



ADVISORY COMMITTEE CaixaBank

Minutes of the meeting held on 21 March 2012

Attendees:

Members of the Advisory Committee present:	Region
Miguel Angel Crespo	Aragon
Eva Belenguer	Catalonia
Pedro Berruezo	Balearic Islands
Juan Carlos Carballada	Madrid
Juan Rubén García	Valencia
Silvia Gironés	Catalonia
Joseph de Marfà	Catalonia
Josep Maria Niubó	Catalonia
María Jesús García	Galicia
Faustino Hermoso	Extremadura
Juan Ignacio Ureta	Basque Country
Rafael Pérez	Andalusia
José Ignacio Posadilla	Asturia
Daniel Punseti	Catalonia
Josep Rollant	Catalonia

CaixaBank Personnel:

Juan María Nin – VicePresident and C.E.O. of CaixaBank
Edward O’Loughlen– Director of Investors Relations
Artur Callau –Shareholder Relations – Committee Secretary
Íñigo Roy – Shareholder Relations

Meeting Agenda

- **1st working session:**

The Committee was presented with the conclusions of the CaixaBank Shareholders' perception study and the shareholders' assessment of the different initiatives introduced by the Investor Relations department. The aim of this session was for the Committee members to learn and take into account the concerns voiced by the sample group of shareholders interviewed in the study and those of the working groups in which the Committee members took part.

Presentation of the degree of implementation of the initiatives arising during the last Committee meeting in October 2011.

- **Working lunch with the Head of Investor Relations, Mr. O'Loghlen**

Edward O'Loghlen answered the questions posed by the Committee members on the company, results and dividends policy.

- **2nd working session:**

The Committee members took note of the points they consider suitable for inclusion in the presentations to be made at the next CaixaBank General Shareholders' Meeting, scheduled for first call on 19 April.



The CaixaBank Advisory Committee and the Deputy Chairman and CEO and staff from the Investor Relations department.

Minutes 1st working session

The main conclusions of the Shareholders' perception study and the study regarding shareholder services are as follows:

- The actions carried out by CaixaBank for shareholders are outstanding according to the shareholders and enhance proximity as one of the company's main strengths.
- CaixaBank shareholders positively value all actions carried out by the Investor Relations department for shareholders, however, the point is made that not all available channels of communication are known. Once known, shareholders confirm that they are useful and of interest.
- The communication channels most immediately recalled by the shareholder as the most popular channels are newsletters, the magazine, text messages and e-mails.
- The most widely accepted communication channels by the shareholders are text messages and emails, since these are the shortest way to convey important information to the shareholder.
- In terms of product offerings and shareholder benefits, the suggestion is to develop further benefits in financial products.

These conclusions should assist the Committee in its task of securing future communication actions take into account the concerns and interests of the shareholders.

The following outlines the degree of implementation of the areas for improvement identified in the meeting held in October 2011:

- Regular notification of dividend payments: since this request was made, the company has been sending dividend payment notifications by text message to all shareholders who sign up for this service.
- Strengthening contacts with Shareholders: a plan has been put in place to increase contact with shareholders via electronic channels, mainly e-mail and text messages.
- Increasing training content on the website: new training content has been posted on the "Learn with CaixaBank" section and further content shall be included over the coming months.
- Azul CaixaBank Program: work is underway on a new shareholders' benefits offer based on the comments received through the perception study carried out.

Minutes 2nd working session

Matters that the members of the Advisory Committee consider should be included in the presentations to be made to the next CaixaBank General Shareholders' Meeting:

- Corporate structure of the Group and "la Caixa"
- National and international expansion strategy of CaixaBank
- CaixaBank's policy for distribution of 2012 earnings