

CaixaBank has financed projects related to sustainable water management totalling €450 million, according to its Green Bonds Report 2025

- ***To mark World Water Day, CaixaBank reaffirms its commitment to the responsible management of this resource, given its direct impact on economic development, social well-being, financial soundness and sustainable transition***
- ***Since 2022, the institution has reduced its water consumption by more than 45%, down to 347,514 m³.***
- ***CaixaBank has been recognised by CDP with a “B” rating in the Water Security assessment, which analyses water management and performance, placing it above the financial sector average***

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CaixaBank has financed projects related to sustainable water management totalling €450 million euros, equivalent to the annual treatment of 124 million cubic metres, contributing to SDG 6 (Clean Water and Sanitation), as reflected in the bank's *Green Bonds Report 2025*.

This amount is part of the portfolio identified at year-end 2024 for the issuance of green bonds, one of the cornerstones of CaixaBank's strategy to combat climate change and contribute to the transition to a carbon-neutral economy.

The sustainable finance framework includes sustainable water and wastewater management as an eligible green category, making it possible to identify and allocate financing to water-related projects through bonds and sustainable loans. This framework details the use of funds, the project evaluation and selection process, and allocation and impact reporting, ensuring that water-related transactions are structured in accordance with defined criteria and processes.

Responsible water management is also key in the institution's internal operations. For this reason, the Environmental Management Plan 2025–2027 incorporates water management into everyday operations through three levers: measurement and monitoring of consumption; prioritisation of actions at sites located in water-stressed areas, analysing the Autonomous Communities with the highest levels of consumption; and internal good practices to reduce waste, supported by awareness-raising campaigns and internal awareness channels.

At the end of the previous Sustainability Plan 2022–2024, consumption stood at 409,676 m³, 19.2% lower than in 2021. In 2025, water consumption amounted to 347,514 m³, representing a 3%

reduction compared with 2024. Since sustainability became one of the Group's strategic pillars, the institution has reduced its water consumption by more than 45%.

AgroBank, a key segment in CaixaBank's water impact

The financial sector plays a fundamental role in channelling resources towards sustainable projects that address challenges such as water scarcity, droughts and floods, and other issues related to climate change. CaixaBank includes in its strategy the promotion of responsible investment to drive the efficient and sustainable use of this vital resource in sectors that are as strategic for the economy and society as the agri-food sector.

In this area, CaixaBank supports sustainable water management through AgroBank by means of specific financing and innovation programmes focused on efficient water use and the digitisation of farming. The Agroinvestment Sustainable Loan, launched together with MicroBank, enables the financing of irrigation and water reuse systems with the aim of reducing consumption by at least 10%, as well as machinery and other investments to improve the efficiency of agricultural holdings. In terms of investment, the first impact fund in the agri-food sector has been created with Impact Bridge, aimed at generating economic, social and environmental value in the sector.

In 2025, in the field of innovation, the third edition of AgroBank Tech Digital INNOvation promoted precision and water management solutions, alongside continued support for AgroBank Hub, AgroBank's online platform designed to foster the digitisation and sustainability of the sector.

Recognition by CDP in the *Water Security* category

CaixaBank has been recognised by CDP with a "B" rating in its *Water Security* questionnaire, which assesses the water management and performance of companies and organisations worldwide. This is the first time the institution has undergone this assessment, achieving a score above the financial sector average.

This result highlights CaixaBank's water management and performance, as it considers water resources a priority for people's well-being, economic activity and financial stability, and as crucial for ensuring access to drinking water, safeguarding food and energy security, protecting ecosystems and supporting adaptation to climate change.

The *Water Security* questionnaire is integrated into CDP's Climate Change questionnaire, which has once again placed CaixaBank among the leading institutions in climate management and performance, achieving the highest rating of A for the fifth consecutive year. This places it on the A List and renews, for the twelfth consecutive year, its Leadership category status, having obtained the highest possible score in 14 of the 17 categories assessed.

CaixaBank, a European leader in sustainability

CaixaBank is an entity with strong historical links to the social impact of its activity, recognising its responsibility to drive a positive economy that enhances people's well-being.

Following the launch of its 2025–2027 Sustainability Plan, which forms part of CaixaBank's Strategic Plan, the bank has pledged to mobilise €100 billion in sustainable finance. This initiative aims to advance towards a more sustainable economy and foster economic and social development, supporting projects in renewable energy, clean mobility and energy-efficient buildings. Additionally, CaixaBank is committed to providing solutions that accelerate the sustainable transition for businesses and households, promoting financial inclusion, education and employment, while also addressing the challenges posed by increasing longevity.

In 2025, CaixaBank reached €46,17 billion in sustainable finance mobilisation, exceeding the target set for that year by 136%, and representing a 28% increase compared with the same period in 2024. 17% of the Institution's financial income is already generated through sustainable financing.

Under its Sustainability Plan, the Institution maintains its public 2030 targets to reduce financed CO₂ emissions in the most carbon-intensive sectors, such as agriculture and livestock, as well as others including electricity, oil and gas, automotive, iron and steel, real estate (residential and commercial), aviation, shipping, and its total exposure to thermal coal, in order to progress towards its commitment to net zero emissions by 2050.