



Advisory Committee

Meeting: 6 March 2018

Meeting participants:

Members of the Advisory Committee present:

Region

Antonia Rogelia Mesa Hernández	Canary Islands
Antonio Valle Rincón	Andalusia
Carlos Javier Art aiz Wert	Madrid
Gabriel Puig Romagosa	Catalonia
Julián Gómez del Campo	Madrid
Xavier Martínez Serra	Catalonia
José Antonio Díaz Salanova	Catalonia
Mónica de Quesada Herrero	Valencia
Josep Francesc Moragrega Font	Catalonia
María de los Ríos Jurado	Andalusia
Maria Carme Pons Gatell	Catalonia
José Antonio Conde Salazar	Castile-Leon
Marc Bonnin Vilaplana	Catalonia
Pablo García Pérez	Madrid
Juan Miguel Sucunza Nicasio	Navarre
Teodoro Palacios-Cueto Ruiz-Zorrilla	Cantabria

CaixaBank personnel:

Gonzalo Gortázar – CEO

Oriol Aspachs – Director of the department of macroeconomics in the area of strategic planning and studies

Meritxell Soler – Director of Shareholder Relations – Committee Secretary

August Masa – Shareholder Relations

Antonio Jerez – Shareholder Relations

Germán Jover – Shareholder Relations

Inés Perrote – Shareholder Relations

Meritxell Quintana – Shareholder Relations

David Quintana – Shareholder Relations

Zaida Garcia – Shareholder Relations

Agenda:

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Agenda

9.30 am Welcome and breakfast

10.00 am The CEO of Caixabank, Mr Gonzalo Gortázar, gives gifts to the members leaving the Advisory Committee and group photo.

Final meeting of following members of the Advisory Committee:

- María de los Ríos Jurado
- José Antonio Conde Salazar
- Maria Carme Pons Gatell
- Pablo García Pérez

10.10 am Presentation by the CEO of Caixabank, Mr Gonzalo Gortázar.

11.00 am First working session.

- Good Governance and Shareholder Fórum Award
- Review of the report of Shareholder Relations activities 2017
- New format of the Magazine
- New initiative: Comic

12.30 pm Second working session

- Metrics of the Newsletter
- Scheduling of next Classroom and Corporate Meeting events
- Proposed Initiative: Webinar Classroom

2.00 pm Lunch with the director of the department of macroeconomics in the area of strategic planning and studies, Mr Oriol Aspachs.

4.00 pm Third working session: Proposals of topics to cover in the Annual General Meeting.

5.30 pm End of the meeting.

Conclusions from the working sessions

1st working sesión:

Good Governance and Shareholder Forum Award

The members of the committee were informed about the award received from the Good Governance and Shareholder Forum for the best initiative for closer relations with shareholders, which considered the Online Shareholder Office as the best proposal in this category.

New format of the Magazine

Information was given about new developments in the frequency, pagination and contents of the magazine. The members of the committee commented on the suitability or possibility of introducing non-financial topics. Additionally, suggestions were made and opinions were given on the topic of the appearance format of the front page and internal graphics.

New initiative: Comic

The members of the Committee were informed about a new financial training initiative within the Classroom programme that is based on a comic.

This project was received well by the members of the Committee, for being creative and new. Points of improvement on which the debate focussed were:

- The title of the comic.

- The suitability of the target audience.

- Complementing it with new training contents with the aim of promoting its educational task.

2nd working session:

Metrics of the Newsletter

The members of the Committee received the figures on openings and clicks for the monthly Newsletter from several perspectives. They were also shown a heat map of the Newsletter with the contents of greater interest for the shareholders. This showed the positive impact of the KYC carried out by the bank that allows it to reach more shareholders, although the need to ensure that shareholders approach Caixabank with less intrusive methods was raised.

Proposed initiative: Webinar Classroom

This initiative was well received by the members of the Committee and the suggestions were of technical nature:

Reducing the duration of the course to about 30 minutes.

Limiting the participants in the session to 40 or 50 shareholders.

Carrying out a Q&A session at the end of the course, with moderator.

Recording it for subsequent publication on the website.

3rd working session:

Proposals related to the Annual General Meeting

Contained in the speeches by the chairman and the chief executive officer:

Degree of fulfilment of the Strategic Plan 2018.

Discussion of the essential shape of the future Strategic Plan 2019 – 2021.

Mention of the possible international / national expansion in the new Strategic Plan.

Outlook for 2018.

Impact of the MiFIDII and the possible repercussion in the profit and loss account.

Remarks on the technological leadership of the bank.

Evolution of the synergies with BPI.

Organisational aspects

Limiting shareholder interventions to 5 minutes.

Paper documentation kept to a minimum.

Involvement of the Advisory Committee

Consider the possibility of the Advisory Committee having a role or greater involvement in the Annual General Meeting from 2019.

Improvement proposals made by the Committee

Communication and internal management of the Committee:

There is a proposal for the creation of a virtual space that provides the members of the Committee with the chance to communicate and continue their work in the period between face-to-face meetings.

Involvement in the new Caixabank strategic plan:

The Committee proposes the option of being able to involve itself in the drawing up of the strategic plan of the company from its shareholder perspective.