

**CAJA NAVARRA
UNDERTAKES...**



... **to devote our investment in social project work** to the causes our customers choose.

... **to tell each of our customers how much we make from their business** and exactly how much they contribute to the social causes they have chosen to fund.

... to ensure that our customers **know how the social projects they have chosen to fund are coming along**: the social organisations are accountable to them.

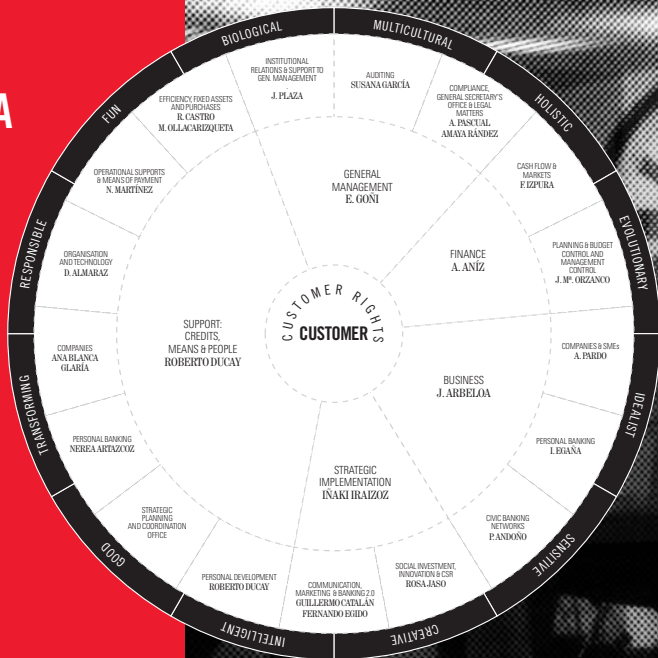
... to let our customers **take part** in the social projects they have chosen **as voluntary workers**.

... **to inform our customers where we invest their savings** and not to finance investments which they would not approve of: traceability.



... TO WORK FOR OUR CUSTOMERS FROM EVERY AREA OF THE COMPANY

We have created a new organisational model which places the customer at the centre of decisions and in which the responsibilities of each area predominate over hierarchical status.



... TO CONTRIBUTE TO SUSTAINABLE ECONOMIC, SOCIAL AND ENVIRONMENTAL DEVELOPMENT



We operate according to criteria which go beyond

those required by law and we have ISO 14001 environmental quality certification, which provides us with a reference framework to set and review environmental objectives. All our communications are printed on 100% eco-friendly paper, the paper which respects the environment the most, and we encourage the use of digital correspondence, among other initiatives.



... TO PROTECT THE ENVIRONMENT AND PREVENT POLLUTION

We were the first Spanish savings bank to comply with the Equator Principles, a voluntary initiative promoted by the International Finance Corporation (IFC), a member of the World Bank Group. By complying with these principles, we undertake to include environmental and social criteria in our loan policy for investments involving sums of more than \$ 10 million.



The Equator Principles

A benchmark for the financial industry to manage social and environmental issues in project financing



**... TO DISSEMINATE THESE
PRINCIPLES AMONG OUR
STAFF AND SUPPLIERS,
AND ESTABLISH FAIR
RELATIONS WITH THEM**

Caja Navarra is a participant in the United Nations' Global Compact, an ethical commitment initiative whose aim is for different countries to adopt ten principles of conduct and action regarding human rights, work, the environment and combatting corruption.



**THE GLOBAL
COMPACT**



... TO FACILITATE THE DEVELOPMENT OF THOSE WHO WORK FOR US

We apply risk prevention and preventative health policies and run specific training programmes, such as MetaCantera (Customer Service School) and CarreraCan (Managerial Development School). We make knowledge and tools available to our staff so that they can develop their talent to the full.

metacantera
carreracan



can 

PIONEERS IN CIVIC BANKING

ENRIQUE GOÑI BELTRÁN DE GARIZURIETA
GENERAL DIRECTOR OF CAJA NAVARRA
NOVEMBER 2008. **VERSION 2**