

RESPONSIBLE INVESTMENT

As an insurance entity, we are aware of the significant role we play in society as drivers of change. That is why at VidaCaixa we have an explicit commitment to Responsible Investment, guiding companies and individuals towards a sustainable transition.

CLASIFICACION OF CLIENT PRODUCTS

This commitment, based on the United Nations Principles for Responsible Investment (UN PRI), has led us to consider ESG criteria in the investment decision-making process for 100% of the assets in our investment portfolio. Additionally, our products integrate sustainability criteria, following the Sustainable Finance Disclosure Regulation (SFDR¹) for Pension Plans, EPSV, and Insurance-Based Investment Products (IBIPs).

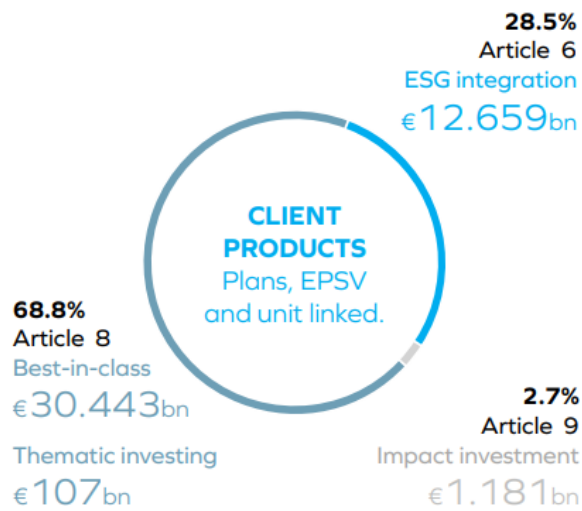
During 2023, we increased our offering in EPSV Pension Plans and Unit Linked products that promote environmental and social aspects (Article 8) and those with specific sustainability objectives (Article 9) to 71.5%.

Definitions to consider:

- **Article 6 / ESG integration:** products that consider ESG risks in investment decision-making without setting promotion indicators or minimum objectives as Articles 8 or 9 do.
- **Article 8/ best-in-class:** products that promote ESG characteristics and/or a combination of these. Their assets are selected based on a positive evaluation of their ESG performance compared to other companies in the sector or related to certain environmental or social outcomes.
- **Article 8 Futuro Sostenible / Thematic:** products that invest in assets belonging to certain themes with positive environmental or social outcomes, such as clean energy, energy efficiency, or sustainable agriculture, among others.
- **Article 9 / Impact Investment:** products that aim for sustainable investment and generate a measurable positive social and environmental impact, along with a financial return.

CLIENTS PRODUCTS

1.- Pension Plans, EPSV and Unit Linked



With this progress, 90% of our individual Pension Plan offering falls into the most demanding sustainable categories.

2.- Total products marketed

	MM EUR
ESG Integration	67,731.0
Best in Class	46,391.4
Thematic	107.3
Impact investing	1,181.3
Other	
Total (AUM)	115,411.0
Total Sustainable (AUM)	115,411.0

SUSTAINABILITY OF MARKETED PRODUCTS

At VidaCaixa, we are on the path to sustainability and take conscious steps aware of our leadership in the sector. Therefore, we are committed to moving towards a sustainable transition. Each of our steps in all our management and work areas complies with this commitment, and all our marketed products are governed by sustainability principles.

CABK SI IMPACTO 30/60 RV

This product aims to incorporate ESG factors in investment decisions regarding the companies and public or private issuers it currently invests in, with a goal of sustainable investments under [Article 9 of Regulation \(EU\) 2019/2088](#) or [impact investing](#) on sustainability disclosure in the financial services sector.

Additionally, VidaCaixa ensures that the companies it invests in observe good governance practices. During the reference period, VidaCaixa made investment decisions for this product aimed at pursuing a sustainable investment objective under Article 9 of Regulation (EU) 2019/2088, integrating sustainability risks into the investment process and investing following impact criteria. These investments are related to the 17 United Nations Sustainable Development Goals, known as “SDGs.” Specifically, the product has invested in sustainable investments, both equity and fixed income, to achieve the following objectives:

- **Impact on people.** Investment in companies dedicated to building affordable housing, education and skill development, companies that promote financial and digital inclusion, companies aimed at improving public health, and companies providing safety and protection.
- **Impact on planet.** Investment in companies focused on improving energy efficiency, electrification and digitalization, green energy production, pollution remediation and prevention, companies producing food, water, and waste management sustainably.
- **Total or partial financing of projects with environmental and/or social objectives.** Investment in green, social, sustainable, and sustainability-linked bonds according to ICMA standards and/or standards developed by the EU.

For more information:

- [Pre-contractual information on sustainability associated with this product \(RTS\)](#)
- [Information related to sustainability](#)
- [Periodic information on sustainability performance](#)
- [Annual Report Gama SI](#)
- [Executive Summary of the Annual Report Gama SI](#)

CABK SELECCIÓN FUTURO SOSTENIBLE

VidaCaixa makes investment decisions for this product aimed at promoting environmental or social characteristics under [Article 8 of Regulation \(EU\) 2019/2088 or thematic](#), integrating sustainability risks into the investment process by investing in companies and public or private issuers with outstanding investment in environmental and social areas, and observing good governance practices.

Therefore, this financial product promotes environmental or social characteristics but does not aim for sustainable investment.

The environmental or social characteristics promoted by this financial product are as follows :

- The product aims to incorporate ESG factors in the investment decisions of companies.
- Positions with a promotion sense, rewarding companies with better ESG metrics and/or lower CO₂ emission levels.

In this regard, VidaCaixa monitors environmental and social characteristics monthly. Monitoring is done by making own calculations based on indicators obtained from external providers and financial and ESG databases.

Additionally, this product partially makes investments considered sustainable under SFDR, aimed at achieving environmental, social, and/or governance objectives. Specifically, sustainable investments aim to achieve environmental and social objectives.

For more information:

- [Pre-contractual information on sustainability associated with this product \(RTS\)](#)
- [Information related to sustainability](#)
- [Periodic information on sustainability performance](#)

Discover all sustainable information on marketed products such as pension plans, social security plans, and insurance on [our website](#).

RESPONSIBLE INVESTMENT

As a financial institution, we are aware of the important role we play in society as drivers of change. So we have an explicit commitment to responsible investment, accompanying companies and individuals towards a sustainable transition.

CLASSIFICATION OF CUSTOMER PRODUCTS

This model has led to more than **97%** of the assets in our investment portfolio being based on ESG criteria. In addition, our products integrate sustainability criteria, following the Regulation on Sustainability Disclosures in the Financial Services Sector (SFDR¹).

By the end of 2023, we reached 31.72% of equity in products that promote environmental and social aspects (Article 8) and those with specific sustainability objectives (Article 9).

- **Article 6:** Products that take into consideration ESG risks in investment decision-making that are not considered under Articles 8 or 9 and also those that do not integrate sustainability risks.
- **Article 8/ESG integration:** Financial products that promote environmental or social characteristics and/or a combination of those characteristics, systematically including ESG factors in investment analysis and decisions to create a product labelled as ESG or sustainable.
- **Article 8 Sustainable future/Thematic investing:** The identification and allocation of capital to themes or assets related to particular environmental or social outcomes, such as clean energy, energy efficiency or sustainable agriculture. (PRI)
- **Article 8 MicroBank Ethical Fund and CaixaBank Euro Index Stock Exchange/Best in Class:** Financial products that select investments based on their positive performance in ESG criteria compared to their industry peers.
- **Article 9/Impact investment:** Products that aim at sustainable investment and generate a measurable positive social and environmental impact, together with a financial return.

¹ SFDR: EU Sustainable Finance Disclosure Regulation

CUSTOMER PRODUCTS

	FUNDS	EUR
ESG Integration	ART 8 (except SUSTAINABLE & ETHICAL FUTURE & EURO INDEX STOCK MARKET)	€23,503,409,915
Best in Class	CAIXABANK BOLSA INDICE EURO, FI MICROBANK FONDO ETICO, FI	€588,078,771
Thematic	CAIXABANK SELECCION FUTURO SOSTENIBLE, FI	€332,120,290
Impact investing	MICROBANK SI IMPACTO RENTA VARIABLE, FI CAIXABANK SI IMPACTO 0/30 RV, FI CAIXABANK SI IMPACTO 0/60 RV, FI CAIXABANK SI IMPACTO 50/100 RV, FI CAIXABANK SI IMPACTO RENTA FIJA, FI	€1,632,644,696
Other	ARTICLE 6 integrating ESG aspects	€53,746,232,217
Total (AUM)		€82,151,438,122
Total sustainable (AUM)		€79,802,485,890

SUSTAINABILITY OF MARKETED PRODUCTS

At CaixaBank Asset Management we are on the road to sustainability and we are aware of our leadership in the sector, which is why we are committed to moving towards sustainable transition. Every step we take in all our management and work areas complies with this commitment and all our marketed products are governed by sustainability principles.

CABK SI IMPACTO 0/60 RV

This investment fund (the "Fund"), managed by CaixaBank Asset Management SGIIC, SAU ("CaixaBank AM" or the "Management Company"), aims to invest in sustainable investments, as defined in article 2.17 of the Regulations (EU) 2019/2088. These investments are related to the 17 United Nations Sustainable Development Goals, known as "SDGs".

During the reporting period, the Management Company has made investment decisions for the management of this Fund with the aim of pursuing a sustainable investment objective under Article 9 of Regulation (EU) 2019/2088, integrating sustainability risks into the investment process in addition to investing according to impact criteria. These investments are related to the 17 United Nations Sustainable Development Goals, known as "SDGs". Specifically, the Fund has invested in sustainable investments, both equities and bonds, with the aim of achieving the following objectives:

- **Impact on people.** Investment in companies engaged in building accessible housing, education and skills development of the population, companies that promote financial and digital inclusion, companies with a vocation to provide improvements in public health, companies that provide security and protection
- **Impact on the planet.** Investment in companies with the vocation to improve energy efficiency, electrification and digitalisation, green energy production, pollution prevention and remediation, companies producing food, water and waste management in a sustainable way.
- **Total or partial financing of projects with environmental and/or social objectives.** Investment in green, social, sustainable and sustainability-linked bonds in accordance with ICMA standards and/or standards developed by the EU.

For more information:

- [Pre-contractual sustainability information associated with this product \(RTS\)](#)
- [Sustainability-related information](#)
- [Periodic reporting on sustainability performance](#)
- [SI Impacto range annual report](#)

CABK SUSTAINABLE FUTURE SELECTION

This investment fund (the "Fund"), managed by CaixaBank Asset Management SGIIC, SAU ("CaixaBank AM" or the "Management Company"), has promoted environmental and social characteristics ([Article 8 Regulation \(EU\) 2019/2088 or thematic](#)) through an investment strategy that integrates sustainability risks into the investment process, in addition to monitoring a set of environmental, social and governance ("ESG") indicators relevant to most of the assets in which the Fund invests.

To measure the achievement of the environmental or social characteristics promoted by the Fund, the following promotion indicator is used:

- The Fund will invest a minimum of 75% in collective investment schemes ("CIS") registered as Article 8 (which are those promoting environmental or social characteristics) and Article 9 (which are those targeting sustainable investments) of Regulation (EU) 2019/2088 (SFDR), thus the majority of its portfolio meets sustainable criteria.

The environmental or social characteristics promoted by the Fund are monitored through specific analysis and tracking of the progress over time of the environmental or social characteristics indicator or metric.

The Fund aims to invest at least 50% in "sustainable investments", as defined in Article 2.17 of Regulation (EU) 2019/2088 (SFDR), which will be made in CIS that have a sustainable investment objective as defined in Regulation (EU) 2019/2088 (SFDR).

As the "sustainable investments" will be realised through investments in CIS which themselves make sustainable investments according to Regulation (EU) 2019/2088 (SFDR), the management company of the sustainable investment vehicle will ensure compliance with the no significant detriment principle and monitor indicators of adverse impacts on sustainability factors.

This product takes into account the main adverse impacts on sustainability factors. Specifically, the main adverse impacts for this fund are identified by monitoring a series of environmental and social indicators (KPIs). These include, for example, indicators such as exposure to controversial weapons or violation of the principles of the United Nations Global Compact, which will allow us to warn of the negative effects that the investments made by this product could have on the outside world.

For more information:

- [Pre-contractual sustainability information associated with this product \(RTS\)](#)
- [Sustainability-related information](#)
- [Periodic reporting on sustainability performance](#)

Discover all the sustainable information on products marketed on our [website](#).