



LETTER FROM THE CEO- MANAGING DIRECTOR

If I had to put into words what 2025 has meant for us, I would describe it as a new starting point that has ambitiously set out who we want to be in 2027. This is because this year marked the launch of our new Strategic Plan, which has sustainability as one of its pillars, demonstrating that, for us, it is more than a commitment: sustainability is our business and our DNA.

This strategic pillar takes shape in the 2025-2027 Sustainability Plan. This plan has brought our founding values to the fore and turned them into action through two major ambitions and three lines of work.

The first ambition, which is social in nature, focuses on supporting people: on the one hand, by strengthening social and financial inclusion and, on the other, by responding to the challenges of increasing longevity.

The second ambition is no less important: to continue transforming the economy towards a more sustainable model through investment management.

With all this, we can say that in 2025 we laid the foundations for this new plan so that, in 2026, we can continue innovating to protect people's well-being, staying close to them at every stage of their lives. All of this has been, and will continue to be, possible thanks to the talent and commitment of the more than 900 people who form part of VidaCaixa, whose daily work enables us to evolve, innovate and adapt to an increasingly diverse society.

And now, I have the pleasure of presenting our new Sustainability Report, which, through stories, invites you to discover what happened to us this year, the reflections that guided us, what changed us and how we continued to evolve in a constantly changing context.

Javier Valle

STORY 01

PROJECT SAKURA



NEW WAYS
OF WORKING

In an increasingly changing environment, workspaces are no longer simply places where we carry out our day-to-day work. They have become living environments that directly influence how we work, innovate and share value.

Project Sakura was created from the belief that spaces make a difference, transforming our Barcelona offices into a more modern workplace that fosters connection, collaboration and well-being.

After a year of building work in 2024, 2025 has seen the project continue to take shape, revealing new offices with focus areas, well-being spaces, and places to meet and collaborate, all designed to support our new ways of working.

The result of this project is offices that enable a smooth transition between work areas and reflect who we are:

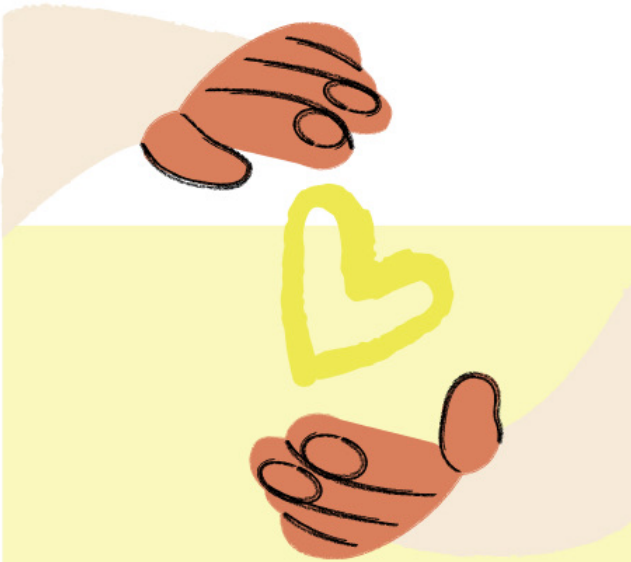
A company ready to
attract, inspire and care
for the best talent.

ATTRACT, INSPIRE AND CARE FOR THE BEST TALENT

Putting people at the centre and committing to sustainable growth led us, in 2025, to consolidate a team of more than 900 professionals. This has brought to the fore **the challenge of continuing to enhance the employee experience** through an attractive, healthy workplace, full of professional opportunities, while also preserving what defines us as an organisation: our culture, our purpose and the way we support people at every stage.

919

**people at
VidaCaixa**



92.2%

**talent
retention rate**



11

**years' average
length of service**

90

new hires

Throughout the year, we have strengthened and improved initiatives designed to **support the well-being and development** of everyone at VidaCaixa, including the 90 people who joined us in 2025.

One reflection of this commitment is that we have continued to hold Family-Responsible Company (EFR) certification since 2009, which has enabled us to **consolidate 37 measures**. These include 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.

With regard to this last point, in 2025, sports activities have become increasingly prominent, serving as a meeting point to promote **active lifestyle habits** and stronger team cohesion.

We have also continued to expand initiatives aimed at supporting the **healthy longevity** of the families of the people who form part of the organisation. These include special terms for services to process dependency applications and for home care services.

LISTENING IS KEY

Every year, we carry out an **opinion survey** to understand how satisfied the people who form part of VidaCaixa are in different areas, with the aim of identifying action plans. This year, the survey focused on organisational agility and the employee experience, enabling us to review our employee value proposition and how well-being is perceived within the company.



86%
participation
rate

81%
have a positive
commitment to
VidaCaixa

82%
satisfaction
level with
VidaCaixa



50 points

eNPS (Employee Net Promoter Score)*

* Likelihood of recommending VidaCaixa as a good place to work.

For more information:
[Code of Ethics](#)
[Human Rights Principles](#)
[Generational Diversity Principles](#)

STORY 02

LEARNING AS A TEAM



**THE SKILLS OF THE
FUTURE ARE
INTERGENERATIONAL**

The challenges of the future will require different ways of thinking and seeing the world, which means that the teams of tomorrow will need to be made up of diverse people, not only in terms of training and professional background, but also gender and age.

Focusing on this last variable has been key in 2025, as it has enabled us to gain an in-depth understanding of the value contributed by the different generations that form part of VidaCaixa and how we can continue to foster collaboration and the natural transfer of knowledge between them, enriching our culture and the way we do things.

This snapshot of our team has also enabled us to anticipate the talent we will need in the coming years, as well as the skills that will be essential to meet new challenges. In this context, artificial intelligence will play a decisive role in people management, offering us new opportunities to identify emerging capabilities, consolidate continuous learning and promote the upskilling needed to adapt to a constantly evolving environment.

We are convinced that the combination of generational diversity and new technologies will enable us to continue moving towards **a talent model that is better prepared, more adaptable and more connected to the future.**

A TALENT MODEL THAT IS BETTER PREPARED, MORE ADAPTABLE AND MORE CONNECTED TO THE FUTURE

In this context of new future challenges, our commitment to development and training is more important than ever.

At VidaCaixa, we have a model of **Individual Development Plans**, based on a 70/20/10 learning approach that combines training, personal experience and shared learning. Thanks to this model, we have annual targets that allow us to continue maximising our potential and ensure we have the preparation needed to acquire key knowledge and skills. Here, the corporate process is essential. It is structured around conversations held throughout the year between each person and their manager to identify the skills and knowledge to be included in their Individual Plan, with the aim of continuing to promote their development.

To support this learning and the acquisition of new skills and knowledge, we have defined a **new learning plan**, giving people access to more than 500 training activities, such as workshops, courses and postgraduate programmes, in collaboration with universities and business schools. The plan focuses development on the most critical capabilities, as well as providing access to our self-learning platform.



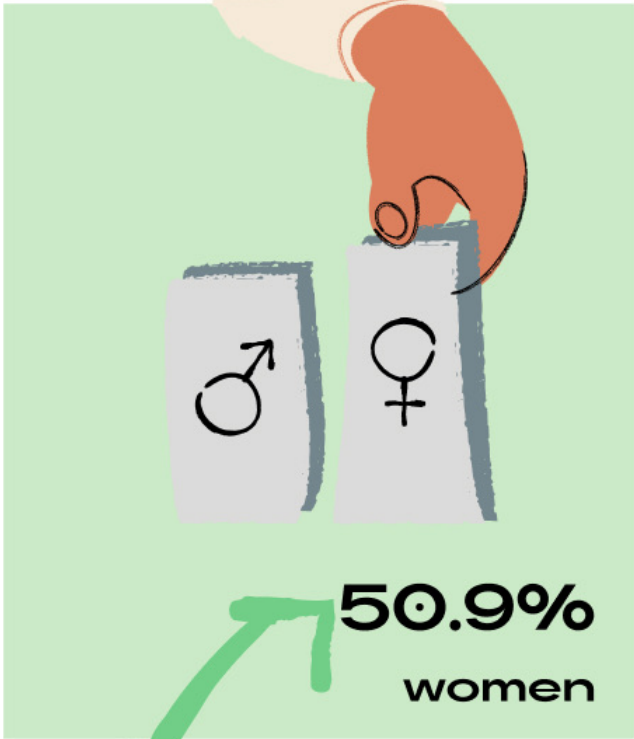
In the field of shared learning, in 2025 we continued our **mentoring initiatives** for the sixth consecutive year, with the participation of 40 pairs of mentees and mentors. Through this initiative, we continue to promote a working environment that supports, inspires and strengthens the development of each employee. We have also promoted internal mobility as a lever to encourage learning and cross-functional relationships among talent within the company.

In line with our approach to **intergenerational talent**, we value our senior talent as a benchmark of knowledge and experience in our business, while also promoting and supporting the talent of new generations. To this end, in 2025 we closed the third edition of the corporate New Graduates programme, through which participants were able to combine their professional experience at VidaCaixa with training delivered by various universities and business schools.

DIVERSITY, EQUALITY AND INCLUSION

In an increasingly diverse environment, we have a responsibility to ensure that how people are selected, managed, promoted, compensated and developed is based on equal opportunities and respect for aspects such as nationality, origin, age, marital status and health condition.

Alongside our focus on intergenerational diversity, in 2025 we continued to strengthen **equal opportunities and non-discrimination** across all people management processes.



For more information:
[Sustainability Principles](#)

STORY 03

LIVING LONGER



WILL OUR
SAVINGS LAST?

Life expectancy continues to rise, which poses not only a demographic challenge but also an increasingly clear financial challenge: there is a real possibility that we may outlive our savings. This reality invites us to rethink how we prepare for a stage of life that is likely to be longer, more active and have different financial needs from the previous years.

From retirement onwards, it is common for new expenses to arise linked to health and well-being, but also to leisure, free time and the support we may want to offer our families. All these decisions, which are a natural part of this stage of life, require financial capacity that can adapt to these new needs and be sustained over time.

That is why it is not only about preparing for this stage, but also understanding how our resources will evolve and planning for the future efficiently, so that we can face it with complete peace of mind. Because living longer is, without doubt, an extraordinary opportunity made possible by medical and social progress. But to enjoy this stage fully, we need savings that can support us, respond to our needs and last over time.

At VidaCaixa, in line with our purpose of innovating to protect people's well-being, we have been working for years to anticipate this challenge.

And we do so by developing
products and **solutions that**
help people build savings
aligned with the life they
want to live.


SOLUTIONS THAT HELP PEOPLE BUILD SAVINGS ALIGNED WITH THE LIFE THEY WANT TO LIVE

If there is one thing we feel deeply proud of at VidaCaixa, it is having succeeded in promoting regular saving among our customers. In 2025, we reached the historic figure of **more than one million customers saving every month**, preparing for the next stages of their lives.

We remain firmly committed to supporting people throughout their entire life, helping them make informed decisions that allow them to optimise their savings and enjoy retirement with peace of mind. To support our customers at every stage, we offer a **wide range of solutions adapted** to their different needs, both during the saving phase and the withdrawal phase. In 2025, these solutions continued to evolve to offer our customers greater effectiveness, flexibility and clarity. Some of these are presented below:

MYBOX JUBILACIÓN

On its third anniversary, MyBox Jubilación has established itself as a comprehensive solution for building savings for retirement, while also strengthening protection. This service brings together three products: pension plans, unit-linked savings insurance and life insurance.



332,000+
MyBox Jubilación
customers

LIFE ANNUITIES

In 2025, we celebrated the tenth anniversary of Renta Vitalicia Inversión Flexible, a solution that enables customers to **convert their savings into a guaranteed monthly income for life**. The key to the product lies in the combination of two portfolios: one focused on fixed income, which secures the income payments, and another focused on capital appreciation, with the aim of improving the pension over time. In 2025, this product accumulated €19,348 million in assets.

Constant innovation in these products has turned them into solutions that allow accumulated savings to be transformed into stable, sustained income once the working life has come to an end. We currently have **850 customers over the age of 100** who continue to receive these life annuities.



€976
million in
premiums and
contributions



The Renta Vitalicia Inversión Flexible holds the largest managed equity portfolio in Spain



UNIT LINKED

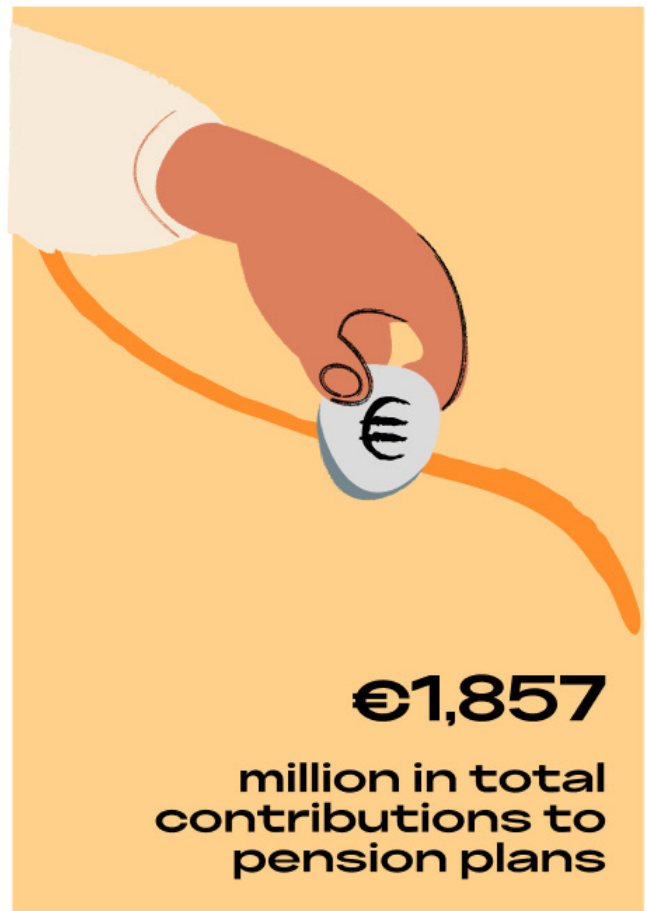
These savings insurance products have continued to consolidate their position as flexible investment solutions, with different levels of risk and time horizons. Their structure makes it possible to combine protection and growth, positioning them as an effective alternative for building **savings adapted to each customer's profile**. In 2025, Valor Activo Unit Linked particularly stood out, combining active asset management with a guarantee covering the initial contribution in the event of death during the first ten years.

Within this range of insurance products, we also offer Generación Futuro Unit Linked, which is exclusive to Wealth Management customers and, for the third year, is linked to a philanthropy campaign focused on generating a positive impact on society. For each policy taken out, VidaCaixa made a donation to three organisations within the areas of activity of the "la Caixa" Foundation: Save the Children, Vall d'Hebron Institute of Oncology and GAVI Alliance.

PENSION PLANS

In a year characterised by widespread gains in the markets, active and diversified management enabled pension plans to deliver returns above the market, consolidating their role as a key long-term savings instrument, despite the ten-year liquidity provision that came into force in 2025.

Meanwhile, with the aim of helping more people continue saving, during the year we promoted an initiative within **pension plans for people with disabilities** that encourages saving through an additional contribution from VidaCaixa.



For more information:
[VidaCaixa](#)

STORY 04

LIVING BETTER, SUPPORTING BETTER



**SOCIAL AND
FINANCIAL INCLUSION**

Population ageing in Spain is a growing reality that poses major social and healthcare challenges. These include the increasing incidence of neurodegenerative diseases such as Alzheimer's, dependency and vulnerability, which are already part of life for millions of families. This transformation is accompanied by inequalities in access to protection, barriers to understanding financial products and the need to plan for an increasingly uncertain future.

In response, at VidaCaixa we have made a clear commitment: to ensure that protection reaches more people, while seeking to leave no one behind. That is why we are evolving our value proposition with new solutions that better support people's different circumstances, with a particular focus on supporting customers and families at times of vulnerability.

But inclusion is not achieved simply by creating new products: it also requires barriers to be removed. In recent years, we have reviewed our underwriting rules to align them with scientific evidence, incorporating advances that have enabled us to provide cover for people with certain medical conditions, reduce the rejection rate and improve access to protection for groups that have traditionally been excluded.

Inclusion also requires understanding. That is why we are strengthening financial education through various initiatives that help more people better understand their protection, make informed decisions and plan their future well-being with peace of mind.

And all of this forms part of a broader purpose: to anticipate the needs of a changing society, marked by greater longevity, new forms of risk and increasingly diverse life paths, and

**To offer innovative solutions
that support everyone at
every stage of life.**

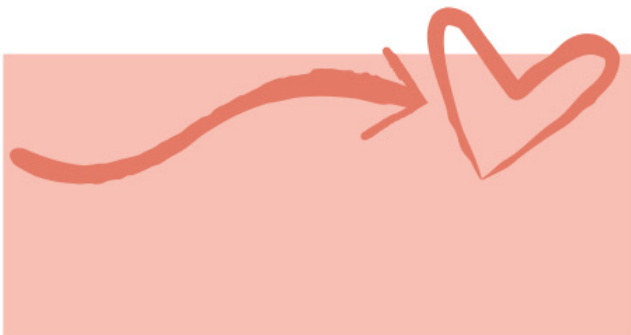
INNOVATIVE SOLUTIONS THAT SUPPORT EVERYONE AT EVERY STAGE OF LIFE

In 2024, we launched MyBox VidaCare, the first insurance product on the market specifically designed to offer protection against loss of autonomy caused by neurodegenerative diseases.

In 2025, we took a further step with **MyBox VidaCare 10**, which maintains the essence of the original product: comprehensive protection that combines life insurance, cover for loss of autonomy and additional support services.

This insurance offers:

- ✦ A regular premium option, helping to reduce financial barriers to entry.
- ✦ Cover structured by stages, with initial capital in the event of loss of autonomy and additional capital as the disease progresses.
- ✦ Cover up to the age of 90, strengthening protection at a stage when the risk of dependency is greater.
- ✦ Expanded support services, including guidance on preventive powers of attorney, self-designation of a guardian and advance care planning documents, as well as support for families with administrative procedures, all of which are especially critical in long-term dependency situations.



With MyBox VidaCare 10, we are consolidating an innovative proposition that responds to the challenges of longevity while reflecting our commitment to adapting to society's new realities and offering solutions that combine financial protection with personal support at life's most sensitive moments.

FINANCIAL EDUCATION: MORE KNOWLEDGE, MORE ACCESS, MORE SECURITY

In 2025, we continued to promote financial education so that we can support people through the challenges associated with longevity and new situations of vulnerability.

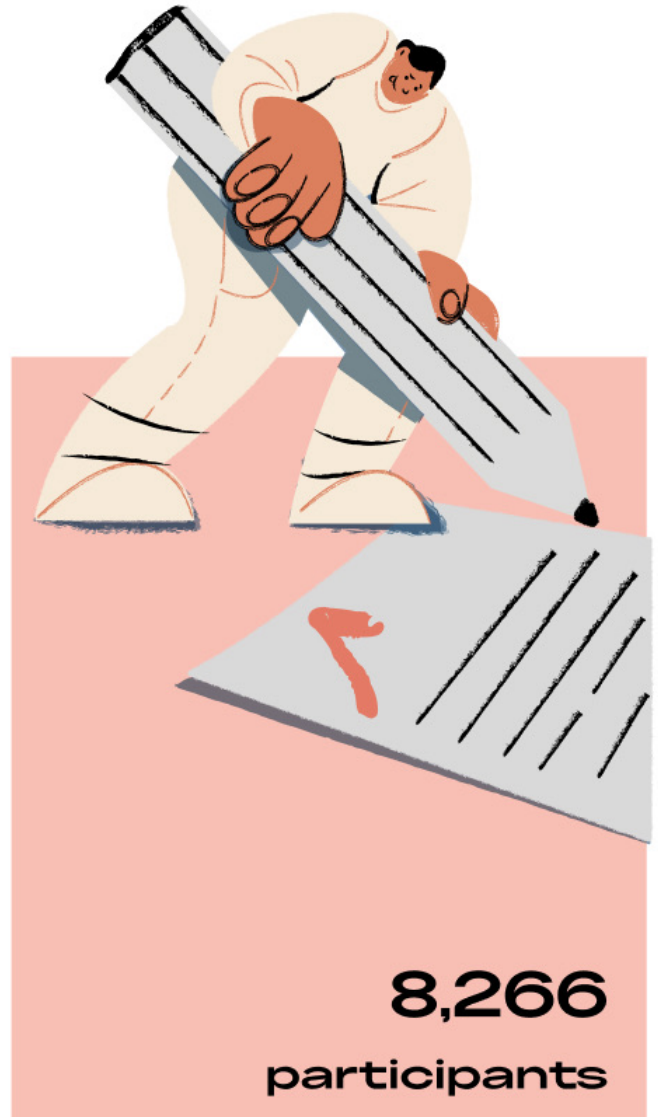
One example is **CaixaBank Talks**, through which we promote sessions on key issues such as protecting people’s life plans, retirement planning, financial well-being, saving and inheritance planning.

345
sessions held

We also **strengthened our messaging on well-being and personal autonomy** with sessions such as “Protect your well-being today” and the streamed event “Committed to Alzheimer’s: prevention, research and support”. This last event was held to mark World Alzheimer’s Day and included a round table with experts, as well as a personal testimony from someone with a family member affected by the disease.

The high participation figures reflect growing interest in how to plan for the future and protect financial well-being in situations involving dependency or neurodegenerative diseases such as Alzheimer’s.

Progress in documentation and communication has complemented this offering, with the development of new wording and the promotion of **Smart Contracts**, which, once implemented, will simplify processes and make cover easier to understand, strengthening transparency and trust.



WE REMOVE ACCESS BARRIERS THANKS TO MEDICAL ADVANCES

In 2025, we also continued working to make our products more inclusive for groups that have traditionally faced barriers, **reviewing our Underwriting Rules** in line with medical advances.

This process began in 2024 with the update of the Underwriting Rules for people with HIV and, subsequently, for people with cancer. In 2025, we continued to make progress by improving the Rules for people with **multiple sclerosis**.

STORY 05

THE CLIMATE IS CHANGING



THE WAY
WE MANAGE

For years, signs that once seemed unrelated, such as more intense summers, unexpected storms and new health risk factors, have been sending a clear message: the climate is transforming the way we live and plan for our future.

At VidaCaixa, we have learned that managing climate risk goes beyond anticipating extreme events. It means understanding how this new reality influences longevity, well-being and financial stability.

Incorporating this perspective is challenging for several reasons, mainly because of the uncertainty surrounding forecasts and their effects, whether in the medium or long term. That is why we work with the best sources of information available and analyse different scenarios that allow us to broaden our outlook.

Throughout 2025, we were able to improve our assessment of the potential impacts of climate change on our business and on our customers.

And although, for the moment, the results allow us to state that VidaCaixa is a resilient entity, our efforts are focused on **continuing to make progress in integrating climate risk.**

CONTINUING TO MAKE PROGRESS IN INTEGRATING CLIMATE RISK

At VidaCaixa, we have established a **comprehensive climate management framework**, aligned with international best practice. This framework combines robust governance, identification of material risks, a cross-cutting strategy and metrics aligned with the commitments undertaken, including membership of the Net Zero Asset Owner Alliance (NZAOA) and the objectives of the 2025-2027 Sustainability Plan.

In 2025, we **strengthened our climate risk processes** by increasing the granularity of the climate assessment within the ORSA (Own Risk and Solvency Assessment) exercise, moving from a purely qualitative approach to a qualitative and quantitative analysis which also takes a comprehensive view of the Company's entire Balance Sheet, covering impacts on both assets and liabilities.

CLIMATE MANAGEMENT

VidaCaixa's climate governance is based on a robust, tiered model that ensures **oversight at the highest level** and effective integration into business management.

Our climate risk management process consists of:

- ✦ **Assessing climate risk across** the traditional risks included in the catalogue.
- ✦ Incorporating international benchmark **climate scenarios**, such as those of the NGFS (Network for Greening the Financial System) and the IPCC (Intergovernmental Panel on Climate Change), to estimate the potential impact.
- ✦ Assessing the relevance of climate risk over **different time horizons**, in the short, medium and long term.
- ✦ **Continuously improving** methodologies, metrics and reporting systems.

CLIMATE STRATEGY

OUR OPERATIONS:

Our strategy to reduce the environmental impact of our own operations is structured through the Environmental Management Plan, which forms part of the CaixaBank Plan.

In 2025, two main initiatives stand out:

- ✦ Applying **energy efficiency and circular economy criteria** as part of Project Sakura. This includes:
 - ✦ Implementing a system to monitor and control climate control and energy systems.
 - ✦ Using construction materials from recycled sources.
 - ✦ Installing osmosis-filtered water fountains.
 - ✦ Donating furniture through the corporate Reutilízame programme.
- ✦ The **Sustainable Mobility Plan**, which aims to reduce the impact of journeys made by VidaCaixa employees by promoting measures that encourage active mobility, the use of public or shared transport, and a reduction in private vehicle use.



OUR INVESTMENTS:

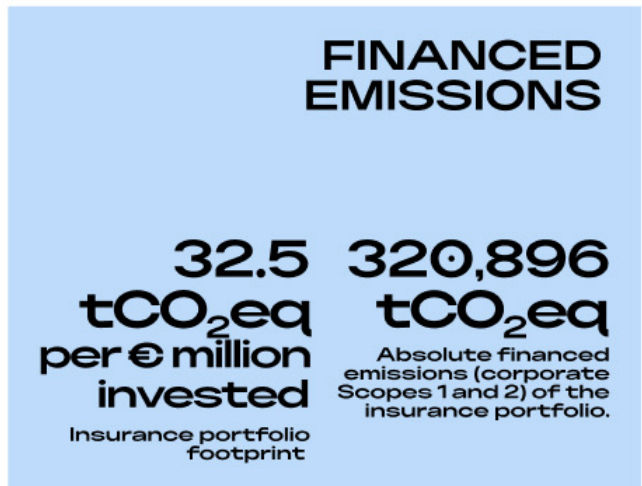
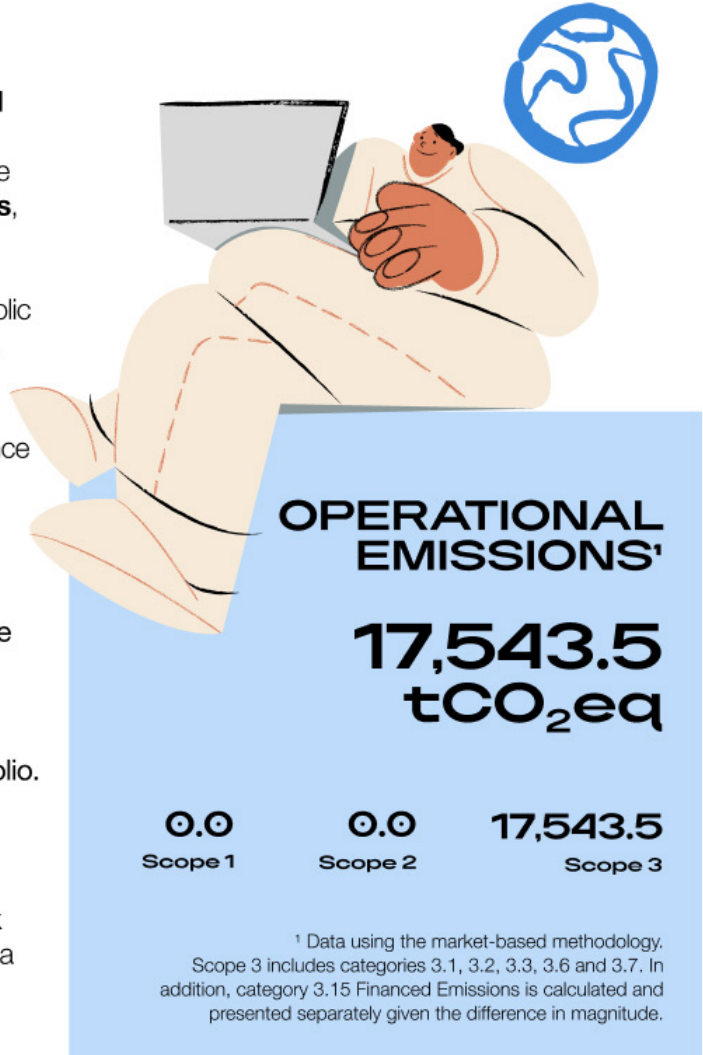
To mitigate and manage these risks, VidaCaixa implements robust **portfolio management based on ESG criteria** (Environmental, Social and Governance), under the guidelines established in the **Policy on the Integration of Sustainability Risks**, which is detailed in the following chapter.

This strategy is also accompanied by significant public commitments, such as membership of the NZAOA, through which we undertake to achieve net zero emissions by 2050. To this end, we have defined intermediate decarbonisation targets for our insurance portfolio by 2030:

- ✦ **Reduce the intensity of Scope 1 and 2 emissions** from corporate investments by at least 50% by 2030, using 2019 as the baseline year.
- ✦ **Maintain climate dialogues** with at least 20 carbon-intensive companies or those responsible for 65% of emissions in our portfolio.
- ✦ **Increase investment in climate-positive solutions**, such as green bonds.

In addition to the insurance portfolio, the CaixaBank employee pension fund, managed by VidaCaixa, is a member of the NZAOA, with the corresponding intermediate and 2050 decarbonisation targets.

To ensure compliance with our commitments and our strategy, we monitor various metrics that allow us to make the impact of our management visible.



For more information:
[Statement on Climate Change](#)
[Policy on the Integration of Sustainability Risks](#)
[Main agreements and partnerships](#)

STORY 06

TOWARDS MORE RESPONSIBLE INVESTMENT PORTFOLIO MANAGEMENT



INTEGRATING
NATURE INTO OUR
APPROACH

When we think about nature, we often think only of a landscape, probably a green one. But it is actually much more than that: it is a vast range of resources and services that support our well-being and the functioning of our economy. From the water and food we consume to climate regulation and protection against extreme events. When this natural capital deteriorates, so too do the foundations that enable companies, communities and markets to prosper.

That is why natural capital has become a key element for the financial sector. Supervisory authorities are already working to incorporate nature-related risks into reference frameworks. International forums also place biodiversity loss among the most significant global risks for the next decade.

Integrating natural capital into investment management means identifying how and where companies depend on nature, where they have an impact, and how this could affect their future value. It also means recognising opportunities: from sustainable water projects to nature-based solutions and business models that help regenerate ecosystems.

At VidaCaixa, we have made progress in this direction by identifying benchmark tools for assessing nature-related impacts and dependencies in the investment portfolio, and by promoting dialogue with companies, while also investing in solutions that have a positive impact on nature. Because caring for the environment is more than a responsibility: it is a way to protect people's well-being and build portfolios that are more resilient in the future.

Ultimately, investing with nature in
mind is a way of **caring for what
also cares for us.**

CARING FOR WHAT ALSO CARES FOR US

We want to maintain the leadership we have achieved through our Responsible Investment model. That is why we continue to make progress in integrating ESG criteria into investment portfolio management, while also adapting to emerging trends through initiatives such as incorporating nature-related considerations.

For the seventh consecutive year, we maintained the highest rating in PRI's most representative category, "Policy, Governance & Strategy".

INTEGRATION OF NATURE

In 2025, VidaCaixa strengthened its commitment to incorporating nature-related considerations, in line with CaixaBank Group. Some of the key milestones include:

- ✦ Review and update of the **Statement on Nature**.
- ✦ Analysis of the investment portfolio's nature-related **dependencies and impacts**.
- ✦ Corporate analysis of nature-related risks and opportunities.
- ✦ Nature-related dialogues with companies, both directly and through the **collective Spring initiative** by PRI.

17%

of investment in companies subject to dialogue

57

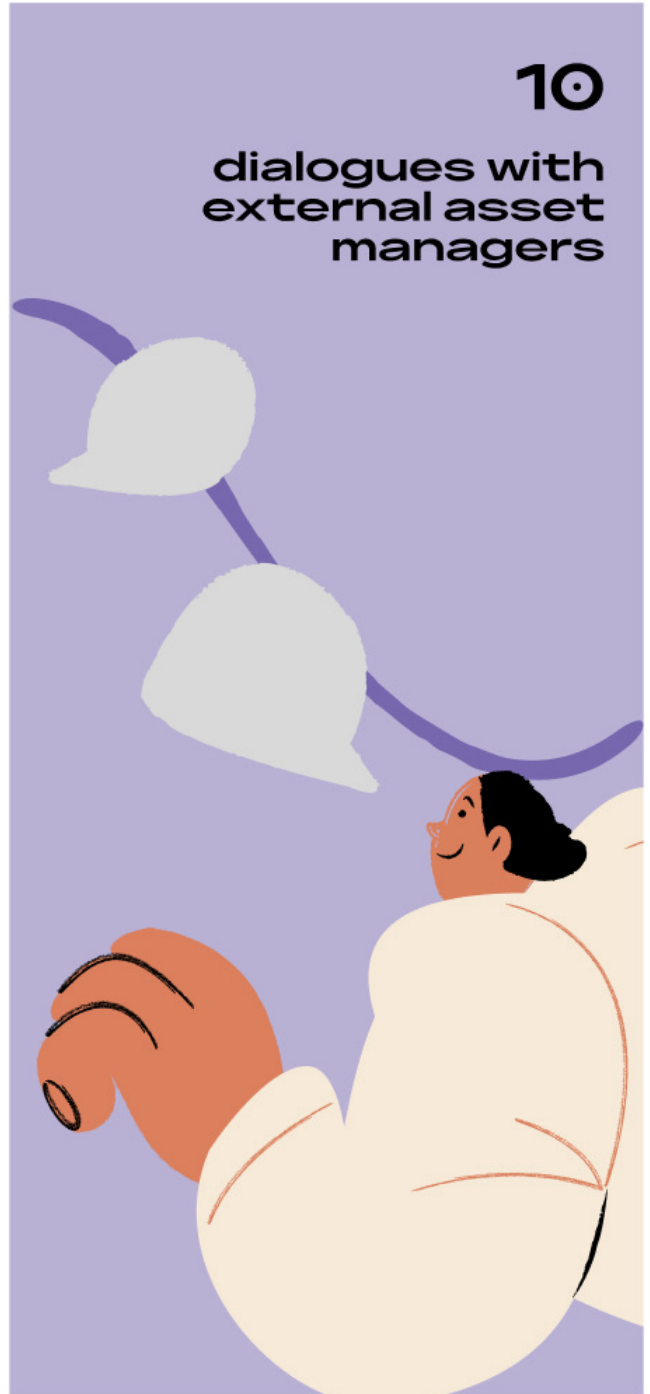
dialogues with companies

OUR RESPONSIBLE INVESTMENT MODEL

This model is based on integrating ESG criteria into the construction of the investment portfolio, monitoring and analysing the ESG metrics associated with these investments, and improving the ESG positioning of companies in our portfolio through engagement initiatives.

10

dialogues with external asset managers



BEFORE INVESTING

- ✦ We ensure that we apply the exclusions defined in the **Sustainability Risk Integration Policy**.
- ✦ We analyse companies' **ESG performance**, cross-checking it against benchmark ESG rating providers, as well as adverse incidents affecting issuers and how they have responded to them.
- ✦ We incorporate ESG **due diligence** processes into investment funds managed by external asset managers.

ONCE IN THE PORTFOLIO

- ✦ **We monitor** ESG metrics.
- ✦ We track sustainability-related controversies involving portfolio issuers.
- ✦ In accordance with the **Engagement Policy**, we help improve the ESG performance of companies in the portfolio through dialogue and voting at General Shareholders' Meetings. The results of engagement activity in 2025 are detailed in the 2025 Engagement Results Report.



344
ESG due diligence reviews with asset managers

58
General Shareholders' Meetings at which votes were cast in favour

5
collaborative dialogues

For more information:
[Statement on Nature](#)
[Statement on Principal Adverse Impacts of investment decisions on sustainability factors \(PAI\)](#)
[Engagement Policy](#)
[2025-2027 Engagement Plan](#)
[Engagement: 2025 Results](#)
[Policy on the Integration of Sustainability Risks](#)

STORY 07

INVESTMENT WITH PURPOSE



**WHEN CAPITAL
DRIVES REAL IMPACT**

Investing is not just a financial decision. It is also a way of deciding what kind of economy we want to promote and what future we want to help build. In an environment shaped by major social challenges, capital has the capacity — and the responsibility — to generate value beyond financial returns.

With this belief, in 2025 VidaCaixa began supporting BSocial Impact II, the largest social impact fund in Spain. Through this vehicle, capital is channelled into initiatives that promote solutions to improve the quality of life of vulnerable groups, especially older people.

In addition, we have increased investment in sustainable, social, green and sustainability-linked bonds as a key instrument for financing projects related to social development, the energy transition, sustainable resource management and environmental protection. These bonds make it possible to channel savings into specific initiatives that deliver tangible benefits for both society and the environment.

Taken together, these instruments, along with investment management based on sustainability criteria, reflect a shared vision: the way we manage capital has a real impact.

Because investing responsibly also
means **investing in collective
well-being and in a fairer future.**

INVESTING IN COLLECTIVE WELL-BEING AND IN A FAIRER FUTURE

This year, we continued to put our commitment to responsible investment into practice and also aligned it with our strategic positioning.

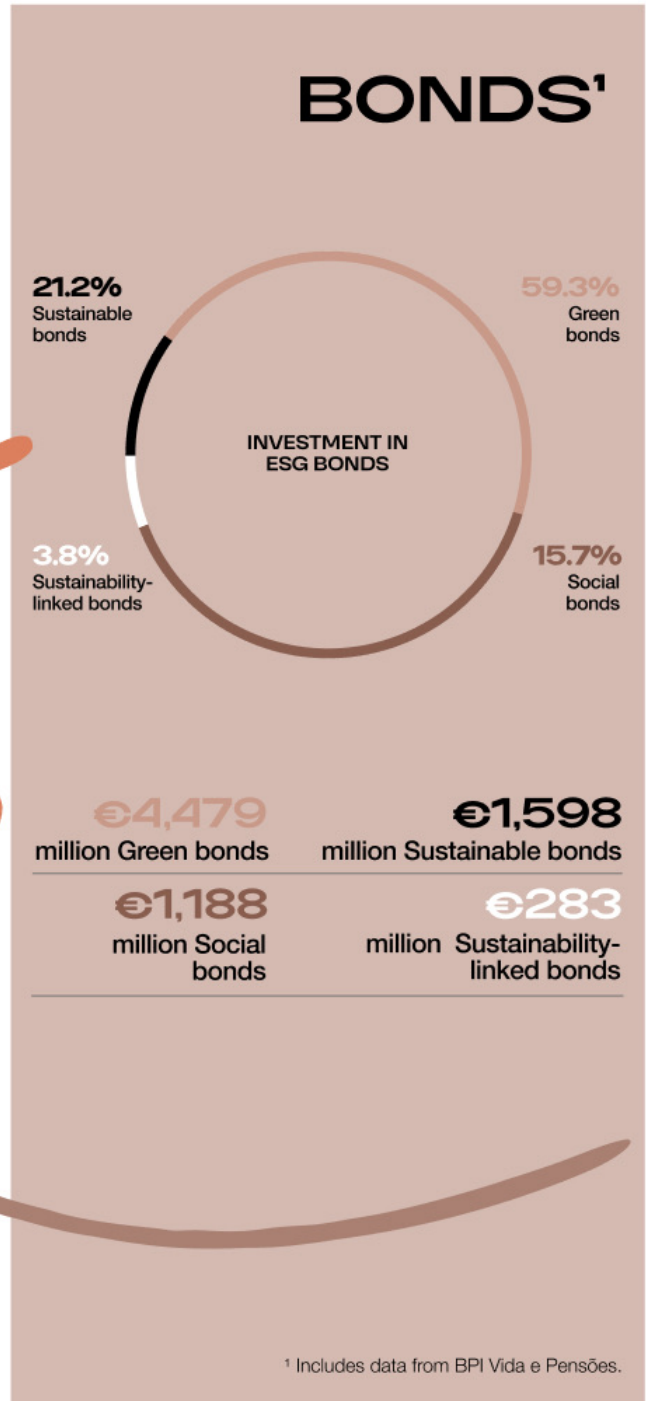
This was reflected in VidaCaixa's participation in the first closing of **BSocial Impact Fund II**. The capital will be allocated to **start-ups that improve the quality of life of vulnerable groups**, with a particular focus on older people.

The fund will focus on five areas:

- ✦ Prevention and diagnosis
- ✦ Treatments
- ✦ Mental health
- ✦ Social inclusion and care
- ✦ Care homes

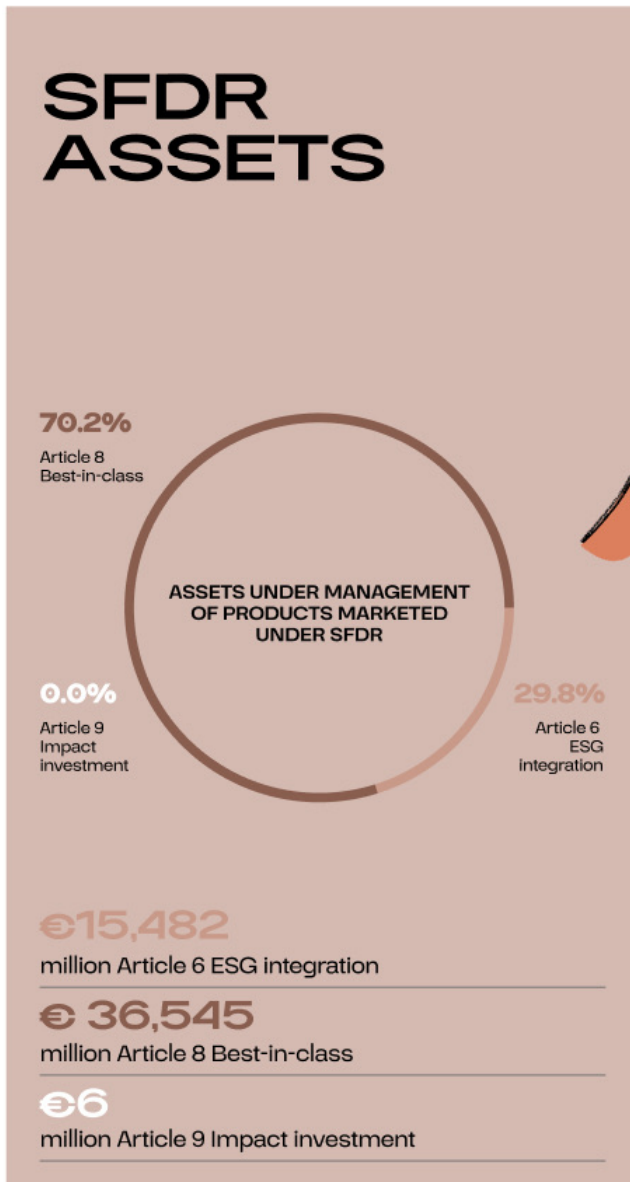
INVESTMENT IN ESG BONDS

Investment in bonds with an ESG focus, whether green, social, sustainable or sustainability-linked, is another important way of strengthening responsible investment. Through these instruments, we channel resources into projects aligned with environmental and social criteria.



ASSETS IN PRODUCTS MARKETED ACCORDING TO SFDR

At VidaCaixa, sustainability is an essential element in the design and management of our product offering. Under the Sustainable Finance Disclosure Regulation (SFDR), **products that promote environmental and social characteristics** (Article 8) and those that **pursue specific sustainability objectives** (Article 9) represent a very significant part of our activity. In 2025, this offering reached €36,551 million, reflecting our efforts to integrate sustainability increasingly into the solutions we offer.



2025 AT A GLANCE

LAUNCH OF THE 2025-2027 STRATEGIC PLAN

one of the pillars of which is Sustainability



MORE THAN 7

million customers in Spain and Portugal



€5,792

million in benefits

€138,180

million in customer resources managed



34.2%
market share in pension plans

37%

market share of provisions in life insurance

€1,312.3
million in profit

NEW 2025-2027 SUSTAINABILITY PLAN

to continue protecting people's well-being



Transformation of the offices to foster

**CONNECTION,
COLLABORATION
AND WELL-BEING,**

applying energy efficiency and circularity criteria

919

people at VidaCaixa



50.9%

women

92.2%

talent retention rate

€971,723

invested in training

**MORE THAN
1 MILLION**

customers saving every month



Launch of
**MYBOX
VIDACARE 10**

100%

of investments managed under
ESG criteria

28%

reduction in the financed carbon
footprint compared with last year

We maintained

**THE HIGHEST RATING IN PRI'S MOST
REPRESENTATIVE CATEGORY,**

"Policy, Governance & Strategy"

We were recognised as the

**BEST INSTITUTIONAL INVESTMENT
TEAM FOR ALTERNATIVES,**

at the FundsPeople Awards Spain 2025

VidaCaixa was named a

**FINALIST IN THE BEST
SUSTAINABILITY TEAM AT A NATIONAL
ASSET MANAGER CATEGORY,**

at the FundsPeople Awards Spain 2025



70.2%

of assets are classified in
products that promote or have
sustainability objectives

€7,548

million in ESG bonds
across the company

SUMMARY



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 this information has been independently verified by an independent third party.

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