



ADVISORY COMMITTEE CaixaBank

Minutes of the meeting held **December 11, 2012**

Attendees:

Members of the Advisory Committee present:	Region
Diego Romero *	Andalusia
Miguel Angel Crespo	Aragón
José Ignacio Posadilla	Asturias
Eva Belenguer	Catalonia
Silvia Gironés	Catalonia
Juan Maria Pérez *	Catalonia
Josep Maria Niubó	Catalonia
Ramón Maria Castellort *	Catalonia
Daniel Punseti	Catalonia
Josep Rollant	Catalonia
Pedro Berruezo	Balearic Islands
Marta Fernández *	La Rioja
Juan Carlos Carballada	Madrid
Juan Pedro Solís	Madrid
Mercedes Badía *	Madrid
Juan Ignacio Ureta	Basque Country
Juan Rubén García (absent)	Valencia

New member *

Note: Juan Rubén García attended a working session with Shareholder Relations a few days prior to the Advisory Committee meeting.

CaixaBank Personnel:

Juan Maria Nin – Vice President and CEO of CaixaBank
Gonzalo Gortazar – Chief Financial Officer
Edward O’Loughlen– Director of Investor Relations
Artur Callau – Shareholder Relations – Committee Secretary
Íñigo Roy – Shareholder Relations
August Masa – Shareholder Relations
Sergi Salvó – Shareholder relations

Meeting Agenda

1st working session:

- Presentation of “la Caixa” welfare projects by Marc Simón, Director of Social Integration.
- Assessment of “la Caixa” welfare projects to be offered to shareholders.

2nd working session:

- Progress update on initiatives proposed at the April 2012 meeting.

3rd working session:

- Collection of ideas to improve communication with shareholders, improve or increase the information provided to them and evaluate the segmentation of activities.
- Presentation of the 2013 Action Plan.

Conclusions of the 1st working session:

Objective: After Marc Simón, Director of Social Integration, gave a presentation on the welfare projects of “la Caixa,” a proposal was made inviting to all Advisory Committee members to assess the “la Caixa” welfare activities to be made available to shareholders.

How important are welfare projects for you as shareholders?

- “la Caixa” welfare projects (OSLC for its initials in Spanish) are funded, *inter alia*, with dividends from CaixaBank, so the better CaixaBank (and its shareholders) performs, the better the OSLC will. This point needs to be clear and driven home to shareholders.

Should we create more links between welfare projects and our relationships with shareholders?

- It was suggested that shareholders be made eligible for some type of special advantage for being a shareholder or, at least, that they be fully aware of the advantages available to them.

What activities would interest our shareholders most?

- Discounts on OSLC cultural activities, both those organized by CaixaForum and roaming exhibitions
- OSLC aid projects for underprivileged groups
- Allow shareholders to join volunteer programs
- Provide the option of contributing financially to specific projects

How should we publicize these activities?

- Through normal channels: web, shareholder magazine, periodic reports.
- At shareholder roadshows
- At the AGM
- Through emails to shareholders in the areas where a welfare project exhibition or activity is being held

Conclusions of the 3rd working session:

Objective: Collection of ideas to improve communication with shareholders, improve or increase the information provided to them and evaluate the segmentation of activities.

Actions to be offered our shareholders

- Greater advantages with financial products
- Explain the advantages to shareholders through the offices
- Offer segmented advantages/services based on shareholder group profiles

Initiatives to enhance our main point of information

- Make more information on CaixaBank available through the branch network