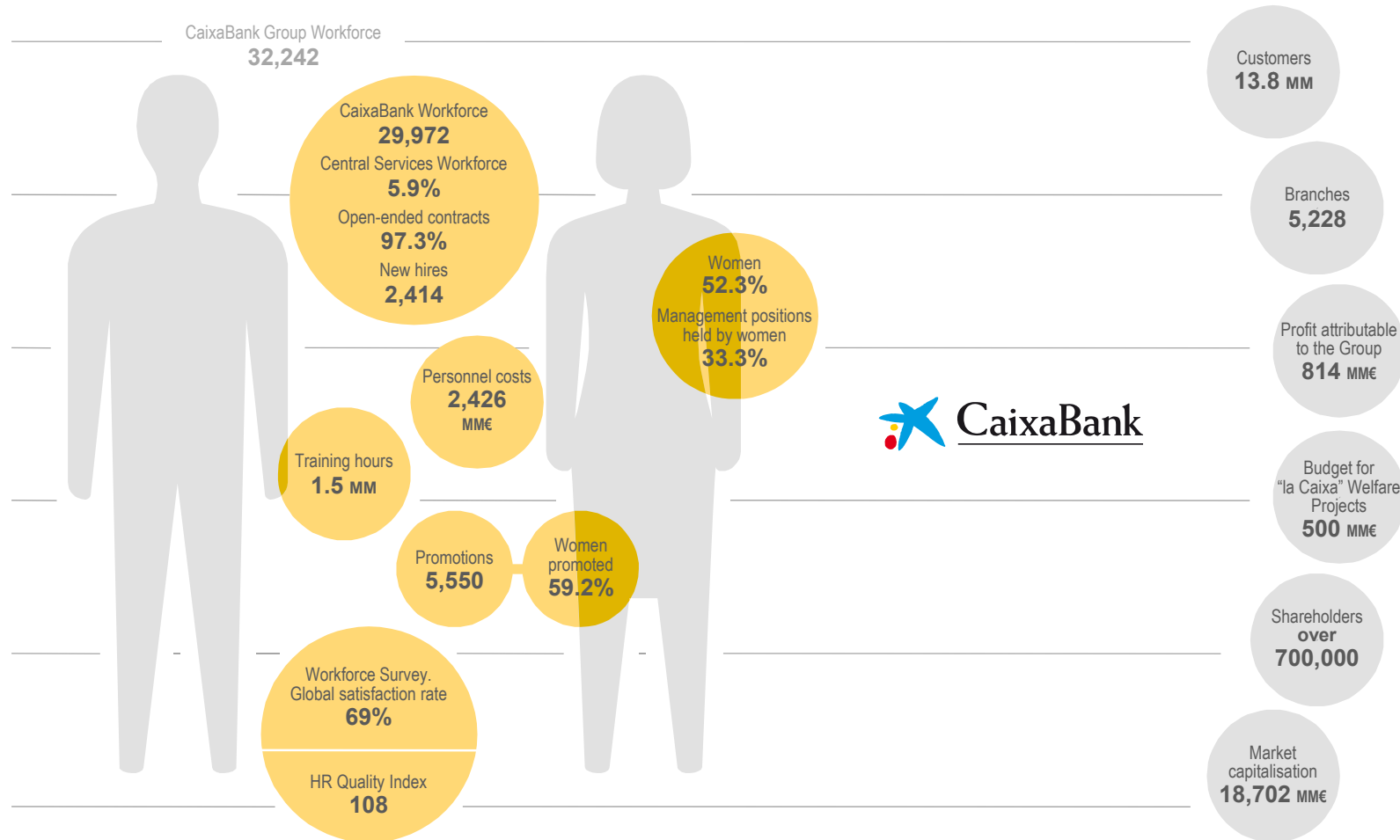




2015

**HUMAN RESOURCES
AND ORGANISATION**

ANNUAL REPORT



Human Resources and Organisation 2015

Activity in 2015 has been geared towards the focal points of the Strategic Plan, with the Bank heavily involved in the different transversal projects currently under way to bring about change.

Have the best prepared and most dynamic team possible

Challenge 5 - Strategic Plan 2015-2018



We have centred our efforts on setting up the best prepared and most dynamic human team possible by focusing CaixaBank's people management model on the need to improve critical capacities so that CaixaBank employees provide the best service to our customers, while also pushing towards further decentralisation and building a culture based on meritocracy and diversity.

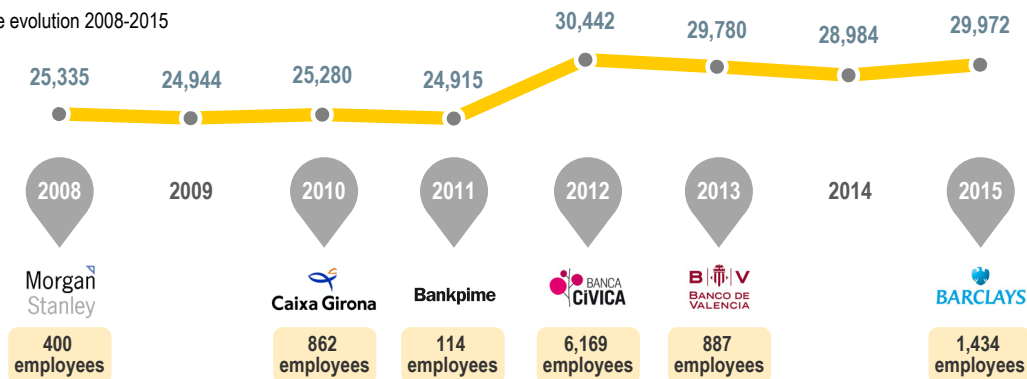
Upwards of 29,972 employees

The bank has had to actively manage new hires, terminations and functional and geographic mobilities in response to business needs and with a view to optimising and rebalancing the different business segments and territories.

The number of employees increased by 988 in 2015. A total of 2,414 people joined the bank, 60% from Barclays Bank SAU while the rest were young job seekers hired to cover openings in territories with a shortage of employees and to fill specialised positions in emerging areas of Central Services and the commercial branch network.

CaixaBank's integration capacity

Workforce evolution 2008-2015



The process of optimising the bank's scale and rebalancing the workforce between territories has led to 1,329 terminations (mostly voluntary redundancies), requiring intensive negotiation with the employees' representatives to draw up numerous labour agreements.

CaixaBank's integration capacity continued with the acquisition of Barclays Bank SAU, enabling the bank to incorporate 1,434 new employees in May. To achieve this feat, we developed processes to incorporate talent and adapt functions and jobs accordingly and a specific plan was rolled out to welcome and train these new employees.

Human Resources and Organisation has been heavily involved in ensuring that the business model remains fully dynamic by analysing and updating the organisational and functional structures and models of Central Services and the commercial branch network. A particular highlight here has been the creation of CIB (Corporate & Institutional Banking) to drive forward the Wholesale Banking business.

CHALLENGE 5.

Have the best prepared and most dynamic team possible

5.1 Developing professional capacities

We have tailored our training to the specific needs of the different business areas by focusing on the key competencies and segments defined in the Strategic Plan while seeking third-party certification and training through universities and business schools. These actions have helped to increase the expertise and competence of our employees to maximise the value they bring.

Training: key indicators

Investment	11.4 MM €
Hours	1.5 MM
Participants	100% of workforce
e-learning (Virtaula)	88% of training
In-house trainers	2,104

Diplomas in financial advice

To ensure the quality of the financial advice we offer our customers, CaixaBank has outperformed its peers by closing out 2015 with over 7,000 certified financial advisers. The courses were given by the Universitat Pompeu Fabra (UPF) in Barcelona and the Chartered Institute for Securities & Investment.

These postgraduate programmes have improved the expertise, integrity and ethical standards of Branch managers and Private Banking and Premier Banking managers.

CaixaBank Risks School

In September 2015, the CaixaBank Risks School opened its doors as part of the bank's training plan of creating specialised academies to improve learning in specific areas.

This particular venture has been headed by the DG of Risk in partnership with the Instituto de Estudios Bursátiles, the Universitat Pompeu Fabra (UPF) and the Universitat Oberta de Catalunya (UOC). More than 1,000 Business managers have received training in risk analysis while 800 Branch managers and Branch assistant managers have earned their Postgraduate Diploma in Risk Analysis focused on the Retail segment.

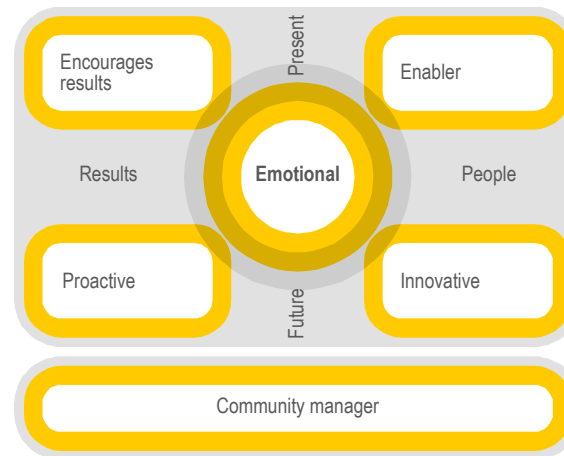
CHALLENGE 5.

Have the best prepared and most dynamic team possible

5.2 Decentralised management, with empowerment

We have continued to roll out management development programmes with the aim of strengthening our Transformational Leadership Model and improving mobility and delegation of responsibilities.

Transformational Leadership Model



Programa Valor

The Programa Valor was further consolidated in 2015 as an excellent means of advancing the commercial model by setting up new teams and making CaixaBank's culture and values a competitive edge. The scheme extends to the 14 Territorial managements with the aim of maximising business results by improving the way we work.

In 2015, the programme was focused on strengthening the leadership skills of Branch managers and making the commercial and sales team more proactive in their work.

Executive Development Centre (CDD)

The CDD seeks to enhance the management skills of people that hold key positions within the Transformational Leadership Model by offering programmes with high added value.

In 2015, the scope of the CDD was extended to embrace all the key staff of Business Banking and the various leadership programmes were completed for the positions of Business Area manager (DAN) and Central Services director and Department director.

In tandem with this, the new Programa Valor for 2016 has been successfully designed, based on the Customer Experience and the Employee Experience.

CHALLENGE 5.

Have the best prepared and most dynamic team possible

5.3 Adapting compensation and professional development structures

The Master Remuneration Plan -comprehensive plan that incorporates the recommendations of the Bank of Spain, the European Central Bank and CaixaBank's own declaration of general remuneration principles- has been tailored to the challenges set out in the Strategic Plan, the aim being to increase the weighting of variable pay and adapt remuneration and promotion models to the specific needs of each segment. A total of 97% of CaixaBank employees have variable pay items pegged to the attainment of both individual and group goals, with nine different bonus schemes intended for different business segments.

Adjusting Bonus Schemes

In response to ESMA regulation, the Bonus Schemes for 2015 have been adapted to reflect the results of the analysis conducted with the Business units and Compliance department.

Work has been ongoing to redesign the 2016 Bonus Schemes by properly defining the qualitative metrics and incorporating new incentive programmes for CIB (Corporate & Institutional Banking), International Banking and Real Estate Developers Banking.

Long-Term Incentives Plan

To ensure absolute motivation and retain key employees, a Long-Term Incentives Plan has been designed by aligning the interests of plan beneficiaries with those of shareholders. Beneficiaries are granted CaixaBank shares provided certain goals are met associated with relevant metrics under the Strategic Plan.

Total remuneration

Responsibilities and competencies	Challenges Individual/Team	Benefits
Fixed	Variable	Social benefits
<ul style="list-style-type: none"> ▪ Professional itineraries ▪ Branch classification ▪ Central Services contribution model 	<ul style="list-style-type: none"> ▪ Annual <ul style="list-style-type: none"> – Goals Programme Central Services, Territorial mgmt. – Bonus Schemes for specific segments/areas ▪ Long-term <ul style="list-style-type: none"> – LTI Plan 	<ul style="list-style-type: none"> ▪ Pension plan ▪ Loans ▪ Health insurance ▪ Study grants ▪ Special pay (birth of child - length of service) ▪ ...

CHALLENGE 5.

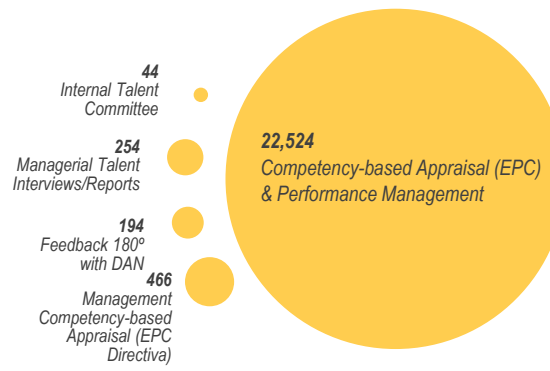
Have the best prepared and most dynamic team possible

5.4 Strengthening a culture based on meritocracy and diversity

The proposed actions are largely aimed at strengthening a high-performance culture, further developing the Equality Plan and making diversity management part of the Human Resources policies.

Detecting and appraising talent

The aim of the internal talent development programme is to provide an objective and consistent framework for decision-making in relation to the placement of employees among the bank's different functions and positions.



In 2015, we further consolidated the Competency-based Appraisal (EPC), which now extends to all non-management profiles at CaixaBank, and also the EPC Directiva, which has been successfully implemented for most management positions across the commercial branch network. The 180° Feedback, in which Branch managers conduct upward appraisals of Business Area managers (DAN), was successfully deployed in 2015.

These processes provide valuable insight, enabling us to respond rapidly to the needs detected and implement specific training and development initiatives.

Cultural Development Programme

We have begun the transversal 2015-2018 meritocracy and diversity Plan by analysing the impact of Human Resources policies and processes and rolling out initiatives and plans to raise awareness and understanding of our meritocracy culture.

There have been steady improvements in the percentage of management positions held by women, now accounting for 33% of management positions (from Branch manager upwards), in line with the targets set out in the Strategic Plan.

The biannual Workforce Survey targeting all employees, has again become a valuable instrument for measuring employee engagement and the extent to which they are aligned with the CaixaBank strategic challenges. The most recent survey was conducted in late 2015 and the results will shape the Action Plan, enabling us to make further advances towards a culture of empowerment and meritocracy.

Internal Communication has been a key element in rolling out the Strategic Plan by helping to reinforce the corporate culture while providing support in attaining objectives.

INDEX

2015 HUMAN RESOURCES AND ORGANISATION

2015 ACTIVITY

■ STAFF

- Age, gender and length of service
- Apprentices at the branch network
- Staff by origin
- Absences

■ ORGANISATIONAL STRUCTURE

- Territorial management
- Central Services
- International presence

■ INTERNAL GROWTH

- Detecting and appraising talent
- Developing talent
- Development programmes
- Training plans
- Executive Development Centre (CDD)

■ ECONOMIC DATA

- Social benefits

■ ENVIRONMENT

- Organisation
- Organisational culture
- Internal communication
- Workforce Survey
- Equality and work-life balance

2015 Activity

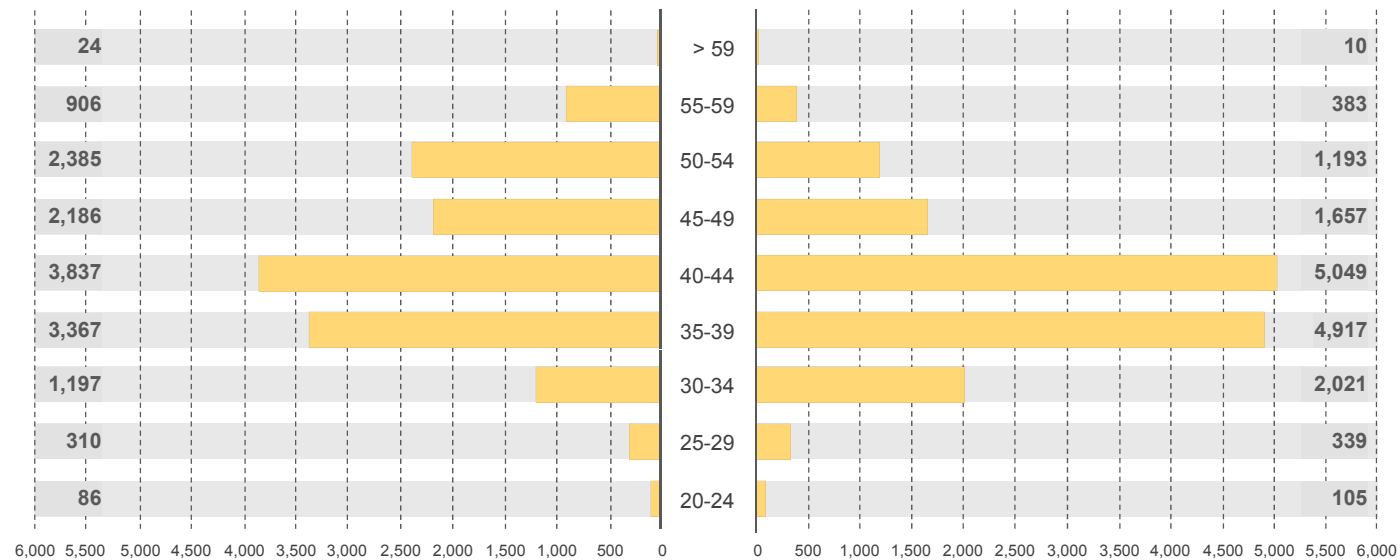
2015

**HUMAN RESOURCES
AND ORGANISATION**

ANNUAL REPORT

Staff. AGE, GENDER AND LENGTH OF SERVICE

	Male		Total		Female	
	2015	2014	2015	2014	2015	2014
Staff	14,298 (47.7%)	14,079 (48.6%)	29,972	28,984	15,674 (52.3%)	14,905 (51.4%)
Average age	43	44	42	42	41	40
Average length of service	16	17	15	15	14	14

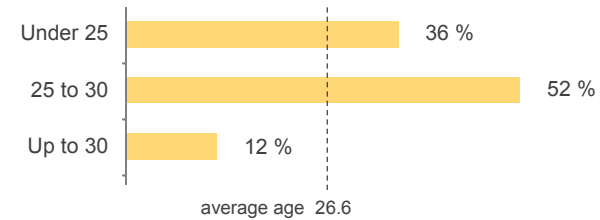
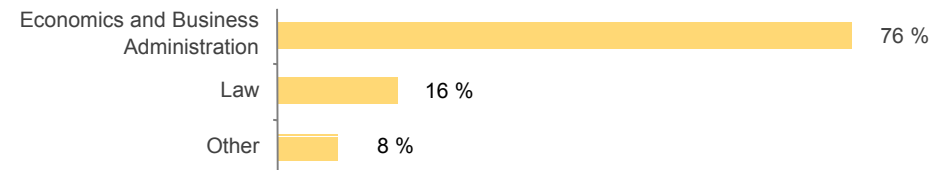


- The population pyramid shows a generational imbalance, with women slightly up on men (52.3%).
- There is currently an imbalance between experience and youth, with average employee age of 42 years and one young employee (aged under 35) for every employee of advanced age (aged over 50).

Staff. APPRENTICES AT THE BRANCH NETWORK
External selection process
Selection process

Applications received	18,100
Candidates that meet the desired profile	6,201
Applications selected	1,639
Applications validated	996
Hires	817

Profiles
Gender

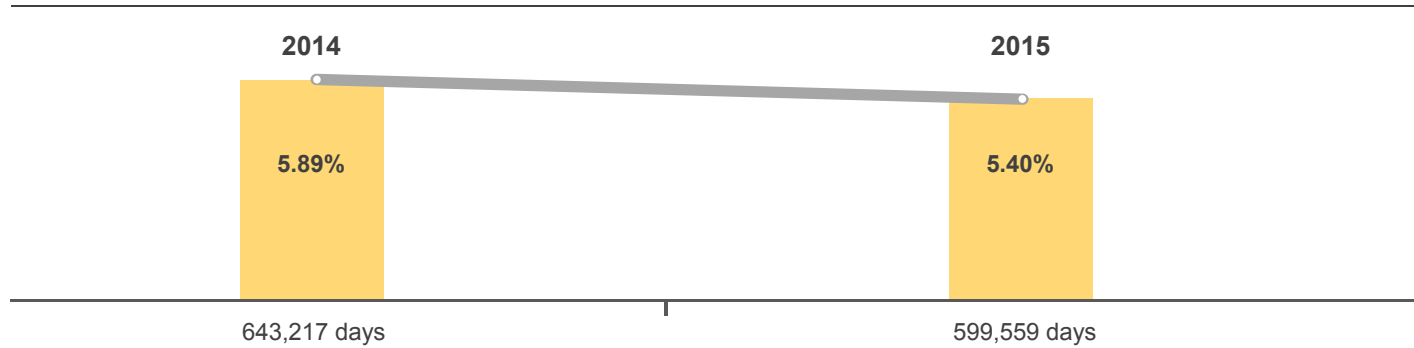
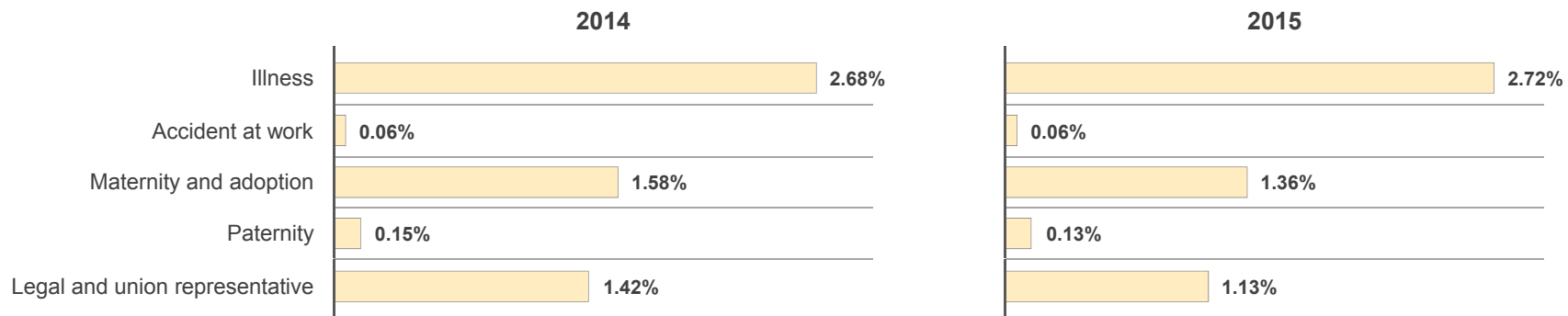
Age

Education


- CaixaBank's commitment to creating jobs and rejuvenating its workforce has led to the recruitment of 817 new employees as apprentices to cover positions within the Commercial Network.
- The new hires have been assigned to those territories with openings, mainly in the Barcelona and Cataluña Territorial management.

Staff. STAFF BY ORIGIN
624 employees from **62** different countries

France	82	Russia	8	Moldova	2
Germany	57	India	7	Czech Republic	2
Venezuela	49	Cuba	6	Turkey	2
Morocco	41	Portugal	5	Burkina Faso	1
Switzerland	39	Andorra	4	Canada	1
Italy	24	Chile	4	Costa Rica	1
Argentina	22	Denmark	4	Finland	1
China	20	Ukraine	4	Greece	1
Colombia	19	Belarus	3	Guatemala	1
Poland	19	Bolivia	3	Iran	1
Romania	19	Bosnia-Herzegovina	3	Jordan	1
Netherlands	18	Bulgaria	3	Kazakhstan	1
United Kingdom	18	Slovakia	3	Lithuania	1
Peru	17	Nicaragua	3	Mauritania	1
Brazil	16	Dominican Republic	3	Mozambique	1
Belgium	15	Algeria	2	Pakistan	1
Uruguay	13	Armenia	2	Singapore	1
Ecuador	11	Egypt	2	Syria	1
United States	10	Equatorial Guinea	2	Taiwan	1
Sweden	9	Honduras	2	Tanzania	1
Mexico	8	Luxembourg	2		

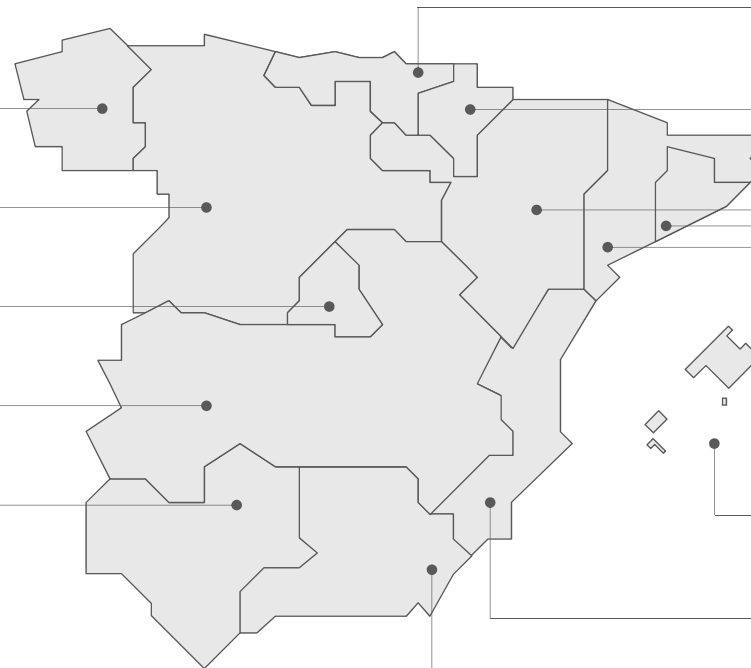
- Our commitment to providing the best and most personalised service requires us to have workforce that reflects the diversity and different nationalities of our customers.
- This multiculturalism is an enrichment to focus on business management from different points of view .

Staff. ABSENCES
Absenteeism rates. Missed days/total days:

Distribution by reason :


- Ongoing decline in the global absenteeism index, which stands at 5.4%. CaixaBank's demographic structure means less absences for maternity/paternity leave.
- Manageable absenteeism (illness and accident) remains steady at 2.8% thanks to decentralised absenteeism management carried out across all territories.

Organisational structure. TERRITORIAL MANAGEMENT

	2015	2014
TOTAL NETWORK		
Branches	5,199	5,239
Workforce	27,126	26,375
Galicia		
Branches	199	194
Workforce	771	746
Castilla y León - Asturias		
Branches	320	305
Workforce	1,390	1,337
Madrid		
Branches	632	673
Workforce	3,377	3,138
Cast. La Mancha - Extremadura		
Branches	218	214
Workforce	971	962
Andalucía Occidental		
Branches	558	563
Workforce	3,290	3,442
Canarias		
Branches	257	261
Workforce	1,382	1,385



	2015	2014
País Vasco - Cantabria		
Branches	235	233
Workforce	1,089	1,032
Navarra		
Branches	157	157
Workforce	831	841
Aragón - La Rioja		
Branches	113	114
Workforce	626	582
Barcelona		
Branches	883	888
Workforce	5,378	5,176
Cataluña		
Branches	491	511
Workforce	2,701	2,598
Baleares		
Branches	207	207
Workforce	928	919
Levante - Murcia		
Branches	565	560
Workforce	2,756	2,646
Andalucía Oriental		
Branches	364	359
Workforce	1,636	1,571

- The main challenge in 2015 was successfully incorporating the workforce of Barclays Bank SAU across all territories, mainly in the Madrid Territorial management.
- The number of network branches has remained stable following the incorporation of the Barclays Bank SAU network, thus strengthening CaixaBank's customer proximity model.

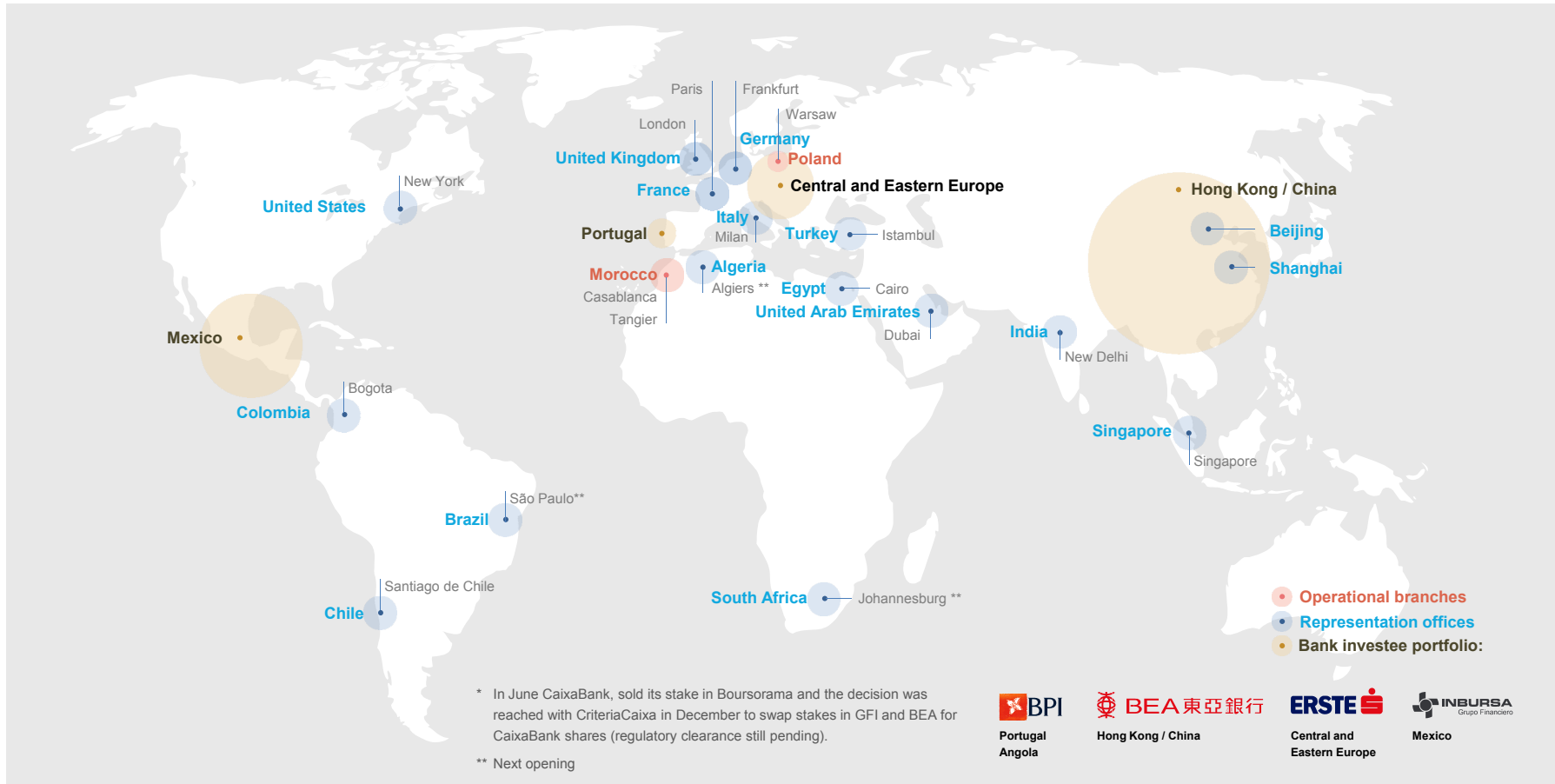
Organisational structure. **CENTRAL SERVICES**

Workforce by area

	2015
Chairman's Office	35
Communication, Institutional Relations, Brand & CSR	53
General Secretary	138
Deputy Chairman's Office	9
CEO	21
DG of Insurance and Asset management	12
DG of Business	263
DG of Risk	265
DG of Human Resources and Organisation	104
DDG of Internal Audit	152
ED of International Banking	38
ED of Finance	102
ED of Resources	399
ED of Audit, Management Control and Capital	175
Total active personnel	1,766

- The process of adapting to the prevailing regulatory and commercial framework has required constant reviews and adjustments to be made to the size and scale of the different organisational and functional models of both Central Services and the Territorial network.

Organisational structure. **INTERNATIONAL PRESENCE**



- CaixaBank is present across four continents through operational branches, representative offices and a portfolio of banking investees. Its heavy commitment to international expansion has led to new hires and a reinforced support structure, which now has over one hundred employees.
- 2015 start-ups: London branch and representative offices in New York, Brazil and South Africa .

Internal growth. DETECTING AND APPRAISING TALENT

 DESARROLLO DEL TALENTO	TALENT COMMITTEE	<ul style="list-style-type: none"> Identifying, monitoring and appraising key managerial talent. 	<ul style="list-style-type: none"> 44 Committees.
	MANAGERIAL TALENT	<ul style="list-style-type: none"> Appraisal and appointment of managers. Follow-up of new appointments and management consolidation. 	<ul style="list-style-type: none"> 254 interviews/reports.
	FEEDBACK 180°	<ul style="list-style-type: none"> Part of the Programa VALOR. Appraisal of DAN by Branch management. 	<ul style="list-style-type: none"> 194 DAN appraised. 4,049 appraisers (85.2% of processes completed). 14 Territorial management.
	MANAGEMENT COMPETENCY-BASED APPRAISAL (EPC DIRECTIVA)	<ul style="list-style-type: none"> Appraisal and feedback from Territorial management or Central Services management. Annual appraisal process . 	<ul style="list-style-type: none"> 466 appraisals: Directors of Central Services and Directors of Territorial Services.
	COMPETENCY-BASED APPRAISAL (EPC) & PERFORMANCE MANAGEMENT	<ul style="list-style-type: none"> Appraisal and feedback from hierarchical responsible. Biannual appraisal process. Individual improvement plans. Inclusion of the EPC model in the Performance Management Programme. 	<ul style="list-style-type: none"> 22,524 staff appraised: <ul style="list-style-type: none"> Branch network: 20,089 Central Services: 1,381 Territorial Services: 1,054






- The Competency-Based Appraisal has seen further improvements to now provide a full and objective picture of the employee's professional profile and to provide input for improvement plans, training and professional development on which to base strategic decision-making.
- The 180° Feedback has also been successfully deployed across all territories.

Internal growth. **DEVELOPING TALENT**

 PROGRAMA PROGRESA	<p>PROGRESA Branch managers</p> <ul style="list-style-type: none"> • Under the Management Talent Development programme. • Improvement in management and team leadership competencies. <p>PROGRESA Branch assistant managers</p> <ul style="list-style-type: none"> • Alignment with corporate strategies. • Link to characteristics of each territory. • Strategic vision and results driven. <p>PROGRESA Central Services managers</p> <ul style="list-style-type: none"> • Innovation and change management. 	<ul style="list-style-type: none"> ▪ 805 Branch managers. ▪ 59 Branch assistant managers. ▪ 81 Managers from Central Services.
 COACHING DIRECTIVO	<p>COACHING</p> <ul style="list-style-type: none"> • Coaching management to further their professional development on a one-to-one and group basis. 	<ul style="list-style-type: none"> ▪ Transition coaching : - 95 Managers. ▪ Executive coaching : - 6 Managers. ▪ Team coaching : - 3 management teams.
 modelo de LIDERAZGO	<ul style="list-style-type: none"> • Transformational Leadership Model, included in all development programmes. • Driver of change and innovation. 	<ul style="list-style-type: none"> ▪ Currently included in management development programmes.

- The Transformational Leadership Model remains the main driver of change and innovation and a means of delegating responsibilities to improve the way we work and accomplish the results set out in the Strategic Plan.
- New promotions were carried out in 2015 as part of the different programmes for developing talent.

Internal growth. DEVELOPMENT PROGRAMMES

	Programa VALOR <ul style="list-style-type: none"> • Maximise business results by improving how we work. • Strengthen branch manager leadership skills. • Increase the team's proactivity in selling. • Management practices: motivation, alignment and responsibility. 	<ul style="list-style-type: none"> ▪ 14 Territorial management.
	Management skills and competencies development programme <ul style="list-style-type: none"> • Transfer of CaixaBank's leadership style and managerial culture. • Tools for self- leadership. • Teamwork dynamics. 	<ul style="list-style-type: none"> ▪ 340 employees. Corporate management, Area/Depart. directors and Central Services directors, Team managers and Managers.
	GPS Programme <ul style="list-style-type: none"> • Critical aspects of the new role. • Management skills. • Group session + individual coaching. 	<ul style="list-style-type: none"> ▪ 14 DAN in one group. ▪ 40 Central Services directors in two groups.
	PROA Programme <ul style="list-style-type: none"> • Commercial team management. • Planning and follow-up of commercial activity. • Management skills and time management. 	<ul style="list-style-type: none"> ▪ 32 DAN in four groups.
	FOCUS Programme <ul style="list-style-type: none"> • Developing the Central Services and Commercial team management model. • Boosting of Transformational Leadership Model and corporate values. • Management and strengthen of internal talent. • Promoting proximity between Business network and Central Services. • Collaborative space to share institutional messages with the top management. 	<ul style="list-style-type: none"> ▪ Central Services edition: 193 managers in 2 groups. ▪ 'A' branches edition: 21 Branch managers.

- The Programa Valor, launched in 2014 and aimed at Branch managers, remains a key tool in improving the commercial model by setting up new teams and making CaixaBank's culture and values a competitive edge.
- To enhance empowerment and the delegation of responsibilities, the focus is now on strengthening ties between business and people.

Internal growth. **TRAINING PLANS**

Training plans for Branch network	• Retail Banking	Training itineraries	Branch managers Branch assistant managers Premier Banking managers (GBP) and Business Banking managers Business managers Non-performing loans (NPL) managers Employees Agricultural sector 'A' branches (flagship)	
		Outstanding programmes	DAF: Diploma in Financial Advisory CISI: Certificate in Wealth Management Diploma in Savings and Retirement Expert Postgraduate in Banking Risk Analysis Certificate in Banking Risk Analysis Product selling processes. Proactive selling	Branch managers, GBP and Private Banking Branch managers, GBP and Private Banking Branch managers and GBP Branch managers and Branch assistant managers Business managers Branch assistant managers, Business managers and Employees
	• Business Banking	Postgraduate Degree in Business banking		
	• Private Banking	Private Banking Expert programme		
Training plans for Central Services and Territorial Services	• Training plan for managers and employees			
	• Bespoke training plans			

Channels: **Formadores Internos.** | **Virtaula.** | Renowned consultants and institutions
El valor de la formación

- The 2015 Training Plan has accomplished its objective of tailoring the range of training on offer to the specific needs of the different business segments.
- At year-end 2015, CaixaBank had over 7,000 certified financial advisers among its workforce with the double qualification of the Postgraduate Diploma in Financial Advisory and the International Certificate in Wealth Management from the Chartered Institute for Securities & Investment (CISI).

Internal growth. EXECUTIVE DEVELOPMENT CENTRE (CDD)

Milestones in 2015


CDD

 centro de desarrollo directivo
 excelencia y liderazgo

Bespoke CDD programmes for targeted group:

<ul style="list-style-type: none"> • Leadership Development Programme for DAN. 	<ul style="list-style-type: none"> ▪ Completely reviewed programme. Editions 16 and 17 with 16 DAN each one.
<ul style="list-style-type: none"> • 'Leading the Future' programme: Central Services and Area directors and CaixaBank Group subsidiaries managers. 	<ul style="list-style-type: none"> ▪ Edition 8 involving 24 managers. ▪ CaixaBank Group managers included in the programme to achieve more synergies and enhance cross-company practices.
<ul style="list-style-type: none"> • 'Leading the future in Business Banking' programme, aimed at Business Banking Centre, CENI and RE Developers managers. 	<ul style="list-style-type: none"> ▪ 4 editions with a total of 100 managers participants.
<ul style="list-style-type: none"> • 'Leading the future: how to display strategy' programme, aimed at Central Services Area and Department directors and CaixaBank Group managers. 	<ul style="list-style-type: none"> ▪ 2 editions with a total of 29 participants. Banking simulator-based programme.
<ul style="list-style-type: none"> • CDD VALOR programme aimed at DAN with territorial focus. 	<ul style="list-style-type: none"> ▪ 7 editions with 103 managers from different Territorial managements.
<ul style="list-style-type: none"> • Strategy & Leadership workshop with Corporate directors and Sub-Directorate General. 	<ul style="list-style-type: none"> ▪ 27 managers, reflection on the Strategic Plan and preparing for its roll-out.

Teaching partnership: • Consolidating relationship with the ESADE and IESE business schools.

Implementation projects: • Projects developed by CDD programme participants, translating into real changes to the Organisation.

CDD digital area: • Consolidating the area, taking the relationship between managers and the CDD into the online world.

- A new line of targeted programmes was launched in 2015, starting with a banking simulator-based programme. In 2016, the programme will also address other subjects such as communication and negotiation.
- The CDD programme for DAN, launched in 2011, has been completely reviewed and two editions were held in 2015 with the new format.

Economic data. SOCIAL BENEFITS

Item	Description	Beneficiaries
Pension Plan	Benefits starting at retirement and active personnel risk coverage	38,697
Health insurance	Free health insurance, which covers direct family members at a discounted rate	33,596
Loans	Low rates of interest on mortgages and loans	Portfolio, as of December 2015 28,571
Bursaries for education:		
Employees	Up to 90% of the registration fee for university studies	2,205
Descendants	Financial assistance for offspring under 25 who are studying	19,820
Nurseries	Assistance for children under 3	5,648
Newborn baby bonus	Bonus for the birth of a baby	1,774
Length of service bonus	After 25 and 35 years of service	410
Supplements:	Up to 100% of salary for temporary incapacity, accident at work and	
Mat./Pat./Accident at work/TI	maternity/paternity leave	8,224
Funeral expenses	Covers costs resulting from the death of a first degree relative	460
Other financial benefits	Special conditions for two current accounts, credit cards and fees	

- The extensive system of benefits that CaixaBank offers its employees and their family members remains one of the bank's main strengths.
- In the 2015 Workforce Survey, CaixaBank employees claimed to be satisfied with their employee benefit package (91% satisfaction).

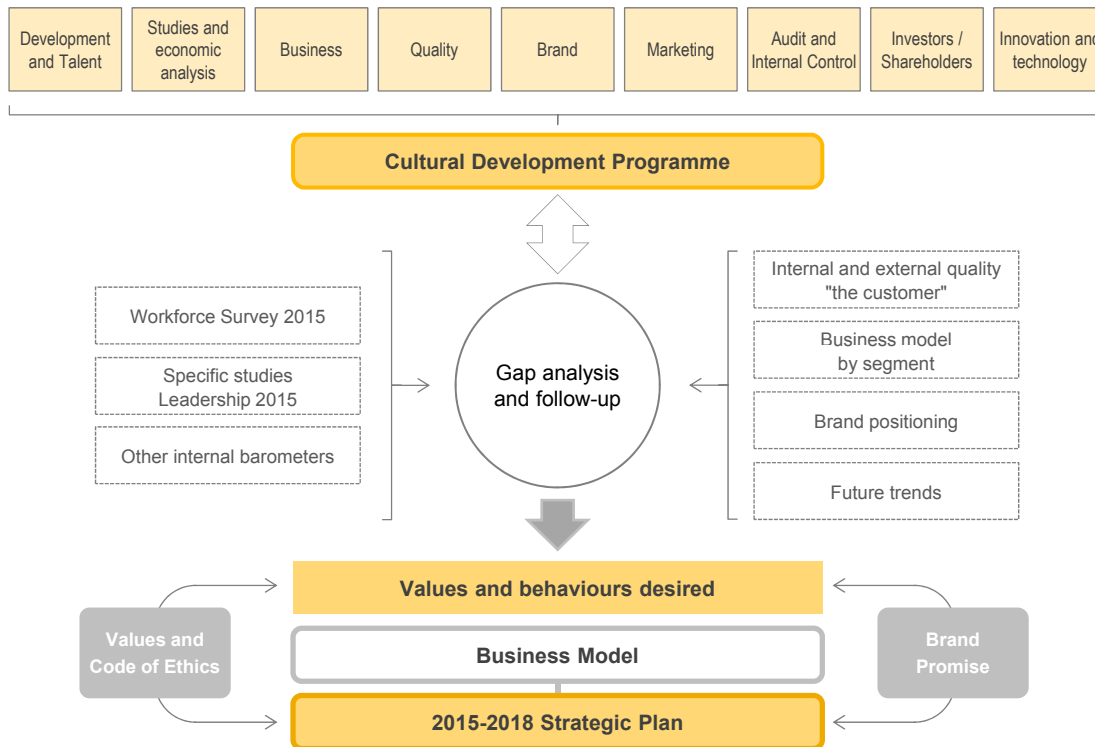
Environment. ORGANISATION

Organisational structures	}	<p>Territorial network, Segments and Central Services</p> <ul style="list-style-type: none"> ▪ Implementing the new CIB (Corporate & Institutional Banking) structure. ▪ Strengthening levels of expertise across the Branch network and in Corporate Services. ▪ Promoting organisational models that seek to improve agility, flexibility and customer proximity.
Workforce size	}	<p>Scaling models</p> <ul style="list-style-type: none"> ▪ Project to transform and update the productive scaling model.
Other projects	}	<p>Processes</p> <ul style="list-style-type: none"> ▪ Implementation of the new Governance Framework for CaixaBank's Committees. ▪ Organisational integration of Barclays Bank SAU within the CaixaBank Group. ▪ Implementation of the three lines of defence model.

- The work of the Organisation team remains a key driver in strengthening CaixaBank's corporate culture and improving efficiency.
- A key milestone for the year was the creation and start-up of the new Corporate & Institutional Banking (CIB) structure.

Environment. ORGANISATIONAL CULTURE

Cultural Development Programme



2015-2018 Transversal Meritocracy and Diversity Programme

- Reviewing HR policies and processes that impact meritocracy and diversity.
- Developing new initiatives to strengthen the concepts of meritocracy and diversity.
- Defining a scorecard and follow-up indicators.
- Plans to raise awareness of the bank's merit-based culture.

Proportion of women holding management positions

- Developing new initiatives to increase the number of women holding management positions.
- Continuous improvement: equality-related indicators and certifications.
- Pulsometers and focus group to deepen the effectiveness of the measures.

2013-2015 Workforce Survey

- Completion of action plans to close the gaps identified in the climate survey.

- A total of five improvements in HR processes have been reviewed and seven meetings of the Transversal Meritocracy and Diversity group were held.
- CaixaBank has set up various focus groups, headed by the Equality Agents from different territories.
- An Improvement Action Plan was successfully defined as a result of the 2013 Workforce Survey.

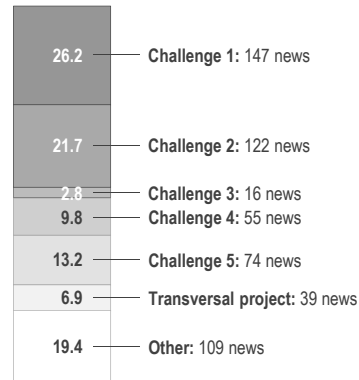
Environment. INTERNAL COMMUNICATION: STRATEGIC TOOL

'Personas' channel

- 1,544,328 visits/month.
- 55,329 visits/day.
- 676 published on 'Personas'.
- 'Personas' user profile: male, aged 30-40, with position of responsibility in the Network.

Impact of the news on the Strategic Plan in 'Personas':

Percentage



'Personas' channel new design and decentralisation of Internal Communication

- Redesign of the corporate channel of 'Personas' Intranet.
- Decentralisation of function and 'Personas' channel within the territory:
 - Creation of 14 Territorial 'Personas' and Style Guide on Internal Communication set up within the territory.
 - Training in Internal Communication for the territory.



Awards for the best sales teams MEV

- 15 events: one for each territory except Barcelona, where two were held: Barcelona City and Barcelona Province.
- 11,173 attendees: 37% of CaixaBank's total workforce.
- 150 branches and 753 employees awarded.
- Total satisfaction with the project: 9.2/10.
- 16 video news published.

MEV 2014

Mejores Equipos de Ventas 2014
Emoción, servicio, confianza



Corporate communication Plan under the 2015-2018 Strategic Plan

- Support for the roll-out of the new Strategic Plan through:
 - Communication Plan on 'Personas'.
 - 'Canal Caixa' Corporate Magazine: 'Strategy with soul'.
 - Corporate brochure.
 - New editions of 'Panorama'.



• Optimising internal communication is a key policy and management principle for CaixaBank.
 • In 2015, the campaign titled 'Confianza, nuestro fu[tu]ro' received the best online platform award from the Observatory of Internal Communication for Spain and Latin America.

Environment. WORKFORCE SURVEY
2015 Survey – Technical file

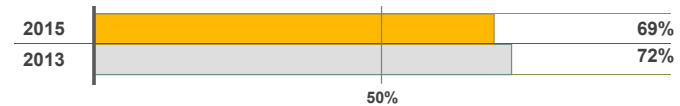
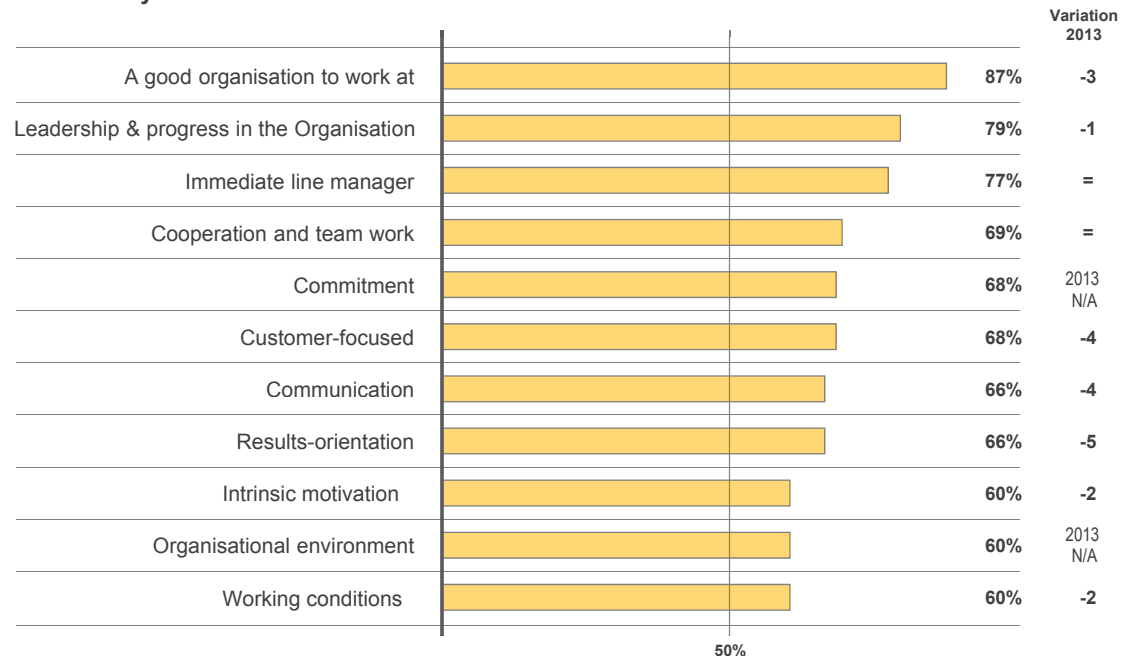
Overall → 30,176 people

Participation → 64 % (19,212 replies)

Questionnaire → 11 survey dimensions
 → 59 common questions (58 comparable with 2013)
 → 7 Effectiveness Model questions
 → 1 Territorial Management specific question
 → 1 open question
 → 4 multiple-choice questions about the Strategic Plan

Dissemination → Internet (via website)

Date → From Nov. 17th to Dec. 1st, 2015

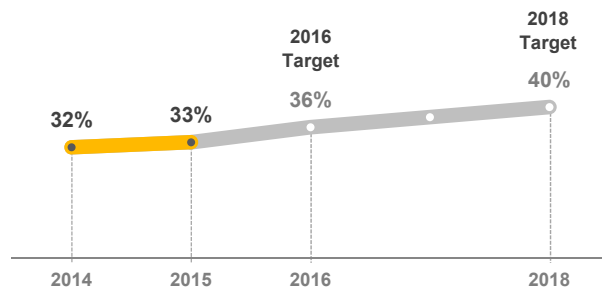
Global workplace climate indicator. Average for all items. % of 'Totally agree' and 'Agree'.

Results by dimension


The survey conducted in 2015 :

- Confirms that CaixaBank is viewed by employees as an organisation with proper leadership, capacity to compete and a strong feeling of belonging.
- Identifies opportunities to advance towards a culture of empowerment and meritocracy, focusing on critical roles to ensure the success of the business.

Environment. EQUALITY AND WORK-LIFE BALANCE
Management positions held by women, from Branch management upwards

2015-2018 Strategic Plan


Work-life balance - measures in 2015 (total workforce)

	Cases	Female	Male
Paid leave			
Maternity/adoption	1,481	98.8%	1.2%
Paternity	776	-	100.0%
Extended maternity leave	1,142	99.6%	0.4%
Extended paternity leave	583	-	100.0%
Accum. hours for breastfeeding breaks	1,131	98.3%	1.7%
Total	5,113	72.6%	27.4%

Reduction of working hours

	Cases	Female	Male
Caring for children	1,262	93.0%	7.0%
Caring for a relative (up to 2nd degree)	9	100.0%	-
Caring for ill child	32	87.5%	12.5%
Total	1,303	92.9%	7.1%

Leaves of absence

	Cases	Female	Male
Caring for children	528	95.6%	4.4%
Caring for a relative	25	76.0%	24.0%
Caring for dependants	4	50.0%	50.0%
Maintaining cohabitation	27	88.9%	11.1%
Training	12	66.7%	33.3%
Solidarity	5	100.0%	-
Personal reasons (not specified)	17	70.6%	29.4%
Total	618	93.0%	7.0%

- New policies and initiatives have been established in order to promote diversity in its different dimensions (gender, age, origin, etc.).
- The percentage of women holding management positions (from Branch management upward) gained one point in 2015 to reach 33.3%.

2015 HUMAN RESOURCES AND ORGANISATION ANNUAL REPORT



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