

2020

CaixaBank Group Socioeconomic Impact

CONTRIBUTION TO THE UNITED NATIONS SDGS



**Socially responsible
banking**



**Interactive
document**



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* Environmental, Social and Governance.



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 referred to 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 2020 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 obtained from the CaixaBank Group's audited 2020 financial statements. Both documents are available at: www.CaixaBank.com.

CaixaBank at a glance

1 >> ENVIRONMENTAL



Adherence to the **Manifesto for a sustainable economic recovery** and the **Green Recovery Call to Action initiative**



Signatory of the **Equator Principles**



€1,000 M in Green Bond issuances



€3,163 M granted to renewable energy projects



99.3 % of electrical energy consumed is from renewable sources

2 >> SOCIAL



91 % of citizens have a branch in their municipality



8,737 jobs created with the support of microcredits



€44.8 M channelled from the "la Caixa" Banking Foundation through the branch network to local social entities

€900 M in microcredits and other finance with a social impact



€1,000 M in COVID-19 Social Bond issuances

3 >> GOVERNANCE



7th most sustainable bank in the world according to DJSI



Adherence to the **UNEP FI** global alliance and the **Principles for Responsible Banking**



More than €50 M invested in information security



0.86 % contribution to Spanish GDP



A+ for the PRI revalidation of the maximum rating in SRI for VidaCaixa and CaixaBank Asset Management

01

Impact of the business

ECONOMY

0.86 % CONTRIBUTION TO SPANISH GDP

€9,611 M
contribution
to Spanish GDP

49,110
indirect
jobs
created

35,434
CaixaBank
Group
employees

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



No poverty

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



Decent work and economic growth

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



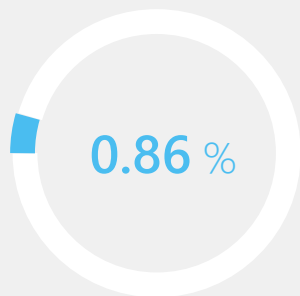
Reduced inequalities

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

Contribution to the economy

» €9,611 M

contributed directly and indirectly to Spain's GDP*



» €832 M

direct and indirect contribution to Spanish and Portuguese GDP*



13.7 %

Gross Value Added of CaixaBank to the financial and insurance sector

6.2 %

Gross Value Added of BPI to the financial and insurance sector

Taxes paid and collected from third parties

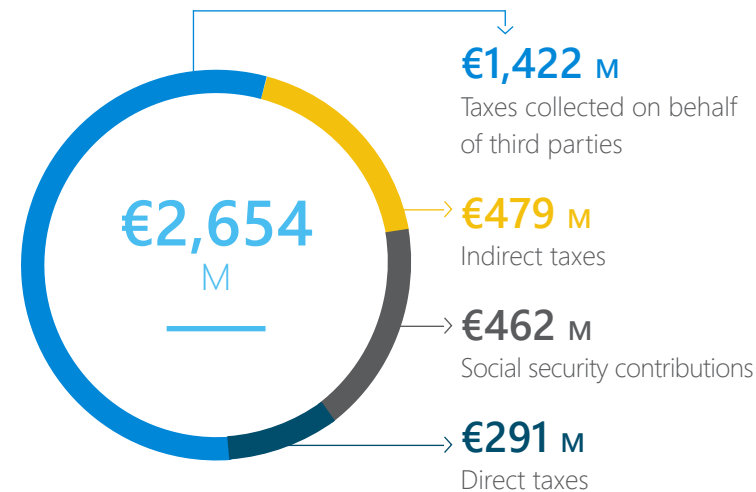
» €2,654 M

in taxes paid and collected from third parties

» €1,381 M

profit attributable to the Group

- €244 M in Deposit Guarantee Fund contributions
- €110 M Contribution to the Single Resolution Fund
- €18 M Extraordinary contribution to the banking sector (Portugal)



* Source: CaixaBank Research, based on data from National Statistics Institute (with data from 4Q).

Committed to employment

» 27,404 employees

CaixaBank
99.3 % have permanent contracts

55.2 %
Women



44.8 %
Men

» 4,622 employees

Banco BPI
99.5 % have permanent contracts

56.6 %
Women



43.4 %
Men



49,110
Jobs created through the multiplying effect of purchasing from suppliers*



6,273
Jobs generated by Banco BPI



MicroBank

8,737 jobs

Created with the support of microcredits

5,416 new business

Started up with the support of microcredits

incorpora
de "la Caixa"

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

- + 300 jobs filled

* 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.

02

CaixaBank's Presence

MARKET

94 % PRESENCE IN TOWNS OF MORE THAN 5,000 INHABITANTS

91 % of Spanish citizens have a **branch in their municipality**

94 % **fully accessible branches** in Spain

99 % **fully accessible ATMs** in Spain

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



No poverty

- Proximity through the branch network
- Accessibility of branches and ATMs
- AgroBank



Gender equality

- AgroBank, rural woman



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
- CaixaBank Hotels & Tourism Awards



Reduced inequalities

- Accessibility of branches and ATMs
- AgroBank



Sustainable cities and communities

- Accessibility of branches and ATMs
- National and international commercial network
- Real Estate & Homes
- Hotels & Tourism

Branch network

» 3,782 branches in Spain



94 %
fully accessible branches



49
branches made barrier-free in 2020

» 421 branches in Portugal

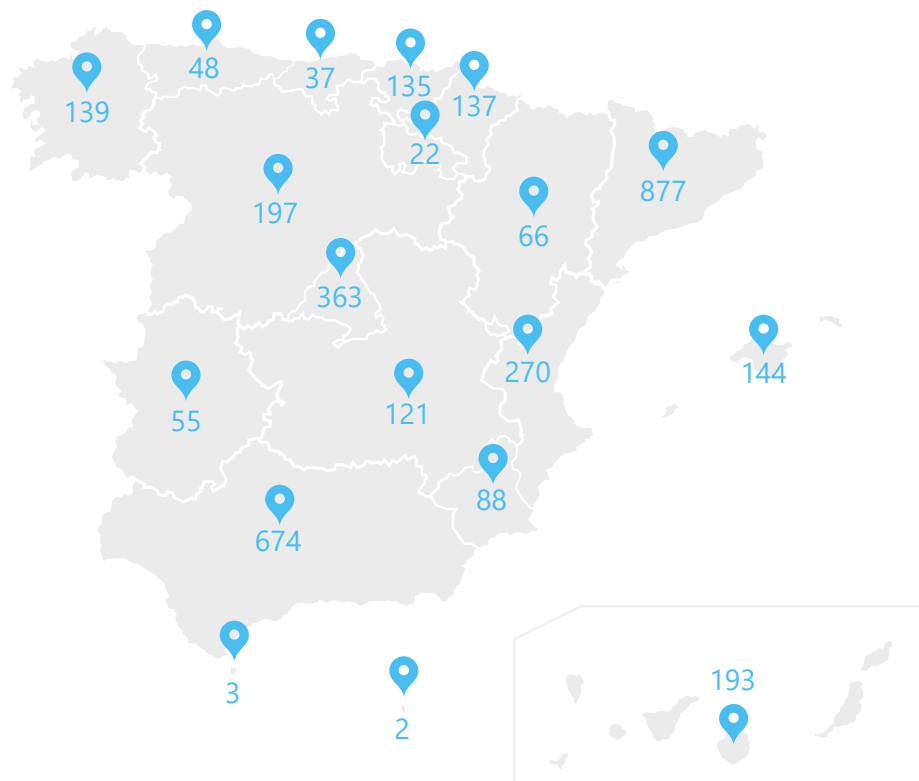
91 % of citizens have a branch in their municipality

Present in **all** towns and cities with more than 10,000 inhabitants

Present in **94 %** of towns with more than 5,000 inhabitants

The only bank present in **215** towns and cities

Present in **83 %** of Portuguese towns with more than 10,000 inhabitants



3,571
retail branches in Spain

1 Corporate Banking centre
14 Institutional Banking centres

128 Business centres / Promoters
68 Private banking centres

548

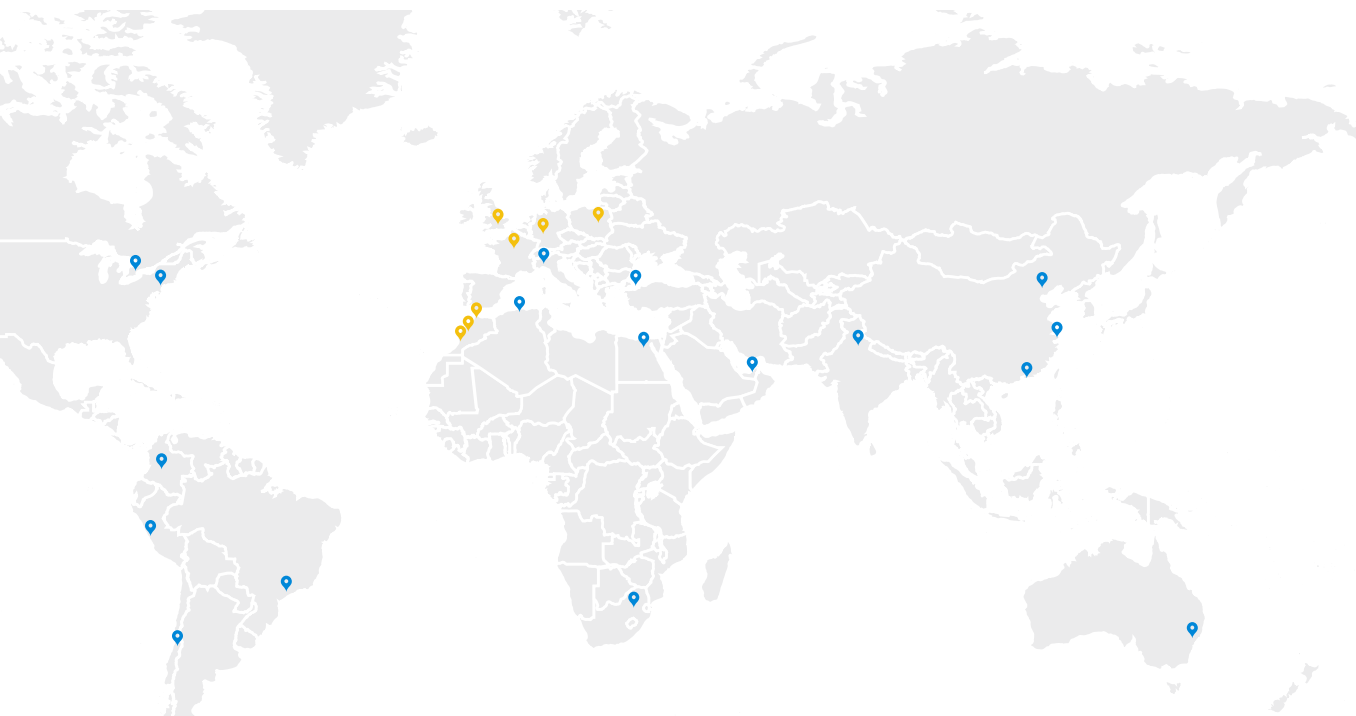
STORE CENTRES

Advice centres that allow a more efficient and friendly organisation.

2

ALL IN ONE CENTRES

Innovative experiences beyond strictly banking, with specialised attention for all value propositions in the same space.



» 18 Representative offices

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


2 Spanish Desk
Mexico City, Vienna


» 5 International branches

With 7 branches:
Warsaw, Morocco (Casablanca, Tangiers, Agadir), London, Frankfurt, Paris

ATMs

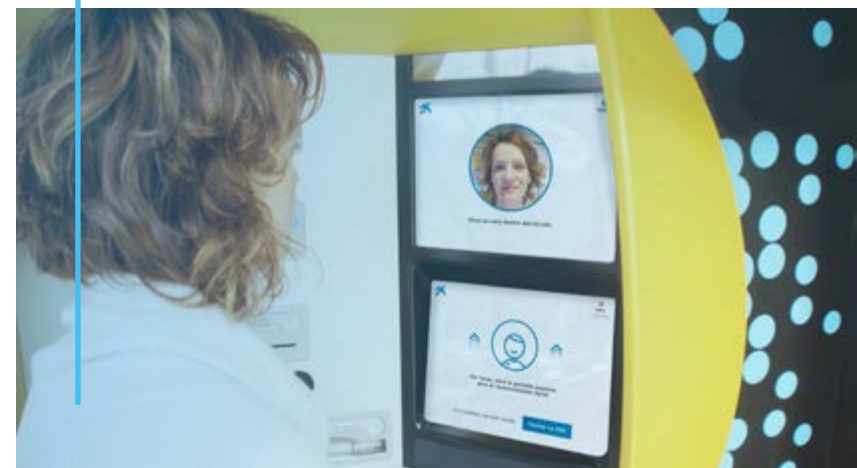
» 8,827 ATMs in Spain

 **99 %**
Fully accessible ATMs

 **99.8 %**
ATMs with sign language video guides

» 1,456 ATMs in Portugal*

 **The first bank in the world to incorporate facial recognition into its ATMs for cash withdrawals**



* Includes external network as well as its own network (171 ATMs).

Market shares

» Leading retail banking entity

CAIXABANK GROUP

€415,408 M

in customer funds

€451,520 M

in total assets

€243,924 M

in loans and advances to customers

BPI

€32,614 M

in customer funds

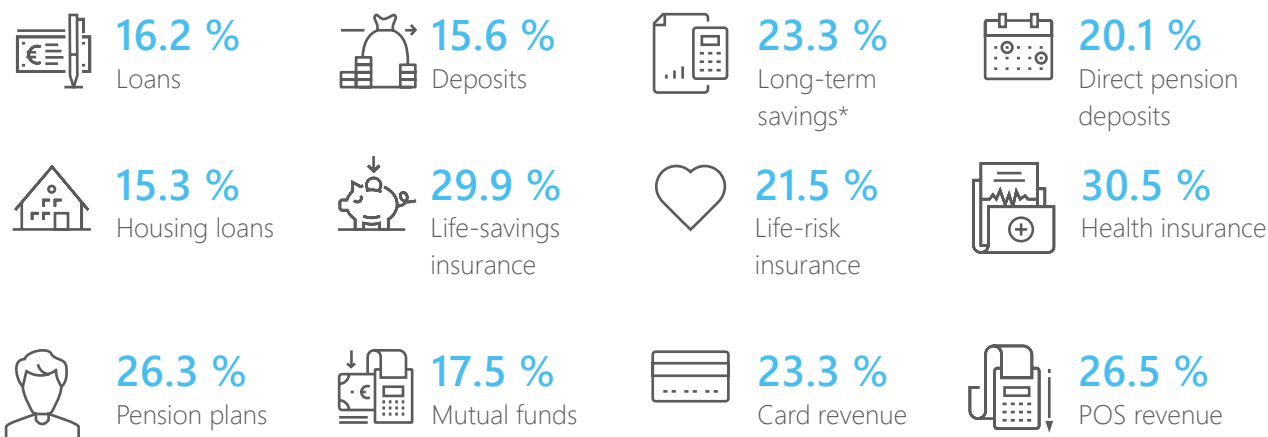
€37,564 M

in total assets

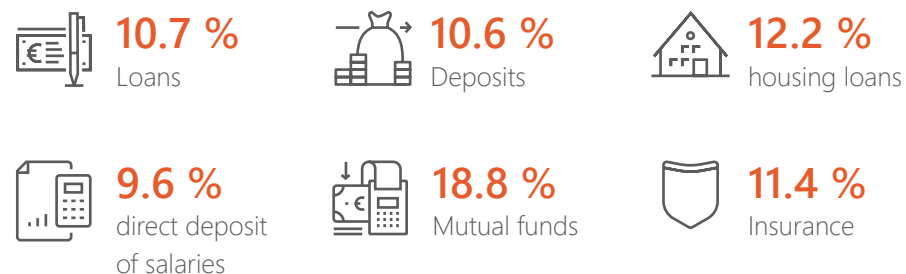
€25,647 M

in loans and advances to customers

MARKET SHARE IN SPAIN



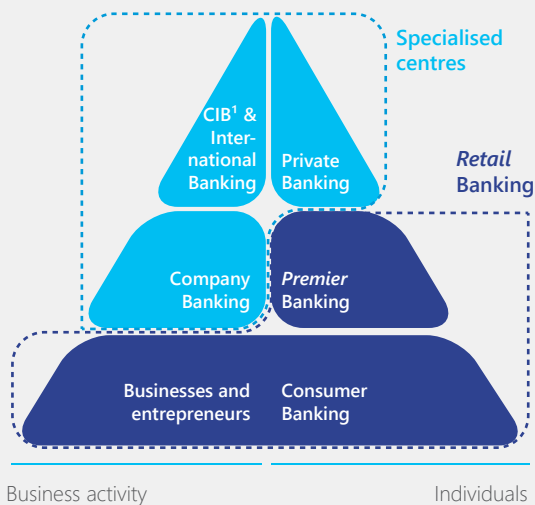
BPI BUSINESS SHARES



* Combined share of mutual funds, savings plans and pension plans.

Business model

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



¹Corporate & Institutional Banking.

» RETAIL BANKING

CONSUMER BANKING

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

Hard indicators

€8.6 M
linked clients*

85.0 (scale 0-100)
Experience Index

€4.6 M
omnichannel customers (branch, ATM and digital)

76.9 %
customers with assigned manager

BUSINESSES AND ENTREPRENEURS

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

Hard indicators

33.2 %
penetration of microenterprises**

24.2 %
market shares (businesses with turnover <€ 1 M)

33.1 %
CaixaBank freelance penetration**

85.1 (scale 0-100)
Experience Index

Response to the COVID-19 emergency

€+4,600 M
granted in ICO loans in +154,000 operations

PREMIER BANKING

CaixaBank Banca Premier Private customers with a position of between €60,000 and €500,000.

Hard indicators

87.1 (scale 0-100)
Experience Index

+25.000
videocalls received

853,312
assessed customers

* Includes all segments. ** As at November 2020.

» SPECIALISED CENTRES

PRIVATE BANKING

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

Hard indicators

87.6 (scale 0-100)
Private Banking Experience Index

93 %
of customers advised

€80,834 M
managed resources and securities

100 %
of managers accredited by the CNMV in financial advice

CIB & INTERNATIONAL BANKING

Corporate customers with a turnover of more than € 200 M, institutions and international customers.

Hard indicators

1
Corporate Banking centre

50,479
in investment

14
Institutional Banking centres

€3,000 M
of investment in renewable energy projects

Agreements with correspondent banks **1,597**

*World Tourism Organisation.

COMPANY BANKING

Business clients with between €2 M and €200 M in turnover.

Hard indicators

87.2
Experience Index

16.5 %
market share in business lending

47,651
in investment

13 %
investment growth in 2020

Response to the COVID-19 emergency

€+7,000 M
granted in ICO loans

€+1,000 M
signed in moratoriums for the *retail* sector and in aid for companies most affected by COVID-19



Specialised service in the tourist and hotel market.



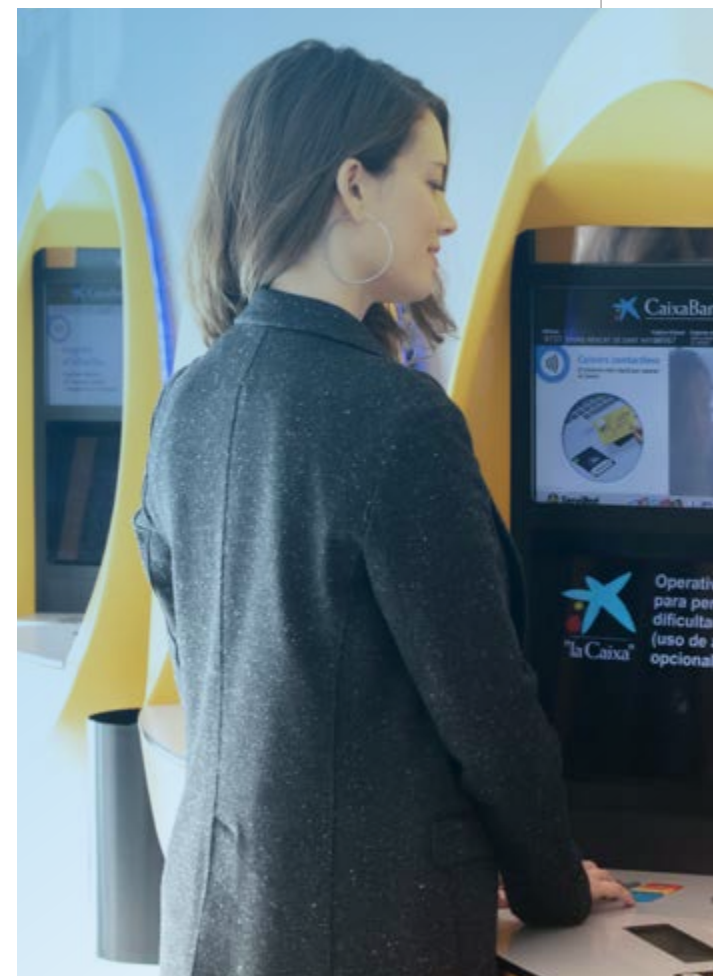
Recognition by WTO* for initiatives that have contributed to mitigating the impact of COVID-19 in the sector



Brand that enhances specialisation in the real estate development sector.

COVID-19

≈500,000 moratoriums of loans granted
+ €13,000 M in loans granted with public guarantee





» SPECIALISED VALUE PROPOSITION

AgroBank

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

343,000
customers

888
Agrobank branches located in towns where the agricultural sector is the main activity or one of the main activities

27.8 %
share of agricultural self-employed penetration

€7,954 M
of new production in financing to customers in the segment

Collective agreements with AFAMER and FADEMUR to encourage diversity and promote the figure of women in rural areas.

Training for women in rural settings to access the governing bodies of cooperatives.



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

dayone

New concept of financial services exclusively created to accompany global startups and *scale-ups* with activity in Spain with high growth potential.



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

- **995** participating companies in Spain and Portugal
- **35** awards
- **€0.8 M** in awards (cash, international training and visibility)
- More than **480** organisations, institutions and professionals involved in committees and juries

HolaBank

CaixaBank's specialised program aimed at international customers who spend long periods of time, or who want to settle, in Spain.

03

Stakeholders

TRUST



MAIN BANK FOR 23.90 % OF SPANIARDS

15.2 M
CaixaBank
Group
customers

Financial
culture
plan

More than
4,600 active
volunteers with the
CaixaBank Volunteer
Association

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



No poverty

- Employee volunteers
- Financial Culture Plan
- Support for the community
- Active housing policy



Good health and well-being

- Healthy company
- Virtual classroom health and well-being training
- 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 Group employees
- Jobs created through the multiplying effect of purchasing from suppliers
- Recruitment via Special Employment Centres



Partnership for the goals

- Strategic alliance with the "la Caixa" Banking Foundation
- CaixaBank Volunteer Association
- Adherence to the *United Nations Women's Empowerment Principles*
- CaixaBank Chair of CSR at IESE Business School

Customers

>> LEADER IN RETAIL BANKING

15.2 M

CaixaBank Group customers

13.3 M

CaixaBank customers

1.9 M

BPI clients

>> SATISFACTION

30.9 % penetration among individual customers in Spain

23.9 % penetration among individual customers as leading bank in Spain

86.1 Experience Index*

34.8 % Committed customers**

28.9 % Net Promoter Score Retail***

91.0 BPI Individuals Experience Index

>> COMPLAINTS RECEIVED

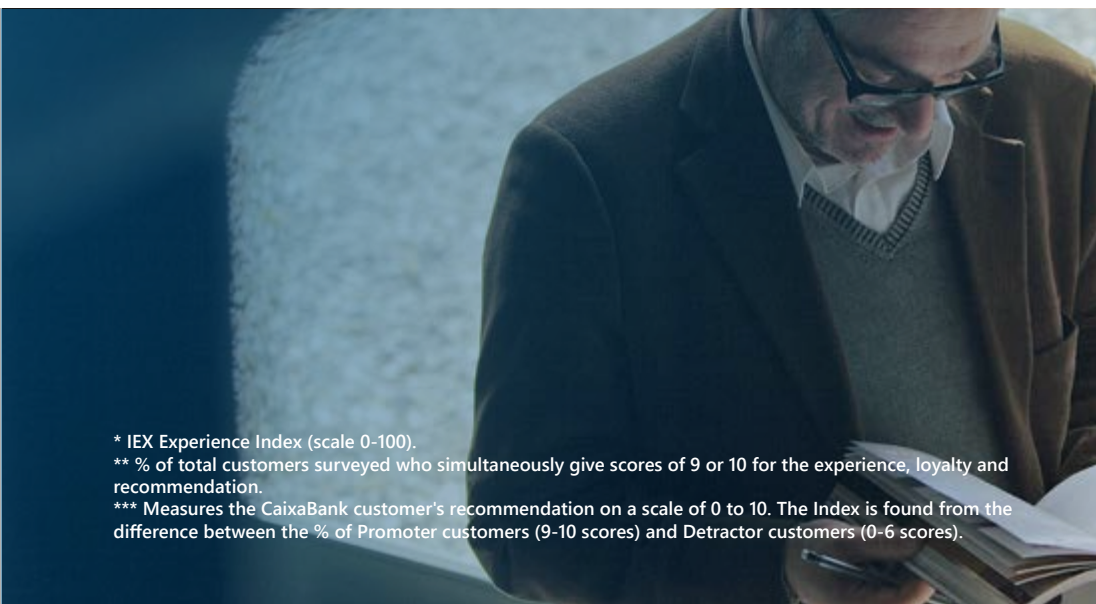


Complaints received	2020	2019
Customer Service - CaixaBank	119,361	75,766
Claims and complaints filed with the supervisors' claims services	1,598	1,322
Bank of Spain	1,350	1,116
Spanish Securities Market Regulator	82	85
Insurance and Pension Plans General Division	166	121

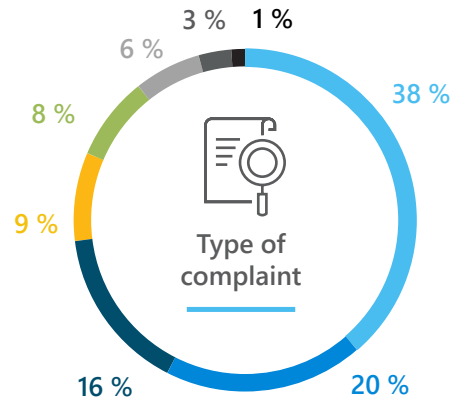
* IEX Experience Index (scale 0-100).

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

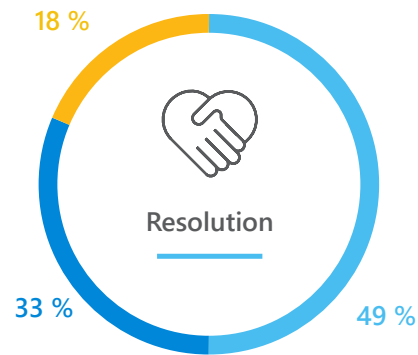
*** Measures the CaixaBank customer's recommendation on a scale of 0 to 10. The Index is found from the difference between the % of Promoter customers (9-10 scores) and Detractor customers (0-6 scores).



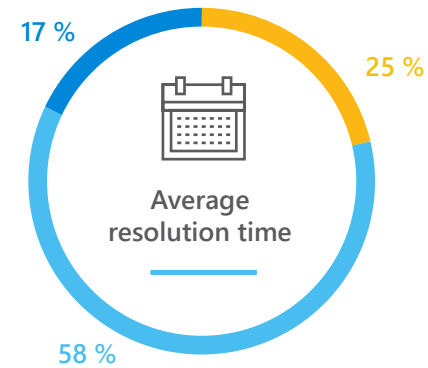
»» COMPLAINTS MANAGEMENT*



- A. Asset transactions
- T. Cards and POS
- P. Liabilities transactions
- S. Other services
- F. Insurance and pension funds
- C. Collection and payment services
- K. Channel
- I. Investment services



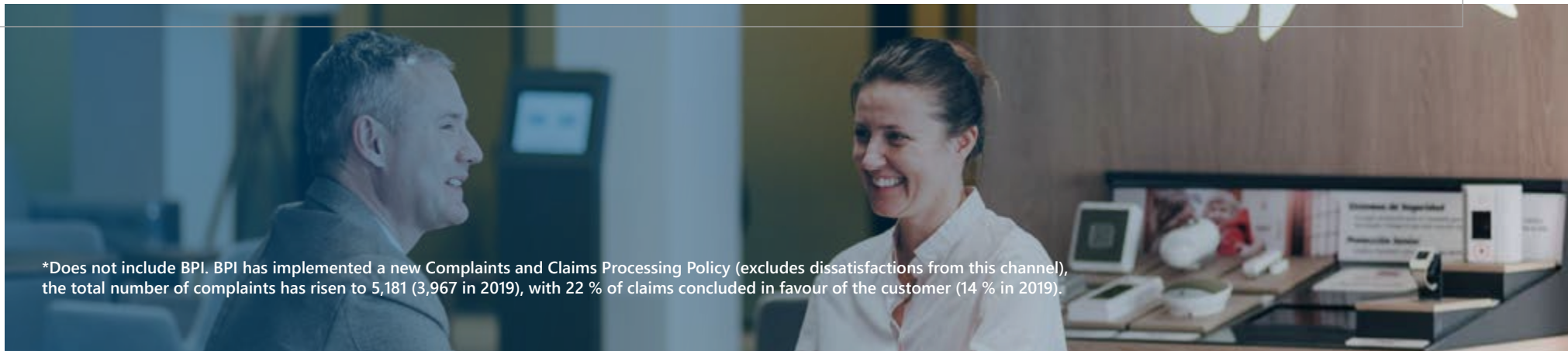
- Resolved in favour of the Entity
- In favour of the claimant
- Others (rejected/unresolved)



- < 10 days
- 10-30 days
- > 30 days



EFQM 500+ European Seal of Excellence
with a rating of over 650 points, for the management model



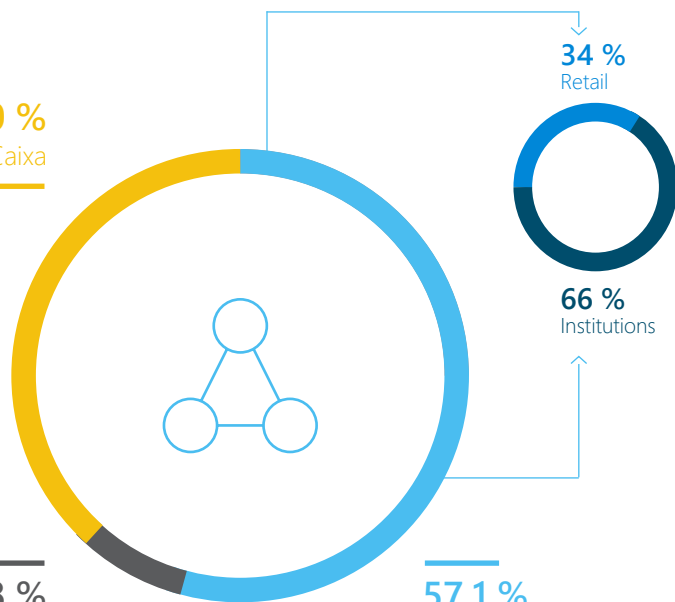
*Does not include BPI. BPI has implemented a new Complaints and Claims Processing Policy (excludes dissatisfactions from this channel), the total number of complaints has risen to 5,181 (3,967 in 2019), with 22 % of claims concluded in favour of the customer (14 % in 2019).

Shareholders and investors

» BREAKDOWN OF SHARE CAPITAL

"la Caixa" Banking Foundation
€560 M
 in Welfare projects budget

40.0 %
 CriteriaCaixa



2.8 %
 Securities held in treasury, directors and other shareholders with Board representation²

57.1 %
 Free float in management¹

564,723
 shareholders

» CAPITALISATION AND REMUNERATION

€12,558 M
 in market capitalisation³



€0.0268 per share dividend 2020⁴



15 % ratio payout dividend 2020⁵

¹ Number of shares issued less securities held in treasury, and the shares held by members of the Board of Directors and shareholders represented on the Board.
² Board of Directors.

³ Excluding securities held in treasury.
⁴ Proposal of the Board of Directors pending approval at the Ordinary Annual General Meeting to be paid to all outstanding shares at the time of payment.
⁵ Payout on the result of the CaixaBank Group plus Bankia, adjusted by the payment of coupons from both entities, the reclassifications of ICBs against P&L and the amortisation of intangibles with a neutral impact on solvency, in line with the recommendation of the ECB.

» RETAIL INVESTORS

INFORMATION

Over **200,000** shareholders

informed monthly via the Shareholder Newsletter

2,315 shareholders connected during the 3 virtual corporate meetings

5,417 Twitter followers



Rankia Award for the Best Shareholder Service 2019 thanks to its Shareholder Space and financial outreach work

SHAREHOLDER ADVISORY COMMITTEE

Pioneering initiative in Spain

12 members

Aula

3 AulaTalks videos* produced with **30,668** views

Over **18,084** shareholders attending in person and online

Publication of the *Operation Together* comic

» INSTITUTIONAL INVESTORS AND ANALYSTS

INVESTORS

86 % of institutional free-float in the hands of foreign investors

More than **520** meetings with investors at roadshows and conferences

ANALYSTS

32 analysts follow the CaixaBank share and provide personal attention

Nearly **350** analyst reports on CaixaBank published, including sector reports

* Short video conferences on economics and finance.



Employees

» WORKFORCE



35,434 CaixaBank
Group employees*



44.8 %
Men

55.2 %
Women



43.4 %
Men

56.6 %
Women



99.1 % of executive positions filled internally at CaixaBank

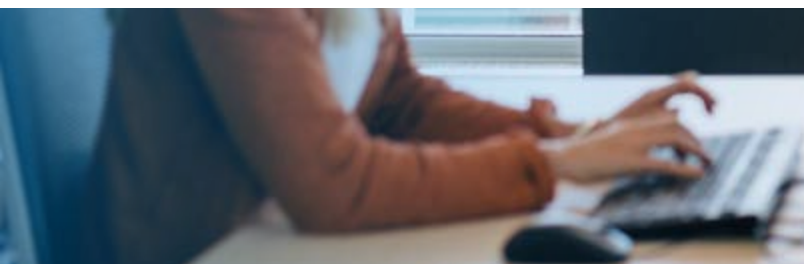
100 % of CaixaBank Group workforce adhered to a collective agreement

362 employees with disabilities at CaixaBank Group

41.6 % women holding management positions at CaixaBank**

42.8 % women Board members

0.64 % gender pay gap at CaixaBank***



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

** Management positions from large branch management positions.

*** 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 €11 M invested in training at CaixaBank

QUALIFIED TEAM

Over 2 million training hours

98.4 % online training

81 hours of training per employee

More than 18,710 MIFID II certified CaixaBank employees*

18,066 CaixaBank professionals certified in the Mortgage Law

Virtaula 2020, the new online training platform with a focus on enhancing learning, with a smart adviser for self-training courses, chatbot and personalised reports among other new developments

Contents on improving personal well-being, training in health and nutrition, mindfulness, environment or positive i thought available at the School of Sustainable Performance in Virtaula

* Markets in Financial Instruments Directive II.

MAIN COURSES CARRIED OUT IN THE AREA OF RESPONSIBLE PRACTICES



New Whistleblowing Channel

Transparency in the sale of CaixaBank products and services

Refresher in AML/CTF and sanctions

Data Protection at CaixaBank

Information security and fraud prevention

Linked to remuneration



» REMUNERATION

99.2 % employees at CaixaBank with variable remuneration linked to quality of service

€2,088 M in wages and salaries of the CaixaBank Group

Healthy Company

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



Suppliers

>> VALUE CHAIN

49,110 jobs created through purchasing from suppliers in Spain*



6,273 jobs generated in Portugal

CORPORATE PROCUREMENT

2,393 CaixaBank Group suppliers**

€2,120 M billed by CaixaBank Group suppliers**

97 % are local suppliers in Spain

21 day average payment period

688 approved or re-approved suppliers under the new approval process

€5.4 M in recruiting via Special Employment Centres, one of the largest contributors in Spain



* 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.

**Suppliers with turnover of over €30,000 in 2020. Applicable to CaixaBank suppliers and Group companies with which it shares a cost management model.

ELECTRONIC NEGOTIATION*

540 negotiated processes

€642 M negotiated

CERTIFICATIONS

1,226 suppliers with an environmental management system or ISO 14,001 certified

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

Since 2020, new supplier certifications are taken into consideration in the registration-approval process in the area of Corporate Social Responsibility: OHSAS18001/ISO45000 certification and/or SA8000/BSCI/Responsible Business Alliance social auditing.

Additionally, contracts with suppliers include a specific Human Rights clause.

RESPONSIBLE BEHAVIOUR

• 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.

16 audits performed including all purchasing categories** and defined corrective measures.

» PURCHASING PROCESS



Procurement principles



Procurement policy



Supplier code of conduct



Registration



Approval



Award



Bidding



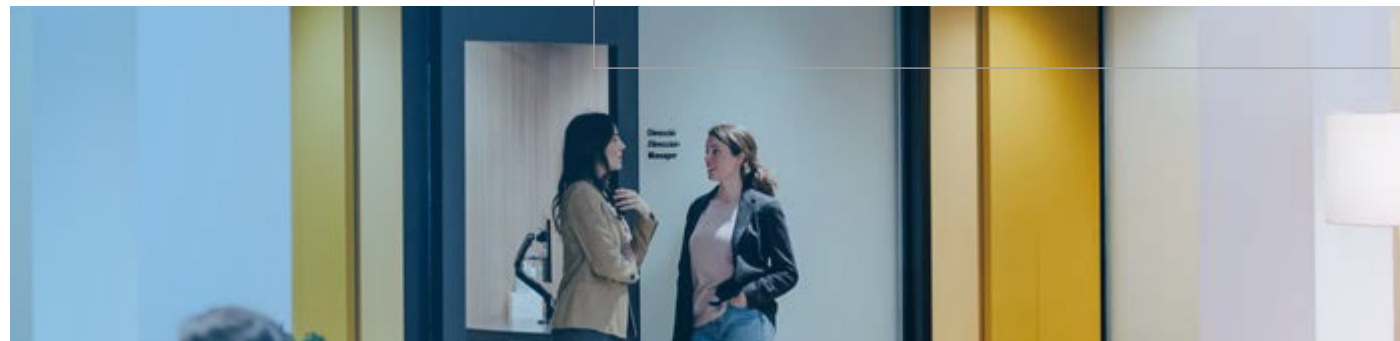
Contract



Provision of services



Monitoring



*Request for quote (RFQ), request for proposal (RFP) or auction.
 ** Facilities & logistics, works, IT, professional services and marketing.

Society

» PROMOTING FINANCIAL CULTURE

Through different initiatives, the Bank aims to reinforce people's financial knowledge to improve their well-being and make better decisions.



Unique platform that integrates financial culture and social awareness initiatives with innovative formats in media and social networks

mucho por hacer

Digital content that connects financial concepts with concerns and vital interests of society: entrepreneurship, investment, retirement, etc.

67 million impacts

on digital media

8.3 million views

of audiovisual content

Aula

12
Courses

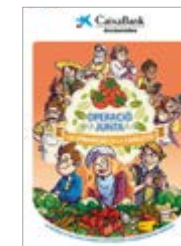


6,084
attendees

3
Aula Talks



30,668
views



Operation Together Comic.

To discover what an Ordinary Annual General Meeting is



Since 2018, CaixaBank has been part of the Financial Education Stimulus Programme of the Funcas Foundation



» PROMOTING FINANCIAL CULTURE

Voluntariado

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

Persons with intellectual disabilities

1,191 attendees **112** workshops

Adults at risk of social exclusion

3,048 attendees **213** workshops

Young people

12,667 attendees **866** workshops


Talks on Financial Education.

2,020 attendees **162** sessions

CaixaBank Research

Generating and extending knowledge through economic research and analysis.

 **690** articles published

 **82** conferences held

 **+123 %** increase in users on the CABK Research website

 **4.603** followers on Twitter (@CABK_Research)

CaixaBankTalks

Talks on topics such as retirement, protection for the self-employed, protection and savings for entrepreneurs and inheritances.

32 face-to-face and online talks **5,007** attendees



Generation and dissemination of content on innovative trends in the field of corporate responsibility aimed at the business sector: measuring social impact, socially responsible companies in light of COVID-19, *Smart cities* and corporate reputation.



4 notebooks published



4 webinars broadcast by experts



9,380 webinar views



» SUPPORT FOR THE COMMUNITY

DECENTRALISED WELFARE PROJECTS

€44.8 M from the "la Caixa" Banking Foundation have been channelled through the CaixaBank branch network to help more than 6,904 local social entities

At the very beginning of the pandemic, more than **€9 M** of this budget was allocated to cover emergencies derived from this crisis.

8,557 initiatives aimed at local charity organisation projects:



2,716
in the intercultural and social exclusion area



2,715
in areas relating to healthcare and disability



1,685
dedicated to the fight against poverty



1,441
activities in other areas

6,904 beneficiary charity organisations

CHARITY INITIATIVES

#NoHomeWithoutFood

Due to the pandemic, this activity to collect donations was launched in 2020 to help Food Banks throughout Spain.

- More than **€2.4 M** raised
- An additional **€1 M** donated by the 'la Caixa' Banking Foundation

"Back to school" kits

Delivery of **119,895** school supply kits for children in vulnerable situations.

"The Tree of Dreams"

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

- **23,946** children in Spain received a present
- **6,946** children in Portugal received a present



ReUseMe



Channelling the donation of surplus materials from customer companies to social entities.

- More than **177** donations
- **159** beneficiary charity organisations
- **13** participating companies

>> SUPPORT FOR THE COMMUNITY

 **Voluntariado**

Since 2005, CaixaBank group employees, retirees, customers, family members and friends share the interest in improving society and carry out volunteer activities focused on employability and labour insertion, financial education, the environment, child poverty, social exclusion, health and the elderly.

65 % of volunteering activities performed digitally due to the pandemic.

Nearly **4,600** active volunteers in the CaixaBank Volunteer Association *

More than **1,800** recurring volunteers (minimum of 4 participations in 2020)

More than **4,250** activities carried out Collaborating with over **850** charity organisations**

More than **133,500** beneficiaries

DIGITAL SOCIAL WEEK

One-off volunteering activities. Format adapted to the situation caused by COVID-19.



More than **17,000** volunteering hours



Over **10,300** CaixaBank Group employees



More than **11,100** participants



Nearly **200** activities



98 % of employees would participate again



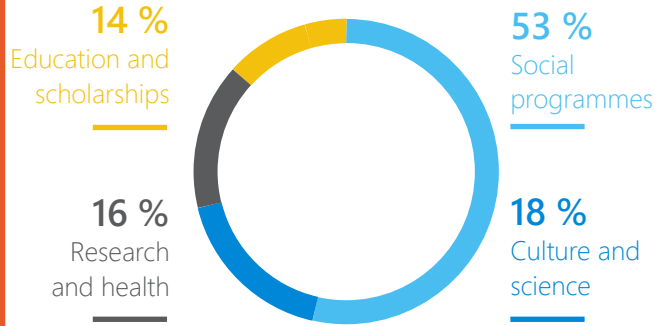
*They participate in the programme at least once a year.

>> SUPPORT FOR THE COMMUNITY



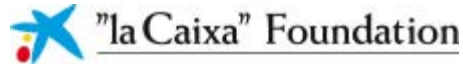
The "la Caixa" Banking Foundation and BPI have run initiatives in the social, cultural, education and research fields.

€28.9 M
in aid



Featured aid:

- Students to continue their training in advanced studies
- Teaching related to entrepreneurial skills and competence
- Health Research and CaixaImpulse contests
- Cultural institutions around the country - Serralves, Casa de la Música and Gulbenkian



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 €560 M budget for 2020, is **once again, the Spanish private foundation that annually allocates the most resources to social activities**

GAVI, the Vaccine Alliance

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



+2,000 participating company customers



>> DIVERSITY



Transversal programme which develops and promotes the value of diversity inside and outside of CaixaBank



International Diversity Award 2020 from the Diversity Foundation



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

FUNCTIONAL DIVERSITY

New inclusive policy for people with disabilities

362 Employees with disabilities in 2020

PREMIOS BPI "la Caixa" | 2020

CAPACITAR

Awards aimed at improving quality of life for those with disabilities and their families.

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

Collaboration agreement with the FEDDF*



*Spanish Federation of Sports for People with Physical Disabilities.

>> DIVERSITY

GENDER DIVERSITY

Reinforcement of the role of women to raise awareness and involve the entire workforce, contribute from the HR processes, and visualise diversity with initiatives such as:

- **Female mentoring**
 - 430 participants in internal mentoring
 - Launch of *Vital Voices Virtual Mentoring*
 - 1st Edition of the *Lead Mentoring CaixaBank & AED*
- **Talent breakfast meetings:** Sessions to share experiences focused on women in the lower management segment
- **More than 20 internal news items** published in *People Now*. Creation of an exclusive news channel and a private community to work on diversity in a transversal way

New Equality Plan

Agreement with 100 % of the union representation that expands the commitments of the Equality Plan of 2011

Together with the Equality Plan, the following were signed:

- Reconciliation protocol
- Harassment and mediation protocol
- Domestic partnership protocol
- Digital disconnection agreement

55.2 % women employees

41.6 % of management positions held by women

42.8 % women Board members

COMMITMENTS AND ADHERENCES



» DIVERSITY

KNOWLEDGE SHARING

Leadership and entrepreneurship



Rewards the trajectory of self-employed women in Spain.



Awards for the leading businesswomen in Spain.



Pioneering global women's mentoring initiative with the international organisation *Vital Voices*.

Innovation and education



Alliance with Microsoft Ibérica to award prizes to the best students on STEM* university courses

CaixaBankTalks

Live, face-to-face and online talks on innovation topics with a gender or safety 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.

Sport

Sponsorship of women's sport and content created to raise the profile of women athletes: Spanish women's football and basketball teams.



*Science, Technology, Engineering, Mathematics.

» ACCESS TO HOUSING

Active policy to support those struggling to access first-time homes

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

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.

SOCIAL HOUSING

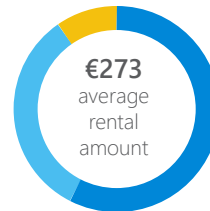
14,455 homes in social rental programme

(includes 1,325 contracts from the centralised "la Caixa" Banking Foundation programme)



14,455

homes in social rental programme

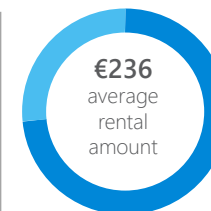


7,568 social housing rental programme without grant

4,335 Rents lower than €285

2,534 Rents between €285 and €428

699 Rents over €428



5,562 social housing rental programme with grant

4,087 With grant 50% lower than the rent

1,475 With grant 50% higher than the rent

Launch of a new management model through the collaboration of a social counsellor for labour reintegration through the "Incorpora" program of the "la Caixa" Banking Foundation and social support of the family unit

COVID-19 ACTIONS

Waiver of own property rentals

All the people affected by the pandemic who requested it, 100 % of the rent of the properties was waived during the months of April, May, June and 50 % in July.

Automatic extension of all leases

expiring before 1 October 2020 for a period of 1 year, without prejudice to what the law establishes at any time.



4,786

contracts benefiting from support measures related to the COVID-19 crisis



04

Responsible business








COMMITMENT

€900 M
in microcredits
other loans with
social impact

**Recognised by the
United Nations**
with the highest
rating in Sustainable
Investment (A+).

Framework
for SDG-
linked bond
issuances

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

	No poverty	<ul style="list-style-type: none"> • Microcredits and other finance with a social impact • Social Welfare Accounts • Socially Responsible Investment Project
	Affordable and clean energy	<ul style="list-style-type: none"> • Green bonds
	Decent work and economic growth	<ul style="list-style-type: none"> • COVID -19 social bond
	Industry, innovation and infrastructure	<ul style="list-style-type: none"> • Green bonds
	Responsible consumption and production	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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+

ISSUANCE OF A COVID-19 SOCIAL BOND AND A GREEN BOND IN 2020

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.

105,378 microcredits and other loans with social impact

approved projects

€900 M

total volume

302 active collaborating entities

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

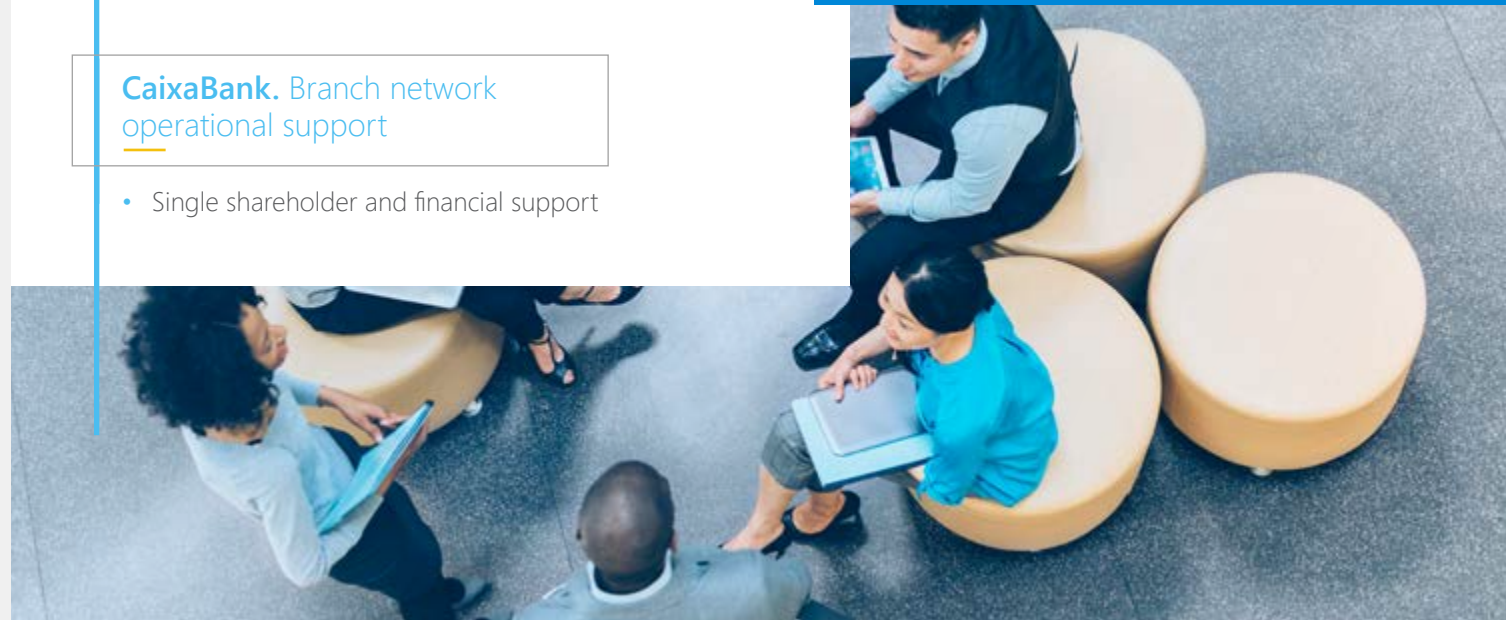
CaixaBank. Branch network operational support

- Single shareholder and financial support

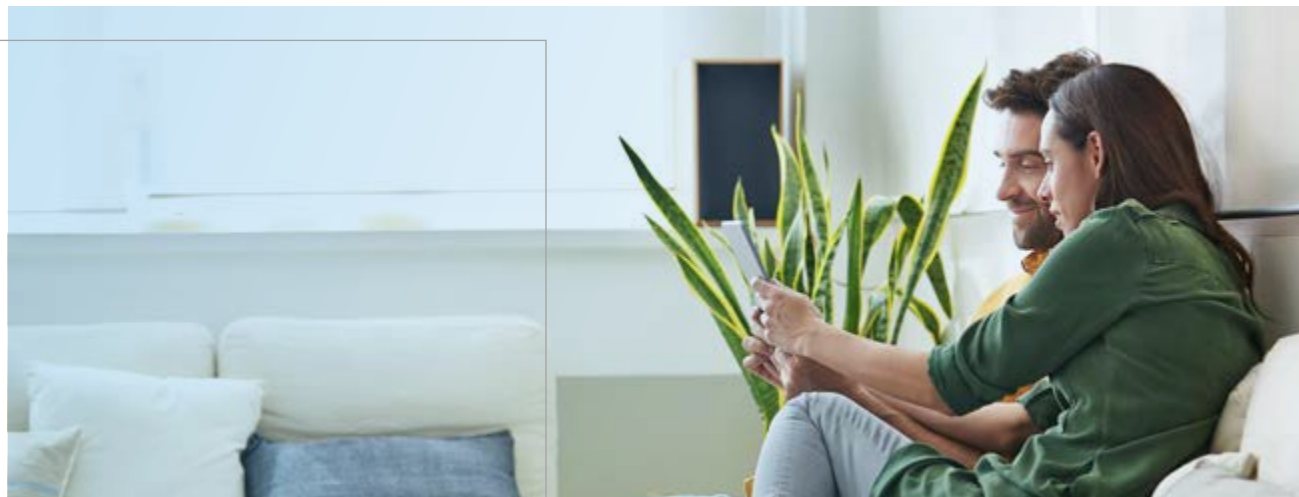
SUPPORT FROM LEADING EUROPEAN INSTITUTIONS



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



» MAIN FINANCING OPTIONS



MICROCREDITS

FAMILIES

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

67,764 loans granted

€373 M in volume

€5,497 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.

32,331 loans granted**

€374 M in volume

€11,571 average amount

» ECONOMIC DEVELOPMENT AND JOB CREATION

8,737 jobs created with the support of microcredits

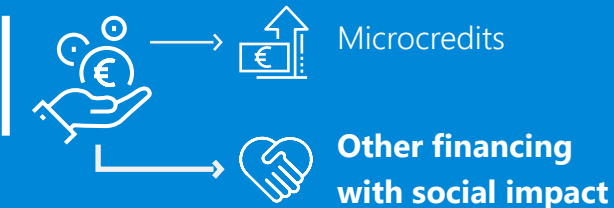
0.74 jobs created per microcredit

5,416 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 lines.

» MAIN FINANCING OPTIONS



OTHER FINANCING WITH SOCIAL IMPACT

Project-oriented loans that generate a positive social impact on society, in sectors such as the social economy, health, education and innovation.

5,283 loans granted

€154 M in volume

€29,059 average amount

The most noteworthy items are as follows:

INNOVATION LOAN

Aimed at business projects that demonstrate innovation, whether in their products, services or management models.

EASI SOCIAL ENTERPRISE LOAN

Aimed at social institutions and enterprises that have a measurable positive impact.

ERASMUS MASTER + LOAN FOR FBLC* POSTGRADUATE STUDIES

Aimed at students who intend to study a master's degree in another European country and outstanding students on the "la Caixa" Banking Foundation scholarships programme.

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.

» SOCIAL ACCOUNT

CaixaBank has a package of free essential banking services for vulnerable groups.

125,878 social accounts as at 31 December, 2020 (+50 % compared to 2019)

62,377 social accounts opened in 2020 (17,622 in 2019)

*"la Caixa" Banking Foundation

Socially Responsible Investment



Recognised by the United Nations with the highest rating in Sustainable Investment (A+).



Adhesion that drives dialogue with the largest greenhouse gas emitting companies.

In general terms, they are opposed to investing in companies or States where practices are carried out that violate international treaties such as the United Nations Global Compact. It does not make investments in the arms sector based on the Group's defence policy.

SAVINGS INSURANCE AND PENSION PLANS



CaixaBank inherited a 100-year-long tradition of managing family savings and promoting retirement planning, which began in 1904 with the creation of Caja de Pensiones para la Vejez y de Ahorros de Cataluña y Baleares.

Leader in the insurance sector in Spain

29.3 % market share
in life insurance in Spain

26.3 % market share
in pension plans in Spain

€9,609 M in premiums and marketed contributions

€96,467 M in customer managed resources

€4,171 M in benefits paid

100 % of investments take ESG criteria into account*

Launch in 2020 of CaixaBank Selección Futuro Sostenible, a pension fund with investment objectives linked to sustainability challenges

ESG** positioning of portfolio companies

ENGAGEMENT***

- **63** dialogues with managers (on ESG grounds)
- **20** companies subject to *engagement* procedures
- **6** *collective engagements* through a group of investors

PROXY VOTING****

- **380** Annual General Meeting votes in the year
- **52** votes in favour of shareholder proposals (on ESG grounds)
- **12** votes against Board members (on ESG grounds)

*Environmental, Social and Governance.

** Does not include information on BPI Vida e Pensoes (€4,045 M of own portfolio and assets at 31/12/20). The Portuguese subsidiary is in an advanced process of integration, although this had not reached all the assets at the end of the year.

***Dialogue and activities with portfolio companies to drive managerial ESG improvements and outreach on such matters.

**** Positioning on specific ESG-related issues in Annual General Meeting votes.

SUSTAINABLE INVESTMENT SOLUTIONS



Leader in asset management.

Socially responsible products

Caixabank Selección Futuro Sostenible, FI

Global Fund of Funds that invests in companies that contribute to environmental and social objectives and that follow good governance practices.

- €509 M in volume

MicroBank Fondo Ético, FI

An ethical solidarity fund that donates part of management fees and commissions to a selection of NGOs "la Caixa" Banking Foundation matches the amounts donated to each organisation.

- €116 M in volume

CityWire Award to the leader in Europe of the "I Gender Diversity Awards"

Rewarding the progress made by the world's greatest managers representing women in the management of funds and their gender diversity practices

MicroBank Fondo Ecológico, FI

Selects and combines the best equity funds that aim to combat climate change.

- €62 M in volume

17.5 % market share of mutual funds in Spain

€60,486 M in assets under management*

€28,997 M discretionary portfolio management*

ESG positioning of portfolio companies

ENGAGEMENT**

- 105 analysis and dialogues with third party managers (on ESG grounds)
- 42 companies subject to engagement procedures
- 2 collective engagements through a group of investors

PROXY VOTING***

- 603 Annual General Meeting votes in the year
- 57 meetings where a vote has been taken in favour of shareholders' proposals on ESG matters
- 9 boards where board members have been voted against on ESG grounds.

SOCIALLY RESPONSIBLE INVESTMENT PROJECT

Comprehensive solution that responds to Private Banking Private banking in the field of philanthropy and sustainable investment.

Sustainable products

176 % increase in the average balances of Private Banking clients in SRI mutual funds ****.

- 2 venture capital vehicles for impact investing marketed

Donations in 2020

€1.2 M raised for different charitable causes among Private Banking clients

3rd CaixaBank Private Banking Solidarity Awards

To recognise the social commitment of customers. Two categories: best project and best lifetime achievement.

- 88 submissions

Studies and dissemination

Publication in collaboration with the Instituto de Empresa of the 1st study on the philanthropy ecosystem: *Profiles of Personal Philanthropy in Spain*.

- 12 events held with customers

3rd Socially Responsible Investment Project Annual Report

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

*Includes CaixaBank Asset Management Luxembourg and BPI Gestão de Activos.

**Dialogue and activities with portfolio companies to drive managerial ESG improvements and outreach on such matters.

***Positioning on specific ESG-related issues in Annual General Meeting votes.

****Socially responsible investment

» Environmental Strategy



PUBLIC ENGAGEMENT
Declaration on climate change

TRANSPARENCY
Reporting to the markets

1. Sustainable business



RENEWABLE ENERGIES PROJECT FINANCE

5,730 MW
of installed capacity

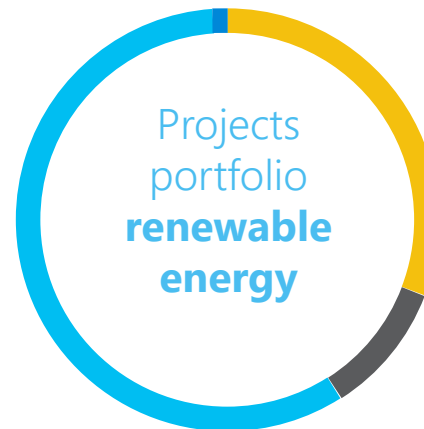
- 39 renewable energy projects
- €3,163 M in financing

55 %
Wind

38 %
Photovoltaic

6 %
Thermo-solar

1 %
Other



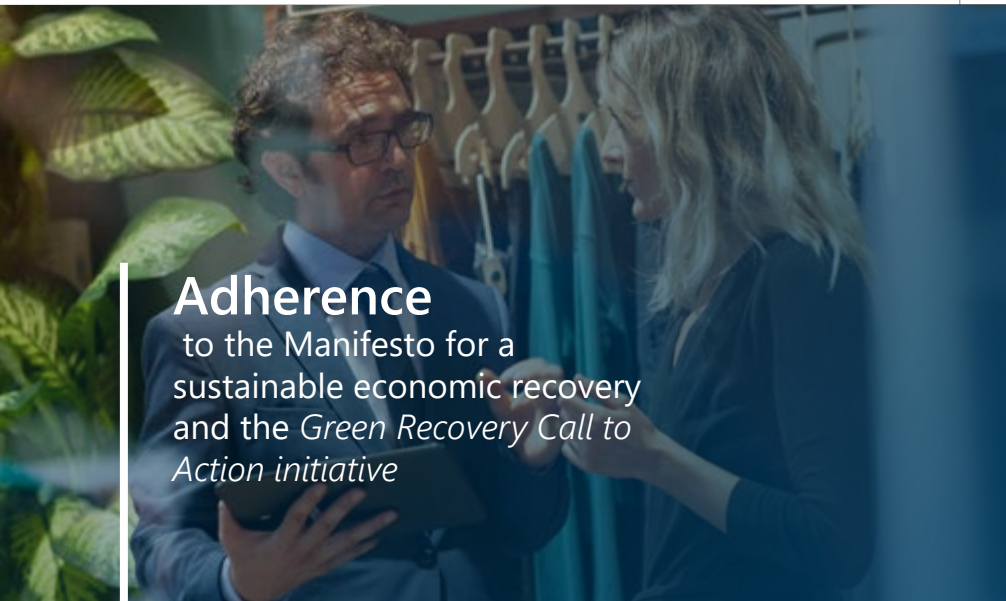
GREEN LOANS

€2,021 M
in volume

24 loans
granted

All these loans comply with the *Green Loan Principles (GLP)* issued by the *Loan Market Association* and mainly include renewable energy operations and energy efficient buildings.

Renewable energy portfolio exposure represents **81 %** of the project finance energy project portfolio.



Adherence
to the Manifesto for a sustainable economic recovery and the *Green Recovery Call to Action* initiative

LOANS REFERENCED TO SUSTAINABILITY VARIABLES

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

Signature of the first **sustainable factoring contract** in Spain

32 loans granted linked to ESG indexes or environmental indicators

€2,997 M in volume

REAL ESTATE FINANCING ENERGY EFFICIENT

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

€1,001 M in operations included as part of developments formalised during 2020

€306 M in commercial properties financed in 2020

ECOFINANCING

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



Organic farming



Renewable energies



Waste management



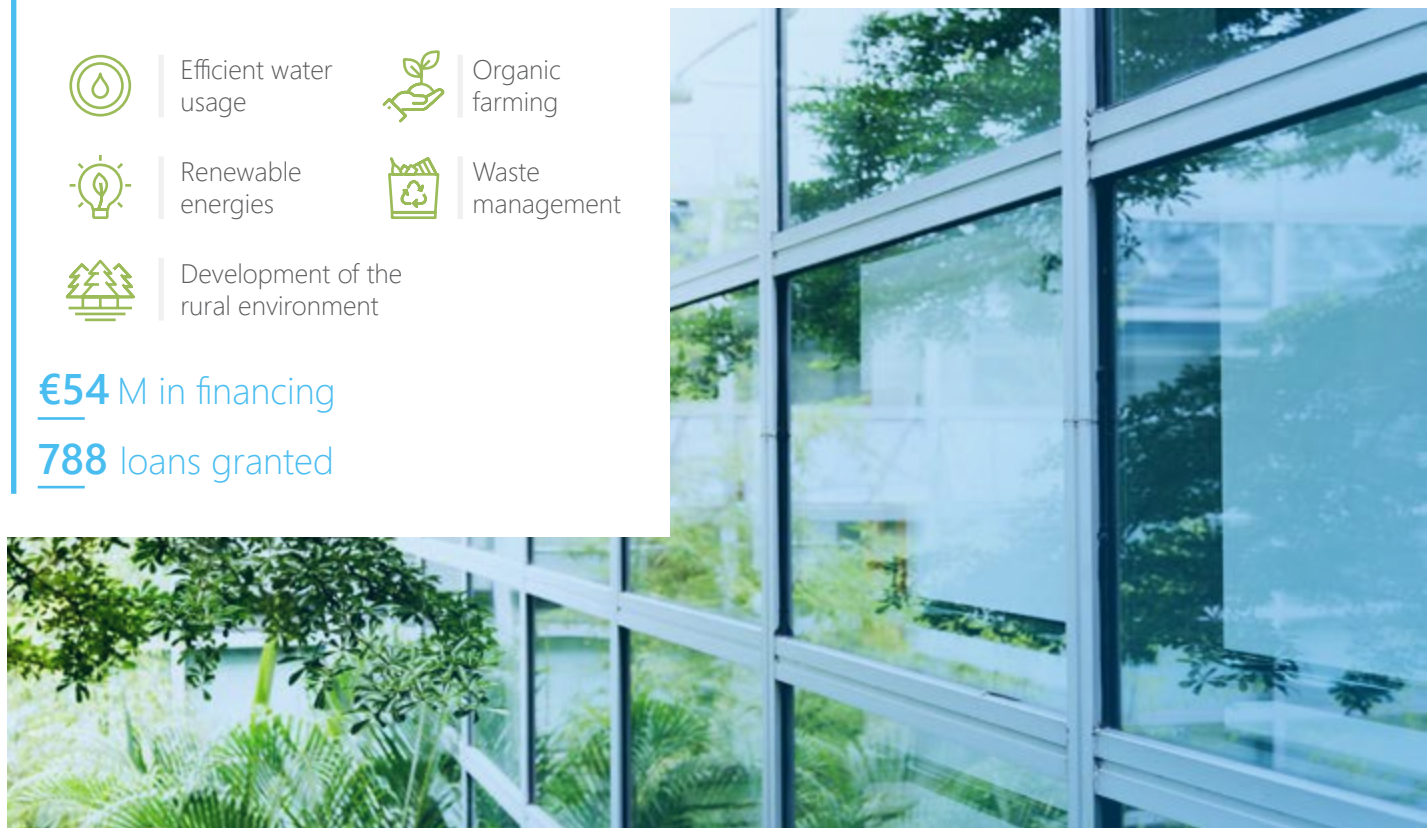
Development of the rural environment

€54 M in financing

788 loans granted



- **€70 M** in funding for renewable energy projects
- **€45 M** IFRRU, Financial Instrument for Urban Rehabilitation
- **€16 M** JESSICA line
- **€5 M** EIB - EIB Energy efficiency
- **€40 M** subscribed by BPI-Green Bonds
- **€50 M** subscribed by BPI-ESG Bonds



BOND MARKET

 Issuance of two social bonds and a green bond within the **Bond Issuance Framework linked to the SDGs** launched

Social bond



Special Mention for social bond of the year (banks) by *Environmental Finance*

September 2019

€1,000

M

5

years

Senior

non preferred

Coupon of
0.625 %

Financing of loans to combat poverty, for decent work and create employment in underprivileged areas of Spain. The funds will be allocated to assets granted in the last three years prior to issuance and 25 % to new financing (granted in the subsequent year of issuance).



Financing loans granted by MicroBank to individuals or families living in Spain

whose total disposable income is equal to or less than €17,200. With the aim of financing daily necessities such as health expenses, education or home repairs and vehicles without guarantees or collaterals.



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.

Main impacts published in 2020*



160,945
loans granted



147,868
to families



13,077
to the self-employed
a small companies



8,207
jobs created

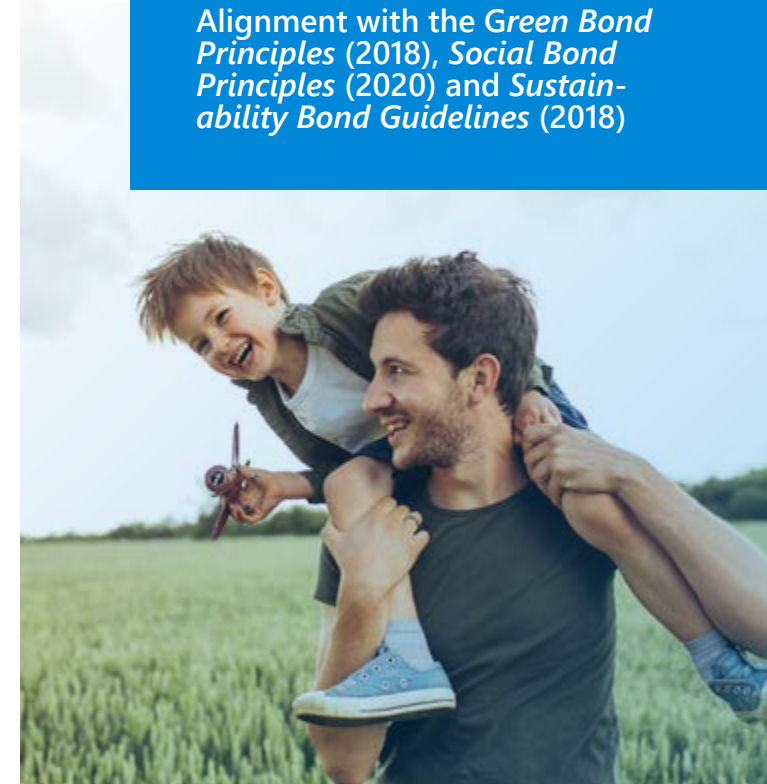


€1,480
M contribution to Spanish GDP



87 %
of beneficiaries say that the funding has had a positive impact on their well-being and has helped them achieve their goals

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



* Published in the First Follow-up Report in October 2020.

BOND MARKET

COVID -19 social bond

July 2020

€1,000

M

6

years

Senior

preferred

Coupon of

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.

Green bond

November 2020

€1,000

M

6

years

Senior

non preferred

Coupon of

0,375 %

Funds will be channelled to finance projects that contribute to environmental sustainability, such as reducing greenhouse gases, preventing pollution and adapting to climate change.



Guaranteeing access to affordable, safe, sustainable and modern energy.

For the inaugural bond, CaixaBank identified some €1.8 billion in eligible renewable energy assets following the strict criteria defined by the bank's ODS framework.



Pursues the construction of resilient infrastructures, sustainable industrialisation and the promotion of innovation.

For the inaugural bond, CaixaBank identified some €500 million in real estate assets with the energy efficiency requirements necessary to comply with the provisions of the Bank's Framework.

» PARTICIPATION IN THE PLACEMENT OF BONDS

Green Bonds

CAIXABANK

Inaugural Green Bond

€1,000 M

Maturity 2026

BPCE SFH

Green Bond

€1,250 M

Maturity 2030

TELEFÓNICA

Green Bond

€500 M

Perpetual

PROLOGIS

Green Bond

€500 M

Maturity 2032

EDP

Green Bond

€750 M

Maturity 2080

REE

Green Bond

€700 M

Maturity 2028

Sustainable Bonds

BASQUE GOVERNMENT

Sustainable

€600 M

Maturity 2031

REGIONAL GOVT. OF GALICIA

Sustainable

€500 M

Maturity 2027

BASQUE GOVERNMENT

Sustainable

€500 M

Maturity 2030

CAJA RURAL DE NAVARRA

Sustainable

€100 M

Maturity 2025



2. ESG and climate risk



» The highest management body is the **Environmental Risk Management Committee**

ENVIRONMENTAL RISK MANAGEMENT POLICY

Global principles that regulate the financing of certain companies and projects that represent a potential ESG risk.

Sectors to which specific exclusions apply:

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

Evaluation of operations:

- **630** applications evaluated between the DCGRMA, CAR and BPI*.

EQUATOR PRINCIPLES

Signatory since 2007, to manage social and environmental risk in investment project financing.

19 projects financed in 2020

€17,930 M in global investment (€17,818 M CaixaBank and €112 M BPI)

€1,430 M participation (€1,376 M CaixaBank and €54 M BPI)

Operations financed	2020	
	units	€M
Category A (projects with potential significant environmental/social impacts)	2	225
Category B (projects with limited and easily mitigated potential ESG impact)	13	988
Category C (projects with minimal or no adverse social or environmental impacts, including certain financial intermediary projects with minimal or no risk)	3	163

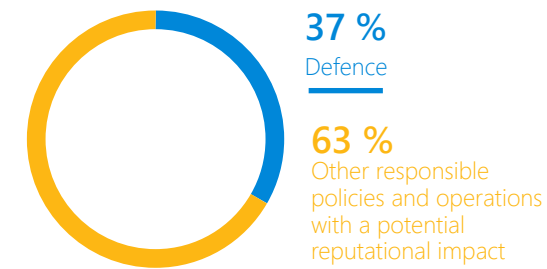
• Figures from BPI

≈2 % credit exposure to CO₂ emission intense businesses.

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.

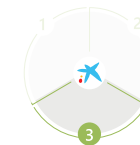
279 queries resolved in 2020:



6 operations submitted to the Corporate Responsibility and Reputation Committee for sanctions

* DCGRMA: Corporate Environmental Risk Management Division, RAC: Risk admission centres and BPI.

3. Environmental impact



Environmental Management Plan 2019-2021

by 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

MAIN OBJECTIVES



Initiative	Objective	Indicators	Objective 2018	2018	Objective 2019	2019	Objective 2020	2020	Objective 2021
Carbon Neutral project	Minimise and offset the carbon footprint	CO ₂ emissions (vs. 2015) – GLOBAL	-10 %	-38 %	-11.5 %	-50 %	-20 %	-63 %	-34 %
Environmental efficiency and certification	Implementation of energy efficiency measures	Energy consumed (vs. 2015)	-5.5 %	-9 %	-7 %	-13 %	-10.5 %	-18.8 %	-15 %
Value chain	Environmental Purchasing Plan (environmental criteria in purchasing and contracting services or extension of the environmental commitment to the value chain)	Categories of green purchases/Categories of total green purchases	N/A	N/A	50 %	50 %	75 %	75 %	100 %

*Bureau Veritas certifies the carbon footprint under ISO 14064 criteria and the environmental energy management system under ISO 14001, ISO 50001 and EMAS Regulations

**Plan revised and updated in August 2020 due to the impact caused by the COVID pandemic.



MAIN PROGRESS

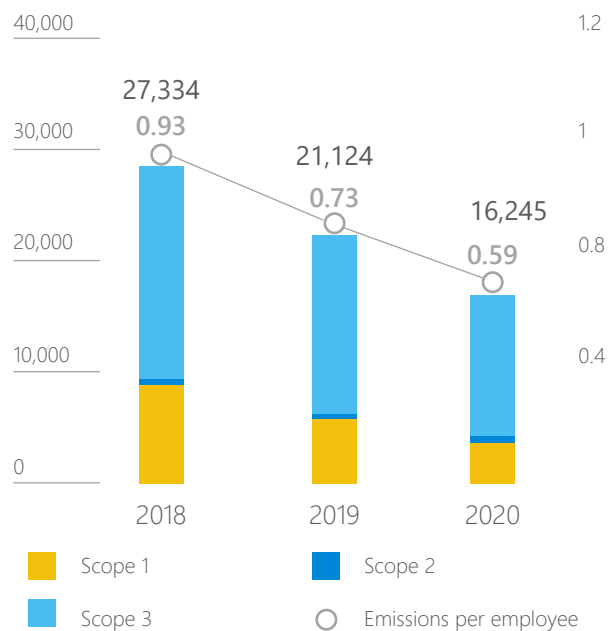
- **85 %** reduction in our carbon footprint since 2009 (-63 % since 2015)
- **100 %** emissions offset
- **99.34 %*** of energy consumption from renewable sources

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

RE 100

Since 2020, environmental indicators are calculated from October 1 of the previous year to September 30 of the current year to ensure the publication of certified data in the Management Report

Change in emissions generated and fully offset



Indicators - KPI	2018	2019	2020
t CO ₂ eq Scope 1	8,576	5,573	3,597
t CO ₂ eq Scope 2	403	459	287
t CO ₂ eq Scope 3	18,355	15,092	12,361
t CO ₂ eq per employee	0.93	0.73	0.59

- **685** monitored branches and **339** remotely managed branches
- **97.5 %** recycled paper consumed
- **-24 %** paper consumed vs 2019
- Launch of biodegradable and recycled plastic cards on the markets



Environmental certifications

- **Energy, events, catering, gardening, etc.** established as environmental categories.
- **50** new charging points for electric vehicles
- New bicycle parking for the Corporate Buildings of Madrid

*Pending CNMC certification on 100 % renewable energy guarantees of origin for 2020. The latest certificate available is for 2019 consumption.

05

Digital transformation

TECHNOLOGY

Best digital bank in consumer banking in Spain 2020 by *Global Finance*

€936 M invested in development and technology

+€50 M invested in information security

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

No. 1 LEADER IN DIGITAL BANKING IN SPAIN

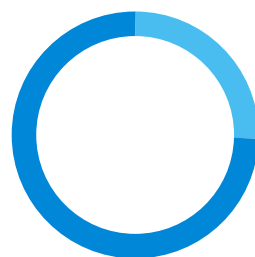
Digital relationship

67.6 % of CaixaBank private customers are **digital customers***

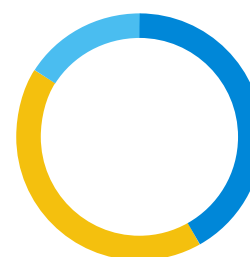
The highest digital penetration
34.4 % penetration among digital clients (Spain)**

46.7 % digital customers on BPI Network

» +6.9 M digital customers*



34 % 66 %
100 % digital Omnichannel***



6 % 42 % 52 %
Web Mobile Mobile + Web

122 %
higher margin of omnichannel customers compared to the physical customers

69 %
higher average engagement of the omnichannel customer compared to the physical customer

≈2.5 M
customers connect daily (+ 39 % compared to 2019)

DIGITAL TRANSACTIONS

Mobile Channel

109 M

purchases made via mobile phone (+170 % compared to 2018)

+2.3 M

cards downloaded to mobile phone

Payment methods

€50,893 M

in card turnover

438.889

points of sale

3 M

Bizum customers

Marketing through digital channels

51.7 %

savings insurance



Best digital bank
in consumer banking in Spain 2020
by Global Finance

Alliances to improve value proposition with services



* 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

*** Branch, ATM and digital.

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 sign transactions via mobile.



Best Mobile Banking App for consumer customers in Western Europe by *Global Finance*



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

3 M
Imagin customers*



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

inTouch

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

1.4 M
customers

*Includes 1.8 M customers over 18 years of age, 1.1 M minor customers and non-customer registered users.



Information security

» More than €50 M

invested in CaixaBank Group information security

MULTI-SITE TEAM

39 employees

Teams in Barcelona, Madrid and Porto

52 certifications

60 % outsourcing

24/7

External Security Operation Centre

ACTIVE DEFENCE

6 Red Team exercises per year, based on the TIBER-EU* Framework

Pioneers with Bug-Bounty programme, the bug and vulnerability discovery reward programme

BENCHMARKS

	CNPIC ¹	DJSI ²	CSF ³
CaixaBank	8.6	8.5	6.6
PEERS	8.2	8.5	5.5

Base 10 Benchmark vs DJSI members

Company	Score	Category
CBK 800	800	ADVANCED
BS 800	800	
SAN 800	800	INTERMEDIATE
BBVA 770	770	
BKt 740	740	

Scale 0-900

SECURITY CULTURE

98 % of workforce completed the security course in 2020

12 phishing simulations per employee per year

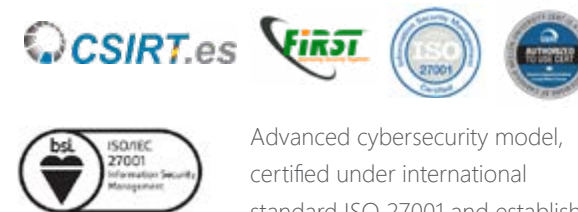
54 % 0-clickers during phishing campaigns

Fortnightly newsletter for employees and quarterly newsletter for customers



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 prepared 24 hours a day.

PARTICIPATION IN EUROPEAN PROJECTS 2020



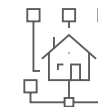
I-BIDaaS

European Cloud-based Big Data & Analytics Infrastructure



EU-SEC

Cloud certification and continuous auditing framework



Concordia

Pan-European Cyber Centre X-sector

* System robustness testing, running controlled attacks.

¹ CNPIC Cyber Resilience Report 2020. ² DJSI 2020 Information Security.

³ CSF Capability Security Framework (Deloitte). Benchmark vs. Banking Industry Spain.

Efficiency and digitisation

» €933 M

invested in development and technology in the CaixaBank Group



TECHNOLOGICAL INFRASTRUCTURE

There are two operational high-quality, interconnected Data Processing Centres, with one under construction, to support and carry out the activities of the CaixaBank Group.

120,666 M transactions processed

Around **16,000** transactions per second

79 % of significant incidents resolved in less than 4 hours

476 applications managed in the internal cloud

BIG DATA

Allows greater adaptability.

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

82.2 % of regulatory reports generated based on datapool

1,100 TB of data managed daily

80 % of areas are involved in big data projects

NEW TECHNOLOGIES

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

Robotics

295 cases of robotics implemented

Artificial intelligence

3 cognitive assistants to provide support during administrative procedures

89 % automatic responses by virtual assistant with Branch Channel employees

5,034,060 conversations started with Branch Channel employees virtual assistant

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

16.5 % time dedicated to branch administrative processes

2 % decrease in time dedicated to branch administrative processes compared to 2019

06

Responsible behaviour

RESPONSIBILITY

7th most sustainable bank in the world according to the DJSI

Due diligence process and evaluation of the Human Rights.

Adherence to the UNEP FI Principles for Responsible Banking

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



Gender equality

- Adherence to the United Nations *Women's Empowerment Principles*
- Women in management positions



Sustainable cities and communities

- Adherence to *United Nations World Tourism Organisation*



Responsible consumption and production

- Presidency of the Spanish Network of the United Nations Global Compact
- Adherence to the United Nations Principles for Responsible Investment
- Inclusion in the *Dow Jones Sustainability Index*



Peace, justice and strong institutions

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



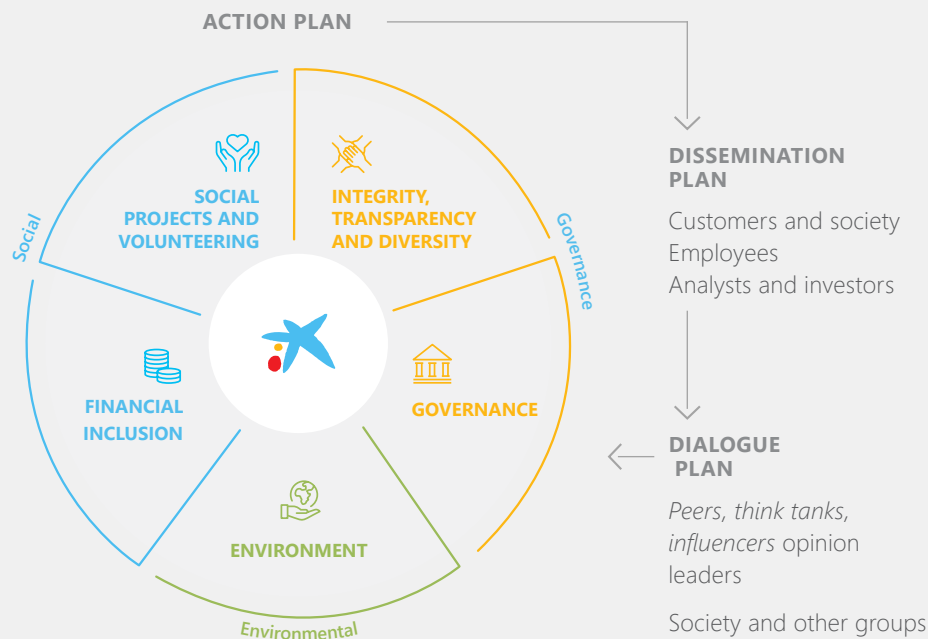
Partnership for the goals

- National and international adhesions

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

» Socially Responsible Banking Plan

- In response to the Bank's firm **social commitment**, one of its corporate values along with quality and trust.
- In line with CaixaBank's **2019-2021 Strategic Plan**



CaixaBank
is a signatory of the UNEP FI*
Principles for Responsible Banking



Main ethics and integrity policies

» EVERYONE WHO WORKS AT CAIXABANK MUST ADHERE TO:

- Code of business conduct and ethics
- Corporate sustainability / CSR policy
- Corporate human rights policy



Due diligence process and evaluation of human rights conducted

- Corporate defence sector policy
- Anti-corruption policy
- Tax risk management and control policy
- Occupational health and safety policy
- Environmental risk management policy
- Environmental and energy management principles
- Declaration on climate change
- Principles of conduct on CaixaBank customer privacy and rights
- Procurement principles
- Supplier code of conduct

They must also comply with other internal codes of conduct on specific areas such as the security market, the contribution to Euribor, the prevention of corruption, anti-money laundering and counter terrorist financing.

*See UNEP FI section of the 2020 CaixaBank Group Consolidated Management Report. *United Nations Environment Programme Finance Initiative*. This pledge signed by CaixaBank in September 2019 involves evaluating social and environmental impacts, establishing objectives aligned with the United Nations Sustainable Development Goals and the Paris Agreement, as well as reporting annually on compliance. The 2nd Progress Report on the implementation of the Principles is available in the CaixaBank Group Consolidated Management Report 2020.

Responsible management

» MAIN COMMITTEES

Corporate Responsibility and Reputation Committee

Establishes, implements and supervises corporate responsibility policies and procedures, among other matters.

»  **Frequency:** monthly

Global Risk Committee

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

»  **Frequency:** monthly

Environmental Risk Management Committee

Evaluates and approves strategy proposals and the Bank's strategic positioning in terms of environmental risk.

»  **Frequency:** quarterly

Risk Policies Committee

Establishes, reviews and approves the policies and procedures governing actions linked to the approval of credit and market risks.

»  **Frequency:** monthly

Transparency Committee

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

»  **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.

»  **Frequency:** fortnightly

246

products and/or services analysed

4

products and/or services denied in the first instance

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

» INQUIRIES AND COMPLAINTS CHANNEL

Launch of a new inquiries and complaints channel aligned with the best national and international practices and which allows the integrated management of complaints with a overall group perspective.

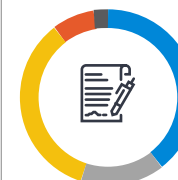


UNE 19601 Certification - Crime Prevention Management Systems



38
Whistle-blowing

489
Queries



15
Product marketing, transparency and customer protection

6
Data protection/information confidentiality

13
Other

3
Conflicts of interest

1
Anti-corruption policy

0
Breaches of the Internal Code of Conduct (ICC)

» AUTOCONTROL



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

Adherences and alliances

» Transversal ESG



Body responsible for promoting the United Nations principles (2012).



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



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



Entity representing savings banks and retail banking in Europe. CaixaBank teams are involved on various committees.



Drives progress towards SDGs by fostering impact investment. CaixaBank Asset Management holds the presidency of the Spanish National Advisory Board (2019).



Principles that promote integrity in the green and social bonds market (2015).



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



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



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



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).



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).



CaixaBank Asset Management is a member of the non-profit association that promotes sustainable investment (2020).



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



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 (2011).



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



Commitment to foster, promote and spread new corporate social responsibility ideas (2008).

» Environmental



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



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



Defines the role and responsibilities of the financial sector to guarantee a sustainable future (2019).



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



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



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



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



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

» Social



Alliance with "la Caixa" Banking Foundation, the leader in Welfare Projects in Spain and one of the biggest in the world.



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



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



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



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



Signatory to the Financial Literacy Plan run by the Bank of Spain and the Spanish Securities Market Regulator (CNMV), seeking to improve financial literacy among the general public (2010).

» 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).

Sustainability indexes and ratings

» Recognition by the main sustainability indexes and rating agencies

Present in the most relevant sustainability indices worldwide and evaluated by the main ESG analysts.

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



	Member of Dow Jones Sustainability Indices <small>Powered by the S&P Global CSA.</small>	MSCI <small>2019 Constituent MSCI ESG Leaders Index</small>	SUSTAINALYTICS <small>allInvestor ratings</small>	FTSE4Good	Corporate ESG Performance <small>ISS ESG+ Prime</small>	CDP <small>DRIVING SUSTAINABLE ECONOMIES</small>	EURONEXT <small>Vigeoiris INDEXES EUROZONE 120</small>
2020	85 <small>Only includes 25 banks worldwide</small>	AA	72 <small>Average</small>	4,4	C <small>Prime</small>	A- <small>Leadership</small>	Robust
2019	81	A	74	3,8	C	A-	Robust
2018	79	A	74	4	C	A-	Robust

» OTHER RECOGNITIONS



Sustainability Yearbook 2020

- Included in the Sustainability Yearbook 2020 for the ninth consecutive year.
- SAM bronze category for the fourth consecutive year.

Brand Finance®

The Banker and Brand Finance: Top 500 Banking Brands 2020

- 80th in the global ranking.
- AA+ rating

7th most bank sustainable world according to the Dow Jones Sustainability Indices

COVID-19 main actions



Euromoney Award "Excellence in Leadership in Western Europe 2020" for its social commitment in the response to the COVID-19 crisis



"Outstanding Crisis Leadership 2020" award by the American magazine *Global Finance*



>90 %

of branches open during the state of alarm (>86 % in Portugal)

> €13,000 M

granted in loans with public guarantee

> €17,000 M

moratoriums on loans granted in 2020

≈4 M

customers who have their pension or unemployment benefit paid early

> 4,700

rent payments of own properties waived

Customers

Moratoriums:

- +€17,000 M in moratoriums on loans granted
- ≈500,000 moratoriums on loans granted

Also made available by BPI

ICO Rentals: Tenant financing line

Household microcredit: Expanding access to family microcredits.

- For holders with a joint income of less than €19,300 (previously €17,200)

Waiver of own property rentals

- 4,786 tenants have benefited from this measure

Insurance cover: Non-application of exclusion due to the pandemic

In collaboration with Allianz, Banco BPI provided a 24-hour telephone line for medical consultations available to all customers

Companies and suppliers

Loans to businesses:

- Launch of financing lines for the self-employed and SMEs
- +€12,500 M in loans granted with a public guarantee implemented under the COVID-19 framework

BPI granted €551 M in loans with public guarantee under the COVID-19 framework

- Grace periods in the area of capital goods leases and vehicle leasing fees
- POS commission bonus
- Launch of a new e-commerce technology solution for small businesses

BPI eliminated the minimum commission on POS transactions and exempted temporarily closed establishments.

FEI-COVID19 Business Loan: Available to the self-employed and micro-companies to meet the working capital needs derived from the crisis

- 3,424 operations granted for a volume of €54 M

Social Enterprises - EaSI Loan Aimed at social enterprises aiming to generate a positive impact on society

Payments to suppliers: The payment flow has been streamlined to offer them more liquidity

Pension deposits

Early payment of pension or unemployment benefit by 7/10 days

BPI also brought forward the payment of pensions

Healthcare workers

Creation of a sectoral solidarity fund:

Participation of VidaCaixa in the creation of a fund to protect healthcare personnel

- €8.5 M contributed to this initiative*

Workforce

The Bank has adopted the Spanish Government's recommendations and those of the competent health authorities, taking into account the consideration of CaixaBank's activity as essential, in accordance with Royal Decree Law 10/2020. It has also applied different types of hygienic, organisational, control, and informational measures.



*Includes the contribution of SegurCaixa Adeslas.

Branch network

- Approximately 90 % of branches open during the months March to June 2020
- ATMs 100 % operational, even at closed branches
- No fees were charged at ATMs during the state of alarm

Banco BPI opened more than 86 % of its retail and premier branches and 100 % of its corporate centres

Customer Contact Centre

CaixaBank has reinforced these services, increasing the number of agents and reallocating resources.

- 51 % increase in contacts received compared to 2019

Digitalisation

- Possibility of applying for loan moratoriums through CaixaBankNow, BPI Net and BPI Net Empresas
- Expansion of the number of operations linked to VidaCaixa products available through digital channels
- Increased maximum amount to avoid having to enter a PIN for card payments, thanks to contactless technology

Cyber Security

- Changes to security levels
- Improved monitoring and protection controls against phishing campaigns
- Adaptation of security controls to mitigate the impact of the increase in malware infecting customers' computers

Financial strength

Amendment to the distribution of the profit for the year 2019

Reduction of the dividend from €0.15 to €0.07 per share, representing in a pay-out of 24.6 %

Change to capital objectives

Reduction to 11.5 % of the CET1 solvency ratio target established in the Strategic Plan 2019-2021 for December 2021

Senior Management remuneration

The Chief Executive Officer and the members of the Management Committee decided to renounce their variable remuneration for 2020

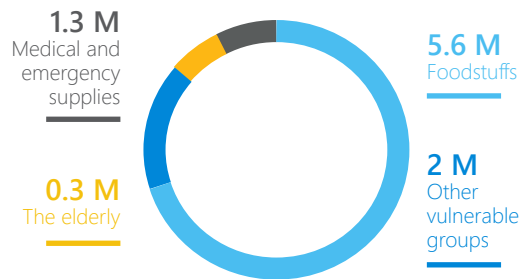
Reinforcement of provisions for credit risk

Reinforcement of credit risk coverage with an extraordinary provision of €1,252 M



Social activities

- **Decentralised Welfare Projects:** channelling of funds to urgent needs, €9.2 M among 1,682 social activities, in particular:



- **NingúnHogarSinAlimentos [NoHomeWithoutFood] (activity supporting Food Banks):** €2.4 M collected and €1 M contributed by the "la Caixa" Banking Foundation
- **New CaixaBank Volunteers Association online activities:** more than 400 activities with around 1,600 registered volunteers
- **More than 192,000 solidarity phone calls have been made** to customers over 75 years old
- **Distribution of more than 2,400 tablets** to more than 700 entities, which take in vulnerable people. In collaboration with Samsung Spain

- **ReUseMe:** 14 donations to 13 different entities by 5 CaixaBank customer companies that have donated clothing, hygiene material and leisure material to hospitals
- **WithOurTraditions:** Communication of a social nature to accompany our customers during the main holidays being celebrated differently due to the pandemic



The collaboration between BPI and the "la Caixa" Banking Foundation has focused its activities during this period on responding to the health and social emergency caused by the COVID-19 through the following activities:

- **Food emergency network:** Through the association with RTP (Radio y Televisión de Portugal), society was mobilised to support the Food Emergency Network. €1.7 M were donated
- **Donation of 526 tablets:** in a joint effort with the Ministry of Health, these facilitated communication between patients and their families
- **€1.8 M for innovation projects linked to COVID-19,** assigned through the CaixaImpulse express contest

- **Support for the development of the Portuguese lung ventilator** in the CEiiA-Centre for Engineering and Product Development, through a donation of €300,000
- **The "BPI la Caixa" Awards were adapted** to support the groups most affected by COVID-19, and given to 5 social entities, with a total amount of €3.75 million
- **Support to artists through the Portugal #EntraEmCena** initiative. The creation of this digital marketplace, with the cooperation of with the Ministry of Culture, allows artists to launch ideas and obtain investment

Inequality monitor

Pioneering project at an international level promoted by Caixabank Research and the Pompeu Fabra University that aims to follow the changes in inequality and the role of the welfare state in Spain in real time, through the use of *big data* techniques.

It aims to publicise the impact that the COVID-19 crisis is having on Spanish households and the most vulnerable groups in society in particular, as well as contributing to the debate on the effectiveness of public sector protection mechanisms.

Sustainable Development Goals

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

The Bank integrates all 17 United Nations SDGs in its Strategic Plan and Socially Responsible Banking Plan, in addition to contributing transversally to all of them

CAIXABANK GROUP'S CONTRIBUTION TO SDGS

CaixaBank focuses chiefly on the 4 Priority SDGs that are central to the Bank's mission:

To contribute to the financial well-being 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.

Priorities

» Interrelated SDGs



Commitment to people



Commitment to society



Commitment to the planet



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



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



MICROCREDITS AND OTHER FINANCE WITH A SOCIAL IMPACT
SOCIAL WELFARE ACCOUNTS
EXTENSIVE REACH
SOCIAL ACTIVITIES
AGROBANK
ACTIVE HOUSING POLICY



- Household microcredit
- Eco-loans to the farming sector
- Decentralised Welfare Projects
- No home without food



- Health and well-being loans
- Healthy company
- Virtual classroom health and well-being training
- Collaboration with GAVI, the Vaccine Alliance through the "la Caixa" Banking Foundation



- Financial Culture Plan
- Aula Programme
- Chairs*
- CaixaBank Research
- CaixaBank Talks



- Microcredits and other finance with a social impact
- Social Welfare Accounts
- Decentralised Welfare Projects
- Active housing policy
- Financial Culture Plan

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



FINANCING FOR COMPANIES AND THE SELF-EMPLOYED
MICROCREDITS FOR BUSINESSES
COVID-19 SOCIAL BOND
INVESTMENT IN R&D
JOB CREATION



- Equality Plan
- Wengage Programme
- Adherence to the UN Women's Empowerment Principles
- IWEC Awards
- Microsoft STEM studies alliance
- Support to the leading women's associations**



- Support for start-ups (Day One)
- Financing for companies with a social impact
- Investment in R&D
- Information security
- Digitalisation plan
- Green bonds



- Extensive reach
- Active housing policy
- Adherence to UNWTO***
- Real Estate & Homes
- Hotels & Tourism

*CaixaBank Chair of CSR at IESE, AgroBank Chair.

** 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 the sustainable and efficient management of natural resources

12 RESPONSIBLE CONSUMPTION AND PRODUCTION



FINANCING BASED ON ESG CRITERIA
ETHICS AND INTEGRITY POLICIES
DUE DILIGENCE AND EVALUATION OF HUMAN RIGHTS.
CSR GOVERNANCE FRAMEWORK
ADHERENCE TO THE UNEP FI* PRINCIPLES FOR RESPONSIBLE BANKING
VIDACAIXA AND AM ADHERENCE TO THE PRI**
VERIFIED REPORTING
BCORP IMAGIN CERTIFICATION

6 CLEAN WATER AND SANITATION



- AgroBank
- Issuance framework for sustainable, green and social bonds

7 AFFORDABLE AND CLEAN ENERGY



- Renewable energy financing
- Adherence to RE100
- Reduction in energy consumption
- Consumption of renewable energy
- Green bonds

13 CLIMATE ACTION



- GECV members
- Equator Principles
- Use of renewable energy
- Offsetting CO₂ emissions
- Renewable energy financing

14 LIFE BELOW WATER



- AgroBank

15 LIFE ON LAND



- Issuance framework for sustainable, green and social bonds

16 PEACE, JUSTICE AND STRONG INSTITUTIONS



- Ethics and integrity policies
- Due diligence and evaluation of human rights.
- Information security
- Adherence to Autocontrol

Contribution to all SDGs through proprietary programmes and partnerships

17 PARTNERSHIPS FOR THE GOALS



ALLIANCES DIRECTLY ASSOCIATED WITH THE SDGS***

"la Caixa" Foundation

The leading Welfare Projects foundation in Spain and one of the biggest in the world. Strategic alliance to disseminate its projects and active participation in key programmes like Incorpora, GAVI, the Vaccine Alliance and the "la Caixa" Volunteer Association

WE SUPPORT



Body responsible for promoting the 10 United Nations principles. Signatory members of the Spanish Network of the United Nations Global Compact since 2012



ESADE Chair in Leadership and Democratic Governance Initiative in partnership with the "la Caixa" Banking Foundation

* United Nations Environment Programme Finance Initiative.

** UN Principles for Responsible Banking.

*** For more details see the Adherences and Alliances section.

>> SDG RELATED



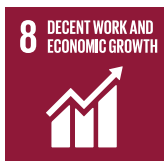
Contribution to the progress and wellbeing of the most vulnerable groups through access to financial services, social initiatives and an active housing policy



Area	Hard indicators	2020	Page
Microcredits	Volume of family microcredits in €M	>>> 373	>>> 35
	AgroBank	New production in financing to customers in the segment €M	>>> 7,954 >>> 14
	Decentralised Welfare Projects	Initiatives aimed at local charity organisation projects	>>> 8,557 >>> 26
Charity initiatives	Amount raised for No household without food €M	>>> 2.4	>>> 26
	Financing with social impact	Health loan	>>> ✓ >>> 36
Employees		Healthy company Health and well-being training for employees	>>> ✓ >>> 21
"la Caixa" Banking Foundation alliance	GAVI, the Vaccine Alliance, participating customer companies	>>> + 2,000	>>> 28
Financial Culture Plan	CaixaBank Life Programme	>>> ✓	>>> 24
	Aula Programme	Attendees	>>> 6,084 >>> 24
	CaixaBank Talks	Attendees	>>> 5,007 >>> 25
	CaixaBank Research	Articles published	>>> 690 >>> 25
	Chairs	CaixaBank Chair of CSR at IESE Business School	>>> ✓ >>> 25
Microcredits and other finance with a social impact	Volume of supported projects €M	>>> 900	>>> 34
	Essential banking services	Social accounts opened in 2020	>>> 62,337 >>> 36
	Decentralised Welfare Projects	Number of initiatives aimed at local charity organisation projects	>>> 8,557 >>> 26
	Homes	Homes in social rental programme	>>> 14,455 >>> 32
	Training	Basic finance workshops by CaixaBank Volunteers Association	>>> 1,191 >>> 25
	Accessibility	100 % fully accessible branches in Spain	>>> 94 >>> 9

✓ Indicator included in the corresponding area according to the table.

>> SDG RELATED



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.



Area	Hard indicators	2020	Page
Wengage Programme	Women managers at CaixaBank %	>>> 41.6	>>> 20
	Adherences	>>> ✓	>>> 30
	Sponsorships	>>> ✓	>>> 31
Entrepreneurship	Volume of Entrepreneur Awards XXI €M	>>> 0.8	>>> 14
	Microcredits	>>> 374	>>> 35
	Innovation	>>> 933	>>> 50
	Information security	>>> +50	>>> 49
Digitalisation	Transactions per second	>>> ≈16,000	>>> 50
Extensive reach	100 % fully accessible branches in Spain %	>>> 94	>>> 9
	Homes	>>> 14,455	>>> 32
	Adherences	>>> ✓	>>> 54

>> SDG RELATED



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




















Indicator included in the corresponding area according to the table.

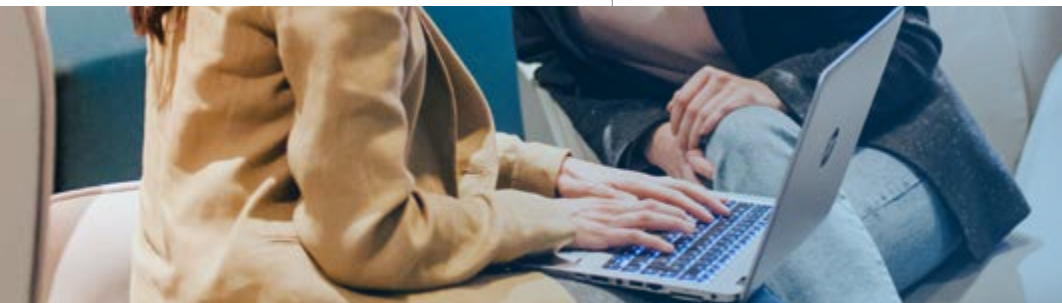
Area	Hard indicators	2020	Page
6 CLEAN WATER AND SANITATION 	SDG Bond	Framework for SDG-linked bond issuances	>>> ✓ >>> 41
	7 AFFORDABLE AND CLEAN ENERGY 	Sustainable financing	Total renewable energy financing €M
Green bonds		Green bond issue €M	>>> 1,000 >>> 42
Environmental Management Plan Adherences		Energy consumed from renewable sources %	>>> 99.34 >>> 45
		RE100 Initiative	>>> ✓ >>> 45
13 CLIMATE ACTION 	Adherences	Member of the Spanish Green Growth Group	>>> ✓ >>> 55
	Equator Principles	Participation in financed operations €M	>>> 1,430 >>> 43
		Sustainable financing	Total renewable energy financing €M
14 LIFE BELOW WATER 	AgroBank	Energy consumed from renewable sources %	>>> 99.34 >>> 45
		EcoFinancing line for farming projects (efficient water use)	>>> ✓ >>> 40
15 LIFE ON LAND 	SDG Bond	Framework for SDG-linked bonds	>>> ✓ >>> 41
16 PEACE, JUSTICE AND STRONG INSTITUTIONS 	Responsible behaviour	Ethics and integrity policies	>>> ✓ >>> 52
		Due diligence process and evaluation of the Human Rights.	>>> >>> 49
	Information security	Investment in information security €M	>>> +50 >>> 49
Adherence	Autocontrol, the Spanish Association for Commercial Self-Regulation for good advertising practices.	>>> ✓ >>> 53	

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

In 2020, a grouping exercise was carried out for the first time of all the material issues identified in the **thematic clusters**.

Priorities	>> Interrelated SDGs	>> Thematic clusters	>> Global Compact Principles
 <p>1 NO POVERTY</p>	   	<p>FINANCIAL INCLUSION SOCIAL COMMITMENT</p>	<p>1, 2, 4, 5, 6 1, 2, 3, 4, 5, 6, 10</p>
 <p>8 DECENT WORK AND ECONOMIC GROWTH</p>	  	<p>PROFITABILITY AND FINANCIAL STRENGTH INNOVATION AND DIGITAL TRANSFORMATION CUSTOMER SATISFACTION PEOPLE-CENTRED CULTURE FINANCIAL INCLUSION</p>	<p>10 6, 7, 8, 9 1, 2, 3, 6 1, 2, 3, 4, 5, 6, 10 1, 2, 3, 4, 5, 6</p>
 <p>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</p>	     	<p>CORPORATE GOVERNANCE RISK MANAGEMENT ACTIONS AGAINST CLIMATE CHANGE CAIXABANK'S ENVIRONMENTAL IMPACT</p>	<p>1, 2, 3, 4, 5, 6, 7, 8, 9, 10 1, 2, 4, 5, 6, 7, 8, 9, 10 7, 8, 9 7, 8, 9</p>
 <p>17 PARTNERSHIPS FOR THE GOALS</p>		<p>PROFITABILITY AND FINANCIAL STRENGTH CORPORATE GOVERNANCE RISK MANAGEMENT ACTIONS AGAINST CLIMATE CHANGE CAIXABANK'S ENVIRONMENTAL IMPACT INNOVATION AND DIGITAL TRANSFORMATION CUSTOMER SATISFACTION PEOPLE-CENTRED CULTURE FINANCIAL INCLUSION SOCIAL COMMITMENT</p>	<p>1, 2, 3, 4, 5, 6, 7, 8, 9, 10</p>



Awards and Recognition 2020

» Reputation as a premium brand



Excellence in Leadership in Western Europe in 2020.
Euromoney



Best consumer bank in the world 2020.
Best bank in Spain and Western Europe in 2020.
Outstanding Crisis Leadership 2020
Global Finance



Best private bank in Spain in 2020
The Banker/PWM



Member of **Dow Jones Sustainability Indices**
Powered by the S&P Global CSA
Among the world's top 10 banks in CSR
Dow Jones Sustainability Index



Most responsible financial institution and best corporate governance
Merco

» Widely recognised as the market leader in IT infrastructure



Best Private Bank in Europe for its digital culture and vision 2020.
PwM (FT Group)



Best Consumer Digital Bank in Spain 2020.
Best Consumer Mobile Banking App in Western Europe 2020.
Global Finance



Best Mobile Payments for Consumer Initiative in 2020 (CaixaBankPay).
Fintech Futures

» BPI: Recognition as a premium and innovative brand



#1 Brand - 2020
Large Banks Category.
Escolha do Consumidor



#1 Brand 2020 - Large Banks Category.
Bancos 5 estrelas



Most Trusted Brand in Portugal 2020.
Reader's Digest



Brand of Excellence 2020.
Superbrands



Best private bank in Portugal in 2020
The Banker/PWM



Best Private Bank in Europe for its portfolio management technology 2020
PwM (FT Group)



Bank of the Year 2020.
The Banker

A

Appendices

INDICATORS CLASSIFIED
ACCORDING TO ESG



>> ESG Criteria **Environmental**

Indicators		2020		Page
CaixaBank Asset Management: MicroBank Fondo Ecológico, FI	>>>	62 M	>>>	38
Renewable energies	>>>	✓	>>>	39
Green loans	>>>	✓	>>>	39
Loans referenced to sustainability variables	>>>	✓	>>>	40
Financing of energy efficient buildings	>>>	✓	>>>	40
EcoFinancing	>>>	✓	>>>	40
BPI: Environmental sustainability	>>>	✓	>>>	40
Green bonds: amount issued by CaixaBank in current year (€M)	>>>	1,000 M	>>>	42
Green bond: issued by CaixaBank in current year (years)	>>>	6 years	>>>	42
Green bond: Coupon %	>>>	0.375 %	>>>	42
Participation in the placement of bonds	>>>	✓	>>>	42
Number of applications assessed (DCGRMA, CARs and BPI) according to the Environmental Risk Management Policy	>>>	630	>>>	43
Equator Principles	>>>	✓	>>>	43
CO ₂ emissions (vs. 2015) Global	>>>	-63 %	>>>	44
Energy consumed (vs. 2015)	>>>	-18.80 %	>>>	44
% (categories of green purchases/categories of total green purchases)	>>>	75 %	>>>	44
Reduction in carbon footprint since 2009	>>>	85 %	>>>	45
Reduction in carbon footprint since 2015	>>>	63 %	>>>	45
% total emissions offset	>>>	100 %	>>>	45
Consumption of renewable energy	>>>	99.34 %	>>>	45
total CO ₂ emissions offset	>>>	16,245	>>>	45
CO ₂ emissions: Scope 1	>>>	3,597	>>>	45
CO ₂ emissions: Scope 2	>>>	287	>>>	45
CO ₂ emissions: Scope 3	>>>	12,361	>>>	45
Emissions generated per employee	>>>	0.59	>>>	45
Monitored branches	>>>	685	>>>	45
Remote managed branches	>>>	339	>>>	45
Recycled paper consumed	>>>	97.5 %	>>>	45
Recycled paper consumed vs. 2019	>>>	-24 %	>>>	45
New charging points for electric vehicles	>>>	50	>>>	45

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

» ESG Criteria **Social**

Indicators		2020		Page
% permanent contracts - CaixaBank	>>>	99.30 %	>>>	7
% permanent contracts - BPI	>>>	99.50 %	>>>	7
Incorpora: Number of jobs filled	>>>	> 300	>>>	7
% male employees - CaixaBank	>>>	44.80 %	>>>	7;20
% male employees - BPI	>>>	43.40 %	>>>	7;20
% female employees - BPI	>>>	56.60 %	>>>	7;20
% women employees - CaixaBank	>>>	55.20 %	>>>	7;20;30
Jobs created through microcredits	>>>	8,737	>>>	7;35
New businesses started up with the support of microcredits	>>>	5,416	>>>	7;35
Total Branches in Spain	>>>	3,782	>>>	9
Total <i>Retail</i> Branches in Spain	>>>	3,571	>>>	9
<i>Retail</i> Branches in Spain by region	>>>	✓	>>>	9
Corporate Banking Centre Branches	>>>	1	>>>	9
Institutional Banking Centres Branches	>>>	14	>>>	9
Business centres/promoters branches	>>>	128	>>>	9
Private Banking Centres Branches	>>>	68	>>>	9
Accessible CaixaBank branches	>>>	94 %	>>>	9
Branches made barrier-free in 2020	>>>	49	>>>	9
Total Branches in Portugal	>>>	421	>>>	9
CENTRE STORE Branches	>>>	548	>>>	9
ALL IN ONE CENTRES Branches	>>>	2	>>>	9
Number of citizens with a local branch	>>>	91 %	>>>	9
Presence in towns with more than 10,000 residents in Spain	>>>	100 %	>>>	9
Presence in towns with more than 5,000 residents in Spain	>>>	94 %	>>>	9
Number of town in which it is the only bank Spanish Network	>>>	215	>>>	9
Presence in towns with more than 10,000 residents in Portugal	>>>	83 %	>>>	9
Representative offices	>>>	18	>>>	10
International branches	>>>	5	>>>	10
Spanish Desk	>>>	2	>>>	10
ATMs in Spain	>>>	8,827	>>>	10

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

» ESG Criteria Social

Indicators		2020		Page
Accessible ATMs in Spain	>>>	99 %	>>>	10
ATMs that have help videos in sign language in Spain	>>>	99.80 %	>>>	10
ATMs in Portugal	>>>	1,456	>>>	10
Entrepreneur Awards XXI (DayOne)	>>>	✓	>>>	14
Experience Index	>>>	86.1	>>>	16
Committed customers	>>>	34.80 %	>>>	16
Net Promoter Score <i>Retail</i>	>>>	28.90 %	>>>	16
BPI Individuals Experience Index	>>>	91.0	>>>	16
Complaints received (Customer Service Department)	>>>	✓	>>>	16
Customer Service Department (claims and complaints)	>>>	✓	>>>	17
"la Caixa" Banking Foundation Welfare Projects budget	>>>	560 M	>>>	18
Aula Programme	>>>	✓	>>>	19;24
Total CaixaBank Group employees	>>>	35,434	>>>	20
% male employees - CaixaBank Group	>>>	45.40 %	>>>	20
% female employees - CaixaBank Group	>>>	54.60 %	>>>	20
Total employees - CaixaBank	>>>	27,404	>>>	20
Total employees - BPI	>>>	4,622	>>>	20
Executive positions filled internally at CaixaBank	>>>	99.10 %	>>>	20
CaixaBank Group workforce adhered to a collective agreement	>>>	100 %	>>>	20
Employees with disabilities at CaixaBank Group	>>>	362	>>>	20
Gender pay gap at CaixaBank	>>>	0.64 %	>>>	20
Women holding management positions at CaixaBank	>>>	41.60 %	>>>	20;30
Investment in training at CaixaBank	>>>	> 11 M	>>>	21
Training hours	>>>	> 2 M	>>>	21
Online training	>>>	98.40 %	>>>	21
Hours of training per employee	>>>	81	>>>	21
CaixaBank employees certified in MiFID	>>>	> 18,710	>>>	21
CaixaBank professionals certified in the Mortgage Law	>>>	18,066	>>>	21
Employees at CaixaBank with variable remuneration linked to quality of service	>>>	99.20 %	>>>	21
Much to do: impacts in digital media	>>>	67 M	>>>	24

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

» ESG Criteria Social

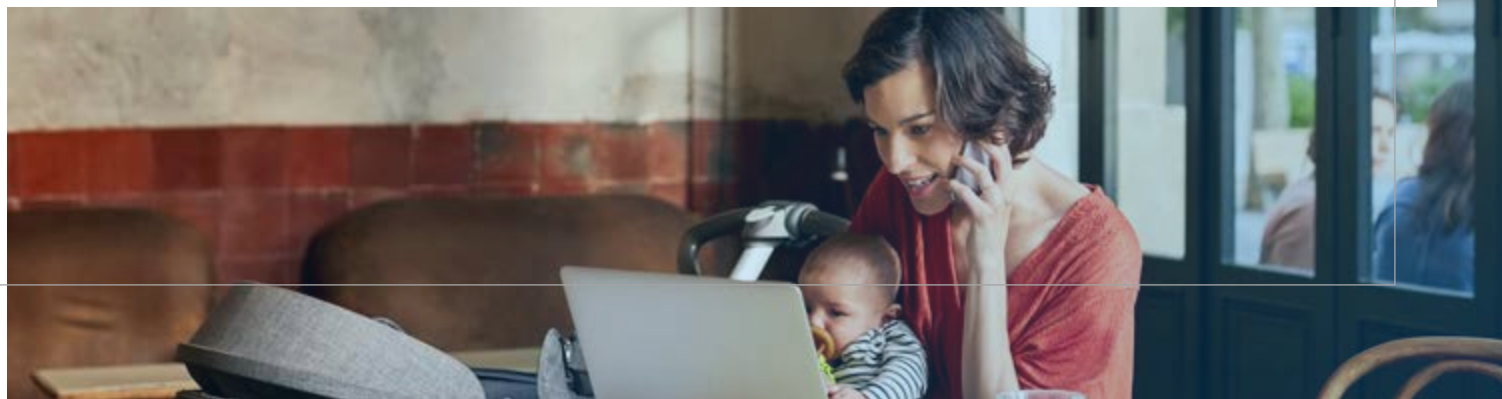
Indicators		2020		Page
Much to do: views of audio-visual content	>>>	8.3 M	>>>	24
CaixaBankResearch	>>>	✓	>>>	25
CaixaBank Chair of CSR at IESE Business School	>>>	✓	>>>	25
CaixaBankTalk	>>>	✓	>>>	25
CaixaBank Volunteer Association	>>>	✓	>>>	25;27
Charity Initiatives	>>>	✓	>>>	26
Decentralised welfare projects (DWP)	>>>	✓	>>>	26;28
GAVI, the Vaccine Alliance	>>>	✓	>>>	28
Employees with disabilities in 2020	>>>	362	>>>	29
Internal female <i>mentoring</i> participants	>>>	430	>>>	30
Internal news associated with gender diversity published in <i>People Now</i> .	>>>	> 20	>>>	30
New Equality Plan: agreement with union representatives	>>>	100 %	>>>	30
Social housing	>>>	✓	>>>	32
MicroBank: Projects supported by microcredits and other loans with social impact	>>>	105,378	>>>	34
MicroBank: total volume in microcredits	>>>	900 M	>>>	34
MicroBank: active partner institutions	>>>	302	>>>	34
Microcredits for Families	>>>	✓	>>>	35
Microcredits for Businesses	>>>	✓	>>>	35
Jobs created per microcredit	>>>	0.74	>>>	35
Other financing with social impact	>>>	✓	>>>	36
Social Welfare Accounts	>>>	✓	>>>	36
CaixaBank Asset Management: MicroBank Fondo Ético, FI	>>>	116 M	>>>	38
CaixaBank Asset Management: CaixaBank Selección Futuro Sostenible, FI	>>>	509 M	>>>	38
Socially Responsible Investment Project	>>>	✓	>>>	38
Social bond amount issued by CaixaBank in current year (€M)	>>>	1,000 M	>>>	41
Social bond issued by CaixaBank in current year (years)	>>>	5 years	>>>	41
Social Bond - Coupon %	>>>	0.625 %	>>>	41
Social Bond impact on SDGs 2019	>>>	✓	>>>	41
COVID-19 social bond amount issued by CaixaBank in current year (€M)	>>>	1.000 M	>>>	42
COVID-19 social bond issued by CaixaBank in current year (years)	>>>	6 years	>>>	42

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

» ESG Criteria Social

Indicators		2020		Page
COVID-19 social bond - Coupon %	>>>	0.75 %	>>>	42
CaixaBank digital <i>retail</i> customers	>>>	67.60 %	>>>	47
Digital penetration in Spain	>>>	34.40 %	>>>	47
Digital customers on BPI Network	>>>	46.70 %	>>>	47
Digital customers	>>>	> 6.9 M	>>>	47
100 % digital customers	>>>	34 %	>>>	47
Omnichannel customers	>>>	66 %	>>>	47
Web customers	>>>	6 %	>>>	47
Mobile customers	>>>	42 %	>>>	47
Mobile + Web customers	>>>	52 %	>>>	47
Margin of omnichannel customers compared to physical customers	>>>	122 %	>>>	47
Average engagement of the omnichannel customer compared to the physical customer	>>>	69.00 %	>>>	47
Customers connecting daily	>>>	≈2.5 M	>>>	47
Volume of purchases made using a mobile phone	>>>	109 M	>>>	47
Cards downloaded to mobile phone	>>>	> 2.3 M	>>>	47
Points of sale	>>>	438,889	>>>	47
Bizum customers	>>>	3 M	>>>	47
Savings insurance marketing through digital channels	>>>	51.70 %	>>>	47
Imagin: Customers	>>>	3 M	>>>	48
InTouch: Customers	>>>	1.4 M	>>>	48
COVID-19 main actions	>>>	✓	>>>	57

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



>> ESG criteria Governance

Indicators		2020		Page
Direct and indirect contribution to Spain's GDP	>>>	9,611 M	>>>	6
Direct and indirect contribution to Spain's GDP as a %	>>>	0.86 %	>>>	6
Direct and indirect contribution to Portugal's GDP	>>>	832 M	>>>	6
Direct and indirect contribution to Portugal's GDP as a %	>>>	0.42 %	>>>	6
Gross Value Added of CABK to the financial and insurance sector	>>>	13.70 %	>>>	6
Gross Value Added of BPI to the financial and insurance sector	>>>	6.20 %	>>>	6
Taxes paid and collected (Spain)	>>>	2,654 M	>>>	6
Group taxes paid and collected from third parties	>>>	1,381 M	>>>	6
Deposit Guarantee Fund contribution	>>>	244 M	>>>	6
Contribution to the Single Resolution Fund	>>>	110 M	>>>	6
Extraordinary contribution to the banking sector (Portugal)	>>>	18 M	>>>	6
Taxes collected on behalf of third parties	>>>	1,422 M	>>>	6
Indirect taxes	>>>	479 M	>>>	6
Social security contributions paid by the Company	>>>	462 M	>>>	6
Direct taxes	>>>	291 M	>>>	6
Jobs created through purchasing from suppliers - Spain	>>>	49.110	>>>	7;22
Jobs created through purchasing from suppliers - Portugal	>>>	6,273	>>>	7;22
Customer funds - Spain	>>>	415,408 M	>>>	11
Total assets - Spain	>>>	451,520 M	>>>	11
Loans and advances to customers - Spain	>>>	243,924 M	>>>	11
Customer funds - Portugal	>>>	32,614 M	>>>	11
Total assets - Portugal	>>>	37,564 M	>>>	11
Loans and advances to customers - Portugal	>>>	25,647 M	>>>	11
Market share - Spain	>>>	✓	>>>	11
Market share - Portugal	>>>	✓	>>>	11
Hard indicators for Consumer Banking	>>>	✓	>>>	12
Hard indicators for Premier Banking	>>>	✓	>>>	12
Hard indicators for Business and Entrepreneurs	>>>	✓	>>>	12
Hard indicators for Private Banking	>>>	✓	>>>	12
Hard indicators for CIB & International Banking	>>>	✓	>>>	12

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

>> ESG criteria Governance

Indicators		2020		Page
Hard indicators for Business Banking	>>>	✓	>>>	13
Hard indicators for AgroBank	>>>	✓	>>>	14
CaixaBank Group customers	>>>	15.2 M	>>>	16
CaixaBank customers	>>>	13.3 M	>>>	16
BPI Customers	>>>	1.9 M	>>>	16
Penetration among individual customers in Spain	>>>	30.90 %	>>>	16
Penetration among individual customers as leading bank in Spain	>>>	23.90 %	>>>	16
CriteriaCaixa shareholding percentage	>>>	40.0 %	>>>	18
Shareholding percentage of securities held in treasury, Board, and other shareholders with Board representation	>>>	2.80 %	>>>	18
<i>Free float</i> management shareholding percentage	>>>	57.10 %	>>>	18
<i>Free float</i> - Minor shareholders	>>>	34 %	>>>	18
<i>Free float</i> - Institutional	>>>	66 %	>>>	18
Shareholders	>>>	564,723	>>>	18
Stock market capitalisation	>>>	12,558 M	>>>	18
2020 dividend.	>>>	€0.0268/share	>>>	18
<i>Payout</i> ratio	>>>	15 %	>>>	18
Shareholders informed monthly via the Shareholder Newsletter	>>>	> 200,000	>>>	19
Shareholders connected during the 3 virtual corporate meetings	>>>	2,315	>>>	19
Followers on CaixaBank shareholders Twitter account	>>>	5,417	>>>	19
Shareholder Advisory Committee members	>>>	12	>>>	19
Institutional free float is in the hands of foreign investors	>>>	86 %	>>>	19
Meetings with investors at <i>roadshows</i> and conferences	>>>	> 520	>>>	19
Analysts that monitor the CaixaBank share and provide personalised attention	>>>	32	>>>	19
Analyst reports on CaixaBank published, including sector reports	>>>	350	>>>	19
Women Board members	>>>	42.8 %	>>>	20;30
CaixaBank wages and salaries	>>>	2,088	>>>	21
CaixaBank Group suppliers	>>>	2,393	>>>	22
Invoiced CaixaBank Group suppliers	>>>	2,120 M	>>>	22
Local suppliers in Spain	>>>	97 %	>>>	22
Average payment period to suppliers	>>>	21	>>>	22

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

» ESG criteria **Governance**

Indicators		2020		Page
Approved or re-approved suppliers under the new approval process	>>>	688	>>>	22
Recruitment volume via special employment centres	>>>	5.4 M	>>>	22
Processes traded via electronic trading	>>>	540	>>>	23
Electronic trading volume	>>>	642 M	>>>	23
Suppliers with certified environmental management systems or ISO 14001 certified	>>>	1,226	>>>	23
Audits performed including all procurement categories	>>>	16	>>>	23
VidaCaixa: market share in life insurance in Spain	>>>	29.30 %	>>>	37
VidaCaixa: market share in pension plans in Spain	>>>	26.30 %	>>>	37
VidaCaixa: premiums and contributions under contract	>>>	9,609 M	>>>	37
VidaCaixa: managed customer funds	>>>	96,467 M	>>>	37
VidaCaixa: benefits paid	>>>	4,171 M	>>>	37
VidaCaixa: Investments take ESG criteria into account	>>>	100 %	>>>	37
VidaCaixa: ESG positioning	>>>	✓	>>>	37
CaixaBank Asset Management: market share of mutual funds in Spain	>>>	17.50 %	>>>	38
CaixaBank Asset Management: assets under management	>>>	60,486 M	>>>	38
CaixaBank Asset Management: discretionary portfolio management	>>>	28,997 M	>>>	38
CaixaBank Asset Management: ESG positioning	>>>	✓	>>>	38
Reputational Risk Support Service	>>>	✓	>>>	43
Card turnover	>>>	50,893 M	>>>	47
Invested in CaixaBank Group information security	>>>	> 50 M	>>>	49
Main information security indicators	>>>	✓	>>>	49
CaixaBank Group investment in development and technology	>>>	933 M	>>>	50
Main efficiency and digitalisation indicators	>>>	✓	>>>	50
Main ethics and integrity policies	>>>	✓	>>>	52
Main Committees	>>>	✓	>>>	53
Whistle-Blowing Channel	>>>	✓	>>>	53
Adherences and alliances	>>>	✓	>>>	54
Sustainability indexes and ratings	>>>	✓	>>>	56
Sustainable Development Goals	>>>	✓	>>>	61
Materiality study and SDGs	>>>	✓	>>>	67
Awards and Recognition 2020	>>>	✓	>>>	68

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