

The financial institution features in the global sustainability index for the ninth year in a row

The Dow Jones Sustainability Index recognises CaixaBank as one of the world's most sustainable banks

- **CaixaBank gets the highest rating in the areas of financial inclusion and social and environmental information.**
- **Jordi Gual, CaixaBank's chairman, emphasised the importance of this recognition in the current situation of the pandemic: "We need responsible businesses that perform a social function that goes beyond pure business; companies committed to their surroundings and the society they serve."**
- **Meanwhile, CEO Gonzalo Gortázar said that "year after year, CaixaBank's inclusion in the Dow Jones Sustainability Index demonstrates that the institution remains committed to people's financial well-being, financial inclusion, sustainable development and social progress, making it a pacesetter in socially responsible banking".**

Barcelona, 14 November 2020.- The Dow Jones Sustainability Index (DJSI) has included CaixaBank, Spain's leading retail bank, for the ninth year in a row, placing it among the best stock-listed banks in the world in terms of sustainability. The main global index that assesses companies' behaviour under ESG criteria (environmental, social and governance) has rated CaixaBank among the 25 most noteworthy banks in terms of sustainability, from 254 candidates, and ranked it among the 10 best institutions worldwide. The DJSI included 307 businesses across all sectors in its 2020 index, from a total of more than 7,300 analysed companies from all over the world.

CaixaBank, with a total of 84 points, received the highest score (100 points) in the areas of financial inclusion and social and environmental information. The analysts also highlighted other aspects favourably, such as the institution's commitment to human rights, the development of human capital, risk management, fiscal strategy and the identification of relevant issues for its stakeholders.

The chairman of CaixaBank, **Jordi Gual**, emphasised how important it is that, in the current situation of the pandemic, the institution remains one of the most noteworthy examples of

sustainable management across the international finance sector: "At CaixaBank, we have focused on showing commitment to all our stakeholders since the very beginning, not only seeking to bring value to our shareholders but also to the wider group of stakeholders, such as employees, suppliers, customers and society as a whole."

The chairman also remarked that "now more than ever, we need responsible businesses that perform a social function that goes beyond pure business; companies committed to their surroundings and the society they serve."

Meanwhile, CEO **Gonzalo Gortázar** said that "year after year, CaixaBank's inclusion in the Dow Jones Sustainability Index demonstrates that the institution remains committed to people's financial well-being, financial inclusion, sustainable development and social progress, making it a pacesetter in socially responsible banking."

Gonzalo Gortázar highlighted "the effort that the organisation makes each day to maintain and strengthen the vocation of service that has always set us apart. We act differently precisely because we are aware of this responsibility as we help to build a socially inclusive world for present and future generations."

CaixaBank features in the most relevant sustainability indexes in the world and is assessed by the most specialised analysts. The institution is present on the MSCI ESG Leader Indexes, Stoxx Global ESG Leaders Indices, the Euronext Vigeo Index Eurozone 120, the Ethibel Sustainability Index (ESI) Excellence Europe and the FTSE4Good index.

A year marked by activity in issuing SDG-linked bonds

Over the past year, in terms of sustainability, it is important to highlight the institution's actions as an issuer of financial instruments designed to support projects related to the United Nations' Sustainable Development Goals.

In August 2019, CaixaBank published its framework on issuing social and sustainable green bonds, backed by Sustainalytics as an independent expert adviser. To date, three issuances have been made under this framework.

The first operation, in September 2019, consisted of a social bond of €1 billion allocated to fighting poverty and creating jobs. This inaugural operation included MicroBank's loans to individuals or families whose disposable income was equal to or lower than €17,200, to allow them to pay for necessities such as health or education costs, or home and vehicle repairs. The issuance also facilitated financing to SMEs and the self-employed.

The second issuance, in July 2020, was a COVID-19 social bond of €1 billion over six years. Its objective was to mitigate the effects of COVID-19, through funding SMEs and micro-enterprises constituted in Spanish regions with a GDP per capita of less than €19,665, or with unemployment rates of more than 16.69%. In these first two issuances, the funds raised

were used to promote Sustainable Development Goal 8: Decent work and economic growth.

Recently, CaixaBank successfully issued its first green bond for €1 billion. The funds will go towards funding projects that contribute to environmental sustainability, to support Goal 7 (affordable and clean energy) and Goal 9 (industry, innovation and infrastructure).

CaixaBank, a socially responsible banking model

CaixaBank is a company with a far-reaching social vocation. Remaining true to its roots, the bank has pledged to serve society and its customers. Sustainability is one of the lines of the institution's 2019-2021 Strategic Plan, and the bank also has its own Socially Responsible Banking Plan.

One of the bank's key commitments is financial inclusion, facilitated with its expansive branch network. CaixaBank is the only institution present in 100% of towns with more than 10,000 inhabitants, and in 94% of those with more than 5,000. It is also the only bank that offers microloans to people with no guarantees or sureties, through MicroBank, to help them drive their personal and professional projects.

Meanwhile, it remains committed to financial culture through multiple initiatives, to help people make better decisions when managing their finances. Additionally, part of its workforce participates in volunteering activities during social weeks and throughout the year.

The institution has a Corporate Responsibility and Reputation Committee, which reports to the Management Committee, responsible for monitoring corporate responsibility strategy and practices.

Furthermore, CaixaBank is one of the leading financial institutions around the world in the fight against climate change, with commitments that directly relate to decarbonisation, such as funding climate change solutions, reducing and offsetting its carbon footprint and a meticulous environmental management policy, among other lines of activity.