



SUSTAINABILITY PERFORMANCE HIGHLIGHTS 2023

CAIXA GERAL DE DEPÓSITOS, S.A.



Every action counts.

Caixa Geral de Depósitos ('Caixa or CGD') favors the development of digital reporting and communication, thus promoting the reduction of the environmental impact associated with the consumption of materials.

However, 200 limited hard copies have been printed, following environmental concerns in the printing of this document, using plant-based inks, cotton yarn and Forest Stewardship Council (FSC)-certified paper. FSC certification guarantees that the paper used comes from sustainably managed forests, reflecting Caixa's objective of mitigating the environmental impact of its activity and promoting increasingly responsible business.

Because at Caixa #WeInvestInTheFuture

For more information

The 2023 Sustainability Report discloses additional information on the projects highlighted in this document.



Caixa has a specific area dedicated to Sustainability at its corporate website and shares regular publications on its sustainability initiatives on the social networks.

ColorADD

This document uses the color code ColorADD. In this way, it promotes inclusive principles and the understanding of its content by color-blind readers.



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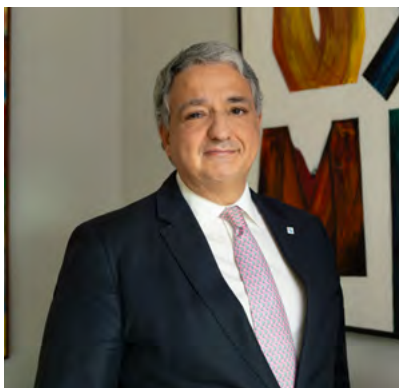
The information in this document was verified by Ernst & Young Audit & Associates, SROC, S.A. as part of the independent review process for the 2023 Sustainability Report.



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MESSAGE FROM THE CHAIRMAN OF THE EXECUTIVE COMMITTEE

The 2023 financial year was marked by a series of significant achievements reflecting the ambition set out in the 2021-2024 Sustainability Strategy and Caixa's mission of contributing to building a more sustainable and inclusive society.

One of the most notorious milestones of the year was the publication of the 2050 Net-Zero Transition Plan. Caixa was the first national bank to define a Transition Plan for its own operations and for financing activities in three priority sectors with intermediate targets for reducing greenhouse gases by 2030. This Plan is a testament to Caixa's commitment to preventing and tackling the impacts of climate change and promoting a greener, more resilient economy.

In what concerns sustainable finance, CGD published the Allocation and Impact Report of the two 'green' debt issuances which allowed for financing 6,742 more energy-efficient homes with an impact on over 11,300 people.

Our commitment to social responsibility has also remained a priority. Through the Caixa Social Awards, we have supported 36 social projects across the country and, through yet another edition of the Caixa Mais Mundo Awards, we have provided 300 students with different geographical and social backgrounds with the opportunity of pursuing their academic ambitions.

*The outcome achieved in terms of ESG has also gained external praise. **Caixa was the national bank with the best score in the Sustainalytics ESG Risk Rating and the CDP's Climate Change questionnaire, two of the most prominent international sustainability indices. This result has proven the effectiveness of our action and our commitment to actively contributing to the United Nations' Sustainable Development Goals**, by working in partnership with our internal and external stakeholders.*

Looking ahead to 2024, we have a number of priorities, among which I would like to highlight: the process of corporatizing the ESG strategy, adapting to non-financial disclosure requirements, strengthening climate risk management and collecting and processing ESG data.

As this year of challenges and achievements draws to a close, I would like to express my gratitude to all our stakeholders, whose commitment and dedication have been fundamental to the results achieved.

Together we will continue to shape Caixa's future, aware of our role in supporting the Portuguese society, companies and families, in our mission to be there for them in critical moments and transition periods.

Paulo Moita de Macedo

FRAMEWORK

Caixa has been committed to contributing to a better society since 1876, providing banking products and services designed to improve the well-being of households and the development of the business sector.

With this forward-looking and responsible purpose, Caixa has been gearing its activity to providing an efficient, innovative and integrated response to the main challenges faced by society, whether economic, environmental or social.

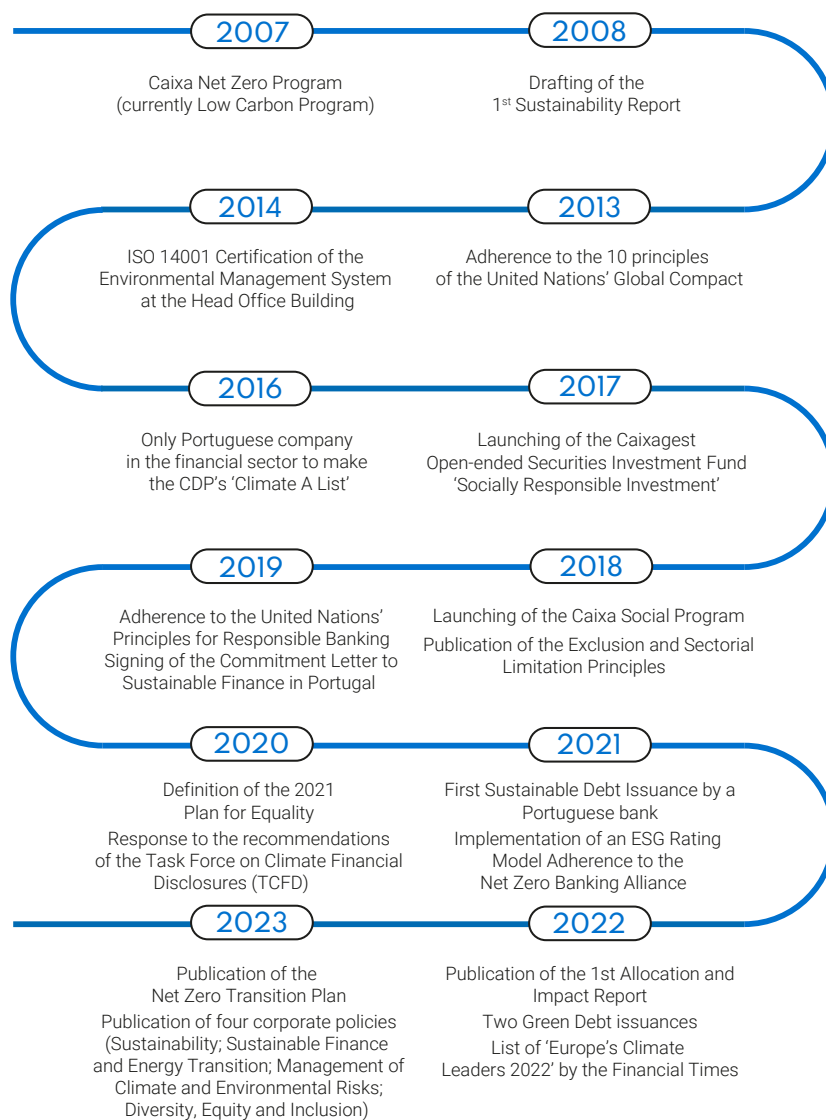
This year's edition, dedicated to the Sustainable Development Goals (SDGs), mainly aims to provide stakeholders with an overview of Caixa's contribution to meeting the SDGs identified as material within the scope of the 2021-2024 Sustainability Strategy.



1.

MAIN SUSTAINABILITY MILESTONES

Caixa has been committed to sustainable development for several years and has achieved several milestones over the course of its history which position it as a benchmark player in the financial sector.





2.

2023 SUSTAINABILITY HIGHLIGHTS



Publication of the
2050 Net Zero Transition Plan



Publication of the
Allocation and Impact Report
concerning the two green debt issuances



Approval of the Sustainability Policy, the Sustainable Finance and Energy Transition Policy and the Policy for the Management of Climate and Environmental Risks



Closing of the
5th edition of the Caixa Social Awards
and of the **5th edition of the Caixa Mais Mundo Awards**



Incorporation of ESG criteria into the variable remuneration
of employees and of the management and supervisory bodies



First Open-ended Securities Investment Fund
classified as article 9
according to the Sustainable Finance Disclosure Regulation



Bank with the best ESG rating (13.8) in Portugal
in Sustainalytics' 'ESG Risk Rating'



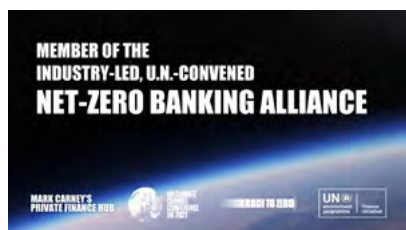
Classification of
Leadership (A-) in the CDP Climate Change 2023 Questionnaire



Single Portuguese Bank listed in The Banker's Sustainable Banking Revenues 2023 ranking

MAIN INITIATIVES AND COMMITMENTS UNDERTAKEN

Caixa undertakes a number of relevant commitments for achieving its strategic vision in terms of sustainability and alignment with its stakeholders' main expectation in what concerns environmental, social and governance topics.



Net Zero Banking Alliance



Net Zero Asset Managers Initiative



Portuguese Diversity Charter

Founding Signatory of:



Principles for Responsible Banking

WE SUPPORT



The Ten Principles of the UN Global Compact

In support of

**WOMEN'S
EMPOWERMENT
PRINCIPLES**

Established by UN Women and the
UN Global Compact Office

Women's Empowerment Principles

Signatory of:



Principles for Responsible Investment



Commitment to timely payment



Letter of commitment to sustainable financing in Portugal



SDG Alliance Portugal

3.

2021-2024 SUSTAINABILITY STRATEGY

Caixa, as a benchmark institution in the Portuguese financial sector and based on its history, mission and values, takes on a proactive role in fostering sustainable development.

Recognizing the importance of the Sustainable Development Goals (SDGs) as a universal agenda for building a more sustainable and inclusive society, Caixa has joined the SDG Alliance Portugal, an initiative launched by the Portuguese Association of Business Ethics and the UN Global Compact Network Portugal.

Accordingly, this edition of the brochure is dedicated to the SDGs and presents how Caixa is contributing to achieving the targets it has set for the SDGs considered to be material at a strategic level.

The definition of the Sustainability and Social Impact line of action as one of the six lines of action of the 2021 - 2024 Strategic Plan has contributed to the cross-cutting integration of the ESG (Environmental, Social and Governance) concept into Caixa's activity. This process is underpinned by the development of specific internal policies, the commitment to internal training and skill building for employees and the existence of an internal governance model that allows for an efficient and effective approach to the respective risks and opportunities.

Caixa (Portugal)'s 2021-2024 Sustainability Strategy is based on five strategic lines of action and is driven by a progressive and dynamic action plan involving various internal structures.

On the following pages you will find some of the projects carried out in 2023 that contributed to achieving the material SDGs associated with Caixa's strategic pillars.

94% COMPLETION RATE

In the third year of implementation of the Sustainability Strategy, the rate of completion of the actions planned for 2021-2024 was 94%.



4.

SUSTAINABLE DEVELOPMENT GOALS

Caixa acknowledges that it must make an expressive and continuous contribution to the achievement of the SDGs throughout its value chain, particularly through its financing activities in sustainable projects that support the socio-economic development of the communities in which it operates, thus defining a set of quantitative and qualitative objectives that contribute to the achievement of the SDGs identified as priorities for the bank according to their contribution and potential impacts.



Be an active part in promoting projects aimed at mitigating poverty, enhancing social inclusion and building fairer and more inclusive societies.



Ensure the existence of principles of equality and non-discrimination between women and men, as a structural element for creating value.



Provide financial solutions that encourage economic growth and the resilience of society and the business



Act under solid principles of equal opportunities, inclusion and decent working conditions throughout the value chain.



Provide financial solutions that contribute to the development of more sustainable cities and communities.



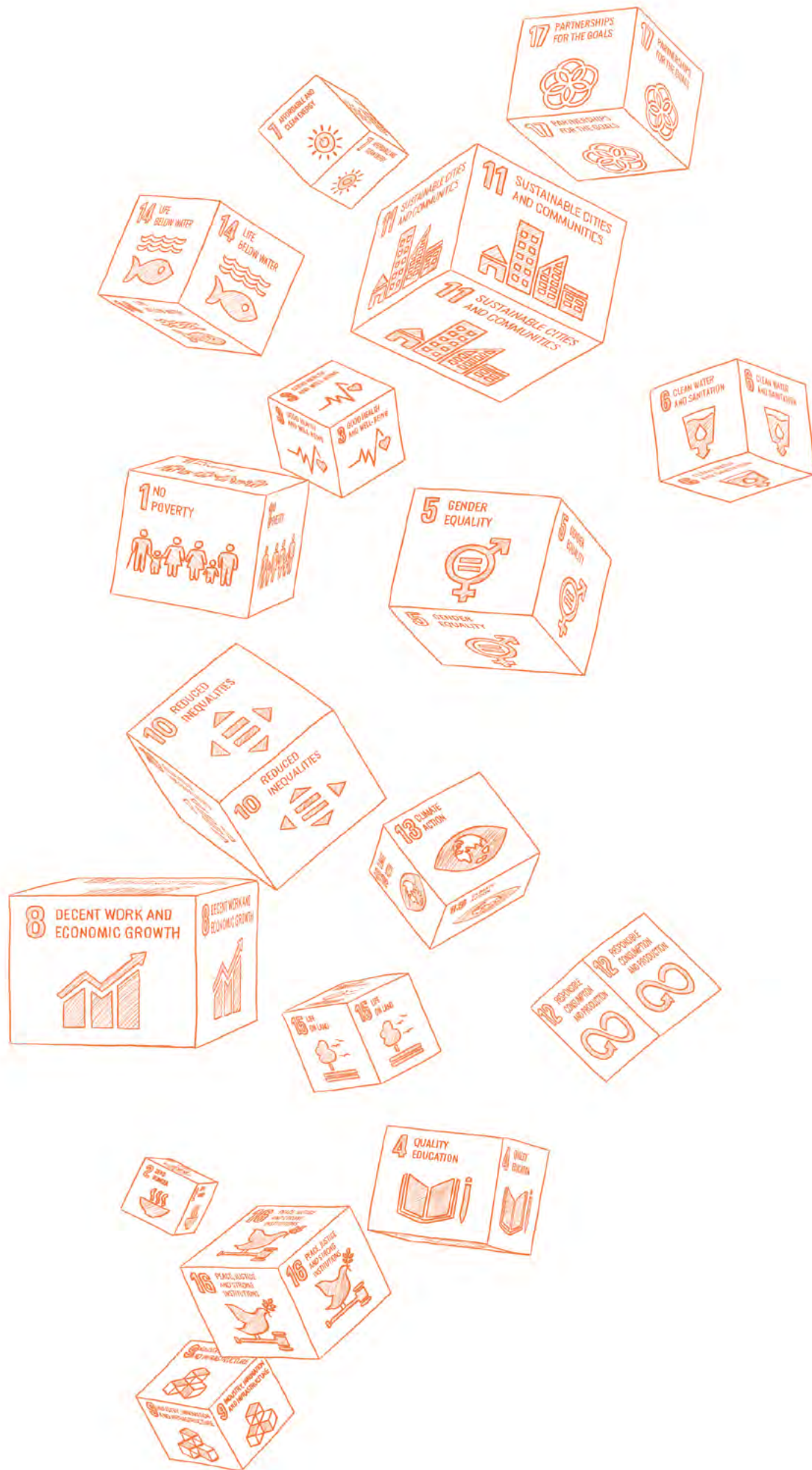
Strengthen resilience and adaptation to climate risks, by developing strategies in line with the main national and international commitments.



Adopt efficient governance models based on principles of integrity and that drive performance in a responsible, diversified, equitable and transparent manner.



Disclose relevant and pertinent sustainability information to stakeholders and promote the development of partnerships that contribute to sustainable development.



5.

SUSTAINABLE AND INCLUSIVE FINANCE

CASE STUDY SDG 8

FOSTERING SUSTAINABLE GROWTH

In order to achieve the goal of a sustainable economy and a carbon-neutral society, the contribution of the financial sector is the cornerstone for financing economies and economic development. The financial sector should become an agent for promoting sustainable development through the financing it provides to its clients and the development of products and services that take ESG factors into account.

The Sustainable Finance Framework provides investors with more information on Caixa's sustainability strategy and commitment.

Under the Sustainable Finance Framework, Caixa can issue three types of instruments:

- Green funding instruments - the amounts of which are exclusively allocated to green project categories;
- Social funding instruments - the amounts of which are exclusively allocated to categories of social projects;
- Sustainability funding instruments - the amounts of which are allocated to both green and social project categories.

SDG 8

8 DECENT WORK AND ECONOMIC GROWTH



DECENT WORK AND ECONOMIC GROWTH

Caixa's Goal: Issue a sustainable bond.

Status: Completed.

Targets to which Caixa contributes:

8.3. – Promote development oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises.

8.4 – Improve progressively, through 2030, global resource efficiency in

Sustainable funding instruments include any financial instrument whose amounts can be exclusively channeled to financing or refinancing, in part or in full, eligible green or social assets, or both, as defined in the Framework.

Since 2021, Caixa has enforced **three sustainable debt issuances totaling 1.3 billion euros**. In 2023, Caixa published **the allocation and impact report for the two 'green' senior preferred debt issuances**.

This document, which has been audited by an independent external entity, estimates the social and environmental impact of the associated financing, with the following outcome:

- 6,742 More energy-efficient homes financed;
- 11,347 People directly impacted;
- 2,064 tCO₂e of emissions avoided per year.



consumption and production and endeavor to decouple economic growth from environmental degradation.

8.10—Strengthen the capacity of domestic financial institutions to encourage and expand the access to banking, insurance and financial services for all.

SUSTAINABLE AND INCLUSIVE FINANCE

CASE STUDY SDG 11

MAKING AVAILABLE FINANCIAL SOLUTIONS SUPPORTING CLIMATE TRANSITION

Caixa has been supporting the transition of households and companies to a more sustainable economy by developing products and services that allow capital flows to be channeled into economic activities, businesses or projects with a specific environmental benefit/objective.

The following financing solutions are highlighted

a) "Casa Mais Eficiente" mortgage loan solutions

Under this campaign, customers wishing to finance the purchase of properties with better energy performance (property covered by a guarantee with an energy rating A+, A and B) benefit from commission and spread advantages. In 2023, a total of 780 million euros have been allocated to energy-efficient properties.



SDG 11



SUSTAINABLE CITIES AND COMMUNITIES

Caixa's Goal: Develop a financing solution that promotes investment in more energy-efficient properties (green mortgages).

Status: Completed.

Targets to which Caixa contributes:

11.3—By 2030, enhance inclusive and sustainable urbanization and capacity for participatory, integrated and sustainable human settlement planning and management in all countries.

11.6—By 2030, reduce the adverse per capita environmental impact of cities, including paying special attention to

b) Leasing for hybrid and electric vehicles

Credit facility to support **investment in hybrid and electric vehicles, financing the transition to a more sustainable mobility model**. In 2023, a total of 39.3 million euros have been financed.



air quality and municipal and other waste management.

6.

CLIMATE RISK MANAGEMENT

CASE STUDY SDG 13

CONTRIBUTING TO THE ACHIEVEMENT OF THE ENVIRONMENTAL GOALS SET OUT IN THE PARIS AGREEMENT

Caixa has signed the Net Zero Banking Alliance (NZBA) commitment with the aim of achieving carbon neutrality by 2050, following an approach consistent with the goal of limiting the maximum temperature increase to 1.5 °C by 2100, compared to pre-industrial levels.

In July 2023, Caixa published the 2050 Net-Zero Transition Plan, which discloses the intermediate carbon emission reduction trajectories of its activity and financing for three priority sectors: commercial real estate (residential and services), electricity generation and cement manufacturing. The GHG emission reduction targets have been set according to the methodology provided by the SBTi. The approach described cuts across the objectives of reducing emissions from own activities and emissions from financing.

In 2023, Caixa monitored the first year of its 2050 Net-Zero Transition Plan. There was an alignment in the trajectories defined for two sectors (Electricity Generation and Commercial Real Estate) and a misalignment for the Cement Manufacturing sector.

In order to foster the achievement of the targets set, Caixa will develop a process of regular engagement with its customers in order to support them more closely in the transition to a carbon-neutral economy.

SDG 13



CLIMATE ACTION

Caixa's Goal: Definition of a greenhouse gas (GHG) emissions reduction target in line with the Science Based Target Initiative (SBTi) methodology by 2022.

Status: In progress.

Targets to which Caixa contributes:

13.1–Strengthen resilience and adaptive capacity to climate related hazards and natural disasters in all countries.

13.2– Integrate climate change measures into national policies, strategies and planning.

Own operations (perimeter of CGD, S.A., Portugal)

Emission Scope	Starting point 2021	Metric	Status 2023	Target for 2030
Scope 1 and 2 (location-based)	8,410 tons CO ₂ eq	Absolute	7,826 (-7%) tons CO ₂ eq	-42% 4,878 tons CO ₂ eq

Financing operations (perimeter of CGD, S.A., Portugal)

Activity Sector	Emission Scope	Starting point 2022	Metric	Status 2023	Target for 2030
Electricity Generation Corporate	Scope 1 and 2	0.149 ton CO ₂ eq/MWh	Relative intensity	0.127 (-15%) tons CO ₂ eq/MWh	-71% 0.043 ton CO ₂ eq/MWh
Electricity Generation Project Finance	Scope 1	0.305 ton CO ₂ eq/MWh	Relative intensity	0.158 (-48%) tons CO ₂ eq/MWh	-71% 0.088 ton CO ₂ eq/MWh
Cement Manufacturing	Scope 1 and 2	0.841 ton CO ₂ eq/ ton cement	Relative intensity	0.884 (+5%) tons CO ₂ eq ton cement	-21% 0.665 ton CO ₂ eq/ ton cement
Commercial Real Estate Residential Segment	Scope 1 and 2	0.011 ton CO ₂ eq/m ²	Relative intensity	0.005 (-57%) tons CO ₂ eq/m ²	-53% 0.005 ton CO ₂ eq/m ²
Commercial Real Estate Service Segment	Scope 1 and 2	0.059 ton CO ₂ eq/m ²	Relative intensity	0.038 (-35%) tons CO ₂ eq/m ²	-64% 0.021 ton CO ₂ eq/m ²

13.3—Improve education, awareness-raising and human and institutional capacity on mitigation, adaptation, impact reduction and early warning concerning climate change.

7.

EQUITY, DIGITAL AND FINANCIAL INCLUSION

CASE STUDY SDG 1

ENSURING SUPPORT TO LOCAL COMMUNITIES

One of the principles of Caixa's Sustainability Policy is to support the communities in which it operates and also to measure the social impact of its actions in terms of social responsibility.

As part of achieving the goal of investing €40 million in the community (directly linked to SDG 1 - No Poverty), Caixa promotes the following initiatives:

The **Caixa Social Awards**, whose mission is to encourage the development of social projects by third sector entities that are innovative, replicable and geared towards tackling social problems, such as poverty alleviation and the reduction of social inequalities. The 5th edition was held in 2023. 777 applications were received and 36 social projects were awarded a total of 760,000 euros, with nation-wide representation. The amount of the Caixa Social Prize has increased by 260,000 euros compared to the 2022 edition.

The **Caixa Mais Mundo Awards**, which recognizes the academic merit of students admitted through the national access competition in the 2022/2023 school year, at national level, in public education institutions that have a protocol with Caixa. The 5th edition was held in 2023 with academic prizes worth **300,000 euros**.

Other highlights include:

- **Caixa's Volunteering Program**, which encourages a spirit of solidarity and teamwork among employees, promoting a culture of corporate social responsibility for the participation in projects and causes common to society and the environment (in 2023, around 700 volunteers took part in volunteering initiatives and more than 32 social institutions were supported);

SDG 1



NO POVERTY

Caixa's Goal: Invest 40 million euros in the community (2021-2024).

Status: 39.9 million euros invested (2021-2023).

Targets to which Caixa contributes:

1.4—By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services,

- The Goods Donation Program, which responds to the needs of social institutions and promotes the reuse of materials and equipment. In 2023, Caixa donated more than 6,000 office furniture items and 317 items of IT equipment to over 30 institutions.



including microfinance.

1.5—By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters.

EQUITY, DIGITAL AND FINANCIAL INCLUSION

CASE STUDY SDG 10

FOSTERING ACCESSIBILITY AND THE FINANCIAL INCLUSION OF SOCIETY

Accessibility and financial inclusion contribute to economic and social development, encouraging the sustainable development of the economy and stimulating the progressive improvement of people's living conditions.

Over the years, Caixa has developed various projects and initiatives with the aim of promoting inclusion and digital and financial literacy among its clients.

EUSOUDIGITAL Program

EUSOUDIGITAL is a program whose mission is to promote **digital literacy among 200,000 adults in Portugal** who have never used the Internet. This program takes the form of training sessions that bring together volunteers and adults over the age of 45 who are less digitally savvy. The aim is to train them to use electronic channels, providing them with knowledge that promotes social integration and more opportunities for all citizens.

- By June 2023, Caixa's 873,000 euro investment had made it possible to create a network of more than 250 service centers, geographically distributed in more than 108 cities, in places close to the community, with more than 170 public and private partner entities registered, and with more than 7,000 trained volunteer mentors, 100 of whom are Caixa employees.
- More than 18,200 hours have been spent on more than 14,000 individual and personalized training sessions lasting an average of 1.5 hours, training more than 14,000 adult citizens.

SDG 10



REDUCED INEQUALITIES

Caixa's Goal: Reach 525,000 active customers (>54 years old) with access to digital platforms by 2024.

Status: 1,007,677 (2023).

Targets to which Caixa contributes:

10.3—Ensure equal opportunity and reduce outcome inequalities, including by eliminating discriminatory laws, policies and practices and promoting appropriate legislation, policies and action in this regard.

10.4—Adopt policies, especially fiscal, wage and social protection policies,

Saldo Positivo Portal

Saldo Positivo is Caixa's financial literacy portal which, being a pioneer in its field, was created to make a positive contribution to increase the levels of financial literacy of the Portuguese people.

The portal currently works and updates content on environmental awareness, new technologies, household budget management, taxation and legislation, training, mobility, among many other topics aimed at exercising responsible and informed citizenship.

Main results achieved in 2023:

- Average monthly publication of 27 articles;
- A monthly average of 500,000 visitors, which corresponds to an increase of 11% compared to 2022;
- Facebook profile with around 137,000 followers.

and progressively achieve greater equality.

8.

TRANSPARENT GOVERNANCE MODELS

CASE STUDY SDG 5

BUILDING AN INTERNAL CULTURE UNDERPINNED BY THE PRINCIPLES OF DIVERSITY AND EQUALITY

For Caixa, management centered on the human factor and socially responsible leadership must involve all hierarchical levels of the company in creating an environment of respect, equity and inclusion, allowing for the professional development and well-being of its employees.

Gender equality and equal opportunities are a concern for Caixa, particularly in terms of gender equality in management positions, and various measures can be found in Caixa's Gender Equality Plan, which is revised annually.

Caixa's 2024 Equality Plan is based on the principles defined and approved in the Diversity, Equity and Inclusion Policy and aims to define, implement, monitor and annually revise initiatives that guarantee a humane, innovative, resilient and sustainable organizational culture, recognizing that the balance of women and men throughout the company's structure represents a significant evolution for its activity and makes an important contribution to fulfilling the commitments

SDG 5

5 GENDER
EQUALITY



GENDER EQUALITY

Caixa's Goal: Achieve 38% of women in management positions by 2024

Status: 34.8% (2023).

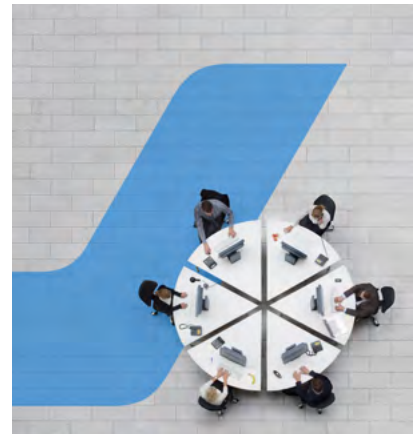
Target to which Caixa contributes:

5.5—Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life.

made by the institution.

Caixa acknowledges that equal opportunities throughout the company's structure are important for its activity and, in addition, Diversity, Equity and Inclusion are drivers of innovation, attraction, retention, encouragement, promotion of talent and diverse skills, representing added value by enriching professional, social and economic conditions, improving efficiency, competitiveness and decision-making.

The diagnostic assessment, carried out in 2023, reveals a Bank maturity index of around 90%, which represents an evolution of +7 percentage points compared to 2022, as a result of the 119 initiatives already implemented.



TRANSPARENT GOVERNANCE MODELS

CASE STUDY SDG 16

INCORPORATING ESG METRICS INTO VARIABLE REMUNERATION

Ethical and transparent management practices are fundamental to maintaining trust and credibility in the financial sector. Companies with solid and agile governance models that incorporate ESG dimensions become particularly resilient to risks and increase their ability to create value over time.

In 2023, the **Remuneration Policy for the Members of the Management and Supervisory Bodies** was updated, setting out the principles, rules and procedures aimed at establishing the criteria, frequency and persons responsible for assessing the performance of members of the management and supervisory bodies, for the purposes of remuneration, as well as the respective form, structure and payment conditions. With the new policy, the overall amount allocated to variable remuneration is determined based on the weighting of compliance with the collective objectives established for the year in the annual budget previously approved by the Board of Directors, in line with CGD's Strategic Plan, which covers **three assessment dimensions, including Regulatory Performance and Sustainability**.

Caixa also has a number of standards and other internal documents in place that contribute to this objective, and in 2023 published three corporate policies on ESG issues:

- The Sustainability Policy: Defines the governance model, guiding principles and specific activities, as well as the main players and their respective responsibilities in managing Sustainability at Caixa.
- The Sustainable Finance and Energy Transition Policy: Defines the responsibilities and establishes the principles applicable to promoting sustainable finance at Caixa.

SDG 16



PEACE, JUSTICE AND STRONG INSTITUTIONS

Caixa's Goal: Incorporation of ESG metrics into the Board's variable remuneration by 2024..

Status: Completed

Targets to which Caixa contributes:

16.5—Substantially reduce corruption and bribery in all their forms.

16.6—Develop effective, accountable and transparent institutions at all levels.

16.7—Ensure responsive, inclusive, participatory and representative decision-making at all levels..

- The Climate and Environmental Risk Management Policy: establishes the governance model, the principles of replicability and auditability and, overall, describes the organization and processes associated with climate and environmental risk management.

The Sustainability Committee (CSU), chaired by the Chief Executive Officer, guarantees the existence of a robust, transparent management model that promotes the development of cross-cutting ESG projects and their continuous monitoring by the Board. The CSU has included on its agenda the monitoring of various projects relevant to the implementation of the 2021 - 2024 Sustainability Strategy. It held four meetings in 2023.



16.10—Ensure public access to information and protect fundamental freedoms, in accordance with national legislation and international agreements.

9.

DISCLOSURE OF SUSTAINABILITY INFORMATION

CASE STUDY SDG 17

DISCLOSURE OF RELEVANT INFORMATION FOR STAKEHOLDERS

Caixa believes that it is essential to disclose relevant, reliable and comparable ESG information and that this information is adapted to the needs of its stakeholders. To this end, Caixa has published a number of ESG reports:

- **Annual Sustainability Report:** A specific chapter of the Annual Report which provides a detailed overview of the corporate sustainability performance of Caixa and CGD Group Entities. It is aligned with the standards of the Global Reporting Initiative (GRI) and also includes specific annexes such as the response to the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD).
- **“Sustainability Highlights” Brochure:** Document presenting a summary of Caixa’s sustainability performance in Portugal. This document seeks to meet the expectations of certain stakeholder groups who want simplified access to the main highlights of the annual Sustainability Report.

SDG 17



PARTNERSHIPS FOR THE GOALS

Caixa’s Goal: Calculate and publicly disclose scope 3 GHG emissions - category 15 (Investments).

Status: Completed.

Targets to which Caixa contributes:

17.16–Enhance the global partnership for sustainable development complemented by multi-stakeholder partnerships that mobilize and share knowledge, expertise, technologies and financial resources to support the achievement of sustainable development goals in all countries, particularly developing countries.

- **Climate Action Position Paper:** Document presenting Caixa's position and main developments in climate change management. It includes for the first time the disclosure of scope 3 issuances associated with category 15 (investments).
- **Status report on the Principles for Responsible Banking:** Caixa is a founding member of the Principles for Responsible Banking (PRB) of the United Nations Environment Programme. The PRBs define the role and duty of the financial sector in building a sustainable future, but also its alignment with the Sustainable Development Goals. Caixa publishes an annual Status Report on its progress in responding to the Principles for Responsible Banking.
- **Allocation and Impact Report:** Following the issuance of sustainable debt in 2021 and the two green debt issuances in 2022, Caixa published the respective Allocation and Impact Reports on [cgd.pt](https://www.caixa.pt/cgd.pt), showing the allocation of eligible assets and the estimate of their environmental and social impact.

17.17—Encourage and promote effective public, public- private, and civil society partnerships, building on the experience and resourcing strategies of partnerships.

10.

A VISION FOR THE FUTURE¹

In early 2024, Caixa Geral de Depósitos formalized the acquisition of its new Head Office building, located on Avenida Dom João II, in Lisbon's Parque das Nações.

Work on identifying a new Head Office began in 2020, with the search for suitable premises for the approximately 2,500 employees who work at the Central Services. The actual relocation to the new Head Office building should take place during 2026.

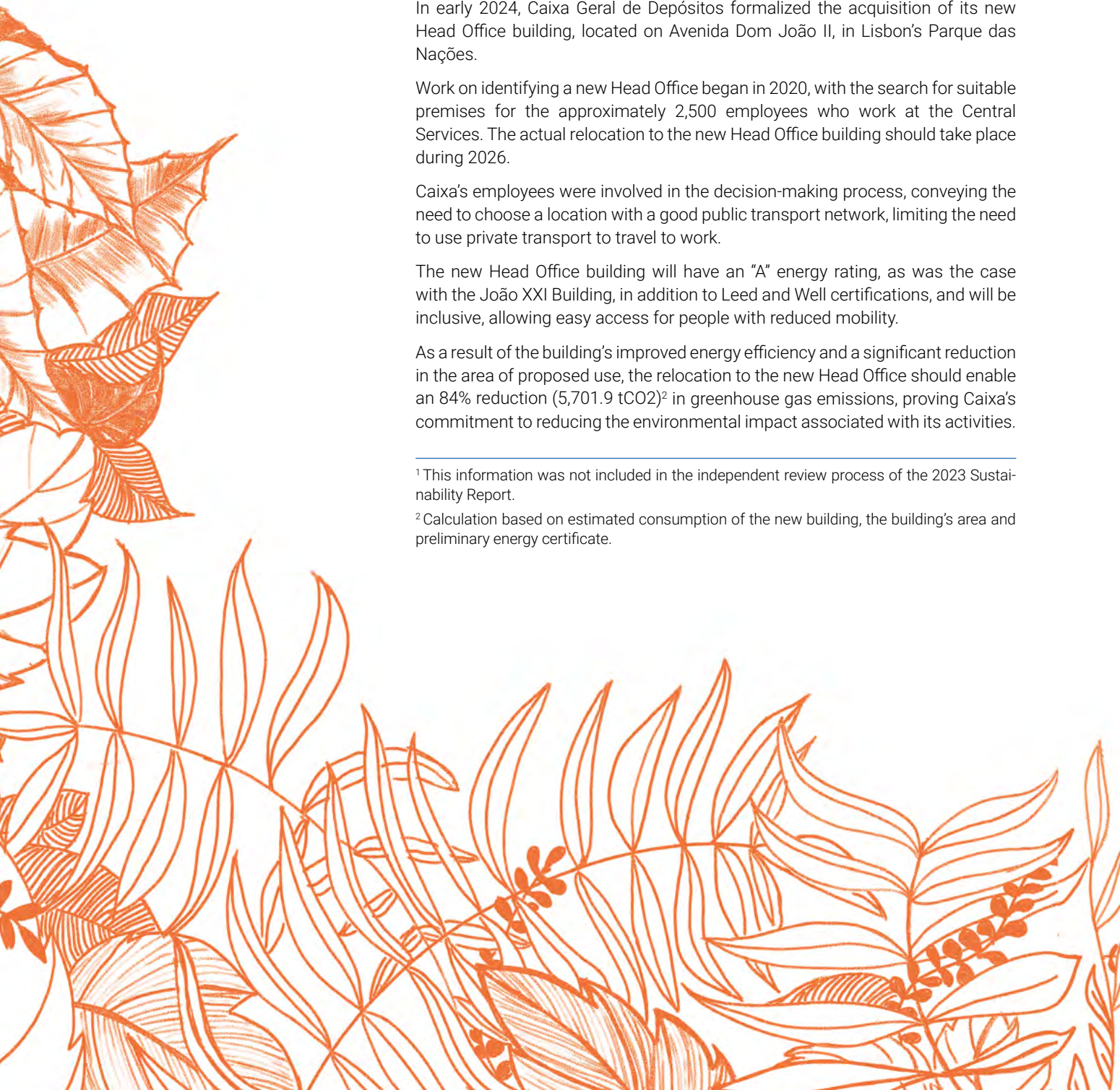
Caixa's employees were involved in the decision-making process, conveying the need to choose a location with a good public transport network, limiting the need to use private transport to travel to work.

The new Head Office building will have an "A" energy rating, as was the case with the João XXI Building, in addition to Leed and Well certifications, and will be inclusive, allowing easy access for people with reduced mobility.

As a result of the building's improved energy efficiency and a significant reduction in the area of proposed use, the relocation to the new Head Office should enable an 84% reduction (5,701.9 tCO₂)² in greenhouse gas emissions, proving Caixa's commitment to reducing the environmental impact associated with its activities.

¹ This information was not included in the independent review process of the 2023 Sustainability Report.

² Calculation based on estimated consumption of the new building, the building's area and preliminary energy certificate.





TECHNICAL INFORMATION

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