



2021

Sustainability, socio-economic impact

and contribution to the United Nations SDGs



Interactive
document

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Mission

To contribute to the financial wellbeing of our customers and the progress of society as a whole

| External assurance

The indicators were compiled on the basis of in-house calculations using internal data alongside that from external databases and reports, which are mentioned when this is deemed relevant.

A large number of the non-financial indicators included in this publication have been obtained from the "Statement of Non-Financial Information" section of the 2021 CaixaBank Group Consolidated Management Report. This section has been verified by an external expert, PwC, within the scope and terms set out in their corresponding independent Assurance Report. The economic and financial information was retrieved from the CaixaBank Group's audited 2021 financial statements. Both documents are available at: www.CaixaBank.com.



CaixaBank at a glance

1 ENVIRONMENTAL



Founding member of the Net Zero Banking Alliance for Net Zero Emissions by 2050, promoted by the United Nations (UNEP FI)



VidaCaixa, first Spanish insurance company to join the Net Zero Asset Owner Alliance, embracing the commitment to move towards a net zero CO₂ investment portfolio by 2050

» 100 % offsetting of calculated CO₂ emissions

» €3,582 M in green bonds issued since 2020

» 1,435,861 t CO₂/year emissions avoided financed by CaixaBank

» €1,706 M in new funded renewable energy projects through 29 projects

» €10,832 M in loans linked to sustainability variables through 92 signed transactions



Inclusion on its League Table as:

16th Bank in the world – Global Top Tier Green & ESG Loans

6th EMEA Bank – EMEA Top Tier Green & ESG Loans



Inclusion on its League Table as:

13th Bank in the world – Top Tier Green Use of Proceeds



Included on the A List Only Spanish bank to earn the highest "A" rating

2 SOCIAL



CaixaBank has signed the Collective Commitment to Financial Health and Inclusion to promote better financial health and inclusion within society

» €953 M in microcredits and other loans with a social impact

» €4,000 M in social bonds issued since 2019*

» 57,108 jobs generated in Spain through the multiplier effect of purchases from suppliers**

» 17,007 jobs created by supporting entrepreneurs through MicroBank

» 92 % of citizens have a branch or agent in their town or city (Spain)

» €40 M from "la Caixa" Banking Foundation to benefit social entities channelled through the branch network



Outstanding achievement in treasury operations during the COVID-19 pandemic in Western Europe – 2021
Leader in social bonds in Western Europe – 2021

3 GOVERNANCE



» 0.96 % contribution to GDP



» €11,519 M contributed directly and indirectly to Spanish GDP

» 17 % gross value added by CaixaBank to the financial and insurance sector

» 41.3 % of women in management positions***

» +€50 M invested in information security in 2021

» €1,265 M invested in development and technology

» Creation of the Sustainability Department

» The General Remuneration Policy is linked to ESG risks

Member of Dow Jones Sustainability Indices
Powered by the S&P Global CSA



9th bank on the Dow Jones Sustainability World Index

Highest rating in sustainable investment by the United Nations (A+) in Governance and Strategy

Certification in Sustainable Finance under ESG (Environmental, Social and Governance) criteria by AENOR

* €1,000 M issued in January 2022.

** CaixaBank Research, based on the added value of CaixaBank's activity, Spanish GDP, employment according to National Accounts and productivity figures per worker and based on input-output tables of the National Statistics Institute (INE), with data for the fourth quarter.

*** Based on branch A and B sub-directorate. Perimeter CaixaBank, S.A. pre-merger.

Impact of the business

ECONOMY



€11,519 M
contributed
to Spanish GDP



17,007 jobs
created by supporting
entrepreneurs through
MicroBank



49,762 CaixaBank
Group **employees**



**0.96 % CONTRIBUTION
TO SPANISH GDP**

>> SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK'S CONTRIBUTION:



No poverty

- Microfinance and jobs created
- "la Caixa" Banking Foundation's Incorpora Programme



Decent work and economic growth

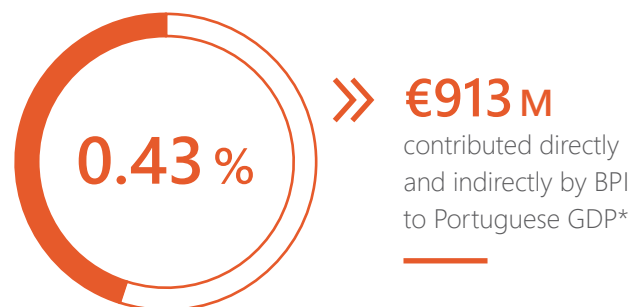
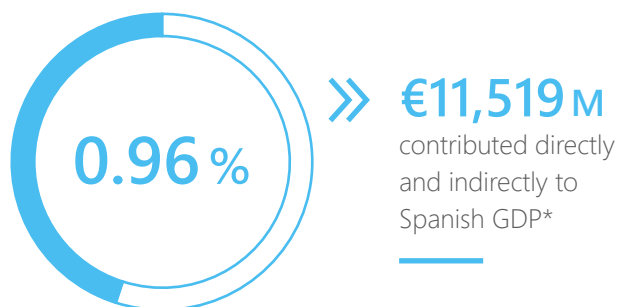
- Professional development of CaixaBank Group employees
- Direct and indirect contribution to Spanish and Portuguese GDP
- Jobs created indirectly through purchasing from suppliers



Reduced inequalities

- Microfinance activities – MicroBank
- "la Caixa" Banking Foundation's Incorpora Programme

Contribution to the economy



Taxes paid and collected from third parties

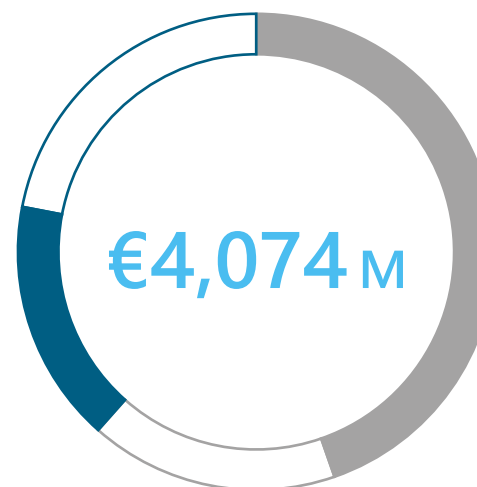


» **€396M**
Contribution to the Deposit Guarantee Fund

» **€181M**
contributed to the Single Resolution Fund

» **€22M**
extraordinary contribution to the banking sector (Portugal)

» **€149M**
in equity through monetisable DTAs



€1,820 M
in taxes collected on behalf of third parties

€895 M
direct taxes

€687 M
indirect taxes

€672 M
Social Security

*Source: CaixaBank Research, based on data from National Statistics Institute.

** After incorporating the extraordinary impacts associated with the merger with Bankia.

Committed to employment



57,108 jobs
created through the
multiplying effect
of purchasing from
suppliers*



6,738 jobs
created through the
multiplying effect
of purchasing from
suppliers*

>> CAIXABANK 99.8 % PERMANENT CONTRACTS



 **56.0 %**
women

 **44.0 %**
men

>> BANCO BPI 99.8 % PERMANENT CONTRACTS



 **57.1 %**
women

 **42.9 %**
men

MicroBank

>> **17,007 jobs**
created by supporting
entrepreneurs through
MicroBank

>> **6,672 new**
businesses started up with
the support of microcredits

Incorpora

>> CaixaBank actively
disseminates the Incorpora
labour market inclusion
programme of the "la
Caixa" Banking Foundation,
from its branch network
and at meetings with
corporate customers.

>> **480 jobs filled**

CaixaBank's presence

MARKET



92 % of citizens have a branch in their town or city



1,650 rural branches in towns with <10,000 inhabitants



142 ATMs with facial recognition technology

» **99 % OF SPANISH TOWNS WITH >5,000 INHABITANTS**

» SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK'S CONTRIBUTION:



No poverty

- Proximity through the branch network
- AgroBank



Gender equality

- AgroBank Diversity Programme



Decent work and economic growth

- Financing for companies, the self-employed, businesses and entrepreneurs
- Market shares and business model
- National, international and specialised branch network



Industry, innovation and infrastructure

- DayOne
- Real Estate & Homes
- Hotels & Tourism



Reduced inequalities

- AgroBank

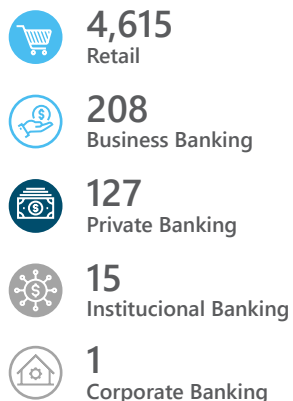
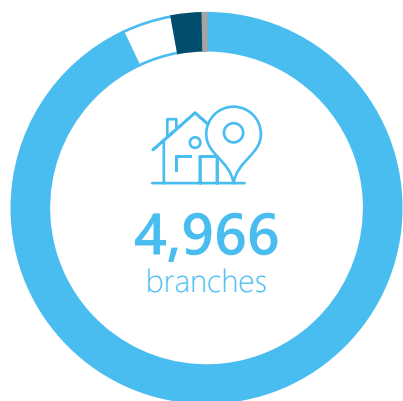


Sustainable cities and communities

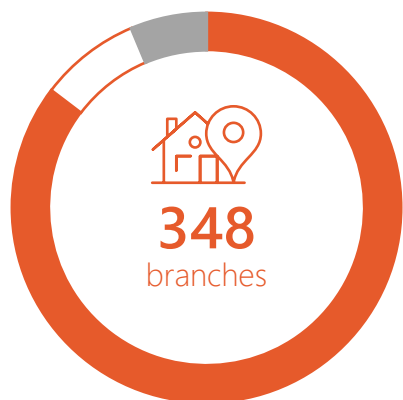
- Proximity through the branch network
- National and international commercial network
- Real Estate & Homes
- Hotels & Tourism

Branch network

>> NETWORK – SPAIN



>> NETWORK – PORTUGAL



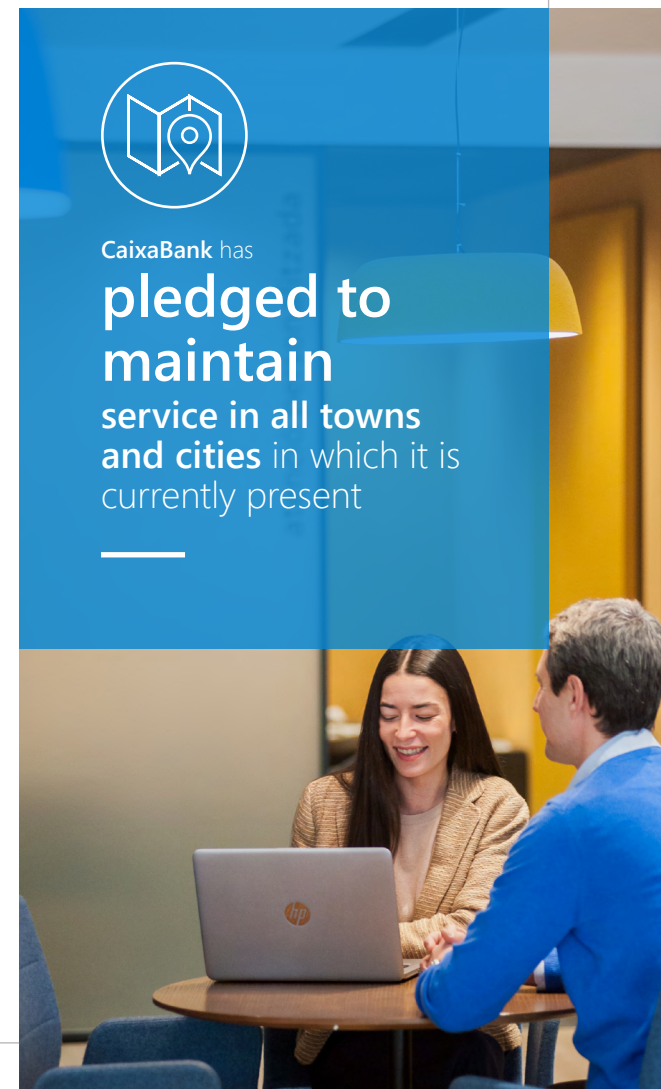
>> **92 % of citizens**
have a branch in their town or city (Spain)

>> **99 % of Spanish towns and cities of >5,000 inhabitants**
with a CaixaBank presence

>> **2,234 Spanish towns and cities** where CaixaBank is present

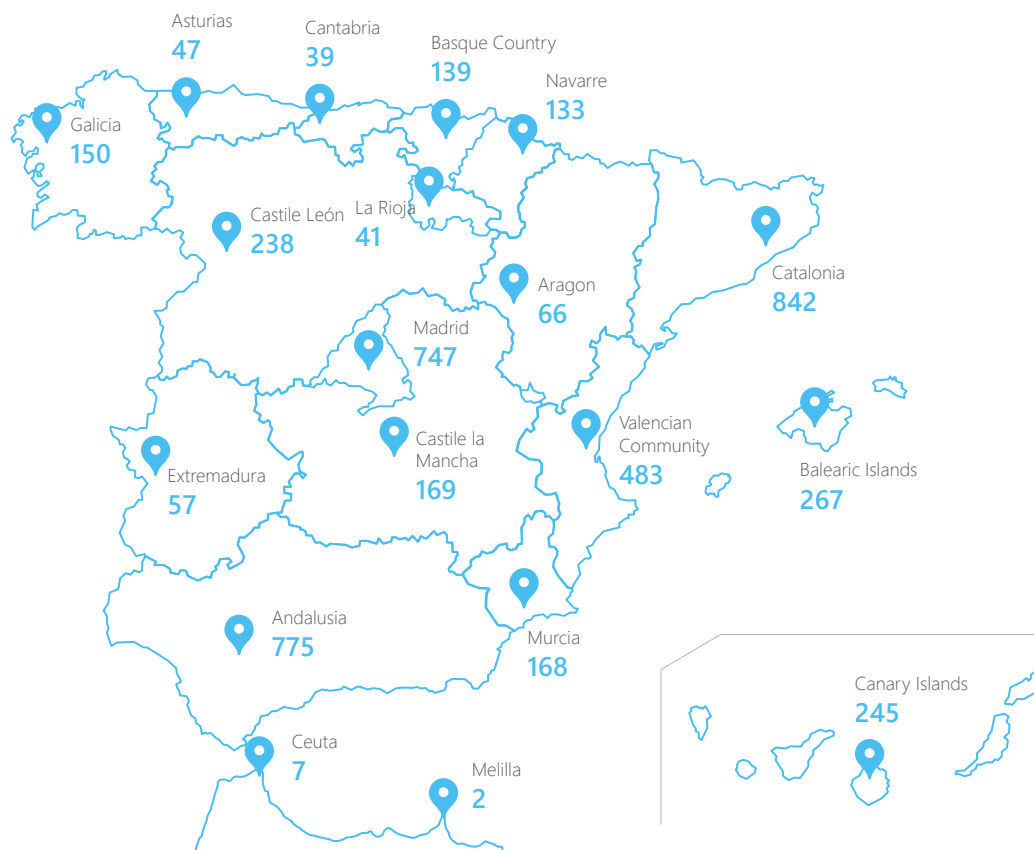
>> **420 Spanish towns and cities** where CaixaBank is the only bank

>> **63 % of Portuguese towns and cities of >5,000 inhabitants**
with BPI presence



CaixaBank has
pledged to maintain
service in all towns and cities in which it is currently present

» NUMBER OF BRANCHES BY AUT. COM.



» URBAN MODEL

» **4 All in One**
centres

» **608 Store**
centres

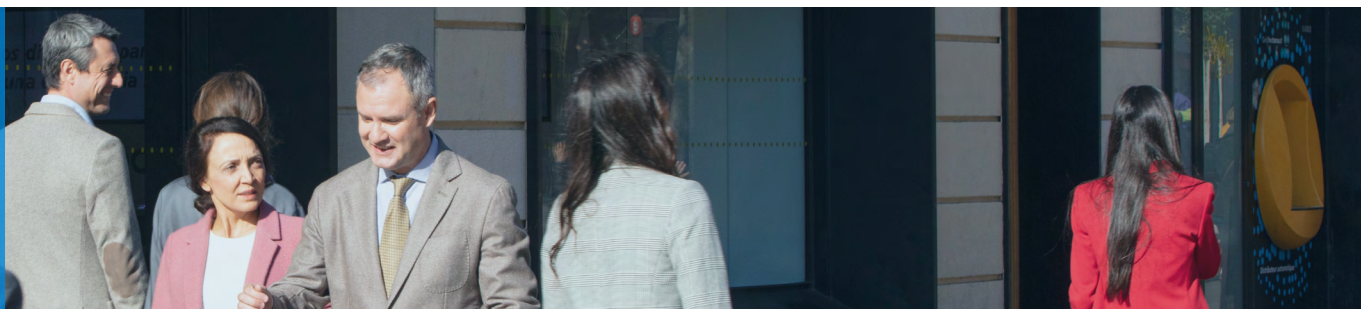
» RURAL MODEL

» **1,650 rural**
branches in towns of
<10,000 inhabitants

» **426 towns**
served by mobile
'Branch-buses'



4,615
retail branches in Spain



ATMs

The roll-out of a **new ATM technology platform, ATMNow**, designed to completely transform the user experience and incorporate new services and functionalities, is under way

» **13,008 ATMs**
in Spain

» **1,418 ATMs**
in Portugal



142 ATMs

across Spain feature facial recognition technology



135 ATMs

will be installed in towns at risk of financial exclusion in the Valencian Community

» INTERNATIONAL PRESENCE



18 representative offices

Milan, Beijing, Shanghai, Hong Kong, Singapore, New Delhi, Sydney, Dubai, Istanbul, Cairo, Algiers, Johannesburg, Toronto, New York, Bogotá, Lima, São Paulo, Santiago de Chile.



6 international branches (9 branches)

»  **Warsaw**

»  **Morocco**
(3 branches: Casablanca – Tangier – Agadir)

»  **London**

»  **Frankfurt**

»  **Paris**

»  **Portugal**
(2 branches: Porto – Lisbon)



Market shares

Spain's No. 1 bank with a strong position in Portugal



€680,036 M
in total assets



€619,971 M
in customer funds



€352,951 M
in loans and advances
to customers, gross

» CAIXABANK GROUP

SPAIN

Retail banking



Individuals



Businesses



Funds under management



Insurance



Payment system



PORTUGAL*

Loans



Mortgage loans



Deposits



Direct deposit of salaries



Mutual funds



Insurance

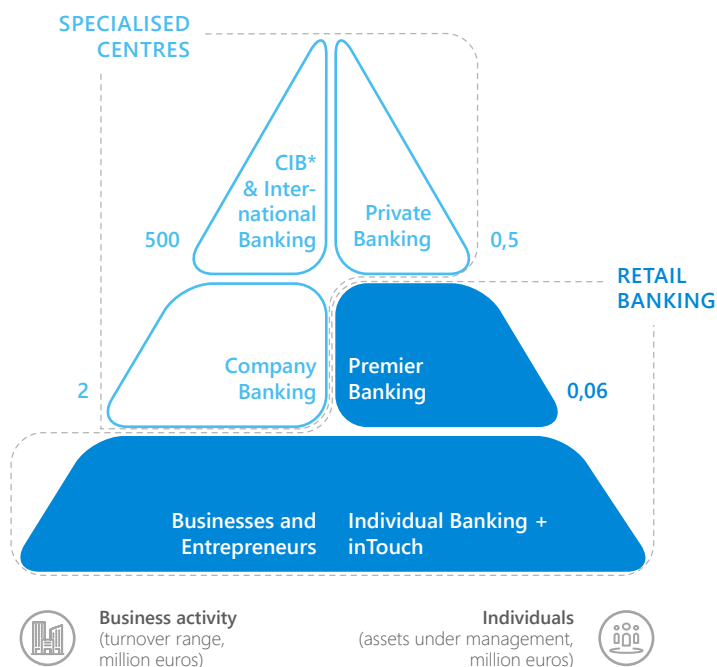


*Figures as at November 2021.
**Figures as at September 2021.

Business model

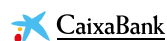


CaixaBank is the only Spanish bank with six business areas certified by Aenor



>> RETAIL BANKING

INDIVIDUAL BANKING



Individual customers with a position of up to €60,000.

Agreement with a new strategic partner, EDP, to allow customers to access solar power technology.

Hard indicators

>> 12.2M loyal customers

>> 9M omni-channel customers (branch, ATM and digital)

>> 84.9 experience index (scale of 0-100)

>> 88.3% customers with an assigned manager

PREMIER BANKING



Private customers with a position of between €60,000 and €500,000

Launch of the Gama SI mutual funds, with impact objectives linked to the SDGs.

Hard indicators

>> 86.9 experience index (scale of 0-100)

>> 28 Store Premier centres

>> 3,900 specialised managers**

>> 849,374 customers advised

BUSINESSES AND ENTREPRENEURS



Self-employed customers, professionals, businesses and micro-businesses with a turnover of up to €2 M

Creation of a new range of products and services: Food&Drinks, Pharma, FeelGood and DayOne.

Hard indicators

>> 83.9 experience index (scale of 0-100)

>> 44.3% penetration among self-employed workers***

>> 3,346 business managers

>> 32.3% market share among stores with turnover <€1M

>> 44.4% penetration among micro-enterprises***

>> 83 Store centres for businesses

>> 506 micro-enterprise managers

* Corporate & Institutional Banking. Also includes financial sponsors.

** Including CaixaBank + Bankia managers.
*** As at November 2021

» SPECIALISED CENTRES



PRIVATE BANKING



Individual customers with a position of **more than €500,000**

The **Social Value Project** provides solutions in the areas of Philanthropy and Socially Responsible Investment (SRI).

Launch of the **Gama SI mutual funds**, with impact objectives linked to the SDGs.

Hard indicators

» **88.4** experience index (scale of 0-100)

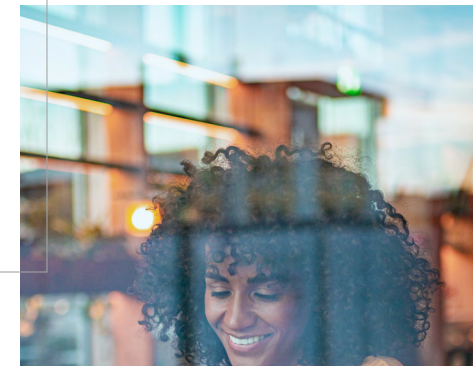
» **€114,619 M** in funds and securities under management

» **47,712** fund purchases through Ocean

» **95 %** of customers advised

» **€22,958 M** in discretionary portfolio management

» **€16,874 M** in Wealth balances in Spain



CIB & INTERNATIONAL BANKING



Corporate customers with a **turnover of more than €500 M, financial sponsors, institutions and international customers**

Development of a **methodology** based on the Cambridge Institute for Sustainability Leadership and UNEP FI Guidelines, to offer an ESG advisory service for corporate and institutional clients.

Hard indicators

» **€81,033 M** in investment

» **€3,993 M** investment in renewable energy projects*

» **1,660** agreements with correspondent banks

» **€10,986 M** in sustainable finance*



BUSINESS BANKING



Business customers **with between €2 and €500 M in turnover**

Creation of a **portal and a search engine** for customers and non-customers in relation to NextGenerationEU funds.

Hard indicators

» **87.4** experience index

» **23.7 %** market share in lending to companies*

» **31.5 %** received | **39.2 %** issued share of international guarantees*
★ #1 LEADERS

» **€55,678 M** investment

» **28.9 %** factoring and reverse factoring*
★ #1 LEADERS



Specialised service in the **tourism and hotel market**

» **€2,525 M** in new lending to the sector



Brand that enhances specialisation in the **real estate development sector**

*Data include new projects as well as refinancings.

» SPECIALISED VALUE PROPOSITION

AgroBank

Customers belonging to the **agri-food sector**, covering all links in the value chain: **production, transformation and sales.**

Extension of the collaboration agreement **with the Ministry of Agriculture, Fisheries and Food** to jointly promote the sector over the coming years.

Adherence to the **National Rural Network of the Ministry of Agriculture, Fisheries and Food** to support rural municipalities and promote rural development while avoiding financial exclusion.

Alliance with the European Innovation Council (EIC) to accelerate the digitalisation of the agricultural sector by implementing innovation solutions in Spain for the best European start-ups.

AgroBank Diversity Programme for diversity and to promote the role of women in rural areas:

1. Specific agreements with **AFAMMER** and **FADEMUR**.
2. Training for **women's access to the governing bodies of agri-food cooperatives.**

» **503,562**
customers

» **45.3% market share**
and penetration among
agricultural self-
employed workers

» **1,175 branches**
specialised in the
agri-food sector

» **€17,391M**
in new financing to
customers in the
segment

» **1,650 rural**
branches in towns
with fewer than 10,000
inhabitants



Promoting the transmission of scientific and technical knowledge between academic institutions and professionals in the sector.

- Development, alongside **CaixaBank Dualiza**, of actions with the aim of uniting training and agriculture and preparing future professionals in the sector through vocational training.
- **Third study of the agri-food sector**, by CaixaBank Research.

dayone

New concept of financial services exclusively created to accompany global start-ups and scale-ups operating in Spain and promising high growth potential.



Supporting the **development of young innovative companies** with strong growth potential.

15TH EDITION (2021)



763
participating companies
from **Spain and Portugal**



€0.8 M
in awards
in cash, international training
and visibility

Stakeholders

TRUST



20.7 M
customers
of the CaixaBank Group



Financial Culture Plan



4,997 volunteers
at the CaixaBank
Volunteers Association



**MAIN BANK FOR 32 % OF
SPANISH CITIZENS**

» SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK'S CONTRIBUTION:



No poverty

- CaixaBank Volunteering
- Financial Culture Plan
- Support for the community
- Active housing policy



Health and well-being

- Collaboration with GAVI Alliance through the "la Caixa" Banking Foundation



Quality education

- Financial Culture Plan
- Workforce training
- Aula Programme



Gender equality

- Wengage Programme
- Adherence to the United Nations Women's Empowerment Principles
- Sponsorship of women's sports



Decent work and economic growth

- Professional development of CaixaBank Group employees
- Jobs created through purchasing from suppliers
- Recruitment from special employment centres



Partnerships for the goals

- Strategic alliance with the "la Caixa" Banking Foundation
- CaixaBank Volunteering
- Adherence to the United Nations Women's Empowerment Principles
- CaixaBank Chair on Sustainability and Social Impact at IESE Business School

Customers

» LEADER IN RETAIL BANKING



20.7 M
CaixaBank Group
customers

» **18.9 M**
customers at **CaixaBank**

» **43%**
#1 penetration among retail
customers

» **1.8 M**
BPI customers

» **32 %**
Main bank for retail
customers

» CUSTOMER EXPERIENCE

» **54.2%**
Net Promoter Score*

» **86.3**
Experience **Index****

» **34.9%**
loyal customers**

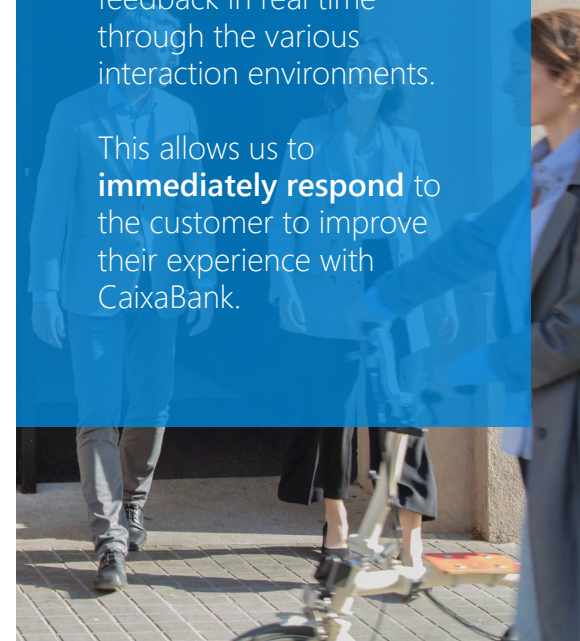
» **91.4**
BPI Individuals Experience
Index

» **10,034,005**
users contacted

Evolving towards
a **real-time**
listening model

obtaining customer
feedback in real time
through the various
interaction environments.

This allows us to
immediately respond to
the customer to improve
their experience with
CaixaBank.

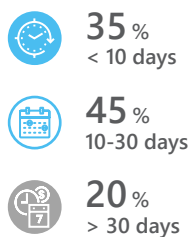
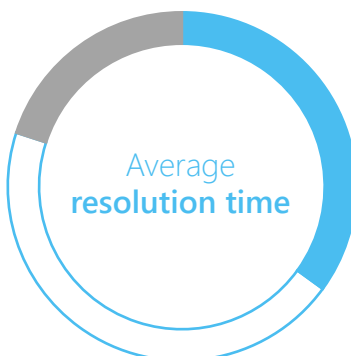
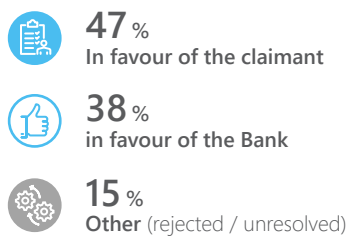
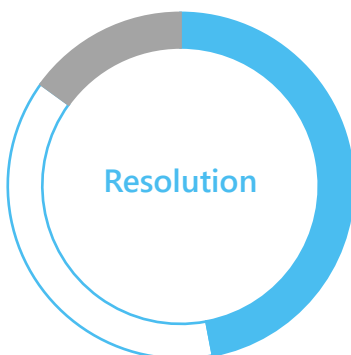
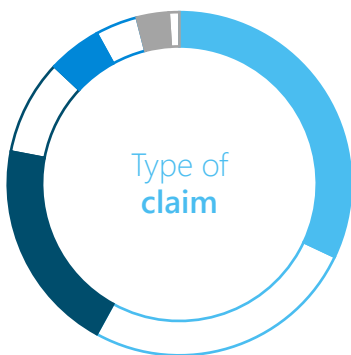


*Collects customer feedback in real time in the branch environment.

** IEX Experience Index (scale of 0-100).

*** % of total customers surveyed who simultaneously give scores of 9 or 10 for experience, loyalty and word of mouth.

>> COMPLAINTS MANAGEMENT




>> COMPLAINTS RECEIVED


Complaints received	2021	2020
Customer Service - CaixaBank	239,347	209,048
Claims and complaints filed with the supervisors' claims services	3,720	2,639
Bank of Spain	3,363	2,288
Spanish Securities Market Regulator	183	172
General Directorate for Insurance and Pension Plans	174	179




Shareholders and investors

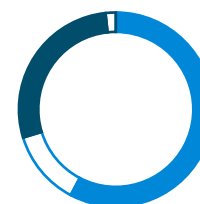
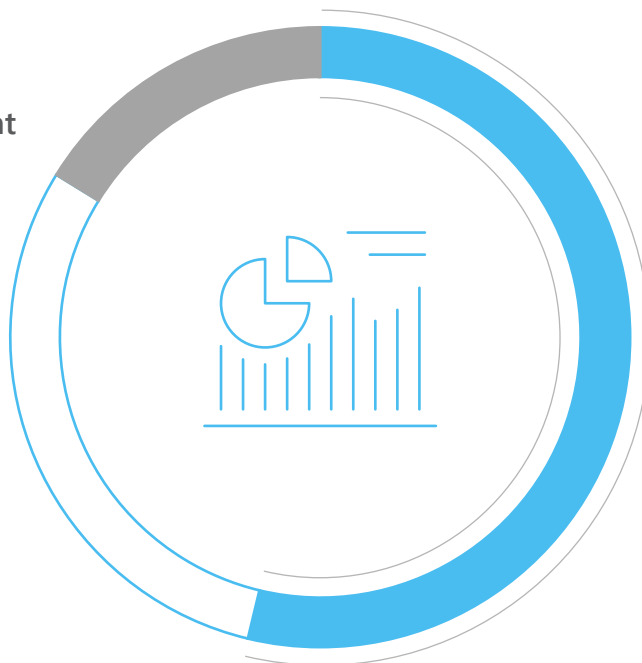
» BREAKDOWN OF SHARE CAPITAL


 **53.7 %**
Free float for management purposes*


 **30.0 %**
"la Caixa" Banking Foundation**

 **16.1 %**
FROB***

 **0.1 %**
Shares held in treasury and in the hands of Board members



 **57.7 %**
International institutional investors

 **12.6 %**
National institutional investors

 **28 %**
Non-controlling interests

 **1.7 %**
Employees

» MARKET CAP AND REMUNERATION

» €19,441 M
in stock market capitalisation****

» €0.1463 /share
dividend in 2021*****

» 50% cash pay-out
dividend in 2021*****

 **663,457**
shareholders

*Number of shares issued less treasury shares, shares held by members of the Board of Directors and shares held by "la Caixa" Banking Foundation and the FROB.

**Stake held, according to the notification filed with the CNMV on 29 March 2021, through Criteria Caixa, S.A.U.

*** Stake held, according to the notification filed with the CNMV as at 30 March 2021, through BFA Tenedora de Acciones, S.A.

**** Excludes treasury shares. The market capitalisation figure is as at 31 December 2021.

***** Dividend out of 2021 profits agreed by the Board of Directors to be proposed to shareholders at the next AGM. Equivalent to 50% pay-out on adjusted net attributable profit, excluding the impact of the merger with Bankia.

***** Pay-out on the earnings of the CaixaBank Group and Bankia, adjusted for the coupon payments of both banks, the reclassifications of OCIs against P&L and the amortisation of intangible assets with a neutral impact on capital adequacy, in line with the ECB's recommendation.

» RETAIL INVESTORS

INFORMATION

» **+230,000 shareholders**
informed monthly via the
Shareholder Newsletter

» **2,891 shareholders**
connected during the **7 virtual
corporate meetings**



**Rankia Award for the Best Shareholder
Service 2020** thanks to its Shareholder
Space and financial outreach work.

SHAREHOLDER ADVISORY COMMITTEE

Pioneering initiative in Spain.

» **12 members**

Aula

» **12 Aula podcasts**
on financial training, with
6,723 reproductions

» **6 Aula Talks videos**
with **7,070 views**

» **11 webinars** for shareholders
with **7,323 in attendance**

» **Publication of the
Operation Merger comic**

» INSTITUTIONAL INVESTORS AND ANALYSTS

INSTITUTIONAL INVESTORS

» **82%** of the **institutional
free float** is in the hands of
foreign investors

» **406 meetings** with
investors at roadshows and
conferences

Institutional Investor Awards

Financial analysts voted CaixaBank's
management team,
as well as its investor relations team, as the best
in European banking in 2021

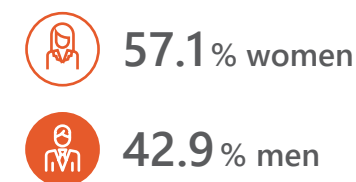
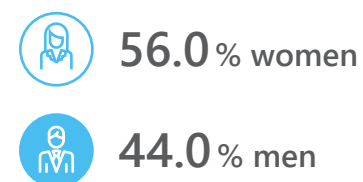
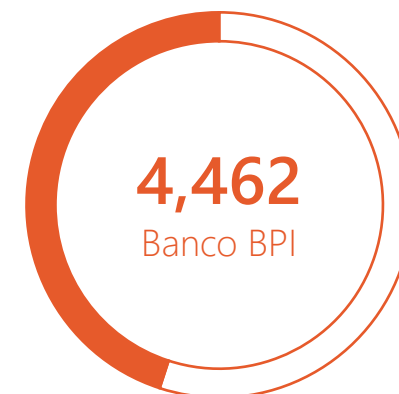
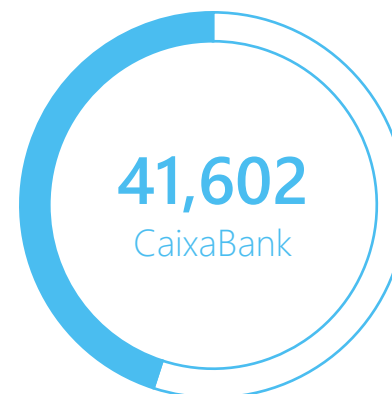
ANALYSTS

» **32 analysts**
follow the CaixaBank share and
receive personal attention

» **344 analyst reports**
on CaixaBank published, including
sector reports

Employees

>> WORKFORCE



>> **99.9 %** of executive positions filled internally at CaixaBank

>> **100 %** of CaixaBank Group workforce adhered to a collective agreement

>> **588** employees with disabilities at CaixaBank Group

>> **41.3 %** women holding management positions at CaixaBank**

>> **40.0 %** female Board members

>> **1.05 %** pay gap at the CaixaBank Group***

*Includes CaixaBank and subsidiaries in Spain as well as BPI, BPI Vida e Pensões and BPI Gestão de Activos, following integration within VidaCaixa and CaixaBank Asset Management, respectively.

**Based on branch A and B sub-directorate. Perimeter CaixaBank, S.A. pre-merger.

***The gender pay gap is calculated by comparing salaries between employees with the same seniority in the company, who perform the same function or position and who are at the same level. This allows similar jobs to be compared.

» TRAINING

More than €12 M invested in training

QUALIFIED TEAM

» **3,943,021**
training hours

» **98.2 %**
online training

» **81,8 hours**
of training per employee

» **32,088 CaixaBank employees** certified in MiFID II*

» **30,664 CaixaBank professionals** certified in the Mortgage Law

» **27,854 CaixaBank employees** have completed ESG** training

Training for the **integration of employees from Bankia:**



3 phases



8 itineraries



2.4 M
training hours

Training in **sustainable investment** for employees from the Private Banking segment:



+1,000
people with
certified training



25 hours
of training carried
out jointly with the
BSM_UPF



Eligible for
certification/
qualification

» REMUNERATION



98.8 %
CaixaBank employees
with variable remuneration
linked to quality of service



€2,790 M
in wages and salaries

» **Healthy Company**
Project that reaffirms the Bank's commitment to the safety, health and well-being of the workforce

MAIN COURSES CARRIED OUT IN THE REALM OF RESPONSIBLE PRACTICES

	Linked to remuneration
Crime Risk Prevention at CaixaBank	✓
Marketing of Insurance Products and Social Prevention Products	✓
Anti-Money Laundering and Counter-Terrorist Financing	✓
ESG (Environmental, Social and Governance)	✓

* Markets in Financial Instruments Directive II.
** Environmental, Social and Governance.

Suppliers

» VALUE CHAIN



57,108 jobs
generated through
purchasing from suppliers
in Spain*



6,738 jobs
generated through
purchases from suppliers
in Portugal

» SUPPLIERS

» **3,390**

CaixaBank Group
suppliers*

» **22.1 days**

average payment
period

» **97 %**

local suppliers
in Spain

» **€2,979 M**

billed by CaixaBank
Group suppliers**

» **882 suppliers**

to have completed
the approval
process in 2021

» **€7.3 M**

in volume awarded
to SEC***, one of
the entities with the
highest volume in
Spain

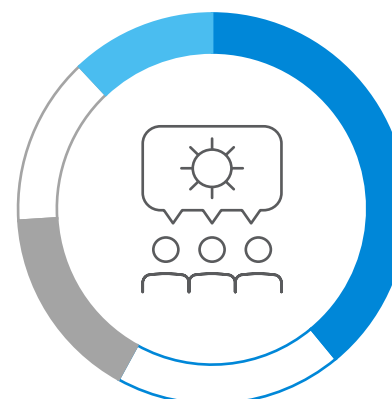
» PURCHASING PROCESSES

» **851 purchasing**

processes

» **€636M**

negotiated



39 %
IT

19 %
Professional services

16 %
Marketing

14 %
Facilities & Logistics

12 %
Construction

* Source: CaixaBank Research, based on the added value of CaixaBank's activity, Spanish GDP, employment according to Spain's national accounts and figures on productivity per employee and based on the input-output tables of Spain's National Statistics Institute (INE), with data from the fourth quarter.

** Data incorporated as of the merger date.

*** Special employment centers.

» CERTIFICATIONS

» 1,402 suppliers with certified environmental management systems or ISO 14001 certified

No suppliers that may potentially have a significant negative social or environmental impact have been identified.

» OHSAS18001/ISO45000 certification and SA8000/BSCI/ Responsible Business Alliance

certification and/or social audit. Since, new supplier certifications have been considered in the sustainability registration-approval process.

» Contracts with suppliers include a specific clause on human rights.

» RESPONSIBLE ACTION

Procurement Principles

A balanced partnership framework between CaixaBank and its suppliers, fostering stable commercial relations that are coherent with the values of CaixaBank.

Supplier Code of Conduct

Core values and principles that CaixaBank suppliers must adhere to.

CaixaBank requires its suppliers to respect human and labour rights and encourages them to include them in their own value chain.

» 30 audits carried out, including all categories of purchases* and corrective measures defined

» PURCHASING PROCESS



Procurement
principles



Procurement
standard



Supplier code
of conduct



Registration



Approval



Award



Bidding



Contract



Provision of
services



Monitoring

Society

» PROMOTING FINANCIAL CULTURE

Through initiatives aimed at different audiences, the Bank aims to improve people's financial literacy and help them make better decisions that will increase their well-being.



Online platform offering **useful information and financial literacy initiatives.**

Since 2018 CaixaBank has been part of the Funcas-Educa Financial Education Stimulus Programme, promoted by CECA and the Funcas Foundation. Its aim is **to improve the level and quality of financial literacy within Spanish society.**

mucho por hacer

Informative and awareness-raising content disseminated in the main digital media. It connects financial concepts such as savings, investment and insurance with the life stories of well-known people in our society.

» **408 M**
impacts in digital media

» **24.7M**
views of audiovisual content

Financial TIPS

Short videos aimed at young audiences through apps and social networks.

» **8 videos** posted in-app

» **5 M** views

Aula

Training programme on **economics and finance** aimed at CaixaBank shareholders.

» **11 webinars**
for shareholders with **7,323 attendees**

» **6 Aula Talks-courses**
for shareholders with **7,070 views**



Operation Merger comic

To find out what a corporate merger is about



elBullifoundation

Intensive face-to-face course on "Restaurant Management". Courses for customers from the hospitality sector in collaboration with elBullifoundation.

» **2 courses**
carried out

» **110 attendees**
in total

» **36 training**
hours delivered

CaixaBankLab | Campus

Management recipes with Ferran Adrià digital supplement to the intensive "Restaurant Management" course.

» PROMOTING FINANCIAL CULTURE



Generating and extending **knowledge** through economic research and analysis.



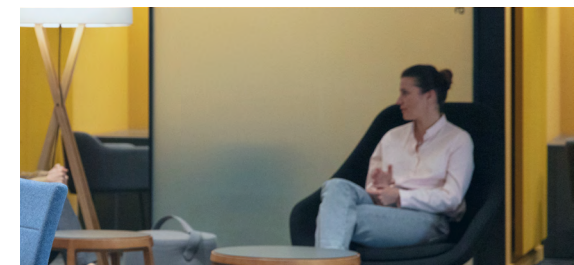
826
articles published



99
conferences held



4,830
followers on Twitter
@CABK_Research



CaixaBank talks

Talks on savings, protection and financial planning in different life situations.

» **23** conferences held

» **4,032** attendees



Research and dissemination of knowledge and trends in the fields of sustainability and social impact, aimed at the business sector. Topics addressed: circular economy, corporate ESG engagement, environmental taxonomy and green financial products.



3
notebooks published



3
webinars by experts broadcast



17,099
webinar views



Workshops on basic finance in face-to-face and digital format.



Young people
17,621 in attendance | **1,096** workshops



Talks on financial literacy
2,137 in attendance | **181** workshops



Adults at risk of social exclusion
5,069 in attendance | **441** workshops



persons with intellectual disabilities
1,806 in attendance | **161** workshops

» SOCIAL INITIATIVES

With allies

ALLIANCE WITH "LA CAIXA" BANKING FOUNDATION

Social activities with "la Caixa" Banking Foundation



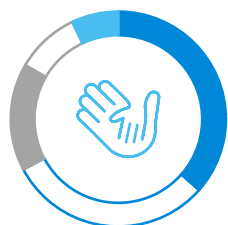
€40 M

from "la Caixa" Banking Foundation

has been channelled by the CaixaBank branch network to benefit **local social entities**

» **7,607 initiatives**

aimed at local charity organisation projects:



2,775 Illness and disability



2,339 Interculturality and social exclusion



1,227 Poverty



731 The elderly



535 Job market integration and other

» **6,427 entities**

#NoHomeWithoutFood

In collaboration with the Food Bank and "la Caixa" Banking Foundation.

» **€2.3 M contributed** to **Food Banks** across all of Spain

» **€1.3 M in donations** raised

» **A further €1 M** provided by "la Caixa" Banking Foundation

School kits

In partnership with the CaixaProinfancia programme of "la Caixa" Banking Foundation

» **Delivery of 126,512 school kits** to socially vulnerable children

ALLIANCES WITH LOCAL FOUNDATIONS

» **€3.2 M invested** in social and environmental calls for grants

» **11 local foundations**



OTHER ALLIANCES

» **€700,000 invested in** employment programmes for vulnerable groups in partnership with:



» SOCIAL INITIATIVES

"la Caixa" Foundation



CaixaBank

CaixaBank actively collaborates in the **dissemination and promotion of the programmes** and initiatives driven by "la Caixa" Banking Foundation.



"la Caixa"
Banking Foundation,
with a **budget of €510 M**

for 2021, is once again the Spanish private foundation that allocates the most resources to social activities

GAVI, THE VACCINE ALLIANCE

CaixaBank collaborates through "la Caixa" Banking Foundation to actively disseminate the childhood vaccination programme among customers and employees.

» **2,595** participating companies

>> SOCIAL INITIATIVES



The "la Caixa" Banking Foundation and BPI have **run initiatives in the social, education and research fields.**

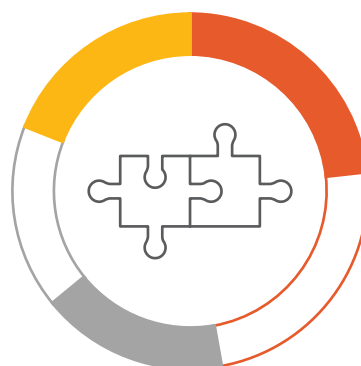
| SOCIAL PROGRAMMES

>> **€4 M**
in investment

>> **142**
projects supported

>> **22,394**
beneficiaries

| Distribution by type (no. of projects)



33
Capacitar,
Autonomy for people with disabilities



24
Rural,
Social activities in rural areas



27
Children,
Living in poverty



34
Seniors,
Active and healthy ageing



24
Solidarity,
Job market integration and fight against exclusion

DECENTRALISED SOCIAL INITIATIVE

2021



>> **42,217** direct beneficiaries

>> **188** projects

Financed with €1.2 M
by "la Caixa" Banking Foundation,

the second edition of the ISD* aims to support social projects at local level through the BPI Commercial Networks across all districts and counties of the Azores and Madeira, selecting the best local social projects.

| #TODOSJUNTOS INITIATIVE

>> **€2.5 M** used to acquire food

To provide food aid to the most disadvantaged families in the wake of the COVID-19 crisis, together with nine other banks and more than 30 companies.

*Decentralised Social Initiative.

» SOCIAL INITIATIVES

Own projects

FUND RAISING

Free donation **collection service for social** organisations.

» **€21M**
raised

» **159 social**
entities supported

» **255 worthy cases**
supported

EL ÁRBOL DE LOS SUEÑOS — THE TREE OF DREAMS

Customers and employees make the Christmas **dreams of vulnerable children come true.**

» **26,412 children in Spain**
received a present

» **3,633 participating branches**
in Spain

REUTILÍZAME

Channelling the **donation of surplus** materials from the CaixaBank Group and customer companies to social entities.

» **159 donations**

» **141 beneficiary**
charity organisations

» **15,873 articles**
donated

PLANT YOUR PROJECT

Programme aimed at CaixaBank Group employees. **Financial support is given to social projects of entities** with which the employee is linked or participates as a volunteer.

» **€600,000**
in investment

» **40 winning**
projects

Voluntariado CaixaBank

Since 2005, employees and former employees of the CaixaBank Group, "la Caixa" Banking Foundation and Criteria, as well as their customers, family and friends, have shared an interest in improving society and have got involved in volunteering activities focused on **Education, Digitalisation** and **Support**, both in the workplace and through mentoring and care for the elderly, and the **Environment**.

» **4,997 volunteers**

» **170,133 beneficiaries**

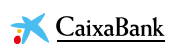
» **5,700 activities**
carried out

» **72,463 hours**
of volunteering



>> DIVERSITY

| Functional diversity



>> **Transversal programme**
to develop and promote the value of diversity and inclusion both inside and outside of CaixaBank

>> **Inclusive policy**
for people with disabilities

>> **588 employees with disability**
in 2021

>> Improving quality of life for those with disabilities and their families

PRÉMIOS BPI "la Caixa" | 2020
CAPACITAR

| SPONSORSHIPS AND AGREEMENTS



Agreement with the Spanish Paralympic Committee
to support Paralympic athletes on their way to the Tokyo 2021 Games.



>> Sponsor of **wheelchair basketball**

>> **Sponsorship of European Diversity Month**,
an initiative of the European Commission and of the EU Platform of Diversity Charters

>> **Collaboration agreement**
with the FEDDF*



CaixaBank has been recognised by **the Másfamilia Foundation with the EFR (family responsible business)** certification, making it the first Spanish financial institution to obtain the A level of excellence



CaixaBank has obtained the highest score
in the world in the 2021 Bloomberg Gender Equality Index

*FEDDF – Spanish Federation of Sports for People with Physical Disabilities.

>> DIVERSITY

| Gender diversity

Empowering women to raise awareness and involve the entire workforce, contribute to HR processes and visualise diversity through initiatives such as:

>> **56.0% female**
employees

>> **41.3% of management**
positions held by women*

>> **40.0% female**
Board members

| FEMALE MENTORING

- ClostinGap alliance cross-mentoring programme
- 1st Edition of the Lead Mentoring CaixaBank & AED

| BREAKFASTS WITH TALENT

Sessions to share experiences focused on women in the lower management segment.

| IN-HOUSE NEWS

Published in PeopleNow. Creation of an exclusive news channel and a private community to work on diversity in a transversal way.



Equality plan

Agreement with **100% of the union representation** that expands the commitments of the 2020 Equality Plan

The following were signed together with the **Equality Plan:**



Protocol on
work-life
balance



Protocol on
harassment and
mediation



Protocol for
unmarried
couples



*Based on branch A and B sub-directorate. Perimeter CaixaBank, S.A. pre-merger.

>> DIVERSITY

| Knowledge sharing

| LEADERSHIP AND ENTREPRENEURSHIP

- >> **Rewarding the careers of** self-employed women in Spain



- >> Honouring the **leading businesswomen in Spain. 5th Businesswoman Awards**



- >> **Alliance of companies** acting as a reference cluster in close cooperation between the public and private sectors



| INNOVATION AND EDUCATION

- >> **Alliance with Microsoft Ibérica** to award prizes to the best students pursuing STEM* studies



- >> **Live, face-to-face and online talks** on innovation topics with a gender perspective



- >> **Award for the best Master's Final Project** carried out by a student with a theme related to agriculture, livestock or food, especially in the areas of innovation, quality or safety

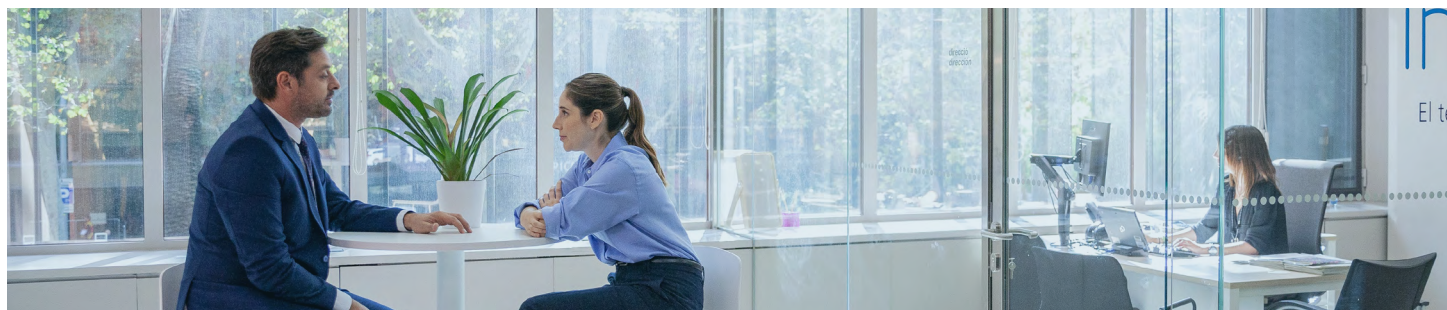


- >> **One of the entities adhered to the STEAM Alliance for Female Talent "Girls in Science"**, an initiative led by the Ministry of Education and Vocational Training to promote STEAM** vocations among girls and young women



| SPORT

- >> **Sponsorship of women's sport** and creation of content to give visibility to female athletes: **Spanish women's national football and basketball team**



* Science, technology, engineering and mathematics.

** Science, technology, engineering and mathematics in connection with the arts and humanities.

» ACCESSIBILITY

The aim is to create an **accessible omni-channel** experience, removing any physical or sensory barriers.

| Principles in product and service design



Perceptible

Senses

The content can be perceived by the different senses



Operable

Motor, voice

Can be used with standard peripherals or specialised support products



Understandable

Cognitive

Content that is easy to understand, avoids or helps to solve errors



Robust

Technology

Content can be used by different user devices

| BRANCHES

» **86 % accessible**
branches

» **16 branches**
made barrier-free
in 2021

| ATMS

» **100 % of ATMs**
are fully accessible

» **100 % of ATMs**
feature sign language
support

| WEBSITE

» **Only commercial banking portal with accessibility level AA** of the W3C-WAI Web 2.0 Accessibility Guidelines for Web Content 2.0

| APP

» Under the **Accessibility Guidelines, WCAG 2.0***

» **Continuous flow of collection and management of isolated improvement points**, identified from user complaints or internal reviews

» VoiceOver (iOS) and TalkBack (Android) **navigation design** for voiceover of all on-screen information and actions

ILUNION carries out reviews and audits to identify points for improvement

*Web Content Accessibility Guidelines of the World Wide Web Consortium.

» ACCESS TO HOUSING

Active support policy for first-time homebuyers

Adhered to the government-approved **Code of Good Practice** for the viable restructuring of mortgage-backed loans for first-time buyers.

SOCIAL HOUSING

In 2021, the **Impulsa** programme was further consolidated with the aim of helping to improve the socio-economic situation of tenants. The main benefits for the tenant include social support to help with their reintegration into the labour market (they are referred to the Incorpora programme of the "la Caixa" Banking Foundation) and support in managing their household bills and other aid.



» **13,235** social housing rental programme (including 1,079 contracts under the centralised programme of "la Caixa" Banking Foundation)



7,996 in non-subsidised housing units (average monthly rent of €219.8)



4,160 subsidised housing units (average monthly rent of €261.5)

MORTGAGE CUSTOMER SERVICE (MCS)

Service created in 2013 providing a **free customer service telephone helpline for customers** whose homes are subject to a foreclosure notice.

» **2,216** cases reviewed by the MCS in the current year

» **26,879** cases reviewed by the MCS since its launch (2013)



Responsible business

COMMITMENT



€953 M in microcredits
and other loans with
a social impact



Recognised by the United Nations
with the highest rating in
sustainable investment (A+)



Europe's largest issuer of SDG-linked bonds



ADHERENCE TO THE NET ZERO BANKING ALLIANCE

» SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK'S CONTRIBUTION:



No poverty

- Microcredits and other finance with a social impact
- Inclusive finance
- Socially Responsible Investment Project



Affordable and clean energy

- Green bonds



Decent work and economic growth

- Social bonds
- European Clean Hydrogen Alliance



Industry, innovation and infrastructure

- Green bonds



Responsible consumption and production

- Net Zero Banking Alliance
- Adherence to the United Nations Principles for Responsible Investment
- EcoFinancing lines and renewable energies
- Socially responsible investment
- 2019-2021 Environmental Management Plan
- Reduction and offsetting of CO₂ emissions



Climate action

- Net Zero Banking Alliance
- Adherence to the UNEP FI global alliance and the Principles for Responsible Banking
- Member of the Board of the Spanish Green Growth Group
- Supports the work of the Task Force on Climate-Related Financial Disclosures
- Adherence to *Climate Action 100+*
- Funding for renewable energy projects
- Equator Principles
- 2019-2021 Environmental Management Plan
- Green bonds



Partnerships for the goals

- Net Zero Banking Alliance
- Adherence to the Collective Commitment to Financial Health and Inclusion
- Adherence to the UNEP FI global alliance and the Principles for Responsible Banking
- Member of the Board of the Spanish Green Growth Group
- Supports the work of the Task Force on Climate-Related Financial Disclosure
- Driving 100% renewable energy use as RE100 signatories
- Adherence to *Climate Action 100+*

Microcredits and other finance with a social impact



CaixaBank's social bank is a benchmark **institution in microcredits**

MicroBank was founded in 2007 with the aim of covering the financial needs of groups that have limited resources, providing products tailored to their needs.



107,222
microcredits
and other loans with
a social impact



€953 M
total volume



270 active
collaborators

» SUPPORT FROM LEADING EUROPEAN INSTITUTIONS



» **MicroBank's strategic vision is to be the best European bank in the provision of finance with a social impact**

» MISSION

Contributing to progress and the wellbeing of society by providing financing to groups and projects that have a positive social impact.

| MicroBank. Value proposition

- Supporting access to credit
- Driving financial inclusion
- Specialisation
- Partnerships with institutions

| CaixaBank. Branch network operational support

- Single shareholder and financial support

» MAIN FINANCING OPTIONS | MicroBank



Microcredits



Other financing with social impact

FAMILIES

Projects associated with personal and family development requested by account holders with a combined income equal to or less than €19,300*.

» **86,859**
loans granted

» **€547M**
in volume

» **€6,296**
average amount

BUSINESSES

Unsecured loans of up to €25,000 to begin, extend or consolidate projects. Aimed at entrepreneurs and microenterprises that may struggle to access finance.

» **15,221**
loans granted**

» **€196M**
in volume

» **€12,870**
average amount

» ECONOMIC DEVELOPMENT AND JOB CREATION



17,007 jobs

created by supporting entrepreneurs through MicroBank



0.87 jobs

created for every microcredit



6,672 new businesses

started up

*To determine the income level, the Public Indicator of Multiple Effect Income (IPREM) has been taken into account.

**Includes specific COVID-19 facilities.

» MAIN FINANCING OPTIONS | MicroBank



Microcredits



Other financing with social impact

Loans aimed at **projects that generate a positive social impact on society**, in sectors such as the social economy, health, education and innovation.

» **5,142**
loans granted

» **€210 M**
in volume

» **€40,837**
average amount

Highlights:

» **Innovation loan**
Aimed at business projects that demonstrate innovation, whether in their products, services or management models

» **Education loan**
Aimed at students who are looking to finance the costs of pursuing a master's degree or postgraduate studies

» **EaSI Social Enterprise loan**
Aimed at social institutions and enterprises that have a measurable positive impact

» **Health loan**
Loan to finance medical treatments and temporary assistance to people suffering from a mental health pathology (eating disorders, behaviour disorders, etc.), with the aim of helping to improve their quality of life and personal autonomy



Inclusive finance

As part of its commitment to proximity and quality of service, CaixaBank, in collaboration with social organisations, has designed financial services and products to meet the specific needs of the third social sector

CaixaBank has the following financial services value propositions for social organisations and vulnerable groups:



211,432
social account /
integration account



Solutions
for people with
disabilities



Support
for the Third Social Sector



NGO cards

» Creation of an
internal guide
to facilitate the
procurement
of products for vulnerable people
or those with special needs



Socially Responsible Investment

Launch of a **new range of investment funds and pension plans**, Gama SI Soluciones de Impacto, with the highest sustainability rating according to European regulations.



The SI Range is a solution with a positive and measurable impact on people and the environment, contributing to achieving the 17 UN Sustainable Development Goals.

BlackRock's Fundamental Equity Impact team will advise on impact equity funds.



The CaixaBank Group, through VidaCaixa and CaixaBank Asset Management, has become the first in Spain to receive Sustainable Finance Certification under ESG (Environmental, Social and Corporate Governance) criteria from AENOR.

VidaCaixa and CaixaBank Asset Management follow the TCFD recommendations on climate risk management.

» LIFE INSURANCE AND PENSION PLANS



Leader in the insurance sector in Spain

SPAIN*

» €106,032 M
in customer funds
under management

» €10,059 M
in premiums and
contributions marketed

» €4,216 M
in benefits paid

» 33.9 %
market share in life
insurance***

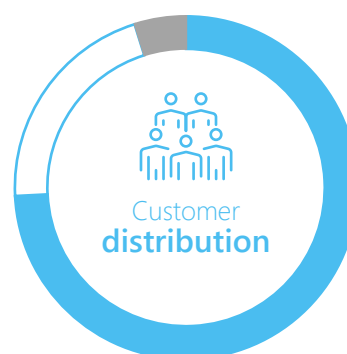
» 33.9 %
market share in
pension plans

PORTUGAL**

» €7,978 M
in customer funds
under management

» 12.3 %
market share in life
insurance

SPAIN + PORTUGAL



» 4.6 M
Retail customers

» 1.3 M
Large companies and
segments

» 0.3 M
SMEs and self-employed
workers

- First Spanish insurer to join the **Net Zero Asset Owner Alliance**.
- The strength of Bankia's business and the integration of its pension business has helped to cement its **leadership in the insurance sector in Spain**.
- It is the insurer that **pays out the most in compensation in Spain**.

*Includes the life and pension plan business of VidaCaixa, S.A. and the pension plan business from Bankia, integrated into VidaCaixa in November 2021. On 29 December 2021, CaixaBank announced the formalisation of an agreement with the Mapfre Group to acquire 51% of Bankia Vida. Following the acquisition, CaixaBank will hold 100% of the company's capital. Bankia Vida is expected to be sold in the first quarter of 2022 to VidaCaixa, as the head of the insurance group.

**Includes the life business and pension plans of BPI Vida e Pensões, wholly owned by VidaCaixa, S.A.

*** Technical provisions. Includes the information on Bankia Vida, a subsidiary of CaixaBank, S.A.

INTEGRATION OF ESG RISKS*

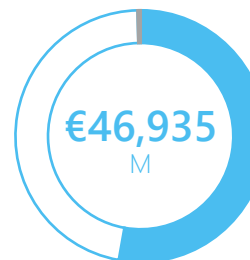


100 % of assets under management with ESG aspects taken into account at 31 December 2021 (according to UNPRI criteria)



47.2 % of assets** will have a high sustainability score under the SFDR (Articles 8 and 9) (€22,165 M)

Equity distribution of products under SFDR (pension plans in Spain)



52.8 % (€24,770 M)
Assets and products classified under Article 6



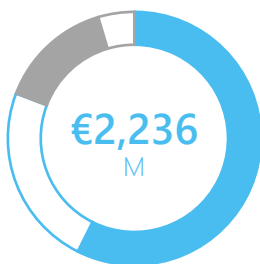
46.8 % (€21,970 M)
Assets of sustainability-rated products (Article 8)



0.4 % (€195 M)
Assets of sustainability-rated products (Article 9)

IMPACT***

Exposure to sustainable bonds



€1,283 M
Exposure to green bonds



€327 M
Exposure to social bonds



€523 M
Exposure to sustainable bonds



€103 M
Exposure to sustainability-linked bonds



2.97 % portfolio exposure to economic activities considered to be CO₂ intensive

PROXY VOTING***

» **494 general meetings** voted at during the year

» **19 general meetings** at which shareholders voted against board members due to concerns over ESG matters or climate change

» **117 general meetings** at which shareholder resolutions were voted in favour of

» **61 general meetings** at which shareholder resolutions on environmental and social issues were voted in favour of

ENGAGEMENT***

» **6 collective dialogues**

» **44 dialogues** with companies on ESG matters

» **286 ESG Due Diligences** with external managers

» **15 dialogues** with external managers on ESG matters

» **11 % companies** subject to engagement processes (direct)

» **82 ESG issues** addressed in the dialogues with companies

*Does not include information on BPI Vida e Pensões. The Portuguese subsidiary is in an advanced process of integration, although this did not extend to all of the assets at year-end. If we include the integrated portfolio originating from Bankia.

**Percentage calculated on plans affected by the SFDR, including EPSVs and Unit Linked.

***Includes BPI Vida e Pensões. Dialogues include those still ongoing at 31 December as well as those initiated and completed in 2021.

>> SUSTAINABLE INVESTMENT SOLUTIONS



Leaders in asset management



SPAIN*



24.5 % market share
for mutual funds in Spain



€84,507 M in assets
under management



€44,164 M in discretionary
portfolio management

PORTUGAL**



17.2 % market share
for mutual funds in Portugal



€7,959 M in assets
under management



€4,090 M in discretionary
portfolio management

LUXEMBOURG***



€967 M in assets
under management



39.8 %
of women fund
managers to total managers

'Leader in Gender Diversity in Europe in the category of 20-50 managers' and 'Best Gender Representation 2021' by specialised magazine Citywire, being the only Spanish manager.

The only European fund manager to obtain the 'EFQM 500 Seal' for its strategy focused on excellence, innovation and sustainability.

*Includes the fund business, discretionary management portfolio and SICAVs of CaixaBank Asset Management SGIC and the business from Bankia Fondos, integrated into CaixaBank Asset Management in July 2021.

**Includes the mutual and real estate fund business and discretionary management portfolios of BPI Gestão de Ativos SGFIM, wholly owned by CaixaBank Asset Management.

***Includes the fund business and the SICAVs of CaixaBank Asset Management Luxembourg, S.A.

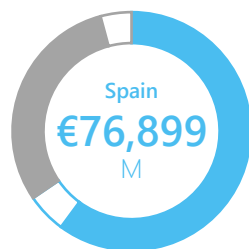
INTEGRATION OF ESG RISKS



100 % of assets

under management with ESG aspects taken into account at 31 December 2021 (according to UNPRI criteria)

Equity distribution of products actively marketed under SFDR



60.1 %
(€46,242 M)
Equity in the form of products classified under Article 6 (integrates)

5.4 %
(€4,118 M)
Equity in the form of products classified under Article 6 (does not integrate)

€30.3 %
(23,325 M)
Equity in the form of sustainability-rated products (Article 8 – promotes)

4.2 %
(€3,214 M)
Equity in the form of sustainability-rated products (Article 9 – impacts)

» **34.5 %** of equity will have a high sustainability rating according to SFDR (articles 8 and 9) (€26,539 M)



37.5 %
(€1,514 M)
Equity in the form of products classified under Article 6 (integrates)

0 %
(€0 M)
Equity in the form of products classified under Article 6 (does not integrate)

62.5 %
(€2,522 M)
Equity in the form of sustainability-rated products (Article 8 – promotes)

0 %
(€0 M)
Equity in the form of sustainability-rated products (Article 9 – impacts)

» **62.5 %** of assets will have a high sustainability rating according to SFDR (Articles 8 and 9) (€2,522 M)

IMPACT

Exposure to sustainable bonds



€2,372 M
Green bonds

€1,111 M
Sustainable bonds

€479 M
Social bonds

€269 M
Sustainability-linked bonds

PROXY VOTING

» **1,052** general meetings voted at during the year

» **20** general meetings at which shareholders voted against Board members on matters relating to ESG or climate risk disputes

» **138** general meetings at which shareholder resolutions were voted in favour of

» **61** general meetings at which shareholder resolutions on environmental and social issues were voted in favour of

ENGAGEMENT

» **2** collective dialogues*

» **115** dialogues with companies on ESG matters

» **230** ESG due diligences and dialogues with third-party managers

» **172** ESG issues addressed in the dialogues with companies



*Include those still ongoing at 31 December as well as those initiated and completed in 2021.

» SOCIAL VALUE PROJECT

A comprehensive solution for **Private Banking** clients in the field of **Philanthropy and Sustainable Investment**



DISSEMINATION, OUTREACH AND RECOGNITION

4th Edition of the Private Banking Solidarity Awards

To recognise the social commitment of customers. Two categories: **best project** and **best track record**.

4th Annual Report on the Social Value Project

Presenting the annual balance of the service together with articles by specialists to further the knowledge of philanthropy and sustainable investment.

PERSONALISED ADVICE ON PHILANTHROPY AND CSR

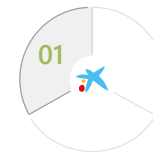
1st Report on Personal Philanthropy Profiles in Spain

To bring the figure of the **major benefactor** closer to society and to highlight the value of his or her contribution.

Environmental strategy



01 Sustainable business



» LOANS REFERENCED TO SUSTAINABILITY VARIABLES

Loans linked to ESG criteria where the conditions will vary depending on the achievement of sustainability objectives.

Leader in major transactions such as those of Acciona Energía or Roca, standing out for innovation in the incorporation of ESG criteria in short-term financing such as Gestamp's sustainable reverse factoring facility or Arval's sustainable renting.

» **92 transactions signed**
totalling **€10,832 M**

» GREEN LOANS

Loans with a positive environmental impact whose underlying is eligible projects or assets, including, notably: renewable energy, energy efficiency, sustainable transport, waste treatment, emission reduction and sustainable building, which comply with the Green Loan Principles (GLP) released by the Loan Market Association.

» **36 transactions signed**
totalling **€1,625 M**

» ADHERENCES

Net Zero Banking Alliance (Founding Member), an alliance promoted by UNEP FI whereby the bank commits to achieve net zero emissions by 2050 and to set interim decarbonisation targets by October 2022.

The Partnership for Carbon Accounting in the Financial Industry (PCAF) promotes the assessment and disclosure of greenhouse gas emissions linked to the financial portfolio, following an internationally recognised methodology.

Manifesto for a sustainable economic recovery, addressed to the Commission for Social and Economic Reconstruction of the Congress of Deputies, requesting that the stimulus policies derived from COVID-19 be aligned with sustainability policies and the European Green Pact.

Green Recovery Call to Action initiative, promoted in the European Parliament, which seeks to align Europe's economic recovery plans with the Paris Agreement and a sustainable future.

Accession to the European Clean Hydrogen Alliance, promoted by the European Commission, whose objective is to champion clean hydrogen technologies.

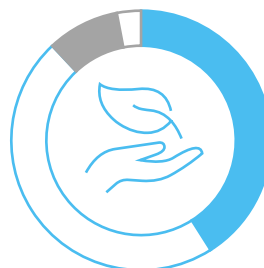
» RENEWABLE ENERGIES (PROJECT FINANCE)

» **29** new projects financed

» **Worth €1,706 M,**
which translates into **6,350 MW** of
installed renewable energy capacity

Exposure to **renewable energy portfolio**

It represents **91% of the project finance** energy portfolio.



41 %
Wind

47 %
Photovoltaic

9 %
Solar thermal

3 %
Other



» FINANCING OF ENERGY EFFICIENT BUILDINGS

» **€1,151 M** promotions
arranged expected to be
rated A or B

» **€280 M** financing for
commercial real estate

Operations for which documentary evidence of an A or B rating energy efficiency certificate is available are considered environmentally sustainable.



	2021	
(€ million)	Awarded in 2021	Portfolio exposure
Renewable energies	50	236
Urban regeneration		
IFRRU, (Urban Regeneration Financial Instrument)	58	214
Jessica facility	2	144
BEI – Business Energy Efficiency	3	19
Green bonds/ESG	135	224

» ECOFINANCING

» **919** loans awarded
worth a total of **€61M**

Specific lines of financing for:

- Purchase of efficient vehicles and domestic appliances.
- Home improvements to increase energy efficiency.

- Investments to improve resource efficiency or ensure a smaller environment impact.
- Sustainable development farming projects associated with:
 - Efficient water usage.
 - Development of the rural environment.
 - Waste management.
 - Renewable energies.
 - Organic farming.

» SUSTAINABLE FINANCING RANKING – 2021



Bloomberg

Member of
Dow Jones Sustainability Indices
Powered by the S&P Global CSA

Refinitiv recognises
CaixaBank in its League
Table as:

16th
bank in the
world – Global
Top Tier Green &
ESG Loans

6th
EMEA Bank –
EMEA Top Tier
Green & ESG
Loans

CaixaBank is
included on
Bloomberg's
League Table as:

13th
Bank in the world –
Top Tier Green Use of
Proceeds

The Dow Jones
Sustainability Index (DJSI)
recognises CaixaBank in
its index of the world's
most sustainable banks

90 points (99th percentile)
in Sustainable Finance

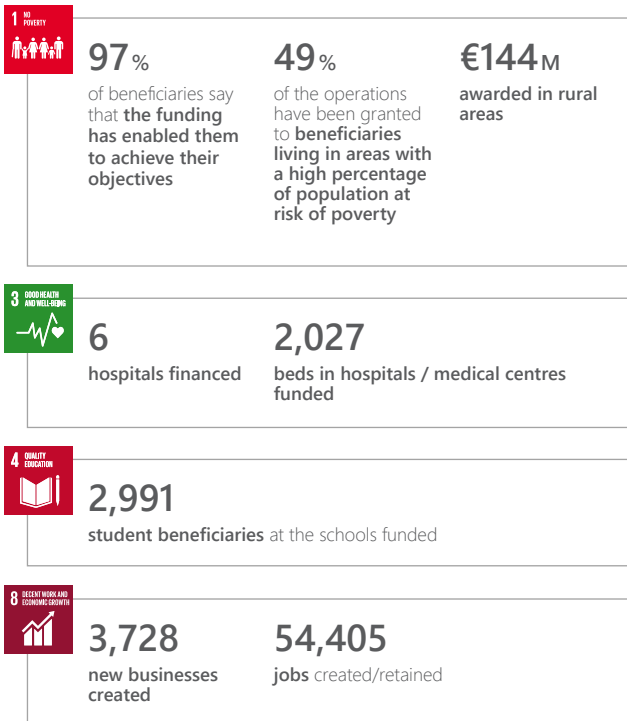
>> BOND MARKET



Issuance of 4 social bonds and 4 green bonds within the **SDG Bond Issuance Framework**.

Alignment with the **Green Bond Principles (2018)**, **Social Bond Principles (2020)** and **Sustainability Bond Guidelines (2018)**.

Main impacts of social bonds*



ISSUANCE OF SOCIAL BONDS

1st Social bond

	Issued: 26 September 2019
	Type: Senior non-preferred
	Face value: €1,000 M
	Maturity*: 1 October 2024
	Coupon: 0.63 %

Financing loans granted by MicroBank to families with limited income (the limit is set at 3 times the Public Multiple Effect Income Indicator (IPREM), with the aim of financing daily needs such as health, education or repairs to homes and vehicles, and without guarantees or collateral.

Finance credits granted to self-employed, micro and small companies that operate in Spanish provinces and found in the regions with the lowest GDP per capita and/or the highest unemployment rate.

CaixaBank is the first Spanish bank to issue a social bond linked to the SDGs



Special Mention for social bond of 2020 (banks) by Environmental Finance

2nd Social bond

	Issued: July 10, 2020
	Type: Senior preferred
	Face value: €1,000 M
	Maturity*: 10 July 2026
	Coupon: 0.75 %

All of the funds will be assigned to the financing granted in 2020, originated in Royal Decree-Law 8/2020, of April 8, on anti-COVID measures, in order to mitigate the economic and social impacts derived from the pandemic.

Loans will be financed to entrepreneurs, micro-businesses and SMEs in the most disadvantaged regions of Spain.

CaixaBank issues a COVID-19 social bond

3rd Social bond

	Issued: 26 May 2021
	Type: Senior non-preferred
	Face value: €1,000 M
	Maturity*: 26 May 2028
	Coupon: 0.75 %



The objectives of the third and fourth social bonds issued by CaixaBank focus on financing activities and projects that contribute to the fight against poverty, promote education and welfare and foster economic and social development in the most disadvantaged areas of Spain.

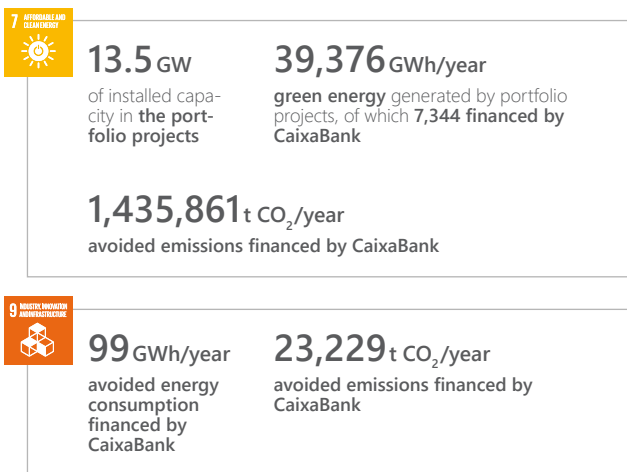
4th Social bond

	Issued: January 13, 2022
	Type: Senior preferred
	Face value: €1,000 M
	Maturity*: January 13, 2028
	Coupon: 0.625 %



*Published in the Second Social Bond Monitoring Report in December 2021, verified by an independent third party, with limited assurance scope.

Main impacts of green bonds*



GREEN BOND ISSUE

1st Green bond

Issued:
18 November 2020

Type:
Senior non-preferred

Face value:
€1,000 M

Maturity*:
18 November 2026

Coupon:
0.375 %



2nd Green bond

Issued:
February 9, 2021

Type:
Senior non-preferred

Face value:
€1,000 M

Maturity*:
9 February 2029

Coupon:
0.50 %

3rd Green bond

Issued:
18 March 2021

Type:
Tier 2

Face value:
€1,000 M

Maturity*:
18 June 2031

Coupon:
1.25 %

First issuance of a subordinated green bonds in Tier 2 format by a Spanish bank

4th Green bond

Issued:
3 June 2021

Type:
Senior non-preferred

Face value:
GBP 500 M

Maturity*:
3 December 2026

Coupon:
1.50 %

CaixaBank issues its first bond in a non-euro currency

7 AFFORDABLE AND CLEAN ENERGY Guaranteeing access to affordable, safe, sustainable and modern energy.

9 INDUSTRIAL INNOVATION AND INFRASTRUCTURE Pursues the construction of resilient infrastructures, sustainable industrialisation and the promotion of innovation.

PARTICIPATION IN THE PLACEMENT OF GREEN AND SUSTAINABLE BONDS

Green bonds

Madrid
Green Bond
€500 M
Maturity 7/30/2028
ISIN ES00001010G6

Acciona Energia
Green Bond
€500 M
Maturity 10/7/2027
ISIN XS2388941077

ADIF
Green Bond
€600 M
Maturity 10/31/2031
ISIN ES0200002063

Virgin
Green Bond
€786 M
Maturity 6/22/2031
ISIN XS2358483258

PKN Orlen
Green Bond
€500 M
Maturity 5/27/2028
ISIN XS2346125573

REE
Green Bond
€600 M
Maturity 5/24/2033
ISIN XS2343540519

Via Celere
Green Bond
€300 M
Maturity 4/1/2026
ISIN XS2321651031

Madrid
Green Bond
€1,000 M
Maturity 4/30/2031
ISIN ES00001010B7

EDP
Green Bond
€750 M
Maturity 60NC5.5
ISIN PTEDPROM0029

Sustainable bonds

Andalusia
Sustainable
€1,000 M
Maturity 4/30/2031
ISIN ES0000090847

Telefónica
Sustainable
€1,000 M
Maturity PNC8.25
ISIN XS2293060658

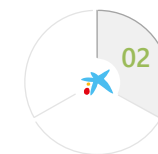
Caja Rural de Navarra
Sustainable
€1,000 M
Maturity PNC6
ISIN XS2295335413

Basque Government
Sustainable
€1,000 M
Maturity 4/30/2032
ISIN ES0000106726

Iberdrola
Sustainable
€1,000 M
Maturity PNC7
ISIN XS2295333988

*Published in the First Green Bond Impact Report Follow-up in July 2021, verified by an independent third party, with limited assurance scope.

02 ESG and climate risk management



The most senior executive body is the **Sustainability Committee***

>> ENVIRONMENTAL RISK MANAGEMENT POLICY

Global principles that regulate the financing of certain companies and projects that carry ESG risk.

Sectors to which specific exclusions apply:

- >> Energy
- >> Infrastructure
- >> Mining
- >> Farming, fishing, livestock and forestry

>> **9,260 applications**** studied among the DGR, CARS, international branches and BPI

>> EQUATOR PRINCIPLES

The Equator Principles were established to **identify, assess and manage potential environmental and social risks**, including those related to human rights, climate change and biodiversity.

>> **10 projects** financed in 2021

>> **€9,526 M** of global investment

>> **€843 M** participation

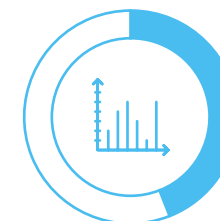
OPERATIONS FINANCED

	2021	
	units	€M
Category A (projects with potential significant environmental/social impacts)	0	0
Category B (projects with limited and easily mitigated potential ESG impact)	10	843
Category C (projects with minimal or no adverse social or environmental impacts, including certain financial intermediary projects with minimal or no risk)	0	0
Total	10	843

>> **≈ 2 % exposure to CO₂ intensive sectors**

>> REPUTATIONAL RISK SUPPORT SERVICE

Service for the commercial network to channel queries about potential operations that may violate responsible policies or that may involve reputational risk for the Bank.



44 %
Defence

56 %
Other responsible policies and operations with a potential reputational impact

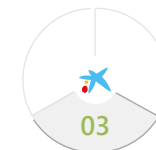
>> **293 queries** resolved in 2021

>> **5 operations** escalated to the Sustainability Committee

*For sustainability risk policies, the Sustainability Committee reports to the Global Risk Committee.

**157 ESG Risk operations+ 7,930 customers among CARS, ESG Risks and International Branches +1,173 clients +transactions at BPI. DGR = General Risks Division, CARS = Risk Underwriting Centres.

03 Environmental impact



2019-2021 Environmental Management Plan of CaixaBank

>> VERIFIED DATA*

>> FOCUS OF THE ENVIRONMENTAL MANAGEMENT PLAN**



Carbon Neutral Strategy



Environmental efficiency measures and certifications



Environmental commitment extended to the value chain



Supporting sustainable mobility



Commitment, transparency and engagement

Objective	Indicators	2019		2020		2021	
		target	real	target	real	target	real
Carbon Neutral Project							
Minimise and offset the carbon footprint	Reduction in CO ₂ emissions (vs 2015)	-11.50 %	-50 %	-20 %	-64 %	-34 %	-64 %
	Scope 1	-11.50 %	-71 %	-20 %	-82 %	-40 %	-83 %
	Scope 2	-11.50 %	-82 %	-75 %	-88 %	-75 %	-88 %
	Scope 3	-11.50 %	-29 %	-15 %	-45 %	-25 %	-46 %
	CO ₂ emissions offset	100 %	100 %	100 %	100 %	100 %	100 %
100 % of renewable energy arranged	Energy consumed from renewable sources	100 %	100 %	100 %	100 %	100 %	100 %
Environmental efficiency and certifications							
Implementation of energy efficiency measures	Saving in energy consumed (vs 2015)	-7 %	-19 %	-10.50 %	-33 %	-15 %	-24.4 %
Renewal of certifications and extension of perimeter		100 %	100 %	100 %	100 %	100 %	100 %
Value chain							
Environmental Purchasing Plan <i>(environmental criteria in purchasing and contracting services or extension of the environmental commitment to the value chain)</i>	Categories of green purchases / Categories of total green purchases***	50 %	50 %	75 %	75 %	100 %	100 %



*PWC under ISAE 3410, entrusted with assurance of greenhouse gas declarations.

**Plan reviewed and updated in August 2020 due to the impact of the COVID-19 pandemic.

***% of procurement and contracting categories with significant environmental impact for which environmental criteria have been incorporated with the aim of reducing the impact.

>> OPERATIONAL CARBON FOOTPRINT

RE100

CLIMATE GROUP

First Spanish organisation to adhere to RE100, a global and collaborative initiative of companies committed to using 100% renewable energy.



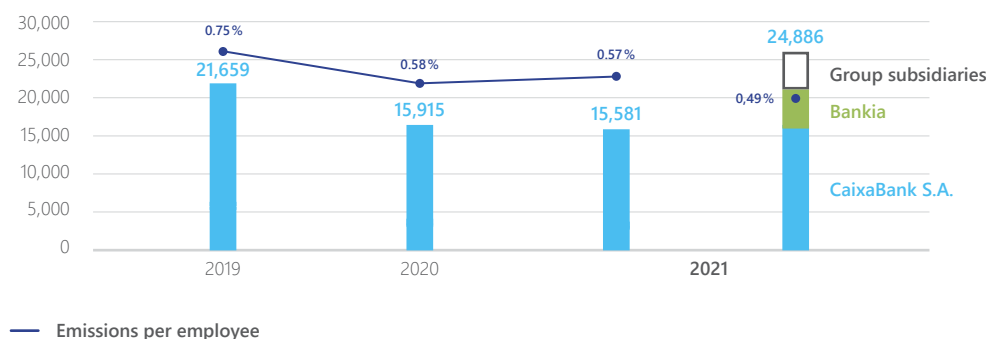
24,886 t CO₂ eq
total emissions



CaixaBank to offset
100% of operational
emissions calculated
for the Group in 2021*

TREND IN EMISSIONS GENERATED

CaixaBank, S.A. Pre-merger



Operational carbon footprint (t CO₂ eq)**

Calculation of the greenhouse effect. CaixaBank's carbon footprint is verified by an external, independent firm in accordance with the International Standard NIEA 3410 on Greenhouse Gas Assurance Engagements.

	CaixaBank, S.A. pre-merger			CaixaBank Group
	2019	2020	2021	2021
t CO ₂ eq Scope 1	5,511	3,482	3,262	9,633
t CO ₂ eq Scope 2	411	266	280	1,025
t CO ₂ eq Scope 3	15,737	12,167	12,039	14,228
t CO ₂ eq total	21,659	15,915	15,581	24,886
t CO ₂ eq per employee	0.75	0.58	0.57	0.49



* Except category 15. Investments.

** Operational carbon footprint does not include indirect emissions from financing or investment activity.

» ENVIRONMENTAL EFFICIENCY MEASURES AND CERTIFICATIONS

ELECTRICITY

- » **685 branches** monitored
- » **410** remotely-managed **store branches**
- » **-24.4 % reduction** in electricity consumption since 2015
- » **99.21 % of energy consumption** from renewable sources

PAPER

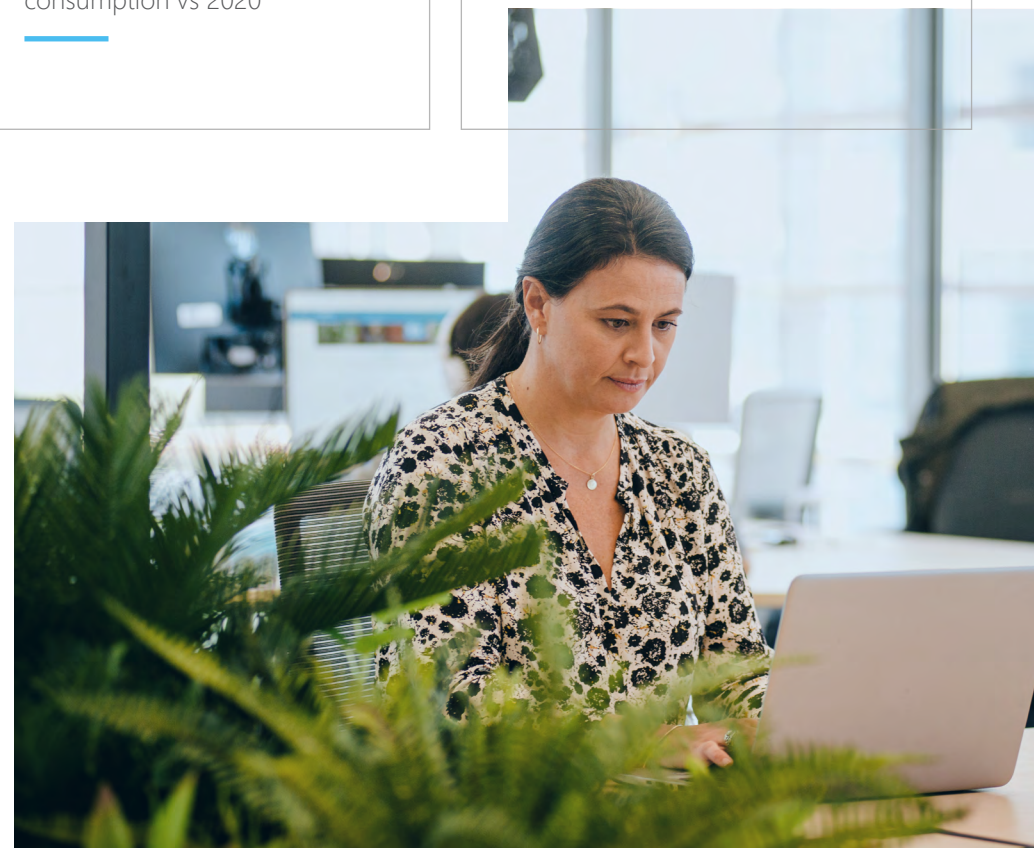
- » **96.7 % consumption** of recycled paper
- » **-8 % paper** consumption vs 2020

WATER

- » **11.89 m³ in water consumed** per employee

WASTE AND CIRCULAR ECONOMY

- Separate collection allows for the **proper recovery and recycling of waste**.
- At our corporate buildings, **waste is accounted for and managed by authorised waste management companies**. In addition, the cafeterias of the corporate services are single-use plastic-free centres.
- In our offices, the municipal selective collection containers are used for **non-hazardous waste** (paper, plastic, organic and other waste) and hazardous waste is **managed by** authorised waste managers through the maintenance companies (light bulbs, refrigerant gases, electronic waste, toner, etc.).
- **CaixaBank launches regular staff awareness campaigns** to reduce waste generation.
- **Collection of obsolete cards** in the branch network for subsequent recycling.
- Marketing of cards made from recycled PVC and biodegradable material.
- We operate **ReUtilízame**, a plan for the office network with the aim of donating both computer equipment and furniture to charitable social entities.



Digital transformation

TECHNOLOGY



Best digital bank in retail banking
in Spain 2021 by Global Finance



€1,265 M
invested in **development and technology**



+€50 M
invested in **information security**

» **Nº 1 LEADER IN DIGITAL BANKING IN SPAIN**

» SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK'S CONTRIBUTION:



Decent work and economic growth

- Investment in development and technology
- Investment in information security
- Strategic Digitalisation Project



Industry, innovation and infrastructure

- Investment in development and technology
- Investment in information security
- Strategic Digitalisation Project



Responsible consumption and production

- BCorp imagin certification



Peace, justice and strong institutions

- Investment in information security

Digital relationship



73.1% of CaixaBank customers are digital*

Highest digital penetration: ~40% penetration among digital customers (Spain)**

51.1% digital customers within BPI Network

>> 10.5 M DIGITAL CUSTOMERS*



14.3 %
100% digital

85.7 %
Omnichannel



53.8 %
Mobile banking

39.1 %
Mobile + Website

9 %
Website

>> **72 %**
higher margin of omnichannel customers compared to physical customers

>> **47.4 %**
higher average loyalty of onmi-channel customers compared to physical customers

>> **3.0 M**
customers connect daily



World's Best Banking Transformation 2021 by Euromoney



Global Innovator 2021 EFMA-Accenture

DIGITAL TRANSACTIONS



Mobile Channel

>> **1.15 M** in mobile phone purchases

>> **3.8 M** cards downloaded to mobile phone



Payment methods

>> **€64,214 M** in card turnover

>> **713,243** points of sale

>> **3 M** Bizum customers



Alliances to improve value proposition with services



Marketing through digital channels

>> **31 %** pension plans

>> **28 %** mutual funds and portfolios

>> **12 %** cards

*Retail customers aged between 20 and 74 active online in the last 12 months. As a percentage of total customers and as an absolute value. Spanish network.
** Source ComScore.

RELATIONSHIP MODELS

CaixaBankNow

Groups all the bank's digital services under the same concept.

Now Mobile app with personalisation features and artificial intelligence that allows you to authorise transactions via mobile.



Best digital bank in retail banking in Spain 2021, by Global Finance.

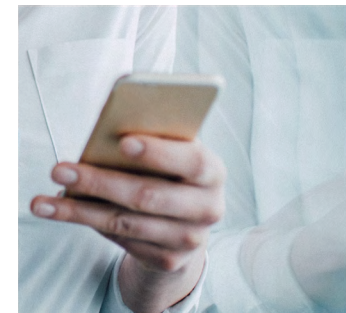
Best retail banking mobile app in Western Europe by Global Finance, for the third year in a row.

inTouch

Remote service with personal manager for customers with a digital profile, who have little available time and reduced branch availability.

» **2.3 M**
customers

» **2,400**
inTouch managers



New imagin: from mobile-only bank to community lifestyle to encourage the loyalty of younger customers.

» **3.7 M**
imagin customers



B CORP certification
for its positive impact on the environment and society

» COMMITTED TO SUSTAINABILITY

imaginPlanet and imaginChangers encompass the positive environmental and social sustainability initiatives of their community, championing a more sustainable and environmentally friendly society:



Reforestation of devastated areas

» **100,000** trees planted

» **118** tonnes of CO₂ offset



Imagin seabins

Installation of an innovative marine device in different ports in Spain to help to keep the seas and oceans clean by capturing plastics, floating debris and microfibres.



Imagin planet challenge

The sustainability entrepreneurship programme where young university students can develop their business ideas.

» **+700**
participants

» **+230**
teams

» **2 winning projects**: Ecodeliver and Kidalos, which aim to make the parcel transport and toy consumption sectors more sustainable, respectively.

Information security

More than €50 M invested in information security at the CaixaBank Group


» MULTI-SITE TEAM

- » **55 employees*** in teams in Barcelona, Madrid and Porto
- » **24 hours X 7 days** External Security Operation Centre
- » **+90** certifications
- » **62 %** outsourcing

» ACTIVE DEFENCE

- » **6 Red Team exercises per year, based on the TIBER-EU FRAMEWORK****
- Pioneers with Bug-Bounty programme, bug and vulnerability discovery reward programme

» BENCHMARKS

	CNPIC***	DJSI****	INCIBE*****
CaixaBank	9 (+0.4)	9.5 (+1)	6.88
PEERS	8.4 (+0.2)*****	8.7 (+0.2)	6.84
Base 10		Benchmark vs DJSI members	
BITSIGHT*****			
PEER 1	800	PEER 2	790
	800	720	
			Scale 0-900
ADVANCED		INTERMEDIATE	
		PEER 3 780	

» INITIATIVES TO BE FURTHER PROMOTED IN 2022

- Trapeze**
Improving end-user control of customer data privacy in financial services
- Concordia**
Pan-European Cyber Security Centre x-sector
- Ensuresec**
Enhanced security for e-commerce services
- Infinitech**
Data analytics-based controls for security and fraud risk assessment in the financial environment
- Rewire**
Skills certification for professionals involved in cybersecurity in the European financial sector

» SECURITY CULTURE

- » **99 % of the workforce** have completed the course in security
- » **Fortnightly newsletter** for employees and quarterly newsletter for customers
- » **12 phishing drills** per employee/year
- » **33 % 0-clickers** in phishing campaigns

INFOPROTECT.
Entre todos protegemos la información

Brand integrating all security awareness initiatives aimed at employees and customers since 2015.

» CERTIFICATIONS



Advanced cybersecurity model, certified under international standard ISO 27001 and established as CERT official, through a team of specialists that are trained and ready 24 hours a day.



*Resources have been increased at the Information Security function following the merger with Bankia S.A. in 2021. The resources will be distributed to different Group companies over the coming year.
System robustness testing by running controlled attacks. * 2021 Cyber Resilience Report. **** Dow Jones Sustainability Index 2021 – Information Security. *****Spanish financial institutions. Score 0-900.
*****INCIBE CyberEX Spain 2020.

Efficiency and digitisation

€1,265 M invested in development and technology at the CaixaBank Group

The CaixaBank-Bankia merger was the largest technological, commercial and operational integration process ever carried out within the Spanish financial system.



Able to process

+25,000 transactions per second



Network linking more than 16,000 servers



X2 logins in AppNow

over the first few days



Increase in

card-based systems and transactions of +30-40 %



+44,000 jobs

and 100,000 mobile devices

IT INFRASTRUCTURE

There are two Data Processing Centres (DPC) that are LEED-certified, with *silver* and *gold* category, respectively.

» **153,179 M** transactions processed

» **85 %** of significant incidents resolved within 4 hours

» **612** applications managed in the internal cloud

BIG DATA

A single information repository with information governance and data quality and an increase in the use of the information and its dissemination.

» **84.4 %** of regulatory reports generated based on *datapool*

» **15 TB** of data managed daily

NEW TECHNOLOGIES

The adoption of the latest technologies is the key to improving productivity.

Robotics

» **451** cases of robotics implemented

Artificial intelligence

» **14** cognitive assistants to support administrative procedures

» **88 %** automated responses given by the virtual assistant with Branch Network employees

» **5,922,112** chats initiated by virtual assistant by branch network employees

The implementation of new technologies is the key to operational efficiency.

» **15.9 %** time dedicated to branch administrative processes

» **-0.6** percentage point reduction in time spent on administrative processes in branch compared with 2020

Responsible action

RESPONSIBILITY



9th most sustainable bank in the world, according to the DJSI



Creation of the Sustainability Department



Adherence to the UNEP FI Principles for Responsible Banking**



INTEGRATION OF SDGs INTO THE STRATEGIC PLAN AND SOCIALLY RESPONSIBLE BANKING PLAN

» SUSTAINABLE DEVELOPMENT GOALS COVERED IN THIS CHAPTER AND CAIXABANK'S CONTRIBUTION:



Gender equality

- Bloomberg Gender Equality Index
- Adherence to the United Nations Women's Empowerment Principles
- Diversity Committee



Sustainable cities and communities

- Adherence to United Nations World Tourism Organization



Responsible consumption and production

- Signatory member of the Spanish Network of the United Nations Global Compact
- Adherence to the United Nations Principles for Responsible Investment
- Inclusion on the Dow Jones Sustainability Index
- Inclusion on the CDP A List



Peace, justice and strong institutions

- Control and compliance through various committees
- Due diligence process and evaluation of Human Rights
- Main ethics and integrity policies



Partnerships for the goals

- National and international adhesions

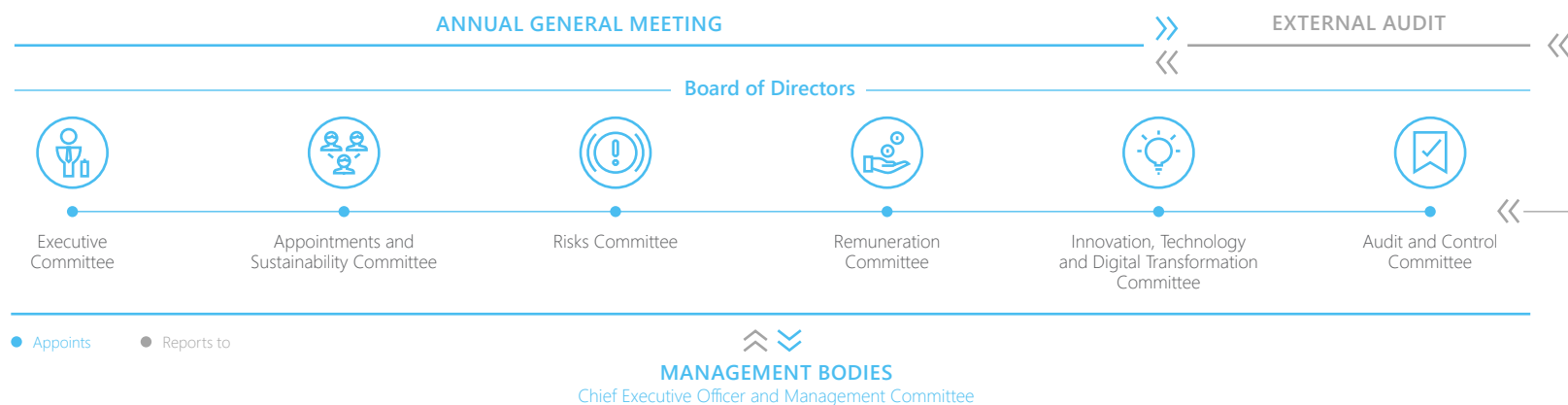
Sustainability Governance

Mission and values » Strategic Plan 2019-2021

Board of Directors: approves the Sustainability/CSR strategy and policy and oversees their implementation.

» GOVERNANCE AND MANAGEMENT

At CaixaBank, management and control of the Company is distributed among the Annual General Meeting, the Board and its committees:



» STRUCTURE OF GOVERNING BODIES



Appointments and Sustainability Committee

Oversees compliance with the Company's environmental and social policies and rules, so that they succeed in promoting the company's interests and take into account the legitimate interests of other stakeholders



Risks Committee

Proposes the Group's risk policy to the Board, including ESG issues



Management Committee

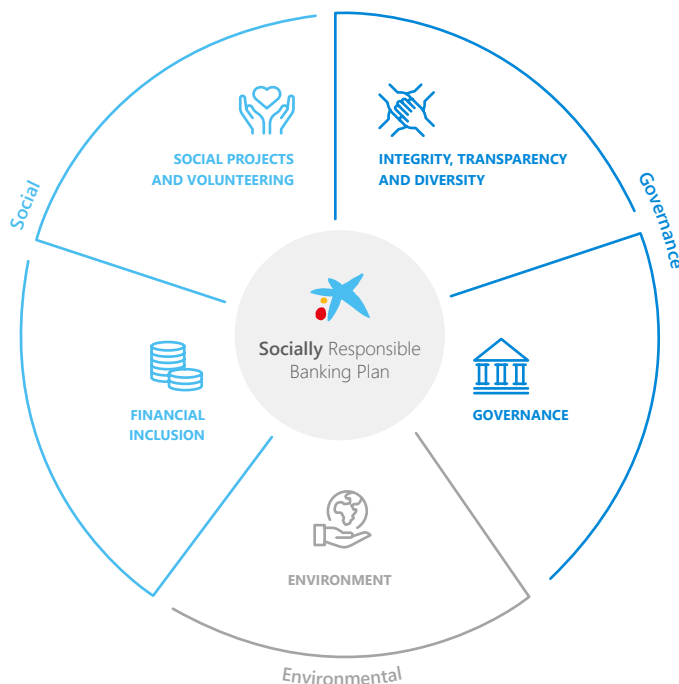
Approves the main courses of action in the realm of sustainability and CSR



Sustainability Committee

Implements the sustainability strategy and promotes it across the organisation

» SOCIALLY RESPONSIBLE BANKING PLAN, ALIGNED WITH THE 2019-2021 STRATEGIC PLAN



» **Dissemination Plan**

» **Dialogue Plan**

» **Action Plan**

The **Sustainability Department**
was created in 2021

» MAIN ETHICS AND INTEGRITY POLICIES



Code of Business
Conduct and Ethics



Corporate
Defence Sector Policy



Tax Risk
Management and Control Policy



Environmental
and Energy Management Principles



Procurement
principles



Principles
of the Corporate Sustainability/CSR Policy



General principles
of the Anti-corruption Policy



Corporate Policy
on the Prevention of Occupational Risks



Declaration
on climate change



Supplier code
of Conduct



Corporate
Policy on Human Rights

» Summary of the due diligence process and assessment of human rights*



Environmental
Risk Management Policy



Principles
of conduct on CaixaBank customer privacy and rights



*Published in 2020 and updated in 2021.

Responsible management

>> MAIN COMMITTEES

| SUSTAINABILITY COMMITTEE

Approves and monitors CaixaBank's sustainability strategy and practices, while also proposing and raising the general policies for sustainability management.

>> ⌚ Frequency: monthly

| PRODUCT COMMITTEE

Approves new products or services designed and/or marketed by the Bank, after analysing the features and risks associated with each.

>> 224 products and/or services analysed >> 6 products and/or services rejected in the first instance

>> ⌚ Frequency: fortnightly

| DIVERSITY COMMITTEE

Establishes, promotes and ensures the implementation of initiatives aimed at driving diversity and inclusion at the Bank, seeking to develop talent, ensure a meritocracy and equal opportunities.

>> ⌚ Frequency: quarterly

| TRANSPARENCY COMMITTEE

Ensures transparency in the design and marketing of financial instruments, banking products, and investment and savings insurance plans.

>> ⌚ Frequency: monthly

| REPUTATIONAL RISK COMMITTEE

Monitors corporate responsibility strategy and practices, and proposes and escalates general policies for corporate responsibility and reputation management.

>> ⌚ Frequency: monthly

| DATA GOVERNANCE AND QUALITY COMMITTEE

Ensures the coherence, consistency and quality of the information reported to the regulator and to the Group's management, providing a transversal view at all times.

>> ⌚ Frequency: monthly

| GLOBAL RISKS COMMITTEE

Globally manages, controls and monitors the risks included in the CaixaBank Group Corporate Risk Catalogue.

>> ⌚ Frequency: monthly

| CREDIT RISK POLICY COMMITTEE

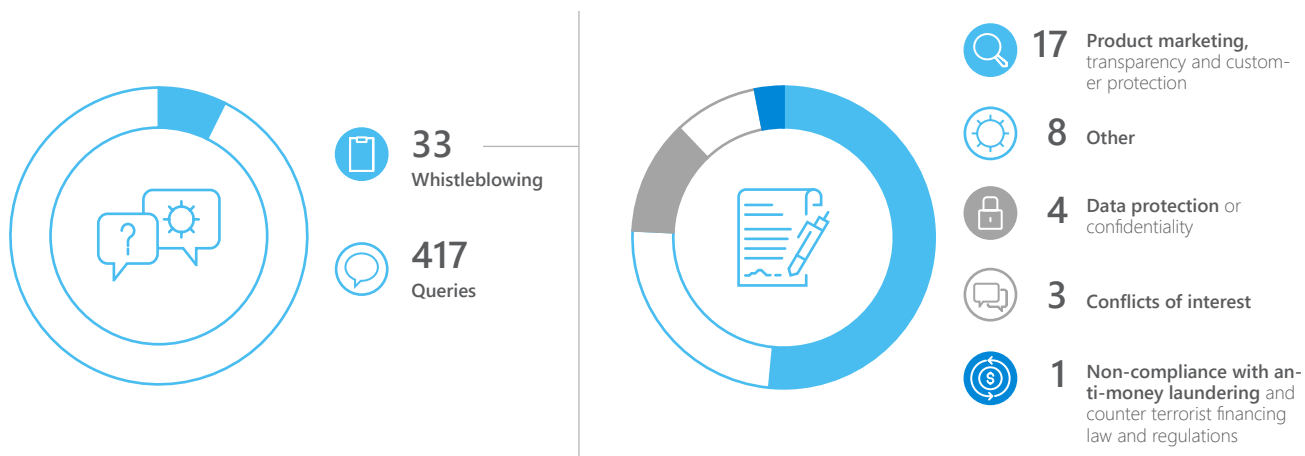
Approves or, where appropriate, takes cognizance of and monitors the policies and criteria linked to the granting and management of credit risk.

>> ⌚ Frequency: monthly



» WHISTLEBLOWING CHANNELS

The Whistleblowing Channel is an essential tool in the prevention and remediation of non-compliance with law and regulations. The CaixaBank Group's corporate channel is fully aligned with national and international best practices.



» AUTOCONTROL

CaixaBank voluntarily adheres to Autocontrol, the Spanish Association for Commercial Self-Regulation, which promotes good advertising practices.



Memberships and alliances



» TRANSVERSAL ESG



Body responsible for promoting the Principles of the United Nations (2012).



Promoting sustainable and responsible investment in Spain (2011).*



CaixaBank Chair of Sustainability and Social Impact

Commitment to foster, promote and spread new sustainability and social impact ideas (2005).



Promoting the commitment of companies to improve society via responsible initiatives. CaixaBank sits on the Board of Trustees and Advisory Committee (2011).



Spanish Association of Social Responsibility Specialists. CaixaBank is a Board member (2015).



Principles for Responsible Banking. Promotes sustainable finance and the integration of environmental and social aspects in the business (2018).



Entity representing savings banks and retail banks in Europe. CaixaBank teams sit on various committees.



Entity representing savings banks in Spain. CaixaBank teams sit on various committees.



Monitors compliance with SDGs by Spanish companies. Set up by the "la Caixa" in partnership with the ESADE Chair in Leadership and Democratic Governance (2017).



The pension plans manager, VidaCaixa (2009), the Group's asset manager, CaixaBank Asset Management (2016), and BPI Gestão de Activos (2019), are all signatories.



Drives progress towards the SDGs by fostering impact investment. CaixaBank Asset Management holds the chairmanship of SpainNAB, the Impact Investment Advisory Board (2019).



Seeks to ensure that sufficient private capital is allocated to sustainable investments. Adhered to the United Nations network of European financial centres for sustainability (2019).



Promoting the development and integrity of green lending and social lending (2018, 2021)



VidaCaixa is a signatory of the PSI to develop and expand innovative risk management and insurance solutions that contribute to environmental, social and economic sustainability (2020).



Defends CSR and supports efforts to combat corruption at Spanish companies (2019).



Promotes the inclusion of social, environmental and governance aspects in company management (2010).



United Nations agency that promotes responsible and accessible tourism for all (2019).

*Accession of Bankia, integrated into CaixaBank.

» ENVIRONMENTAL

Net-Zero Banking Alliance

Commitment to achieve net greenhouse gas emission neutrality of credit and investment portfolios by 2050 (2021).



Commitment to ESG risk assessment in project financing of over €7 million (2007).



Chair to support innovation and sustainability in the agribusiness industry (2016).



Collective commitment to climate action. Commitment to aligning business strategy with the temperature targets of the Paris Agreement (2019).



An initiative that drives dialogue with the largest greenhouse gas emitting companies (2018).



Promotes and develops the production of renewable green hydrogen as a decarbonisation driver to achieve the EU's climate targets (2021).



Financial Stability Board initiative to encourage climate-related reporting by companies (2018).



Global and collaborative initiative of companies committed to using 100% renewable energy (2016).



Partnership of financial institutions to develop and implement a methodology for measuring and reporting greenhouse gas emissions associated with loans and investments. (2021).



Promotes economic growth linked to a low-carbon economy through public-private partnership. CaixaBank is a founding member (2016).

» GOVERNANCE



Promoted by the United Nations Global Compact with the aim of increasing the representation of women on company boards of directors and in executive management positions (2020).



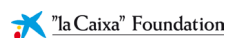
Public commitment to ensure that its policies promote gender equality (2013).



International alliance to unify the global response to cybercrime, of which CaixaBank is a co-founder (2013).



» SOCIAL



Alliance with "la Caixa" Banking Foundation, the leading foundation in Spain and one of the biggest in the world.



Its mission is to promote cohesion and strengthen social integration in Europe by financing projects with a strong social component (2008).

Collective Commitment to Financial Health and Inclusion

Initiative to promote better health and financial inclusion of customers and society in general (2021).



Promotes microfinance as a means of combating social and financial exclusion in Europe through self-employment and the creation of microenterprises.



Long-term financing institution of the European Union whose shareholders are its Member States (2013).



The Funcas Financial Education Stimulus Programme, Funcas-Educa, promoted by CECA and Funcas, aims to improve the level and quality of financial literacy in Spanish society (2018).



Its main mission is to support European micro, small and medium-sized enterprises (SMEs) by helping them to access finance (2018).



Sustainability indexes and ratings

Recognition by the main sustainability indexes and rating agencies

Meets the expectations of investors who are committed to long-term strategies and who include ESG criteria in their investment decisions.

Sustainability Award Silver Class 2021

S&P Global

Included for the ninth consecutive year in The Sustainability Yearbook 2021, based on S&P Global ESG assessment. With more than 7,000 companies evaluated, CaixaBank has been **distinguished with Silver Class** for its excellent performance in sustainability.



Included in the **Bloomberg Gender Equality Index**, which distinguishes companies committed to promoting equality between women and men.



Included in **2021 CDP Supplier Engagement Leaderboard** in recognition of its efforts to reduce climate risk within its supply chain.



Certification of the Good Corporate Governance Index issued by Aenor, earning the maximum rating of G++. This index measures the company's performance in corporate governance based on nine variables (Board of Directors from various angles, participation in the Annual General Meeting, transparency, sustainability, and ESG governance), 41 indicators and 165 assessment criteria.





	Worst << Range >> Best	2021	2020	2019
STOXX Member 2017/2018 ESG LEADERS INDICES	ESG Risk Rating 	Low risk (19)	ESG Risk Rating: 22.6	ESG Risk Rating: 19.8
SUSTAINALYTICS	ESG Risk Level 		ESG Risk Level: Average	ESG Risk Level: Low
Corporate ESG Performance RATED BY ISS ESG Prime	ESG Corporate Rating 	C Category: Prime Transparency Very high Decile ranking: #1	ESG Corporate Rating: C ESG Decile Ranking: 1 Corporate ESG Performance: Prime	ESG Corporate Rating: C ESG Decile Ranking: - Corporate ESG Performance: Prime
VE Part of Moody's ESG Solution	ESG Overall Score 	60 (Advanced)	ESG Overall Score: 54	ESG Overall Score: 57
	ESG category 		ESG category: Robust	ESG category: Robust
FTSE4Good	ESG Rating 	4	ESG Rating: 4.4	ESG Rating: 3.8
CDP DRIVING SUSTAINABLE ECONOMIES	Climate Change Rating 	A (Leadership)	Climate Change Rating: A-	Climate Change Rating: A-

Sustainable Development Goals

Given its size and social commitment, **CaixaBank contributes to all SDGs** through its activity, social initiatives and strategic alliances.



CaixaBank has been a **signatory member** of the Spanish Network of the **United Nations Global Compact** since 2012



The Bank has made the **17 SDGs** of the United Nations part of its Strategic Plan and Socially Responsible Banking Plan, while also contributing transversally to all of them and in line with its commitment to the Principles for Responsible Banking promoted by UNEP FI



CaixaBank has a **Strategic Alliance** with "la Caixa" Banking Foundation, its reference shareholder

Priorities >> Interrelated SDGs



1 NO POVERTY



2 ZERO HUNGER



3 GOOD HEALTH AND WELL-BEING



4 QUALITY EDUCATION



10 REDUCED INEQUALITIES

Commitment to **people**



8 DECENT WORK AND ECONOMIC GROWTH



5 GENDER EQUALITY



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



11 SUSTAINABLE CITIES AND COMMUNITIES

Commitment to **society**



12 RESPONSIBLE CONSUMPTION AND PRODUCTION



6 CLEAN WATER AND SANITATION



7 AFFORDABLE AND CLEAN ENERGY



13 CLIMATE ACTION



14 LIFE BELOW WATER



15 LIFE ON LAND



16 PEACE, JUSTICE AND STRONG INSTITUTIONS

Commitment to **the planet**



17 PARTNERSHIPS FOR THE GOALS

>> CAIXABANK GROUP'S CONTRIBUTION TO THE SDGS

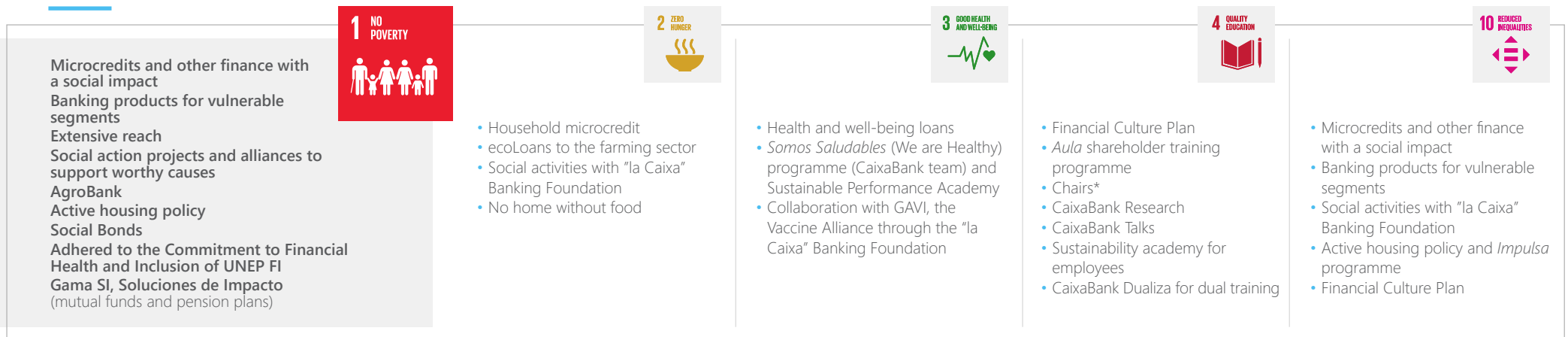


CaixaBank focuses chiefly on the four Priority SDGs that are central to the Bank's mission:

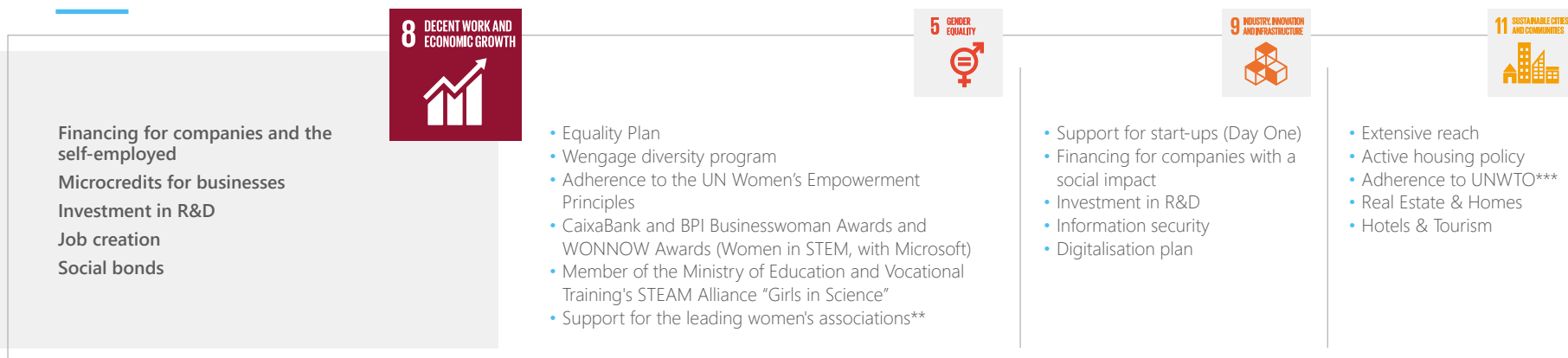
To contribute to the financial wellbeing of our customers and the progress of society as a whole.

The 4 Priority SDGs are interrelated with the remaining SDGs, with CaixaBank contributing to all of the goals thanks to its transversal nature.

Contribution to the progress and well-being of the most vulnerable segments of society through access to financial services, social initiatives and an active housing policy



Driving economic activity by promoting investment in innovation, entrepreneurship and the growth of microenterprises and SMEs

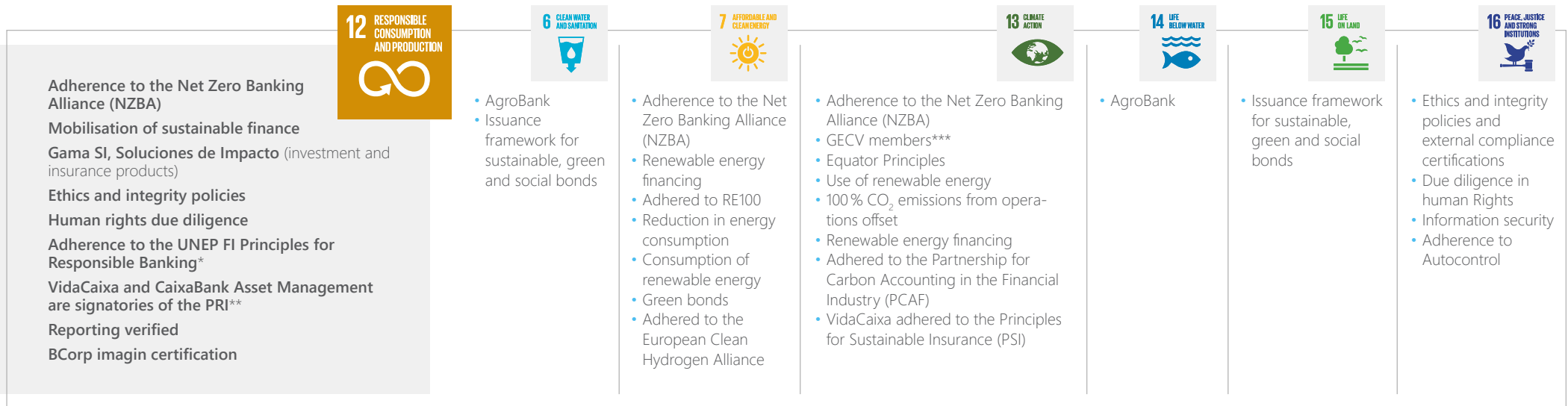


*Caixabank Chair on Sustainability and Social Impact at IESE Business School.

**Equality in the company; Diversity Charter; More women better companies; Eje&Con.

***United Nations World Tourism Organisation.

Implementation of a socially responsible banking model based on sustainable and efficient management of natural resources



Contribution to all of the SDGs through own programmes and through partnerships




*United Nations Environment Programme Finance Initiative.
**UN Principles for Responsible Banking.

*** Spanish Green Growth Group.
**** For more information, see the "Adherences and Alliances" section.

>> RELATED SDG



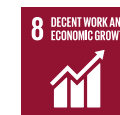
	Area	Key indicators	2021	Page
2 ZERO HUNGER 	Microcredits	>>> Volume of family microcredits in €M >>>	547	>>> 38
	AgroBank	>>> New production of financing to customers in the segment (€M) >>>	17,391	>>> 15
	Social activities with "la Caixa" Banking Foundation	>>> Initiatives aimed at local charity organisation projects >>>	7,607	>>> 27
	Charity initiatives	>>> Funds raised by the #NingúnHogarSinAlimentos campaign (€M) >>>	2.3	>>> 27
3 GOOD HEALTH AND WELL-BEING 	Financing with social impact	>>> Health loan >>>	✓	>>> 39
	Employees	>>> Healthy team >>>	✓	>>> 22
	"la Caixa" Banking Foundation alliance	>>> Participating companies, GAVI the Vaccine Alliance >>>	2,595	>>> 28
4 QUALITY EDUCATION 	Financial Culture Plan	>>> CaixaBank Life Programme >>>	✓	>>> 25
	Aula Programme	>>> Attendees >>>	7,323	>>> 25
	CaixaBank Talks	>>> Attendees >>>	4,032	>>> 26
	CaixaBank Research	>>> Articles published >>>	826	>>> 26
	Chairs	>>> Caixabank Chair on Sustainability and Social Impact at IESE Business School >>>	✓	>>> 26
10 REDUCED INEQUALITIES 	Microcredits and other finance with a social impact	>>> Volume of supported projects (€M) >>>	953	>>> 37
	Inclusive finance	>>> Social account / integration account >>>	211,432	>>> 40
	Social activities with "la Caixa" Banking Foundation	>>> Number of initiatives aimed at local charity organisation projects >>>	7,607	>>> 27
	Homes	>>> Homes in social rental programme >>>	13,235	>>> 35
	Training	>>> Basic finance workshops by CaixaBank Volunteers Association >>>	✓	>>> 26
	Accessibility	>>> 100 % fully accessible branches in Spain >>>	86	>>> 34

Contribution to the progress and well-being of the most vulnerable segments of society through access to financial services, social initiatives and an active housing policy

✓ Indicator included in the corresponding area according to the table



>> SDG RELATED



	Area	Key indicators	2021	Page
5 GENDER EQUALITY 	Wengage Programme >>>	Women in management positions (%) >>>	41.3 >>>	32
	Adherences >>>	Adherence to the UN Women's Empowerment Principles >>>	✓ >>>	65
	Sponsorships >>>	Spanish women's football and basketball teams >>>	✓ >>>	33
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 	Entrepreneurship >>>	Amount of Emprendedor XXI awards (€M) >>>	0.8 >>>	15
	Microcredits >>>	Total business microcredits (€M) >>>	196 >>>	38
	Innovation >>>	Investment in development and technology (€M) >>>	1,265 >>>	58
	Information security >>>	Investment in information security (€M) >>>	>50 >>>	57
	Digitalisation >>>	Transactions per second >>>	+25,000 >>>	58
11 SUSTAINABLE CITIES AND COMMUNITIES 	Extensive reach >>>	100 % fully accessible branches in Spain >>>	86 >>>	34
	Homes >>>	Homes in social rental programme >>>	13,235 >>>	35
	Adherences >>>	United Nations World Tourism Organisation >>>	✓ >>>	64

Driving economic activity by promoting investment in innovation, entrepreneurship and the growth of microenterprises and SMEs

✓ Indicator included in the corresponding area according to the table



>> SDG RELATED



	Area	Key indicators	2021	Page
6 CLEAN WATER AND SANITATION 	SDG Bond	>>> SDG 6 included in the framework for bond issuances linked to the SDGs >>>	✓	>>> 48
7 AFFORDABLE AND CLEAN ENERGY 	Sustainable financing	>>> Total renewable energy financing (€M) >>>	1,706	>>> 47
	Green bonds	>>> Green bond issuance (€M) >>>	3,582	>>> 49
	Environmental Management Plan	>>> Energy consumed from renewable sources (%) >>>	99.21	>>> 53
	Adherences	>>> RE100 Initiative >>>	✓	>>> 52
13 CLIMATE ACTION 	Adherences	>>> Member of the Spanish Green Growth Group >>>	✓	>>> 65
	Equator Principles	>>> Participation in financed operations (€M) >>>	843	>>> 50
	Sustainable financing	>>> Total renewable energy financing (millions of €) >>>	1,706	>>> 47
	Environmental Management Plan	>>> Energy consumed from renewable sources (%) >>>	99.21	>>> 53
14 LIFE BELOW WATER 	AgroBank	>>> EcoFinancing line for farming projects (efficient water use) >>>	✓	>>> 47
15 LIFE ON LAND 	SDG Bond	>>> SDG 15 included in the framework for bonds linked to the SDGs >>>	✓	>>> 48
16 PEACE, JUSTICE AND STRONG INSTITUTIONS 	Responsible action	>>> Ethics and integrity policies Due diligence process and evaluation of human rights. >>>	✓	>>> 61
	Information security	>>> Investment in information security (€M) >>>	>50	>>> 57
	Adherence	>>> Autocontrol, the Spanish Association for Commercial Self-Regulation for good advertising practices. >>>	✓	>>> 63

Implementation of a socially responsible banking model based on sustainable and efficient management of natural resources

✓ Indicator included in the corresponding area according to the table



Materiality Study and SDGs

The CaixaBank Group carries out a Materiality Study every year to identify the priority financial, economic, social and environmental issues for its stakeholders and for its business

All material topics identified have been grouped into **thematic clusters**.

>> Interrelated SDGs	>> Thematic clusters	>> Global Compact Principles
<div data-bbox="705 231 873 399"> 1 NO POVERTY </div> <div data-bbox="896 295 1265 367"> <div>2 ZERO HUNGER</div> <div>3 GOOD HEALTH AND WELL-BEING</div> <div>4 QUALITY EDUCATION</div> <div>10 REDUCED INEQUALITIES</div> </div>	<ul style="list-style-type: none"> Social development and financial inclusion Commitment to society 	<div>1, 2, 4, 5, 6</div> <div>1, 2, 3, 4, 5, 6, 10</div>
<div data-bbox="705 446 873 614"> 8 DECENT WORK AND ECONOMIC GROWTH </div> <div data-bbox="896 510 1265 582"> <div>5 GENDER EQUALITY</div> <div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div> <div>11 SUSTAINABLE CITIES AND COMMUNITIES</div> </div>	<ul style="list-style-type: none"> Profitability and financial strength Innovation and digital transformation Customer experience People-centred culture Social development and financial inclusion 	<div>10</div> <div>6, 7, 8, 9</div> <div>1, 2, 3, 6</div> <div>1, 2, 3, 4, 5, 6, 10</div> <div>1, 2, 3, 4, 5, 6</div>
<div data-bbox="705 758 873 925"> 12 RESPONSIBLE CONSUMPTION AND PRODUCTION </div> <div data-bbox="896 821 1265 989"> <div>6 CLEAN WATER AND SANITATION</div> <div>7 AFFORDABLE AND CLEAN ENERGY</div> <div>13 CLIMATE ACTION</div> <div>14 LIFE BELOW WATER</div> <div>15 LIFE ON LAND</div> <div>16 PEACE, JUSTICE AND STRONG INSTITUTIONS</div> </div>	<ul style="list-style-type: none"> Corporate governance Risk management Climate change strategy 	<div>1, 2, 3, 4, 5, 6, 7, 8, 9, 10</div> <div>1, 2, 4, 5, 6, 7, 8, 9, 10</div> <div>7, 8, 9</div>
<div data-bbox="705 1061 873 1236"> 17 PARTNERSHIPS FOR THE GOALS </div>	<ul style="list-style-type: none"> Commitment to society 	<div>1, 2, 3, 4, 5, 6, 7, 8, 9, 10</div>



Awards and accolades 2021



» REPUTATION AS A PREMIUM BRAND



Euromoney

- Best Banking Transformation in the World – 2021
- Best Bank in Spain – 2021



Global Finance

- Best Bank in Spain – 2021
- Best Bank in Western Europe – 2021
- Success strategy as a liquidity provider during the COVID-19 pandemic in Western Europe – 2021
- Leader in social bonds in Western Europe – 2021



The Banker

- 2021 Bank of the Year in Spain



The Banker/PWM

- Best Private Banking Services in Spain – 2021



Dow Jones Sustainability Index

- 9th Most sustainable bank in the world



Bloomberg GEI

- 1st in the world in gender equality

» WIDELY RECOGNISED AS A LEADER IN INNOVATION



Global Finance

- Best Digital Bank in Individual Banking in Spain 2021
- Best Retail Banking Mobile App in Western Europe in 2021
- Most Innovative Private Bank in Western Europe – 2022



Global Finance

- Best Innovation in Cash Management – 2021



EFMA-Accenture

- Most Innovative Bank of the World 2021



PWM (FT Group)

- Best Private Bank in Big Data Analytics and Artificial Intelligence in Europe – 2021



Celent

- Mortgage Loan Model Bank of the Year 2021



» RECOGNITION AS A PREMIUM AND INNOVATIVE BRAND



Cinco Estrellas

- Best Brand – 2021 Large Banks Category



Reader's Digest

- Trusted Banking Brand in Portugal – 2021



Superbrands

- 2021 Brand of Excellence



Global Finance

- Recognition for best cash and treasury management in 2021



PWM (FT Group)

- Best Private Bank in Europe for the use of digitisation to improve the manager-customer relationship



Jornal de Negócios

- National Recognition for Sustainability in 2021 (Equality and Diversity category)



Appendices

INDICATORS CLASSIFIED
ACCORDING TO ESG



>> ESG CRITERIA – ENVIRONMENTAL

Indicators

		2021	Page
VidaCaixa: exposure to sustainable bonds	>>>	✓	>>> 42
VidaCaixa: exposure to portfolios considered intensive in CO ₂ emissions	>>>	2.97%	>>> 42
Loans referenced to sustainability variables	>>>	✓	>>> 46
Green loans	>>>	✓	>>> 46
Renewable energy	>>>	✓	>>> 47
Financing of energy efficient buildings	>>>	✓	>>> 47
EcoFinancing	>>>	✓	>>> 47
BPI: environmental sustainability	>>>	✓	>>> 47
Green bond issuance	>>>	✓	>>> 49
Main impacts of green bonds	>>>	✓	>>> 49
Participation in green and sustainable bond placements	>>>	✓	>>> 49
Number of applications assessed (DCGRMA, CARs and BPI) according to the Environmental Risk Management Policy	>>>	9,260	>>> 50
Equator Principles	>>>	✓	>>> 50
Environmental Management Plan	>>>	✓	>>> 51
Total emissions	>>>	24,886 t CO ₂ eq	>>> 52
Emissions per employee	>>>	0.49	>>> 52
% total emissions offset	>>>	100%	>>> 52
Operational carbon footprint	>>>	✓	>>> 52
Monitored branches	>>>	685	>>> 53
Remotely managed stores	>>>	410	>>> 53
Reduction in electricity consumption since 2015	>>>	-24.4%	>>> 53
Consumption of renewable energy	>>>	99.21%	>>> 53
Recycled paper consumed	>>>	96.7%	>>> 53
Consumption of recycled paper vs 2020	>>>	-8%	>>> 53
Water consumption per employee	>>>	11.89 m ³	>>> 53



>> ESG CRITERIA – SOCIAL



Indicators

		2021	Page
% permanent contracts – CaixaBank	>>>	99.80 %	>>> 7
% permanent contracts – BPI	>>>	99.80 %	>>> 7
<i>Incorpora</i> : no. of job placements	>>>	480	>>> 7
Total employees – CaixaBank	>>>	41,602	>>> 7;21
% male employees – CaixaBank	>>>	44.0 %	>>> 7;21
% female employees – CaixaBank	>>>	56.0 %	>>> 7;21
Total employees – BPI	>>>	4,462	>>> 7;21
% male employees – BPI	>>>	42.9 %	>>> 7;21
% female employees – BPI	>>>	57.1 %	>>> 7;21
Jobs created by supporting entrepreneurs through MicroBank	>>>	17,007	>>> 7;38
New businesses started up with the support of microcredits	>>>	6,672	>>> 7;38
Total branches – Spain	>>>	4,966	>>> 9
Retail branches – Spain	>>>	4,615	>>> 9
Corporate Banking branches – Spain	>>>	208	>>> 9
Private Banking branches – Spain	>>>	127	>>> 9
Institutional Banking branches – Spain	>>>	15	>>> 9
Corporate Banking branches – Spain	>>>	1	>>> 9
Total branches – Portugal	>>>	348	>>> 9
Retail branches – Portugal	>>>	297	>>> 9
Corporate Banking branches – Portugal	>>>	29	>>> 9
Premier/Private Banking branches – Portugal	>>>	22	>>> 9
Spanish towns and cities where CaixaBank is present	>>>	2,234	>>> 9
Number of citizens who have a branch in their town or city (Spain)	>>>	92 %	>>> 9
Presence in towns with more than 5,000 residents in Spain	>>>	99 %	>>> 9
Number of Spanish towns in which CaixaBank is the only bank	>>>	420	>>> 9

>> ESG CRITERIA – SOCIAL

Indicators		2021	Page
Presence in towns with more than 5,000 residents in Portugal	>>>	63%	>>> 9
Retail branches in Spain by autonomous community	>>>	✓	>>> 10
STORE branches and centres	>>>	608	>>> 10
ALL-IN-ONE branches and centres	>>>	4	>>> 10
Rural branches in towns with <10,000 inhabitants	>>>	1,650	>>> 10
Towns served by mobile 'Branch-buses'	>>>	426	>>> 10
ATMs in Spain	>>>	13,008	>>> 11
ATMs in Portugal	>>>	1,418	>>> 11
Representative offices	>>>	18	>>> 11
International branches	>>>	6	>>> 11
ATMs throughout Spain featuring facial recognition technology	>>>	142	>>> 11
ATMs to be installed in towns at risk of financial exclusion in the Valencian Community	>>>	135	>>> 11
Entrepreneur Awards XXI (DayOne)	>>>	✓	>>> 15
Experience Index	>>>	86.3	>>> 17
Loyal customers	>>>	34.90%	>>> 17
Net Promoter Score	>>>	54.20%	>>> 17
BPI Experience Index – Retail Customers	>>>	91.4	>>> 17
Customer experience – users contacted	>>>	10,034,005	>>> 17
Complaints received (Customer Service Department)	>>>	✓	>>> 18
Management of claims (Customer Service Department)	>>>	✓	>>> 18
Aula Programme	>>>	✓	>>> 20;25
Total CaixaBank Group employees	>>>	49,762	>>> 21
% male employees – CaixaBank Group	>>>	44.50%	>>> 21
% female employees – CaixaBank Group	>>>	55.50%	>>> 21
Executive positions filled internally at CaixaBank	>>>	99.90%	>>> 21

✓ Set of indicators related to the corresponding area available on the page indicated.



>> ESG CRITERIA – SOCIAL



Indicators

		2021	Page
CaixaBank Group workforce adhered to a collective agreement	>>>	100 %	>>> 21
Employees with disabilities at CaixaBank Group	>>>	588	>>> 21
Gender pay gap at CaixaBank Group	>>>	1.05 %	>>> 21
Women holding management positions at CaixaBank	>>>	41.3 %	>>> 21;32
Women Board members	>>>	40.0 %	>>> 21;32
Investment in training at CaixaBank	>>>	> €12 M	>>> 22
Training hours	>>>	3,943,021	>>> 22
Online training	>>>	98.20 %	>>> 22
Hours of training per employee	>>>	81.8	>>> 22
CaixaBank employees certified in MiFID II	>>>	32,088	>>> 22
CaixaBank professionals certified in the Mortgage Law	>>>	30,664	>>> 22
CaixaBank employees with variable remuneration linked to quality of service	>>>	98.80 %	>>> 22
CaixaBank employees to have completed ESG (Environmental, Social and Governance) training	>>>	27,854	>>> 22
Much to do	>>>	✓	>>> 25
imagin: financial tips for young people	>>>	✓	>>> 25
eIBulliFoundation	>>>	✓	>>> 25
CaixaBankResearch	>>>	✓	>>> 26
CaixaBank Chair at IESE Business School	>>>	✓	>>> 26
CaixaBankTalk	>>>	✓	>>> 26
Volunteering	>>>	✓	>>> 26;30
Social Action with allies	>>>	✓	>>> 27
GAVI, the Vaccine Alliance	>>>	✓	>>> 28
BPI social activities	>>>	✓	>>> 29
Own social activities	>>>	✓	>>> 30
Employees with disabilities in 2021	>>>	588	>>> 31
Equality Plan: agreement with union representatives	>>>	100 %	>>> 32
Accessible CaixaBank branches	>>>	86 %	>>> 34

✓ Set of indicators related to the corresponding area available on the page indicated.

>> ESG CRITERIA – SOCIAL

Indicators

	2021	Page
Branches made barrier-free in 2021	>>> 16	>>> 34
Accessible ATMs in Spain	>>> 100 %	>>> 34
ATMs with help videos in sign language in Spain	>>> 100 %	>>> 34
Social housing	>>> ✓	>>> 35
SACH	>>> ✓	>>> 35
MicroBank: projects supported by microcredits and other loans with social impact	>>> 107,222	>>> 37
MicroBank: total volume of microcredits	>>> €953 M	>>> 37
MicroBank: active collaborators	>>> 270	>>> 37
Microcredits for Families	>>> ✓	>>> 38
Microcredits for Businesses	>>> ✓	>>> 38
Jobs created per microcredit	>>> 0.87	>>> 38
Other financing with social impact	>>> ✓	>>> 39
Social accounts / integration accounts	>>> 211,432	>>> 40
Socially Responsible Investment Project: amount raised for different social causes	>>> €1.3 M	>>> 45
Issuance of social bonds	>>> ✓	>>> 48
Main impacts of social bonds	>>> ✓	>>> 48
CaixaBank digital retail customers	>>> 73.10 %	>>> 55
Digital penetration in Spain	>>> 40.00 %	>>> 55
Digital customers in BPI Net	>>> 51.10 %	>>> 55
Digital customers	>>> 10.5 M	>>> 55
Fully digital customers	>>> 14.3 %	>>> 55
Omnichannel customers	>>> 85.7 %	>>> 55
Website customers	>>> 9 %	>>> 55
Mobile banking customers	>>> 53.8 %	>>> 55
Mobile banking+Website customers	>>> 39.1 %	>>> 55
Margin of omnichannel customers compared to physical customers	>>> 72 %	>>> 55
Average loyalty of the omnichannel customer compared to the physical customer	>>> 47.40 %	>>> 55



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>> ESG CRITERIA – SOCIAL

Indicators

2021

Page

Customers connecting daily	>>>	3 M	>>>	55
Volume of purchases made using mobile phone	>>>	1.15 M	>>>	55
Cards downloaded to mobile phone	>>>	3.8 M	>>>	55
Points of sale	>>>	713,243	>>>	55
Bizum customers	>>>	3 M	>>>	55
Pension plans marketed through digital channels	>>>	31.00 %	>>>	55
Mutual funds and portfolios marketed through digital channels	>>>	28.00 %	>>>	55
Cards marketed through digital channels	>>>	12.00 %	>>>	55
InTouch: customers	>>>	2.3 M	>>>	56
imagin: customers	>>>	3.7 M	>>>	56
imagin: imaginPlanet and imaginChangers initiatives	>>>	✓	>>>	56



>> ESG CRITERIA – GOVERNANCE

Indicators	2021	Page
Direct and indirect contribution to Spain's GDP	>>> €11.519 M	>>> 6
Direct and indirect contribution to Spanish GDP as a %	>>> 0.96 %	>>> 6
Direct and indirect contribution to Portuguese GDP	>>> €913 M	>>> 6
Direct and indirect contribution to Portuguese GDP as a %	>>> 0.43 %	>>> 6
Gross Value Added of CABK to the financial and insurance sector	>>> 17.00 %	>>> 6
Gross Value Added of BPI to the financial and insurance sector	>>> 6.80 %	>>> 6
Taxes paid and collected (Spain)	>>> €4,074 M	>>> 6
Group taxes paid and collected from third parties	>>> €5,226 M	>>> 6
Deposit Guarantee Fund contribution	>>> €396 M	>>> 6
Contribution to the Single Resolution Fund	>>> €181 M	>>> 6
Extraordinary contribution to the banking sector (Portugal)	>>> €22 M	>>> 6
Taxes collected on behalf of third parties	>>> €1,820 M	>>> 6
Indirect taxes	>>> €687 M	>>> 6
Social security contributions paid by the Company	>>> €672 M	>>> 6
Direct taxes	>>> €895 M	>>> 6
Jobs created through purchasing from suppliers – Spain	>>> 57,108	>>> 7;23
Jobs created through purchasing from suppliers – Portugal	>>> 6,738	>>> 7;23
Customer funds – Spain	>>> €619,971 M	>>> 12
Total assets – Spain	>>> €680,036 M	>>> 12
Loans and advances to customers – Spain	>>> €352,951 M	>>> 12
Business shares in Spain	>>> ✓	>>> 12
Market share – Portugal	>>> ✓	>>> 12
Hard indicators for Individual Banking	>>> ✓	>>> 13
Hard indicators for Premier Banking	>>> ✓	>>> 13
Hard indicators for Business and Entrepreneurs	>>> ✓	>>> 13
Hard indicators for Private Banking	>>> ✓	>>> 14
Hard indicators for CIB & International Banking	>>> ✓	>>> 14



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>> ESG CRITERIA – GOVERNANCE



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Indicators

		2021	Page
Hard indicators for Business Banking	>>>	✓	>>> 14
Hard indicators for AgroBank	>>>	✓	>>> 15
CaixaBank Group customers	>>>	20.7 M	>>> 17
CaixaBank customers	>>>	18.9 M	>>> 17
BPI customers	>>>	1.8 M	>>> 17
Penetration among individual customers in Spain	>>>	43.00 %	>>> 17
Penetration – Main bank for individual customers	>>>	32.00 %	>>> 17
Percentage interest Free float for management purposes	>>>	53.70 %	>>> 19
Percentage interest – “la Caixa” Banking Foundation	>>>	30 %	>>> 19
Percentage interest – FROB	>>>	16.10 %	>>> 19
Percentage of securities held in treasury, by directors, and other shareholders with Board representation	>>>	0.10 %	>>> 19
Free float – international institutional investors	>>>	57.7 %	>>> 19
Free float – national institutional investors	>>>	12.6 %	>>> 19
Free float – non-controlling interests	>>>	28 %	>>> 19
Free float – employees	>>>	1.7 %	>>> 19
Shareholders	>>>	663,457	>>> 19
Market capitalisation	>>>	€19,441 M	>>> 19
Interim	>>>	€0.1463/share	>>> 19
Payout ratio	>>>	50 %	>>> 19
Shareholders informed monthly via the Shareholder Newsletter	>>>	>230,000	>>> 20
Shareholders connected to virtual corporate events	>>>	2,891	>>> 20
Shareholder Advisory Committee members	>>>	12	>>> 20
Free float in the hands of foreign institutional investors	>>>	82 %	>>> 20
Meetings with investors at roadshows and conferences	>>>	406	>>> 20
Analysts that monitor the CaixaBank share and provide personalised attention	>>>	32	>>> 20
Analyst reports on CaixaBank published, including sector reports	>>>	344	>>> 20
CaixaBank wages and salaries	>>>	€2,790 M	>>> 22

>> ESG CRITERIA – GOVERNANCE

Indicators	2021	Page
CaixaBank Group suppliers >>>	3,390	>>> 23
Amount invoiced by suppliers to CaixaBank Group >>>	€2,979 M	>>> 23
Local suppliers in Spain >>>	97 %	>>> 23
Average payment period to suppliers >>>	22.1	>>> 23
Suppliers to have undergone the approval process in 2021 >>>	882	>>> 23
Volume awarded to Special Employment Centres >>>	€7.3 M	>>> 23
Processes traded via electronic trading >>>	851	>>> 23
Electronic trading volume >>>	€636 M	>>> 23
Suppliers with certified environmental management systems or ISO 14001 certified >>>	1,402	>>> 24
Audits performed including all procurement categories >>>	30	>>> 24
VidaCaixa: assets of CaixaBank customers under management >>>	€106,032 M	>>> 41
VidaCaixa: premiums and contributions marketed >>>	€10,059 M	>>> 41
VidaCaixa: benefits paid >>>	€4,216 M	>>> 41
VidaCaixa: market share of total life insurance sector in Spain >>>	33.90 %	>>> 41
VidaCaixa: market share of pension plans in Spain >>>	33.90 %	>>> 41
VidaCaixa: assets of Portuguese customers under management >>>	€7,978 M	>>> 41
VidaCaixa: market share in life insurance in Portugal >>>	12.3 %	>>> 41
VidaCaixa: customer distribution – Spain+Portugal >>>	✓	>>> 41
VidaCaixa: Investments that take ESG criteria into account >>>	100 %	>>> 42
VidaCaixa: % of assets with high sustainability rating according to SFDR >>>	47.2 %	>>> 42
VidaCaixa: volume of assets with high sustainability rating according to SFDR >>>	€22,165 M	>>> 42
VidaCaixa: equity distribution of products under SFDR (pension plans in Spain) >>>	✓	>>> 42
VidaCaixa: Proxy Voting >>>	✓	>>> 42
VidaCaixa: Engagement >>>	✓	>>> 42
CaixaBank Asset Management: market share of mutual funds in Spain >>>	24.50 %	>>> 43
CaixaBank Asset Management: assets under management – Spain >>>	€84,507 M	>>> 43
CaixaBank Asset Management: discretionary portfolio management – Spain >>>	€44,164 M	>>> 43



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>> ESG CRITERIA – GOVERNANCE



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Indicators	2021	Page
CaixaBank Asset Management: market share of mutual funds in Portugal >>>	17.20 %	>>> 43
CaixaBank Asset Management: assets under management in Portugal >>>	€7,959 M	>>> 43
CaixaBank Asset Management: discretionary portfolio management in Portugal >>>	€4,090 M	>>> 43
CaixaBank Asset Management: assets under management in Luxembourg >>>	€967 M	>>> 43
CaixaBank Asset Management: women fund managers out of total >>>	39.80 %	>>> 43
CaixaBank Asset Management: Investments that take ESG criteria into account >>>	100,00 %	>>> 44
CaixaBank Asset Management: asset distribution under SFDR (Spain) >>>	✓	>>> 44
CaixaBank Asset Management: asset distribution under SFDR (Portugal) >>>	✓	>>> 44
CaixaBank Asset Management: exposure to sustainable bonds >>>	✓	>>> 44
CaixaBank Asset Management: Proxy voting >>>	✓	>>> 44
CaixaBank Asset Management: Engagement >>>	✓	>>> 44
Reputational Risk Support Service (RRSS) >>>	✓	>>> 50
Card turnover >>>	€64,214 M	>>> 55
Invested in CaixaBank Group information security >>>	> €50 M	>>> 57
Main information security indicators >>>	✓	>>> 57
CaixaBank Group investment in development and technology >>>	€1,265 M	>>> 58
Main efficiency and digitalisation indicators >>>	✓	>>> 58
Sustainability governance >>>	✓	>>> 60
Main ethics and integrity policies >>>	✓	>>> 61
Main committees >>>	✓	>>> 62
Whistleblowing Channel >>>	✓	>>> 63
Adherences and alliances >>>	✓	>>> 64
Sustainability indexes and ratings >>>	✓	>>> 66
Sustainable Development Goals >>>	✓	>>> 68
Materiality study and SDGs >>>	✓	>>> 74
Awards and accolades in 2021 >>>	✓	>>> 75