



Sustainability principles

July 2025

Version control

Version	Date (approved by Board)	Control
1	January 2022	New document of principles of action with regard to sustainability (merger of Sustainability policy/CSR and Principles of environmental and energy management)
2	February 15 2024	Review and update
3	July 29, 2025	Updated mention of Sustainability Plan and minor updates

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Principles of action with regard to sustainability

1. Introduction

The Board of Directors of CaixaBank, S.A. ("**CaixaBank**" or the "**Bank**"), through these Principles, aims to demonstrate the commitment of the entire CaixaBank Group to consolidating **an efficient, sustainable and responsible model of action characterised by a strong social calling**.

CaixaBank is a financial group with a sustainability model with a long-term vision, based on quality, engagement and specialisation. The Bank bases its management on responsible action and economic efficiency, all geared towards the sustainable social and economic development of people and territory. This sustainable approach has been a constant presence since the Bank's inception and is aligned with its purpose and values:



The **mission** of CaixaBank is to "improve our customers' financial well-being and help society prosper".

CaixaBank carries on its business activities and provides its services on the basis of its **corporate values** governing quality, trust and social commitment.

Its commitment to sustainable action aims to generate added value for both the CaixaBank Group and its stakeholders and embraces the entire value chain, from the source of the funds and assets through to their eventual application and investment.

2. Purpose and scope of application

These Sustainability Principles (the "Principles") define and establish the general principles of action and the main commitments to stakeholders that the CaixaBank Group must follow in the realm of sustainability, in line with prevailing regulations, including the Good Governance Code of Listed Companies, and in accordance with the Spanish Corporate Enterprises Act (Ley de Sociedades de Capital).

The Principles fall within the scope of the corporate mission and values. The CaixaBank Group steers its business on the basis of the following **principles**:

- Integral, responsible and sustainable action.
- Unrivalled quality of service.
- Economic efficiency.
- Adopting a long-term outlook when making decisions.
- Permanent innovation to aid with the sustainable development of communities wherever possible.

These Principles are implemented and supplemented not only by CaixaBank's Sustainability Plan and Code of Ethics, but also by other principles, specific policies, rules and commitments related to its areas of application, as well as adherence to international initiatives in the field of corporate sustainability, as described in the Sustainability section of CaixaBank's corporate website. These include the United Nations Global Compact, the Principles for Responsible Banking and the Principles for Sustainable Insurance (PSI) of the United Nations Environment Programme Finance Initiative (UNEP FI), the Net-Zero Banking Alliance (NZBA) and the United Nations Principles for Responsible Investment (PRI).

The Principles and all other relevant instruments developed by the Group must help to:

- Attain CaixaBank Group's strategic objectives through responsible and sustainable practices.
- Maximise the creation of shared value for stakeholders and create long-term relationships built on trust and transparency.
- Aid the transition towards a more sustainable and inclusive economy.
- Prevent, minimise and mitigate any negative social and environmental impacts stemming from its business activities and increase the positive impacts.
- Deliver on the public commitments assumed by the CaixaBank Group in relation to sustainability.
- Enhance the reputation of the CaixaBank Group.
- Contribute to the improvement of the well-being of society as a whole
- Extend responsible principles and practices across society so that we can all make progress on socioeconomic and environmental concerns.
- Anticipate and respond to changes in the environment and align with new domestic and international trends in sustainability by adopting new approaches and initiatives.

These Principles are considered individual CaixaBank Principles and, as such, must govern the activity of CaixaBank and all employees, executives and members of the governing bodies. They are also corporate in nature, meaning that they extend across the entire CaixaBank Group. The governance and management bodies of all companies that form part of the Group must therefore act accordingly to implement the terms of these Principles, in line with the principle of proportionality, either by approving their own Principles or similar document largely reflecting the principles set out in this document, or by adhering to the CaixaBank Group policy, duly adjusted to their specific circumstances and needs.

The Principles are available on CaixaBank's corporate website, as well as on the online sustainability portal on the corporate intranet.

3. Strategic priorities and general principles of action

3.1 Strategic ambitions with regard to sustainability

CaixaBank has a Sustainability Plan that sets out the priority actions with a holistic vision and seeks to make further progress towards those Sustainable Development Goals in which its activity could have a material impact, while also supporting the social and economic development of the surrounding area.

CaixaBank plans to pursue the following two main sustainability-related ambitions, without prejudice to any further actions it may carry out now or in the future:

- Transition to a more sustainable economy by investing in present and future transition solutions and driving decarbonisation in society and business
- Support the economic and social development of all people, by strengthening social and financial inclusion, promoting employability and entrepreneurship and addressing the challenges of increased longevity

3.2 General principles of action with regard to sustainability

The CaixaBank Group is committed to a model of sustainability that aims to support the financial well-being of customers and the progress of society as a whole, while making further progress in integrating environmental (E), social (S) and good governance (G) aspects into its strategy, management model and practices.

The CaixaBank Group undertakes to carry on this business in strict compliance with applicable law and regulations and in accordance with the highest standards of professional conduct and ethics. These include **CaixaBank's general principles of action** enshrined in its *Code of Ethics*, compliance with the law and prevailing regulations, respect, integrity, transparency, excellence, professionalism, confidentiality and social responsibility. These Sustainability Principles are consistent with and respectful of these general principles and all other principles, policies and standards in place at the Group.

CaixaBank has internal rules and regulations for each of its main areas of responsibility in the realm of sustainability. These rules and regulations govern responsible action, principles of action and commitments to the various stakeholders.



Governance (G)

One of the main objectives of the CaixaBank Group is to ensure the transparency, diversity, independence and good governance of the Group and to make environmental, social and governance concerns part of its business model in order to safeguard the interests of all stakeholders and earn and retain their trust.

Within this framework, the strategy and actions of CaixaBank must be based on the following guidelines:

- **Compliance at all times with prevailing legislation** across all territories in which the CaixaBank Group operates, fostering free market practices and regularly reviewing and improving good governance practices.
- **Respect for human rights and not being complicit in violations of human rights in all territories in which the Bank is present, in accordance with its Principles on Human Rights and under the guidelines** of the *Universal Declaration of Human Rights*, the *UN Guiding Principles on Business and Human Rights*, the *OECD Guidelines for Multinational Enterprises*, the *ILO Declaration on Fundamental Principles and Rights at Work*, the *Charter of Fundamental Rights of the European Union* and other internationally recognised codes. Similarly, promote a culture of human rights at every level of the organisation, including training on human rights in the training platform for Bank employees

Specifically, the CaixaBank Group **prohibits any discrimination, harassment, abuse or inappropriate treatment** for reasons of nationality, birth, age, marital status, language, racial or ethnic origin, sex, sexual orientation and identity, gender expression, sexual characteristics, religion, convictions and opinions, political ideas, trade union affiliation or not, disability, illness or health condition, serological state and/or genetic predisposition to suffer pathologies and disorders, socioeconomic situation or another other personal or social condition and other situations protected by law, including with respect to people who work in the Bank, its executives and directors and members of the governing body, or any other person who interacts with the Bank.

- **Rooting the tax policy** in the principles of accountability, caution and transparency, in accordance with applicable law and regulations and *CaixaBank's Tax Risk Control and Management Policy*.
- Adopting all necessary measures to **prevent CaixaBank Group products and services from being used for unlawful or illicit ends** (such as the financing of terrorism, money laundering and financial crime), conducting regular reviews, actively collaborating with regulatory bodies and

security forces and reporting any suspicious activities. CaixaBank therefore champions responsible conduct among all people that make up the Group, all of whom must respect and apply the *Corporate Anti-corruption Policy*; the *Corporate Policy on Anti-Money Laundering and Counter Terrorist Financing and management of Sanctions and International Financial Countermeasures*; the *Corporate Criminal Compliance Policy*; the *Corporate Crime Prevention Policy*, the *Corporate Conflicts of Interest Policy*, and all other codes of conduct and rules of the CaixaBank Group.

- Maintain mechanisms to assist in detecting possible behaviours that should be prevented and/or corrected, as provided for in the *Corporate Policy of the Internal Reporting System* and in accordance with whistleblower protection regulations. Among the reporting channels, the most important is the corporate **Reporting Channel** available to directors, employees, interns, temporary employment agency (TEA) personnel, agents, mediators, collaborators, consultants, suppliers and persons working for or under their supervision, shareholders, former employees and job candidates.
- **Ensuring prudent and global management of all risks** (financial and non-financial), based on the Group's *General Principles of Risk Management and Risk Appetite Framework* and in relation to sustainability, on the *corporate Policy on ESG/Sustainability Risk Management*, which governs the way these risks are managed in relations between the Bank and its customers. Having adequate mechanisms in place to monitor the risks (financial and non-financial) included in the Corporate Risks Map.
- **Integrating environmental, social and governance (ESG) factors into the Bank's management, control and supervision model and strategy**; promote the positive impacts related to its activity and reduce the negative impact resulting from it. Among others stock, this involves the integration of the risks of sustainability (environmental, including the climatic, social and of governance) in the analysis of risk in the process of client' admission, in the financing of clients and investment projects, and in the asset management on a self-employed basis and third-party.
- Maintain a constructive dialogue with authorities, supervisors and regulators and **collaborate, where possible, in the development of policies and regulations that promote sustainability**.
- **Continuing to progressively incorporate sustainability criteria into remuneration and compensation practices for the workforce and management**.
- **Promoting transparency when reporting and disclosing information to the Caixa Bank Group's stakeholders**, establishing sufficient communication channels and disseminating the information truthfully, clearly and concisely. This information will include the level of progress in the field of sustainability, in line with the best *reporting* practices.
- Embracing responsible communication practices at all times to prevent the improper manipulation of data and protect data integrity and personal honour.
- Advocate for **responsible, honest and transparent marketing**, so that clients have clear and sufficient information at all times to enable them to make a well-reasoned purchase decision.



Environmental (E)

The CaixaBank Group seeks to contribute to and be a catalyst of the transition towards a more sustainable and carbon-neutral economy by; integrating environmental, climate and energy efficiency aspects into the Bank's financial activity, and continuously upgrading its management system

to up its environmental performance while relying on the most suitable and viable techniques and methodologies

Aside from this commitment enshrined in the *Declaration on Climate Change and the Declaration on Nature*, CaixaBank is committed to:

- Creating and delivering products and services aligned with **an inclusive and sustainable development model and supporting the sustainable transition of customers and the economy.**
- Seeking to fund projects and products that help boost energy **efficiency, make progress in the transition towards a carbon-neutral economy that is balanced with nature** and foster long-term environmental sustainability.
- Promoting **the development and dissemination of environment-friendly technologies.**
- **Integrating sustainability risks (environmental, social and governance), including those arising from climate change,** into the risk analysis process in the process of screening customers as well as customer and investment project financing and asset management.
- **Further decarbonising the credit and investment portfolio** on the path to meeting the carbon neutrality target by 2050.
- Complying with the most stringent **environmental standards** in the countries in which it operates.
- **Taking part in national and international initiatives relating to the environment—nature and the climate—**such as the Equator Principles, UNEP FI, the NZBA, the Partnership for Accounting Financials (PCAF) and the CDP, to make further progress towards these goals.
- **Achieving maximum efficiency in using only those natural resources it genuinely needs,** in accordance with the requirements of ISO 14001, the European EMAS environmental management standard, and the ISO 50001 energy management standard.
- Having a **certified environmental and energy management system** in place and ensuring compliance with environmental and energy legislation and regulations applicable to its activities, as well as other voluntary commitments.
- Working to improve internal processes and operations to enable a more efficient management of resources and **minimising the environmental impact,** including the measurement and monitoring of environmental indicators.
- Ensuring the **availability of the information and resources needed** to achieve the objectives and targets set by the Integrated Environmental and Energy Management System, In addition to the Sustainable Plan, including the established decarbonisation paths.
- Applying **environmental principles and best practices in all its actions** and supporting initiatives that seek to prevent, mitigate, adapt or respond to climate change and/or the loss and degradation of nature.
- **Preventing polluting actions and promoting actions that drive increased energy efficiency in relation to the operations carried out by CaixaBank** through the progressive implementation of measures to improve and protect the environment.
- Promoting the **purchase of energy efficient products and services** and a design of spaces and facilities to improve its energy performance.

- Helping to make its **stakeholders more environmental aware**, in order to raise the level of environmental protection and help mitigate climate change throughout its value chain. In particular, it shall promote training and awareness-raising activities among employees so they can integrate these principles into their daily work.
- Promote **active dialogue with clients and emitters** to encourage the improvement of their sustainability practices, including in the field of the environment (climate and nature), as well as transparency in their actions.
- **Set and publish targets at least once a year that measure the degree of progress and improvement in environmental and energy management**, together with other indicators and public targets in other environmental areas, including climate.



Social (S)

The CaixaBank Group promotes a sustainability model that promotes **financial inclusion, health, financial and social wellbeing and culture**; supports **projects that generate a positive social impact and helps to address key societal challenges** by:

- The promotion of microcredits, **other financing with a social impact and other products and services for vulnerable groups and projects that have a positive social impact**.
- The presence throughout the country based on a multi-channel service, a wide network of branches and other solutions (such as mobile banks and ATMs, among others).
- Promoting initiatives that focus on **social inclusion in rural settings**, including support for women entrepreneurs.
- Adopting measures to reduce the digital divide and improve **physical and technological accessibility** to the Bank's services for all people, focusing on people with disabilities and the senior group.
- Helping to **improve the financial health of customers and the financial culture of customers and society**, with training actions and content tailored to different channels and segments of society, in line with CaixaBank's adherence to the *Collective Commitment to Financial Health and Inclusion* promoted by UNEP FI.
- Fostering initiatives, alliances and solutions to **promote the creation of employment and entrepreneurship**.
- Promoting initiatives and programmes, alone and through alliances, **to respond to urgent social challenges and offer opportunities to vulnerable people and segments of society**, also considering the dynamic, changing nature of the axes of vulnerability.
- Contributing through its activity and results to the development of the community through the Welfare Projects of its reference shareholder, **"la Caixa" Banking Foundation**.
- **Promoting collective action** with stakeholders to drive systemic change towards sustainability.
- **Setting and publishing social targets** that measure the Group's progress and its contribution to solving global challenges through initiatives with a positive social impact.

4. General commitments with the main stakeholders



Omni-channel

CaixaBank places customers at the centre of its activity and therefore **works to create long-term value** for both them and for the environment in which it operates.

In all relationships with customers, CaixaBank will act with **honesty and professional responsibility**, working at all times with a customer orientation, a long-term vision and the willingness to maintain their trust at all times.

With this objective in mind, the CaixaBank Group shall:

- **Offer products tailored to the customer's needs**, with all marketing policies to be reviewed by specific committees. Therefore, the marketing and sale of products will be performed in compliance with all applicable regulations.

In this regard, CaixaBank has a Transparency Committee with the mission of overseeing all aspects related to transparency in the design and marketing of banking, investment and insurance products to ensure that customers are adequately protected through transparent marketing of these products. It is responsible for approving new products and services designed and/or marketed by the Bank. The Committee ensures that all new products approved meet the interests, objectives and characteristics of their defined target audience.

CaixaBank also supports responsible marketing through mandatory annual training in this area for its employees.

- **Support customers in the transition to a more sustainable society** by offering products and services and with other initiatives such as guidance and activities that contribute to their awareness, knowledge and resilience, in addition to addressing sustainability-related challenges.
- Promote **excellence in service quality and optimising the customer experience** by permanently listening to their opinions through real-time surveys across all omnichannel interactions, so that immediate action can be taken and, if necessary, contact can be made with them. It also make available to its customers the tools they need to improve their experience, both in physical branches and in their remote or digital relationship.
- Ensure the **confidentiality and privacy** of customer data and use them in a responsible, loyal and transparent manner, in accordance with CaixaBank's *General Principles of the Corporate Privacy and Customer Rights Policy*.
- Provide any **information** addressed to customers in compliance with the regulations in force at any given time so that it is considered **impartial, clear and never misleading**.
- Promote **respectful marketing communication** with the use of inclusive, equality-focused and diverse images and language with a special focus on vulnerable groups and their limitations. CaixaBank has

a *Commercial Communication Policy* which provides, among other aspects, for CaixaBank and the other companies' voluntary membership of Autocontrol, the Spanish Association for the Self-Regulation of Commercial Communication, thus promoting good advertising practices.

- Uphold the highest standards of security and therefore promote practices that maximise the **security** of its products and services, ensuring the protection of information and cybersecurity.
- Ensure that CaixaBank products and services are **fully accessible** to as many people as possible, while promoting financial inclusion.
- Maintain a **strong territorial presence** and remain fully invested in the community.
- Foster **active dialogue** with customers and offer them agile channels so they can raise queries and lodge claims and receive a swift and personalised response to the matter raised.
- Promote measures to ensure that customers or potential customers can access our range of products and services on equal terms, with special attention given to vulnerable groups, to **prevent, detect and correct, as appropriate, situations that may lead to unjustified discrimination**.



Shareholders and investors

CaixaBank works hard to meet the information needs of investors and shareholders, so that they have sufficient knowledge of the Bank to be able to make informed investment decisions. To succeed in this task, it seeks to offer tools and channels to facilitate their involvement and communication with the Group and to exercise their rights as owners of the institution.

Therefore, CaixaBank undertakes to:

- **Respect**, in CaixaBank's communications with shareholders, institutional investors, proxy advisors and the markets in general, **the following principles** set out in the Policy on Communication and Contact with Shareholders, Institutional Investors and Proxy Advisors:
 - **Transparency**: integrity, accuracy and clarity in the disclosure of information.
 - **Equal treatment and non-discrimination**: protecting the rights and legitimate interests of all shareholders and equal treatment in the recognition and exercise of the rights of all shareholders and identifiers in identical conditions and not involved in conflicts of interest.
 - **Immediate access and ongoing communication**: quick and easy access to the information published by the Company, providing shareholders and investors with dynamic means and tools that enable direct and efficient communication, interaction and debate, while also getting them fully engaged with the Bank and earning their trust.
 - Keep CaixaBank on the **cutting edge when it comes to use of new technologies**, by developing information tools that enable shareholders and investors who so wish to unlock the benefits of new technologies.
 - **Respect standards and recommendations**: compliance with the law, especially regulations against market abuse and the processing of inside information and other relevant information, as well as the internal standards and policies of the Company and

the recommendations of supervisory bodies in relation to corporate governance; and absolute respect for the principles of cooperation and transparency with the authorities, regulatory bodies and competent administrative bodies.

- **Adopt the voluntary sustainability-related financial disclosure standards** that promote transparency in markets, such as the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD) or the Task Force on Nature Financial Disclosures (TNFD) and the standards of the Sustainability Accounting Standards Board (SASB) and the Global Reporting Initiative (GRI).
- **Comply with the *protocol of financial participation of the Fundació Bancaria Caixa d'Estalvis i Pensions de Barcelona "la Caixa" in CaixaBank S.A.*, the *International Protocol of Relations between the Fundació Bancaria la Caixa, Criteria Caixa and CaixaBank***, which is available on the Bank's corporate website.



Employees

CaixaBank Group employees are its main asset and the success of the Bank's efforts to become more sustainable and socially and economically efficient is ultimately down to them. The CaixaBank Group help them unlock their potential, talent, empowerment and diversity, and promote the constant improvement of their experience, as well as their physical, emotional, social and financial well-being.

Under this premise, CaixaBank Group employees shall:

- **Respect the labour rights** enshrined in both domestic and international laws (the eight fundamental Conventions of the International Labour Organization).
- **Reject all forms of discrimination, harassment, bullying, intimidation, abuse** and any conduct that may be considered offensive, improper or inappropriate, including sexual suggestions or proposals and other actions that may offend a person's dignity.
- Rooting management of people in **respect for diversity, equal opportunities, inclusion and non-discrimination** for reasons of, and other protected situations for reasons of nationality, birth, age, marital status, language, racial or ethnic origin, sex, sexual orientation and identity, gender expression, sexual characteristics, religion, convictions and opinions, political ideas, trade union affiliation or not, disability, illness or health condition, serological state and/or genetic predisposition to suffer pathologies and disorders, socioeconomic situation or another other personal or social condition and other situations protected by law, including with respect to people who work in the Bank, its executives and directors and members of the governing body, or any other person who interacts with the Bank.
- **Incorporate wage equality, no gender discrimination and incorporate equal treatment and opportunities for the people who work in the Bank**, as set out in the CaixaBank *Equality Plan* and as shown by the Bank's adherence to initiatives such as the Women's Empowerment Principles of the United Nations, REDI, the Business Network for Diversity and LGBTI Inclusion and the Diversity Charter, which contribute to fostering diversity in all its dimension.

- Champion job **stability**, a proper work-life **balance** and the **well-being** of employees when at work, in accordance with CaixaBank's *Protocol on Work-Life Balance*.
- **Attract, manage and retain** the organisation's professionals:
 - Using merit-based criteria in external and internal selection processes.
 - Through competitive salaries and a complementary range of social benefits and other active talent management practices.
 - Through a training plan purpose-built for different CaixaBank groups, which includes compulsory training in sustainability.
- Promote a culture committed to the **safety, health and well-being of the workforce** in a healthy in management of this area, as set out in the *Healthy Organisation Policy and in the Occupational Health and Safety Policy*. **And extend these policies to the stakeholders.**
- Promote internal **dialogue and communication**, and measure employee satisfaction through *focus groups*, opinion studies and regular climate surveys.
- Promote a people-centred culture that fosters the development of sustainability, including actions to raise awareness among teams, especially those who work in management of suppliers in significant issues of human rights such as people trafficking and slavery.
- Champion job stability, a proper work-life balance and the well-being of employees when at work, in accordance with CaixaBank's Protocol on Work-Life Balance and other current legislation. This commitment includes allowing for annual holidays, or for economic compensation in exceptional cases when holidays cannot be taken. In addition, the maximum working day is set, limiting overtime based on the necessary authorisation, even if the worker wishes to take overtime hours. In any event, overtime work will be voluntary.
- Recognise and apply minimum notice periods for workers' legal representatives within the framework of collective restructuring processes, as well as the fulfillment of the individual advance notice provided under the law for workers subject to individual objective dismissal.



Suppliers

The CaixaBank Group seeks to ensure the responsible management of its supply chain, as set out in its *Procurement Principles and Supplier Code of Conduct*.

The CaixaBank Group has embraced the following commitments along these lines:

- Ensuring maximum **transparency during purchasing and procurement processes**, which are channelled through tender processes except in those justifiable cases in which the nature of the services to be contracted impede or advise against this.
- Working only with those suppliers that **respect fundamental human and labour rights** when carrying on their business.
- **Encouraging responsible practices** amongst suppliers and their supply chain, through contractual clauses.

- **Auditing** the labour, social and environmental practices of suppliers when deemed necessary and acting accordingly when the findings prove unsatisfactory.
- **Maintain an alert system for potential cases of corruption** in relation to intermediaries and suppliers, which involves requesting and analysing additional information to rule out, if necessary, the evidence found or communicate the lack of information through the Inquiry Channel or the Reporting Channel established by CaixaBank for cases of irregularities.

Society

The CaixaBank Group's management model reflects its commitment to the social and economic development of the territory.

Based on this commitment, the CaixaBank Group works to:

- Promote **financial inclusion** by providing access to the financial market for all people, especially the most vulnerable and other groups such as micro-enterprises and social economy enterprises which, due to their characteristics, may have a harder time getting in.
- Improve and expand **the population's financial literacy and knowledge of cybersecurity**, among other aspects.
- **Develop, promote and disseminate new knowledge on sustainability**, both alone and through agreements with academic institutions and public-private partnerships.
- Support and champion projects that help to make the country's business fabric more diverse and inclusive and that **promote equality and diversity in different areas of society as a whole**, with a special focus on entrepreneurship, innovation, education and sport.
- Support worthy causes in collaboration with their customers and, through the CaixaBank Volunteering, promote corporate, customer and social volunteering in general.
- Raise awareness among customers, shareholders and employees and engage them in the programmes and initiatives of its main shareholder, **"la Caixa" Banking Foundation** so that they have a greater positive impact.
- Establish and actively participate in **partnerships with other associations and foundations** to make joint progress towards sustainability.
- **Take part in initiatives and collaborate with regulators, organisations and entities** dedicated to the dissemination and promotion of responsible and sustainable practices among customers and the communities in which the CaixaBank Group is present.

Channels for stakeholder communication, participation and dialogue

CaixaBank strives to make its stakeholders aware of the various **channels for communication, participation and dialogue** at their disposal. It also fosters engagement with its stakeholders on sustainability issues, in order to promote joint progress in this realm.

To succeed, the necessary communication channels will be put in place and used to establish a continuous dialogue with stakeholders; provide them with meaningful information in a truthful, clear and simple manner; align their expectations with regards to sustainability performance and meet the demand for relevant information tailored to the needs of each stakeholder group.

These channels are described on the corporate website (Sustainability section). Notable examples include: freephone numbers and electronic mailboxes for customers, shareholders, investors, analysts and suppliers; Customer and Shareholder Information Offices; the Shareholders' Advisory Committee and corporate meetings with shareholders; *online* platforms to enable customer and employee engagement; other events, meetings and conferences; training sessions; regular opinion surveys; press releases and other active dialogue channels with the media. CaixaBank also actively takes part in dialogue forums, working groups and sectoral and sustainability associations to share best practices and make joint progress in this area.

The aim is to exchange information through dialogue in order to anticipate and meet the expectations of stakeholders to the fullest extent possible and to improve their knowledge of the Bank and thus build relationships of mutual trust.

5. Governance Framework

The CaixaBank **Board of Directors** is responsible for approving these Principles and the commitment with the stakeholders included in this document. It is also responsible for approving, supervising and periodically assessing the definition, development and implementation of the sustainability strategy. Meanwhile, the **Appointments and Sustainability Committee** oversees CaixaBank's action in the area of sustainability. It reviews and proposes to the Board the adoption of policies, declarations and standards at CaixaBank that develop the sustainability strategy. The **Risks Committee** proposes the Group's risk policy to the Board, including sustainability risk. The **Audit and Control Committee** monitors and assesses the process of drawing up and presenting non-financial information and the effectiveness of internal control systems. It also works alongside the Risks Committee in supervising and assessing the effectiveness of risk management systems, including social and environmental risks.

The **Management Committee** is responsible for developing the Entity's Strategic Plan approved by the Board of Directors and, to this end, adopts resolutions, either directly or through its delegate committees, in relation to sustainability matters.

Moreover, other internal committees are responsible for the coordination and supervision of various aspects set out in these Principles. These include the **Sustainability Committee**, which reports to the Management Committee and is responsible for promoting and, where applicable, approving sustainability-related initiatives, while also coordinating and managing those initiatives that are ultimately approved. The **Global Risks Committee** is responsible for the overall management, control and monitoring of all risks, including sustainability risk.

The **Sustainability Department**, as the area responsible for coordinating the process of defining, updating and monitoring the Group's sustainability strategy, is also responsible for drawing up and updating the Principles (at least once every two years); for presenting them to the governing bodies for approval; for

monitoring their degree of implementation within the Group; for ensuring awareness of these Principles among all covered persons and, where appropriate, seeking to extend them to the relevant Group subsidiaries.

Lastly, the **various areas and divisions affected by these Principles** shall apply and observe them in their daily activities, make them part of the relevant internal regulations and monitor their effective application. To this end, additional internal processes and systems may be developed. In addition, the Sustainability Department will, when deemed necessary or desirable, advise the other departments on sustainability matters and on how best to implement these Principles.

All **CaixaBank Group companies** must ensure the existence of controls to ensure the proper application of the general principles enshrined in this Policy and, where applicable, their implementation within internal frameworks and procedures.

6. Updating of the principles

These Principles will be reviewed by the Board of Directors once every two years. However, as the body responsible for the Principles, the Sustainability Division shall review its contents annually and, where deemed appropriate, shall propose amendments to present to the Board of Directors for approval.

The review of these Principles takes into consideration the consultations carried out with internal and external stakeholders in terms of sustainability.

In addition, any update to the Principles may be initiated at any time at the request of any of those areas involved that may have identified the need for their amendment, on the grounds of, for example:

- Changes in the regulatory framework.
- Changes in the business strategy and goals.
- Changes in the management approach or processes.
- Changes deriving from the results obtained during follow-up and control activities.
- New policies or amendments to existing ones that affect the content of these Principles.
- Modification of the organizational structure involving a change in the management functions of these Principles.

Principles approved by the Board of Directors on July 29, 2025