

CaixaBank named as ninth most sustainable financial institution in the world and second in Europe

CaixaBank continues to be recognised as one of the most sustainable banks in Europe and globally, according to the Dow Jones Sustainability Index

- **CaixaBank has increased its score by four points, reaching 86, thanks to top marks in areas such as transparency and reporting, policy influence, information management and cybersecurity, as well as customer relations and experience**
- **The DJSI rating agency, S&P Global, also underscored other positive aspects such as business ethics, climate strategy, human rights, and good labour practices, along with sustainable performance factors such as materiality, risk management, human resources, financial inclusion, and privacy**

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For the thirteenth year in a row, the Dow Jones Sustainability Index (DJSI) has included CaixaBank among the highest-rated banks globally for sustainability. This globally recognised index evaluates companies' performance based on ESG criteria, and it ranked CaixaBank as the ninth most sustainable financial institution in the world, with a score of 86 points. S&P's mission consisted of analysing the economic and sustainable performance of 60% of banking sector companies, from a total of 667 globally. Within the DJSI Europe index, S&P Global places CaixaBank as the second most sustainable financial institution in Europe.

Its inclusion in these indices recognises CaixaBank's commitment to sustainability, which is a key strategic priority, as well as its continuous improvement in management, performance, and transparency in reporting information.

In relation to the three areas assessed by the analyst — economic, environmental, and social — CaixaBank has achieved an improvement compared to 2023 in the environmental aspect, with a 4-point increase; in the social aspect, it has seen a 3-point increase; and finally, in governance, a 5-point increase.

CaixaBank has achieved the highest possible score (100) in areas such as transparency and reporting, policy influence, information management and cybersecurity, and customer relations and experience.

Additionally, CaixaBank is within the top scoring range (>90 <100) in aspects such as business ethics, climate strategy, human rights, and good labour practices. At the same time, the analyst positively noted (>80 <90) other areas of the bank's sustainable performance, including materiality, risk management, human resources, financial inclusion, and privacy.

These areas highlighted in the analyst's assessment reflect the three goals of the 2022-2024 Sustainable Banking Plan: lead the positive social impact and promote financial inclusion, drive the sustainable transition of businesses and society, and foster a responsible culture by setting standards in governance. The plan is nearing its conclusion, with all its main objectives already achieved.

Commitment to Sustainability

CaixaBank is a bank with strong historical links to the social impact of its activity. For this reason, it takes on the responsibility of driving a positive economy for the well-being of people, within the framework of its strategic ambition to be a leading bank in Europe in sustainability.

The financial institution recently launched its new Sustainability Plan, which is part of the 2025-2027 Strategic Plan, through which it will mobilise €100 billion in sustainable financing during this period.

Moreover, as part of the new plan and to shift towards a more sustainable economy, the institution maintains its public targets for 2030 to reduce financed CO2 emissions, reinforcing its commitment to net zero emissions by 2050 in sectors with the highest greenhouse gas emissions intensity: electricity, oil and gas, automotive, iron and steel, agriculture, real estate (residential and commercial), aviation, and shipping. The decarbonisation of the social and business fabric will also be promoted through dialogue, direct engagement, and advisory services to customers. To this end, a target has been set to engage with 90% of companies in high-emission sectors within the NZBA scope by the end of 2024.

To support the economic and social development of individuals, CaixaBank will focus on continuing to strengthen social and financial inclusion by maintaining a strong presence across the territory, improving accessibility, offering specific products and services for vulnerable groups, and promoting financial literacy. It will also support entrepreneurship and employability, aiming to reach 150,000 people who have improved their access to employment, while providing support to entrepreneurs and self-employed individuals through initiatives like microfinancing.

Additionally, under the plan, CaixaBank will promote long-term financial planning with personalised savings and future-planning solutions, targeting a 33% adoption rate of such products among customers aged 50 to 67. It will also enhance the well-being of older people through an ecosystem of services that includes not only financial and insurance solutions, but also life-assistance services, aiming to become the preferred bank for these customers.