

CaixaBank CIB and Acciona champion sustainability through an innovative sustainable reverse factoring solution for suppliers

- ***This highly innovative product has been designed by CaixaBank to enhance company supply chains and will soon be extended to other clients***
- ***More than 4,500 suppliers that make up Acciona's supply chain stand to benefit from this initiative***
- ***The product enables more advantageous financing to be offered to those suppliers that deliver a stronger performance in terms of sustainability***

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CaixaBank CIB has signed a sustainable reverse factoring agreement with Acciona, as an innovative proprietary solution for sustainable supply chain financing and as a further show of its strategy of fostering sustainable finance. Reverse factoring is a financial service enabling companies to manage payments to their suppliers through a financial institution, offering them the option to receive payment on their invoices ahead of time. The main advantage for suppliers is immediate access to liquidity without increasing their indebtedness, thus reducing the risk of default.

This sustainable reverse factoring solution incorporates **sustainability criteria**, so that suppliers that display a stronger environmental, social and governance (ESG) commitment will be granted more attractive financing rates. More precisely, CaixaBank has implemented its own tier-based ESG scoring system to classify suppliers according to their sustainable practices. As a result, its sustainable reverse factoring solution not only optimises working capital and liquidity, but also **supports suppliers in making their business more sustainable**. More than 4,500 approved Acciona suppliers will be able to benefit from this new financing facility.

CaixaBank scoops *Innovation of the Year* award at the IMPACT Investment Awards

With solutions such as sustainable reverse factoring, CaixaBank has cemented its status as a **leader in sustainable finance**, backed by international recognitions such as *Best Bank in ESG* and *Best Bank in Sustainable Finance in Western Europe*, both awarded by Global Finance.

Notably, CaixaBank CIB's sustainable reverse factoring solution has just received the ***Innovation of the Year*** award at [Environmental Finance's IMPACT Investment Awards 2025](#), which recognises innovative products that generate a positive environmental or social impact.

CaixaBank's Strategic Plan sets the target of mobilising **€100 billion in sustainable financing between 2025 and 2027**. Over the 2022–2024 period, the bank exceeded its previous target by successfully mobilising upwards of €86 billion, compared with the €64 billion forecast.

Meanwhile, Acciona can now use this innovative financing facility as an additional means of incentivising its suppliers' sustainability roadmaps, as part of its ongoing programmes to amplify the positive impact along its supply chain.

ACCIONA is a global company and a leader in providing regenerative solutions for a decarbonised economy. Its business offering includes renewable energy, water treatment and management, eco-efficient transport and mobility systems, and resilient infrastructure, among other lines. The company has been carbon-neutral since 2016. ACCIONA posted sales of €19.19 billion in 2024 and is present in more than 40 countries worldwide. www.acciona.com/es