

Other reporting frameworks

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- P. 11 Sustainable Development Goals (SDGs)

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United Nations Environment Programme Finance Initiative (UNEP FI)

For the 2025 report, CaixaBank has adjusted its reporting approach following the PRB updates introduced by UNEP FI in November 2024, which simplify reporting and eliminate the need for mandatory assurance.

To avoid duplication and align with the regulatory framework (especially the CSRD), PRB information is integrated and referenced in the main corporate reports: the Consolidated Management Report, the Climate Report, the Nature Statement, the Climate Change Statement.

CaixaBank presents its report using the new summarised template of the Responsible Banking Progress Statement, which replaces the previous PRB Reporting and Self Assessment Template.

Principle 1:

Alignment

Contents

CaixaBank is a financial group with a long-term socially responsible universal banking model and a distinctive positioning in sustainability, which is one of the three strategic pillars of its 2025-2027 Strategic Plan. The Bank has declared its commitment to a low-carbon, socially inclusive economy and high standards of corporate governance.

Sustainability (environmental, social and governance) is explicitly integrated into the corporate strategy and is articulated through the Sustainability Plan, which is aligned with European climate objectives and the main international frameworks. These include the Global Compact and the Guiding Principles on Business and Human Rights, both promoted by the United Nations. It is also aligned with the goals of the Paris Agreement, consistent with the public commitment to achieve net zero emissions by 2050.

Implementation of the 2025-2027 Strategic Plan began in 2025, reinforcing alignment of the business model with the sustainable transition and supporting customers in their transformation.

Links and references

- CMR 2025 – 01. Our identity
- CMR 2025 – 02. Corporate strategy and environment
- CMR 2025 – 05. Value creation model
- CMR 2025 – 06. Sustainability information

Principle 2:

Impact & Target Setting

Contents

CaixaBank annually conducts the Double Materiality Study with the goal of identifying its main impacts, risks, and opportunities (IROs), on which it focuses its sustainability strategy. The Entity mobilised more than 86.7 billion euros in sustainable finance in the period 2022-2024, exceeding the target set in the previous Strategic Plan. CaixaBank aims to mobilise more than 100 billion euros in sustainable finances in the period 2025-2027. It has also set interim decarbonisation targets for 2030 in ten emission-intensive sectors, in line with publicly agreed decarbonisation commitments.

In the social sphere, CaixaBank promotes financial inclusion and access to opportunities through specific products, microcredits and solutions aimed at students, the self-employed, entrepreneurs and vulnerable groups.

Example progress indicators

- | Mobilisation of sustainable finance: >€100,000 million in 2025-2027.
- | Achieve 17 % of financial income generated by sustainable financing
- | Targets for reduction of emissions financed in carbon-intensive sectors by 2030.
- | Engage with at least 90% of the companies with credit exposure in the most carbon-intensive sectors.
- | Improve the employability of 150,000 people.

Links and references

- CMR 2025 – 02. Corporate strategy and environment
- CMR 2025 – 06. Sustainability information
 - | Sustainability strategy and business model
 - | Materiality assessment
 - | Environment
 - | Customers
 - | Sustainable finance

Principle 3:

Customers and consumers

Contents

CaixaBank works with its customers to promote sustainable practices and support their transition, integrating sustainability into the products and services it offers. In 2025, the entity continued to promote sustainable financing in its various business segments, as well as intermediation in sustainable bond Issuances by corporate customers. The Group develops specific products to support the transition of households and companies, including solutions linked to mobility, homes, energy efficiency and specialised advice for companies. It has an engagement plan with its business banking and Corporate & Investment Banking clients aimed at accompanying them in their transition to more sustainable business models.

In the social sphere, CaixaBank promotes financial inclusion through mobile branches (ofibuses), basic payment accounts and specific products for vulnerable groups and elderly people, reinforcing its territorial presence and access to financial services, in line with the national financial inclusion strategy.

Example progress indicators

It has set an annual target of engagement with at least 90% of companies with credit exposure to carbon-intensive sectors in the period 2025-2027.

Links and references

- CMR 2025 – 06. Sustainability information
 - | Sustainability strategy and business model
 - | Customers
 - | Sustainable business
- Climate Report 2024 - June 2025
 - | Stakeholder engagement actions (p. 28 and p. 151)

Principle 4:

Stakeholders

Contents

CaixaBank maintains a proactive approach to relations with its stakeholders, including customers, employees, shareholders, regulators, NGOs, academia, think tanks, etc. The company collaborates with national and international institutions and organisations to advance sustainability and good governance. The Group is involved in relevant sustainability initiatives and partnerships and maintains ongoing dialogue with stakeholders. In this regard, CaixaBank carries out an annual process of identification and consultation of its main stakeholders, which is reflected in the materiality study.

Links and references

- CMR 2025 – 01. Our identity
- CMR 2025 – 06. Sustainability information
 - | Sustainability strategy and business model
 - | Materiality assessment
 - | Supplier relationship management
 - | Sustainable business
 - | Memberships and alliances
- CMR 2025 – 07. Shareholders and investors
- Climate Report 2024 - June 2025
 - | Main progress in relation to sustainability (p. 47)
 - | Stakeholder engagement actions (p. 28 and p. 151)



Principle 5:

Governance and culture

Contents

CaixaBank has a robust corporate governance structure, with its Board of Directors overseeing the Group's strategy, risks and sustainability. The Appointments and Sustainability Committee has specific responsibilities in ESG matters, including oversight of the sustainability strategy and objectives. The Sustainability Committee is a top-level committee with the participation of the key areas and subsidiaries in sustainability matters, which reports to the Management Committee, the Global Risks Committee, the Appointments and Sustainability Committee, and the Board of Directors.

Sustainability is integrated into the governance model and corporate culture and is one of the cornerstones of the 2025-2027 Strategic Plan. The Board receives regular training on relevant issues, including sustainability, ESG risks, climate change and regulation.

CaixaBank's internal culture encourages the training and development of its employees, promoting a culture of responsible, ethical and customer-oriented banking.

Example progress indicators

- | 100 % staff with remuneration linked to ESG factors.
- | Existence of a board committee with competences in sustainability
- | Training of the Board on sustainability and ESG risks during 2025

Links and references

- CMR 2025 – 03. Corporate governance
- CMR 2025 – 06. Sustainability information
 - | Social
 - | Sustainability governance

Principle 6:

Transparency and accountability

Contents

CaixaBank regularly publishes non-financial information on its performance, including sustainability information included in the Consolidated Management Report. The company reports in accordance with applicable regulatory requirements and relevant national and international frameworks, such as the CSRD ESRS, the Equator Principles, the UN Global Compact and CDP.

The Consolidated Management Report includes detailed information on sustainability, sustainable finance, climate and social risks, and corporate governance. The document is externally verified for non-financial information in accordance with applicable regulations.

In 2024 CaixaBank updated its Climate Change and Nature statements, reinforcing their focus on climate transition, biodiversity and management of environmental impact. This orientation is reflected in the Climate Report 2024 – June 2025, which contains detailed metrics, targets and analysis in relation to climate and nature, including, for the first time, a specific section dedicated to nature.

Assurance

The Bank's climate impact analysis and targets and governance structures have been verified by PWC.

Links and references

- CMR 2025 – II. Annexes
- Statement on nature
- Statement on climate change
- Climate Report 2024 – June 2025



Table of correspondence between the CSRD and the International Financial Reporting Standards on Sustainability (IFRS S)

		Section	Subsection	IFRS S	
ESRS 2 – General Disclosures					
Basis for preparation of the report	BP-1	General basis for preparation of the sustainability statement	Sustainability information – General introduction	Basis for preparation	IFRS S1.23
	BP-2	Disclosures in relation to specific circumstances	Sustainability information – General introduction	Basis for preparation	IFRS S2.10(d) IFRS S2.6(a) IFRS S2.6(a)(i) IFRS S2.6(a)(ii)
Governance	GOV-1	The role of the administrative, supervisory and management bodies	Sustainability information – General introduction	Sustainability governance	IFRS S2.6(a)(v) IFRS S2.6(b) IFRS S2.6(b)(i) IFRS S2.6(b)(ii)
	GOV-2	Information provided to and sustainability matters addressed by the undertaking's administrative, management and supervisory bodies	Sustainability information – General introduction	Sustainability governance	IFRS S2.6(a)(iii) IFRS S2.6(a)(iv)
	GOV-3	Integration of sustainability-related performance in incentive schemes	Sustainability information – General introduction	Sustainability governance	IFRS S2.6(a)(v) IFRS S2.29(g)(i)
	GOV-4	Statement on sustainability due diligence	Sustainability information – General introduction	Governance of sustainability – Statement on due diligence	
	GOV-5	Risk management and internal controls over sustainability reporting	Sustainability information – General introduction	Sustainability management – Risk management and internal control over non-financial reporting	
	Strategy	SBM-1	Market position, strategy, business model(s) and value chain	Sustainability information – General introduction	Sustainability strategy and business model
SBM-2		Interests and views of stakeholders	Sustainability information – General introduction	Sustainability strategy and business model – Integration of the views of key stakeholders into the strategy	

			Section	Subsection	IFRS S
ESRS 2 – General Disclosures					
Strategy	SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	Sustainability information – General introduction	Sustainability strategy and business model – Material impacts, risks and opportunities and their interaction with the strategy and business model	IFRS S2.10(a)
					IFRS S2.10(c)
					IFRS S2.13(a)
					IFRS S2.13(b)
					IFRS S2.14(a)(i)
					IFRS S2.15(a)
					IFRS S2.15(b)
					IFRS S2.16(a)
					IFRS S2.16(b)
					IFRS S2.16(c)(i)–(ii)
					IFRS S2.16(d)
					IFRS S2.10(d)
					IFRS S2.22(b)(i)
					IFRS S2.22(b)(i)(2)
IFRS S2.22(b)(i)(3)					
IFRS S2.22(b)(i)(4)					
IFRS S2.22(b)(i)(5)					
IFRS S2.22(b)(i)(6)					
IFRS S2.25(a)(i)					
IFRS S2.25(a)(iii)					
IFRS S2.25(a)(iv)					
IFRS S2.25(a)(v)					
IFRS S2.25(a)(vi)					
IFRS S2.25(b)					
IFRS S2.25(c)					
	IRO-2	Disclosure requirements in ESRS covered by the undertaking's sustainability statement	Sustainability information – General introduction	Materiality Assessment	

		Section	Subsection	IFRS S	
ESRS 2 – General Disclosures					
Minimum disclosure requirements	MDR-P	Policies adopted to manage material sustainability matters	Sustainability information – General introduction	Sustainability governance – Framework of sustainability policies, principles and statements	
			Sustainability information – Environment	Climate change	IFRS S2.25(a)(v)
					IFRS S1.21(b)
					IFRS S1.B42(c)
					IFRS S2.14(a)(ii)
					IFRS S2.14(a)(iii)
	MDR-A	Actions and resources in relation to material sustainability matters	Sustainability information – Environment	Climate change	IFRS S2.14(a)(iv)
					IFRS S2.14(a)(v)
					IFRS S2.14(b)
					IFRS S2.14(c)
					IFRS S2.B65(e)
	MDR-M	Metrics in relation to material sustainability matters	Sustainability information – Environment	Climate change	IFRS S2.29(a)(iii)(1–3)
					IFRS S1.50(c)
					IFRS S2.29(a)(iii)(1–3)
					IFRS S2.33
IFRS S2.33(a)					
IFRS S2.B67					
IFRS S2.33(b)					
IFRS S2.33(c)					
IFRS S2.33(d)					
IFRS S2.33(e)					
IFRS S2.33(f)					
MDR-T	Tracking effectiveness of policies and actions through targets	Sustainability information – Environment	Climate change	IFRS S2.33(g)	
				IFRS S2.33(h)	
				IFRS S2.34(b)	
				IFRS S2.34(c)	
				IFRS S2.34(d)	
				IFRS S2.35	

			Section	Subsection	IFRS S
ESRS E1 – Climate change					
Governance	ESRS 2 GOV-3	Integration of sustainability-related performance in incentive schemes	Sustainability information – General introduction	Sustainability governance	IFRS S1.21(b)
					IFRS S2.6(a)(v)
					IFRS S2.29(g)(i)
					IFRS S2.29(g)(ii)
					IFRS S2.14(a)(iv)
	EH-1	Transition plan for climate change mitigation	Sustainability information – Environment – Climate change	Climate Strategy and Transition Plan	IFRS S2.14(c)
					IFRS S2.29(e)
Strategy	ESRS 2 SBM-3	Material impacts, risks and opportunities and their interaction with strategy and business model	Sustainability information – Environment – Climate change	Description of the processes to identify and assess material impacts, risks and opportunities related to climate change	IFRS S2.10(b)
					IFRS S2.22(a)(i)
					IFRS S2.22(a)(ii)
					IFRS S2.22(b)(i)(6)
					IFRS S2.22(b)(i)(7)
					IFRS S2.22(b)(ii)
					IFRS S2.22(b)(iii)
					IFRS S1.B42(c)
					IFRS S2.10(d)
					IFRS S2.22(b)(i)
					IFRS S2.22(b)(i)(1)
					IFRS S2.22(b)(i)(2)
					IFRS S2.22(b)(i)(3)
Management of impacts, risks and opportunities	ESRS 2 IRO-1	Description of the processes used to identify and assess material climate-related impacts, risks and opportunities	Sustainability information – Environment – Climate change	Description of the processes to identify and assess material impacts, risks and opportunities related to climate change	IFRS S2.22(b)(i)(4)
					IFRS S2.22(b)(i)(5)
					IFRS S2.22(b)(i)(6)
					IFRS S2.22(b)(i)(7)
					IFRS S2.22(b)(ii)
					IFRS S2.25(a)
					IFRS S2.25(a)(ii)
					IFRS S2.25(b)

			Section	Subsection	IFRS S
ESRS E1 – Climate change					
Management of impacts, risks and opportunities	EI-2	Policies related to climate change mitigation and adaptation	Sustainability information – Environment – Climate change	Active Climate Risk Management – Climate Risk Management and Monitoring – Climate Change Policies	IFRS S2.25(a)
			Sustainability information – Environment – Climate change	Active climate risk management	IFRS S2.14(b)
	EI-3	Actions and resources in relation to climate change policies	Sustainability information – Environment – Climate change	Climate Strategy and Transition Plan	IFRS S2.14(a)(ii) IFRS S2.14(a)(iii) IFRS S2.14(a)(v) IFRS S2.14(b)
					IFRS S2.33 IFRS S2.33(b) IFRS S2.33(d) IFRS S2.33(e) IFRS S2.33(g) IFRS S2.33(h) IFRS S2.36(a) IFRS S2.36(b) IFRS S2.36(d)
Metrics and targets	EI-4	Targets related to climate change mitigation and adaptation	Sustainability information – Environment – Climate change	Aligning the credit and investment portfolio with the Paris Agreement – Decarbonisation targets	IFRS S2.34(a)
			Sustainability information – Environment – Climate change	Environmental Management Plan	IFRS S2.34(a)
	EI-5	Energy consumption and mix	Sustainability information – Environment – Climate change	Environmental Management Plan	
	EI-6	Gross Scopes 1, 2, 3 and Total GHG emissions	Sustainability information – Environment – Climate change	CaixaBank Group carbon footprint – Calculation of financed emissions	IFRS S2.B56(a) IFRS S2.B56(b)

		Section	Subsection	IFRS S
ESRS EI – Climate change				
				IFRS S2.29(a)(i)(1–2)
				IFRS S2.29(a)(i)(3)
				IFRS S2.29(a)(ii)
				IFRS S2.29(a)(iii)(1–3)
				IFRS S2.29(a)(iv)
				IFRS S2.29(a)(v)
				IFRS S2.29(a)(vi)(1)
				IFRS S2.29(a)(vi)(2)
				IFRS S2.B19
				IFRS S2.B30
				IFRS S2.B31
				IFRS S2.B32
				IFRS S2.B34
				IFRS S2.B38–B57
Metrics and targets				IFRS S2.36(e)(i)
EI-7	GHG removals and GHG mitigation projects financed through carbon credits	Sustainability information – Environment – Climate change	Environmental Management Plan – Environmental Management Plan 2025–2027 – Main actions carried out in 2025 in the framework of the Environmental Management Plan – Climate change – Offsetting of non-avoided emissions	IFRS S2.36(e)(ii)
				IFRS S2.36(e)(iii)
				IFRS S2.36(e)(iv)
EI-8	Internal carbon pricing	Sustainability information – Environment – Climate change	Environmental Management Plan – Environmental Management Plan 2025–2027 – Main actions carried out in 2025 within the framework of the Environmental Management Plan – Sustainable mobility plan – Implementation of internal carbon pricing for corporate travel	IFRS S2.29(f)
				IFRS S2.17
				IFRS S2.22(a)(iii)(1–3)
				IFRS S2.25(b)
EI-9	Expected financial effects of material physical and transition risks and potential opportunities related to climate change	Sustainability information – Environment – Climate change	Active climate risk management – ESG risk management framework – Climate risk measurement	IFRS S2.29(b)
				IFRS S2.29(c)
				IFRS S2.29(d)
				IFRS S2.31
				IFRS S2.B65(e)

Sustainable Development Goals (SDGs)

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



CaixaBank has been a Signatory Partner of the Spanish Network of the United Nations Global Compact since 2005.



The Bank integrates the 17 SDGs of the United Nations into its Strategic Plan and Sustainability Plan, as well as contributing transversally to all of them and in line with its commitment to the Principles for Responsible Banking promoted by UNEP FI.



CaixaBank maintains a Strategic Alliance with "la Caixa" Foundation, its main shareholder.

Priority Interrelated SDGs



Commitment to **PEOPLE**



Commitment to **SOCIETY**



Commitment to the **PLANET**



_THE CAIXABANK GROUP'S CONTRIBUTION TO THE SDGS

CaixaBank focuses its perimeter of action most intensely on 4 priority SDGs that facilitate the completion of the bank's mission:

To contribute to the financial well-being of our customers and to the progress of society.

The 4 priority SDGs are interconnected with the other SDGs and CaixaBank contributes to all of them conjointly.

CONTRIBUTING TO THE PROGRESS AND WELL-BEING OF THE MOST VULNERABLE GROUPS THROUGH ACCESS TO FINANCIAL SERVICES, SOCIAL ACTION AND ACTIVE HOUSING POLICY



Microcredits and financing with social impact	Active Housing Policy
Banking products for vulnerable groups	Social Bonds
Capillarity	Accession to the Commitment To Financial Health and Inclusion promoted by UNEP FI
Social Action projects and Solidarity Partnerships	Investment funds and impact pension plans (SI Range, Impact solutions)
AgroBank	



Family microloans
Eco-loans in the agricultural sector
Social Action with the "la Caixa" Foundation
Ningún Hogar Sin Alimentos (No Home Without Food)



Health and wellness loans
We're Healthy Programme (CaixaBank team)
Virtaula Wellness School
Collaboration with GAVI, the Vaccine Alliance



Financial Culture Plan
Aula (Classroom) programme for shareholders
Training <ul style="list-style-type: none"> CaixaBank <i>Research</i> CaixaBank <i>Talks</i> Online training platform for employees CaixaBank Dualiza in Dual Training



Microcredits and financing with social impact
Banking products for vulnerable groups
Social action with the "la Caixa" Foundation
Active housing policy and Impulsa programme
Financial Culture Plan
Signing of the Code of Good Practice in the mortgage market
Commitment to the Senior community
Generation +

_PROMOTING ECONOMIC ACTIVITY BY ENCOURAGING INVESTMENT IN INNOVATION, ENTREPRENEURSHIP, AND THE GROWTH OF MICRO-ENTERPRISES AND SMES



Financing for companies and self-employed workers	Job creation
Microloans to businesses	Social Bonds
Investment in RD	



Equality Plan
Wengage diversity program
Adherence to the United Nations Women Empowerment Principles
CaixaBank and BPI Female Entrepreneur awards and WONNQT awards (women in STEM, with Microsoft)
Support to the leading women's associations ¹
Accession to STEAM Partnership "Girls at the foot of science" by the Ministry of Education and Vocational Training
Diversity Advisory Committee



Support for start-ups (DayOne) ²
Financing companies with social impact
Investment in RD
Information security
Digitisation plan
Promoter of Next Generation EU funds
New Artificial Intelligence Branch



Capillarity
Active housing policy
Accession to UN Tourism ³ <ul style="list-style-type: none"> Real Estate & Homes Hotels & Tourism

¹ Equality in the company, Diversity Charter, Eje&Con.

² Specialised network and services for start-ups and scale-ups.

³ United Nations World Tourism Organisation, now UN Tourism.

ADOPTION OF A SUSTAINABLE BANKING MODEL BASED ON SUSTAINABLE AND EFFICIENT MANAGEMENT OF NATURAL RESOURCES



Mobilisation of sustainable finance	Adherence to the UNEP FI Principles for Responsible Banking (United Nations Environment Programme Finance Initiative)
Impact Solutions SI Range (investment products and insurance)	Adhesion of VidaCaixa and CaixaBank Asset Management to PRI (Principles for Responsible Investment)
Policies on ethics and integrity	Reporting reports verified by a third party
Due diligence in Human Rights	



AgroBank
 Framework for issuance of SDG bonds
 CDP Water



Renewable energy financing
 Reduction energy consumption
 Renewable energy consumption
 Green bonds



AgroBank
 Poseidon Principle



Framework for issuing sustainable, green and social bonds
 Statement on biodiversity promoted by the UN at the COP15
 Members of the Taskforce on nature related financial Disclosure (TNFD)



Membership in GECV (Spanish Green Growth Group)
 Signatories of the Equator Principles
 Consumption of renewable energy
 Offset of 100 % of CO₂ emissions from operations

Financing renewable energies and other environmental solutions
 Members of the Partnership for Carbon Accounting in the Financial Industry (PCAF)
 Members of VidaCaixa's Principles for Sustainable Insurance (PSI)
 Climate report and new Nature Information section
 Setting decarbonisation targets for the financed portfolio



Ethics and integrity policies and external compliance certifications
 Due diligence and assessment in Human Rights
 Information security

Adherence to Self-monitoring
 Statement on PAIs (Principal Adverse Impacts of investment decisions on sustainability factors)
 Certification in Good Corporate Governance by AENOR

CONTRIBUTING TO ALL SDGs WITH OWN PROGRAMMES AND THROUGH PARTNERSHIPS



Alliances directly related to the SDGs

For more details, see the section “Memberships and alliances”.



Biggest Social Action Project in Spain and one of the largest foundations in the world. Strategic alliance for the dissemination of its projects and active participation in key programmes such as Incorpora and GAVI Alliance.



MINISTERIO
DE ECONOMÍA, COMERCIO
Y EMPRESA

Participation in various working groups within the framework of the Sustainable Finance Council of the Ministry of Economy, Trade and Enterprise.



Body responsible for promoting the 10 principles of the United Nations. Signatory Partners of the Spanish Network of the United Nations Global Compact since 2005.

