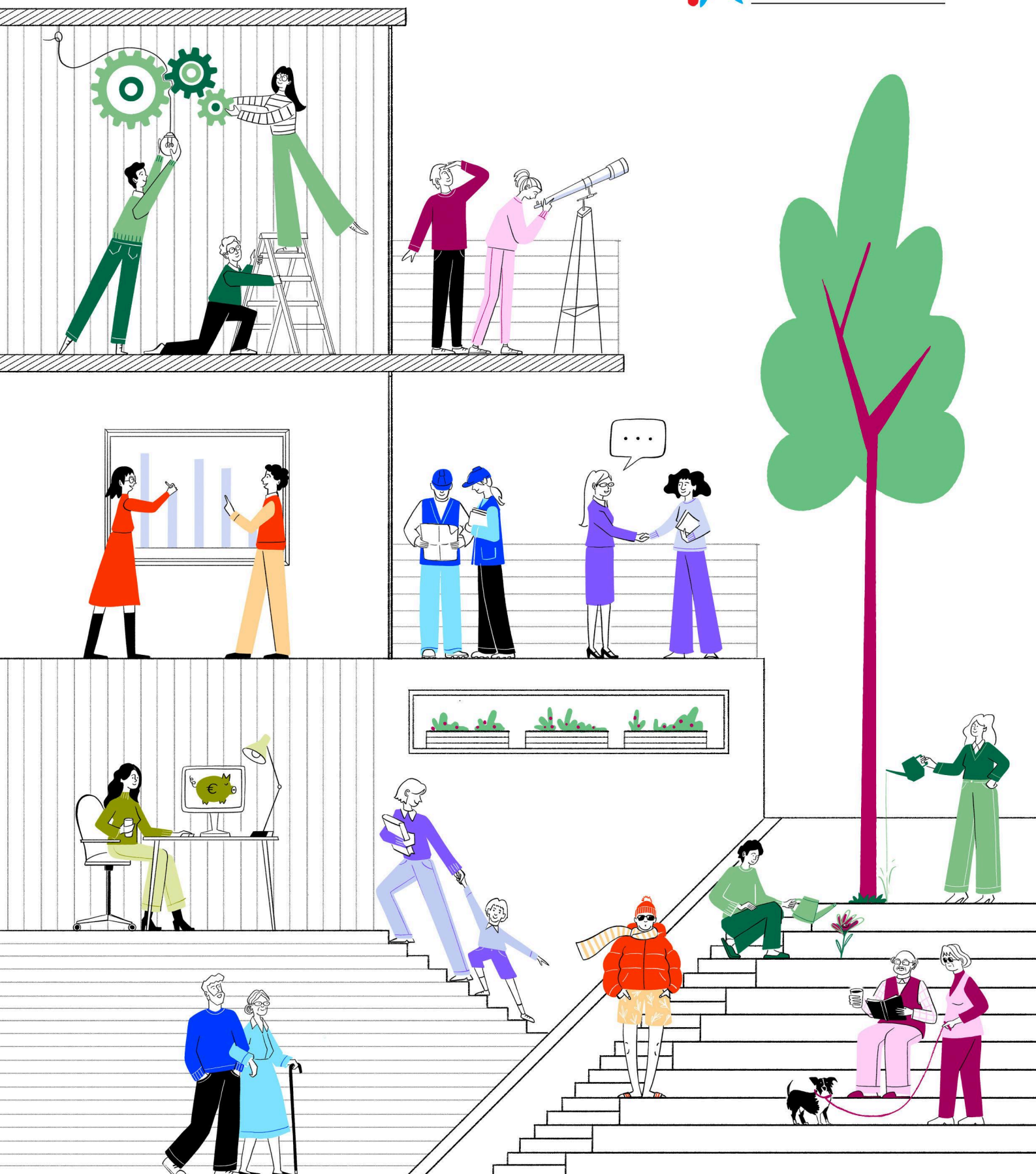
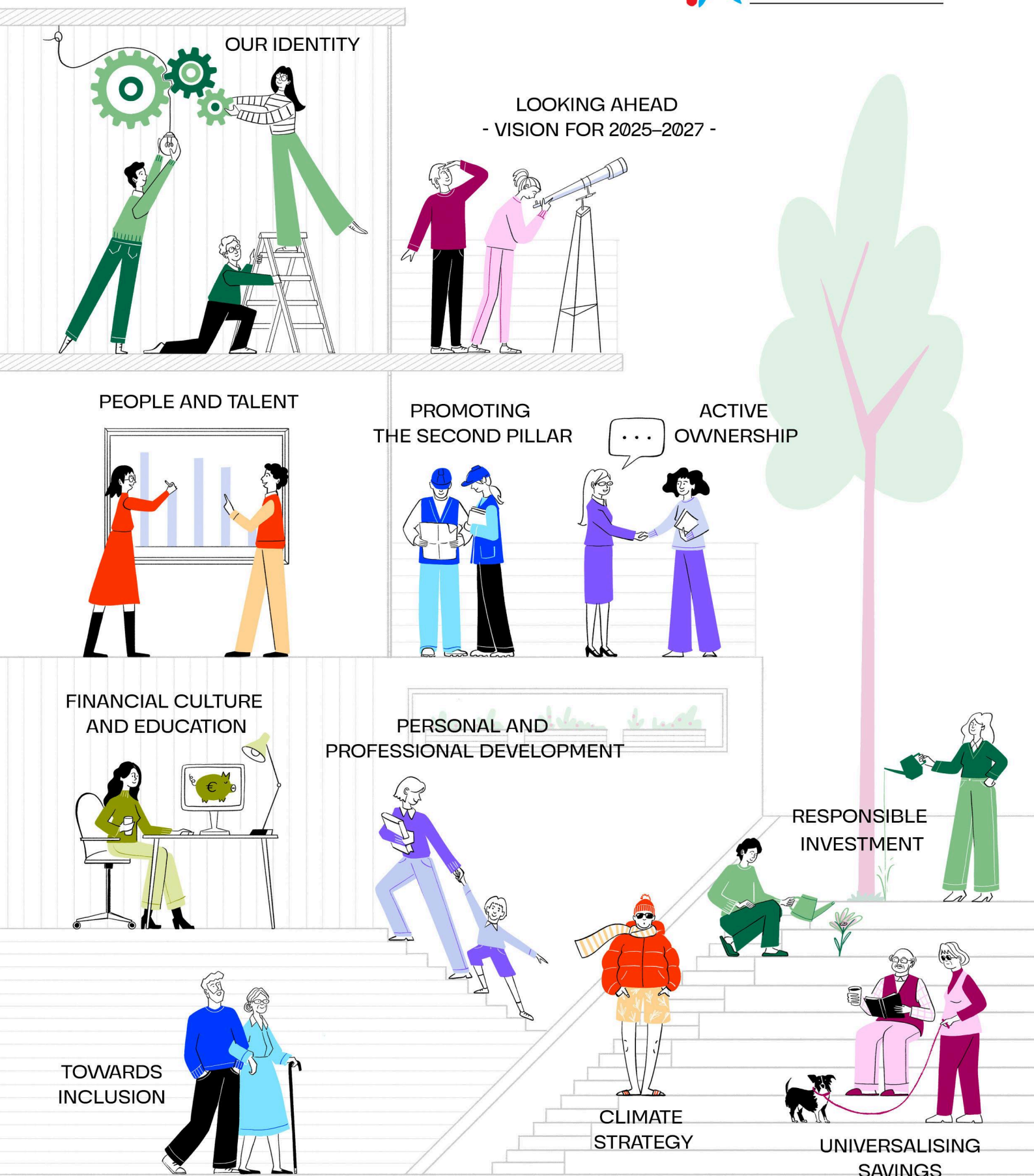


SUSTAINABILITY



SUSTAINABILITY



LETTER

CEO-MANAGING DIRECTOR



Welcome all.

Once again, it is time to look back and take stock of the year, reviewing how we have progressed in meeting our commitments and objectives, in a year characterised by strong momentum in the Spanish economy and the positive performance of the financial markets.

We must also remember the severe DANA storm in Valencia, which demonstrated to us not only the potential consequences of climate change, but also the importance of the insurance sector, its role in ensuring prompt claims payments and its commitment to being there for people when they need it most.

Supporting our customers throughout all stages of their lives, especially in the moments when they need us the most, continues to be the driving force behind our growth and innovation efforts. As a result, we have retained our position as the leading company in the insurance sector for the ninth consecutive year. In 2024, we paid out over €5,716 million in claims, reaching nearly one million customers.

This year, 2024, has also been a pivotal one for our company, as we successfully concluded VidaCaixa's first Sustainability Master Plan, covering the 2022-2024 period. After three years of action across our three defined strategic pillars, we can affirm that we have succeeded in fostering a responsible culture both within and beyond the company, advancing sustainable transition through mobilisation, and leading the way in creating positive social impact by developing innovative insurance solutions.

All the milestones achieved under this first Sustainability Plan have enabled us to lay the groundwork for designing a new Sustainability Plan for the 2025-2027 period, which will continue to place people at the heart of our strategy, while recognising their key role in the transition towards a more sustainable economy.

Javier Valle

2024

A LOOK BACK

6.89 million customers
in Spain and
Portugal

€5,716.1 million in claims,
reaching nearly 1
million customers

€131,433.2 million in
customer
resources
managed

36.8% market share
in life
insurance

34.3% market share in
pension plans

€1,238.7 million
in profit

865 people working
at VidaCaixa

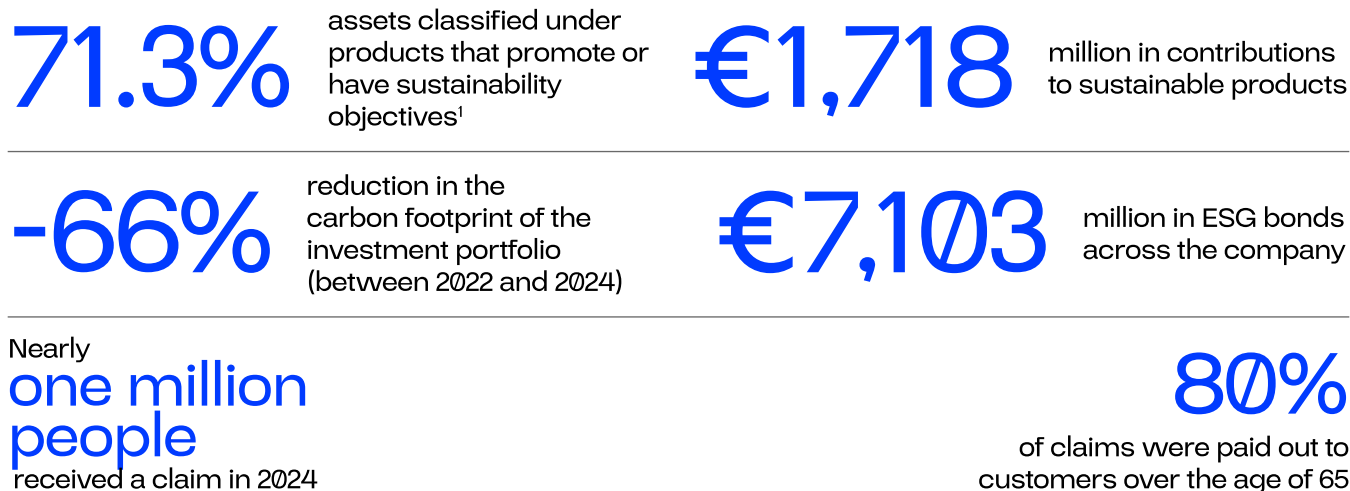
53% women

47% women in
executive
roles

9.67 average length of
service

88.1% talent
retention rate

€837,000+ invested in
training



AWARDS AND RECOGNITION

VidaCaixa has been recognised as **Best Pension Fund Manager** at the Expansión-Allfunds awards

VidaCaixa has been recognised as **Best Stock Market Pension Plan** by *El Economista*, as Best Stock Market Pension Plan in the 10th edition of the “*Inversión a Fondo*” awards

Once again, VidaCaixa has received the highest rating in the **United Nations Principles for Responsible Investment** (PRI) in the “Policy, Governance & Strategy” category

FundsPeople, through the FundsPeople Awards, has recognised the institutional investment in alternatives team as **the best in its category**

¹Products under Articles 8 and 9 of the Sustainable Finance Disclosure Regulation (SFDR). Includes pension plans, EPSVs and Unit Linked products.



OUR IDENTITY

At VidaCaixa, we are leaders in the insurance sector thanks to our distinctive way of working. Supporting people allows us to build trust and develop solutions tailored to our customers' needs throughout their lives.

OUR PURPOSE

“We innovate to protect people’s well-being”

PARTNERSHIPS, COMMITMENTS AND MEMBERSHIPS

CROSS-CUTTING SUSTAINABILITY INITIATIVES:

- UN Global Compact
- Principles for Responsible Investment (PRI)
- Principles for Sustainable Insurance (PSI)

ENVIRONMENT AND CLIMATE:

- Net Zero Asset Owner Alliance (NZAOA)
- Climate Action 100+
- Spring PRI

SOCIAL:

- Advance PRI
- Family-Responsible Company
- Edad&Vida
- GAVI Alliance

2022–2024 SUSTAINABILITY MASTER PLAN

Strategic Pillars

Promoting a
responsible culture



Driving the sustainable
transition



Leading the positive social impact of
our insurance activity



VALUES AND CULTURE

Values

Quality

Trust

Social commitment

Culture

People, our priority

Agility, our mindset

Collaboration, our strength

For more information

[VidaCaixa](#)
[VidaCaixa - Sustainability](#)
[Sustainability Principles](#)
[Double materiality analysis \(2023 Sustainability Report\)](#)
[CaixaBank Consolidated Management Report](#)



PEOPLE AND TALENT

Fulfilling our purpose of innovating to protect people's well-being is only possible thanks to the talent, experience and expertise of everyone who is part of VidaCaixa. In 2024, we expanded our workforce by 50 people, bringing the total number of employees to 865 individuals who steer the company's direction and contribute to its success.

ATTRACTING AND RETAINING TALENT

To attract top talent and continue growing organically, VidaCaixa offers a distinctive value proposition, grounded in commitments to a collaborative culture, diversity, personal development, and talent transformation.

Recognising the **potential of young talent** and committed to supporting their early careers, we concluded the second edition of the corporate “New Graduates” programme in 2024. A total of 16 participants combined their experience at VidaCaixa with training delivered by various business schools and universities.

In this area, we have also launched the “VidaCaixa Actuary Intern Programme”, aimed at attracting actuarial science students.

DIVERSITY, EQUITY AND INCLUSION

The challenges facing our sector in the coming years will require new ways of thinking. That is why we are firmly committed to building a team made up of diverse individuals. **We promote diversity**, including gender, generational, functional and cultural diversity, and we have zero tolerance for any form of discrimination.

These commitments are embedded in various policies and documents, including our Code of Ethics, Human Rights Principles, Equality Plan, and the Protocol for the Prevention, Management and Elimination of Harassment. Our commitment is also reflected in our support for initiatives such as the Code of Principles on Generational Diversity.

In 2024, we continued our **mentoring initiatives** for the fifth consecutive year. For the first time, this programme was open to the entire organisation, fostering intergenerational collaboration. A total of 70 employees participated in the programme, aligning this initiative with their individual development plans.

865
people working at
VidaCaixa

53%
women

47%
women in
executive roles

9.67
years average
length of service

88.1%
talent retention rate

80
new hires

2.7%
pay gap

ENGAGEMENT, CULTURE AND LEADERSHIP

Every year, we conduct an **employee opinion survey** to assess satisfaction among the VidaCaixa team and to identify action plans that will help us to continue improving. This year's survey focused on engagement, culture and leadership at VidaCaixa.

88%

participation rate

80%

engagement score

79%

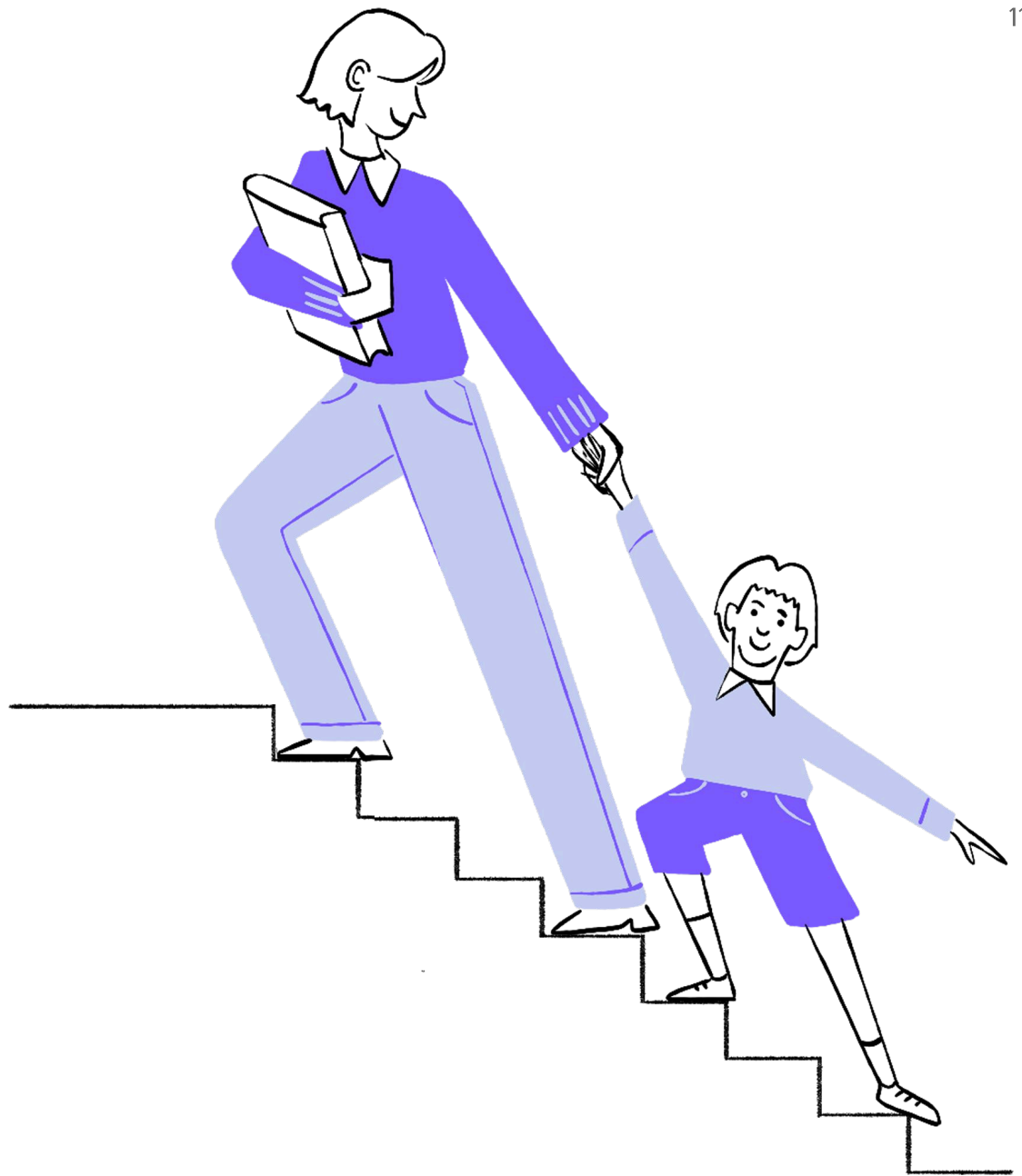
favourability rating

42 points

ENPS (Employee Net Promoter Score)

For more information

[Code of Ethics](#)
[Human Rights Principles](#)
[Generational Diversity Principles](#)



PERSONAL AND PROFESSIONAL DEVELOPMENT

We recognise the importance of ensuring a healthy balance between the personal and professional lives of those who work at VidaCaixa. To this end, we are committed to fostering initiatives and policies that promote well-being and work-life balance, while supporting programmes that help individuals develop the skills they need to reach their full potential.

WORK-LIFE BALANCE AND A HEALTHY WORK ENVIRONMENT

Having held the Family-Responsible Company (FRC) certification since 2009 motivates us to continuously improve the initiatives we promote to support flexible working and a healthy work-life balance. Among the **more than 35 measures implemented** are support plans for employees with family care needs, remote working, digital disconnection policies, flexible working hours, shortened working days on Fridays, before public holidays and during the summer, employer contributions to the company pension plan, and comprehensive health and well-being programmes.

In relation to this, we promote **comprehensive well-being programmes**, including private health insurance, fresh fruit in the office, participation in charity runs with our running team, and access to the “Wellhub” fitness platform.

Additionally, this year, to support healthy longevity among employees’ families, we have introduced special conditions for dependency management and in-home care services, through a partnership with QIDA.

51,042

hours of training

99%

people receiving ESG training

€837,036€

invested in training

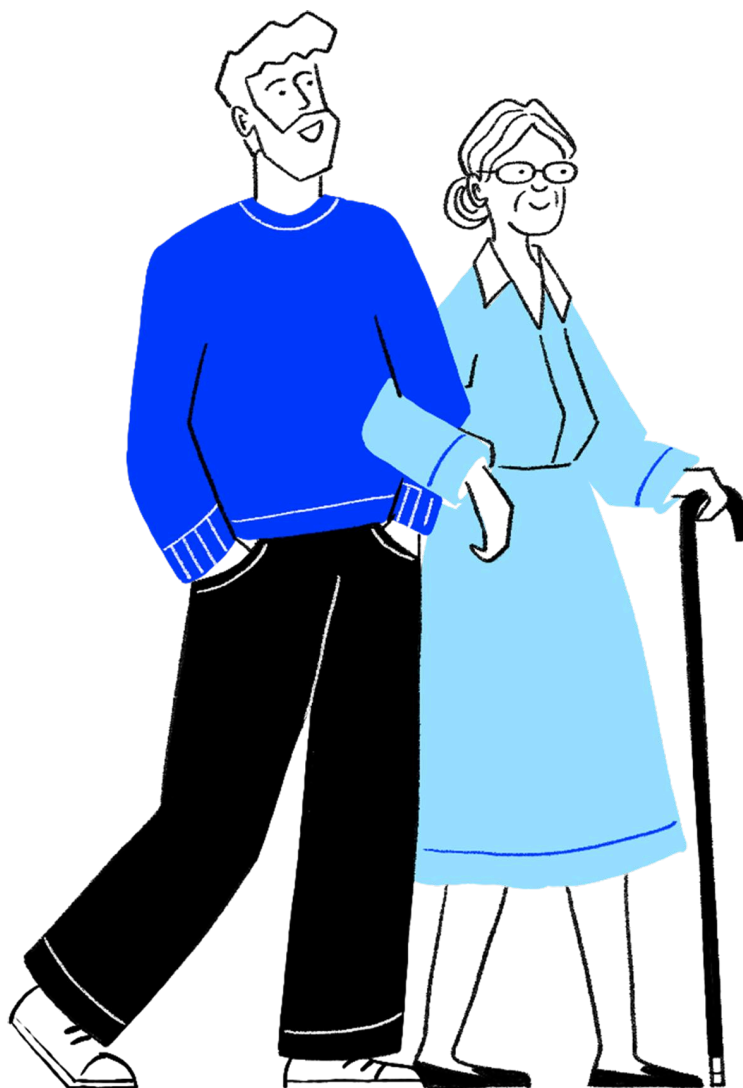
DEVELOPING INTERNAL TALENT

Training and development are essential pillars for fostering internal talent and preparing our people for the skills required in an ever-evolving environment, marked by emerging challenges in both the sector and the market.

Our approach is built around **Individual Development Plans**, through which we channel training activities. These plans set out specific annual objectives designed to help each individual maximise their potential and are based on the 70/20/10 learning model: formal training, on-the-job experience and shared learning.

To ensure that Individual Development Plans include key knowledge and skills, we have implemented the corporate programme “**Development by Skills**”. This is a flexible and personalised development model centred on an annual conversation between team leaders and their team members to identify core skills to further develop.

In addition, our comprehensive development project includes mandatory training linked to performance bonuses, encourages self-directed learning, and promotes the creation of specialised “**Knowledge Schools**”.



TOWARDS INCLUSION

We firmly believe in the social value of insurance and the positive impact that our sector can have on individuals and society as a whole. This belief is why, throughout 2024, we have continued to accelerate our journey towards inclusion, making it one of our strategic priorities.

After becoming the first company in 2023 to extend coverage to people living with HIV and to improve the standards on the right to be forgotten for cancer patients, beyond those established in Spanish and European legislation, we continued to make further progress in 2024:

GREATER KNOWLEDGE OF ONCOLOGICAL ISSUES

We have established a **Committee of Independent oncology Experts** to keep us informed of the latest medical and scientific advances. This initiative supports the ongoing improvement of our product offering by helping reduce the financial barriers faced by cancer patients.

This committee, the first of its type in Spain, is composed of representatives from three associations, who provide the patient perspective, and two highly regarded medical experts, who contribute their scientific expertise.

This year, we also signed up to UNESPA's best practice guide on the **right to be forgotten in oncology**.

8 out of 10

critical illness claims are triggered by a cancer diagnosis

SUPPORTING THE ELDERLY

In 2023, we designed and launched MyBox VidaCare, the first life and health insurance product in Spain specifically designed to cover the loss of autonomy caused by neurodegenerative diseases among the elderly population. This insurance also includes additional support services and solutions.

To continue addressing the needs of this group, improve their quality of life, and respond to the demographic trend of an ageing population, in 2024 we established an **Independent Expert Committee focused on the needs of the elderly population**.

In 2024

we established an Independent Expert Committee to advise on the needs of the elderly population



UNIVERSALISING SAVINGS

We are firmly committed to developing long-term products that respond to the social challenge of increasing longevity. We believe that the development and strengthening of the three-pillar social protection model is essential for enhancing the financial well-being of society as a whole.

THE THREE PILLARS OF SOCIAL PROTECTION

Pillars

PILLAR I **Public pension system**

PILLAR II **Occupational pension schemes**

PILLAR III **Private/individual pension savings**

Under the third pillar of individual pension savings, VidaCaixa offers **personal pension plans** that allow individuals to accumulate savings for retirement in a simple and flexible way. When the time comes, customers can access their accumulated savings either as a lump sum or as a regular income.

A WIDE RANGE OF SOLUTIONS TAILORED TO OUR CUSTOMERS' NEEDS

MYBOX JUBILACIÓN

Two years after its launch, this innovative service has earned the trust of 250,000 customers, thanks to a formula that combines **three solutions promoting regular and protected saving** into a single contract. It has positioned itself as an optimal retirement savings plan, with over €1,660 million in assets under management across the products linked to the service.

LIFE ANNUITIES

With increasing life expectancy and the associated risk of outliving one's retirement savings, VidaCaixa offers its customers solutions such as life annuities. In 2024, approximately €3,900 million in premiums were generated through these products. One standout offering this year was the **Renta Vitalicia Inversión Flexible Plus**, which provides a lifelong monthly income that can be adjusted for inflation, helping to maintain purchasing power while also optimising the transfer of capital to beneficiaries.

UNIT LINKED

To meet the need for accessible savings, we offer unit linked savings insurance policies. These products help **maximise returns on savings and support estate planning** for beneficiaries. In 2024, they reached €19,640 million in assets under management and delivered returns of up to 14.4% on the Valor Activo Unit Linked Investment product.

Within this unit linked insurance product line, **Generación Futuro Unit Linked** includes a sustainability component focused on leaving a better legacy for society through **philanthropic** initiatives. For every policy taken out, VidaCaixa has made a donation to one of the following three organisations: Save the Children, Vall d'Hebron Institute of Oncology or GAVI Alliance.



PROMOTING THE SECOND PILLAR

VidaCaixa has been committed to complementary social protection for more than 35 years, consistently supporting the second pillar, especially important in today's changing social and demographic landscape.

Until recently, individual pension products, such as personal pension plans and insurance policies, were primarily responsible for supplementing the public pension system. However, today's social and demographic context also calls for a stronger commitment to the second pillar: long-term savings directly promoted by employers.

In this regard, occupational pension plans and the new simplified pension plans have become key savings tools, providing improved retirement outcomes for sectors and workers alike, while also contributing to the sustainability of the system.

SIMPLIFIED OCCUPATIONAL PENSION PLAN FOR THE CONSTRUCTION SECTOR

Drawing on our extensive experience in complementary social protection, in 2023 we were selected to manage the first **Sector-Wide Simplified Occupational Pension Plan**.

To support the flexibility and self-management of occupational pension plans and group products, in 2024 we launched **Aporta+**, VidaCaixa's first mobile application.

Through this app, all participants in group pension plans or beneficiaries of savings or life insurance policies can access key information and carry out a range of operations.

622,000

participants

+62,000

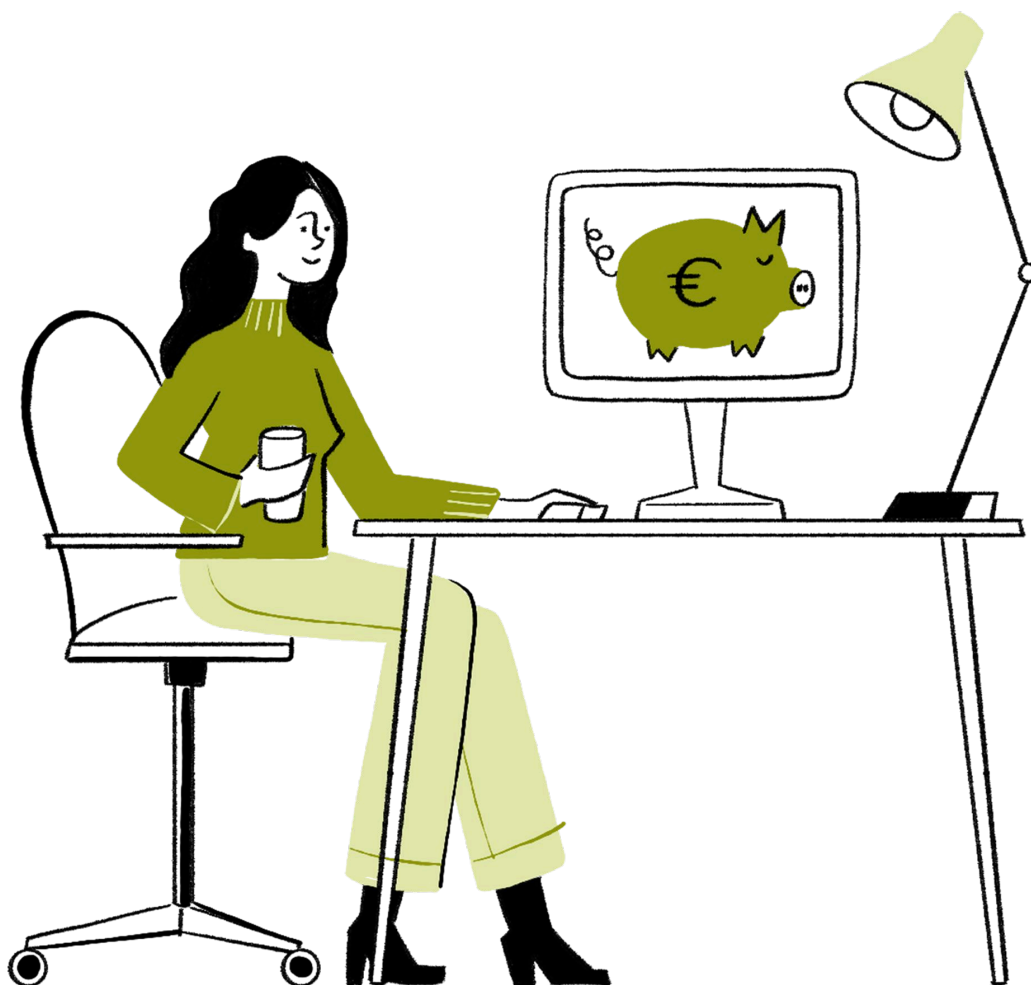
sponsors

141.9

million in assets under management

For more information

Simplified occupational pension plans
VidaCaixa Aporta+



FINANCIAL CULTURE AND EDUCATION

We recognise our responsibility to support individuals in making informed financial decisions throughout their lives, enabling them to achieve long-term financial well-being. To that end, we conduct educational and awareness initiatives across various channels to promote a culture of saving, encourage good financial habits and provide knowledge on the key concepts involved in financial planning and protection.

Here are some of these initiatives carried out in 2024:

CAIXABANK TALKS

By participating in CaixaBank Talks, we continue to educate our customers on the key challenges and opportunities they may encounter throughout their lives. In 2024, we focused our talks on the following key themes:

- **Protect your present, build your future:** targeted at self-employed people and professionals aged 35 to 50, this session emphasised the importance of protecting their income-generating capacity while planning for retirement.
- **A new way to view retirement:** targeted at customers aged 35 to 50 who are focused on retirement and wish to start saving for this stage once they have begun their professional careers or are already in the middle of their working life. This session explains how they can plan their savings in order to achieve their retirement goals.
- **Prepare for your retirement:** aimed at customers aged 45 to 62 who want to make a final push before retirement and are looking to set up a savings plan that allows them to enter this new stage of life with maximum peace of mind and financial stability.

269

sessions held nationwide

+2,200

attendees

9.4/10

average participant rating

In the context of World Alzheimer's Day, we also organised the roundtable "**Together Against Alzheimer's: Prevention and Support**". At this event, neurologists, social workers and researchers, and VidaCaixa came together to raise awareness about the prevention of this disease, the medical and social support required and the protection solutions available to help individuals be better prepared.

Throughout 2024, we integrated **sustainability principles** into our events, such as reducing travel, partnering with local suppliers and reusing materials.

RUTA 67

VidaCaixa has a long-standing commitment to financial education. To support this, we offer tools for both customers and non-customers alike who wish to deepen their financial knowledge, including the **Ruta67.com blog, as well as various calculators and simulators**. This platform has become a practical guide for anyone, regardless of age or stage of life, looking to make informed decisions on saving, investing, sustainability and financial protection.

LAS VUELTAS QUE DA LA VIDA

In 2024, we launched the third season of *Las vueltas que da la vida* (Life's Twists and Turns), a four-episode **miniseries** produced by VidaCaixa that features real stories that reflect on the importance of **foresight and protection** when facing life's uncertainties, at any stage of life.

For more information

[CaixaBank Talks](#)
[CaixaBank Talks | A new way to view retirement](#)
[CaixaBank Talks | Together against Alzheimer's: prevention and support](#)
[Blog Ruta67](#)
[Las vueltas que da la vida](#)



CLIMATE STRATEGY

Mitigating climate change and adapting to its impacts is a priority for VidaCaixa, as outlined in our 2022–2024 Sustainability Master Plan. We contribute to the transition to a low-carbon economy through investments in climate solutions, climate risk management and reducing the impact of our own operations.

Our strategy is supported by public commitments, including:

- Statement on climate change.
- Membership in the Net Zero Asset Owner Alliance (NZAOA), through which we have set interim decarbonisation targets for our portfolio by 2030.
- Our Sustainability Risk Integration Policy, which sets out limits and enhanced controls for sectors and activities with material climate impacts.

CLIMATE RISK MANAGEMENT

Aware of the increasing frequency and severity of climate-related events, as well as growing regulatory pressure, we have applied the principles of the Task Force on Climate-related Financial Disclosures (TCFD) since 2020.

In line with TCFD recommendations, we have implemented a **governance framework** at the highest level and **integrated climate risk across** our overall risk management strategy.

As part of this framework, we annually assess the materiality of both physical and transition climate risks, have defined **targets for reducing** emissions associated with our insurance investment portfolio, and monitor various **climate metrics** across all portfolios. These efforts are detailed in our Climate Report, which we began publishing last year.

REDUCING OPERATIONAL IMPACT

As part of the CaixaBank Group's **Environmental Management Plan**, we have implemented initiatives aimed at enhancing energy efficiency, promoting a circular economy, and encouraging sustainable mobility, all designed to minimise our environmental footprint.

All these actions align with our climate strategy and contribute to the Group's established **neutrality target**¹. Additionally, we offset any unavoidable emissions through greenhouse gas (GHG) absorption projects, financed by using verified carbon credits adhering to recognised quality standards.

100%

emissions offset¹ through GHG removal projects via reforestation initiatives

CLIMATE TRANSITION AND INVESTMENTS

Climate considerations are integral to our **responsible investment management**, both in the pre-investment phase and throughout the investment lifecycle.

Calculating the financed **carbon footprint** is a key tool to ensure compliance with our climate commitments, particularly within the framework of the Net Zero Asset Owner Alliance (NZAOA). This allows us to monitor and manage the emissions associated with our investment portfolio effectively.

OPERATIONAL CARBON FOOTPRINT²

32.26

SCOPE 1: tCO₂eq

0

SCOPE 2³: tCO₂eq S

13,700.32

SCOPE 3: tCO₂eq

FINANCED CARBON FOOTPRINT

45

tCO₂eq per € million
invested (Scopes 1
and 2)⁴

406

tCO₂eq per € million
invested (Scopes 1,2
and 3)⁵

¹ CaixaBank Group neutrality perimeter: Scopes 1, 2, and Category 3.6 (business travel).

² Perimeter of the insurance group (VidaCaixa, S.A.U. and BPI Vida e Pensões).

³ Market-based calculation methodology (location-based: 62.61 tCO₂eq).

⁴ NZAOA perimeter: corporate assets within the insurance portfolio.

⁵ Perimeter of the Due Diligence Statement regarding Principal Adverse Impacts (PAI): assets subject to SFDR within both the managed and insurance portfolios.

For more information

[Statement on climate change](#)
[Climate report](#)



RESPONSIBLE INVESTMENT

Our leadership is underpinned by a Responsible Investment model grounded in best practices. Managing investments under this model enables us to create social and environmental value while ensuring economic returns for investors.

Our Responsible Investment model is based on integrating ESG criteria into portfolio construction, analysing and monitoring associated metrics and enhancing the ESG performance of companies in our portfolio through engagement initiatives.

VidaCaixa has received the highest rating (5 stars) in the “Policy, Governance & Strategy” category from the PRI.

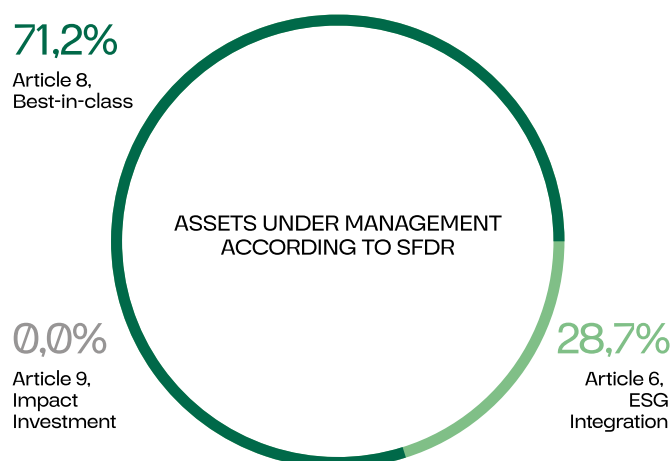
ESG INTEGRATION CRITERIA

1. The initial step in our investment process involves applying **exclusions** in line with our **Sustainability Risk Integration Policy**.
2. Prior to making an investment decision, we assess, among other factors, the **performance of companies on ESG** issues that are material either to them or to VidaCaixa. This assessment is based on evaluations from ESG rating providers, who in turn take into account the issuers' adverse impacts and how they address them.
3. **Due diligence** processes are carried out on ESG information for investment funds managed by external asset managers, both in listed and private markets, to assess the suitability of these investments.
4. In managing investment portfolios, we also monitor **sustainability-related controversies** that may be linked to any issuer within the portfolio.
5. To enhance the ESG performance of companies in our portfolio, we perform **engagement activities** through dialogue and exercising our voting rights at General Shareholders' Meetings. More information set out in the “Active ownership” chapter.
6. VidaCaixa **discloses the ESG performance** of its portfolios through public documents, including regular sustainability reports for products, the Principal Adverse Impact Statement on investment decisions concerning sustainability factors (PAI), and the Engagement and Voting Report.

ASSETS UNDER MANAGEMENT ACCORDING TO SFDR

Our management approach enables us to expand our range of sustainable products in accordance with the **Sustainable Finance Disclosure Regulation (SFDR)**.

In 2024, our offerings in products promoting environmental and social aspects (Article 8) and those with specific sustainability targets (Article 9) reached €48,789 million, representing 71.3% of the total¹.



€14,023

million Article 6, ESG Integration

€34,759

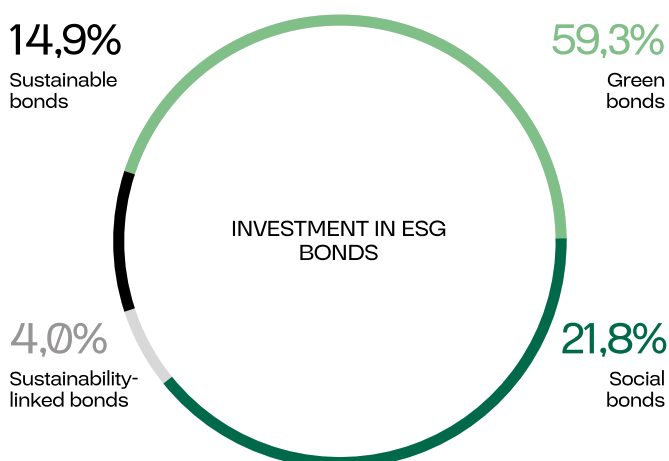
million Article 8, Best-in-class

€7

million Article 9, Impact Investment

INVESTMENT IN ESG BONDS

We also **contribute to responsible investment** through green, social, sustainable, transition and sustainability-linked bonds. Each year, we strive to increase our exposure to these ESG bonds. Specifically, in 2024, this exposure grew by 15%, to stand at €6,668 million.



€3,955

million: Green bonds

€994

million: Sustainable bonds

€1,455

million: Social bonds

€264

million: Sustainability-linked bonds

¹ Percentages and amounts are calculated based on plans subject to SFDR, including EPSV and unit-linked products.

For more information

[Sustainability Risk Integration Policy](#)
[Principal Adverse Impact Statement](#)



ACTIVE OWNERSHIP

VidaCaixa believes that transitioning to a more sustainable economy and achieving long-term investment returns can be accomplished through both investment decisions and long-term engagement with investee companies via constructive dialogue and active voting.

We have an **Engagement Policy** that outlines the principles and procedures for our dialogue and active voting initiatives, enabling us to drive improvements in the sustainability management and disclosure of companies within our investment portfolio. Our priorities and objectives for engagement are publicly available in the 2024 Engagement Plan, with climate, nature and human rights among the key focus areas.

DIRECT ENGAGEMENT WITH COMPANIES, ORGANISATIONS AND ASSET MANAGERS

DIRECT DIALOGUE WITH COMPANIES AND ORGANISATIONS

These engagements may be conducted by the VidaCaixa team or by third parties. In the latter case, we assess the defined processes and objectives and closely monitor the actions taken.

One of the key ESG topics addressed in 2024 was **decarbonisation**.

DIALOGUE WITH EXTERNAL ASSET MANAGERS

We apply **due diligence processes** to external managers, evaluating their responsible investment policies and their ESG commitments and resources.

Additionally, we hold annual **meetings with a selection of managers** to better understand and encourage improvements in their ESG integration processes and their decarbonisation strategies.

COLLABORATIVE ENGAGEMENTS

These dialogues, conducted in collaboration with other investors, fall under initiatives such as **Climate Action 100+** and **PRI-supported programmes** like Advance (on human rights) and Spring (on biodiversity).

16% 6

of portfolio companies involved in engagement processes

collaborative dialogues

10

dialogues with external asset managers

56

dialogues with companies on ESG topics

EXERCISING VOTING RIGHTS IN CORPORATE GOVERNANCE DECISIONS

Another key tool in our Engagement Policy is the exercising of **voting rights at General Shareholders' Meetings**. By supporting shareholder resolutions that demand greater transparency or improved environmental and/or social performance, we drive ESG improvements in the companies we invest in.

In 2024, we **mainly supported** resolutions focused on greater climate transparency, lobbying and political contributions, and human rights.

VidaCaixa acts as co-lead in several Climate Action 100+ dialogues and has increased its engagement in the Spring PRI initiative, participating as a collaborating investor in a dialogue with a company.

536

shareholder meetings voted on in 2024

18

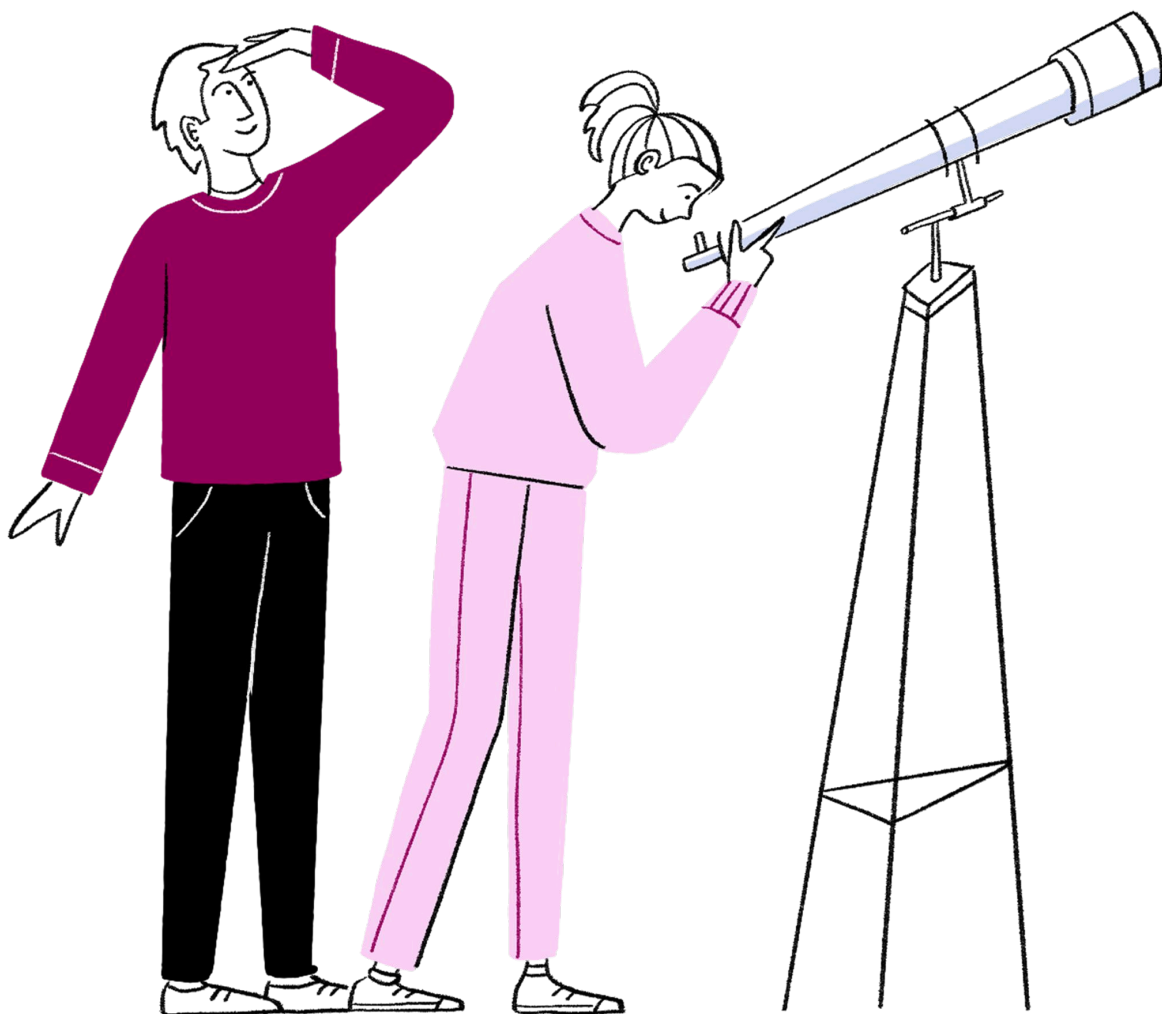
meetings where we voted against board members due to ESG or climate-related controversies

94

meetings where we supported shareholder proposals on environmental and social issues

For more information

[Engagement Policy](#)
[Engagement Plan](#)



LOOKING AHEAD – VISION FOR 2025–2027–

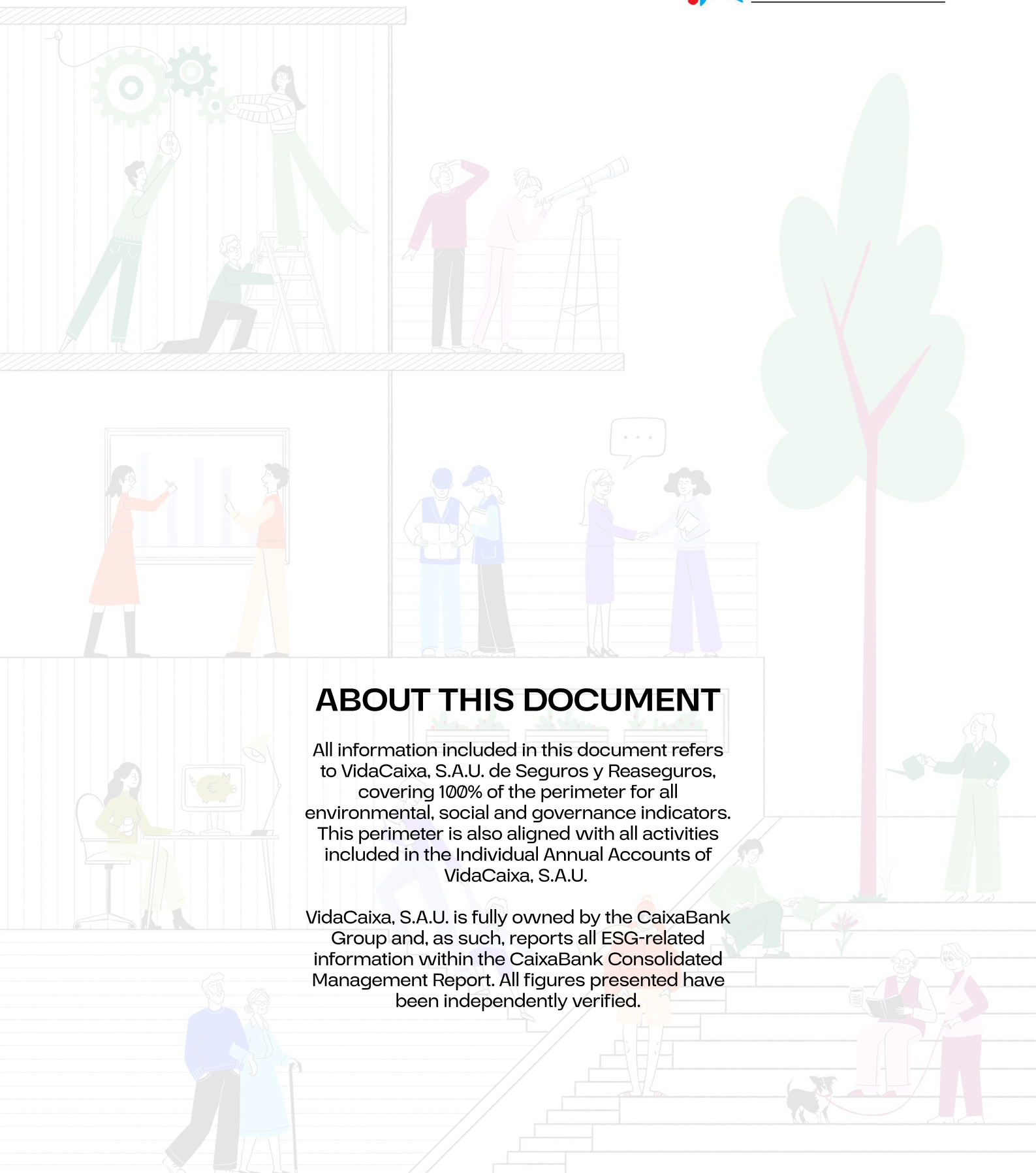
This year marks the conclusion of VidaCaixa's first Sustainability Master Plan, with very positive results, having achieved all defined goals ahead of schedule. The Plan has helped to lay the foundations for a culture of sustainability, drive responsible investment management, and promote social impact across our business areas.

In 2025, we also find ourselves at a pivotal moment in our journey, marked by the launch of a new strategic plan that will guide our actions over the next three years.

Under the umbrella of the new **2025-2027 Strategic Plan**, we have defined an ambitious 2025- 2027 Sustainability Plan that focuses on **maximising the social impact** of our activity. It also aims to continue driving the decarbonisation of the economy in a complex geopolitical environment while consolidating the cross-cutting integration of sustainability across the company.

Throughout this process, we will remain true to our founding values, because we believe success only has meaning when it is linked to the well-being of the communities we serve. We will continue to invest in programmes that promote financial inclusion, expand access to opportunities and create shared value for all.

SUSTAINABILITY



ABOUT THIS DOCUMENT

All information included in this document refers to VidaCaixa, S.A.U. de Seguros y Reaseguros, covering 100% of the perimeter for all environmental, social and governance indicators. This perimeter is also aligned with all activities included in the Individual Annual Accounts of VidaCaixa, S.A.U.

VidaCaixa, S.A.U. is fully owned by the CaixaBank Group and, as such, reports all ESG-related information within the CaixaBank Consolidated Management Report. All figures presented have been independently verified.