

- 01 Our identity
- 02 Corporate strategy and materiality
- 03 Corporate governance
- 04 Risk management
- 05 Value creation model
- 06 Customers
- 07 People and culture
- 08 Shareholders and investors
- 09 Society
- 10 Environment and climate
- 11 SNFI
- 12 Glossary and Group structure
- 13 Annexes

## Analysis phases

### 01. Identification of material topics

→ List with 20 topics (of a total of 57 potential topics)

The identification of material issues is carried out from a **double impact view**:

- > Impact of the issues on the financial situation (outside-in).
- > Impact of the issues on stakeholders and the planet (inside-out).

The identification of **potential material issues** is carried out through:

Exhaustive documentary analysis of internal and external sources, including the company's strategic data and documents, such as the Strategic Plan 2022-2024, the Sustainability Master Plan 2022-2024, and the materiality assessment sustainability risk, as well as information on industry trends and reports, the media and other financial companies, among other sources.

- > Interviews with representatives of stakeholders and experts.
- > Analysis of focus groups of customers and employees.
- > Creation of an internal transversal working group with representatives from the Company's key areas who are responsible for reviewing and assessing the materiality of the potential material issues identified.

### 03. Materiality Matrix

→ CaixaBank's 2022 Materiality Matrix

The **overall results are synthesised to determine priorities** for the business and for the stakeholders of CaixaBank and BPI.

### 02. Prioritisation of material topics

→ Prioritisation of material topics in 2022

The material issues identified have been prioritised through *ad hoc* internal and external consultations with different stakeholders and experts using random representative sampling with the aim of assessing the impact of the issues from two perspectives:

#### Impact on the financial situation (outside-in).

Specific quantitative and qualitative consultations were carried out with managers from different areas of the Entity, heads of businesses, subsidiaries, members of the Sustainability Committee, as well as additional interviews with people working the risk and sustainability risk areas and supervisors. This vision has been completed with the analysis of the 2022-2024 Strategic Plan, the 2022-2024 Sustainability Master Plan, the Company's risk map, the sustainability risk materiality assessment, and the relevant issues for analysts and companies in the sector.

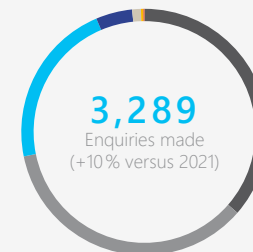
#### Impact on stakeholders and the planet (inside-out).

External consultations have been carried out with the different stakeholders to find out how they assess CaixaBank's impact on the different issues identified. They have been completed with the analysis of internal studies on the Bank's impacts and trends.

In the calculation of impact, the weight of stakeholders is based on the reputational value given to each in the Global Reputation Index (GRI), where customers carry the most weight (29.2 %). A new feature this year included a specific weight for the suppliers group.

In 2022, for the first time, the different groups were also consulted on the evolution of the impact of the topics over the next 5 years.

#### > ENQUIRIES MADE IN ORDER TO PRIORITISE MATERIAL TOPICS



#### Impact on the business

- 38 Group managers
- 10 External experts
- 5 Internal experts

#### Impact on stakeholders

- 1,197 Retail shareholders
- 1,165 Employees
- 717 Customers
- 157 Suppliers

