

_Key indicators

		Semester 2024	2023	Semester 2023	2022	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Corporate governance									
Quorum General Meeting of Shareholders (AGM) (Ordinary)	%	77.82%	76.6%	76.6%	76.1%		102-18; 102-22		
Average approval of the points on the agenda of the AGM	%	93.5%	92.0%	92.0%	94.8%		102-18; 102-22		
Independent directors	%	60.0%	60.0%	60.0%	60.0%		102-18; 102-22		
Women on the Board	%	40.0%	40.0%	40.0%	40.0%		102-18; 102-22; 405-1		
Board Members - Average term in position	years	4	5	4	5		102-18; 102-22		
Shares and Shareholder structure									
Share price at end of period	€/share	4.943	3.726	3.787	3.672				
Percentage stake "la Caixa" Foundation ³	%	31.2%	31.9%	32.2%	30.0%		102-5		
Percentage stake FROB ³	%	17.9%	17.3%	17.3%	16.1%		102-5		
Percentage stake in Own Shares, Board Members and other shareholders with Board representation	%	0.1%	1.8%	0.1%	7.0%		102-5		
Percentage stake Free float - management	%	50.8%	48.9%	50.3%	46.9%		102-5		
Free float - Retail	%	26.2%	28.1%	28.2%	28.0%		102-5		
Free float - Institutional (National and International)	%	72.4%	70.5%	70.3%	70.5%		102-5		
Free float - Employees	%	1.3%	1.4%	1.5%	1.5%		102-5		
Shareholders ¹	Units	566,769	590,313	606,964	617,806		102-5		
Shareholder remuneration for the year ²	€/share	0.39	0.39	0.23	0.23				

¹. In relation to the shares of investors that operate through a custodian entity located outside Spanish territory, only the custodian entity is counted as a shareholder, which is the one registered in the corresponding book entry register.

². Dividend charged to the previous year.

³. Information provided by Fundación Bancaria "la Caixa" (and its subsidiary Critería Caixa, S.A.U.) and by FROB (and its subsidiary BFA, Tenedora de Acciones, S.A.) as of June 30, 2024.

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		Semester 2024	2023	Semester 2023	2022	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Commercial positioning									
Customers	<i>m</i>	20.2	20.1	20.1	20.2	✓	102-6		
Customers Spain	<i>m</i>	18.3	18.2	18.2	18.3	✓	102-6		
Customers Portugal	<i>m</i>	1.9	1.9	1.9	1.9	✓	102-6		
Market shares in Spain									
Loans to households and businesses ³	%	23.4%	23.5%	23.9%	24.0%		102-6		
Loans to consumers	%	19.7%	n.d.	n.d.	n.d.		102-6		
Mortgage Credit ³	%	24.7%	24.8%	25.3%	25.6%		102-6		
Household and business deposits ³	%	24.8%	24.7%	25.0%	24.8%		102-6		
Pension plans ²	%	34.3%	34.0%	33.8%	33.8%		102-6		
Investment funds ¹	%	23.8%	23.6%	24.3%	24.5%		102-6		
Direct debit of pensions	%	34.1%	34.3%	34.2%	34.2%		102-6		
Direct deposit of salaries	%	36.2%	36.3%	36.4%	37.1%		102-6		
Savings insurance ¹	%	37.1%	36.5%	35.3%	35.5%		102-6		
Long-term savings ^{1,2}	%	29.6%	29.3%	29,5%	29.5%		102-6		

¹. Data as of March 2024.

². Data as of June 2024.

³. Data as of May 2024.

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Commercial positioning									
Market share in Portugal									
Loans to households and businesses	%	11.6%	23.5%	11.6%	11.5%				102-6
Loans to business	%	11.2%	11.3%	11.0%	11.0%				102-6
Mortgage Credit	%	14.4%	14.4%	14.2%	13.8%				102-6
Household and business deposits	%	10.6%	10.5%	10.7%	10.9%				102-6
Pension plans ¹	%	11.8%							102-6
Investment funds ¹	%	10.4%	15.6%	11.5%	11.6%				102-6
Savings insurance (including PPRs)	%	13.3%	n.d.	18.7%	18.2%				102-6



¹. Data as of May 2024.

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Local accesible banking									
Network in Spain									
Branches	Units	3,830	3,876	3,911	4,081	✓			102-6
Retail branches	Units	3,574	3,618	3,649	3,818				102-6
of which Stores	Units	918	912	745	705				102-6
of which Stores Business	Units	69	67	68	67				102-6
of which all in one (Spain)	Units	9	7	6	5				102-6
Private Banking Centres	Units	87	86	88	88				102-6
Business Centres	Units	154	157	159	160				102-6
Institutional Banking Centres	Units	14	14	14	14				102-6
Corporate Banking Centres	Units	1	1	1	1				102-6
International points of presence	Units	26	26	27	27				102-6
Spanish towns with >5,000 inhabitants where CaixaBank has a presence	%	99%	99%	99%	99%	✓			1; 11
Spanish towns with >10,000 inhabitants where CaixaBank has a presence	%	100%	100%	100%	100%	✓			1; 11
Number of towns in which it is the only financial institution present ³	Units	458	483	483	471	✓			1; 11
Spanish towns where CaixaBank is present	Units	2,233	2,233	2,233	2,233	✓			1; 11
Citizens with a branch in their municipality	%	92%	92%	92%	92%	✓			1; 11
Number Mobile Branches (<i>ofibuses</i>) ¹	Units	21	19	17	17				
Number of towns covered by Mobile Branches (<i>ofibuses</i>) ²	Units	804	687	636	626				
Accessible branches	%	89%	89%	88%	88%				1; 11
Branches where barriers have been removed (Spain)	Units	18	42	21	48				1; 11
ATMs	Units	11,178	11,335	11,412	11,608	✓		102-6	
Accessible ATMs	%	100%	100%	100%	100%	✓			1; 11

¹. The 2024 semiannual data includes 3 reserve buses.

². 783 populations served in January 2024.

³. CaixaBank has not abandoned any municipality in which it was the only banking entity. The reduction is explained by the establishment of banking offices of competitors in these municipalities.

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Local accessible banking									
Network in Portugal									
Portugal branches	<i>Units</i>	308	315	317	324	✓	102-6		
Retail branches	<i>Units</i>	265	271	272	278		102-6		
Premier/Private Centres	<i>Units</i>	13	15	16	17		102-6		
Business Centres	<i>Units</i>	29	29	29	29		102-6		
DayOne Centres	<i>Units</i>	1	n.d.	n.d.	n.d.		102-6		
Branches where barriers have been removed (Portugal) ¹	<i>Units</i>	0	13	4	14				1; 11
ATMs- Portugal	<i>Units</i>	1,221	1,259	1,279	1,339	✓	102-6		



¹. In 2024, work is underway on projects to make improvements.

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Innovation, multi-channel communication and digitalisation									
CaixaBank Spain									
Digital clients (Now Customers)	<i>m</i>	11.8	11.5	11.4	11.2				9
Mobile customers only	<i>m</i>	8.3	8.0	7.6	7.2				9
Mobile customers (w/ digital customers)	<i>%</i>	70%	70%	67%	65%				9
inTouch customers (Spain)	<i>m</i>	3.1	3.3	3.4	3.4				9
inTouch customers (Portugal)	<i>m</i>	0.2	0.2	n.d.	n.d.				9
Imagin customers	<i>m</i>	3.5	3.3	3.1	3.0				9
BPI									
Digital customers (BPI Net)	<i>m</i>	0.9	0.9	0.9	0.9				9
Customer experience and quality									
CaixaBank Spain									
Customers Linked	<i>%</i>	71.5%	71.5%	71.0%	70.4%				
IE Corporations	<i>Units</i>	92.1	92.2	92.8	91.6				
NPS Transactional Retail Banking ¹	<i>Units</i>	78.5	n.d.	n.d.	n.d.				
NPS Transactional Retail inTouch ¹	<i>Uds.</i>	81.4	n.d.	n.d.	n.d.				
NPS Transactional Private Banking ¹	<i>Uds.</i>	96.9	n.d.	n.d.	n.d.				
NPS Transactional Business Banking ¹	<i>Uds.</i>	90.7	n.d.	n.d.	n.d.				
NPS Transactional SME Banking ¹	<i>Uds.</i>	91.5	n.d.	n.d.	n.d.				
CTL improves NPS	<i>Units</i>	5.8	5.2	6.0	4.1				

¹. The NPS measures CaixaBank customer recommendation on a scale from 0 to 10. The index is the result of the difference between % Promoter customers (ratings 9-10) and Detractor customers (ratings 0-6). In the first half of 2024, the metrics have been redefined and are not comparable with those published in the 2023 CaixaBank Group Management Report.

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Cybersecurity, efficiency and IT infrastructure									
Investment in information security	€m	+ 70	+ 60	+65	+60				9
People in the Security & Governance team	Units	+ 80	+ 80	86	83				9
Phishing simulations per employee/year ¹	Units	6	12	6	12				9
0-clickers in phishing campaigns	%	77.0%	63.0%	75.0%	59.0%				9
Employees trained in Cybersecurity	%	80.0%	96.0%	99.0%	98.9%				9
Number of leaks of information	Units	0	0	0	0				9
Number of leaks of personally identifiable information	Units	0	0	0	0				9
Number of customers affected by leaks of personally identifiable information	Units	0	0	0	0				9



¹. Given for 6 months in Semester 2023 and 2024, while 12 months in 2022 and 2023.

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People working in CaixaBank									
CaixaBank Group employees	Units	45,349	44,863	44,683	44.625	✓	102-7		
CaixaBank, S.A.	Units	36,582	36,225	36,048	36,089		102-7		
BPI	Units	4,255	4,263	4,378	4,387		102-7		
Companies of the Group	Units	4,512	4,375	4,257	4,149		102-7		
Average age	years	46.7	46.4	46.1	45.8	✓	102-7		
Average length of service	years	18.8	18.5	18.3	17.9		102-7		
Number of employees with disabilities	Units	632	593	596	578	✓	102-7; 405-1		
Employees adhering to remote work of the potential group	%	75.1%	70.0%	73.3%	n.d.		102-7		
Women	%	56.3%	56.3%	56.5%	56.5%	✓	102-7; 405-1		5
Women in management positions from deputy managers of large branches and up (A or B) ¹	%	43.3%	43.0%	42.7%	41.8%		102-7; 405-1		5
Training hours ²	hours	1,333,595	2,955,351	1,191,771	3,178,201	✓	102-7; 404-1		
Online training	%	93.3%	93.7%	97.6%	96.4%	✓	102-7; 404-1		
Employees certified in MiFiD II ¹	Units	32,242	31,843	29,413	33,512		102-7; 404-1; 404-2		
Employees with certification in Real Estate Credit Law ¹	Units	30,576	29,189	29,080	28,792		102-7; 404-1; 404-2		
Employees with certification in the IDD (Insurance Distribution Directive) ¹	Units	29,586	30,510	30,457	30,440		102-7; 404-1; 404-2		
Employees covered by a collective agreement	%	100%	100%	100%	100%	✓	102-7; 102-30		

¹. CaixaBank S.A.

². Given for 6 months in Semester 2023 and 2024, while 12 months in 2022 and 2023.

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		Semester 2024	2023	Semester 2023	2022	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Responsible and Ethical Behaviour									
Enquiries and complaints channel - Complaints ¹	Units	62	62	31	27	✓	102-27; 412-1		12; 16
s/ Conflicts of interest	Units	5	5	3	n.d.	✓	102-27; 412-1		12; 16
s/ Safety and Health at work / Occupational risk prevention	Units	2	0	0	n.d.	✓	102-27; 412-1		12; 16
s/ Code of Ethics	Units	7	1	0	n.d.	✓	102-27; 412-1		12; 16
s/ Workplace/sexual harassment	Units	23	14	8	n.d.	✓	102-27; 412-1		12; 16
s/ Others	Units	7	14	8	n.d.	✓	102-27; 412-1		12; 16
s/ Telematic Code of Conduct	Units	2	3	1	n.d.	✓	102-27; 412-1		12; 16
s/ Data protection / confidentiality of information	Units	5	9	3	n.d.	✓	102-27; 412-1		12; 16
s/ Marketing of products, transparency and customer protection	Units	9	16	8	n.d.	✓	102-27; 412-1		12; 16
s/ Anti-Corruption Policy	Units	2	0	0	n.d.	✓	102-27; 412-1		12; 16
s/ Prevention of Money Laundering	Units	0	0	0	n.d.	✓	102-27; 412-1		12; 16



¹. Given for 6 months in Semester 2023 and 2024, while 12 months in 2022 and 2023.

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Financial inclusion									
CaixaBank issued social bonds (current year)	€m	1,568	1,000	1,000	1,000	✓	203-1; 413-1		1; 8
Micro-loans and other loans with social impact granted ¹	€m	1,079	1,383	634	1,016	✓	203-1; 413-1	✓	
Families	€m	n.d.	862	376	636	✓	203-1; 413-1	✓	1; 10
Businesses	€m	n.d.	253	127	171	✓	203-1; 413-1	✓	8
Other loans with social impact	€m	179	268	131	208	✓	203-1; 413-1	✓	3; 4; 9
Micro-loans and other loans with social impact granted ¹	Units	375,621	144,473	62,463	100,323	✓	203-1; 413-1		1; 3; 4; 8; 9; 10
New businesses created thanks to support for entrepreneurs ¹	Units	5,827	8,621	4,060	5,876	✓	203-1; 413-1		1; 3; 4; 8; 9; 10
Jobs created thanks to support for entrepreneurs ¹	Units	19,180	28,521	12,097	17,455	✓	203-1; 413-1		1; 3; 4; 8; 9; 10
Vulnerable Basic Payment Account Customers ²	Units	380,552	359,938	341,871	324,685	✓	413-1	✓	1; 8; 10
No. of specialised advisers exclusively dedicated to senior citizens	Units	1,619	1,610	1,644	1,233				
No. of face-to-face training sessions for senior citizens ¹	Units	1,252	5,295	2,149	3,000				
NPS Senior Clients	Units	79.0	72.3	71.7	64.1				



¹ Given for 6 months in Semester 2023 and 2024, while 12 months in 2022 and 2023.

² Included are 7,058 Social Account clients in the process of migrating to the Basic Payment Account.

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Sustainable Business¹									
Sustainable Business Spain									
Mobilising sustainable finance (accumulated 2022-2024)	€m	67,156	50,813	39,687	23,583		201-2; 413-1		7; 12; 13
Mobilising sustainable finance (current year)	€m	16,344	27,230	16,104	23,583		201-2; 413-1		7; 12; 13
Sustainable financing (accumulated 2022-2024)	€m	57,294	45,729	35,343	20,633		201-2; 413-1		7; 12; 13
Sustainable financing (current year)	€m	11,565	25,096	14,710	20,633		201-2; 413-1		7; 12; 13
of which: according to type									
Green	€m	3,735	9,330	5,360	8,074		201-2; 413-1		7; 12; 13
Renewable energy ²	€m	1,451	4,790	3,259	3,065		201-2; 413-1		7; 12; 13
Real Estate	€m	1,525	3,149	1,310	3,532		201-2; 413-1		7; 12; 13
Infrastructure	€m	n.d.	182	430	311		201-2; 413-1		7; 12; 13
Transport	€m	679	460	200	310		201-2; 413-1		7; 12; 13
Circular Economy	€m	n.d.	717	101	n.d.		201-2; 413-1		7; 12; 13
Other	€m	80	32	60	856		201-2; 413-1		7; 12; 13
Social	€m	3,790	3,085	1,586	1,016		201-2; 413-1		7; 12; 13
Granted in microcredits and other social impact finances	€m	1,079	634	n.d.	n.d.		201-2; 413-1		7; 12; 13
Granted in officially protected housing	€m	124	n.d.	n.d.	n.d.		201-2; 413-1		7; 12; 13
CIB social financing	€m	2,587	n.d.	n.d.	n.d.		201-2; 413-1		7; 12; 13
Sustainability linked	€m	4,040	12,681	7,764	11,543		201-2; 413-1		7; 12; 13
of which: according to category									
Retail	€m	1,277	1,749	858	1,645		201-2; 413-1		7; 12; 13
Corporations ³	€m	1,732	4,123	1,996	2,850		201-2; 413-1		7; 12; 13
CIB&IB	€m	8,556	19,224	11,856	16,138		201-2; 413-1		7; 12; 13

¹. Given for 6 months in Semester 2023 and 2024, while 12 months in 2022 and 2023.

². Promotional activity contributes €502m.

³. Includes renewable energy financing operations - Project Finance and others.

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Sustainable Business									
Sustainable Business Spain									
Sustainable intermediation (accumulated 2022-2024)	€m	9,863	5,083	4,344	2,950		201-2; 413-1		7; 12; 13
Sustainable intermediation (current year)	€m	4,779	2,133	1,394	2,950		201-2; 413-1		7; 12; 13
of which: participation in the placement of sustainable bonds (excluding own issues)	€m	1,171	1,660	1,333	1,134		201-2; 413-1		7; 12; 13
of which: increase in managed sustainable assets	€m	3,608	473	61	1,816		201-2; 413-1		7; 12; 13
Sustainable Business Portugal²									
Mobilising sustainable Finance (accumulated 2022-2024)	€m	4,663	4,067	2,484	2,185		201-2; 413-1		7; 12; 13
Mobilising sustainable Finance (current year)	€m	n.d.	1,881	299	2,185		201-2; 413-1		7; 12; 13
Sustainable financing (accumulated 2022-2024)	€m	2,575	1,827	1,121	785		201-2; 413-1		7; 12; 13
Sustainable financing (current year)	€m	747	1,041	336	785		201-2; 413-1		7; 12; 13
of which: according to category									
Mortgage loans with A or B energy certificate	€m	159	260	n.d.	n.d.		201-2; 413-1		7; 12; 13
Real estate projects with A+, A or B certificate	€m	74	155	n.d.	n.d.		201-2; 413-1		7; 12; 13
Green financing projects	€m	263	134	n.d.	n.d.		201-2; 413-1		7; 12; 13
Projects linked to green objectives	€m	100	115	n.d.	n.d.		201-2; 413-1		7; 12; 13
ESG Business Facility	€m	8	16	n.d.	n.d.		201-2; 413-1		7; 12; 13
Financing linked to sustainable goals	€m	92	331	n.d.	n.d.		201-2; 413-1		7; 12; 13
Social Enterprises	€m	4	n.d.	n.d.	n.d.		201-2; 413-1		7; 12; 13
Other credit to individuals	€m	9	n.d.	n.d.	n.d.		201-2; 413-1		7; 12; 13
Automobile companies	€m	38	n.d.	n.d.	n.d.		201-2; 413-1		7; 12; 13
Other	€m	0	30	n.d.	n.d.		201-2; 413-1		7; 12; 13
Sustainable intermediation (accumulated 2022-2024)	€m	2.088	2,240	1,363	1,400		201-2; 413-1		7; 12; 13
Sustainable intermediation (current year)	€m	n.d.	840	(37)	1,400		201-2; 413-1		7; 12; 13

¹. Given for 6 months in Semester 2023 and 2024, while 12 months in 2022 and 2023.

². Sustainable finance mobilization - business Portugal: Includes Credit for both Companies (Companies + CIB + Institutions), and for Individuals, as well as participation in the placement of sustainable bonds. In relation to sustainable intermediation, Funds and Insurance articles 8 and 9 are included, under SFDR, both for liquid deposits and for transformation, as well as Funds from third-party managers.

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Responsible Investment									
Assets under management with a rating articles 8 and 9 according to SFDR (Spain) - (VC+CAM)	€m	61,996	57,788	47,063	47,605		102-2; 102-6		
Assets under management with a rating articles 8 and 9 according to SFDR (Portugal) - (VC+CAM)	€m	5,982	5,671	5,357	4,847		413-1		12
VidaCaixa									
Customer-managed resources (Spain) ¹	€m	120,977	115,411	112,429	107,478		102-2; 102-6		
Customer-managed resources (Portugal) ²	€m	7,611	7,523	7,515	7,319		102-2; 102-6		
Investments which take ESG criteria into account	%	100%	100%	100%	100%		413-1		12
Distribution of assets of products under SFDR (Pension plans in Spain)									
Heritage of products classified under article 6	€m/%	13,248 / 28.5%	12,659 / 28.5%	22,974 / 52.6%	21,843 / 51.4%		413-1		12
Heritage of products with sustainability rating (article 8)	€m/%	32,233 / 69.3%	30,551 / 68.8%	19,356 / 44.3%	19,108 / 45.0%		413-1		12
Heritage of products with sustainability rating (article 9)	€m/%	1,022 / 2.2%	1,181 / 2.7%	1,331 / 3.0%	1,507 / 3.5%		413-1		12
Distribution of assets of products under SFDR (Pension plans in Portugal)									
Heritage of products classified under article 6	€m/%	2,932 / 44.2%	2,809 / 43.3%	3,932 / 54.4%	3,549 / 56.1%		413-1		12
Heritage of products with sustainability rating (article 8)	€m/%	3,700 / 55.8%	3,683 / 56.7%	3,300 / 45.6%	2,777 / 43.9%		413-1		12
Heritage of products with sustainability rating (article 9)	€m/%	0 / 0.0%	0 / 0.0%	0 / 0.0%	0 / 0.0%		413-1		12

¹. Includes the life and pension plan business of VidaCaixa, S.A.

². Includes the life and pension plans business of BPI Vida e Pensões, 100% owned by VidaCaixa, S.A.

_Key indicators

		Semester 2024	2023	Semester 2023	2022	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Responsible Investment									
CaixaBank Asset Management									
Assets under management (Spain) ¹	€m	97,150	89,784	87,205	81,530				102-6
Assets under management (Portugal) ²	€m	6,694	6,725	6,891	6,942				102-6
Assets under management (Luxembourg) ³	€m	919	808	841	837				102-6
Investments which take ESG criteria into account	%	100.0%	100.0%	100.0%	100.0%				413-1 12
Distribution of assets of products actively marketed under SFDR - Spain									
Heritage of products classified under article 6	€m/%	60,242 / 67.7%	56,095 / 68.3%	53,742 / 67.1%	48,146 / 64.1%				413-1 12
Heritage of products with sustainability rating (article 8)	€m/%	27,407 / 30.8%	24,424 / 29.7%	24,347 / 30.4%	24,495 / 32.6%				413-1 12
Heritage of products with sustainability rating (article 9)	€m/%	1,334 / 1.5%	1,633 / 2.0%	2,029 / 2.5%	2,495 / 3.3%				413-1 12
Distribution of assets of products actively marketed under SFDR - Portugal									
Heritage of products classified under article 6	€m/%	1,248 / 35.3%	1,536 / 43.6%	1,513 / 42.4%	1,467 / 41.5%				413-1 12
Heritage of products with sustainability rating (article 8)	€m/%	2,142 / 60.7%	1,885 / 53.5%	1,957 / 54.8%	1,994 / 56.4%				413-1 12
Heritage of products with sustainability rating (article 9)	€m/%	139 / 4.0%	103 / 2.9%	100 / 2.8%	76 / 2.1%				413-1 12



¹. Includes the funds business, discretionary management portfolio and SICAVs of CaixaBank Asset Management SGIC.

². Includes the business of securities and real estate funds and discretionary management portfolios of BPI Gestão de Ativos SGFIM, 100% owned by CaixaBank Asset Management.

³. Includes the funds and SICAV business of CaixaBank Asset Management Luxembourg, S.A.

_Key indicators

		Semester 2024	2023	Semester 2023	2022	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Access to housing									
Homes in social rent programme - Spain ^{1,2}	<i>Units</i>	9,868	10,324	10,446	11,105	✓	203-1		1; 10; 11
Properties with bonus	<i>Units</i>	3,273	3,506	3,291	3,360	✓	203-1		1; 10; 11
Properties without bonus	<i>Units</i>	6,595	6,818	6,662	7,161	✓	203-1		1; 10; 11
Suppliers⁵									
Number of Active suppliers ^{3,4}	<i>Units</i>	2,170	2,037	1,857	3,323				102-6
Average payment period to suppliers	<i>days</i>	7.4	11.9	13.8	16.8	✓	102-6		
Volume of local supplier management - Spain	<i>%</i>	87%	87%	92%	93%	✓	102-6; 204-1		
Volume awarded to CEE (Special employment centres) ¹	<i>€m</i>	3.1	5.0	3.0	7.0	✓	102-6		
Supplier audits carried out during the year ¹	<i>Units</i>	16	31	10	30	✓	102-6; 308-1		
Suppliers certified in social and environmental management ¹	<i>Units</i>	791	721	812	249	✓	102-6; 308-1; 414-1		



¹. Given for 6 months in Semester 2023 and 2024, while 12 months in 2022 and 2023.

². The figure for 2024 and the 2023 semester corresponds to the number of homes instead of the number of contracts as previously reported.

³. An active supplier is defined as one that fulfills any of the following: an active contract with Ariba with an agreement date in the last 3 years; has invoiced in the current or previous year or participated in any negotiation in the last 12 months. In 2023, the active supplier criterion has been strengthened, removing from the definition suppliers related to agreements and collaborations, among others.

⁴. Applicable to Group companies within the Purchasing and VidaCaixa corporate model.

⁵. Applicable to the companies of the Group with which it shares a corporate Purchasing model. It includes suppliers whose turnover is greater than €30,000. Creditors, official bodies, communities have been excluded.

_Key indicators

		Semester 2024	2023	Semester 2023	2022	Law 11/2018, on nonfinancial information and diversity	GRI (Global Reporting Initiative)	SASB (Sustainability Accounting Standard Board)	SDGs (Sustainable Development Goals)
Social action									
Social Action with the "la Caixa" Foundation - Funds aimed at social entities that have been channelled through the branch network (budget) ¹	€m	25.0	25.0	25.0	25.0	✓	413-1		1;2;10
Social Action with the "la Caixa" Foundation - Number of activities	Units	2,525	5,833	2,237	5,624	✓	413-1		1;2;10
Social Action with the "la Caixa" Foundation - Beneficiary entities	Units	2,416	5,302	2,167	5,041	✓	413-1		1;2;10
Social Action - Donation platform	€m	8.7	18.5	7.5	22.9	✓	413-1		1;2;10
"Llenos de vida" – Municipalities ²	Units	239	n.d.	n.d.	n.d.	✓	413-1		1;2;10
"Llenos de vida" – Workshops ²	Units	523	n.d.	n.d.	n.d.	✓	413-1		1;2;10
Volunteers ³	Units	19,808	17,240	20,339	14,000	✓	413-1		1;2;10
CaixaBank Dualiza - Students Benefited (current year)	Units	7,331	6,905	3,489	6,864	✓	413-1		1;2;4;10
CaixaBank Dualiza - Beneficiary Companies (current year)	Units	1,107	1,024	513	484	✓	413-1		1;2;4;10
CaixaBank Dualiza - Beneficiary teachers (current year)	Units	1,732	1,747	1,160	2,143	✓	413-1		1;2;4;10
CaixaBank Dualiza - Beneficiary Educational Centers (current year)	Units	917	944	568	316	✓	413-1		1;2;4;10



¹. Given for 6 months in Semester 2024, while 12 months in 2022 and 2023.

². Data at the end of May 2024.

³. Includes the total number of people who have participated in volunteer activities within and outside the scope of the Social Month in the last 12 months.

_ Key indicators

>GHG EMISSIONS FROM THE FINANCING AND INVESTMENT PORTFOLIO - FINANCIAL YEAR 2023

Outlook by type of asset	Exposure		Absolute emissions		Economic intensity
	Total perimeter exposure (m)	% of calculated exposure	Emissions S1+2 (ktCO2e)	Emissions S3 (ktCO2e)	Intensity of emissions S1+2 (tCO2e (MM))
CRE	5,939	87.1%	80	-	15
Mortgages	124,656	98.6%	2,986	-	24
Business funding	152,958	79.4%	28,741	50,071	237
Auto loans	8,260	95.7%	1,767	-	224
Equity ¹	738	97.7%	5	19	7
Corporate fixed income	17,927	98.3%	261	658	15
Total	310,479		33,840	50,749	122

¹ Excludes investees and trading portfolio

Sector vision (business financing) ¹	Exposure		Absolute emissions		Economic intensity
	Total perimeter exposure (m)	% of calculated exposure	Emissions S1+2 (ktCO2e)	Emissions S3 (ktCO2e)	Intensity of emissions S1+2 (tCO2e (MM))
O&G	6,785	76.6%	12,527	10,386	2,411
Electricity generation	15,156	93.2%	2,740	5,202	194
Transport	22,533	79.9%	2,668	9,530	148
Real Estate	18,704	78.2%	767	2,149	52
Cement	300	96.9%	397	138	1,365
Iron and Steel	2,141	91.9%	643	1,007	327
Agriculture (includes stockbreeding)	4,921	85.2%	2,385	1,952	569
Aluminium	492	90.4%	70	238	158
Coal ²	0.1	50.1%	36	0.1	765,304
Other non-intensive sectors	81,927	76.5%	6,508	19,469	104
Total	152,958		28,741	50,071	

¹ Includes both general purpose lending and project finance.
² CNAE 510, 520, 1910
 N.B.: For NACE codes 0510 and 0520 the new PCAF factors have been multiplied by nearly 200 for NACE 0510 and more than 13000 for NACE 0520, compared to the 2022 factors. This has led to a very significant increase in the economic intensity linked to this sector.

Geographical area vision	Exposure		Absolute emissions		Economic intensity
	Total perimeter exposure (m)	% of calculated exposure	Emissions S1+2 (ktCO2e)	Emissions S3 (ktCO2e)	Intensity of emissions S1+2 (tCO2e (MM))
Spain	263,310	94.4%	20,593	35,679	83
Europe	31,479	66.9%	1,609	10,734	76
Rest of the world	15,689	39.8%	11,638	4,336	1,863
Total	310,479		33,840	50,749	

Note for all tables: Due to rounding the total sums may vary slightly.
 CO2e=CO2 includes the following greenhouse gases: CO2, CH4, N2O, HFCs, PFCs, SF6 y NF3

_ Key indicators

> DECARBONIZATION TARGETS

Financial	Scope of emissions	Metric	Scenarios	Base year	Base year metric	Reduction target (2030)	Target metric (2030)	
Electricity	1	Physical intensity	IEA Net Zero 2050	2020	136 kg CO ₂ e/MWh	-30%	95 kg CO ₂ e/MWh	
Oil and gas	1,2,3	Total emissions financed	IEA Net Zero 2050	2020	9.08 Mt CO ₂ e	-23%	6.99 Mt CO ₂ e	
Automotive	3	Physical intensity	IEA Net Zero 2050	2022	154 g CO ₂ /vkm	-33%	103 g CO ₂ /vkm	
Iron and steel	1+2	Physical intensity	IEA Net Zero 2050	2022	1,230 kg CO ₂ e/ t steel	(10-20)%	1,107-984 kg CO ₂ e/ t steel	
Coal	N/A	Total exposure	-	2022	€2,845m (€213m considering mitigating factors)	-100%	€0m	
New	Commercial Real Estate	1+2	Physical intensity	CRREM 1.5°C CRE Iberian Peninsula	2022	20.5 kgCO ₂ e/m ²	-41%	12.1 kgCO ₂ e/m ²
	Residential Real Estate	1+2	Physical intensity	CRREM 1.5°C CRE Spain + Portugal	2022	23.57 kgCO ₂ e/m ²	-19%	19.03 kgCO ₂ e/m ²
	Maritime Sector	1	alignment %	IMO 2018	2022	AD%=11.9%	-11.9%	AD%=0%
	Aviation	1	Physical intensity	MPPU 1.5°	2022	102 gCO ₂ e/RPK	-30%	71 gCO ₂ e/RPK
	Agriculture and livestock	Direct emissions ("on farm") + food	Physical intensity	SBTI FLAG Commodity Pathways 1.5°C	2022	Qualitative target focused on improving knowledge and profiling of individual customers and the sector in general.		

Note: CO₂e=CO₂ includes the following greenhouse gases: CO₂, CH₄, N₂O, HFCs, PFCs, SF₆ y NF₃