (t CO ₂)  | 25 | 32 | 59 | 51 |
| Rubble (t CO ₂)  | 9.83 | 0.72 | 0.15 | 1.45 |

Waste Main hazardous waste at the Barcelona corporate centre

| Lead batteries | | | | |
|--|--------------|---------------|--------------|----------------|
| Total lead batteries (t) | 0 | 0 | 2.7 | 0.06 |
| Total lead batteries per user (t) | 0 | 0 | 0.0026 | 0.0001 |
| Fluorescents | | | | |
| Total fluorescents (t) | 0.24 | 0.25 | 0.352 | 0.169 |
| Total fluorescents per user (t) | 0.0004 | 0.0004 | 0.0003 | 0.0001 |
| Batteries | | | | |
| Total batteries (t) | 0.311 | 0.158 | 2.704 | 0.061 |
| Total batteries per user (t) | 0.0004 | 0.0002 | 0.0027 | 0.00005 |
| Contaminated containers | | | | |
| Total contaminated containers (t) | 0 | 0.018 | 0.060 | 0.045 |
| Total contaminated containers per user (t) | 0 | 0.00003 | 0.00006 | 0.0004 |
| Spray | | | | |
| Total spray bottles (t) | 0 | 0 | 0.012 | 0.010 |
| Total spray bottles per user (t) | 0 | 0 | 0.0001 | 0.0001 |
| Asbestos | | | | |
| Total asbestos (t) | 6.5 | 0 | 0.78 | 0 |
| Total asbestos per user (t) | 0.01 | 0 | 0.0008 | 0 |
| Total hazardous waste (t)* | 7.1 | 0.4 | 3.9 | 0.28 |
| Total hazardous waste per user (t) | 0.011 | 0.0006 | 0.004 | 0.0002 |

* The breakdown of hazardous waste generated in smaller quantities (contaminated rags, organic and inorganic chemicals, etc.) is not shown, but has been taken into account in the value of the total sum.



4.4.4. WATER

Water is a scant resource in the Mediterranean area. CaixaBank's environmental strategy includes working to reduce consumption at its buildings and applying sound environmental practices to optimise its daily use.



Water consumption was down 53% on 2012, the year in which the DPC was transferred and cooling needs were reduced.

The new DPCs use free cooling refrigeration services, which are more energy efficient and do not use water as a refrigeration means.



Objective

Implementation of four actions to improve pipes and reduce leaks. **Objective achieved.**



Actions and achievements

In 2023, several actions were carried out to reduce water consumption:

- Improvements to the irrigation network.
- Repair of leaks in the adiabatic tower.
- Installation of water heaters close to the consumption points.
- Replacement of valves and pipes in the water circuit.

As a result of these actions, consumption was down by 23% compared to the previous year, and by 33% in terms of consumption per user.

CaixaBank's activities generate sewage. To ensure that the dumping limits detailed in the regulations in question are complied with, an authorised laboratory performs six-

monthly analysis of the discharge point for water considered to be process water. The results of this analysis are reported promptly to the Metropolitan Water and Waste Treatment Services Agency (EMSHTR).

The permit for discharge into the public sewage system was renewed in 2022.

Indicators

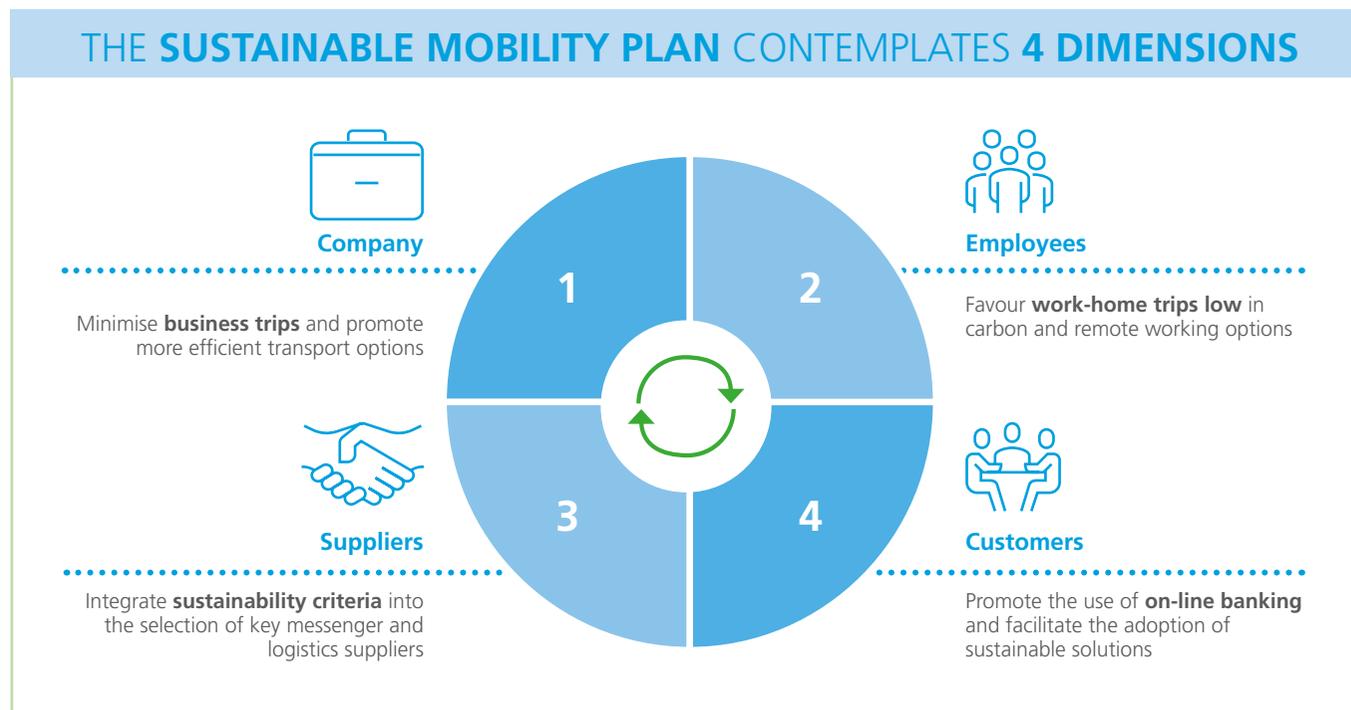
Water Water consumption at the Barcelona corporate centre

| | 2020 | 2021 | 2022 | 2023 |
|----------------------------------|---------------|---------------|---------------|---------------|
| Total consumption (m³) | 33,852 | 31,838 | 37,727 | 29,020 |
| Total consumption in m³ per user | 53.82 | 45.35 | 37.13 | 24.93 |
| Water (t CO ₂) | 13.4 | 12.6 | 14.9 | 11.17 |



4.4.5. ATMOSPHERIC EMISSIONS

The emissions arising from business trips, and those resulting from possible leakages of coolant gases or external noises emitted as a result of CaixaBank's activity are also taken into account in the bank's environmental management system.



Actions and achievements

Noise

In 2019, day and night-time noise was measured under normal operating conditions.

The results obtained fell within the values accepted by regulations and no changes took place in the functioning of the building that could cause the sound levels emitted to vary.

Accordingly, no procedures were carried out in this vector, despite its significance.

Business trips

Corporate travel has reduced significantly over the last few years, as a result of mobility restrictions due to the outbreak of COVID-19 and the subsequent introduction of working from home. Using 2019 as a reference, emissions associated with travel have decreased by 18% overall and by 35% per employee.

At the same time, the development of tools to facilitate remote working has been strongly promoted, a highlight being the deployment of *Office 365* to encourage digital transformation and foster an agile and collaborative culture.

CaixaBank has a Sustainable Mobility Plan with initiatives to reduce emissions, aimed both at the company and at the personal mobility of suppliers and customers.

In recent years, initiatives have been implemented to mitigate the impact caused by trips and to provide a response to the Business Travel Plan associated with the Barcelona corporate centre:

- Electric vehicle recharging points.
- Private parking for bicycles and scooters.



Coolant gases

Data on refrigerant gases that had to be recharged in 2023 are attached.

To calculate the emissions associated therewith, it was necessary to take into account the global warming potential of each of them.

Indicators*

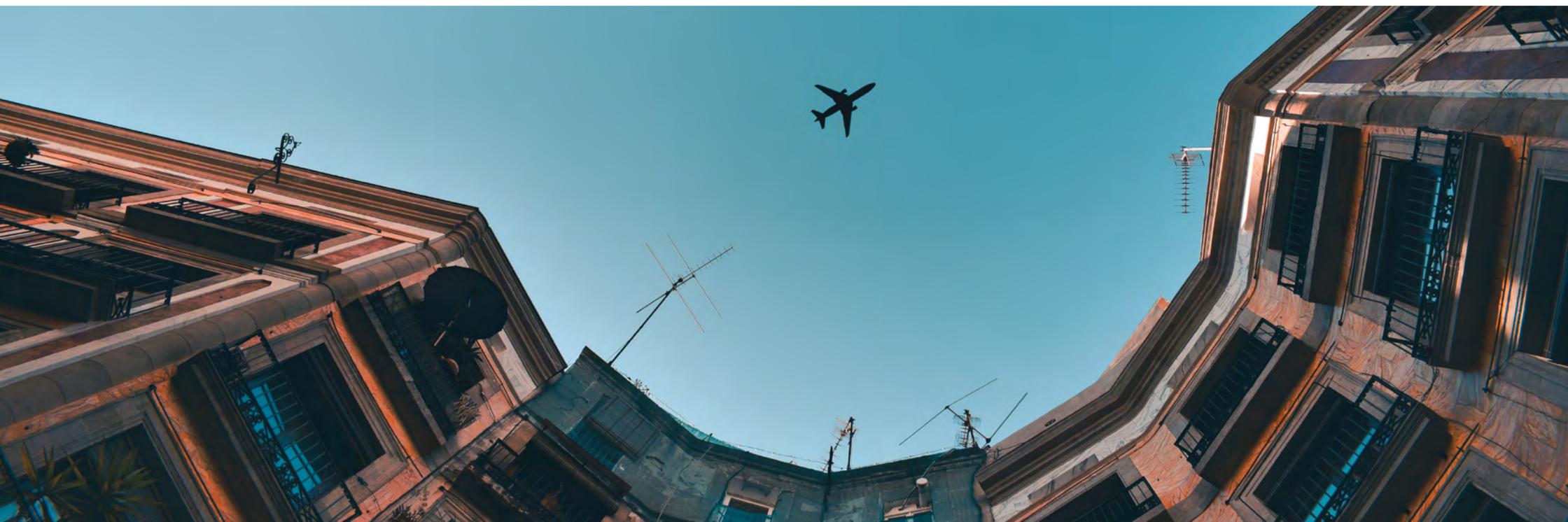
Other emissions Emissions from business trips (t CO₂) ☁

| | 2019 | 2020 | 2021 | 2022 | 2023 |
|---|-------|-------|-------|-------|--------------|
| Business trips | 3,960 | 681 | 990 | 1,778 | 3,944 |
| In-house vehicle fleet | 1,315 | 955 | 1,292 | 960 | 396 |
| Total emissions arising from trips and journeys | 5,275 | 1,637 | 2,282 | 2,738 | 4,340 |
| Total t CO ₂ per employee | 0.19 | 0.06 | 0.05 | 0.07 | 0.12 |

Other emissions Consumption of coolant gases at the Barcelona corporate centre

| | | | | | |
|--|------|------|------|------|-------------|
| Total consumption (kg) | 107 | 120 | 36 | 151 | 156 |
| Total consumption in kg per user | 0.05 | 0.12 | 0.05 | 0.15 | 0.13 |
| Direct emissions of coolant gases (leak of HFC) (t CO ₂) ☁ | 198 | 251 | 75 | 233 | 301 |

*No data is reported with regard to the emission of other gases (CH₄, N₂O, HFC, PFC, NF₃ and SF₆, SO₂, NOx and PM), since they were not deemed to have a significant effect on the activity performed.. The data on the emissions associated with all of the bank's business travel are reported, as it is impossible to know which journeys are strictly associated with Barcelona Corporate Services.





4.5. TRAINING AND AWARENESS-RAISING

Employees play a fundamental role in the bank's environmental policy, since, with their involvement, they make it possible to implement improvements in environmental management and, with their actions, they contribute to the reduction of CO₂ emissions.



Actions and achievements

Throughout the year, different awareness-raising measures have been promoted, by sending emails, messages over the Intranet, publications in internal magazines, etc. A specific web page has been kept up to date for the environment, which includes different information, from company policy and certifications to environmental training.

In order to procure the involvement of employees to conserve the environment, CaixaBank has a *Good Environmental Practices Manual*, which details simple measures that may be adopted in the workplace to minimise the environmental and climatic impact associated with the use of resources (energy, office material, etc.) and waste production.

A welcome training course is also provided for new employees, which contemplates the knowledge required by the workforce to guarantee the sound functioning of the environmental management system.

The internal VIRTUALA platform gives employees access to online courses at the *Sustainability Academy* on sustainable finance, climate change and good environmental practices.

In 2023, one of these courses related to sustainability and was mandatory, being linked to collection of bonuses.

In addition, during the same year, the environmental managers of the buildings certified with the Environmental Management System received training on environmental regulations and the ISO 14001 Standard.

The environmental theme is also present in CaixaBank's Corporate Social Responsibility Desk, responding to the commitment to foster, promote and extend new knowledge on corporate social responsibility.



4.6. MONITORING OF 2023 ENVIRONMENTAL OBJECTIVES

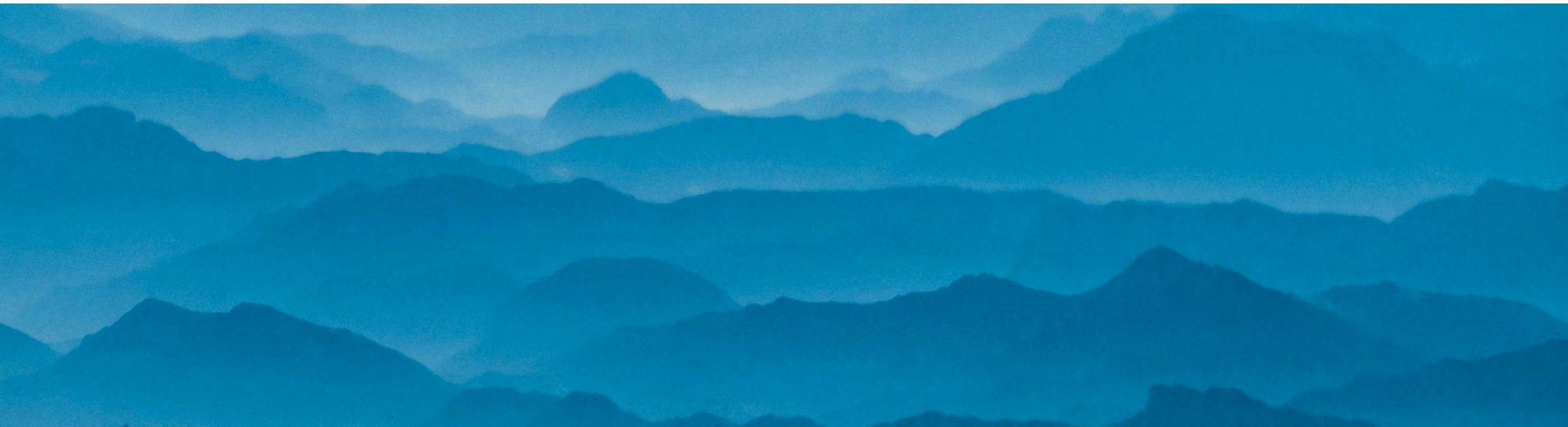


Objectives and achievements in 2023

Summary of the monitoring of the objectives set in 2023.

- Achieved
- In progress
- Not achieved

| Objectives | |
|---|---|
| ENERGY | |
| Reduction in electricity consumption of 7.5% compared to the benchmark period | ● |
| <ul style="list-style-type: none"> • Replacement of fluorescent discharge lamps with LED lighting in basement 5 • Replacement of a chiller • Lighting (LED) and power upgrades on floors 7 and 13 of Tower I • Management of temperature settings, lighting timetables and other improvements to the system | |
| WATER | |
| Implementation of four actions to improve pipes and reduce leaks | ● |
| PRODUCT | |
| Launch of a new financial product related to sustainability: several new products have been launched, including the creation of the sustainability ecosystem in homeowners' associations, combining products and advice | ● |





4.7. DEFINITION OF 2024 ENVIRONMENTAL OBJECTIVES



Objectives and achievements in 2024

Having assessed the environmental aspects of 2023 and their importance, targets have been set for 2024.



Reduction in electricity consumption of 2.5% compared to the benchmark period.



5% reduction in water consumption compared to 2023.



10% increase in the production of sustainable products: solar panels, agropanel, green mortgage and MicroBank.





05 EXTENDING SUSTAINABILITY TO THE SUPPLY CHAIN

CaixaBank's purchasing policy is based on strict compliance with the legally established framework. Aware of the need for a responsible management of its suppliers, the bank maintains a combination of service quality and reliability with the value and ethical commitments acquired by the bank itself as a suitable role model.

CaixaBank extends its environmental, social and ethical commitment and its fight against climate change, defined in its corporate strategy, to its supplier chain.



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suppliers with an environmental management system or ISO 14001 certificate

Accordingly, its commitments include ensuring transparency and rigour when recruiting partners, and when awarding contracts (all purchases made, before being allocated, pass by the purchasing desk and, based on their amount, a public auction), or requesting suppliers to respect the environment and human rights, thereby reinforcing mutual cooperation and loyalty-building.

The **Procurement Standard** sets down the reference framework for procurement management at the CaixaBank Group, including best practices and optimisation of the bank's procurement processes, including ESG criteria.

Since 2013, potential suppliers must register on the CaixaBank Group's Supplier Portal to offer their products and services. Beforehand, they must accept the ethical, social and environmental criteria for Group suppliers. Likewise, suppliers must provide information on environmental certificates and information on their carbon footprint and they must be up to date with their legal obligations. This is an essential requirement to be able to provide services to the bank.

The Environmental Management Plan 2022-2024 continues to focus on the environmentalisation of procurement and contracting, identifying the categories with the greatest impact and including environmental criteria in specifications prior to contracting.

In 2023, the **approval, tendering and contracting processes of the procurement process were reviewed to enhance the integration of ESG aspects**. These aspects are added to the economic and technical criteria, with the objective of providing value in order to select the best supplier.

A new questionnaire was launched in 2023 for all suppliers with a turnover of more than 1.5 million euros, in order to understand their carbon footprint. This information will help CaixaBank to calculate the CaixaBank Group's carbon footprint with greater accuracy, as well as to extend the Group's commitment to sustainability to the value chain.

The aim of all these tools is to select suppliers that are committed and work to minimise the environmental impact.

Responsible policies

Purchasing principles

Balanced partnership framework between CaixaBank and its suppliers, which promotes stable commercial relationships, in line with CaixaBank's values. Sustainability is one of these principles

Procurement standard

Reference framework for management of procurement, which includes sustainability criteria

Supplier Conduct Code

Fundamental values and principles that must be respected by CaixaBank's suppliers



06 OUR PRODUCTS: PLEDGE FOR SUSTAINABILITY

ESG RISK (Sustainability)

The phased deployment of ESG risk management at CaixaBank has prioritised climate risks, based on the assessment of the materiality of ESG risks and their relationship with traditional risks.

Environmental, social and governance risks are all considered in the risk admission processes as they are incorporated into the Corporate Sustainability/ESG Risk Management Policy and other corporate principles and policies, such as those on human rights and anti-corruption.

The Board of Directors approved the **Corporate Sustainability/ESG Risk Management Policy** in March 2022. This Policy combines the previous Environmental Risk Management Policy and Corporate Policy on Relations with the Defence Sector, establishing criteria for ESG analysis in the entity's customer admission and lending approval processes.

Climate change involves risks, but it also offers business opportunities that materialise in the financing of activities that contribute to mitigate climate change or the adaptation thereto. CaixaBank pledges for green production through the design and marketing of products that integrate environmental criteria and boost activities that contribute to the transition towards an economy low in carbon and which are environmentally sustainable.

GREEN FINANCE

Green financing is funding that has a positive environmental impact and is underpinned by eligible projects or assets, including, but not limited to: renewable energies, energy efficiency, sustainable transport, waste treatment and sustainable building.

RENEWABLE ENERGIES

Project Finance for renewable energies

As part of its commitment to the fight against climate change, CaixaBank supports environmentally friendly initiatives that contribute to preventing and mitigating climate change and that foster the transition to a low-carbon economy, through the financing of renewable energy in particular. Project finance for the financing of renewable energy projects plays an important part in this.



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new projects awarded



Equating to

5,345 MW

of installed renewable energy capacity

Corporate loan - renewable energy

In addition to project finance transactions related to renewable energy, the Entity has also granted targeted corporate financing for investment in renewable energies.



€3,278 MN

granted in 2023

Financing photovoltaic panels

In 2023, the Bank also extended €46 million in loans to individuals for the installation of solar panels.



€46 MN

granted in 2023



REAL ESTATE

Green mortgages

Mortgage loans with a value of €832 million were extended to individuals in 2023 for homes with A or B energy efficiency certificates.

Financing of energy efficient property

The transactions for which an energy efficiency certificate with an A or B rating exists are deemed to be environmentally sustainable.

Property developments formalised in 2023 include transactions amounting to €1,087 million, with an expected rating of A or B.

Please consult the Consolidated Management Report and the Report on Sustainability, Socio-economic Impact and Contribution to the SDGs (both available on the company's corporate website) for more information on sustainable financing, loans linked to sustainability variables, involvement in the placement of sustainable bonds and responsible investment.



Objectives

Launch of a new financial product related to sustainability. **Objective achieved.**

In 2023, CaixaBank has created a new sustainability ecosystem aimed at homeowners' associations, bringing together both financial products and advice on energy efficiency and sustainability related to the refurbishment of façades and roofs, the installation of aérothermal systems and charging points for electric vehicles, among others.



MORE INFORMATION ON SUSTAINABILITY IN HOMEOWNERS' ASSOCIATIONS...:





07 LEGAL ENVIRONMENTAL COMPLIANCE

CaixaBank has a specific IT application for the management and control of the legal aspects related with the environment. CaixaBank identifies the applicable legal environmental requirements in the European, Spanish, autonomous community and local area. The requirements detected are introduced in a monitoring record in order to be subsequently assessed.

Once the assessment has been made of all the applicable requirements or of the commitments voluntarily entered into, it can be concluded that no signs of non-compliance with the law exist.

In respect of the assessment of compliance with legal requirements, attention should be drawn to the following:

| SCOPE | OUTCOME OF THE ASSESSMENT OF COMPLIANCE BY CAIXABANK |
|---|--|
| Pollution prevention and control | The environmental license has been obtained (granted on 26 March 2002 Case number: 00-20002-010). Last renewal through the exemption of periodic control permitted under the umbrella of the EMAS Regulations in 2019. |
| Water | A new discharge licence was granted by the Metropolitan Water and Waste Treatment Services Agency (EMSHTR) in 2022. Exempt from the presentation of the Declaration of the Use and Pollution of Water (DUCA). The results of the wastewater analysis are reported to the EMSHTR. |
| Waste | Filing in the Hazardous Waste Generator Register (code P-06524.1). The waste declaration for 2023 has been filed. The bank has the documentation accrediting the correct waste storage and management. |
| Noise | The noise emission limits established have been complied with. Last measure adopted in 2019. |
| Facilities | The related legalisation of the thermal, electrical, oil, lifting devices and fire-safety facilities, etc. has been obtained. All such facilities have been correctly maintained. |
| Air | The regulations on substances that deplete the ozone layer and the limits applicable to combustion emissions from generating sets have been complied with. |
| Energy | The energy efficiency requirements are met and the facilities responsible for 85% of the bank's consumption are audited every four years. The energy saving measures set out in the new Royal Decree-Law 14/2022 have been implemented. |

For any enquiries or suggestions relating to the
content of this declaration, please write to:
ecocaixa@caixabank.com

