



Comité
consultivo **Accionistas**

Minutes of the meeting held **October 29, 2013**

Meeting participants:

Members of the Advisory Committee present:	Region
Diego Romero	Andalusia
Juan Luís Arias *	Andalusia
José Ignacio Posadilla	Asturias
Miguel Díaz-Llanos *	Canary Islands
Ignacio Rivas *	Castilla y Leon
Silvia Gironés	Catalonia
Juan María Pérez	Catalonia
Josep Maria Niubó	Catalonia
Ramón Maria Castelltort	Catalonia
Juan Luis Payá *	Catalonia
Ignacio Villalobos *	Catalonia
Marta Fernández	La Rioja
Juan Pedro Solís	Madrid
Mercedes Badía	Madrid
Miguel Ángel Urcelay *	Basque Country
Juan Rubén García	Valencia
Juan José Álamo *	Valencia

New Advisory Committee member *

CaixaBank Personnel:

Juan María Nin – Vice President and CEO of CaixaBank
Artur Callau – Director of Shareholder Relations – Committee Secretary
Antoni Jerez – Shareholder Relations
August Masa – Shareholder Relations
Sergi Salvó – Shareholder Relations

Meeting Agenda

1st working session:

- CaixaBank corporate presentation and 9M13 earnings
- Presentation on changes in CaixaBank's shareholder base

2nd working session:

- Presentation on latest initiatives with shareholders
- Advisory Committee assessment of initiatives and identification of areas of improvement

3rd working session:

- Presentation of 2014 shareholder relations plan and new projects in the design stage.
- Advisory Committee pre-launch assessment of initiatives
- Presentation of conclusions

Conclusions of the working sessions

Assessment of the latest initiatives and Committee proposals

- **Shareholder Reports and Shareholder Guide:** the Committee considered these to be two high value-added initiatives for shareholders. It proposed publicizing the initiatives, considering that not all Shareholders were aware of them.
- **Corporate website:** the Committee proposed unifying the content of and streamlining access to the corporate website, considering that the abundance of information available could lead to confusion.
- **CaixaBank share investment account:** the Committee considered this to be an excellent initiative for Shareholders wishing to make recurring investments in the bank.
- **'Puntos estrella' for shareholders:** the Committee considered that this contributes value to Shareholders, but noted that it depended on each individual profile.
- **Contests:** the Committee considered that it appeared to be a positive initiative and proposed segmenting prizes according to the degree of Shareholder engagement.
- **Classroom:** the Committee gave a positive assessment of the Shareholder training program and encouraged the bank to promote both in-person and on-line classes.
- **Shareholder Circle:** the Committee considered this to be a well aimed and innovative project.
- **Shareholder Day:** the Committee suggested repeating this initiative in light of the success of the first edition in June.
- **Twitter:** the Committee assessed whether CaixaBank should add Twitter as a communication channel for shareholders.

Proposals for improvement made by the Committee

- **Shareholder interest:** the Committee suggested conducting a poll to gauge Shareholder interest about the information they receive and the best channel for receiving it.
- **Specific communications:** the Committee proposed expanding the quality and quantity of information on the dividend policy and returns, two issues of great interest to Shareholders.
- **Best practices:** the Committee noted some European companies that could be benchmarks in best practices in Shareholder service and loyalty.
- **CaixaBank investees:** the Committee noted that Shareholders are requesting more information on the Group's investees and how to invest in them.
- **Shareholder call center:** the Committee proposed assessing whether to provide Shareholders a phone number with a +93 or +901 prefix in place of or in addition to the current +902 number.
- **Dividend payments:** Committee members provided suggestions regarding the dividend policy.

Assessment of new proposals

- **Young Shareholders:** the Committee considered this to be an original initiative to help young shareholders gain insight into the world of equities. It proposed extending this program to all CaixaBank employees and discussed having bank employees visit schools to explain the workings of a bank and/or equities.
- **Large Shareholders:** the Committee suggested a number of initiatives for this group:
 - Regular results presentations
 - Technical training
 - Specific program of advantages
- **“Foundation” relationship:** the Committee proposed increasing awareness about the Foundation's activities and the possibility of enabling Shareholders to participate. Specifically, it proposed:
 - Creating a Shareholder volunteer program
 - Offering Shareholders the possibility of earmarking part of their dividends to Foundation projects

Progress update on initiatives proposed at the March 2013 meeting

Offer greater advantages with financial products

- Two new initiatives were launched to address this need identified by the Committee:
 - o High yield (7.5%) reinvestment plan
 - o 6% discount on purchases or rentals of Servihabitat properties
- The Committee was also informed that work was being done on a proposal regarding insurance.

Increased communication of segmented advantages to Shareholders by profile

- A regular newsletter has been designed to keep Shareholders more informed about developments in the "Advantages for Shareholders" program.
- A first phase of segmentation was carried out, requiring at least 1,000 shares to be eligible for certain advantages.
- A proposal was made to hold contests for Shareholders with more than 5,000 shares, which the Committee viewed positively.