

CaixaBank doubles the volume of its international sustainable financing in the first nine months of 2021

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- **In the third quarter of 2021, CaixaBank upholds its position as the sole Spanish bank in the TOP5 of sustainable financing in EMEA, according to the ranking Refinitiv.**

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CaixaBank has strengthened its presence in the international sustainable financing market, as part of its commitment to the ecological and social transition, doubling the volume of its deals completed outside its domestic market (Spain) in the first nine months of the year.

Between January and September, the bank's international network has been involved in lending deals linked to ESG factors (environmental, social and good governance) for a total volume of 1.66 billion euros. This represents 137% growth on the same period last year. The figure is already 73% higher than the number reached throughout 2020 (960 million euros).

In all the deals, the loan conditions are linked to meeting ESG factors, such as combating climate change, driving renewable energy, sustainable mobility, fostering equality, and more.

Growth in Europe

By region, Europe is by far the most active region, resulting from CaixaBank's strategy to increase its lending business on the continent through its Corporate and Institutional Banking & International Banking (CIB & IB) division, and its network of European branches and representation offices. Thus, 90% of the volume of international sustainable financing has been recorded in the region. By country, Italy, France and Portugal top the list, the latter through Banco BPI, wholly owned by CaixaBank. It is followed by Germany and the United Kingdom.

In the third quarter of 2021, CaixaBank upholds its position as the sole Spanish bank in the TOP 5 of sustainable financing in the EMEA (including Spain), according to the Top Tier ranking by Refinitiv.

Refinitiv Ranking — EMEA green and sustainable Loans (includes Spain)— 3rd quarter 2021
1-3Q21 EMEA Green & ESG Loans LT

Rank	Lender Parent	Volume (m)(USD)	Total Deals
1	Credit Agricole Corp & Investment Bank SA	12,837.60	82
2	BNP Paribas SA	11,521.86	96
3	UniCredit	8,533.49	66
4	Societe Generale SA	7,865.31	66
5	Caixabank SA	7,801.82	57
6	Deutsche Bank AG	7,111.41	53
7	HSBC Banking Group	6,893.77	55
8	Banco Santander SA	6,857.34	59
9	ING Group	6,758.43	60
10	Citi	6,213.51	47

Source: Refinitiv LPC

Featured funded deals

In Italy, where CaixaBank has a representation office, the bank has supported the power utility Enel in its sustainable syndicated financing and has participated in the sustainable credit facility of rail company Ferrovie dello Stato. Its conditions were linked to enhancing the company's ESG rating, reducing the gender gap in executive positions, the accessibility of stations and sustainable mobility. In this last financing deal, CaixaBank was notable as the sole Spanish bank.

In France, CaixaBank has been involved in various deals such as the one reached with the water company Saur. In this case, CaixaBank has participated as the only Spanish bank in the signing of an inaugural sustainable credit which, among its goals, established greater efficiency in water use, reduced carbon intensity, and fostering equality.

In Portugal, CaixaBank has worked with BPI to advise and conclude various sustainable financing deals with the paper company Navigator, the communication and entertainment company Nos and glass container manufacturer BA Glass. In these cases, sustainability KPIs have been chiefly geared towards environmental goals such as reducing CO2 emissions in

the production process and boosting the use of renewable energy.

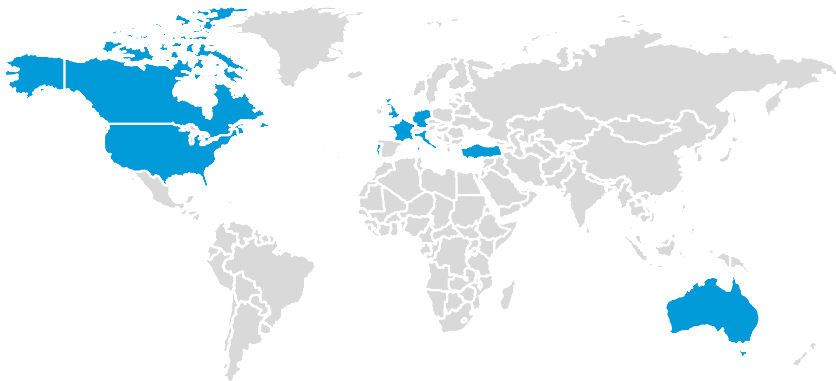
In Germany, CaixaBank has taken part in financings such as sustainable credit facilities to appliance retailer Ceconomy, and retailer Rewe, with CaixaBank being the sole Spanish financial institution present in the deal. In this case, the conditions were linked to combating climate change and protecting biodiversity in the supply chain.

Of note in the United Kingdom is the sustainable financing of the transport company FirstGroup, whose margin was linked to the reduction of emissions and the percentage of electric vehicles, and the inaugural sustainable financing to Kingfisher.

Outside Europe, CaixaBank has concluded financings in Canada, the United States, Turkey and Australia. In Canada, as the sole Spanish bank, CaixaBank funded a green loan to the Henvey Inlet wind farm in Ontario, which has an installed capacity of 300 MW, while in Turkey CaixaBank has grown in the sustainable financing industry in the banking sector.

Furthermore, in 2021, CaixaBank closed its first sustainable financing in the Asia-Pacific region. This included the loan to the Sydney Light Railway (New South Wales) project, in which the bank, which is present in Australia through a representation office in Sydney, was the only participating Spanish bank. It is estimated that the light rail project will result in a reduction of 663,000 tons of greenhouse gases over a 30-year period.

International activity in Sustainable Financing in 2021



CaixaBank's international presence

CaixaBank's international presence is channelled in different ways: through its International Banking network of branches and representation offices, all over the world; through

cooperation agreements with first-rate international banks; and with stakes in international companies. The financial institution also owns Portugal's Banco BPI, the fifth largest financial institution operating in Portugal in terms of assets. CaixaBank also has a share in the capital of the Austrian Erste Bank (9.92%).

CaixaBank's CIB & IB network comprises branches in Germany, France, Morocco, Poland, Portugal, the United Kingdom, all of them, with the exception of Portugal, authorised by the Spanish and local regulator to provide certain financial services related to financing and banking services, such as short- and long-term financing, factoring, reverse factoring, and other similar activities within this kind of activity.

The institution also has 18 representation branches in all 5 continents: Milan (Italy), Istanbul (Turkey), Beijing, Shanghai and Hong Kong (China), Singapore, Dubai (United Arab Emirates), New Delhi (India), Cairo (Egypt), Algiers (Algeria), Johannesburg (South Africa), New York (USA), Santiago de Chile (Chile), Bogotá (Colombia), Sao Paulo (Brazil), Lima (Peru), Sydney (Australia) and Toronto (Canada). It also has two Spanish Desk teams in Austria's Erste Bank (Vienna) and Mexico's Inbursa (Mexico City), to serve CaixaBank business customers in these markets.

The representation branches offer advice to multinational enterprises with subsidiaries in Spain, as well as to Spanish companies with projects abroad. Its main areas of coverage notably feature trade finance and payments, corporate and project finance.

CaixaBank's International Banking network is the only AENOR-certified international banking network in Spain.

Besides its branch network, CaixaBank holds agreements with 1,760 correspondent banks, making it easier for companies from any country in the world to engage in international transactions and foreign trade.