Sustainability, socio-economic impact and contribution to the United Nations SDGs
Mission

To contribute to the financial wellbeing of our customers and the progress of society as a whole

External assurance

The indicators were compiled on the basis of in-house calculations using internal data alongside that from external databases and reports, which are mentioned when this is deemed relevant.

A large number of the non-financial indicators included in this publication have been obtained from the “Statement of Non-Financial Information” section of the 2021 CaixaBank Group Consolidated Management Report. This section has been verified by an external expert, PwC, within the scope and terms set out in their corresponding independent Assurance Report. The economic and financial information was retrieved from the CaixaBank Group’s audited 2021 financial statements. Both documents are available at: www.CaixaBank.com.
CaixaBank at a glance

### ENVIRONMENTAL

- Founding member of the Net Zero Banking Alliance for Net Zero Emissions by 2050, promoted by the United Nations (UNEP FI)
- VidaCaixa, first Spanish insurance company to join the Net Zero Asset Owner Alliance, embracing the commitment to move towards a net zero CO2 investment portfolio by 2050
- **100%** offsetting of calculated CO2 emissions
- **€3,582 M** in green bonds issued since 2020
- **1,435,861 t CO2/year** emissions avoided financed by CaixaBank
- **€1,706 M** in new funded renewable energy projects through 29 projects
- **€10,832 M** in loans linked to sustainability variables through 92 signed transactions
- **€3,582 M** in green bonds issued since 2020
- CaixaBank has signed the Collective Commitment to Financial Health and Inclusion to promote better financial health and inclusion within society
- **€953 M** in microcredits and other loans with a social impact
- **€4,000 M** in social bonds issued since 2019*
- **57,108 jobs** generated in Spain through the multiplier effect of purchases from suppliers**
- **17,007 jobs** created by supporting entrepreneurs through MicroBank
- **92% of citizens** have a branch or agent in their town or city (Spain)
- **€1,265 M** invested in development and technology
- The General Remuneration Policy is linked to ESG risks
- **1,435,861 t CO2/year** emissions avoided financed by CaixaBank
- **41.3%** of women in management positions***
- **+€50 M** invested in information security in 2021
- **9th bank** on the Dow Jones Sustainability World Index
- Highest rating in sustainable investment by the United Nations (A+) in Governance and Strategy
- Certification in Sustainable Finance under ESG (Environmental, Social and Governance) criteria by AENOR

*€1,000 M issued in January 2022.
**CaixaBank Research, based on the added value of CaixaBank’s activity, Spanish GDP, employment according to National Accounts and productivity figures per worker and based on input-output tables of the National Statistics Institute (INE), with data for the fourth quarter.
***Based on branch A and B sub-directorate. Perimeter CaixaBank, S.A. pre-merger.
Impact of the business

**ECONOMY**

- **€11,519 M** contributed to Spanish GDP
- **17,007 jobs** created by supporting entrepreneurs through MicroBank
- **49,762 CaixaBank Group employees**
- **0.96 % CONTRIBUTION TO SPANISH GDP**

SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK’S CONTRIBUTION:

- **No poverty**
  - Microfinance and jobs created
  - "la Caixa" Banking Foundation’s Incorporation Programme

- **Decent work and economic growth**
  - Professional development of CaixaBank Group employees
  - Direct and indirect contribution to Spanish and Portuguese GDP
  - Jobs created indirectly through purchasing from suppliers

- **Reduced inequalities**
  - Microfinance activities – MicroBank
  - "la Caixa" Banking Foundation’s Incorporation Programme
**Contribution to the economy**

- **0.96%** contributed directly and indirectly to Spanish GDP*
- **0.43%** contributed directly and indirectly by BPI to Portuguese GDP*

**Taxes paid and collected from third parties**

- **€4,074 M**
  - Taxes paid and collected from third parties
- **€5,226 M**
  - Profit attributable to the CaixaBank Group**

- **€396 M**
  - Contribution to the Deposit Guarantee Fund
- **€181 M**
  - Contributed to the Single Resolution Fund
- **€22 M**
  - Extraordinary contribution to the banking sector (Portugal)
- **€149 M**
  - In equity through monetizable DTAs

- **€1,820 M**
  - In taxes collected on behalf of third parties
- **€895 M**
  - Direct taxes
- **€687 M**
  - Indirect taxes
- **€672 M**
  - Social Security

---

*Source: CaixaBank Research, based on data from National Statistics Institute.

**After incorporating the extraordinary impacts associated with the merger with Bankia.**
Committed to employment

**CAIXABANK**

99.8% PERMANENT CONTRACTS

- **57,108 jobs** created through the multiplying effect of purchasing from suppliers*

- **41,602 employees**
  - **56.0% women**
  - **44.0% men**

**BANCO BPI**

99.8% PERMANENT CONTRACTS

- **6,738 jobs** created through the multiplying effect of purchasing from suppliers*

- **4,462 employees**
  - **57.1% women**
  - **42.9% men**

---

*Source: CaixaBank Research, based on the added value of CaixaBank’s activity, Spanish GDP, employment according to Spain’s national accounts and figures on productivity per employee and based on the input-output tables of Spain’s National Statistics Institute (INE), with data from the fourth quarter.

**MicroBank**

- **17,007 jobs** created by supporting entrepreneurs through MicroBank

- **6,672 new businesses** started up with the support of microcredits

**Incorpora**

- CaixaBank actively disseminates the Incorpora labour market inclusion programme of the “la Caixa” Banking Foundation, from its branch network and at meetings with corporate customers.

- **480 jobs filled**
CaixaBank's presence

**MARKET**

- **92% of citizens have a branch in their town or city**
  - Proximity through the branch network
  - AgroBank

- **1,650 rural branches** in towns with <10,000 inhabitants
  - DayOne
  - Real Estate & Homes
  - Hotels & Tourism

- **142 ATMs** with facial recognition technology
  - Financing for companies, the self-employed, businesses and entrepreneurs
  - Market shares and business model
  - National, international and specialised branch network

- **99% of Spanish towns with >5,000 inhabitants**
  - Proximity through the branch network
  - National and international commercial network

**SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK'S CONTRIBUTION:**

- **No poverty**
  - Proximity through the branch network
  - AgroBank

- **Gender equality**
  - AgroBank Diversity Programme

- **Decent work and economic growth**
  - Financing for companies, the self-employed, businesses and entrepreneurs
  - Market shares and business model
  - National, international and specialised branch network

- **Industry, innovation and infrastructure**
  - DayOne
  - Real Estate & Homes
  - Hotels & Tourism

- **Reduced inequalities**
  - AgroBank

- **Sustainable cities and communities**
  - Proximity through the branch network
  - National and international commercial network
  - Real Estate & Homes
  - Hotels & Tourism
Branch network

**NETWORK – SPAIN**

- **4,615** Retail
- **208** Business Banking
- **127** Private Banking
- **15** Institucional Banking
- **1** Corporate Banking

- **4,966** branches

**NETWORK – PORTUGAL**

- **297** Retail
- **29** Business Banking
- **22** Premier/Private

- **348** branches

- **92% of citizens** have a branch in their town or city (Spain)

- **99% of Spanish towns and cities of >5,000 inhabitants with a CaixaBank presence**

- **2,234** Spanish towns and cities where CaixaBank is present

- **420** Spanish towns and cities where CaixaBank is the only bank

- **63% of Portuguese towns and cities of >5,000 inhabitants with BPI presence**

CaixaBank has pledged to maintain service in all towns and cities in which it is currently present.
NUMBER OF BRANCHES BY AUT. COM.

4,615 retail branches in Spain

URBAN MODEL
- 4 All in One centres
- 608 Store centres

RURAL MODEL
- 1,650 rural branches in towns of <10,000 inhabitants
- 426 towns served by mobile ‘Branch-buses’
ATMs

The roll-out of a new ATM technology platform, ATMNow, designed to completely transform the user experience and incorporate new services and functionalities, is under way.

13,008 ATMs in Spain
1,418 ATMs in Portugal

142 ATMs across Spain feature facial recognition technology
135 ATMs will be installed in towns at risk of financial exclusion in the Valencian Community

INTERNATIONAL PRESENCE

18 representative offices

- Milan, Beijing, Shanghai, Hong Kong, Singapore, New Delhi, Sydney, Dubai, Istanbul, Cairo, Algiers, Johannesburg, Toronto, New York, Bogotá, Lima, São Paulo, Santiago de Chile.

6 international branches (9 branches)

- Warsaw
- Morocco (3 branches: Casablanca – Tangier – Agadir)
- London
- Frankfurt
- Paris
- Portugal (2 branches: Porto – Lisbon)
Market shares

Spain’s No. 1 bank with a strong position in Portugal

CAIXABANK GROUP

**SPAIN**

- Retail banking
  - Loans: 24.2%
  - Deposits: 25.2%

- Individuals
  - Direct pension deposits: 33.7%
  - Housing loans: 25.9%

- Businesses
  - Loans to companies: 23.7%

- Funds under management
  - Pension plans: 33.9%
  - Mutual funds: 24.5%

- Insurance
  - Life-savings insurance: 34.7%
  - Life-risk insurance: 23.3%
  - Health insurance**: 28.9%

- Payment system
  - Card turnover: 32.7%
  - POS turnover: 36.7%

**PORTUGAL***

- Loans: 11.1%
- Mortgage loans: 13.2%
- Deposits: 10.9%
- Direct deposit of salaries: 9.7%
- Mutual funds: 17.2%
- Insurance: 12.3%

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*Figures as at November 2021.
**Figures as at September 2021.

€680,036 M in total assets

€619,971 M in customer funds

€352,951 M in loans and advances to customers, gross
**Business model**

CaixaBank is the only Spanish bank with six business areas certified by Aenor.

#### RETAIL BANKING

<table>
<thead>
<tr>
<th>INDIVIDUAL BANKING</th>
<th>Hard indicators</th>
<th>PREMIER BANKING</th>
<th>Hard indicators</th>
<th>BUSINESSES AND ENTREPRENEURS</th>
<th>Hard indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CaixaBank</strong></td>
<td>Individual customers with a position of up to €50,000.</td>
<td><strong>Hard indicators</strong></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
<tr>
<td>Agreement with a new strategic partner, EDP, to allow customers to access solar power technology.</td>
<td></td>
<td>Launch of the Gama SI mutual funds, with impact objectives linked to the SDGs.</td>
<td></td>
<td>Creation of a new range of products and services: Food&amp;Drinks, Pharma, FeelGood and DayOne.</td>
<td></td>
</tr>
<tr>
<td><strong>Hard indicators</strong></td>
<td>12.2 M loyal customers</td>
<td><strong>Hard indicators</strong></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>9 M omni-channel customers (branch, ATM and digital)</td>
<td></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>84.9 experience index (scale of 0-100)</td>
<td></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>88.3% customers with an assigned manager</td>
<td></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Individual Banking + inTouch</strong></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>86.9 experience index (scale of 0-100)</td>
<td></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>28 Store Premier centres</td>
<td></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3,900 specialised managers**</td>
<td></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
<tr>
<td><strong>PREMIER BANKING</strong></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Hard indicators</strong></td>
<td>83.9 experience index (scale of 0-100)</td>
<td><strong>Hard indicators</strong></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>44.3% penetration among self-employed workers***</td>
<td></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3,346 business managers</td>
<td></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>32.3% market share among stores with turnover &lt;€1 M</td>
<td></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>44.4% penetration among micro-enterprises***</td>
<td></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>83 Store centres for businesses</td>
<td></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>506 micro-enterprise managers</td>
<td></td>
<td></td>
<td><strong>Hard indicators</strong></td>
<td></td>
</tr>
</tbody>
</table>

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*Corporate & Institutional Banking. Also includes financial sponsors.

**Including CaixaBank + Bankia managers.

***As at November 2021
**SPECIALISED CENTRES**

### PRIVATE BANKING

The **Social Value Project** provides solutions in the areas of Philanthropy and Socially Responsible Investment (SRI).

Launch of the **Gama SI mutual funds**, with impact objectives linked to the SDGs.

<table>
<thead>
<tr>
<th>Hard indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>88.4 experience index (scale of 0-100)</td>
</tr>
<tr>
<td>95% of customers advised</td>
</tr>
<tr>
<td>€114,619 M in funds and securities under management</td>
</tr>
<tr>
<td>47,712 fund purchases through Ocean</td>
</tr>
<tr>
<td>€16,874 M in Wealth balances in Spain</td>
</tr>
</tbody>
</table>

### CIB & INTERNATIONAL BANKING

Development of a methodology based on the Cambridge Institute for Sustainability Leadership and UNEP FI Guidelines, to offer an ESG advisory service for corporate and institutional clients.

<table>
<thead>
<tr>
<th>Hard indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>€81,033 M in investment</td>
</tr>
<tr>
<td>1,660 agreements with correspondent banks</td>
</tr>
<tr>
<td>€3,993 M in investment in renewable energy projects*</td>
</tr>
<tr>
<td>€10,986 M in sustainable finance*</td>
</tr>
</tbody>
</table>

### BUSINESS BANKING

Creation of a portal and a search engine for customers and non-customers in relation to NextGenerationEU funds.

<table>
<thead>
<tr>
<th>Hard indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>87.4 experience index</td>
</tr>
<tr>
<td>€55,678 M investment</td>
</tr>
<tr>
<td>23.7% market share in lending to companies*</td>
</tr>
<tr>
<td>28.9% factoring and reverse factoring*</td>
</tr>
<tr>
<td>31.5% received share of international guarantees*</td>
</tr>
<tr>
<td>39.2% issued share of international guarantees*</td>
</tr>
</tbody>
</table>

* Data include new projects as well as refinancings.
SPECIALISED VALUE PROPOSITION

Customers belonging to the agri-food sector, covering all links in the value chain: production, transformation and sales.

Extension of the collaboration agreement with the Ministry of Agriculture, Fisheries and Food to jointly promote the sector over the coming years.

Adherence to the National Rural Network of the Ministry of Agriculture, Fisheries and Food to support rural municipalities and promote rural development while avoiding financial exclusion.

Alliance with the European Innovation Council (EIC) to accelerate the digitalisation of the agricultural sector by implementing innovation solutions in Spain for the best European start-ups.

AgroBank Diversity Programme for diversity and to promote the role of women in rural areas:

1. Specific agreements with AFAMMER and FADEMUR.
2. Training for women’s access to the governing bodies of agri-food cooperatives.

- 503,562 customers
- 45.3% market share and penetration among agricultural self-employed workers
- 1,175 branches specialised in the agri-food sector
- €17,391 M in new financing to customers in the segment
- 1,650 rural branches in towns with fewer than 10,000 inhabitants

New concept of financial services exclusively created to accompany global start-ups and scale-ups operating in Spain and promising high growth potential.

Supporting the development of young innovative companies with strong growth potential.

15TH EDITION (2021)

763 participating companies from Spain and Portugal

Promoting the transmission of scientific and technical knowledge between academic institutions and professionals in the sector.

- Development, alongside CaixaBank Dualiza, of actions with the aim of uniting training and agriculture and preparing future professionals in the sector through vocational training.
- Third study of the agri-food sector, by CaixaBank Research.

€0.8 M in awards in cash, international training and visibility.
Stakeholders

TRUST

20.7 M customers of the CaixaBank Group

Financial Culture Plan

4,997 volunteers at the CaixaBank Volunteers Association

MAIN BANK FOR 32% OF SPANISH CITIZENS

SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK’S CONTRIBUTION:

No poverty
- CaixaBank Volunteering
- Financial Culture Plan
- Support for the community
- Active housing policy

Health and well-being
- Collaboration with GAVI Alliance through the “la Caixa” Banking Foundation

Quality education
- Financial Culture Plan
- Workforce training
- Aula Programme

Gender equality
- Wengage Programme
- Adherence to the United Nations Women’s Empowerment Principles
- Sponsorship of women’s sports

Decent work and economic growth
- Professional development of CaixaBank Group employees
- Jobs created through purchasing from suppliers
- Recruitment from special employment centres

Partnerships for the goals
- Strategic alliance with the “la Caixa” Banking Foundation
- CaixaBank Volunteering
- Adherence to the United Nations Women’s Empowerment Principles
- Caixabank Chair on Sustainability and Social Impact at IESE Business School
Customers

**LEADER IN RETAIL BANKING**

- **20.7 M** CaixaBank Group customers
- **18.9 M** customers at CaixaBank
- **43%** #1 penetration among retail customers
- **1.8 M** BPI customers
- **32%** Main bank for retail customers

**CUSTOMER EXPERIENCE**

- **54.2%** Net Promoter Score*
- **86.3** Experience Index**
- **34.9%** loyal customers**
- **91.4** BPI Individuals Experience Index
- **10,034,005** users contacted

---

*Collects customer feedback in real time in the branch environment.

**IEX Experience Index (scale of 0-100).

*** % of total customers surveyed who simultaneously give scores of 9 or 10 for experience, loyalty and word of mouth.

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Evolving towards a real-time listening model

obtaining customer feedback in real time through the various interaction environments.

This allows us to immediately respond to the customer to improve their experience with CaixaBank.
COMPLAINTS MANAGEMENT

Type of claim:
- 32% Lending transactions
- 26% Borrowing transactions
- 20% Cards and POS
- 9% Other services
- 5% Collection and payment services
- 4% Insurance and pension funds
- 3% Channel
- 1% Investment services

Resolution:
- 47% In favour of the claimant
- 38% In favour of the Bank
- 15% Other (rejected/unresolved)

Average resolution time:
- 35% < 10 days
- 45% 10-30 days
- 20% > 30 days

COMPLAINTS RECEIVED

<table>
<thead>
<tr>
<th>Complaints received</th>
<th>2021</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Service - CaixaBank</td>
<td>239,347</td>
<td>209,048</td>
</tr>
<tr>
<td>Claims and complaints filed with the supervisors' claims services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank of Spain</td>
<td>3,720</td>
<td>2,639</td>
</tr>
<tr>
<td>Spanish Securities Market Regulator</td>
<td>183</td>
<td>172</td>
</tr>
<tr>
<td>General Directorate for Insurance and Pension Plans</td>
<td>174</td>
<td>179</td>
</tr>
</tbody>
</table>
Shareholders and investors

BREAKDOWN OF SHARE CAPITAL

- **53.7%** Free float for management purposes*
- **30.0%** “la Caixa” Banking Foundation**
- **16.1%** FROB***
- **0.1%** Shares held in treasury and in the hands of Board members

**MARKET CAP AND REMUNERATION**

- **€19,441 M** in stock market capitalisation****
- **€0.1463 /share** dividend in 2021*****
- **50%** cash pay-out dividend in 2021******

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**Market Capitalisation**

- **€19,441 M** in stock market capitalisation****
- **€0.1463 /share** dividend in 2021*****
- **50%** cash pay-out dividend in 2021******

---

* Number of shares issued less treasury shares, shares held by members of the Board of Directors and shares held by “la Caixa” Banking Foundation and the FROB.
** Stake held, according to the notification filed with the CNMV as at 30 March 2021, through Criteria Caixa, S.A.U.
*** Stake held, according to the notification filed with the CNMV as at 30 March 2021, through BFA Tenedora de Acciones, S.A.
**** Excludes treasury shares. The market capitalisation figure is as at 31 December 2021.
***** Dividend out of 2021 profits agreed by the Board of Directors to be proposed to shareholders at the next AGM. Equivalent to 50% pay-out on adjusted net attributable profit, excluding the impact of the merger with Bankia.
****** Pay-out on the earnings of the CaixaBank Group and Bankia, adjusted for the coupon payments of both banks, the reclassifications of OCIs against P&L and the amortisation of intangible assets with a neutral impact on capital adequacy, in line with the ECB’s recommendation.
RETAIL INVESTORS

INFORMATION

+230,000 shareholders informed monthly via the Shareholder Newsletter

2,891 shareholders connected during the 7 virtual corporate meetings

SHAREHOLDER ADVISORY COMMITTEE

Pioneering initiative in Spain.

12 members

Aula

12 Aula podcasts on financial training, with 6,723 reproductions

6 Aula Talks videos with 7,070 views

Institutional Investor Awards

Financial analysts voted CaixaBank’s management team, as well as its investor relations team, as the best in European banking in 2021

INSTITUTIONAL INVESTORS

82% of the institutional free float is in the hands of foreign investors

406 meetings with investors at roadshows and conferences

ANALYSTS

32 analysts follow the CaixaBank share and receive personal attention

344 analyst reports on CaixaBank published, including sector reports
Employees

WORKFORCE

- 55.5% women
- 44.5% men

CaixaBank Group employees*:
- 49,762 employees
- 99.9% of executive positions filled internally at CaixaBank
- 100% of CaixaBank Group workforce adhered to a collective agreement
- 588 employees with disabilities at CaixaBank Group
- 41.3% women holding management positions at CaixaBank**
- 40.0% female Board members
- 1.05% pay gap at the CaixaBank Group***

CaixaBank:
- 41,602 employees
- 56.0% women
- 44.0% men

Banco BPI:
- 4,462 employees
- 57.1% women
- 42.9% men

---

* Includes CaixaBank and subsidiaries in Spain as well as BPI, BPI Vida e Pensões and BPI Gestão de Activos, following integration within VidaCaixa and CaixaBank Asset Management, respectively.

** Based on branch A and B sub-directorate. Perimeter CaixaBank, S.A. pre-merger.

*** The gender pay gap is calculated by comparing salaries between employees with the same seniority in the company, who perform the same function or position and who are at the same level. This allows similar jobs to be compared.
More than €12 M invested in training

**QUALIFIED TEAM**

- **3,943,021** training hours
- **98.2%** online training
- **81.8 hours** of training per employee
- **32,088** CaixaBank employees certified in MiFID II*
- **30,664** CaixaBank professionals certified in the Mortgage Law
- **27,854** CaixaBank employees have completed ESG** training

Training for the **integration of employees from Bankia**:

- 3 phases
- 8 itineraries
- 2.4 M training hours

Training in **sustainable investment** for employees from the Private Banking segment:

- +1,000 people with certified training
- 25 hours of training carried out jointly with the BSM_UPF
- Eligible for certification/qualification

**MAIN COURSES CARRIED OUT IN THE REALM OF RESPONSIBLE PRACTICES**

<table>
<thead>
<tr>
<th>Course</th>
<th>Linked to remuneration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crime Risk Prevention at CaixaBank</td>
<td>✓</td>
</tr>
<tr>
<td>Marketing of Insurance Products and Social Prevention Products</td>
<td>✓</td>
</tr>
<tr>
<td>Anti-Money Laundering and Counter-Terrorist Financing</td>
<td>✓</td>
</tr>
<tr>
<td>ESG (Environmental, Social and Governance)</td>
<td>✓</td>
</tr>
</tbody>
</table>

*Markets in Financial Instruments Directive II.
**Environmental, Social and Governance.

**Healthy Company**

Project that reaffirms the Bank’s commitment to the safety, health and well-being of the workforce.

**REMUNERATION**

- **98.8%** CaixaBank employees with variable remuneration linked to quality of service
- **€2,790 M** in wages and salaries
Suppliers

VALUE CHAIN

57,108 jobs generated through purchasing from suppliers in Spain*

6,738 jobs generated through purchases from suppliers in Portugal

**SUPPLIERS**

- 3,390 CaixaBank Group suppliers*
- 22.1 days average payment period
- 97% local suppliers in Spain
- €2,979 M billed by CaixaBank Group suppliers**
- 882 suppliers to have completed the approval process in 2021
- €7.3 M in volume awarded to SEC***, one of the entities with the highest volume in Spain

**PURCHASING PROCESSES**

- 851 purchasing processes
- €636 M negotiated

---

* Source: CaixaBank Research, based on the added value of CaixaBank’s activity, Spanish GDP, employment according to Spain’s national accounts and figures on productivity per employee and based on the input-output tables of Spain’s National Statistics Institute (INE), with data from the fourth quarter.

** Data incorporated as of the merger date.

*** Special employment centers.
**CERTIFICATIONS**

- **1,402** suppliers with certified environmental management systems or ISO 14001 certified
  No suppliers that may potentially have a significant negative social or environmental impact have been identified.

- OHSAS18001/ISO45000 certification and SA8000/BSCI/Responsible Business Alliance certification and/or social audit. Since, new supplier certifications have been considered in the sustainability registration-approval process.

- Contracts with suppliers include a specific clause on human rights.

**RESPONSIBLE ACTION**

<table>
<thead>
<tr>
<th>Procurement Principles</th>
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<tbody>
<tr>
<td>A balanced partnership framework between CaixaBank and its suppliers, fostering stable commercial relations that are coherent with the values of CaixaBank.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Supplier Code of Conduct</th>
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</thead>
<tbody>
<tr>
<td>Core values and principles that CaixaBank suppliers must adhere to.</td>
</tr>
</tbody>
</table>

CaixaBank requires its suppliers to respect human and labour rights and encourages them to include them in their own value chain.

**PURCHASING PROCESS**

- **Procurement principles**
- **Procurement standard**
- **Supplier code of conduct**

- **Registration** ➔ **Approval**
- **Award** ➔ **Bidding**
- **Contract** ➔ **Provision of services**
- **Monitoring**

- **30** audits carried out, including all categories of purchases* and corrective measures defined

*Facilities & logistics, construction work, IT, professional services and marketing.
Society

**PROMOTING FINANCIAL CULTURE**

Through initiatives aimed at different audiences, the Bank aims to improve people’s financial literacy and help them make better decisions that will increase their well-being.

**mucho por hacer**

Informative and awareness-raising content disseminated in the main digital media. It connects financial concepts such as savings, investment and insurance with the life stories of well-known people in our society.

**Aula**

Training programme on economics and finance aimed at CaixaBank shareholders.

- **11 webinars** for shareholders with 7,323 attendees
- **6 Aula Talks-courses** for shareholders with 7,070 views

**Operation Merger comic**
To find out what a corporate merger is about

**CaixaBankLab | Campus**
Management recipes with Ferran Adrià digital supplement to the intensive “Restaurant Management” course.

**Financial TIPS**

Short videos aimed at young audiences through apps and social networks.

- **8 videos posted in-app**
- **5 M views**

**CaixaBank Life**
Online platform offering useful information and financial literacy initiatives.

Since 2018 CaixaBank has been part of the Funcas-Educa Financial Education Stimulus Programme, promoted by CECA and the Funcas Foundation. Its aim is to improve the level and quality of financial literacy within Spanish society.
PROMOTING FINANCIAL CULTURE

Generating and extending knowledge through economic research and analysis.

826 articles published

99 conferences held

4,830 followers on Twitter @CABK_Research

CaixaBank talks

Talks on savings, protection and financial planning in different life situations.

23 conferences held

4,032 attendees

Research and dissemination of knowledge and trends in the fields of sustainability and social impact, aimed at the business sector. Topics addressed: circular economy, corporate ESG engagement, environmental taxonomy and green financial products.

3 notebooks published

3 webinars by experts broadcast

17,099 webinar views

Voluntariado

Workshops on basic finance in face-to-face and digital format.

Young people
17,621 in attendance
1,096 workshops

Talks on financial literacy
2,137 in attendance
181 workshops

Adults at risk of social exclusion
5,069 in attendance
441 workshops

Persons with intellectual disabilities
1,806 in attendance
161 workshops
SOCIAL INITIATIVES

ALLIANCE WITH “LA CAIXA” BANKING FOUNDATION

Social activities with “la Caixa” Banking Foundation

€40 M
from “la Caixa” Banking Foundation
has been channelled by the CaixaBank branch network to benefit local social entities.

7,607 initiatives
aimed at local charity organisation projects:

- 2,775 Illness and disability
- 2,339 Interculturality and social exclusion
- 1,227 Poverty
- 731 The elderly
- 535 Job market integration and other

6,427 entities

#NoHomeWithoutFood
In collaboration with the Food Bank and “la Caixa” Banking Foundation.

€2.3 M contributed
to Food Banks across all of Spain

€1.3 M in donations raised

A further €1 M provided by “la Caixa” Banking Foundation

ALLIANCES WITH LOCAL FOUNDATIONS

€3.2 M invested
in social and environmental calls for grants

11 local foundations

ALLIANCES WITH LOCAL FOUNDATIONS

€700,000 invested in employment programmes for vulnerable groups in partnership with:

OTHER ALLIANCES

School kits
In partnership with the CaixaProinfancia programme of “la Caixa” Banking Foundation

Delivery of 126,512 school kits to socially vulnerable children

With allies
SOCIAL INITIATIVES

"la Caixa" Foundation

CaixaBank actively collaborates in the dissemination and promotion of the programmes and initiatives driven by "la Caixa" Banking Foundation.

"la Caixa" Banking Foundation, with a budget of €510 M for 2021, is once again the Spanish private foundation that allocates the most resources to social activities.

GAVI, THE VACCINE ALLIANCE

CaixaBank collaborates through "la Caixa" Banking Foundation to actively disseminate the childhood vaccination programme among customers and employees.

2,595 participating companies
The "la Caixa" Banking Foundation and BPI have run initiatives in the social, education and research fields.

### SOCIAL PROGRAMMES

- **€4 M** in investment
- **142** projects supported
- **22,394** beneficiaries

**Distribution by type** (no. of projects)

- **33** Capacitar, Autonomy for people with disabilities
- **24** Rural, Social activities in rural areas
- **34** Seniors, Active and healthy ageing
- **24** Solidarity, Job market integration and fight against exclusion
- **27** Children, Living in poverty

### DECENTRALISED SOCIAL INITIATIVE

- **2021**
- **42,217** direct beneficiaries
- **188** projects

Financed with **€1.2 M** by "la Caixa" Banking Foundation, the second edition of the ISD* aims to support social projects at local level through the BPI Commercial Networks across all districts and counties of the Azores and Madeira, selecting the best local social projects.

### #TODOSJUNTOS INITIATIVE

- **€2.5 M** used to acquire food

To provide food aid to the most disadvantaged families in the wake of the COVID-19 crisis, together with nine other banks and more than 30 companies.

---

*Decentralised Social Initiative.*
SOCIAL INITIATIVES

OWN PROJECTS

FUND RAISING
Free donation collection service for social organisations.

- €21 M raised
- 159 social entities supported
- 255 worthy cases supported

EL ÁRBOL DE LOS SUEÑOS — THE TREE OF DREAMS
Customers and employees make the Christmas dreams of vulnerable children come true.

- 26,412 children in Spain received a present
- 3,633 participating branches in Spain

REUTILÍZAME
Channelling the donation of surplus materials from the CaixaBank Group and customer companies to social entities.

- 159 donations
- 141 beneficiary charity organisations
- 15,873 articles donated

PLANT YOUR PROJECT
Programme aimed at CaixaBank Group employees. Financial support is given to social projects of entities with which the employee is linked or participates as a volunteer.

- €600,000 in investment
- 5,700 activities carried out
- 72,463 hours of volunteering
- 4,997 volunteers
- 170,133 beneficiaries

Since 2005, employees and former employees of the CaixaBank Group, “la Caixa” Banking Foundation and Criteria, as well as their customers, family and friends, have shared an interest in improving society and have got involved in volunteering activities focused on Education, Digitalisation and Support, both in the workplace and through mentoring and care for the elderly, and the Environment.

- 26,412 children in Spain received a present
- 3,633 participating branches in Spain
DIVERSITY

Functional diversity

Transversal programme to develop and promote the value of diversity and inclusion both inside and outside of CaixaBank.

Inclusive policy for people with disabilities

588 employees with disability in 2021

Improving quality of life for those with disabilities and their families

SPONSORSHIPS AND AGREEMENTS

Agreement with the Spanish Paralympic Committee to support Paralympic athletes on their way to the Tokyo 2021 Games.

Sponsor of wheelchair basketball

Sponsorship of European Diversity Month, an initiative of the European Commission and of the EU Platform of Diversity Charters

Collaboration agreement with the FEDDF*

CaixaBank has been recognised by the Másfamilia Foundation with the EFR (family responsible business) certification, making it the first Spanish financial institution to obtain the A level of excellence.

CaixaBank has obtained the highest score in the world in the 2021 Bloomberg Gender Equality Index

*FEDDF – Spanish Federation of Sports for People with Physical Disabilities.
DIVERSITY

Gender diversity

Empowering women to raise awareness and involve the entire workforce, contribute to HR processes and visualise diversity through initiatives such as:

FEMALE MENTORING

- ClosinGap alliance cross-mentoring programme
- 1st Edition of the Lead Mentoring CaixaBank & AED

BREAKFASTS WITH TALENT

Sessions to share experiences focused on women in the lower management segment.

IN-HOUSE NEWS

Published in PeopleNow. Creation of an exclusive news channel and a private community to work on diversity in a transversal way.

Equality plan

Agreement with 100% of the union representation that expands the commitments of the 2020 Equality Plan

The following were signed together with the Equality Plan:

- Protocol on work-life balance
- Protocol on harassment and mediation
- Protocol for unmarried couples

Commitments and memberships

*Based on branch A and B sub-directorate. Perimeter CaixaBank, S.A. pre-merger.
DIVERSITY

Knowledge sharing

LEADERSHIP AND ENTREPRENEURSHIP

Rewarding the careers of self-employed women in Spain

Honouring the leading businesswomen in Spain, 5th Businesswoman Awards

Alliance of companies acting as a reference cluster in close cooperation between the public and private sectors

INNOVATION AND EDUCATION

Alliance with Microsoft Ibérica to award prizes to the best students pursuing STEM* studies

Live, face-to-face and online talks on innovation topics with a gender perspective

Award for the best Master’s Final Project carried out by a student with a theme related to agriculture, livestock or food, especially in the areas of innovation, quality or safety

One of the entities adhered to the STEAM Alliance for Female Talent “Girls in Science”, an initiative led by the Ministry of Education and Vocational Training to promote STEAM** vocations among girls and young women

SPORT

Sponsorship of women’s sport and creation of content to give visibility to female athletes: Spanish women’s national football and basketball team

* Science, technology, engineering and mathematics.
** Science, technology, engineering and mathematics in connection with the arts and humanities.
ACCESSIBILITY

The aim is to create an accessible omni-channel experience, removing any physical or sensory barriers.

Principles in product and service design

Perceptible Senses
The content can be perceived by the different senses

Operable Motor, voice
Can be used with standard peripherals or specialised support products

Understandable Cognitive
Content that is easy to understand, avoids or helps to solve errors

Robust Technology
Content can be used by different user devices

BRANCHES

86% accessible branches
16 branches made barrier-free in 2021

ATMS

100% of ATMs are fully accessible
100% of ATMs feature sign language support

WEBSITE

Only commercial banking portal with accessibility level AA of the W3C-WAI Web 2.0 Accessibility Guidelines for Web Content 2.0

APP

Under the Accessibility Guidelines, WCAG 2.0*
Continuous flow of collection and management of isolated improvement points, identified from user complaints or internal reviews
VoiceOver (iOS) and TalkBack (Android) navigation design for voiceover of all on-screen information and actions

ILUNION carries out reviews and audits to identify points for improvement

ACCESS TO HOUSING

Active support policy for first-time homebuyers

Adhered to the government-approved Code of Good Practice for the viable restructuring of mortgage-backed loans for first-time buyers.

SOCIAL HOUSING

In 2021, the impulsa programme was further consolidated with the aim of helping to improve the socio-economic situation of tenants. The main benefits for the tenant include social support to help with their reintegration into the labour market (they are referred to the Incorpora programme of the “la Caixa” Banking Foundation) and support in managing their household bills and other aid.

13,235 social housing rental programme (including 1,079 contracts under the centralised programme of “la Caixa” Banking Foundation)

7,996 in non-subsidised housing units (average monthly rent of €219.8)

4,160 subsidised housing units (average monthly rent of €261.5)

MORTGAGE CUSTOMER SERVICE (MCS)

Service created in 2013 providing a free customer service telephone helpline for customers whose homes are subject to a foreclosure notice.

2,216 cases reviewed by the MCS in the current year

26,879 cases reviewed by the MCS since its launch (2013)
**COMMITMENT**

**Responsible business**

**€953 M in microcredits and other loans with a social impact**

**Recognised by the United Nations with the highest rating in sustainable investment (A+)**

**Europe's largest issuer of SDG-linked bonds**

**SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK'S CONTRIBUTION:**

- **No poverty**
  - Microcredits and other finance with a social impact
  - Inclusive finance
  - Socially Responsible Investment Project

- **Affordable and clean energy**
  - Green bonds

- **Decent work and economic growth**
  - Social bonds
  - European Clean Hydrogen Alliance

- **Industry, innovation and infrastructure**
  - Green bonds

- **Responsible consumption and production**
  - Net Zero Banking Alliance
  - Adherence to the United Nations Principles for Responsible Investment
  - Ecofinancing lines and renewable energies
  - Socially responsible investment
  - 2019-2021 Environmental Management Plan
  - Reduction and offsetting of CO₂ emissions

- **Climate action**
  - Net Zero Banking Alliance
  - Adherence to the UNEP FZ global alliance and the Principles for Responsible Banking
  - Member of the Board of the Spanish Green Growth Group
  - Supports the work of the Task Force on Climate-Related Financial Disclosures
  - Adherence to Climate Action 100+
  - Funding for renewable energy projects
  - Equator Principles
  - 2019-2021 Environmental Management Plan
  - Green bonds

- **Partnerships for the goals**
  - Net Zero Banking Alliance
  - Adherence to the Collective Commitment to Financial Health and Inclusion
  - Adherence to the UNEP FZ global alliance and the Principles for Responsible Banking
  - Member of the Board of the Spanish Green Growth Group
  - Supports the work of the Task Force on Climate-Related Financial Disclosure
  - Driving 100% renewable energy use as RE100 signatories
  - Adherence to Climate Action 100+
Microcredits and other finance with a social impact

CaixaBank's social bank is a benchmark institution in microcredits

MicroBank was founded in 2007 with the aim of covering the financial needs of groups that have limited resources, providing products tailored to their needs.

**MISSION**

Contributing to progress and the wellbeing of society by providing financing to groups and projects that have a positive social impact.

**MicroBank. Value proposition**

- Supporting access to credit
- Driving financial inclusion
- Specialisation
- Partnerships with institutions

**CaixaBank. Branch network operational support**

- Single shareholder and financial support

**Support from leading European institutions**

CEB
European Investment Bank
European Investment Fund
Other financing with social impact

**ECONOMIC DEVELOPMENT AND JOB CREATION**

**FAMILIES**
Projects associated with personal and family development requested by account holders with a combined income equal to or less than €19,300*.

- 86,859 loans granted
- €547 M in volume
- €6,296 average amount

**BUSINESSES**
Unsecured loans of up to €25,000 to begin, extend or consolidate projects. Aimed at entrepreneurs and microenterprises that may struggle to access finance.

- 15,221 loans granted**
- €196 M in volume
- €12,870 average amount

17,007 jobs created by supporting entrepreneurs through MicroBank

0.87 jobs created for every microcredit

6,672 new businesses started up

---

*To determine the income level, the Public Indicator of Multiple Effect Income (IPREM) has been taken into account.

**Includes specific COVID-19 facilities.
Loans aimed at projects that generate a positive social impact on society, in sectors such as the social economy, health, education and innovation.

- **5,142 loans granted**
- **€210 M in volume**
- **€40,837 average amount**

## Highlights:

- **Innovation loan**
  Aimed at business projects that demonstrate innovation, whether in their products, services or management models.

- **Education loan**
  Aimed at students who are looking to finance the costs of pursuing a master’s degree or postgraduate studies.

- **EaSI Social Enterprise loan**
  Aimed at social institutions and enterprises that have a measurable positive impact.

- **Health loan**
  Loan to finance medical treatments and temporary assistance to people suffering from a mental health pathology (eating disorders, behaviour disorders, etc.), with the aim of helping to improve their quality of life and personal autonomy.
Inclusive finance

As part of its commitment to proximity and quality of service, CaixaBank, in collaboration with social organisations, has designed financial services and products to meet the specific needs of the third social sector.

CaixaBank has the following financial services value propositions for social organisations and vulnerable groups:

- **Support** for the Third Social Sector
- **211,432** social account / integration account
- **Solutions** for people with disabilities
- **NGO cards**
- **Creation of an internal guide** to facilitate the procurement of products for vulnerable people or those with special needs
Socially Responsible Investment

Launch of a **new range of investment funds and pension plans**, Gama SI Soluciones de Impacto, with the highest sustainability rating according to European regulations.

The SI Range is a solution with a positive and measurable impact on people and the environment, contributing to achieving the 17 UN Sustainable Development Goals.

BlackRock’s Fundamental Equity Impact team will advise on impact equity funds.

The CaixaBank Group, through VidaCaixa and CaixaBank Asset Management, has become the first in Spain to receive Sustainable Finance Certification under ESG (Environmental, Social and Corporate Governance) criteria from AENOR.

VidaCaixa and CaixaBank Asset Management follow the TCFD recommendations on climate risk management.

---

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VidaCaixa and CaixaBank Asset Management follow the TCFD recommendations on climate risk management.

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**Life Insurance and Pension Plans**

<table>
<thead>
<tr>
<th>Leader in the insurance sector in Spain</th>
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<tbody>
<tr>
<td><strong>Spain</strong></td>
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<tr>
<td>€106,032 M in customer funds under management</td>
</tr>
<tr>
<td>€10,059 M in premiums and contributions marketed</td>
</tr>
<tr>
<td>€4,216 M in benefits paid</td>
</tr>
<tr>
<td><strong>33.9 % market share in life insurance</strong>*</td>
</tr>
<tr>
<td><strong>33.9 % market share in pension plans</strong></td>
</tr>
</tbody>
</table>

| **Portugal** |
| €7,978 M in customer funds under management |
| **12.3 % market share in life insurance** |

---

**Customer distribution**

- 4.6 M Retail customers
- 1.3 M Large companies and segments
- 0.3 M SMEs and self-employed workers

---

*Includes the life and pension plan business of VidaCaixa, S.A. and the pension plan business from Bankia, integrated into VidaCaixa in November 2021. On 29 December 2021, CaixaBank announced the formalisation of an agreement with the Mapfre Group to acquire 51% of Bankia Vida. Following the acquisition, CaixaBank will hold 100% of the company’s capital. Bankia Vida is expected to be sold in the first quarter of 2022 to VidaCaixa, as the head of the insurance group.

**Includes the life business and pension plans of BPI Vida e Pensões, wholly owned by VidaCaixa, S.A.

*** Technical provisions. Includes the information on Bankia Vida, a subsidiary of CaixaBank, S.A.
INTEGRATION OF ESG RISKS*

100% of assets under management with ESG aspects taken into account at 31 December 2021 (according to UNPRI criteria)

47.2%** of assets will have a high sustainability score under the SFDR (Articles 8 and 9) (£22,165 M)

Equity distribution of products under SFDR (pension plans in Spain)

- 52.8% (£24,770 M) Assets and products classified under Article 6
- 46.8% (£21,970 M) Assets of sustainability-rated products (Article 8)
- 0.4% (£195 M) Assets of sustainability-rated products (Article 9)

IMPACT***

Exposure to sustainable bonds

- €2,236 M Exposure to green bonds
- €523 M Exposure to social bonds
- €1,283 M Exposure to sustainable bonds

2.97% portfolio exposure to economic activities considered to be CO₂ intensive

PROXY VOTING***

- 494 general meetings voted at during the year
- 19 general meetings at which shareholders voted against board members due to concerns over ESG matters or climate change
- 117 general meetings at which shareholder resolutions were voted in favour of
- 61 general meetings at which shareholder resolutions on environmental and social issues were voted in favour of

ENGAGEMENT***

- 6 collective dialogues
- 44 dialogues with companies on ESG matters
- 286 ESG Due Diligences with external managers
- 15 dialogues with external managers on ESG matters
- 11% companies subject to engagement processes (direct)
- 82 ESG issues addressed in the dialogues with companies

---

* Does not include information on BPI Vida e Pensões. The Portuguese subsidiary is in an advanced process of integration, although this did not extend to all of the assets at year-end. If we include the integrated portfolio originating from Bankia.

** Percentage calculated on plans affected by the SFDR, including EP FSV and Unit Linked.

*** Includes BPI Vida e Pensões. Dialogues include those still ongoing at 31 December as well as those initiated and completed in 2021.
**SUSTAINABLE INVESTMENT SOLUTIONS**

Leaders in asset management

**SPAIN**

- **24.5 %** market share for mutual funds in Spain
- **€84,507 M** in assets under management
- **€44,164 M** in discretionary portfolio management

**PORTUGAL**

- **17.2 %** market share for mutual funds in Portugal
- **€7,959 M** in assets under management
- **€4,090 M** in discretionary portfolio management

**LUXEMBOURG**

- **€967 M** in assets under management

---

*Includes the fund business, discretionary management portfolio and SICAVs of CaixaBank Asset Management SGIC and the business from Bankia Fondos, integrated into CaixaBank Asset Management in July 2021.

**Includes the mutual and real-estate fund business and discretionary management portfolios of BPI Gestão de Ativos SGFM, wholly owned by CaixaBank Asset Management.

***Includes the fund business and the SICAVs of CaixaBank Asset Management Luxembourg, S.A.

---

39.8 % of women fund managers to total managers

‘Leader in Gender Diversity in Europe in the category of 20-50 managers’ and ‘Best Gender Representation 2021’ by specialised magazine Citywire, being the only Spanish manager.

The only European fund manager to obtain the ‘EFQM 500 Seal’ for its strategy focused on excellence, innovation and sustainability.
INTEGRATION OF ESG RISKS

100% of assets under management with ESG aspects taken into account at 31 December 2021 (according to UNPRI criteria)

Equity distribution of products actively marketed under SFDR

- **Spain**: €76,899 M
  - 60.1% (€46,242 M) Equity in the form of products classified under Article 6 (integrates)
  - 5.4% (€4,189 M) Equity in the form of products classified under Article 6 (does not integrate)

- **Portugal**: €4,037 M
  - 37.5% (€1,514 M) Equity in the form of sustainability-rated products (Article 8 – promotes)
  - 4.2% (€1,214 M) Equity in the form of products classified under Article 6 (integrates)

34.5% of equity will have a high sustainability rating according to SFDR (articles 8 and 9) (€26,539 M)

62.5% of assets will have a high sustainability rating according to SFDR (Articles 8 and 9) (€2,522 M)

IMPACT

- Exposure to sustainable bonds
  - €4,231 M
    - €2,372 M Green bonds
    - €1,111 M Sustainable bonds
    - €479 M Social bonds
    - €269 M Sustainability-linked bonds

- Exposure to sustainable bonds
  - €4,231 M
    - €2,372 M Green bonds
    - €1,111 M Sustainable bonds
    - €479 M Social bonds
    - €269 M Sustainability-linked bonds

PROXY VOTING

- 1,052 general meetings voted at during the year
- 20 general meetings at which shareholders voted against Board members on matters relating to ESG or climate risk disputes
- 138 general meetings at which shareholder resolutions on environmental and social issues were voted in favour of
- 61 general meetings at which shareholder resolutions on environmental and social issues were voted in favour of

ENGAGEMENT

- 2 collective dialogues*
- 115 dialogues with companies on ESG matters
- 230 ESG due diligences and dialogues with third-party managers
- 172 ESG issues addressed in the dialogues with companies

* Include those still ongoing at 31 December as well as those initiated and completed in 2021.
SOCIAL VALUE PROJECT

A comprehensive solution for Private Banking clients in the field of Philanthropy and Sustainable Investment

DISSEMINATION, OUTREACH AND RECOGNITION

4th Edition of the Private Banking Solidarity Awards

To recognise the social commitment of customers. Two categories: best project and best track record.

4th Annual Report on the Social Value Project

Presenting the annual balance of the service together with articles by specialists to further the knowledge of philanthropy and sustainable investment.

PERSONALISED ADVICE ON PHILANTHROPY AND CSR

1st Report on Personal Philanthropy Profiles in Spain

To bring the figure of the major benefactor closer to society and to highlight the value of his or her contribution.

€1.3 M raised for various social causes in 2021, mainly the #Ningúnhogarsinalimentos campaign
Environmental strategy

01 Sustainable business

**LOANS REFERENCED TO SUSTAINABILITY VARIABLES**

Loans linked to ESG criteria where the conditions will vary depending on the achievement of sustainability objectives.

Leader in major transactions such as those of Acciona Energía or Roca, standing out for innovation in the incorporation of ESG criteria in short-term financing such as Gestamp’s sustainable reverse factoring facility or Arval’s sustainable renting.

**GREEN LOANS**

Loans with a positive environmental impact whose underlying is eligible projects or assets, including, notably: renewable energy, energy efficiency, sustainable transport, waste treatment, emission reduction and sustainable building, which comply with the Green Loan Principles (GLP) released by the Loan Market Association.

**36 transactions signed**

**totalling €1,625 M**

**92 transactions signed**

**totalling €10,832 M**

---

**ADHERENCES**

Net Zero Banking Alliance (Founding Member), an alliance promoted by UNEP FI whereby the bank commits to achieve net zero emissions by 2050 and to set interim decarbonisation targets by October 2022.

The Partnership for Carbon Accounting in the Financial Industry (PCAF) promotes the assessment and disclosure of greenhouse gas emissions linked to the financial portfolio, following an internationally recognised methodology.

Manifesto for a sustainable economic recovery, addressed to the Commission for Social and Economic Reconstruction of the Congress of Deputies, requesting that the stimulus policies derived from COVID-19 be aligned with sustainability policies and the European Green Pact.

Green Recovery Call to Action initiative, promoted in the European Parliament, which seeks to align Europe’s economic recovery plans with the Paris Agreement and a sustainable future.

Accession to the European Clean Hydrogen Alliance, promoted by the European Commission, whose objective is to champion clean hydrogen technologies.
RENEWABLE ENERGIES (PROJECT FINANCE)

29 new projects financed
Worth €1,706 M, which translates into 6,350 MW of installed renewable energy capacity

Exposure to renewable energy portfolio
It represents 91% of the project finance energy portfolio.

FINANCING OF ENERGY EFFICIENT BUILDINGS

€1,151 M promotions arranged expected to be rated A or B
€280 M financing for commercial real estate

ECOFINANCING

919 loans awarded worth a total of €61 M

Specific lines of financing for:
- Purchase of efficient vehicles and domestic appliances.
- Home improvements to increase energy efficiency.

Operations for which documentary evidence of an A or B rating energy efficiency certificate is available are considered environmentally sustainable.

90% of the energy portfolio.

Evaluations of projects where documentary evidence of energy efficiency certificate is available are considered environmentally sustainable.

SUSTAINABLE FINANCING RANKING – 2021

Refinitiv recognises CaixaBank in its League Table as:
16th bank in the world – Global Top Tier Green & ESG Loans
6th EMEA Bank – EMEA Top Tier Green & ESG Loans

Bloomberg gives CaixaBank recognition:
CaixaBank is included on Bloomberg’s League Table as:
13th Bank in the world – Top Tier Green Use of Proceeds

The Dow Jones Sustainability Index (DJSI) recognises CaixaBank in its index of the world’s most sustainable banks:
16th
90 points (99th percentile) in Sustainable Finance
**ISSUANCE OF SOCIAL BONDS**

<table>
<thead>
<tr>
<th>1st Social bond</th>
<th>2nd Social bond</th>
<th>3rd Social bond</th>
<th>4th Social bond</th>
</tr>
</thead>
<tbody>
<tr>
<td>Issued:</td>
<td>Issued:</td>
<td>Issued:</td>
<td>Issued:</td>
</tr>
<tr>
<td>Type:</td>
<td>Type:</td>
<td>Type:</td>
<td>Type:</td>
</tr>
<tr>
<td>Senior non-preferred</td>
<td>Senior preferred</td>
<td>Senior non-preferred</td>
<td>Senior preferred</td>
</tr>
<tr>
<td>Face value:</td>
<td>Face value:</td>
<td>Face value:</td>
<td>Face value:</td>
</tr>
<tr>
<td>€1,000 M</td>
<td>€1,000 M</td>
<td>€1,000 M</td>
<td>€1,000 M</td>
</tr>
<tr>
<td>Maturity*:</td>
<td>Maturity*:</td>
<td>Maturity*:</td>
<td>Maturity*:</td>
</tr>
<tr>
<td>1 October 2024</td>
<td>10 July 2025</td>
<td>26 May 2028</td>
<td>13 January 2028</td>
</tr>
<tr>
<td>Coupon:</td>
<td>Coupon:</td>
<td>Coupon:</td>
<td>Coupon:</td>
</tr>
<tr>
<td>0.63%</td>
<td>0.75%</td>
<td>0.75%</td>
<td>0.625%</td>
</tr>
</tbody>
</table>

- **Main impacts of social bonds**

  - **97%** of beneficiaries say that the funding has enabled them to achieve their objectives.
  - **49%** of the operations have been granted to beneficiaries living in areas with a high percentage of population at risk of poverty.
  - **€144 M** awarded in rural areas.
  - **6** hospitals financed.
  - **2,027** beds in hospitals / medical centres funded.
  - **2,991** student beneficiaries at the schools funded.
  - **3,728** new businesses created.
  - **54,405** jobs created/retained.

- **97%** of beneficiaries say that the funding has enabled them to achieve their objectives.

- **Alignment with the Green Bond Principles (2018), Social Bond Principles (2020) and Sustainability Bond Guidelines (2018).**

- **Main impacts of social bonds**

  - Financing loans granted by MicroBank to families with limited income (the limit is set at 3 times the Public Multiple Effect Income Indicator (IPREM), with the aim of financing daily needs such as health, education or repairs to homes and vehicles, and without guarantees or collateral.
  - Finance credits granted to self-employed, micro and small companies that operate in Spanish provinces and found in the regions with the lowest GDP per capita and/or the highest unemployment rate.
  - All of the funds will be assigned to the financing granted in 2020, originated in Royal Decree-Law 8/2020, of April 8, on anti-COVID measures, in order to mitigate the economic and social impacts derived from the pandemic.
  - Loans will be financed to entrepreneurs, micro-businesses and SMEs in the most disadvantaged regions of Spain.
  - CaixaBank is the first Spanish bank to issue a social bond linked to the SDGs.
  - CaixaBank issues a COVID-19 social bond.

*Published in the Second Social Bond Monitoring Report in December 2021, verified by an independent third party, with limited assurance scope.*
Main impacts of green bonds*

- **13.5 GW** of installed capacity in the portfolio projects
- **39,376 GWh/year** green energy generated by portfolio projects, of which **7,344 financed by CaixaBank**
- **1,435,861 t CO2/year** avoided emissions financed by CaixaBank
- **99 GWh/year** avoided energy consumption financed by CaixaBank
- **23,229 t CO2/year** avoided emissions financed by CaixaBank

---

GREEN BOND ISSUE

**1st Green bond**
- Issued: 18 November 2020
- Type: Senior non-preferred
- Face value: €1,000 M
- Maturity*: 18 November 2026
- Coupon: 0.375%

**2nd Green bond**
- Issued: February 9, 2021
- Type: Senior non-preferred
- Face value: €1,000 M
- Maturity*: 9 February 2029
- Coupon: 0.50%

**3rd Green bond**
- Issued: 18 March 2021
- Type: Tier 2
- Face value: €1,000 M
- Maturity*: 18 June 2031
- Coupon: 1.25%

**4th Green bond**
- Issued: 3 June 2021
- Type: Senior non-preferred
- Face value: GBP 500 M
- Maturity*: 3 December 2026
- Coupon: 1.50%

---

PARTICIPATION IN THE PLACEMENT OF GREEN AND SUSTAINABLE BONDS

**Madrid**
- **REE**
  - Green Bond
  - €500 M
  - Maturity 7/30/2028
  - ISIN ES00001010G6
- **Acciona Energía**
  - Green Bond
  - €500 M
  - Maturity 10/7/2027
  - ISIN XS2388941077
- **ADIF**
  - Green Bond
  - €600 M
  - Maturity 10/31/2031
  - ISIN ES0200000263
- **Virgin**
  - Green Bond
  - €786 M
  - Maturity 6/22/2031
  - ISIN XS2346343447
- **PKN Orlen**
  - Green Bond
  - €500 M
  - Maturity 5/27/2028
  - ISIN XS2346125573

**Basque Government**
- **Iberdrola**
  - Sustainable
  - €1,000 M
  - Maturity 4/30/2032
  - ISIN ES0000100726
- **Caja Rural de Navarra**
  - Sustainable
  - €1,000 M
  - Maturity PNC6
  - ISIN XS2295333988

---

*Published in the First Green Bond Impact Report Follow-up in July 2021, verified by an independent third party, with limited assurance scope.
02 ESG and climate **risk management**

The most senior executive body is the **Sustainability Committee**

**ENVIRONMENTAL RISK MANAGEMENT POLICY**

Global principles that regulate the financing of certain companies and projects that carry ESG risk.

Sectors to which specific exclusions apply:

- Energy
- Infrastructure
- Mining
- Farming, fishing, livestock and forestry

**9,260 applications**

studied among the DGR, CARS, international branches and BPI

**EQUATOR PRINCIPLES**

The Equator Principles were established to identify, assess and manage potential environmental and social risks, including those related to human rights, climate change and biodiversity.

- **10 projects financed in 2021**
- **€9,526 M of global investment**
- **€843 M participation**

**OPERATIONS FINANCED**

<table>
<thead>
<tr>
<th>Category</th>
<th>2021 units</th>
<th>€M</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category A</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(projects with potential significant environmental/social impacts)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Category B</td>
<td>10</td>
<td>843</td>
</tr>
<tr>
<td>(projects with limited and easily mitigated potential ESG impact)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Category C</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(projects with minimal or no adverse social or environmental impacts, including certain financial intermediary projects with minimal or no risk)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
<td>843</td>
</tr>
</tbody>
</table>

≈2 % exposure to CO₂ intensive sectors

**REPUTATIONAL RISK SUPPORT SERVICE**

Service for the commercial network to channel queries about potential operations that may violate responsible policies or that may involve reputational risk for the Bank.

- 44 % Defence
- 56 % Other responsible policies and operations with a potential reputational impact

**293 queries resolved in 2021**

**5 operations escalated to the Sustainability Committee**

* For sustainability risk policies, the Sustainability Committee reports to the Global Risk Committee.

** 157 ESG Risk + 7,930 customers among CARS, ESG Risks and International Branches + 1,173 clients + transactions at BPI. DGR = General Risks Division, CARS = Risk Underwriting Centres.
### 2019-2021 Environmental Management Plan of CaixaBank

#### VERIFIED DATA*

#### FOCUS OF THE ENVIRONMENTAL MANAGEMENT PLAN**

<table>
<thead>
<tr>
<th>Objective</th>
<th>Indicators</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Carbon Neutral Project</strong></td>
<td>Reduction in CO₂ emissions (vs 2015)</td>
<td>-11.50 %</td>
<td>-50 %</td>
<td>-64 %</td>
</tr>
<tr>
<td></td>
<td>Scope 1</td>
<td>-11.50 %</td>
<td>-71 %</td>
<td>-82 %</td>
</tr>
<tr>
<td></td>
<td>Scope 2</td>
<td>-11.50 %</td>
<td>-82 %</td>
<td>-75 %</td>
</tr>
<tr>
<td></td>
<td>Scope 3</td>
<td>-11.50 %</td>
<td>-29 %</td>
<td>-15 %</td>
</tr>
<tr>
<td></td>
<td>CO₂ emissions offset</td>
<td>100 %</td>
<td>100 %</td>
<td>100 %</td>
</tr>
<tr>
<td><strong>Minimise and offset the carbon footprint</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Energy efficiency and certifications</strong></td>
<td></td>
<td></td>
<td></td>
<td>100 %</td>
</tr>
<tr>
<td><strong>Environmental Purchasing Plan</strong></td>
<td>Categories of green purchases / Categories of total green purchases***</td>
<td>50 %</td>
<td>50 %</td>
<td>75 %</td>
</tr>
</tbody>
</table>

**Plan reviewed and updated in August 2020 due to the impact of the COVID-19 pandemic.

***% of procurement and contracting categories with significant environmental impact for which environmental criteria have been incorporated with the aim of reducing the impact.

---

* PWC under ISAE 3410, entrusted with assurance of greenhouse gas declarations.
**OPERATIONAL CARBON FOOTPRINT**

**RE100**
*Climate Group*

First Spanish organisation to adhere to RE100, a global and collaborative initiative of companies committed to using 100% renewable energy.

---

**TREND IN EMISSIONS GENERATED**

<table>
<thead>
<tr>
<th>CaixaBank, S.A. Pre-merger</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
</tr>
<tr>
<td><strong>t CO₂ eq Scope 1</strong></td>
</tr>
<tr>
<td><strong>t CO₂ eq Scope 2</strong></td>
</tr>
<tr>
<td><strong>t CO₂ eq Scope 3</strong></td>
</tr>
<tr>
<td><strong>t CO₂ eq total</strong></td>
</tr>
<tr>
<td><strong>t CO₂ eq per employee</strong></td>
</tr>
</tbody>
</table>

**CaixaBank S.A. to offset 100% of operational emissions calculated for the Group in 2021**

Calculation of the greenhouse effect. CaixaBank’s carbon footprint is verified by an external, independent firm in accordance with the International Standard NIEA 3410 on Greenhouse Gas Assurance Engagements.

---

*Except category 15. Investments.**
**Operational carbon footprint does not include indirect emissions from financing or investment activity.
**ENVIRONMENTAL EFFICIENCY MEASURES AND CERTIFICATIONS**

### ELECTRICITY
- **685 branches** monitored
- **96.7%** consumption of recycled paper
- **-24.4%** reduction in electricity consumption since 2015
- **410 remotely-managed store branches**
- **99.21%** of energy consumption from renewable sources

### PAPER
- **96.7%** consumption of recycled paper
- **-8%** paper consumption vs 2020

### WATER
- **11.89 m³** in water consumed per employee

### WASTE AND CIRCULAR ECONOMY
- Separate collection allows for the proper recovery and recycling of waste.
- At our corporate buildings, waste is accounted for and managed by authorised waste management companies. In addition, the cafeterias of the corporate services are single-use plastic-free centres.
- In our offices, the municipal selective collection containers are used for non-hazardous waste (paper, plastic, organic and other waste) and hazardous waste is managed by authorised waste managers through the maintenance companies (light bulbs, refrigerant gases, electronic waste, toner, etc.).
- CaixaBank launches regular staff awareness campaigns to reduce waste generation.
- Collection of obsolete cards in the branch network for subsequent recycling.
- Marketing of cards made from recycled PVC and biodegradable material.
- We operate ReUtilizame, a plan for the office network with the aim of donating both computer equipment and furniture to charitable social entities.
Best digital bank in retail banking in Spain 2021 by Global Finance

€1,265 M invested in development and technology

+€50 M invested in information security

Nº 1 LEADER IN DIGITAL BANKING IN SPAIN

**SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK’S CONTRIBUTION:**

- **Decent work and economic growth**
  - Investment in development and technology
  - Investment in information security
  - Strategic Digitalisation Project

- **Industry, innovation and infrastructure**
  - Investment in development and technology
  - Investment in information security
  - Strategic Digitalisation Project

- **Responsible consumption and production**
  - BCorp imagin certification

- **Peace, justice and strong institutions**
  - Investment in information security
Digital relationship

73.1% of CaixaBank customers are digital*

- Highest digital penetration: ~40% penetration among digital customers (Spain)**

51.1% digital customers within BPI Network

- 10.5 M DIGITAL CUSTOMERS*
  - 14.3% 100% digital
  - 85.7% Omnichannel
  - 53.8% Mobile banking
  - 39.1% Mobile + Website
  - 9% Website

- 72% higher margin of omnichannel customers compared to physical customers
- 47.4% higher average loyalty of omni-channel customers compared to physical customers
- 3.0 M customers connect daily

DIGITAL TRANSACTIONS

- Mobile Channel
  - 1.15 M in mobile phone purchases
  - 3.8 M cards downloaded to mobile phone

- Payment methods
  - €64,214 M in card turnover
  - 713,243 points of sale
  - 3 M Bizum customers

- Marketing through digital channels
  - 31% pension plans
  - 28% mutual funds and portfolios
  - 12% cards

* Retail customers aged between 20 and 74 active online in the last 12 months. As a percentage of total customers and as an absolute value. Spanish network.
** Source ComScore.
### RELATIONSHIP MODELS

#### CaixaBank Now

Groups all the bank’s digital services under the same concept.

**Now Mobile** app with personalisation features and artificial intelligence that allows you to authorise transactions via mobile.

**Global Finance**


Best retail banking mobile app in Western Europe by Global Finance, for the third year in a row.

![Remote service with personal manager](image)

Remote service with personal manager for customers with a digital profile, who have little available time and reduced branch availability.

- **2.3 M** customers
- **2,400** inTouch managers

#### imagin

**New imagin**: from mobile-only bank to community lifestyle to encourage the loyalty of younger customers.

- **3.7 M** imagin customers

**COMMITTED TO SUSTAINABILITY**

**imaginPlanet and imaginChangers** encompass the positive environmental and social sustainability initiatives of their community, championing a more sustainable and environmentally friendly society:

- **Reforestation of devastated areas**
  - **100,000** trees planted

- **Imagin seabin**
  - Installation of an innovative marine device in different ports in Spain to help keep the seas and oceans clean by capturing plastics, floating debris and microfibres.

- **Imagin planet challenge**
  - The sustainability entrepreneurship programme where young university students can develop their business ideas.
  - **+700** participants
  - **+230** teams

**B CORP certification** for its positive impact on the environment and society

- **118** tonnes of CO₂ offset

**2 winning projects**: Ecodeliver and Kidalos, which aim to make the parcel transport and toy consumption sectors more sustainable, respectively.
Information security

More than €50M invested in information security at the CaixaBank Group

**MULTI-SITE TEAM**

- 55 employees* in teams in Barcelona, Madrid and Porto
- 24 hours X 7 days External Security Operation Centre
- +90 certifications
- 62% outsourcing

**ACTIVE DEFENCE**

- 6 Red Team exercises per year, based on the TIBER-EU FRAMEWORK**
  Pioneers with Bug-Bounty programme, bug and vulnerability discovery reward programme

**BENCHMARKS**

<table>
<thead>
<tr>
<th>CNPIC***</th>
<th>DJSI****</th>
<th>INCIBE*****</th>
</tr>
</thead>
<tbody>
<tr>
<td>CaixaBank</td>
<td>9 (+0.4)</td>
<td>6.88</td>
</tr>
<tr>
<td>PEERS</td>
<td>8.4 (+0.2)</td>
<td>6.84</td>
</tr>
<tr>
<td>**</td>
<td>**</td>
<td>**</td>
</tr>
</tbody>
</table>

**SECURITY CULTURE**

- 99% of the workforce have completed the course in security
- Fortnightly newsletter for employees and quarterly newsletter for customers
- 12 phishing drills per employee/year
- 33% 0-clickers in phishing campaigns

**INITIATIVES TO BE FURTHER PROMOTED IN 2022**

- Trapeze
  Improving end-user control of customer data privacy in financial services
- Concordia
  Pan-European Cyber Security Centre x-sector
- Infinitech
  Data analytics-based controls for security and fraud risk assessment in the financial environment
- Ensuresec
  Enhanced security for e-commerce services
- Rewire
  Skills certification for professionals involved in cybersecurity in the European financial sector

**CERTIFICATIONS**

- Brand integrating all security awareness initiatives aimed at employees and customers since 2015.

---

*Resources have been increased at the Information Security function following the merger with Bankia S.A. in 2021. The resources will be distributed to different Group companies over the coming year.
** System robustness testing by running controlled attacks.
*** 2021 Cyber Resilience Report.
**** Dow Jones Sustainability Index 2021 → Information Security.
***** Spanish financial institutions. Score 0-900.
****** INCIBE CyberEX Spain 2020.
**Efficiency and digitisation**

€1,265 M invested in development and technology at the CaixaBank Group

The CaixaBank-Bankia merger was the largest technological, commercial and operational integration process ever carried out within the Spanish financial system.

**IT INFRASTRUCTURE**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>There are two Data Processing Centres (DPC) that are LEED-certified, with <em>silver</em> and <em>gold</em> category, respectively.</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>153,179 M transactions processed</strong></td>
</tr>
<tr>
<td></td>
<td><strong>85 % of significant incidents resolved within 4 hours</strong></td>
</tr>
<tr>
<td></td>
<td><strong>612 applications managed in the internal cloud</strong></td>
</tr>
</tbody>
</table>

**BIG DATA**

A single information repository with information governance and data quality and an increase in the use of the information and its dissemination.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>84.4 % of regulatory reports generated based on <em>datapool</em></strong></td>
</tr>
<tr>
<td></td>
<td><strong>15 TB of data managed daily</strong></td>
</tr>
</tbody>
</table>

**NEW TECHNOLOGIES**

The adoption of the latest technologies is the key to improving productivity.

<table>
<thead>
<tr>
<th>Robotics</th>
<th>Artificial intelligence</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>451 cases of robotics implemented</strong></td>
<td><strong>14 cognitive assistants to support administrative procedures</strong></td>
</tr>
<tr>
<td><strong>88 % automated responses given by the virtual assistant with Branch Network employees</strong></td>
<td><strong>5,922,112 chats initiated by virtual assistant by branch network employees</strong></td>
</tr>
</tbody>
</table>

The implementation of new technologies is the key to operational efficiency.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>15.9 % time dedicated to branch administrative processes</strong></td>
</tr>
<tr>
<td></td>
<td><strong>-0.6 percentage point reduction in time spent on administrative processes in branch compared with 2020</strong></td>
</tr>
</tbody>
</table>
INTEGRATION OF SDGs INTO THE STRATEGIC PLAN AND SOCIALLY RESPONSIBLE BANKING PLAN

**RESPONSIBILITY**

9\textsuperscript{th} most sustainable bank in the world, according to the DJSI

Creation of the Sustainability Department

Adherence to the UNEP FI\textsuperscript{**} Principles for Responsible Banking

**SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK’S CONTRIBUTION:**

- **Gender equality**
  - Bloomberg Gender Equality Index
  - Adherence to the United Nations Women’s Empowerment Principles
  - Diversity Committee

- **Sustainable cities and communities**
  - Adherence to United Nations World Tourism Organization

- **Responsible consumption and production**
  - Signatory member of the Spanish Network of the United Nations Global Compact
  - Adherence to the United Nations Principles for Responsible Investment
  - Inclusion on the Dow Jones Sustainability Index
  - Inclusion on the CDP A List

- **Peace, justice and strong institutions**
  - Control and compliance through various committees
  - Due diligence process and evaluation of Human Rights
  - Main ethics and integrity policies

- **Partnerships for the goals**
  - National and international adhesions

* Since 2019.
Sustainability Governance

Mission and values » Strategic Plan 2019-2021

Board of Directors: approves the Sustainability/CSR strategy and policy and oversees their implementation.

GOVERNANCE AND MANAGEMENT

At CaixaBank, management and control of the Company is distributed among the Annual General Meeting, the Board and its committees:

ANNUAL GENERAL MEETING

- Board of Directors
  - Executive Committee
  - Appointments and Sustainability Committee
  - Risks Committee
  - Remuneration Committee
  - Innovation, Technology and Digital Transformation Committee
  - Audit and Control Committee

EXTERNAL AUDIT

MANAGEMENT BODIES
Chief Executive Officer and Management Committee

STRUCTURE OF GOVERNING BODIES

- Appointments and Sustainability Committee
  - Oversees compliance with the Company’s environmental and social policies and rules, so that they succeed in promoting the company’s interests and take into account the legitimate interests of other stakeholders

- Risks Committee
  - Proposes the Group’s risk policy to the Board, including ESG issues

- Management Committee
  - Approves the main courses of action in the realm of sustainability and CSR

- Sustainability Committee
  - Implements the sustainability strategy and promotes it across the organisation
SOCIAL PROJECTS AND VOLUNTEERING

INTEGRITY, TRANSPARENCY AND DIVERSITY

FINANCIAL INCLUSION

ENVIRONMENT

GOVERNANCE

SOCIALLY RESPONSIBLE BANKING PLAN, ALIGNED WITH THE 2019-2021 STRATEGIC PLAN

MAIN ETHICS AND INTEGRITY POLICIES

- Code of Business Conduct and Ethics
- Principles of the Corporate Sustainability/CSR Policy
- Corporate Defence Sector Policy
- General principles of the Anti-corruption Policy
- Tax Risk Management and Control Policy
- Corporate Policy on the Prevention of Occupational Risks
- Environmental and Energy Management Principles
- Declaration on climate change
- Procurement principles
- Supplier code of Conduct

The Sustainability Department was created in 2021

*Published in 2020 and updated in 2021.*
Responsible management

**MAIN COMMITTEES**

**SUSTAINABILITY COMMITTEE**
Approves and monitors CaixaBank’s sustainability strategy and practices, while also proposing and raising the general policies for sustainability management.

- Frequency: monthly

**TRANSPARENCY COMMITTEE**
Ensures transparency in the design and marketing of financial instruments, banking products, and investment and savings insurance plans.

- Frequency: monthly

**GLOBAL RISKS COMMITTEE**
Globally manages, controls and monitors the risks included in the CaixaBank Group Corporate Risk Catalogue.

- Frequency: monthly

**PRODUCT COMMITTEE**
Approves new products or services designed and/or marketed by the Bank, after analysing the features and risks associated with each.

- 224 products and/or services analysed
- 6 products and/or services rejected in the first instance

- Frequency: fortnightly

**REPUTATIONAL RISK COMMITTEE**
Monitors corporate responsibility strategy and practices, and proposes and escalates general policies for corporate responsibility and reputation management.

- Frequency: monthly

**CREDIT RISK POLICY COMMITTEE**
Approves or, where appropriate, takes cognizance of and monitors the policies and criteria linked to the granting and management of credit risk.

- Frequency: monthly

**DIVERSITY COMMITTEE**
Establishes, promotes and ensures the implementation of initiatives aimed at driving diversity and inclusion at the Bank, seeking to develop talent, ensure a meritocracy and equal opportunities.

- Frequency: quarterly

**DATA GOVERNANCE AND QUALITY COMMITTEE**
Ensures the coherence, consistency and quality of the information reported to the regulator and to the Group’s management, providing a transversal view at all times.

- Frequency: monthly
WHISTLEBLOWING CHANNELS

The Whistleblowing Channel is an essential tool in the prevention and remediation of non-compliance with law and regulations. The CaixaBank Group’s corporate channel is fully aligned with national and international best practices.

AUTOCONTROL

CaixaBank voluntarily adheres to Autocontrol, the Spanish Association for Commercial Self-Regulation, which promotes good advertising practices.

UNE 19601 certification
Criminal Compliance Management Systems

33 Whistleblowing
417 Queries

17 Product marketing, transparency and customer protection
8 Other
4 Data protection or confidentiality
3 Conflicts of interest
1 Non-compliance with anti-money laundering and counter terrorist financing law and regulations
Memberships and alliances

**SpainSif**
Promoting sustainable and responsible investment in Spain (2011).*

**IESE CaixaBank Chair of Sustainability and Social Impact**
Commitment to foster, promote and spread new sustainability and social impact ideas (2005).

**Res**
Promoting the commitment of companies to improve society via responsible initiatives. CaixaBank sits on the Board of Trustees and Advisory Committee (2011).

**DRSE**

**Memberships and alliances**

**TRANSVERSAL ESG**

**Body responsible for promoting the Principles of the United Nations (2012).**

**Principles for Responsible Banking.**
Promotes sustainable finance and the integration of environmental and social aspects in the business (2018).

**The pension plans manager, VidaCaixa (2009), the Group’s asset manager, CaixaBank Asset Management (2016), and BPI Gestão de Ativos (2019), are all signatories.**

**Promoting the commitment of companies to improve society via responsible initiatives. CaixaBank sits on the Board of Trustees and Advisory Committee (2011).**

**Monitors compliance with SDGs by Spanish companies. Set up by the “la Caixa” in partnership with the ESADE Chair in Leadership and Democratic Governance (2017).**

**Promoting the development and integrity of green lending and social lending (2018, 2021).**

**VidaCaixa is a signatory of the PSI to develop and expand innovative risk management and insurance solutions that contribute to environmental, social and economic sustainability (2020).**

**Defends CSR and supports efforts to combat corruption at Spanish companies (2019).**

**Promotes the inclusion of social, environmental and governance aspects in company management (2010).**

**United Nations agency that promotes responsible and accessible tourism for all (2019).**

---

*Accession of Bankia, integrated into CaixaBank.*
ENVIROMENTAL

Net-Zero Banking Alliance
Commitment to achieve net greenhouse gas emission neutrality of credit and investment portfolios by 2050 (2021).

Climate Action 100+
Commitment to ESG risk assessment in project financing of over €7 million (2007).

Catedra AgroBank
Chair to support innovation and sustainability in the agribusiness industry (2016).

Environmental Governance Alliance with “la Caixa” Banking Foundation, the leading foundation in Spain and one of the biggest in the world.

TCFD
Financial Stability Board initiative to encourage climate-related reporting by companies (2018).

RE 100
An initiative that drives dialogue with the largest greenhouse gas emitting companies (2018).

Net-Zero Banking Alliance
Promotes and develops the production of renewable green hydrogen as a decarbonisation driver to achieve the EU’s climate targets (2021).

TCFD
Collective commitment to climate action. Commitment to aligning business strategy with the temperature targets of the Paris Agreement (2019).

TCFD
Global and collaborative initiative of companies committed to using 100% renewable energy (2016).

GOVERNANCE

Collective Commitment to Financial Health and Inclusion
Alliance with “la Caixa” Banking Foundation, the leading foundation in Spain and one of the biggest in the world.

CEB
Its mission is to promote cohesion and strengthen social integration in Europe by financing projects with a strong social component (2008).

Collective Commitment to Financial Health and Inclusion
Initiative to promote better health and financial inclusion of customers and society in general (2021).

CEB
Promotes microfinance as a means of combating social and financial exclusion in Europe through self-employment and the creation of microenterprises.

Promoted by the United Nations Global Compact with the aim of increasing the representation of women on company boards of directors and in executive management positions (2020).

empowerwomen
Public commitment to ensure that its policies promote gender equality (2013).

APWG
International alliance to unify the global response to cybercrime, of which CaixaBank is a co-founder (2013).

SOCIAL

"la Caixa" Foundation
Alliance with “la Caixa” Banking Foundation, the leading foundation in Spain and one of the biggest in the world.

CEB
Its mission is to promote cohesion and strengthen social integration in Europe by financing projects with a strong social component (2008).

European Investment Bank
Long-term financing institution of the European Union whose shareholders are its Member States (2013).

European Investment Bank
Its main mission is to support European micro, small and medium-sized enterprises (SMEs) by helping them to access finance (2018).

Fincas Educa
Sustainability indexes and ratings

Recognition by the main sustainability indexes and rating agencies

Meets the expectations of investors who are committed to long-term strategies and who include ESG criteria in their investment decisions.

**Sustainability Award**

*Silver Class 2021*

- Included for the ninth consecutive year in The Sustainability Yearbook 2021, based on S&P Global ESG assessment. With more than 7,000 companies evaluated, CaixaBank has been distinguished with Silver Class for its excellent performance in sustainability.

**Bloomberg Gender Equality Index**

- Included in the Bloomberg Gender Equality Index, which distinguishes companies committed to promoting equality between women and men.

**CDP Supplier Engagement Leaderboard**

- Included in 2021 CDP Supplier Engagement Leaderboard in recognition of its efforts to reduce climate risk within its supply chain.

**Certification of the Good Corporate Governance Index issued by Aenor**

- Certification of the Good Corporate Governance Index issued by Aenor, earning the maximum rating of G++. This index measures the company's performance in corporate governance based on nine variables (Board of Directors from various angles, participation in the Annual General Meeting, transparency, sustainability, and ESG governance), 41 indicators and 165 assessment criteria.

**Ranking in various sustainability indexes and ratings**

<table>
<thead>
<tr>
<th></th>
<th>2021</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ESG Score</strong></td>
<td></td>
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<tr>
<td>S&amp;P Global DJSI</td>
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<td>ESG score: 85</td>
<td>ESG score: 81</td>
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<tr>
<td>DJSI World</td>
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<td>DJSI World: Yes</td>
<td>DJSI World: Yes</td>
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<tr>
<td>DJSI Europe</td>
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<td><strong>MSCI ESG Rating</strong></td>
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<td>MSCI</td>
<td>AA (Leader)</td>
<td>MSCI ESG Rating: AA</td>
<td>MSCI ESG Rating: A</td>
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<tr>
<td>MSCI ESG Industry-Adjusted Score</td>
<td>8.5</td>
<td>MSCI ESG Industry-Adjusted Score: 7.1</td>
<td>8.5</td>
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## Overview

<table>
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<tr>
<th>Year</th>
<th>Worst</th>
<th>Range</th>
<th>Best</th>
<th>2021</th>
<th>2020</th>
<th>2019</th>
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<td>ESG Risk Rating</td>
<td>100</td>
<td>80</td>
<td>60</td>
<td>40</td>
<td>20</td>
<td>19</td>
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<tr>
<td>ESG Risk Level</td>
<td>Severe</td>
<td>High</td>
<td>Average</td>
<td>Low</td>
<td>Zero</td>
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<tr>
<td>Low risk</td>
<td>(19)</td>
<td>ESG Risk Rating: 22.6</td>
<td>ESG Risk Level: Average</td>
<td>ESG Risk Rating: 19.8</td>
<td>ESG Risk Level: Low</td>
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<tr>
<td>ESG Corporate Rating</td>
<td>C</td>
<td>Category: Prime</td>
<td>Transparency Very high</td>
<td>Corporate ESG Performance: Prime</td>
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<tr>
<td>ESG Decile Ranking</td>
<td>10</td>
<td>8</td>
<td>6</td>
<td>4</td>
<td>2</td>
<td>1</td>
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<td>Corporate ESG Performance</td>
<td>Not Prime</td>
<td>Prime</td>
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<td>ESG Overall Score</td>
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<td>20</td>
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<td>60</td>
<td>80</td>
<td>100</td>
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<td>ESG category</td>
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<td>Limited</td>
<td>Robust</td>
<td>Advanced</td>
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<td>60</td>
<td>(Advanced)</td>
<td>ESG Overall Score: 54</td>
<td>ESG category: Robust</td>
<td>ESG Overall Score: 57</td>
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<td>5</td>
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<td>ESG Rating: 4.4</td>
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<tr>
<td>Climate Change Rating</td>
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<td>E</td>
<td>H</td>
<td>C</td>
<td>B</td>
<td>N</td>
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<tr>
<td>Climate Change Rating: A</td>
<td>Climate Change Rating: A+</td>
<td>Climate Change Rating: A</td>
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<td></td>
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<td></td>
</tr>
</tbody>
</table>
Sustainable Development Goals

Given its size and social commitment, CaixaBank contributes to all SDGs through its activity, social initiatives and strategic alliances.

CaixaBank has been a signatory member of the Spanish Network of the United Nations Global Compact since 2012.

The Bank has made the 17 SDGs of the United Nations part of its Strategic Plan and Socially Responsible Banking Plan, while also contributing transversally to all of them and in line with its commitment to the Principles for Responsible Banking promoted by UNEP FI.

CaixaBank has a Strategic Alliance with “la Caixa” Banking Foundation, its reference shareholder.

CaixaBank focuses chiefly on the four Priority SDGs that are central to the Bank’s mission:

To contribute to the financial wellbeing of our customers and the progress of society as a whole.

The 4 Priority SDGs are interrelated with the remaining SDGs, with CaixaBank contributing to all of the goals thanks to its transversal nature.
Contribution to the progress and well-being of the most vulnerable segments of society through access to financial services, social initiatives and an active housing policy

Microcredits and other finance with a social impact
Banking products for vulnerable segments
Extensive reach
Social action projects and alliances to support worthy causes
AgroBank
Active housing policy
Social Bonds
Adhered to the Commitment to Financial Health and Inclusion of UNEP FI
Gama Si, Soluciones de Impacto (mutual funds and pension plans)

- Household microcredit
- ecolOans to the farming sector
- Social activities with "la Caixa" Banking Foundation
- No home without food

- Health and well-being loans
- Somos Saludables (We are Healthy) programme (CaixaBank team) and Sustainable Performance Academy
- Collaboration with GAVI, the Vaccine Alliance through the “la Caixa” Banking Foundation

- Financial Culture Plan
- Aula shareholder training programme
- Chairs*
- CaixaBank Research
- CaixaBank Talks
- Sustainability academy for employees
- CaixaBank Dualiza for dual training

- Microcredits and other finance with a social impact
- Banking products for vulnerable segments
- Social activities with "la Caixa” Banking Foundation
- Active housing policy and Impulsa programme
- Financial Culture Plan

Driving economic activity by promoting investment in innovation, entrepreneurship and the growth of microenterprises and SMEs

Financing for companies and the self-employed
Microcredits for businesses
Investment in R&D
Job creation
Social bonds

- Equality Plan
- Wengage diversity program
- Adherence to the UN Women’s Empowerment Principles
- CaixaBank and BPI Businesswoman Awards and WONNOW Awards (Women in STEM, with Microsoft)
- Member of the Ministry of Education and Vocational Training’s STEAM Alliance “Girls in Science”
- Support for the leading women’s associations**

- Support for start-ups (Day One)
- Financing for companies with a social impact
- Investment in R&D
- Information security
- Digitalisation plan

- Extensive reach
- Active housing policy
- Adherence to UNWTO***
- Real Estate & Homes
- Hotels & Tourism

* CaixaBank Chair on Sustainability and Social Impact at IESE Business School.
** Equality in the company, Diversity Charter, More women better companies, Ej&Con.
*** United Nations World Tourism Organisation.
Implementation of a socially responsible banking model based on sustainable and efficient management of natural resources

- Adherence to the Net Zero Banking Alliance (NZBA)
- Mobilisation of sustainable finance
- Gama SI, Soluciones de Impacto (investment and insurance products)
- Ethics and integrity policies
- Human rights due diligence
- Adherence to the UNEP FI Principles for Responsible Banking*
- VidaCaixa and CaixaBank Asset Management are signatories of the PRI**
- Reporting verified
- BCorp imagin certification
- • AgroBank
- • Issuance framework for sustainable, green and social bonds
- • Adherence to the Net Zero Banking Alliance (NZBA)
- • Renewable energy financing
- • Adhered to RE100
- • Reduction in energy consumption
- • Consumption of renewable energy
- • Green bonds
- • Adhered to the European Clean Hydrogen Alliance
- • Adherence to the Net Zero Banking Alliance (NZBA)
- • GECV members***
- • Equator Principles
- • Use of renewable energy
- • 100% CO2 emissions from operations offset
- • Renewable energy financing
- • Adhered to the Partnership for Carbon Accounting in the Financial Industry (PCAF)
- • VidaCaixa adhered to the Principles for Sustainable Insurance (PSI)
- • Ethics and integrity policies and external compliance certifications
- • Due diligence in human Rights
- • Information security
- • Adherence to Autocontrol

Contribution to all of the SDGs through own programmes and through partnerships

- The leading Welfare Projects foundation in Spain and one of the biggest in the world. Strategic alliance to disseminate its projects and active participation in key programmes like Incorpora, GAVI, the Vaccine Alliance and the “la Caixa” Volunteer Association
- Body responsible for promoting the 10 Principles of the United Nations. Signatory members of the Spanish Network of the UN Global Compact since 2012
- Initiative of the ESADE Chair in Leadership and Sustainability, with the collaboration of “la Caixa” Banking Foundation

*United Nations Environment Programme Finance Initiative
**UN Principles for Responsible Banking
***Spanish Green Growth Group
****For more information, see the “Adherences and Alliances” section.
## RELATED SDG

<table>
<thead>
<tr>
<th>Area</th>
<th>Key indicators</th>
<th>2021</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Microcredits</td>
<td>Volume of family microcredits in €M</td>
<td>547</td>
<td>38</td>
</tr>
<tr>
<td>AgroBank</td>
<td>New production of financing to customers in the segment (€M)</td>
<td>17,391</td>
<td>15</td>
</tr>
<tr>
<td>Social activities with “la Caixa” Banking Foundation</td>
<td>Initiatives aimed at local charity organisation projects</td>
<td>7,607</td>
<td>27</td>
</tr>
<tr>
<td>Charity initiatives</td>
<td>Funds raised by the #NingúNoneSinAlimentos campaign (€M)</td>
<td>2.3</td>
<td>27</td>
</tr>
<tr>
<td>Financing with social impact</td>
<td>Health loan</td>
<td>✔️</td>
<td>39</td>
</tr>
<tr>
<td>Employees</td>
<td>Healthy team</td>
<td>✔️</td>
<td>22</td>
</tr>
<tr>
<td>“la Caixa” Banking Foundation alliance</td>
<td>Participating companies, GAVI the Vaccine Alliance</td>
<td>2,595</td>
<td>28</td>
</tr>
<tr>
<td>Financial Culture Plan</td>
<td>CaixaBank Life Programme</td>
<td>✔️</td>
<td>25</td>
</tr>
<tr>
<td>Aula Programme</td>
<td>Attendees</td>
<td>7,323</td>
<td>25</td>
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<tr>
<td>CaixaBank Talks</td>
<td>Attendees</td>
<td>4,032</td>
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<tr>
<td>CaixaBank Research</td>
<td>Articles published</td>
<td>826</td>
<td>26</td>
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<tr>
<td>Chairs</td>
<td>CaixaBank Chair on Sustainability and Social Impact at IESE Business School</td>
<td>✔️</td>
<td>26</td>
</tr>
<tr>
<td>Microcredits and other finance with a social impact</td>
<td>Volume of supported projects (€M)</td>
<td>953</td>
<td>37</td>
</tr>
<tr>
<td>Inclusive finance</td>
<td>Social account / integration account</td>
<td>211,432</td>
<td>40</td>
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<tr>
<td>Social activities with “la Caixa” Banking Foundation</td>
<td>Number of initiatives aimed at local charity organisation projects</td>
<td>7,607</td>
<td>27</td>
</tr>
<tr>
<td>Homes</td>
<td>Homes in social rental programme</td>
<td>13,235</td>
<td>35</td>
</tr>
<tr>
<td>Training</td>
<td>Basic finance workshops by CaixaBank Volunteers Association</td>
<td>✔️</td>
<td>26</td>
</tr>
<tr>
<td>Accessibility</td>
<td>100% fully accessible branches in Spain</td>
<td>86</td>
<td>34</td>
</tr>
</tbody>
</table>

**Contribution to the progress and well-being of the most vulnerable segments of society through access to financial services, social initiatives and an active housing policy**

[✔️] Indicator included in the corresponding area according to the table
### SDG RELATED

<table>
<thead>
<tr>
<th>Area</th>
<th>Key indicators</th>
<th>2021</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wengage Programme</td>
<td>Women in management positions (%)</td>
<td>41.3</td>
<td>32</td>
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<tr>
<td>Adherences</td>
<td>Adherence to the UN Women’s Empowerment Principles</td>
<td>✓</td>
<td>65</td>
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<tr>
<td>Sponsorships</td>
<td>Spanish women’s football and basketball teams</td>
<td>✓</td>
<td>33</td>
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<tr>
<td>Entrepreneurship</td>
<td>Amount of Emprendedor XXI awards (€M)</td>
<td>0.8</td>
<td>15</td>
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<tr>
<td>Microcredits</td>
<td>Total business microcredits (€M)</td>
<td>196</td>
<td>38</td>
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<tr>
<td>Innovation</td>
<td>Investment in development and technology (€M)</td>
<td>1,265</td>
<td>58</td>
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<tr>
<td>Information security</td>
<td>Investment in information security (€M)</td>
<td>&gt;50</td>
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<tr>
<td>Digitalisation</td>
<td>Transactions per second</td>
<td>+25,000</td>
<td>58</td>
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<tr>
<td>Extensive reach</td>
<td>100% fully accessible branches in Spain</td>
<td>86</td>
<td>34</td>
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<tr>
<td>Homes</td>
<td>Homes in social rental programme</td>
<td>13,235</td>
<td>35</td>
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<tr>
<td>Adherences</td>
<td>United Nations World Tourism Organisation</td>
<td>✓</td>
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Driving economic activity by promoting investment in innovation, entrepreneurship and the growth of microenterprises and SMEs.

*Indicator included in the corresponding area according to the table*
### Implementation of a socially responsible banking model based on sustainable and efficient management of natural resources

Indicator included in the corresponding area according to the table.

<table>
<thead>
<tr>
<th>Area</th>
<th>Key indicators</th>
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<tbody>
<tr>
<td>SDG Bond</td>
<td>SDG 6 included in the framework for bond issuances linked to the SDGs</td>
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<tr>
<td>Sustainable financing</td>
<td>Total renewable energy financing (€M)</td>
<td>1,706</td>
<td>47</td>
</tr>
<tr>
<td>Green bonds</td>
<td>Green bond issuance (€M)</td>
<td>3,582</td>
<td>49</td>
</tr>
<tr>
<td>Environmental Management Plan</td>
<td>Energy consumed from renewable sources (%)</td>
<td>99.21</td>
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<tr>
<td>Adherences</td>
<td>RE100 Initiative</td>
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<td>Adherences</td>
<td>Member of the Spanish Green Growth Group</td>
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<td>Equator Principles</td>
<td>Participation in financed operations (€M)</td>
<td>843</td>
<td>50</td>
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<tr>
<td>Sustainable financing</td>
<td>Total renewable energy financing (millions of €)</td>
<td>1,706</td>
<td>47</td>
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<tr>
<td>Environmental Management Plan</td>
<td>Energy consumed from renewable sources (%)</td>
<td>99.21</td>
<td>53</td>
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<td>AgroBank</td>
<td>EcoFinancing line for farming projects (efficient water use)</td>
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<td>SDG Bond</td>
<td>SDG 15 included in the framework for bonds linked to the SDGs</td>
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<td>Responsible action</td>
<td>Ethics and integrity policies&lt;br&gt;Due diligence process and evaluation of human rights.</td>
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<td>Information security</td>
<td>Investment in information security (€M)</td>
<td>&gt;50</td>
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<tr>
<td>Adherence</td>
<td>Autocontrol, the Spanish Association for Commercial Self-Regulation for good advertising practices.</td>
<td>☑</td>
<td>63</td>
</tr>
</tbody>
</table>
Materiality Study and SDGs

The CaixaBank Group carries out a Materiality Study every year to identify the priority financial, economic, social and environmental issues for its stakeholders and for its business.

All material topics identified have been grouped into thematic clusters.

- **Interrelated SDGs**
  - 1. No Poverty
  - 2. Zero Hunger
  - 3. Good Health and Well-being
  - 4. Quality Education
  - 5. Clean Water and Sanitation
  - 6. Affordable and Clean Energy
  - 7. Good Infrastructure
  - 8. Industry, Innovation, and Infrastructure
  - 9. Sustainable Cities and Communities
  - 10. Responsible Consumption and Production

- **Thematic clusters**
  - 1. Social development and financial inclusion
  - 2. Commitment to society
  - 3. Profitability and financial strength
  - 4. Innovation and digital transformation
  - 5. Customer experience
  - 6. People-centred culture
  - 7. Social development and financial inclusion

- **Global Compact Principles**
  - 1. Society
  - 2. Corporate
  - 3. Environment
Awards and accolades 2021

REPUTATION AS A PREMIUM BRAND

Euromoney
- Best Banking Transformation in the World – 2021
- Best Bank in Spain – 2021

Global Finance
- Best Bank in Spain – 2021
- Best Bank in Western Europe – 2021
- Success strategy as a liquidity provider during the COVID-19 pandemic in Western Europe – 2021
- Leader in social bonds in Western Europe – 2021

The Banker
- 2021 Bank of the Year in Spain

The Banker/PWM
- Best Private Banking Services in Spain – 2021

Dow Jones Sustainability Indices
- 2021 Brand of Excellence

Bloomberg GEI
- 1st in the world in gender equality

WIDELY RECOGNISED AS A LEADER IN INNOVATION

Global Finance
- Best Digital Bank in Individual Banking in Spain 2021
- Best Retail Banking Mobile App in Western Europe in 2021
- Most Innovative Private Bank in Western Europe – 2022

Global Finance
- Best Innovation in Cash Management – 2021

EFMA-Accenture
- Most Innovative Bank of the World 2021

PWM (FT Group)
- Best Private Bank in Big Data Analytics and Artificial Intelligence in Europe – 2021

Celent
- Mortgage Loan Model Bank of the Year 2021

BPI

RECOGNITION AS A PREMIUM AND INNOVATIVE BRAND

Cinco Estrellas
- Best Brand – 2021 Large Banks Category

Reader’s Digest
- Trusted Banking Brand in Portugal – 2021

Superbrands
- 2021 Brand of Excellence

Global Finance
- Recognition for best cash and treasury management in 2021

PWM (FT Group)
- Best Private Bank in Europe for the use of digitisation to improve the manager-customer relationship

Jornal de Negócios
- National Recognition for Sustainability in 2021 (Equality and Diversity category)
Appendices

INDICATORS CLASSIFIED ACCORDING TO ESG
## ESG CRITERIA – ENVIRONMENTAL

### Indicators

<table>
<thead>
<tr>
<th>Indicator</th>
<th>2021</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>VidaCaixa: exposure to sustainable bonds</td>
<td>☑</td>
<td>42</td>
</tr>
<tr>
<td>VidaCaixa: exposure to portfolios considered intensive in CO2 emissions</td>
<td></td>
<td>42</td>
</tr>
<tr>
<td>Loans referenced to sustainability variables</td>
<td>☑</td>
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</tr>
<tr>
<td>Green loans</td>
<td>☑</td>
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<tr>
<td>Renewable energy</td>
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<td>47</td>
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<tr>
<td>Financing of energy efficient buildings</td>
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</tr>
<tr>
<td>EcoFinancing</td>
<td></td>
<td>47</td>
</tr>
<tr>
<td>BPI: environmental sustainability</td>
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<td>47</td>
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<tr>
<td>Green bond issuance</td>
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<td>49</td>
</tr>
<tr>
<td>Main impacts of green bonds</td>
<td></td>
<td>49</td>
</tr>
<tr>
<td>Participation in green and sustainable bond placements</td>
<td></td>
<td>49</td>
</tr>
<tr>
<td>Number of applications assessed (DCGRMA, CARs and BPI) according to the Environmental Risk Management Policy</td>
<td>9,260</td>
<td>50</td>
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<tr>
<td>Equator Principles</td>
<td>☑</td>
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<tr>
<td>Environmental Management Plan</td>
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<tr>
<td>Total emissions</td>
<td></td>
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<tr>
<td>Emissions per employee</td>
<td>0.49</td>
<td>52</td>
</tr>
<tr>
<td>% total emissions offset</td>
<td>100 %</td>
<td>52</td>
</tr>
<tr>
<td>Operational carbon footprint</td>
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<tr>
<td>Monitored branches</td>
<td>685</td>
<td>53</td>
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<tr>
<td>Remotely managed stores</td>
<td>410</td>
<td>53</td>
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<tr>
<td>Reduction in electricity consumption since 2015</td>
<td>-24.4 %</td>
<td>53</td>
</tr>
<tr>
<td>Consumption of renewable energy</td>
<td>99.21 %</td>
<td>53</td>
</tr>
<tr>
<td>Recycled paper consumed</td>
<td>96.7 %</td>
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</tr>
<tr>
<td>Consumption of recycled paper vs 2020</td>
<td>-8 %</td>
<td>53</td>
</tr>
<tr>
<td>Water consumption per employee</td>
<td>11.89 m³</td>
<td>53</td>
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# ESG CRITERIA – SOCIAL

## Indicators

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<tbody>
<tr>
<td>% permanent contracts – CaixaBank</td>
<td>99.80 %</td>
<td>7</td>
</tr>
<tr>
<td>% permanent contracts – BPI</td>
<td>99.80 %</td>
<td>7</td>
</tr>
<tr>
<td>Incorpora: no. of job placements</td>
<td>480</td>
<td>7</td>
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<tr>
<td>Total employees – CaixaBank</td>
<td>41,602</td>
<td>7;21</td>
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<tr>
<td>% male employees – CaixaBank</td>
<td>44.0 %</td>
<td>7;21</td>
</tr>
<tr>
<td>% female employees – CaixaBank</td>
<td>56.0 %</td>
<td>7;21</td>
</tr>
<tr>
<td>Total employees – BPI</td>
<td>4,462</td>
<td>7;21</td>
</tr>
<tr>
<td>% male employees – BPI</td>
<td>42.9 %</td>
<td>7;21</td>
</tr>
<tr>
<td>% female employees – BPI</td>
<td>57.1 %</td>
<td>7;21</td>
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<tr>
<td>Jobs created by supporting entrepreneurs through MicroBank</td>
<td>17,007</td>
<td>7;38</td>
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<tr>
<td>New businesses started up with the support of microcredits</td>
<td>6,672</td>
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<tr>
<td>Total branches – Spain</td>
<td>4,966</td>
<td>9</td>
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<tr>
<td>Retail branches – Spain</td>
<td>4,615</td>
<td>9</td>
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<tr>
<td>Corporate Banking branches – Spain</td>
<td>208</td>
<td>9</td>
</tr>
<tr>
<td>Private Banking branches – Spain</td>
<td>127</td>
<td>9</td>
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<tr>
<td>Institutional Banking branches – Spain</td>
<td>15</td>
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<tr>
<td>Corporate Banking branches – Spain</td>
<td>1</td>
<td>9</td>
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<tr>
<td>Total branches – Portugal</td>
<td>348</td>
<td>9</td>
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<tr>
<td>Retail branches – Portugal</td>
<td>297</td>
<td>9</td>
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<tr>
<td>Corporate Banking branches – Portugal</td>
<td>29</td>
<td>9</td>
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<tr>
<td>Premier/Private Banking branches – Portugal</td>
<td>22</td>
<td>9</td>
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<tr>
<td>Spanish towns and cities where CaixaBank is present</td>
<td>2,234</td>
<td>9</td>
</tr>
<tr>
<td>Number of citizens who have a branch in their town or city (Spain)</td>
<td>92 %</td>
<td>9</td>
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<tr>
<td>Presence in towns with more than 5,000 residents in Spain</td>
<td>99 %</td>
<td>9</td>
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<tr>
<td>Number of Spanish towns in which CaixaBank is the only bank</td>
<td>420</td>
<td>9</td>
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ESG CRITERIA – SOCIAL

<table>
<thead>
<tr>
<th>Indicators</th>
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<tbody>
<tr>
<td>Presence in towns with more than 5,000 residents in Portugal</td>
<td>63 %</td>
<td>9</td>
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<tr>
<td>Retail branches in Spain by autonomous community</td>
<td>✓</td>
<td>10</td>
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<tr>
<td>STORE branches and centres</td>
<td>608</td>
<td>10</td>
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<tr>
<td>ALL-IN-ONE branches and centres</td>
<td>4</td>
<td>10</td>
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<tr>
<td>Rural branches in towns with &lt;10,000 inhabitants</td>
<td>1,650</td>
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<td>Towns served by mobile ‘Branch-buses’</td>
<td>426</td>
<td>10</td>
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<tr>
<td>ATMs in Spain</td>
<td>13,008</td>
<td>11</td>
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<tr>
<td>ATMs in Portugal</td>
<td>1,418</td>
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<tr>
<td>Representative offices</td>
<td>18</td>
<td>11</td>
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<tr>
<td>International branches</td>
<td>6</td>
<td>11</td>
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<tr>
<td>ATMs throughout Spain featuring facial recognition technology</td>
<td>142</td>
<td>11</td>
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<tr>
<td>ATMs to be installed in towns at risk of financial exclusion in the Valencian Community</td>
<td>135</td>
<td>11</td>
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<tr>
<td>Entrepreneur Awards XXI (DayOne)</td>
<td>✓</td>
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<tr>
<td>Experience Index</td>
<td>86.3</td>
<td>17</td>
</tr>
<tr>
<td>Loyal customers</td>
<td>34.90%</td>
<td>17</td>
</tr>
<tr>
<td>Net Promoter Score</td>
<td>54.20%</td>
<td>17</td>
</tr>
<tr>
<td>BPI Experience Index – Retail Customers</td>
<td>91.4</td>
<td>17</td>
</tr>
<tr>
<td>Customer experience – users contacted</td>
<td>10,034,005</td>
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</tr>
<tr>
<td>Complaints received (Customer Service Department)</td>
<td>✓</td>
<td>18</td>
</tr>
<tr>
<td>Management of claims (Customer Service Department)</td>
<td>✓</td>
<td>18</td>
</tr>
<tr>
<td>Aula Programme</td>
<td>✓</td>
<td>20,25</td>
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<tr>
<td>Total CaixaBank Group employees</td>
<td>49,762</td>
<td>21</td>
</tr>
<tr>
<td>% male employees – CaixaBank Group</td>
<td>44.50%</td>
<td>21</td>
</tr>
<tr>
<td>% female employees – CaixaBank Group</td>
<td>55.50%</td>
<td>21</td>
</tr>
<tr>
<td>Executive positions filled internally at CaixaBank</td>
<td>99.90%</td>
<td>21</td>
</tr>
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<tr>
<th>Indicators</th>
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</tr>
</thead>
<tbody>
<tr>
<td>CaixaBank Group workforce adhered to a collective agreement</td>
<td>100 %</td>
<td>21</td>
</tr>
<tr>
<td>Employees with disabilities at CaixaBank Group</td>
<td>588</td>
<td>21</td>
</tr>
<tr>
<td>Gender pay gap at CaixaBank Group</td>
<td>1.05 %</td>
<td>21</td>
</tr>
<tr>
<td>Women holding management positions at CaixaBank</td>
<td>41.3 %</td>
<td>21,32</td>
</tr>
<tr>
<td>Women Board members</td>
<td>40.0 %</td>
<td>21,32</td>
</tr>
<tr>
<td>Investment in training at CaixaBank</td>
<td>&gt;€12 M</td>
<td>22</td>
</tr>
<tr>
<td>Training hours</td>
<td>3,943,021</td>
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<tr>
<td>Online training</td>
<td>98.20 %</td>
<td>22</td>
</tr>
<tr>
<td>Hours of training per employee</td>
<td>81.8</td>
<td>22</td>
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<tr>
<td>CaixaBank employees certified in MiFID II</td>
<td>32,088</td>
<td>22</td>
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<tr>
<td>CaixaBank professionals certified in the Mortgage Law</td>
<td>30,664</td>
<td>22</td>
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<tr>
<td>CaixaBank employees with variable remuneration linked to quality of service</td>
<td>98.80 %</td>
<td>22</td>
</tr>
<tr>
<td>CaixaBank employees to have completed ESG (Environmental, Social and Governance) training</td>
<td>27,854</td>
<td>22</td>
</tr>
<tr>
<td>Much to do</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>imagin: financial tips for young people</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>elBullifoundation</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>CaixaBankResearch</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>CaixaBank Chair at IESE Business School</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>CaixaBankTalk</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Volunteering</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Social Action with allies</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>GAVI, the Vaccine Alliance</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>BPI social activities</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Own social activities</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Employees with disabilities in 2021</td>
<td>588</td>
<td>31</td>
</tr>
<tr>
<td>Equality Plan: agreement with union representatives</td>
<td>100 %</td>
<td>32</td>
</tr>
<tr>
<td>Accessible CaixaBank branches</td>
<td>86 %</td>
<td>34</td>
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</thead>
<tbody>
<tr>
<td>Branches made barrier-free in 2021</td>
<td>16</td>
<td>34</td>
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<tr>
<td>Accessible ATMs in Spain</td>
<td>100%</td>
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<tr>
<td>ATMs with help videos in sign language in Spain</td>
<td>100%</td>
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</tr>
<tr>
<td>Social housing</td>
<td>✓</td>
<td>35</td>
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<tr>
<td>SACH</td>
<td>✓</td>
<td>35</td>
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<tr>
<td>MicroBank: projects supported by microcredits and other loans with social impact</td>
<td>107,222</td>
<td>37</td>
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<tr>
<td>MicroBank: total volume of microcredits</td>
<td>€953 M</td>
<td>37</td>
</tr>
<tr>
<td>MicroBank: active collaborators</td>
<td>270</td>
<td>37</td>
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<tr>
<td>Microcredits for Families</td>
<td>✓</td>
<td>38</td>
</tr>
<tr>
<td>Microcredits for Businesses</td>
<td>✓</td>
<td>38</td>
</tr>
<tr>
<td>Jobs created per microcredit</td>
<td>0.87</td>
<td>38</td>
</tr>
<tr>
<td>Other financing with social impact</td>
<td>✓</td>
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<tr>
<td>Social accounts / integration accounts</td>
<td>211,432</td>
<td>40</td>
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<tr>
<td>Socially Responsible Investment Project: amount raised for different social causes</td>
<td>€1.3 M</td>
<td>45</td>
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<tr>
<td>Issuance of social bonds</td>
<td>✓</td>
<td>48</td>
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<tr>
<td>Main impacts of social bonds</td>
<td>✓</td>
<td>48</td>
</tr>
<tr>
<td>CaixaBank digital retail customers</td>
<td></td>
<td>55</td>
</tr>
<tr>
<td>Digital penetration in Spain</td>
<td>73.10%</td>
<td>55</td>
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<tr>
<td>Digital penetration in BPI Net</td>
<td>40.00%</td>
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</tr>
<tr>
<td>Digital customers</td>
<td>51.10%</td>
<td>55</td>
</tr>
<tr>
<td>Fully digital customers</td>
<td>10.5 M</td>
<td>55</td>
</tr>
<tr>
<td>Omnichannel customers</td>
<td>14.3 %</td>
<td>55</td>
</tr>
<tr>
<td>Website customers</td>
<td>85.7%</td>
<td>55</td>
</tr>
<tr>
<td>Mobile banking customers</td>
<td>9%</td>
<td>55</td>
</tr>
<tr>
<td>Mobile banking + Website customers</td>
<td>53.8%</td>
<td>55</td>
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<tr>
<td>Margin of omnichannel customers compared to physical customers</td>
<td>39.1%</td>
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<tr>
<td>Average loyalty of the omnichannel customer compared to the physical customer</td>
<td>72%</td>
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<tr>
<td>Average loyalty of the omnichannel customer compared to the physical customer</td>
<td>47.40%</td>
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<tbody>
<tr>
<td>Customers connecting daily</td>
<td>3 M</td>
<td>55</td>
</tr>
<tr>
<td>Volume of purchases made using mobile phone</td>
<td>1.15 M</td>
<td>55</td>
</tr>
<tr>
<td>Cards downloaded to mobile phone</td>
<td>3.8 M</td>
<td>55</td>
</tr>
<tr>
<td>Points of sale</td>
<td>713,243</td>
<td>55</td>
</tr>
<tr>
<td>Bizum customers</td>
<td>3 M</td>
<td>55</td>
</tr>
<tr>
<td>Pension plans marketed through digital channels</td>
<td>31.00 %</td>
<td>55</td>
</tr>
<tr>
<td>Mutual funds and portfolios marketed through digital channels</td>
<td>28.00 %</td>
<td>55</td>
</tr>
<tr>
<td>Cards marketed through digital channels</td>
<td>12.00 %</td>
<td>55</td>
</tr>
<tr>
<td>InTouch: customers</td>
<td>2.3 M</td>
<td>56</td>
</tr>
<tr>
<td>imagin: customers</td>
<td>3.7 M</td>
<td>56</td>
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<tr>
<td>imagin: imaginPlanet and imaginChangers initiatives</td>
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<td>56</td>
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<th>Indicators</th>
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</tr>
</thead>
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<tr>
<td>Direct and indirect contribution to Spain’s GDP</td>
<td>€11.519 M</td>
<td>6</td>
</tr>
<tr>
<td>Direct and indirect contribution to Spanish GDP as a %</td>
<td>0.96 %</td>
<td>6</td>
</tr>
<tr>
<td>Direct and indirect contribution to Portuguese GDP</td>
<td>€913 M</td>
<td>6</td>
</tr>
<tr>
<td>Direct and indirect contribution to Portuguese GDP as a %</td>
<td>0.43 %</td>
<td>6</td>
</tr>
<tr>
<td>Gross Value Added of CABK to the financial and insurance sector</td>
<td>17.00 %</td>
<td>6</td>
</tr>
<tr>
<td>Gross Value Added of BPI to the financial and insurance sector</td>
<td>6.80 %</td>
<td>6</td>
</tr>
<tr>
<td>Taxes paid and collected (Spain)</td>
<td>€4,074 M</td>
<td>6</td>
</tr>
<tr>
<td>Group taxes paid and collected from third parties</td>
<td>€5,226 M</td>
<td>6</td>
</tr>
<tr>
<td>Deposit Guarantee Fund contribution</td>
<td>€396 M</td>
<td>6</td>
</tr>
<tr>
<td>Contribution to the Single Resolution Fund</td>
<td>€181 M</td>
<td>6</td>
</tr>
<tr>
<td>Extraordinary contribution to the banking sector (Portugal)</td>
<td>€22 M</td>
<td>6</td>
</tr>
<tr>
<td>Taxes collected on behalf of third parties</td>
<td>€1,820 M</td>
<td>6</td>
</tr>
<tr>
<td>Indirect taxes</td>
<td>€687 M</td>
<td>6</td>
</tr>
<tr>
<td>Social security contributions paid by the Company</td>
<td>€672 M</td>
<td>6</td>
</tr>
<tr>
<td>Direct taxes</td>
<td>€895 M</td>
<td>6</td>
</tr>
<tr>
<td>Jobs created through purchasing from suppliers – Spain</td>
<td>57,108</td>
<td>7,23</td>
</tr>
<tr>
<td>Jobs created through purchasing from suppliers – Portugal</td>
<td>6,738</td>
<td>7,23</td>
</tr>
<tr>
<td>Customer funds – Spain</td>
<td>€619,971 M</td>
<td>12</td>
</tr>
<tr>
<td>Total assets – Spain</td>
<td>€680,036 M</td>
<td>12</td>
</tr>
<tr>
<td>Loans and advances to customers – Spain</td>
<td>€352,951 M</td>
<td>12</td>
</tr>
<tr>
<td>Business shares in Spain</td>
<td>✔️</td>
<td>12</td>
</tr>
<tr>
<td>Market share – Portugal</td>
<td>✔️</td>
<td>12</td>
</tr>
<tr>
<td>Hard indicators for Individual Banking</td>
<td>✔️</td>
<td>13</td>
</tr>
<tr>
<td>Hard indicators for Premier Banking</td>
<td>✔️</td>
<td>13</td>
</tr>
<tr>
<td>Hard indicators for Business and Entrepreneurs</td>
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<td>13</td>
</tr>
<tr>
<td>Hard indicators for Private Banking</td>
<td>✔️</td>
<td>14</td>
</tr>
<tr>
<td>Hard indicators for CIB &amp; International Banking</td>
<td>✔️</td>
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## ESG CRITERIA – GOVERNANCE

### Indicators

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<td>Hard indicators for AgroBank</td>
<td>✔</td>
<td>15</td>
</tr>
<tr>
<td>CaixaBank Group customers</td>
<td>20.7 M</td>
<td>17</td>
</tr>
<tr>
<td>CaixaBank customers</td>
<td>18.9 M</td>
<td>17</td>
</tr>
<tr>
<td>BPI customers</td>
<td>1.8 M</td>
<td>17</td>
</tr>
<tr>
<td>Penetration among individual customers in Spain</td>
<td>43.00 %</td>
<td>17</td>
</tr>
<tr>
<td>Penetration – Main bank for individual customers</td>
<td>32.00 %</td>
<td>17</td>
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<tr>
<td>Percentage interest Free float for management purposes</td>
<td>53.70 %</td>
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<td>Percentage interest – “la Caixa” Banking Foundation</td>
<td>30 %</td>
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<td>Percentage interest – FROB</td>
<td>16.10 %</td>
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<tr>
<td>Percentage of securities held in treasury, by directors, and other shareholders with Board representation</td>
<td>0.10 %</td>
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<td>Free float – international institutional investors</td>
<td>57.7 %</td>
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<tr>
<td>Free float – national institutional investors</td>
<td>12.6 %</td>
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<td>Free float – non-controlling interests</td>
<td>28 %</td>
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<td>1.7 %</td>
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<td>Shareholders</td>
<td>663,457</td>
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<td>Market capitalisation</td>
<td>€19,441 M</td>
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<td>Interim</td>
<td>€0.1463/share</td>
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<td>Payout ratio</td>
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<td>&gt;230,000</td>
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<td>Shareholders connected to virtual corporate events</td>
<td>2,891</td>
<td>20</td>
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<td>Shareholder Advisory Committee members</td>
<td>12</td>
<td>20</td>
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<tr>
<td>Free float in the hands of foreign institutional investors</td>
<td>82 %</td>
<td>20</td>
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<td>Meetings with investors at roadshows and conferences</td>
<td>406</td>
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<td>Analysts that monitor the CaixaBank share and provide personalised attention</td>
<td>32</td>
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<td>344</td>
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<td>CaixaBank wages and salaries</td>
<td>€2,790 M</td>
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<td>Amount invoiced by suppliers to CaixaBank Group</td>
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<td>Local suppliers in Spain</td>
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<td>Average payment period to suppliers</td>
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<td>Electronic trading volume</td>
<td>€636 M</td>
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<td>€106,032 M</td>
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<td>€64,214 M</td>
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