



OUR COMMITMENT TO SUSTAINABILITY



COOPERATIVE BANKING MODEL:
people - ideas - territories



SUPPORT FOR THE SOCIAL ECONOMY



SUSTAINABLE DEVELOPMENT

- Our business model is characterised by its cooperative approach and its social and business foundations. Accordingly, we offer a wide range of products and services designed to provide financial support to families, local production systems, and to promote a **social and caring economy**.
- We support SMEs, the self-employed, business owners, students, women in rural areas...



INNOVATION AND RESEARCH

- We develop **R&D PROJECTS** in **agro-sustainability, food and health, the bioeconomy and greenhouse technology**.
- We transfer knowledge to businesses, farmers, professionals and researchers through our **experimentation centres** located in Almería and Valencia (studies, publications, conferences).



SOCIAL AND FINANCIAL INCLUSION

- We have signed up to the **Code of Good Practice** for viable debt restructuring.
- We proactively implement measures to **protect mortgage borrowers without resources who are at risk of financial exclusion** (refinancing, rental, dation in payment).
- We are part of the **Social Fund for Housing**, which covers families who have been evicted from their home.
- Loans, financial services and products in hard to access rural areas through agents, as well as through mobile branches; offering a model of **proximity branch banking**, and maintaining service and availability in areas at risk of financial exclusion (areas with fewer than 10,000 and 5000 inhabitants).



SOCIAL AND CULTURAL ACTION

- We promote **socio-cultural development** by supporting cultural, sporting and welfare activities in collaboration with public administrations and service sector organisations (conferences, exhibitions, workshops for older persons...).
- We promote volunteering through our **Volunteer Programme PROVOCA** (charity runs, volunteering opportunities with charity organisations, challenges linked to the UN SDG...).
- We support social initiatives through **micro-donations by the Solidarity Team** (research projects, support to meet the needs of children, inclusion projects...).
- We deliver **financial education sessions** in schools with our flagship programme **Finances that make you grow**, led by our own team of volunteers.

RESPONSIBLE FINANCE



IMPROVED EFFICIENCY IN THE AGRICULTURAL SECTOR

The battle against desertification, to reduce energy and water consumption associated with increased productivity, drought, flooding, etc., are phenomena and needs that affect the primary sector.

- We offer different lines of collaboration and finance to improve efficiency in the agricultural sector (improved efficiency in farm businesses, financing in the face of adverse weather conditions, finance for organic production...).



SOCIALLY RESPONSIBLE INVESTMENT (SRI)

Socially responsible investment takes into account criteria that go beyond "profitability", such as social and environmental impact, as well as good corporate governance.

- **We promote SRI** by establishing a set of **exclusion criteria** (exclusions for behaviours that are contrary to international standards) and **other positive or "best-in-class" criteria** (selection of companies and/or projects that, having passed the financial analysis, gain a higher rating in environmental, social and governance terms).



RANGE OF SUSTAINABLE PRODUCTS

Energy saving is a goal that we must all embrace for the sake of our planet.

- We have launched a new range of green products (photovoltaic energy for own consumption, renting of electric vehicles, green mortgage...) to help our members and customers achieve this.



INVESTMENT FUNDS

Investment Funds that follow SRI criteria are known as "responsible" funds.

- Thanks to our management company TREA, 98% of the total equity managed in our **investment funds** takes SRI criteria into consideration.



UNDESIRABLE LINKS

- We pledge **not to finance companies and/or projects related to controversial activities** such as nuclear energy*, controversial weaponry, coal*, pornography and prostitution, gambling, companies located in tax havens, pyramid or multilevel schemes, as well as companies at risk of controversy.

(*SMEs not excluded).

ENERGY AND ENVIRONMENTAL EFFICIENCY



ENVIRONMENTAL POLICY

Our commitment is demonstrated through our Environmental Policy, which sets out the **Group's sustainability principles and criteria**



ISO 50001

Our **Energy Management System** is **certified** in accordance with ISO 50001 as a demonstration of our commitment to continuous improvement with regard to energy efficiency, safety, use and consumption.



ECO-EFFICIENCY PLAN

Our roadmap identifies actions in relation to **energy savings and efficiency**, reducing the consumption of materials (paper, water, plastic and other materials), as well as measuring our **carbon footprint**.



DIGITALISATION PROCESS

We promote the use of video conferencing and digitalisation in our processes and documents, improving our efficiency and contributing to the transition toward a **zero carbon economy**.



RENEWABLE ENERGY

100% of the energy we consume is **green energy**.



CARBON NEUTRAL

We have compensated for **100% of our tonnes of CO₂** calculated and emitted in 2018, helping to avoid deforestation through the **Amazon compensation project in Madre de Dios in Peru**.



ISO 14001

Our **Environmental Management System** is **certified** in accordance with the international environmental management standard as part of our on-going commitment to improving environmental performance, developing principles and good practices in our actions.

VALUE CHAIN



APPROVAL PROCESS

By means of compliance and control mechanisms, we ensure that our suppliers comply with the principles and values contained in the **Group's Ethical Management System and Ethical Code of Good Practices for Suppliers, Collaborators and Subcontractors**.



TRAINING

We offer **training** to our suppliers in relation to the **10 Principles of the United Nations Global Compact** through explanations, examples and best practices on human rights and their application to enterprise, transparency and integrity, the environment...



COMMITMENTS ESTABLISHED

We build **relationships of trust** with our suppliers by sharing principles, values and good practices. To do this, they **must comply with 6 fundamental commitments** set out in the Code related to 1) **human rights** and the **rights of workers**; 2) **corruption and conflict of interest**; 3) **respect for the environment**; 4) **the quality, reliability and safety of their products and services**; 5) **confidentiality**; and 6) **compliance** with requirements in relation to **outsourcing and transposition to the value and/or supply chain**.



EVALUATION

100% of **our approved suppliers** have signed a **pledge to comply** with the **Global Compact Principles** and they are audited with regard to human rights, labour practices and environmental commitment.



INITIATIVES AND AFFILIATIONS



PRINCIPLES FOR
RESPONSIBLE
BANKING

United Nations Responsible Banking Principles:

We have signed up to the Responsible Banking Principles promoted by the United Nations.

Environment Programme, as a further demonstration of our commitment to align our business with the Sustainable Development Goals and the Paris Agreement on Climate Change.



Transparency, Good Governance and Integrity Cluster:

We are a leading member of the Transparency, Good Governance and Integrity Cluster, a business platform for leadership, knowledge and exchange, and dialogue.



Emission Reduction Commitments:

Every year, we report on our management of Climate Change through the international organisation CDP and we register our carbon footprint through the Ministry for the Ecological Transition.



Social Impact Cluster

We are a prominent member of the Social Impact Cluster, a leadership initiative dedicated to analysing how businesses are developing initiatives that seek to understand, evaluate, measure and improve their impact on society and their employees.



Climate Change Cluster:

We are a prominent member of the Climate Change Cluster, a leading business platform in Spain, which seeks to drive strategic positioning in the face of climate change.

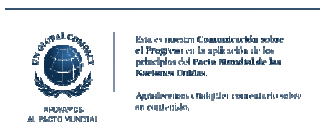


Global Reporting Initiative:

Independent international organisation that promotes the GRI standards of sustainability; we draft our Sustainability Report in relation to those standards.

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United Nations Global

Compact: We have signed up to the United Nations Global Compact and we are members of the Spanish Network of the Global Compact, committing ourselves to implementing Ethics, Corporate Social Responsibility and Sustainability Principles, as well as to report annually on our performance in relation to the 10 Principles.



Women's Empowerment Principles (Weps):

We support the Women's Empowerment Principles, an initiative promoted by the United Nations for Gender Equality, UN Women and the United Nations Global Compact.



Diversity Charter:

Voluntary commitment whose objective is respect current legislation on equal opportunities and anti-discrimination assuming the basic principles established.



EUROPEAN ASSOCIATION OF CO-OPERATIVE BANKS

European Association of Co-operative Banks:

Association that pursues a number of aims, including the promotion and defence of the cooperative banking model by channelling the interests of its members and spreading the good practices of its partners in corporate governance, socially responsible investment and social action.



Spainsif:

We are associate members and also sit on the Board of Directors of Spainsif, a leading platform in the field of sustainable and responsible investment in Spain.



TCFD:

We support and are committed to implementing the recommendations of the Task Force on Climate-related Financial Disclosures that are fully in line with the principle of sustainable development, which grounds our mission and vision.



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Distintivo
"Igualdad en la Empresa"

Initiative of the Ministry of Health, Social Services and Equality:

Hallmark of excellence that recognises the work of Grupo Cooperativo Cajamar on Gender Equality, awarded by the Ministry of Health, Social Services and Equality; initiative of the Institute for Women and for Equal Opportunities.



Socially Responsible Enterprise Certificate and Seal:

Socially Responsible Enterprise insignia awarded by Fundación Alares and Fundación para la Diversidad.



Financial Education Initiative "Your Finances, Your Future":

Every year, we participate in a joint Financial Education initiative with the Spanish Banking Association and Junior Achievement along with other financial institutions.



Commitment to Social Action:

The three pillars of our social action that directly engage the employees of Grupo Cooperativo Cajamar: PROVOCa Corporate Volunteering Programme, Solidarity Team and our Financial Education Programme "Finance that makes you grow."



Participation in Earth Hour:

Every year, we take part in the Earth Hour campaign organised by the World Wildlife Fund (WWF), an international environmental mobilisation initiative.



#PorElClima Community:

A platform that aims to mobilise society as a whole to tackle the climate emergency.