



## **Comité Consultivo de Accionistas**

Meeting of 29 November 2018

## Meeting participants:

<b>Members of the Advisory Committee present:</b>	<b>Region</b>
Antonia Rogelia Mesa Hernández	Canary Islands
María del Mar Santana Rollan	Canary Islands
Antonio Valle Rincón	Andalusia
Carlos Javier Art aiz Wert	Madrid
Gabriel Puig Romagosa	Catalonia
Julián Gómez del Campo	Madrid
Aleix Riñé Casajuana	Catalonia
Josep Antoni Díaz Salanova	Catalonia
Mónica de Quesada Herrero	Valencian Community
Josep Francesc Moragrega Font	Catalonia
Antonio Lucio-Villegas Ramos	Andalusia
Ramon Grau Sala	Catalonia
Mercedes Basterra Larroude	Basque Country
Teodoro Palacios-Cueto Ruiz-Zorrilla	Cantabria

### **CaixaBank personnel:**

Jordi Gual – Chairman

Mariona Vicens – Corporate Director of Innovation and Digital Transformation

Marta Fina – Director of the Voice of the Customer & Quality Insights Department

Meritxell Soler – Director of Shareholder Relations – Committee Secretary

German Jover – Shareholder Relations

David Quintana – Shareholder Relations

Antonio Jerez – Shareholder Relations

Inés Perrote – Shareholder Relations

Meritxell Quintana – Shareholder Relations

Zaida García – Shareholder Relations

Manuel Ripoll – Shareholder Relations

Josep Lop – Shareholder Relations

## Agenda:

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#### Agenda

9.30 am Welcome and breakfast

10.00 am Presentation by the Director of Innovation and Digital Transformation in CaixaBank, Ms Mariona Vicens.

11.00 am Presentation of new members of the Committee.

11.15 am First work session

- Communication:
  - o Degree of progress on improvements proposed by the Committee in the last meeting
  - o Emailing of results
  - o Impact flyers and KYC update
  - o Benchmarks: Shareholder benefits and website

12.30 pm Second working session

- Assessment of new initiatives:
  - o Webinar and Classroom
  - o Comic
  - o Magazine satisfaction survey
  - o Financing for young people workshops, experience of a CCC member

2.00 pm Lunch with the Chairman of CaixaBank, Mr Jordi Gual.

4.00 pm Third working session:

- Shareholders Focus Group: Presentation by Marta Fina, Director of Voice of the Customer and Quality Insights.

5.30 pm End of the meeting.

## Conclusions from the working sessions

### 1st working sesión:

#### Communication and internal management of the Committee:

With respect to the proposal in the last Committee meeting to create a virtual space that provides Committee members with work communication and continuity during the period between in-person meetings, there is a proposal to distribute members' email addresses within the Committee to facilitate communication. There was also a proposal to create a suggestions form for shareholders aimed at the Committee, making this known to all shareholders.

#### New content quality control protocol

The Committee positively welcomed the new protocol created to provide better quality and minimise the risk of errors in publications of Shareholder Relations, highlighting a new content validation circuit and a new double correction system.

#### Improvements to the format of the corporate information letter.

With the aim of streamlining the communication of relevant corporate information to shareholders, a new procedure has been created to reduce times, facilitate understanding and adapt the formats to mobile devices.

#### Impact flyers and KYC update

Members of the Committee are informed of the initiative to send flyers in mass, using the letter calling for the General Ordinary Meeting of Shareholders to increase the number of shareholders signed up to the shareholder information service, as well as the impact of the new data protection regulation on this service.

#### Benchmarks: Shareholder benefits and website

The members of the committee are informed of and receive the comparison of different initiatives that IBEX 35 companies offer their shareholders as benefits, with a view to identify and analyse the best practices implemented. Following the same format, a comparison is made between the different website in the banking and insurance sector at the European level.

### 2nd working session:

#### Webinar and Classroom

New initiatives were shared with Committee members. These initiatives were put forward for the Classroom programme, with new course topics, new professors and changes to course timetables to address different audiences. The evolution of webinars carried out during the second half of 2018 is also shared with members, along with the continuity of the programme throughout 2019, with increased contents

and professors, in a format that provides access to shareholders located in smaller areas where they cannot attend in-person classes.

### Comic

The possibility for members of the Committee to elaborate a new edition of the Comic was put forward, following the success of the first 'Operation Cupcake: Carlota's finances'. The Committee members commented that a good topic for the new edition could be explaining what a bank is and the social role it plays for the proper performance of economic wellbeing in society.

They also commented on the positive results of the quality survey on the comic, which supports the idea to continue with it.

### Shareholders Magazine

After launching the new design of the Shareholders magazine, becoming an annual magazine instead of a twice-yearly one, a quality survey was carried out with some of the shareholders who received it, with notable results of overall satisfaction.

### Finances for young people workshops

In a presentation, Carlos J. Artaiz, member of the Advisory Committee, detailed his experience as a volunteer in 'La Caixa' to teach finance courses to young people in the 4th year of secondary education in Madrid. He provided his enlightening and altruistic perspective in detail.

### New Strategic Plan, new initiatives

To close the second working session, a summary was given of the new initiatives from the Shareholder Relations Department for 2019, in line with CaixaBank's strategic priorities for 2019-2021.

## 3rd working session:

### Voice of the Customer & Quality

Marta Fina, director of the Voice of the Customer & Quality Insights department, explained how the department works and what its future objectives are to the Committee, sharing excellent customer satisfaction results according to Committee members. She also explained how the Shareholder Focus Group on communications received from CaixaBank Shareholders was elaborated, along with the results of the three types of shareholder detected.

## Improvement proposals made by the Committee

### Action plan for the CaixaBank Shareholder Advisory Committee 2021:

A proposal was made to execute a longer term action plan for the CaixaBank Shareholder Advisory Committee, addressing the 2021 objectives of the New Strategic Plan.

#### Establish a Benchmark of shareholder advisory committees:

A benchmark of shareholder advisory committees has been proposed to analyse best practices, with the possibility to implement them insofar as possible in the CaixaBank Shareholder Advisory Committee.

#### Re-watching webinars and downloading documentation:

After introducing webinars into the Aula programme, the Committee proposes the possibility to re-watch them after they are broadcast, allowing shareholders who were unable to connect at the time to see them. Furthermore, they believe it would be more beneficial if attendees could download the presentation used.

#### Introduction of surveys when sending out communications:

To obtain more assessments when sending out communications, there is a proposal to include surveys directly, without having to go to any links, and with quick assessment in just one click.