



Positive
impact



“CEO's *message*”

Sustainability and its ESG (Environmental, Social and Governance) fields of action have undoubtedly become an intangible key for companies' survival. In this sense, sustainability is presented as an opportunity to communicate the contribution and positive impact generated by companies among their employees, customers, shareholders and suppliers in particular, as well as for society and the planet in general.

This report precisely reflects the positive impact that AXA Spain has generated in 2022. Driven by AXA's purpose “Act for human progress by protecting what matters”, we have achieved significant advances in the seven commitments gathered in the AXA For Progress Index:

- As an investor, we have decreased our carbon footprint on general account assets by 32.9% compared to 2021 and by 49% compared to 2019 (base year). What's more, we have increased our green investments by 20.8% compared to the previous year.
- As an insurer, in the last year we have increased our premiums on green insurance products by 5.4% and the

number of customers covered by inclusive protection by 12%.

- As an exemplary company, we have achieved a 23.9% reduction in the CO₂ emissions of our operations compared to a 2021 and a 65.3% reduction compared to 2019 (base year), and 100% of our staff have completed training on climate change and how to deal with it.

Likewise, we have improved other key aspects such as the number of women in management roles, which already stands at 42%. We have also continued our intense work in community through volunteering campaigns, with 55% participation from our employees, and with the initiatives launched by the AXA Foundation in conjunction with strategic partners such as the Museo del Prado, Planeta and Atresmedia, which whom we renewed our alliance in 2022 to continue promoting “Ponle Freno” and “Constantes y Vitales”.

This summary contains the main milestones reached in 2022. More information can be found in the complete Sustainability Report.



OLGA SÁNCHEZ
CEO of AXA Spain

((*Key figures*))

((*AXA Group*))



Employees

145,000



Revenue

€102 B



Clients

93 M



Net
profit

€6.675 B



Operating
result

€7.3 B



Own
funds

€45.353 B



Solvency
rating II

215%

((*AXA Spain*))



Employees

2,406



Turnover

€2.717 B



Clients

3.2 M



Net
profit

€148 M



Operating result

€197 M



Claims payments
(non health, non
life)

€1.079 B



Community
investment

€3.7 M



Women in
management roles

42%

((EVOLUTION OF AXA FOR PROGRESS INDEX))

Exemplary Company

Achieve carbon neutrality by 2025 by reducing our overall CO₂ emissions and offsetting residual emissions

2025 vs 2019 Target	Achieved 2022 vs 2019
-20%	-48%

Train AXA employees on climate-related matters

87%	100%
2022	2023 Target

Investor

Decrease the carbon footprint of AXA's general account assets by 2025

2025 vs 2019 Target	Achieved 2022 vs 2019
-20%	-35%

Increase green investments from €26 B by 2023

€25.1 B	€26 B
2022	2023 Target

Insurer

Achieve at least €1.7 B of premiums on green insurance products and services by 2023

€1.4 B	€1.7 B	€1.7 B
2021	2022	2023 Target

Increase the number of customers covered by inclusive protection to 12 million by 2023

7 M	11 M	12 M
2021	2022	2023 Target

Maintain our leading position as an exemplary company

91/100

CSA-DJSI¹

¹ 2022 edition of S&P Corporate Sustainability Assessment (CSA), which measures the companies' results in terms of sustainability. Companies that achieve the best grades can be included in the DJSI.

((SPAIN'S CONTRIBUTION TO THE AXA FOR PROGRESS INDEX))

Exemplary Company

Contribute to the achievement of the Group's goal of becoming carbon neutral by 2025 and lowering CO₂ emissions

Achieved
2022 vs 2019

-65%

Support the Group to have 100% of its employees trained in climate-related issues

Achieved 2022

100%

Investor

Contribute to the reduction of the carbon footprint of AXA general account assets in 2025

Achieved
2022 vs 2019

-49%

Support the Group to increase its green investments to €26 B in 2023

Achieved 2022

€476 M

Insurer

Contribute to achieving the Group's target of €1.7 B of premiums on green insurance products and services by 2023

Achieved
2022

€87 M

Support the Group to achieve 12 M customers covered by inclusive protection by 2023

Achieved 2022

70 K

Maintain our leading position as an exemplary company

93/100

AESI¹

¹ AXA Group questionnaire that assesses the maturity of companies in terms of sustainability and in which AXA Spain obtained the first position in 2022, equal with France.



Access the full Sustainability Report
of AXA Spain through this link.

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