


# Principles for Responsible Banking Reporting and Self-Assessment Template



October 2022

Reporting and Self-Assessment Requirements	High-level summary of bank's response (limited assurance required for responses to highlighted items)	Reference(s)/ Link(s) to bank's full response/ relevant information
 <p><b>Principle 1: Alignment</b>  <b>We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.</b></p>		
<p>1.1 <i>Describe</i> (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities, and where relevant the technologies financed across the main geographies in which your bank has operations or provides products and services.</p>	<p>Caja de Ingenieros is a Spanish credit cooperative that offers personal, commercial and institutional banking services. Its vocation is to provide a service to professionals and their families, whether engineers or other professions.</p> <p>Our cooperative credit society means that any profits directly revert back to all of our members, resulting in numerous additional advantages and services, both professional and personal. The cooperative model, which is the foundation of the Group, fosters principles of ethics, commitment, trust and social responsibility and, therefore, a return for its members and employees, professional communities and society in general</p> <p>The Annual Report and Non-Financial Information Statement provide a more extensive, detailed response to our business and management model.</p>	<p><a href="#">Section. 5. About us: Strategy (p.40 to p.51)</a></p> <p><a href="#">Section. 07. Cooperative model/ Products and services Responsibility in our products (p72 to 108)</a></p>
<p>1.2 <i>Describe</i> how your bank has aligned and/or is planning to align its strategy to be consistent with and contribute to society's goals, as expressed in the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks.</p>	<p>During the last quarter of 2018, the Caja de Ingenieros Group became a signatory member of the United Nations Global Compact, which it used to define an action plan to help meet the Sustainable Development Goals (SDG).</p> <p>The finances of sustainability are at the centre of the Group's strategy, because, from the viewpoint of cooperative banking, they include the double perspective by which the Caja de Ingenieros Group performs its function: social and commercial. In accordance with our sustainability strategy, we continued to progress in 2021 in the three SDGs that are in line with the Bank's strategic goals and upon which it has greatest potential impact. These three SDGs are decent work and economic growth (SDG 8), industry, innovation and infrastructure (SDG 9), and climate action (SDG 13). Further information in the Annual Report.</p>	<p><a href="#">Section. 5. About us: Sustainability strategy, Sustainable Horizon and SDG (p.50 to p.59)</a></p> <p><a href="#">Section. 10. Risk Management. Climate change risk (p.163 to p.174)</a></p> <p><a href="#">Section. 9: Social and environment development (p.130 to p. 141)</a></p>



**Principle 2: Impact and Target Setting**

**We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.**

**2.1 Impact Analysis:**

Show that your bank has identified the areas in which it has its most significant (potential) positive and negative impact through an impact analysis that fulfills the following elements:

- a) Scope: The bank's core business areas, products/services across the main geographies that the bank operates in have been as described under 1.1. have been considered in the scope of the analysis.
- b) Scale of Exposure: In identifying its areas of most significant impact the bank has considered where its core business/its major activities lie in terms of industries, technologies and geographies.
- c) Context & Relevance: Your bank has taken into account the most relevant challenges and priorities related to sustainable development in the countries/regions in which it operates.
- d) Scale and intensity/salience of impact: In identifying its areas of most significant impact, the bank has considered the scale and intensity/salience of the (potential) social, economic and environmental

Caja de Ingenieros has analysed the transition risk of the companies in its portfolio by assessing the exposure to the sectors that the 2 Degrees Investing Initiative, by way of the Paris Agreement Capital Transition Assessment (PACTA), deems relevant for climate change. These emission-intensive sectors are the energy sector, the extraction of fossil fuels, automotive, cement, steel, marine transport and air transport, which represent 75% of global emissions. Metrics are used for each of the emission-intensive sectors to set goals for adequate climate transition.

Analysis of the credit portfolio according to the emission-intensive sectors established by PACTA provides the weight of these sectors in credit investment. In our case, they account for 6.36% of exposures in the company, including large corporations and SMEs, which accounts for 25 million euros of the total 396 million euros granted to companies. 82.69% of the exposures are instrumented through loans, 12.45% through credit, and the remainder are guarantees and, to a lesser extent, overdrafts in liability accounts. The companies belonging to these emission-intensive sectors are able to use the Paris Agreement alignment measures and projects.

The average term for the positions in these sectors is 6.5 years. Among the operations to relevant sectors for the transition risk, there are no credit exposures to mining industries, including coal, oil, and natural gas.

The carbon footprint of Caja de Ingenieros financial investment, including scope 1, 2 and 3 of the companies in portfolio, is 71,975 tCO<sub>2</sub>e<sup>1</sup>. The Caja de Ingenieros financial investment portfolio fosters a positive impact on the global temperature increase forecasts for 2050, which stand at values of less than 2 degrees compared with pre-industrial levels. This is the temperature increase limit set by the Paris Agreements and well below the average temperature of listed companies worldwide. Efforts are also being made, with specific

[Section. 10. Risk Management Climate change risk \(p.163 to p.174\)](#)

<sup>1</sup> CO<sub>2</sub> (tCO<sub>2</sub>e) equivalents are the amount of greenhouse gases expressed as the result of the total weight of greenhouse gases in metric tonnes multiplied by their global warming potential (GWP).

<p>impacts resulting from the bank's activities and provision of products and services. (your bank should have engaged with relevant stakeholders to help inform your analysis under elements c) and d))</p> <p><i>Show</i> that building on this analysis, the bank has</p> <ul style="list-style-type: none"> <li>• Identified and disclosed its areas of most significant (potential) positive and negative impact</li> <li>• Identified strategic business opportunities in relation to the increase of positive impacts / reduction of negative impacts</li> </ul>	<p>objectives, to ensure the temperature does not exceed the 1.5 degrees, as the Paris Agreements also promotes.</p> <p>Not all sectors have the same relevance in the Paris Agreement alignment analysis, as there is a notable difference in the contribution of CO2 emissions by some or other sectors. In fact, the emission-intensive sectors, as mentioned above, the sectors included in the PACTA, are those that must be analysed in greater detail to meet the maximum temperature level goals set.</p> <p>The sectors included in the PACTA analysis account for 19.1% of financial investments in companies, excluding public debt and asset securitisation, which accounts for 45.6 million euros of the total 238.4 million euros in corporate assets. Fixed income issues from companies in emission-intensive sectors have an average term of 4.5 years. Of the sectors potentially most exposed to the climate transition in the financial investment portfolio, 65.3% form part of the energy sector. The financial investment policy of the Caja de Ingenieros Group includes investment criteria in line with UNPRI: exclusions in controverted sectors (tobacco and weapons) and the use of ESG rankings, according to an external score, which considers environmental, social and good governance aspects. The credit investment policy of the Caja de Ingenieros Group includes socially responsible criteria for the exclusion of controverted sectors (tobacco, weapons and energy generation using coal), and creates the framework for the development of products, measuring methods and granting criteria that facilitate the reduction of greenhouse gas emissions and transition to a net zero emissions economy. Along these lines, Caja de Ingenieros has a catalogue of "ECO" products that foster this transition.</p> <p>Caja de Ingenieros takes part in a sector-based project seconded by the CECA, the AEB and the UNACC, which will allow for data from the Energy Certificate and physical risk indicators for mortgage guarantees to be compiled as of 2022. This will allow for data to be included to measure the climate-related risk, including the physical risk and the risk of transition, of the Caja de Ingenieros mortgage portfolio.</p> <p>Likewise, through the investment and welfare products managed by the Group and</p>	
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	<p>distributed through the Bank, 85% of them in 2021, accounting for a total equity of 1.3 billion euros, include sustainable criteria that promote social and environmental characteristics and that meet the requirements established by Article 8 of the SFDR regulation, promoting an inclusive and sustainable industrialisation and contributing towards SDG 9.</p>	
<p>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Impact Analysis.</p>		
<p>In 2021, we have strengthened the impact analysis of our activity through the PACTA tool, which has enabled us to measure portfolio exposure and, based on this, set metrics to establish goals for an appropriate climate transition. This analysis enables us to increase the transparency of the impact of our activity.</p>		
<p>2.2 Target Setting</p> <p><i>Show</i> that the bank has set and published a minimum of two Specific, Measurable (can be qualitative or quantitative), Achievable, Relevant and Time-bound (SMART) targets, which address at least two of the identified “areas of most significant impact”, resulting from the bank’s activities and provision of products and services.</p> <p><i>Show</i> that these targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Agreement, and other relevant international, national or regional frameworks.</p>	<p>We launched the Conecta 2023 plan in February 2020. This is a strategic plan structured around 9 focal points, one of which is the Financing of the transition towards a CO2-neutral economy. This has its own action plan, the Sustainable Horizon Plan, in which we have set the following goals:</p> <ul style="list-style-type: none"> <li>- To mobilise 500 million euros in investment and financing for sustainability/ 50% ISR SRI of total equity</li> <li>- To reduce the CO2 emissions of Group operations by 20 % in comparison with 2018.</li> <li>- To align the business with the UN Principles of Responsible Investment and Banking</li> </ul> <p>To monitor this plan, three macro groups of indicators have been defined: financial, social, and sustainability-related.</p> <p>In addition, considering that the goals set in 2020 have been met, new goals have been set in 2021 for 2025, which contribute to SDGs 8, 9 and 13.</p> <ul style="list-style-type: none"> <li>• To reach the proportion of 45% women and 55% men in the organisation, of whom over 50% of women are experts and in positions of responsibility</li> <li>• To maintain the percentage of permanent contracts at a minimum of 97% of the total</li> </ul>	<p>Section. 5. About us: Strategy (p.40 to p.51)</p> <p>Section. 9: Social and environment development _ (p.130 to p. 134)</p> <p>Section 12. TCFD_ ( p.210 to p.215)</p>

<p>The bank should have identified a baseline (assessed against a particular year) and have set targets against this baseline.</p> <p><i>Show</i> that the bank has analysed and acknowledged significant (potential) negative impacts of the set targets on other dimensions of the SDG/climate change/society's goals and that it has set out relevant actions to mitigate those as far as feasible to maximize the net positive impact of the set targets.</p>	<ul style="list-style-type: none"> <li>• To devote more than an accumulated 2.5 million euros to social welfare</li> <li>• To ensure purchases from local suppliers exceed 50% of the total</li> <li>• To maintain energy consumption 100% renewable</li> <li>• To maintain the carbon neutrality of the operating part of the Group</li> <li>• To reach a minimum of 75% Managed equity in investment funds and pension plans Article 8</li> <li>• To reach carbon neutrality in the group by 2050, setting intermediate goals for 2025             <ul style="list-style-type: none"> <li>○ <b>2025:</b> To reduce the distance for alignment with the Paris Agreement by half. The Goal is specified with a portfolio that does not increase the temperature by more than 1.7 °C in comparison with pre-industrial levels. Starting with a portfolio with an increase of 1.9 °C.</li> <li>○ <b>2050 or before:</b> Below 1.5°C.</li> </ul> </li> </ul> <p>To meet these goals, limits will be established in emission-intensive sectors: carbon and fossil fuel producers, and the energy, cement, steel, automotive, and transport sectors. Companies from these sectors must be aligned with the Paris Agreements or must not be climate laggards, prioritising leading companies or those that stand out in the sector.</p>	
<p>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Target Setting.</p>		
<p>We have established qualitative and quantitative goals over a 4-year period. These goals were met in 2021, and new goals have been set that are presented in this Report.</p>		
<p>2.3 Plans for Target Implementation and Monitoring</p> <p><i>Show</i> that your bank has defined actions and milestones to meet the set targets.</p> <p><i>Show</i> that your bank has put in place the means to measure and monitor progress against the set targets. Definitions of key</p>	<p>The Conecta 23 Strategic Plan is headed and coordinated by the Deputy General Management and the General Assistant Management for Global Risk, which reports the progress of the plan to the Management Committee and the Governing Board. The Sustainable Horizon plan that forms part of the Strategic Plan is also monitored by a governance structure. The Sustainable Finance Working Group is responsible for setting, measuring and controlling the goals of the plan.</p> <p>The Sustainable Finance Working Group was set up in 2018, headed by the Subdirector General of the Global Risk Management Area, which is formed by the general management teams of Caja Ingenieros Gestión and Caja Ingenieros Vida, the coordinator of the Caja de Ingenieros Foundation, the Subdirector General for the Business Area, the CSR and Communications Management, and the Marketing Management. This group reports the progress directly to the Management Committee,</p>	<p><a href="#">Section. 10. Risk Management Climate change risk (p.163 to p.174)</a></p> <p><a href="#">Section. 9: Social and environment development (p.133)</a></p>

<p>performance indicators, any changes in these definitions, and any rebasing of baselines should be transparent.</p>	<p>which then reports through the General Management to the Governing Board. In addition, the Caja de Ingenieros Group includes all those working for the Group in its commitment. Therefore, within the training plan framework, climate-related risk and its financial implications form part of the programme established by the Governing Board and Senior Management.</p> <p><b>CLIMATE RISK GOVERNANCE</b> The risk management policy, supervised by the Audit and Risk Committee and approved by the Governing Board, includes the climate change risk within the risk appetite framework. The relationship in governance between the climate change risk and the credit investment risks and financial investment risks is seen in the credit investment policy and the financial investment policy, respectively. The credit investment policy includes the development of products, measuring methods, and granting criteria to reduce greenhouse gas emissions and for transition to an emission-free economy. The financial investment policy limits exposures to companies according to ESG criteria, in line with an external score that incorporates the principles of good climate management. The capital and liquidity self-assessment report, submitted to the Audit and Risk Committee for analysis and approved by the Governing Board, includes a report on the risk profile of energy transition of the financial investment portfolio and the credit investment portfolio, on which sufficient information is available. In its absence, this information is obtained according to the branches of activity potentially affected by the energy transition.</p>	
<p>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Plans for Target Implementation and Monitoring.</p>		
<p>The goals of the Sustainable finance plan form part of the organisation's Strategic Plan, the progress and results of which are reported and monitored by the highest governing body of the organisation, the Governing Board. The Sustainable Finance Working Group also ensures the Plan is correctly implemented and reports its monitoring to the Management Committee through the Deputy Managing Director and Director of Global Risk Management.</p>		

<p>2.4 Progress on Implementing Targets</p> <p><u>For each target separately:</u></p> <p><i>Show</i> that your bank has implemented the actions it had previously defined to meet the set target.</p> <p><i>Or explain</i> why actions could not be implemented / needed to be changed and how your bank is adapting its plan to meet its set target.</p> <p><i>Report</i> on your bank's progress over the last 12 months (up to 18 months in your first reporting after becoming a signatory) towards achieving each of the set targets and the impact your progress resulted in. (where feasible and appropriate, banks should include quantitative disclosures)</p>	<p>At 2021 end, the results of the goals set were:</p> <ul style="list-style-type: none"> <li>- 42% women and 58% men in the organisation, of whom over 51% of women are experts and in positions of responsibility</li> <li>- 96% permanent contracts of the total</li> <li>- An accumulated €1 million since 2020 to social welfare</li> <li>- We have purchased from local suppliers to a sum of 22,472,714 euros, which accounts for 49.7%</li> <li>- 100% of the energy consumption of our facilities is 100% renewable</li> <li>- We have reduced CO2 emissions from our operations by 25% in comparison with 2018</li> <li>- We have offset 100% of the emissions generated by our operational activity.</li> <li>- We have reached 1.3 billion euros in managed equity that promotes social, environmental and good governance characteristics. This accounts for 85% of total managed equity in in-house investment funds and pension plans under Article 8</li> </ul>	<p><a href="#">2021 in figures (p13 to p16)</a></p> <p><a href="#">Section 5. About us: Sustainability strategy, Sustainable Horizon and SDG (p.52 to p.59)</a></p> <p><a href="#">Section 12. TCFD (p.210 to p.215)</a></p>
<p>Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing Targets</p>		
<p>The goals set and reported in the first report were met in 2021, and new goals set for 2025 are presented in this second report.</p>		





**Principle 3: Clients and Customers**

**We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.**

<p>3.1 <i>Provide an overview</i> of the policies and practices your bank has in place and/or is planning to put in place to promote responsible relationships with its customers. This should include high-level information on any programmes and actions implemented (and/or planned), their scale and, where possible, the results thereof.</p>	<p>Members at the centre of the business of the Caja de Ingenieros Group is the basis that determinates our relationship model, aimed at generating long-term value and a relationship of trust, which is a far cry from the simple approach of maximising short-term profits</p> <p>Transparency in the reporting and marketing of the Caja de Ingenieros Group’s products and services is key to communicating with our members. We provide our members with a catalogue of products that are classified according to their nature, inherent risks and complexity. The aim is to provide transparent information for adequate knowledge of contracting products or services. All the investment proposals are made in line with the member profile and its associated risk. The aim is to provider members with enough information to ensure the investment product chosen is the most suitable for their profile.</p> <p>More information in Section 07 of our Annual Report.</p>	<p><a href="#">Section. 07. Cooperative model (p72 to p111)</a></p>
<p>3.2 <i>Describe</i> how your bank has worked with and/or is planning to work with its clients and customers to encourage sustainable practices and enable sustainable economic activities. This should include information on actions planned/implemented, products and services developed, and, where possible, the impacts achieved.</p>	<ul style="list-style-type: none"> <li>• The analysis of the profile of members as investors included elements that provide information on the relevance given by members to socially responsible investment so that advice can be provided on this matter. Based on this knowledge of the risk profile, the Caja de Ingenieros product catalogue can respond to concerns regarding sustainable investments.</li> <li>• In 2021, we organised and took part in events to publicise sustainable finance Sustainability: SRI Management Strategies and Criteria; the 2030 Agenda for sustainable investment; Invest in the climate, invest in decarbonisation; Smart Cities (education, the driving force for change); and the Circular Economy and climate-related risks, presentation of the conclusions to the IPCC Report, etc.</li> <li>• We continued to promote use of the online tool to measure the socio-environmental impact of the Caja de Ingenieros investment funds. This is an environmental calculator that uses 6 indicators to show environmental, social and governance-related impact.</li> <li>• We developed a Green taxonomy application guide that enables each company to discover whether it fulfils the green taxonomy as part of the European Commission action plan to fund sustainable growth, which seeks to redirect capital flows towards sustainable investments.</li> </ul>	<p><a href="#">Section. 07. Cooperative model (p106 to p107)</a></p> <p><a href="#">Section. 07. Cooperative model/ communication channels (p76 to p78)</a></p> <p>Impact <a href="#">calculator</a></p> <p><a href="#">Taxonomi Guide</a></p> <p>SDG <a href="#">Report</a></p>

	<ul style="list-style-type: none"> <li>• For the third year running, we have published and sent all our members the Caja de Ingenieros SDG contribution report</li> <li>• In 4Q 2021, we updated our materiality matrix for ESG issues and the stakeholders consulted included the 212,000 members.</li> <li>• We implemented a partnership to promote sustainable projects in companies and to be able to apply for the Next Generation fund</li> <li>• We developed a new line of financing for the refurbishment and improvement of energy efficiency in properties.</li> </ul>	<p><a href="#">Annexes (p223 to p230)</a></p> <p><a href="#">Section. 07. Cooperative model (p90)</a></p>
<div data-bbox="206 523 353 651" data-label="Image"> </div> <p><b>Principle 4: Stakeholders</b>  <b>We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.</b></p>		
<p>4.1 <i>Describe</i> which stakeholders (or groups/types of stakeholders) your bank has consulted, engaged, collaborated or partnered with for the purpose of implementing these Principles and improving your bank's impacts. This should include a high-level overview of how your bank has identified relevant stakeholders and what issues were addressed/results achieved.</p>	<p>We train some of the main cross-sectoral committees on the promotion of sustainable finance.          . See details in Annual Report</p>	<p><a href="#">Section. 07. Cooperative model (p100)</a></p> <p><a href="#">Section. 9: Social and environment development (p.134)</a></p>



**Principle 5: Governance & Culture**

**We will implement our commitment to these Principles through effective governance and a culture of responsible banking**

<p>5.1 <i>Describe</i> the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts and support effective implementation of the Principles.</p>	<p>The Sustainable Finance Working Group is responsible for defining, implementing and monitoring the Sustainable Horizon Plan, reporting to the Management Committee, and the General Management reports to the Governing Board.</p> <p>The Risk Management Policy, supervised by the Audit and Risk Committee and approved by the Governing Board, includes the climate change risk within the Risk Appetite Framework. The relationship in governance between the Climate Change Risk and the credit investment risks and financial investment risks is seen in the Credit Investment Policy and the Financial Investment Policy, respectively.</p> <p>The Credit Investment Policy includes the development of products, measuring methods, and granting criteria to reduce greenhouse gas emissions and for transition to an emission-free economy. The financial investment policy limits exposures to companies according to ESG criteria, based on an external score that incorporates the principles of good climate management.</p> <p>The Capital and Liquidity Self-assessment Report, submitted to the Audit and Risk Committee for analysis and approved by the Governing Board, includes a report on the risk profile of energy transition of the financial investment portfolio and the credit investment portfolio, on which sufficient information is available or, in its absence, according to the branches of activity that could be affected by the energy transition.</p>	<p><a href="#">Climate change risk (p.164)</a></p> <p><a href="#">Section. 9: Social and environment development (p.133)</a></p>
<p>5.2 <i>Describe</i> the initiatives and measures your bank has implemented or is planning to implement to foster a culture of responsible banking among its employees. This should include a high-level overview of capacity building, inclusion in remuneration structures and performance management and leadership communication, amongst others.</p>	<p>During 2021:</p> <ul style="list-style-type: none"> <li>- The team of professionals at Caja de Ingenieros have been trained and certified in sustainable finance through EFPA ESG Advisor certification. By the end of 2021, 100% of the sales network had received trained.</li> <li>- The Governing Board of Caja de Ingenieros has receive training in climate risks, legislation and taxonomy</li> <li>- The Business Banking Unit received training on the Green taxonomy.</li> <li>- For the second year running, the workforce received training on the “Sustainability and responsible investment plan”, the contents of which focused on offering basic concepts in sustainable finance (origins+ legislation + taxonomy), SRI strategies, Advantages of the Caja de Ingenieros SRI model, dispute management, and case studies.</li> </ul>	

<p>5.3 Governance Structure for Implementation of the Principles</p> <p><i>Show</i> that your bank has a governance structure in place for the implementation of the PRB, including:</p> <ul style="list-style-type: none"> <li>a) target-setting and actions to achieve targets set</li> <li>b) remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected.</li> </ul>	<p>The Sustainable Horizon plan that forms part of the Strategic Plan is monitored by a governance structure. The Sustainable Finance Working Group is responsible for setting, measuring and controlling the goals of the plan.</p> <p>See Point 5.1, 5.2 of the Assessment</p>	<p><a href="#">Climate change risk (p.164)</a></p> <p><a href="#">Section. 9: Social and environment development (p.133)</a></p>
<p>Please provide your bank’s conclusion/ statement if it has fulfilled the requirements regarding Governance Structure for Implementation of the Principles.</p>		
<p>As can be seen in this document, we have expanded the goals set in comparison with 2020, as well as the impact analysis.</p>		



**Principle 6: Transparency & Accountability**

**We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.**

6.1 Progress on Implementing the Principles

*Show* that your bank has progressed on implementing the six Principles over the last 12 months (up to 18 months in your first reporting after becoming a signatory) in addition to the setting and implementation of targets in minimum two areas (see 2.1-2.4).

*Show* that your bank has considered existing and emerging international/regional good practices relevant for the implementation of the six Principles for Responsible Banking. Based on this, it has defined priorities and ambitions to align with good practice.

*Show* that your bank has implemented/is working on implementing changes in existing practices to reflect and be in line with existing and emerging international/regional good practices and has made progress on its implementation of these Principles.

As can be seen in this document, we have expanded the goals set in comparison with 2020, as well as the impact analysis.

We continue to follow the recommendations of the Task Force on Climate-related Financial Disclosures and the Caja de Ingenieros 2021 Non-Financial Information Statement follows the recommendations in our commitment towards the analysis of climate risks and their disclosure.

In 2021, we released information on the integration of sustainability risks, which describes the risk integration criteria and ESG factors in our services.

[https://www.caixaenginyers.com/es/tablon-de-anuncios#c\\_1471345-feature-tab5](https://www.caixaenginyers.com/es/tablon-de-anuncios#c_1471345-feature-tab5)

In 2022, we have maintain our commitments and memberships to initiatives related to sustainable finances:

- Tobacco-Free Finance Pledge Initiative <https://www.unepfi.org/psi/tobacco-free-finance-signatories/>
- 2022 Global Investor Statement to Governments on the Climate Crisis <https://www.caixaenginyers.com/es/-/ci-adhesion-global-statement>

As published in the 2021 non-information statement, the carbon footprint of the financial investments is now measured, with information given by a climate data provider.

Please provide your bank's conclusion/statement if it has fulfilled the requirements regarding Progress on Implementing the Principles for Responsible Banking

We have continued to increase the extent of the impact analysis, and transparency by applying standards and the recommendations of international bodies for the reporting of non-financial information regarding the climate and social and governance issues. We have increased the portfolio of products that promote a transition towards the sustainable finances of our members and the disclosing of knowledge in this area. We have expanded the scope of the goals to include social goals.

