

## CaixaBank prevents the emission of more than 4.2 million tons of CO<sub>2</sub> in 2024 through its green bonds

- **The institution has published reports on the impact of its green and social bond issuances in support of the United Nations Sustainable Development Goals (SDGs) on the occasion of the National SDG Day**
- **The identified eligible social portfolio has increased by €1.7 billion in 2024**
- **CaixaBank identifies €2.256 billion in its portfolio aimed at increasing access to financial services for vulnerable groups, mainly consisting of loans through MicroBank**

**September 25, 2025.**

CaixaBank has succeeded in preventing the emission of more than 4.2 million tons of CO<sub>2</sub> in 2024 with funds raised through the issuance of green bonds, one of the pillars of the institution's strategy to combat climate change and contribute to the transition towards a carbon-neutral economy, as reflected in its Green Bonds Report, published to coincide with the 10th anniversary of the approval of the 2030 Agenda and the 17 Sustainable Development Goals (SDGs).

This figure has increased significantly compared to last year, when more than three million tons of CO<sub>2</sub> emissions were prevented; it is equivalent to what approximately 981,073 passenger vehicles would emit into the atmosphere over an entire year.

The report also notes that, through contributions to SDG 6 (Clean Water and Sanitation), financing has supported the annual treatment of 124 million cubic meters of water.

As a contribution to SDG 7 (Affordable and Clean Energy), CaixaBank's green bonds have financed 145 renewable energy projects that have generated 14,576 GWh/year, equivalent to the annual electricity consumption of 3,737,526 European households.

Regarding SDG 9 (Industry, Innovation, and Infrastructure), financing has been directed towards the acquisition, construction, or sustainable renovation of 43 buildings for offices or commercial activities. These buildings have achieved an energy rating of A or B, reducing their annual consumption by 35,383 MWh, which translates into 5,488 tons of CO<sub>2</sub> equivalents less emitted into the atmosphere each year.

For housing, CaixaBank's green bond portfolio consists of operations that facilitate the purchase of energy-efficient homes. The 17,407 operations identified as eligible green housing assets have resulted in an annual energy savings of 8,152 MWh and a reduction of 2,362 tons of CO<sub>2</sub> equivalents per year.

Regarding SDG 11 (Sustainable Cities and Communities), financing granted to public and freight transport projects, private vehicles, electric vehicle charging points, and supporting electrical infrastructure in 2024 has prevented the emission of 254,300 tons of CO<sub>2</sub> equivalents annually (representing the transport of nearly 711 million passenger-kilometers in one year using a zero-emission transport system).

### Social Bonds

Regarding social bonds, which provide financing for socially responsible projects, CaixaBank has identified assets in its financing portfolio amounting to €9.7 billion as of December 31, 2024, including 564,776 loans. In this last period, CaixaBank has managed to increase the identified eligible social portfolio by €1.7 billion.

By category, the bulk of the volume (€4.592 billion) corresponds to job creation projects, including the potential effect of SME and microfinance funding. The rest is distributed among access to essential services such as health, education, or vocational training (€3.652 billion); economic advancement and empowerment (€1.274 billion); and affordable housing (€184.7 million).

The Social Bonds Report highlights that CaixaBank identifies €2.256 billion to increase access to financial services for vulnerable groups, including around €700 million in loans through MicroBank, contributing to the SDG related to ending poverty for 2024. These loans help families finance basic needs such as housing, transport, education, and healthcare.

Support for SDG 3 has resulted in €1.2175 billion in financing by the end of 2024, compared to €510.2 million at the end of the previous year, doubling the number of hospitals financed, along with 2,102 units of medical equipment and the training of 89,486 healthcare professionals.

In education, linked to SDG 4, by December 2024 CaixaBank has allocated €179.1 million as eligible assets to improve educational opportunities, benefiting 254,448 students and 4,752 families.

For SDG 5, the institution has identified €977 million as an eligible portfolio to support women entrepreneurs and women-owned SMEs.

Meanwhile, the contribution to SDG 8 has resulted in loans to self-employed individuals, microenterprises, and small businesses operating in Spanish provinces disadvantaged in terms of GDP per capita and unemployment rate, while SDG 10 has been addressed with loans to SMEs operating in the social economy, with three million people benefiting from the social action carried out by NGOs and non-profit entities financed.

Finally, as a contribution to SDG 11, by 2024 CaixaBank's eligible social portfolio includes €161.3 million in loans for the promotion of social housing, financing the construction of 2,787 homes under the VPO regime.

### Nine Green Bonds and Six Social Bonds

Since the publication of the framework for issuing bonds linked to the Sustainable Development Goals in August 2019, CaixaBank has strengthened its position as one of Europe's leading institutions in ESG criteria-based issuances, with 15 own issuances: 9 green bonds and 6 social bonds, totaling €14.38 billion.

CaixaBank was the first Spanish bank to issue a social bond in support of the UN SDGs in September 2019. Since then, CaixaBank has regularly issued one social bond per year, demonstrating the institution's social commitment. In total, the nominal amount placed on the market in social format reaches €6.25 billion.

### CaixaBank's Historic Commitment to Social Impact

CaixaBank is an institution with a strong historic commitment to the social impact of its activity, with the responsibility to promote a positive economy for people's well-being.

With the 2025-2027 Sustainability Plan, part of CaixaBank's Strategic Plan, the institution has committed to mobilizing €100 billion in sustainable finance to continue advancing towards a more sustainable economy and fostering the economic and social development of people, financing renewable energy projects, clean mobility, and efficient buildings, providing solutions that accelerate the sustainable transition of companies and families, promoting financial inclusion, supporting training and employment, and responding to the needs posed by increasing longevity.

Among its objectives, by June 2025 CaixaBank has mobilized a total of €20.989 billion in sustainable finance, 62% of the annual target for 2025, set at €33.928 billion.

CaixaBank stands out in the assessments of leading global analysts and rating agencies that analyze management, performance, transparency, and the integration of sustainability into the business, such as S&P Global, Fitch (ESG Entity Ranking), MSCI, CDP, ISS ESG, Sustainalytics, and FTSE4 Russell.