

**Summary of GRI indicators**  
Integrated Corporate Report  
**2011**

## 1.1 Scope and materiality of the report

Pursuant to the best international practices in relation to annual reports, mainly encouraged by the International Integrated Reporting Council (IIRC), CaixaBank has now published its first Integrated Corporate Report for 2011. To this end, in a bid to provide a more comprehensive view of the reality of the Institution and the results obtained, the report contains economic and financial information in addition to information concerning social and environmental aspects and issues in connection with corporate governance.

► See the [2011 CaixaBank Integrated Corporate Report](#)

► For further information on the IIRC

### Scope

The scope of the 2011 Integrated Corporate Report is composed of CaixaBank and its financial and support subsidiaries. Information has also been provided in relation to Bankpime following the acquisition of its banking business on December 1, 2011, after the various authorizations had been received.

Economic and financial information in the Report is based on the consolidated financial statements of “the CaixaBank Group and Subsidiaries”. The consolidated financial statements and directors’ report for 2011, together with

the auditors’ report dated February 29, 2012 which contains an unqualified opinion, may be consulted on the website of the Spanish National Securities Market Commission.

► [http://www.cnmv.es/index\\_en.htm](http://www.cnmv.es/index_en.htm)

Information on the environment and human resources, chiefly featured in section 3.4. “Natural resources and environmental management” and section 3.5. “Personnel”, refers to CaixaBank Individual. With respect to the information set out in the tables in this document - “Summary of indicators in the 2011 CaixaBank Integrated Corporate Report” - this includes CaixaBank Individual and the subsidiaries: Caixa Capital Risc, CaixaRenting, e-laCaixa, FinConsum, GDS Cusa, InverCaixa, MicroBank, PromoCaixa, Silk, Sumasa and TradeCaixa. Discrepancies between these data and economic data are mostly attributable to the Insurance Group. In this respect the VidaCaixa Group has its own policies, management system and Annual Corporate Responsibility Report.

Finally, the “Verification” column in the table of indicators sets forth the limitations on coverage or their scope.

► For further information on the [VidaCaixa Group](#)

### Materiality

The 2011 CaixaBank Integrated Corporate Report provides an integrated panorama of the Institution’s financial, social and environmental performance in response to its strategy of creating shared value for its stakeholders. It also provides a detailed response to relevant issues that are of interest to social groups and the persons to which it relates.

These issues were detected through a process with a number of phases, following the methodology based on the AA1000 Accountability Standard. Firstly, in order to identify issues of major general interest, a survey of external sources was performed. An analysis was conducted of press releases concerning Corporate Responsibility, publications by entities such as the Global Reporting Initiative (GRI) and the International Integrated Reporting Council (IIRC), and also by domestic and international leaders in sustainability within the sector. This comparative analysis was employed to carry out a specific survey among CaixaBank stakeholders, with more than 1,000 replies from shareholders, customers, employees, suppliers, social and environmental organizations.

The process was completed by telephone consultations with a number of experts to

seek their opinion on CaixaBank’s performance. These persons belonged to the following organizations:

- IESE Business School.
- ESADE Business School.
- The Ashoka Social Entrepreneurship Organization.
- The CECU Users’ and Consumers’ Organization.
- The CCOO-Comfia trade union’s CSR observatory.
- The UGT trade union.
- Media Responsable.
- Acció Natura

As a result of this process, priority issues were determined for CaixaBank and its stakeholders. The issues were classified in a matrix which defines firstly the importance attached to them by stakeholders, and secondly their impact on CaixaBank’s business.

IMPORTANCE FOR CAIXABANK

		Low	Medium	High
IMPORTANCE FOR STAKEHOLDERS	Very important		Clear, transparent information	Solvency, control of NPLs, economic results Quality in the service offered to customers Business ethics (senior management, employees)
	Important		Support for businesses and entrepreneurs	Action taken to the benefit of society
	Fairly important		Safe products and services	Easy access to the Institution's services Welfare of employees Responsible customer financing policies Products and services for everyone Innovation and development of new technologies
	Not very important	Action to reduce the Institution's environmental impact	Procedures for selection of socially and environmentally responsible suppliers Prevention of crime (corruption, fraud, money laundering etc.)	Professional development of employees

## 1.2 Dialog with stakeholders

CaixaBank works hard to ensure maximum transparency in its relations with stakeholders. To do so, the Institution attempts to establish close relationships with all groups that take an interest in its activities, and provide relevant information at all times which may cover issues such as its results, management and corporate strategy, and any other matters which may be of interest to stakeholders.

The Institution's communication policy supplies knowledge of the expectations of the various CaixaBank stakeholders to enable it to move forward on its Corporate Responsibility Policy and business strategy.

To this end, pursuant to the AA1000 Standard, the Institution has a number of channels for dialog to facilitate permanent fluid communication.

CaixaBank has a corporate blog and a press section on its corporate portal, where information is updated on a permanent basis:

- ▶ [Access to the Corporate Blog \(in Spanish\)](#)
- ▶ [Access to the Press Room](#)
- ▶ [Access to Facebook](#)
- ▶ [Access to Twitter](#)

<b>CUSTOMERS</b>	A network of 5,196 branches and almost 25,000 employees. Representation in Governing Bodies. Customer care service. Telephone service quality surveys. Encounters with stakeholder representatives. Telephone communication with Corporate Responsibility experts.
<b>SHAREHOLDERS</b>	Annual General Meeting. Shareholder Offices in Barcelona. Consultative Shareholder Committee. Corporate encounters with shareholders from a number of cities. Shareholder Care Service (letters, e-mails and SMS). Shareholder Services at <a href="http://www.CaixaBank.com">www.CaixaBank.com</a> . Attendance of trade fairs and other events.
<b>EMPLOYEES</b>	<i>CanalCaixa</i> , the Institution's in-house magazine (4 issues a year). Virt@ula, the online training center. Employee portal. Opinion survey. Committees. Forums on the corporate intranet. Branch satisfaction surveys. Dialog with union representatives. Representation in Governing Bodies. Telephone and online Call Center.
<b>SUPPLIERS</b>	Contact with contract managers. Purchase committees. Opinion surveys.
<b>COMPANY</b>	Representation in Governing Bodies. "la Caixa" Foundation. MicroBank. Caixa Capital Risc and the entrepreneurship Program EmprededorXXI. Attendance of forums, workshops, competitions, talks, conferences or round tables on these topics. Contact with specialist bodies and institutions. Cooperation with social agents. Consultations through surveys. Coverage of topics through the media. "la Caixa" Chair of Corporate Social Responsibility and Corporate Governance at the IESE Business School.

## 1.3 Summary of indicators in the 2011 CaixaBank Integrated Corporate Report

### GRI G3 CONTENTS

1. STRATEGY AND ANALYSIS		PAGES OF THE REPORT
1.1.	Statement by the organization's most senior decision-maker concerning the relevance of sustainability to the organization and its strategy	Letters from the Chairman and the Deputy Chairman and C.E.O. (pp. 7-8)
1.2.	Description of key impacts, risks and opportunities	1.1. Mission, vision and values (in terms of description of a management system that is efficient and sustainable from the economic, environmental and social viewpoint) (p. 11); 5. Challenges 2012 (pp. 172-177); Appendix 3: Responsible commitments for 2011
2. THE ORGANIZATION'S PROFILE		PAGES OF THE REPORT
2.1.	Name of the organization	Final page of the report (p. 190)
2.2.	Primary brands, products and/or services	3.2. Section on Financial and insurance services (pp. 40-51); <a href="http://www.caixabank.com">www.caixabank.com</a>
2.3.	Operational structure of the organization	1.3 Shareholder structure (pp. 13-20); 3.2. Section "Financial and insurance services" (pp. 40-51); 3.2. Section "International diversification" (pp. 65-70); 3.5. Section "CaixaBank alongside entrepreneurs" (pp. 125-132)
2.4.	Location of organization's headquarters	Final page of the report (p. 190)
2.5.	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report	3.2. Section on "Multiple channels at our customers' disposal" (Section "The most extensive branch network in the country") (page 55); 3.2. Section "International diversification" (pp. 65-70)
2.6.	Nature of ownership and legal format	2.1. Governing bodies (pp. 23-30) Corporate website: <a href="http://www.caixabank.com/general/informacionlegal_en.html">http://www.caixabank.com/general/informacionlegal_en.html</a>
2.7.	Markets served	CaixaBank operates on the Spanish market, and virtually all its income and expenses are generated on this market. The markets operated cover almost 10.4 million customers
2.8.	Dimensions of the organization (employees, net sales, total capitalization etc.)	Table: "Key CaixaBank Group data" (in the introduction to the Report) (pp. 4-5)
2.9.	Significant changes, structure and ownership of the organization	Letters from the Chairman and the Deputy Chairman and C.E.O. (pp. 7-8); 1.2. CaixaBank and the "la Caixa" Group (page 12)
2.10.	Prizes and awards	1.5. Awards and distinctions (page 21)

3. REPORT PARAMETERS		PAGES OF THE REPORT
3.1.	Reporting period for information provided	The information in this Report refers to the calendar year 2011
3.2.	Date of most recent previous report	This is the first Integrated Corporate Report published by CaixaBank. Previous reports, prior to reorganization of the Group, concerned the "la Caixa" Group ("la Caixa" 2010 Annual Report and Corporate Responsibility Report) and Criteria Caixa Corp (2010 Annual Report)
3.3.	Reporting cycle (annual, two-yearly, etc.)	The CaixaBank Integrated Corporate Report is an annual report
3.4.	Contact point	Final page of the report (p. 190)
3.5.	Process to define the contents of the report (determination of major issues, priority of aspects, identification of stakeholders)	Appendix (Section 1.2. "Dialog with stakeholders") The contents of this Report are based on the guidelines for preparing reports, specific supplements and technical protocols of the GRI
3.6.	Scope of the report	Economic and financial information in this Report is based on the consolidated financial statements of the "CaixaBank Group and Subsidiaries". The consolidated financial statements and directors' report for 2011, together with the auditors' report of February 2012, which contains an unqualified opinion, may be consulted on the website of the Spanish National Securities Market Commission. <a href="http://www.cnmv.es/index_en.htm">http://www.cnmv.es/index_en.htm</a> Appendix (Section 1.1. "Scope and materiality of the Report"). To facilitate comparisons, 2009 and 2010 data concerning the environment and human resources, primarily in Sections 3.4. "Natural resources and environmental management" and 3.5. Section "Personnel", refer to Caja de Ahorros y Pensiones de Barcelona. The CaixaBank Group data for 2011 include the following companies: CaixaBank Individual, Caixa Capital Risc, CaixaRenting, e-laCaixa, FinConsum, GDS-Cusa, InverCaixa, MicroBank, PromoCaixa, Silk, Sumasa and TradeCaixa
3.7.	Limitations to the scope or boundary of the report	Appendix (Section 1.1. "Scope and materiality of the Report") Data concerning human resources and the environment in this Report include CaixaBank Individual and the subsidiaries Caixa Capital Risc, CaixaRenting, e-laCaixa, FinConsum, GDS Cusa, InverCaixa, Nuevo Microbank, PromoCaixa, Silk, Sumasa and TradeCaixa. Discrepancies between the scope of these data and that of the consolidated financial statements are primarily attributable to the Insurance Group. In this respect the VidaCaixa Group has its own corporate responsibility policies, management system and Annual Corporate Responsibility Report. Each of the data items supplied specifies the limitations to the boundary or scope
3.8.	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations and other entities that can significantly affect comparability from period to period and/or between organizations	To facilitate comparisons of data, 2009 and 2010 data for Caja de Ahorros y Pensiones de Barcelona are supplied in comparison to data for CaixaBank Individual. The information available concerning the Group's subsidiaries has also been entered. There have been no significant changes in the valuation methods applied in the Report with respect to previous periods

<b>3.9.</b>	Data measurement techniques and the bases of calculations, assumptions and estimates applied. Reasons for not applying the GRI Indicator Protocols	The contents of this Report are based on the guidelines for preparing reports, specific supplements and technical protocols of the GRI
<b>3.10.</b>	Description of the possible effects of any restatements of information provided in previous reports	No such restatements have been made
<b>3.11.</b>	Significant changes in the scope, boundary or calculation methods	In 2011 significant changes were made to the scope of the Report as the result of reorganization of the "la Caixa" Group. These are shown in section 1.2. CaixaBank and the "la Caixa" Group. No changes were made to the calculation methods employed
<b>3.12.</b>	Table identifying the location of the Standard Disclosures in the report	Index to the Report; Appendix (Section 1.3. "Summary of indicators in the 2011 CaixaBank Integrated Corporate Report")
<b>3.13.</b>	Policy and current practice with regard to seeking external assurance for the report	2011 CaixaBank Integrated Corporate Report, Appendix 1 (page 179)

**4. GOVERNANCE, COMMITMENTS AND INVOLVEMENT OF STAKEHOLDERS**

**PAGES OF THE REPORT**

<b>4.1.</b>	Governance structure of the organization	2.1. Organizational structure (pp. 24-31) <a href="#">2011 Annual Corporate Governance Report</a>
<b>4.2.</b>	Indicate whether the Chairman of the most senior governance body is also an executive officer	2.1. Organizational structure (pp. 24-31) <a href="#">2011 Annual Corporate Governance Report</a>
<b>4.3.</b>	In the case of organizations with a direct unitary structure, the number of members of the most senior governance body will be stated, irrespective of whether they are independent or non-executive	2.1. Organizational structure (pp. 24-31) <a href="#">2011 Annual Corporate Governance Report</a>
<b>4.4.</b>	Mechanisms for shareholders and employees to provide recommendations or indications to the most senior governance body.	2.1. Organizational structure (pp. 24-31); 3.5. Section "CaixaBank and its Shareholders" program initiatives" (pp. 111-113); 3.5. Section "Internal communication" (page 122); 2011 Annual Corporate Governance Report. <a href="#">2011 Annual Corporate Governance Report</a>
<b>4.5.</b>	Link between remuneration of members of the most senior governance body and the organization's performance.	2.1. Organizational structure (pp. 24-31) <a href="#">2011 Annual Corporate Governance Report</a> <a href="#">2011 Annual Report on the Remuneration of the Members of Caixabank, S.A Board of Directors.</a>

4.6.	Processes in place for the most senior governance body to ensure conflicts of interest are avoided	2.1. Organizational structure (pp. 24-31) <a href="#">2011 Annual Corporate Governance Report</a>
4.7.	Process for determining the qualifications and expertise of the members of the most senior governance body to guide the organization's strategy on economic, environmental and social issues	2.1. Organizational structure (pp. 24-31) <a href="#">2011 Annual Corporate Governance Report</a>
4.8.	Internally produced statement of mission and values, codes of conduct, and principles relevant to economic, environmental, and social performances, and the status of their implementation	1.1. Mission, Vision and Corporate Values (page 11); 2.2. Corporate ethics (pp. 31-33)
4.9.	Procedures of the most senior governance body for overseeing the organization's identification and management of economic, environmental and social performances, and adherence to or compliance with internationally agreed standards, codes of conduct and principles	2.1. Organizational structure (pp. 24-31) <a href="#">2011 Annual Corporate Governance Report</a>
4.10.	Processes for evaluating the most senior governance body's own performance, particularly with respect to economic, environmental, and social performances	2.1. Organizational structure (pp. 24-31) <a href="#">2011 Annual Corporate Governance Report</a>
4.11.	Description of how the organization has adopted a precautionary principle	4.5. Capital and solvency (pp. 167-168). 3.3 Risks and opportunities ("Active Risk Management") (pp. 72-75)
4.12.	Externally produced economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or endorses	2.2. The UN Global Compact (page 33); 3.3. Section "Socially Responsible Investment (SRI)" (pp. 98-100); 3.5. Section "Social commitment" (pp. 125-136) <a href="http://www.caixabank.com/corporateresponsibility">www.caixabank.com/corporateresponsibility</a> (Our approach)
4.13.	Membership of associations and/or national/international bodies supported by the organization and in which it: <ul style="list-style-type: none"> <li>• Holds positions in governance bodies</li> <li>• Participates in projects or on committees</li> <li>• Provides substantial funding beyond routine membership dues</li> <li>• Views membership as strategic</li> </ul>	3.5. Section "Social commitment" (pp. 125-136) UN Global Compact (Spanish Chapter)
4.14.	List of stakeholders engaged by the organization	Appendix (Section 1.2. "Dialog with stakeholders")
4.15.	Basis for identification and selection of stakeholders to which the organization is committed	Appendix (Section 1.2. "Dialog with stakeholders")



<b>4.16.</b>	Stakeholder involvement (frequency)	Appendix (Section 1.2. "Dialog with stakeholders")
<b>4.17.</b>	Key issues of interest and concerns that have been raised through stakeholder involvement, and how the organization has responded to those issues of interest and concerns in its report	Appendix (Section 1.2. "Dialog with stakeholders")

## INFORMATION CONCERNING THE MANAGEMENT AND/OR EXECUTIVE APPROACH

<b>ECONOMIC DIMENSION</b>	<b>PAGES OF THE REPORT</b>
Economic performance	4.1. Results (pp. 138-151)
Market presence	3.2. Sections "Multiple channels at our customers' disposal" ("The most extensive branch network in the country" (page 55) and "International diversification" (pp. 65-70)
Indirect economic impact	3.5. Section "CaixaBank alongside entrepreneurs" (pp. 125-132)
<b>ENVIRONMENTAL DIMENSION</b>	<b>PAGES OF THE REPORT</b>
Materials	3.4. Section "Natural resources and environmental management" (Table of direct environmental impact indicators) (page 106)
Energy	3.4. Section "Natural resources and environmental management" (Table of direct environmental impact indicators) (page 106)
Water	3.4. Section "Natural resources and environmental management" (Table of direct environmental impact indicators) (page 106)
Biodiversity	Section "Knowledge-building and awareness raising" (in point 3.4. "Environmental management") (page 107)
Emissions, effluents and waste	3.4. Section "Natural resources and environmental management" (Table of direct environmental impact indicators) (page 106)
Products and services	3.3. Section "Sustainability of financial activity" (pp. 95-97) and. Section "Socially Responsible Investment (SRI)" (pp. 98-100)
Compliance	3.4. Section "Natural resources and environmental management" (Table of direct environmental impact indicators) (page 106)
Transport	"e-billing" in section 3.2. "Payment methods: a service with a difference" (pp. 60-63); 3.4. Section "Natural resources and environmental management" (Transport) (page 107); 3.3. Credit risk management (page 74)

General aspects	3.4. Section “Natural resources and environmental management” (pp. 105-108); Challenges in 2012 (pp. 172-177); Appendix 3: Responsible commitments for 2011
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**SOCIAL DIMENSION**  
**Labor practices and work ethics**

**PAGES OF THE REPORT**

Employment	3.5. Sections “Personnel” (pp. 119-125) and “Corporate volunteering” (page 136)
Labor/management relations	3.5. Section “Internal communication” (page 122); Appendix (Section 1.2. “Dialog with stakeholders”)
Health and safety in the work place	3.5. Section “Workplace health and safety” (page 125)
Training and education	3.5. Section “Training and professional development” (pp. 120-121)
Diversity and equal opportunities	3.5. Section “Commitment to equal opportunities and work-life balance” (page 124)
Equal pay for men and women	3.5. Section “Commitment to equal opportunities and work-life balance” (page 124)

**SOCIAL DIMENSION**  
**Human rights**

**PAGES OF THE REPORT**

Investment and procurement practices	2.2. Section “Money laundering prevention” (pp. 32-33)
Non-discrimination	3.5. Sections “Equal opportunities” (page 110) and “Commitment to equal opportunities and work-life balance” (page 124)
Freedom of association and collective bargaining	2.2. Section “Code of Business Conduct and Ethics” (pp. 31-32); 3.5. Section “Personnel” (pp. 119-125)
Abolition of child labor	In view of CaixaBank’s area of activity, no risk activities or operations have been identified
Prevention of forced and compulsory labor	In view of CaixaBank’s area of activity, no risk activities or operations have been identified
Safety practices	3.5. Section “Responsible communication” (page 118)
Rights of indigenous people	Not applicable to CaixaBank’s activities

<b>SOCIAL DIMENSION Company</b>	<b>PAGES OF THE REPORT</b>
Local communities	CaixaBank belongs to the “la Caixa” Group. Group investment in welfare projects is channeled through the “la Caixa” Foundation, which produces its own Annual Report, available at <a href="http://obrasocial.lacaixa.es/laCaixaFoundation/corporateinformation_en.html">http://obrasocial.lacaixa.es/laCaixaFoundation/corporateinformation_en.html</a> 3.5. Section “Social commitment” (pp. 125-136)
Corruption	2.2. Section “Money laundering prevention” (pp. 32-33) 2.2. Section “Code of Business Conduct and Ethics” (pp. 31-32)
Public policy	CaixaBank has not taken up a position concerning involvement in lobbying policies
Anti-competitive behavior	In 2011 no proceedings were ongoing against CaixaBank for anti-competitive behavior
Compliance	2.2. Section “Code of Business Conduct and Ethics” (pp. 31-32); 3.3. Section “Active risk management” (pp. 72-77)

<b>SOCIAL DIMENSION Product responsibility</b>	<b>PAGES OF THE REPORT</b>
Customer health and safety	3.2. Section “Security” (page 64)
Product and service labeling	3.5. Section “Responsible communication” (page 118)
Marketing communications	3.5. Section “Responsible communication” (page 118)
Customer privacy	3.5 Section “Customers” (Data protection and the right to privacy)
Compliance	2.2. Section “Money laundering prevention” (pp. 32-33); 3.5. Section “Responsible communication” (page 118)

## GRI G3 INDICATORS AND INDICATORS SPECIFIC TO THE FINANCE SECTOR



### GRI G3 Indicators

INDICATORS OF ECONOMIC PERFORMANCE		TYPE	PAGES OF THE REPORT	VERIFICATION
<b>EC1</b>	Direct economic value generated and distributed, including revenues, operating costs, employee remuneration, donations and other community investments, profits not distributed and paid to capital providers and governments	C	The sum of direct and indirect contributions by CaixaBank to Spanish GDP amounted to 0.68%. Data concerning the economic value generated and distributed were obtained from the Consolidated Financial Statements of the CaixaBank Group and subsidiaries. The country breakdown is not relevant to CaixaBank since Spain is the Institution's main country of operations. ▶ See: Table: "Economic value generated, distributed and retained by the CaixaBank Group"	✓ (*)
<b>EC2</b>	Financial implications and other risks and opportunities for the organization's activities due to climate change	C	3.3. Sections "Sustainability of financial activity" (pp. 95-97) and "Socially Responsible Investment (SRI)" (pp. 98-100). CaixaBank has an Environmental Committee which analyzes risks and opportunities in this area	✓
<b>EC3</b>	Coverage of the organization's obligations concerning social benefits	C	CaixaBank pension commitments are externalized and are implemented through a pensions plan and additional policies taken out with an insurance company. The CaixaBank employees' pension plan is operated in addition to the public pensions system (Social Security), and is a combined defined-contribution plan (defined contribution for retirement and defined benefit for disability and death). The plan meets the commitments of the Institution initially established in the Labor Agreement of July 2000 which, due to the Group's business reorganization process, were set forth in the Labor Agreement of July 2011 whereby the "la Caixa" Pensions Plan was transformed into a "la Caixa"/CaixaBank Combined-Promotion Pensions Plan. Table: "Coverage of the organization's obligations concerning social benefits" (page 122). ▶ See: Notes 23, 24 and 35 to the <a href="#">2011 Annual Accounts of the CaixaBank Group</a>	✓
<b>EC4</b>	Significant financial assistance received from governments	C	3.5. Section "Training and professional development" (Table showing training data) (page 120). Information is only provided concerning assistance with training, the only aid received. No information is provided concerning assistance from governments in the form of subsidies, grants or financial incentives. ▶ See: Table showing training data	✓

(\*) Calculated in accordance with the scope of the 2011 Consolidated Financial Statements. The main difference with respect to the scope of information concerning Human Resources and the Environment is accounted for by the insurance group, which is not included in the scope.

<b>EC5</b>	Range of ratios of standard entry-level wage compared to local minimum wage at significant locations of operation	A	3.5. Section “Remuneration system” (page 122). The number of times the Institution’s entry-level wage surpasses the legal minimum wage is 2.6. CaixaBank’s main country of operations is Spain, and it has only 54 employees (of a total headcount of 24,915) working abroad. All employees, regardless of their geographic location, earn remuneration above the legal minimum established in each country	✓
<b>EC6</b>	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation	C	In 2011 CaixaBank procured €1,063 million of products and services, paid through €470,183 bills. The level of compliance with payment conditions on these bills stood at 91%, with an average payment timeline of 60 days, and payments made within the maximum legal deadline totaled 94.5%. Of a total of 36,041 suppliers, the top five in terms of billing volumes accounted for €163 million. CaixaBank defines “locally-based” suppliers as those whose operations base is Spain. The Institution operates transparent Procurement Departments guaranteeing equal opportunities for contracts. A responsible procurement policy is currently ongoing	✓
<b>EC7</b>	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation	C	There are no specific procedures for the local hiring of senior management	N. A.
<b>EC8</b>	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial undertakings, pro bono or in-kind arrangements	C	3.3. Sections “Sustainability of financial activity” (pp. 95-97) and “Socially Responsible Investment (SRI)” (pp. 98-100); 3.5. Section “Business Alliance for Child Vaccination (AEVI)” (page 134). CaixaBank belongs to the “la Caixa” Group. Group investment in welfare projects is channeled through the “la Caixa” Foundation, which produces its own Annual Report, available at <a href="http://obrasocial.lacaixa.es/laCaixaFoundation/corporateinformation_en.html">http://obrasocial.lacaixa.es/laCaixaFoundation/corporateinformation_en.html</a>	✓
<b>EC9</b>	Understanding and description of significant indirect economic impacts, including the extent of impacts	A	3.1. Section “Strategic plan” (page 39) 3.2. “Innovation (pp. 52-64)	✓

INDICATORS OF ENVIRONMENTAL PERFORMANCE		TYPE	PAGES OF THE REPORT	VERIFICATION
<b>EN1</b>	Materials used by weight or volume	C	3.4. Section "Natural resources and environmental management" (pp. 105-108). ▶ See: Table of direct environmental impact indicators	✓
<b>EN2</b>	Percentage of materials used that are recycled input materials	C	3.4. Section "Natural resources and environmental management" (pp. 105-108). ▶ See: Table of direct environmental impact indicators	✓
<b>EN3</b>	Direct energy consumption by primary energy sources	C	3.4. Section "Natural resources and environmental management". (pp. 105-108) ▶ See: Table of direct environmental impact indicators	✓
<b>EN4</b>	Indirect energy consumption by primary sources	C	With regard to the energy consumed by CaixaBank in 2011, Gas Natural Fenosa will file an application with the National Energy Commission (CNE) to obtain a 100% Guarantee of Origin for the electricity supplied to CaixaBank, in order to receive a CNE certificate to demonstrate that this power came from renewable energy sources or cogeneration. This accounts for 98.16% of all the electricity consumed by CaixaBank; 3.4. Section "Natural resources and environmental management". ▶ See: Table of direct environmental impact indicators	✓ It does not include e-la Caixa, Microbank and PromoCaixa (n/d)
<b>EN5</b>	Energy saved due to conservation and efficiency improvements	A	Sections "Initiatives adopted to reduce direct environmental impact" and "Training and awareness" (in point 3.4. Section "Natural resources and environmental management" (pp. 105-108)	✓
<b>EN6</b>	Initiatives to supply energy-efficient products and services or products and services based on renewable energies, and reductions in energy consumption as a result of these initiatives	A	3.3. Section "Sustainability of financial activity" (pp. 95-97)	✓ Only qualitative data are provided
<b>EN7</b>	Initiatives to reduce indirect energy consumption, and reductions achieved	A	3.4. Section "Natural resources and environmental management" (pp. 105-108); 5. Challenges in 2012 (pp. 172-177). Natural resources used by CaixaBank are not subject to energy requirements	✓
<b>EN8</b>	Total water withdrawal by sources	C	3.4. Section "Natural resources and environmental management" (pp. 105-108). All the water used by CaixaBank is from one municipal supply network. ▶ See: Table of direct environmental impact indicators	✓ No data are included for the CaixaBank branch network

<b>EN9</b>	Water sources that have been significantly affected by water withdrawals	A	The water used by CaixaBank is always from the municipal supply, and this does not affect water sources or habitats	N. A.
<b>EN10</b>	Percentage and total volume of water recycled and reused	A	This indicator is not applicable to CaixaBank's activities	N. A.
<b>EN11</b>	Description of land adjacent to or located in protected areas and areas of high biodiversity outside protected areas. State the location and size of own land or rented or managed land with high biodiversity value outside protected areas	C	This indicator is not applicable, since CaixaBank does not operate any facilities in protected areas or areas with high biodiversity value	N. A.
<b>EN12</b>	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas	C	This indicator is not applicable, since CaixaBank does not carry on any harmful activities in protected areas or areas with high biodiversity value	N. A.
<b>EN13</b>	Protected or restored habitats	A	This indicator is not applicable to CaixaBank's activities	N. A.
<b>EN14</b>	Strategies, current courses of action, and future plans for managing impacts on biodiversity	A	This indicator is not applicable to CaixaBank's activities	N. A.
<b>EN15</b>	Number of species, broken down in terms of their risk of extinction, on the IUCN Red List and national lists, the habitats of which are located in areas affected by operations in accordance with the extent to which the species is threatened	A	This indicator is not applicable to CaixaBank's activities	N. A.
<b>EN16</b>	Total direct and indirect greenhouse gas emissions by weight	C	3.4. Section "Natural resources and environmental management" (pp. 105-108). ▶ See: Table of direct environmental impact indicators	  The data do not include e-la Caixa, Microbank and PromoCaixa in relation to direct emissions
<b>EN17</b>	Other relevant indirect greenhouse gas emissions by weight	C	3.4. Section "Natural resources and environmental management" (pp. 105-108). ▶ See: Table of direct environmental impact indicators	  Emissions by private vehicles, employee transport or messenger services are not included

<b>EN18</b>	Initiatives to reduce greenhouse gas emissions and reductions achieved	A	Sections “Initiatives adopted to reduce direct environmental impact” and “Knowledge-building and awareness raising” (in Section 3.4. “Environmental management” (pp. 107-108). ▶ See: Table of direct environmental impact indicators	✓
<b>EN19</b>	Emissions of ozone-depleting substances by weight	C	This indicator is not applicable, since CaixaBank does not produce any significant emissions of ozone-depleting substances	N. A.
<b>EN20</b>	NO, SO and other significant air emissions by type and weight	C	This indicator is not applicable in view of CaixaBank's low consumption of fossil fuels	N. A.
<b>EN21</b>	Total wastewater discharge by nature and destination	C	This indicator is not applicable, since in 2011 CaixaBank did not make any significant wastewater discharges	N. A.
<b>EN22</b>	Total weight of waste by type and processing method used	C	3.4. Section “Natural resources and environmental management” (pp. 105-108). CaixaBank reports all waste collected for recycling, since it feels this is the best way to dispose of waste in view of the organization's activity. ▶ See: Table of direct environmental impact indicators	✓ No data are included for the CaixaBank branch network
<b>EN23</b>	Total number and volume of major accidental spillages	C	This indicator is not applicable, since in 2011 there were no major accidental spillages at CaixaBank	N. A.
<b>EN24</b>	Weight of waste transported, imported, exported or processed considered as hazardous in accordance to the classification of the Basel Convention Annexes I, II, III and VIII, and percentage of waste transported internationally	A	This indicator is not applicable to CaixaBank's activities	N. A.
<b>EN25</b>	Identification, size, protection status and biodiversity of water resources and related habitats that are significantly affected by water discharge and runoff water	A	This indicator is not applicable to CaixaBank's activities	N. A.
<b>EN26</b>	Initiatives to mitigate environmental impacts of products and services, and extent of impact reduction	C	3.3. Sections “Sustainability of financial activity” (pp. 95-97) and “Socially Responsible Investment (SRI)” (pp. 98-100). CaixaBank subscribes to the Equator Principles. In 2011 one type A project was registered, with possible significant adverse social and environmental impacts	✓ Only qualitative data are provided
<b>EN27</b>	Percentage of products sold and their packaging materials which are recovered at the end of their service life, by product categories	C	This indicator is not applicable, since CaixaBank does not sell any products which can be recovered	N. A.








<b>EN28</b>	Cost of major fines and number of non-monetary sanctions for non-compliance with environmental regulations	C	In 2011 CaixaBank was unaffected by any major fines or judicial sanctions in relation to compliance with environmental regulations	✓
<b>EN29</b>	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce	A	Section "Environmental impact mitigation projects" (in point 3.4. "Natural resources and environmental management") (pp. 105-108). Transportation of CaixaBank's products has no significant impacts	✓ Transportation of members of the workforce is not included
<b>EN30</b>	Total environmental protection expenditure and investment, by types	A	Information non-material	N. A.

INDICATORS OF SOCIAL PERFORMANCE		TYPE	PAGES OF THE REPORT	VERIFICATION
<b>Labor practices</b>				
<b>LA1</b>	Total workforce by type of employment, employment contract, and region	C	► See: Total workforce by type of employment, employment contract, and region	✓
<b>LA2</b>	Total number and rate of employee turnover by age group, gender, and region	C	► See: Total number and rate of employee turnover by age group, gender, and region	✓ The information is not broken down into age groups
<b>LA3</b>	Benefits provided for full-time employees that are not provided for temporary or part-time employees, by major operations	A	► See: Table: "Social benefits provided for full-time employees"	✓
<b>LA4</b>	Percentage of employees covered by collective bargaining agreements	C	100% of employees at CaixaBank and its subsidiaries are covered by the collective bargaining agreement applicable to them	✓
<b>LA5</b>	Minimum period(s) of notice regarding organizational changes, including whether this is specified in collective bargaining agreements	C	The minimum period of notice is the same as that generally established in common employment legislation (Workers' Statute and other legislation applicable), 60 days	✓

<b>LA6</b>	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programs	A	<p>100% of the workforce at CaixaBank, FinConsum, GDS-Cusa, Silk and TradeCaixa.</p> <p>CaixaBank has two Health and Safety Committees: the Single Occupational Health and Safety Committee has equal representation of Management and Workers' Representatives. The Occupational Risk Prevention Coordination Committee is an internal committee composed of the representatives of the General Division responsible for General Services, Human Resources Management, Management of the Efficiency Division and Management of the Audit Division. It ensures compliance with prevailing legislation, and carries out and authorizes courses of action and processes in relation to Occupational Health at the Institution</p>	<p style="text-align: center;">✓</p> <p>Information concerning CaixaBank, FinConsum, GDS-Cusa, Silk and TradeCaixa</p>
<b>LA7</b>	Levels of absenteeism, professional illnesses, lost days and number of work-related fatalities, by regions	C	<p>► See: Table: "Levels of absenteeism, professional illnesses, lost days and number of work-related fatalities, by regions".</p> <p>No information is provided on subcontracted personnel for the safety of whom CaixaBank is responsible</p>	<p style="text-align: center;">✓</p>
<b>LA8</b>	Education, training, counseling, prevention and risk-control programs in place to assist employees, their families or community members regarding serious illnesses	C	<p>Among other functions, the Occupational Risk Prevention Service arranges information campaigns in relation to prevention, health promotion and healthy lifestyles. In 2011 employees were provided, through the corporate intranet, with courses on the prevention of high blood pressure, reducing smoking habits, prevention of obesity, early detection of breast cancer, prevention of backache and medical emergencies. A first-aid guide has also been published, and the web page supplies advice on lipoatrophia, road safety and self-medication. It should be pointed out that CaixaBank's activities do not entail any high risks to the health of its employees</p>	<p style="text-align: center;">✓</p>
<b>LA9</b>	Health and safety issues covered in official agreements with trade unions	A	<p>In addition to the Collective Agreement of Savings Banks and Financial Savings Entities, CaixaBank also operates internal agreements between management and trade unions to improve working conditions for its employees. The Institution has a number of equal-representation committees such as the Single Occupational Health and Safety Committee. Since 2010 it has also operated a Protocol for the Prevention, Management and Elimination of Sexual and Workplace Harassment</p>	<p style="text-align: center;">✓</p> <p>Information in reference to CaixaBank Individual</p>
<b>LA10</b>	Average hours of training per year per employee, by employee categories	C	<p>3.5. Section "Training and professional development" (pp. 120-121).</p> <p>► See: Table showing training data</p>	<p style="text-align: center;">✓</p>
<b>LA11</b>	Programs for skills management and continuous training to support the continued employability of employees and assist them in managing the end of their professional careers	A	<p>3.5. Section "Training and professional development" (pp. 120-121).</p> <p>In any early retirement schemes in force, employees are informed of the general conditions relating to such plans and through the employees portal anyone wishing to adhere to the plan can consult the specific conditions that would apply in their particular case</p>	<p style="text-align: center;">✓</p>

<b>LA12</b>	Percentage of employees receiving regular performance and career development assessments	A	The performance of 100% of employees is assessed on a regular basis	✓
<b>LA13</b>	Composition of corporate governance bodies and employees, broken down by gender, age group, minority group membership, and other indicators of diversity	C	► See: Table: “Employees broken down by gender, age group, minority group membership, and other indicators of diversity”. The percentage of employees and directors belonging to ethnic minorities is not included, and data are not broken down by age groups. There is no register of ethnic minorities since the Institution’s human resources policy is based on the non-discrimination principle	Information in reference to CaixaBank Individual ✓
<b>LA14</b>	Ratio of basic salary of men with respect to that of women, by professional categories	C	Professional employees at CaixaBank are paid in accordance with their professional status and the functions performed, regardless of their sex or origins. In equal categories and seniority, the basic wage of men and women is the same, for all employment categories at the Institution. The ratio is 1	✓

INDICATORS OF SOCIAL PERFORMANCE		TYPE	PAGES OF THE REPORT	VERIFICATION
<b>Human rights</b>				
<b>HR1</b>	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening	C	There are no significant investment agreements which include human rights clauses because it is felt there are no risks that make them necessary	✓
<b>HR2</b>	Percentage of primary distributors and contractors which have undergone screening on human rights, and the action taken as a result	C	3.4. Section “Suppliers” (page 104). The total number of contractors and suppliers is provided, but not the percentage, since it did not prove possible to compile this information. Plans have been made to do so following implementation of the Suppliers’ Portal, currently being developed	Information in reference to PromoCaixa ✓
<b>HR3</b>	Total hours of training for employees in relation to policies and procedures concerning aspects of human rights that are relevant to their activities, including the percentage of employees trained	A	2.2. Section “Code of Business Conduct and Ethics” (pp. 31-32)	Only qualitative information is provided in relation to CaixaBank Individual ✓

<b>HR4</b>	Total number of incidents of discrimination, and action taken	C	CaixaBank has a Protocol for the Prevention, Management and Elimination of Sexual and Workplace Harassment. A total of 6 cases were handled through the independent mediators in 2011, producing an information report and two mediation processes and representing a decrease with respect to the previous two years. A total of 6 cases were dealt with, 3 formally and 3 anonymously. The grounds for these complaints were as follows: 4 instances of workplace bullying, 1 case of sexual harassment and 1 case of gender discrimination. As set forth in the protocol, the mediators prepared a report on the 3 formal complaints, which resulted in the following: 1 information report and 2 mediation processes. The information report was handled internally by instructors appointed by CaixaBank	 Information in reference to CaixaBank Individual
<b>HR5</b>	Company operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and action taken in support of these rights	C	CaixaBank did not identify any risks in this area in 2011	
<b>HR6</b>	Operations identified as entailing significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor	C	In view of CaixaBank's area of activity, no risk activities or operations have been identified	
<b>HR7</b>	Operations identified as entailing significant risk for incidents of forced or compulsory labor, and measures to help eliminate these	C	3.4. Section "Suppliers" (page 104). In view of CaixaBank's area of activity, no risk activities or operations have been identified	
<b>HR8</b>	Percentage of security personnel that has been trained in in relation to policies and procedures concerning aspects of human rights that are relevant to their activities	A	All security guards are hired through a company which has certified that they have received the corresponding training	
<b>HR9</b>	Total number of incidents in relation to violations of indigenous people's rights, and the actions taken	A	This indicator is not applicable to CaixaBank's activities	N. A.

INDICATORS OF SOCIAL PERFORMANCE		TYPE	PAGES OF THE REPORT	VERIFICATION
<b>Company</b>				
<b>SO1</b>	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting	C	CaixaBank belongs to the "la Caixa" Group. Group investment in social projects is channeled through the "la Caixa" Foundation, which produces its own Annual Report, available at <a href="http://obrasocial.lacaixa.es/laCaixaFoundation/corporateinformation_en.html">http://obrasocial.lacaixa.es/laCaixaFoundation/corporateinformation_en.html</a> CaixaBank also works on the Incorpora Program on labor market inclusion, and has continued to support the Business Alliance for Child Vaccination and the Corporate Volunteering program: 3.5 Section "Social commitment" (pp. 125-136)	✓
<b>SO2</b>	Percentage and number of business units analyzed for risks related to corruption	C	The Money Laundering Prevention Operational Unit (UOPBC) investigated a total of 749 operations as potentially sensitive to money laundering, of which 126 were notified to the Bank of Spain's Executive Service	✓ Information in reference to CaixaBank Individual
<b>SO3</b>	Percentage of employees trained in the organization's anti-corruption policies and procedures	C	2.2. Section "Money laundering prevention" (page 32). 100% of employees have received training in the Code of Conduct. In 2011 CaixaBank deployed a training plan which incorporated the legal changes in this regard. This online course is mandatory for all employees on the network. A total of 19,716 employees completed the course in 2011, i.e. 87% of the workforce	✓ Information in reference to CaixaBank Individual
<b>SO4</b>	Actions taken in response to incidents of corruption	C	In cases where employees of the Institution engaged in behavior that could be classified as fraud/corruption in the exercise of their functions, it may be considered that they have committed an extremely serious misdemeanor pursuant to the collective agreement, and a number of the sanctions envisaged in the agreement may be applied depending on the specific circumstances of each case. A number of the sanctions envisaged for serious misconduct in section 2.3 of Article 81 of the agreement should thus be applied: total loss of seniority with regard to promotion; definitive disqualification from promotion; loss of professional category, moving down to the next level; suspension from functions and salary for no less than three months and no more than six, or disciplinary dismissal	✓ Information is provided in relation to the present policies operated at CaixaBank Individual
<b>SO5</b>	Public policy positioning and participation in public policy development and lobbying	C	CaixaBank has not defined a general policy in relation to participation in public policy development or lobbying	✓

<b>SO6</b>	Total value of financial and in-kind contributions to political parties, or related institutions, by countries	A	CaixaBank does not make financial contributions to political parties.  <a href="#">2011 Annual Corporate Governance Report</a>	✓  The required information is included in the Corporate Governance Report
<b>SO7</b>	Total number of legal actions in relation to monopoly practices and anti-competitive behavior, and their outcomes	A	In 2011 there were no legal actions in relation to monopoly practices or anti-competitive behavior	✓
<b>SO8</b>	Monetary value of major fines and total number of non-monetary sanctions for non-compliance with laws and regulations	C	There were no major sanctions or fines for non-compliance with laws and regulations in 2011.  ▶ See: Note 24 to the <a href="#">2011 Annual Corporate Governance Report</a>	✓

INDICATORS OF SOCIAL PERFORMANCE		TYPE	PAGES OF THE REPORT	VERIFICATION
<b>Product responsibility</b>				
<b>PR1</b>	Life cycle stages of products and services in relation to which the impacts on health and safety of products and services are assessed for improvement, and percentage of significant categories of products and services subject to these assessment procedures	C	3.2. Sections "Multiple channels at our customers' disposal" (pp. 54-59) and "Safety" (p. 64)	✓
<b>PR2</b>	Total number of incidents arising from non-compliance with regulations or voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes	A	CaixaBank did not receive any sanctions in 2011 in relation to the health and safety of products and services	✓
<b>PR3</b>	Types of product and service information required by current procedures and regulations, and percentage of significant products and services subject to these disclosure requirements	C	3.5. Section "Responsible communication" (page 118). CaixaBank rigorously applies the MiFID ( <i>Markets in Financial Instruments Directive</i> ), an EU directive governing the provision of investment services, and thus this directly affects the way in which the Institution informs customers or potential customers, advises or sells such products to them: <a href="http://www.caixabank.com/informacioncorporativa/prevenciondelblanqueocapitalesylafinanciaciondelterrorismo_en.html">http://www.caixabank.com/informacioncorporativa/prevenciondelblanqueocapitalesylafinanciaciondelterrorismo_en.html</a> CaixaBank does not operate any labeling of products and services	✓  Only qualitative data are provided

<b>PR4</b>	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by types of outcome	A	3.5. Section “Responsible communication” (page 118). No sanctions or adverse rulings or warnings were received in 2011 with respect to non-compliance with regulations or voluntary codes concerning product data advertising	✓
<b>PR5</b>	Practices related to customer satisfaction, including results of customer satisfaction surveys	A	3.5. Section “Quality and customer service” (pp. 114-117)	✓  Information in reference to CaixaBank Individual
<b>PR6</b>	Programs for compliance with laws or adherence to standards, and voluntary codes mentioned in marketing communications, including advertising, other promotional activities and sponsorships	C	3.5. Section “Responsible communication” (page 118). CaixaBank rigorously complies with all regulations, standards and voluntary codes in relation to marketing and communication that are applicable to the Institution	✓
<b>PR7</b>	Total number of incidents arising from non-compliance with regulations concerning marketing communications, including advertising, promotion, and sponsorship, by types of outcome	A	There were no such incidents in 2011	✓
<b>PR8</b>	Total number of complaints regarding breaches of customer privacy and leakages of the personal details of customers	A	In 2011, CaixaBank incurred seven sanction procedures by the Spanish Data Protection Agency, and was fined €50,000 for one such incident. An appeal for judicial review was filed in this case, for which a decision has yet to be handed down	✓
<b>PR9</b>	Cost of significant fines arising from non-compliance with regulations concerning the provision and use of the organization’s products and services	C	No significant fines arising from non-compliance with regulations concerning the provision and use of the organization’s products and services were incurred in 2011	✓

## INDICATORS SPECIFIC TO THE FINANCE SECTOR

	IMPACT OF THE PRODUCT AND SERVICE	PAGES OF THE REPORT	VERIFICATION
<b>FS1</b>	Policies with specific environmental and social components applied to business lines	3.3. Sections “Sustainability of financial activity” (pp. 95-97) and “Socially Responsible Investment (SRI)” (pp. 98-100)	✓
<b>FS2</b>	Procedures for assessing and screening environmental and social risks in business lines	3.3. Sections “Sustainability of financial activity” (pp. 95-97) and “Socially Responsible Investment (SRI)” (pp. 98-100)	✓
<b>FS3</b>	Processes for monitoring customers’ implementation of and compliance with environmental and social requirements included in agreements or transactions	3.3. Sections “Sustainability of financial activity” (pp. 95-97) and “Socially Responsible Investment (SRI)” (pp. 98-100)	✓

<b>FS4</b>	Processes for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	Section "Knowledge-building and awareness raising" (in point 3.4. "Natural resources and environmental management") (pp. 107-108)	✓
<b>FS5</b>	Interactions with customers, investors and business partners regarding environmental and social risks and opportunities	Sections "Private banking and SME banking" (in point 3.2. "A universal banking model") (pp. 45-46); "Investment banking", (page 48) and "State and multilateral bodies" (page 69); 3.3. Section "Environment" (pp. 95-97); 3.5. Section "Business Alliance for Child Vaccination (AEVI)" (page 134). CaixaBank belongs to the "la Caixa" Group. Group investment in welfare projects is channeled through the "la Caixa" Foundation, which produces its own Annual Report, available at <a href="http://obrasocial.lacaixa.es/laCaixaFoundation/corporateinformation_en.html">http://obrasocial.lacaixa.es/laCaixaFoundation/corporateinformation_en.html</a>	✓
<b>FS6</b>	Percentage of the portfolio for business lines by specific regions, sizes (e.g. large, SME, micro-firms) and by sectors	3.2. Section "Financial and insurance services" (pp. 40-51). CaixaBank operates on the Spanish market, and virtually all its income and expenses are generated on this market. The markets operated cover almost 10.4 million customers	✓
<b>FS7</b>	Monetary value of products and services designed to deliver a specific social benefit for each business line, by purposes	3.3. Section "Socially Responsible Investment (SRI)" (pp. 98-100); 3.5. Section "CaixaBank alongside entrepreneurs" (pp. 125-132)	✓
<b>FS8</b>	Monetary value of products and services designed to deliver a specific environmental benefit for each business line, by purposes	3.3. Sections "Sustainability of financial activity" (pp. 95-97) and "Socially Responsible Investment (SRI)" (pp. 98-100)	✓
<b>FS9</b>	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	3.3. Section "Sustainability of financial activity" (pp. 95-97). Reviews are conducted annually in relation to adaptation of financing operations to the Equator Principles	✓  Information is provided in relation to risk evaluation procedures



<b>FS10</b>	Percentage and number of companies held in the portfolio with which the reporting organization has interacted on environmental or social issues	3.3. Sections “Sustainability of financial activity” (pp. 95-97) and “Socially Responsible Investment (SRI)” (pp. 98-100)	<p style="text-align: center;">✓</p> <p>Information is provided on the number of projects and volume of operations subjected to the Equator Principles, and agreements to finance projects for environmental maintenance and improvement</p>
<b>FS11</b>	Percentage of assets subject to positive and negative environmental or social screening	3.3. Section “Sustainability of financial activity” (pp. 95-97)	<p style="text-align: center;">✓</p> <p>Qualitative information is provided</p>
<b>FS12</b>	Voting policies applied to environmental or social issues for shares over which the reporting organization holds the right to vote or advises on voting	CaixaBank does not have any official voting policies in relation to environmental or social issues	✓
<b>FS13</b>	Accessibility in areas of small populations or economically disadvantaged areas	3.2. Section “Multiple channels at our customers’ disposal” (pp. 54-59). CaixaBank has branches in all locations with more than 10,000 inhabitants and 84% for more than 5,000. It also has branches in its area of origin, Catalonia and the Balearic Islands, at all locations with more than 3,000 inhabitants and 94% for more than 2,500.	✓
<b>FS14</b>	Initiatives to improve access to financial services for the disadvantaged	3.2. Section “Multiple channels at our customers’ disposal” (pp. 54-59); 3.5. Section “CaixaBank alongside entrepreneurs” (pp. 125-132)	✓
<b>FS15</b>	Policies for the fair and reasonable design and sale of financial products and services	2.2. Section “Code of Business Conduct and Ethics” (pp. 31-32); 3.5 Section “Responsible communication” (page 118)	✓

<b>FS16</b>	Initiatives to enhance financial literacy by types of beneficiary	<p>The Institution has an Internet space, "Learn with CaixaBank", the purpose of which is to provide assistance and disseminate knowledge of finance markets and the stock market to the general public in Spain.</p> <p><a href="http://www.caixabank.com/aprendaconcaixabank_en.html">http://www.caixabank.com/aprendaconcaixabank_en.html</a></p> <p>The corporate web site also provides general advice on finance and economics in its capacity as an Institution that assists with the Financial Education Plan of the Bank of Spain and the CNMV National Securities Market Commission:</p> <p><a href="http://www.caixabank.com/corporateresponsibility">www.caixabank.com/corporateresponsibility</a> (Customers)</p>	✓
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<b>UNITED NATIONS WORLD PACT (GLOBAL COMPACT)</b>	<b>PAGES OF THE REPORT</b>	<b>GRI INDICATORS</b>
<b>Human rights</b>		
Principle 1: Companies must support and respect protection of international human rights within their spheres of influence	<p>2.2 Sections "Code of Business Conduct and Ethics" (pp. 32-32); and "The UN Global Compact" (page 33); 3.4. Section on "Suppliers" (page 104); 3.5. Sections "Quality and customer service" (pp. 114-117) and "Business Alliance for Child Vaccination (AEVI)" (p. 134).</p> <p>CaixaBank belongs to the "la Caixa" Group. Group investment in welfare projects is channeled through the "la Caixa" Foundation, which produces its own Annual Report, available at <a href="http://obrasocial.lacaixa.es/laCaixaFoundation/corporateinformation_en.html">http://obrasocial.lacaixa.es/laCaixaFoundation/corporateinformation_en.html</a></p>	EC5, LA4, LA6-9, LA13-14, HR1-9, PR8
Principle 2: Companies must ensure they are not acting as accomplices to human rights abuses	2.2 Code of Business Conduct and Ethics (pp. 31-32); 3.2. Section "Safety" (page 64); 3.4. Section "Suppliers" (page 104); 3.5. Section "Sexual and workplace harassment policies" (p. 125)	HR1-9
<b>Employment</b>		
Principle 3: Companies must defend freedom of association and effective recognition of the right to collective bargaining	2.2 CaixaBank Code of Business Conduct and Ethics (pp. 31-32); 3.5. Section "Personnel" (pp. 119-125)	HR5, HR6, HR7, HR9, LA1-14
Principle 4: Companies must eliminate all kinds of forced and compulsory labor	2.2 CaixaBank Code of Business Conduct and Ethics (pp. 31-32); 3.4. Section "Suppliers" (page 104); 3.5. Section "Personnel" (pp. 119-125)	HR5, HR6, HR7, HR9, LA1-14

Principle 5: Companies must effectively abolish child labor	2.2 CaixaBank Code of Business Conduct and Ethics (pp. 31-32); 3.4. Section "Suppliers" (page 104). CaixaBank belongs to the "la Caixa" Group. Group investment in welfare projects is channeled through the "la Caixa" Foundation, which produces its own Annual Report, available at: <a href="http://obrasocial.lacaixa.es/laCaixaFoundation/corporateinformation_en.html">http://obrasocial.lacaixa.es/laCaixaFoundation/corporateinformation_en.html</a>	HR5, HR6, HR7, HR9, LA1-14
Principle 6: Companies must eliminate discrimination in relation to employment and occupation	2.2 CaixaBank Code of Business Conduct and Ethics (pp. 31-32); 3.5. Sections "Training and professional development" (pp. 120-121); "Commitment to equal opportunities and work-life balance" (p.124) and "Sexual and workplace harassment policies" (p. 125)	HR5, HR6, HR7, HR9, LA1-14
<b>Environment</b>		
Principle 7: Companies must support a precautionary approach to environmental challenges	3.4. Section "Natural resources and environmental management" (pp. 105-108); 5. Challenges in 2012 (pp. 172-177); Appendix 3: Responsible commitments for 2011	EC2; EN1-30
Principle 8: Companies must carry out initiatives to encourage greater environmental responsibility	3.4. Section "Natural resources and environmental management" (pp. 105-108); 5. Challenges in 2012 (pp. 172-177); Appendix 3: Responsible commitments for 2011	EN1-30, PR3-4
Principle 9: Companies must encourage the development and dissemination of environment-friendly technologies	3.4. Section "Natural resources and environmental management" (pp. 105-108); 3.5. Section on "CaixaBank alongside entrepreneurs" (pp. 125-132); 5. Challenges in 2012 (pp. 172-177); Appendix 3: Responsible commitments for 2011	EN1-30
<b>Anti-corruption</b>		
Principle 10: Companies must fight all forms of corruption, including blackmail and bribery	2.2 Sections "Other relevant information" (page 29) and 2.2 CaixaBank Code of Business Conduct and Ethics (pp. 31-32); 3.4. Section "Suppliers" (page 104)	SO2-8

C. GRI G3 Indicator. Central.

A. GRI G3 Indicator. Additional.

N. A. Indicator not applicable or irrelevant to the activities carried out by CaixaBank.

N. D. Indicator for which no information is available.

## APPENDIX - TABLES

### INDICATOR EC1

#### ECONOMIC VALUE GENERATED, DISTRIBUTED AND RETAINED BY THE CAIXABANK GROUP

<i>(Thousands of euros)</i>	<b>2011</b>
<b>Economic value generated</b>	<b>7,381,602</b>
Gross income	6,511,338
Gains on disposal of assets not classified as non-current assets held for sale	656,980
Profit / (losses) on non-current assets held for sale	213,284
<b>Economic value distributed</b>	<b>3,107,345</b>
Other general administrative expenses (excluding tax)	703,747
Staff costs	2,262,644
Income tax and taxes included in other general administrative expenses	140,954
<b>Economic value retained</b>	<b>4,274,257</b>

Note: With respect to the lack of comparison with previous years, see Note 1 to the 2011 Annual Accounts of the CaixaBank Group explaining the Group's reorganization process.

## INDICATOR EC3

	CaixaBank	CaixaBank Group <sup>(1)</sup>
Total N° of full-time employees	24,493	25,741
Total N° of employees working shorter days or part-time	422	495
Total N° of employees with leave status	463	484
Contributions to pension plans (euros)	100,512,398	100,576,639
Healthcare benefits (health insurance) euros	12,059,152	12,577,300
Scholarships for study/education (euros)	18,583,744	18,687,879
Other social benefits (euros)	7,297,603	8,670,339
Life insurance or accident insurance (euros)	12,938,357	13,171,727
Better finance conditions (euros)	40,226,180	40,763,929
Days established for maternity leave (single birth)	132	<sup>(2)</sup>
Days established for maternity leave (more than one birth)	150	<sup>(3)</sup>
Days established for paternity leave	21	<sup>(4)</sup>

(1) See comment in Indicator 3.7. "Limitations on the scope or boundary of the report".

(2) 132 days for CaixaBank Individual and 112 days for CaixaCapital Risc, CaixaRenting, e-laCaixa, FinConsum, GDS-Cusa, InverCaixa, MicroBank, PromoCaixa, Silk, Sumasa and TradeCaixa.

(3) 150 days for CaixaBank Individual, 136 days for FinConsum and PromoCaixa and 126 days for CaixaCapital Risc, CaixaRenting, e-laCaixa, GDS-Cusa, InverCaixa, MicroBank, Silk, Sumasa and TradeCaixa.

(4) 21 days for CaixaBank Individual, 15 days for CaixaCapital Risc, e-laCaixa, GDS-Cusa, MicroBank, PromoCaixa and TradeCaixa and 13 days for CaixaRenting, FinConsum, InverCaixa, Silk and Sumasa.

## INDICATORS EN1, EN3, EN16, EN17, EN18

INDICATORS OF DIRECT ENVIRONMENTAL IMPACT	CAIXABANK			CAIXABANK GROUP
	2009	2010	2011	2011
<b>Energy (direct consumption by primary sources) (GJ)</b>				
Electricity consumed	721,743	675,991	653,202	653,202 <sup>(3)</sup>
Electricity certified from renewable energy sources or cogeneration (%)	–	80.7%	98.2% <sup>(1)</sup>	98.2% <sup>(1)</sup>
Electricity consumed per employee	28.93	26.57	26.72	25.02
<b>Gasoil (GJ)</b>				
Gasoil consumed	10,113	3,799	6,211	7,673
<b>Direct CO<sub>2</sub> emissions (TnCO<sub>2</sub>)</b>				
CO <sub>2</sub> emissions due to consumption of gasoil	748.36	281.51	460.20	568.58
CO <sub>2</sub> emissions due to consumption of electricity	77,132.86	64,594.68	62,961.42	62,961.43
CO <sub>2</sub> emissions prevented by purchase of green energy	–	(52,232.45)	(61,802.93)	(61,802.93)
CO <sub>2</sub> emissions not offset	–	12,362.23	1,158.49	1,158.50
<b>Total direct emissions of CO<sub>2</sub></b>	<b>77,881.22</b>	<b>64,876.19</b>	<b>63,421.62</b>	<b>63,530.01</b>
<b>Total direct emissions of CO<sub>2</sub> following offsetting by purchase of green electricity</b>	<b>77,881.22</b>	<b>12,643.74</b>	<b>1,618.69</b>	<b>1,727.08</b>
<b>Indirect CO<sub>2</sub> emissions (TnCO<sub>2</sub>/km)<sup>(2)</sup></b>				
<b>Total km covered during business trips</b>	<b>19.204.220</b>	<b>17,892,906</b>	<b>21,310,713</b>	<b>25,652,434</b>
Air travel	16,128,170	14,516,337	16,097,176	18,964,481
Train journeys	2,739,442	3,121,747	4,856,487	5,386,398
Car travel (company/leased)	336,608	254,822	357,050	1,301,555
<b>Total indirect emissions of CO<sub>2</sub></b>	<b>2,196.72</b>	<b>1,912.48</b>	<b>2,262.68</b>	<b>2,836.92</b>
<b>Total indirect CO<sub>2</sub> emissions per employee</b>	<b>–</b>	<b>0.076</b>	<b>0.090</b>	<b>0.108</b>
<b>Total CO<sub>2</sub> emissions (TnCO<sub>2</sub>)</b>				
<b>Total CO<sub>2</sub> emissions (direct and indirect)</b>	<b>80,077.94</b>	<b>66,788.67</b>	<b>65,684.3</b>	<b>66,366.93</b>
<b>Total emissions of CO<sub>2</sub> (direct and indirect) following offsetting by purchase of green electricity</b>	<b>80,077.94</b>	<b>14,556.22</b>	<b>3,881.37</b>	<b>4,564</b>

(1) Provisional data provided by Gas Natural Fenosa.

(2) Emissions calculated by DEFRA, June 2011.

(3) Data not available for MicroBank, PromoCaixa and e-laCaixa.

## INDICATORS EN2, EN8

	CAIXABANK <sup>(1)</sup>			CAIXABANK GROUP
	2009	2010	2011	2011
<b>Water</b>				
Total water consumed (m <sup>3</sup> )	72,207	76,826	70,781	75,359 <sup>(2)</sup>
Total water consumed per employee (m <sup>3</sup> )	N. D.	32.47	35.50	24.99
<b>Paper</b>				
Total paper consumed (kg)	1,795,913	1,703,400	1,706,983	1,750,192 <sup>(3)</sup>
Total paper consumed per employee (kg)	72	67	69	67
% of paper recycled of the total consumed (%)	99.25	99.12	99.09	98.23
Change in paper consumption (%)	N. D.	(5.2)	0.2	N. D.

(1) Data for 2009 and 2010 correspond to “la Caixa”, and those for 2011 correspond to CaixaBank Individual (Central Services).

(2) The 2011 CaixaBank Group data correspond to CaixaBank Individual (Central Services), Caixa Capital Risc, CaixaRenting, FinConsum, GDS-Cusa, InverCaixa and Silk.

(3) See comment in Indicator 3.7. “Limitations on the scope or boundary of the report”.

## INDICATOR EN22

	CAIXABANK			CAIXABANK GROUP <sup>(1)</sup>
	2009	2010	2011	2011
<b>Collection of waste subject to special regulations</b>				
Total toner cartridges (units)	4,551	5,311	5,897	14,738
Total containers of chemicals (kg)	564	260	346	346
Total fluorescent tubes (kg)	751	462	459	753
Total paper and cardboard (kg)	147,167	134,392	228,198	245,720
Total batteries (kg)	601	162	101	107
Total plastic (kg)	4,151	7,191	5,048	8,894

(1) See comment in Indicator 3.7. “Limitations on the scope or boundary of the report”.

## INDICATOR LA1

### FULL BREAKDOWN OF EMPLOYEES BY TYPE OF WORK, CONTRACTS AND REGIONS

	CAIXABANK		CAIXABANK GROUP <sup>(1)</sup>
	2010	2011	2011
% of employees with a fixed or indefinite-term contract	99.80%	99.93%	99.85%
Total N° of employees with a full-time fixed or indefinite-term contract	25,182	24,832	26,087
Total N° of employees with a part-time fixed or indefinite-term contract	56	65	89
% of employees with a temporary contract	0.20%	0.07%	0.15%
Total N° of interns	24	9	67

(1) Percentages of employees with a fixed or indefinite-term contract and employees with a temporary contract are based on 26,217 employees at the CaixaBank Group (at CaixaBank Individual, Caixa Capital Risc, CaixaRenting, e-la Caixa, FinConsum, GDS-Cusa, InverCaixa, MicroBank, PromoCaixa, Silk, Sumasa and TradeCaixa). The report mentions a total of 26,993 employees, and thus see comment on Indicator 3.7. "Limitations on the scope or boundary of the report".

## INDICATOR LA2

### TOTAL NUMBER OF EMPLOYEES AND AVERAGE RATE OF EMPLOYEE TURNOVER BY AGE GROUPS, GENDER AND REGIONS

	CAIXABANK		CAIXABANK GROUP	
	2010	2011	2010	2011 <sup>(1)</sup>
Total N° of employees	25,288	24,915 <sup>(2)</sup>	25,280	26,217

	CAIXABANK		CAIXABANK GROUP <sup>(1)</sup>
	2010	2011	2011
Total N° of employees with fixed or indefinite-term contracts who have left the Institution (male)	14	492	539
Total N° of employees with fixed or indefinite-term contracts who have left the Institution (female)	8	90	128
Average turnover of employees (male) %	0.11%	3.90%	–
Average turnover of employees (female) %	0.07%	0.80%	–

(1) The total number of employees with a fixed or indefinite-term contract who have left the Institution is based on 26,217 employees at the CaixaBank Group (at CaixaBank Individual, Caixa Capital Risc, CaixaRenting, e-la Caixa, FinConsum, GDS-Cusa, InverCaixa, MicroBank, PromoCaixa, Silk, Sumasa and TradeCaixa). The report mentions a total of 26,993 employees, and thus see comment on Indicator 3.7. "Limitations on the scope or boundary of the report" (see tab in this Excel GRI-3).

(2) See table "Distribution of CaixaBank employees by gender by geographical area" on the next page.



**CAIXABANK EMPLOYEES WITH A FIXED OR PERMANENT CONTRACT THAT HAVE LEFT THE ORGANIZATION (BY REGION)**

	Central Services	Rest of businesses in the network	Balearic Islands	Canary Islands	Castilla León and Castilla La Mancha	Catalonia	Levante-Murcia	Madrid	Northern Spain	Southern Spain	Foreign representative offices	Foreign branches
Total number of employees leaving CaixaBank	61	14	22	2	8	337	22	32	24	58	0	2
Number of employees leaving CaixaBank as a % of total workforce	10.48%	2.41%	3.78%	0.34%	1.37%	57.90%	3.78%	5.50%	4.12%	9.97%	0%	0.34%
Total workforce	1,551	611	931	671	1,319	8,403	2,361	3,222	2,743	3,050	22	31

**\*DISTRIBUTION OF CAIXABANK EMPLOYEES, BY GEOGRAPHIC AREAS**

	CaixaBank
Total N° of employees working in Spain	24,861
Employees working in other European countries	33
Employees working in North America	0
Employees working in South America	1
Employees working in Africa	12
Employees working in Asia	8
Employees working in Oceania	0
<b>TOTAL</b>	<b>24,915</b>

### INDICATOR LA3

#### SOCIAL BENEFITS FOR FULL-TIME EMPLOYEES OF THE CAIXABANK GROUP WHICH ARE NOT OFFERED TO TEMPORARY OR PART-TIME EMPLOYEES, BY MAIN ACTIVITIES

	CaixaBank Individual	Caixa Capital Risc	CaixaRenting	e-la Caixa	FinConsum	GDS-Cusa	InverCaixa	MicroBank	PromoCaixa	Silk	Sumasa	TradeCaixa
Contributions to pension plans	X							X				
Healthcare benefits (health insurance)		X		X						X	X	
Scholarships for study/education						X		X	X	X	X	
Other employee benefits				X								
Life insurance or accident insurance				X							X	X
Better finance conditions			X									

At Caixa Capital Risc, e-la Caixa, MicroBank, PromoCaixa, Sumasa and TradeCaixa all employees have an indefinite-term contract.

At FinConsum and InverCaixa all employees have the same social benefits irrespective of type of contract (with the exception of luncheon vouchers at FinConsum). At Invercaixa, contributions to pension plans are offered to management staff only.

## INDICATOR LA7

### LEVELS OF ABSENTEEISM, PROFESSIONAL ILLNESSES, LOST DAYS AND NUMBER OF WORK-RELATED FATALITIES, BY REGIONS

	CaixaBank	CaixaBank Group <sup>(1)</sup>
<b>Absenteeism due to accidents in the workplace</b>		
Total N° of accidents with sick leave	138	149
Total N° of accidents in transit with sick leave	98	101
Total N° of accidents in transit without sick leave	57	59
Total N° of accidents without sick leave	185	189
<b>Total N° of accidents</b>	<b>478</b>	<b>498</b>
Total N° of days lost due to accidents (days)	4,532	4,879
Total N° of work-related accident victims	2	2
<b>Absenteeism due to adoption</b>		
Total N° on leave due to adoption	10	10
Total N° of days lost due to adoption (days)	716	716
<b>Absenteeism due to common illnesses</b>		
Total N° on leave due to common illnesses	6,896	7,137
Total N° of days lost due to common illnesses (days)	234,118	242,098
Rate of absenteeism due to common illnesses (%)	2.47%	–
<b>Absenteeism due to paternity/maternity leave</b>		
Total N° on maternity leave	3,703	3,743
Total N° on paternity leave	1,417	1,453
Total N° of days lost due to paternity/maternity leave (days)	169,343	175,532

(1) The 2011 CaixaBank Group data correspond to CaixaBank Individual, Caixa Capital Risc, CaixaRenting, e-la Caixa, FinConsum, GDS-Cusa, InverCaixa, MicroBank, PromoCaixa, Silk, Sumasa and TradeCaixa.

### BREAKDOWN OF THE NUMBER OF CAIXABANK EMPLOYEES, BY REGIONS

	Central Services	Rest of businesses in the network	Representative offices	Operational branches	Balearic Islands	Canary Islands	Castilla León and Castilla La Mancha	Catalonia	Levante-Murcia	Madrid	Northern Spain	Southern Spain
Number of employees	1,551	611	22	31	931	671	1,319	8,403	2,361	3,222	2,743	3,050
Rate of absenteeism due to common illnesses	1.65%	2.11%	0.17%	0.00%	1.67%	3.29%	2.24%	2.63%	2.42%	2.35%	2.75%	2.64%

### INDICATOR LA10

#### TRAINING

	CAIXABANK			CAIXABANK GROUP <sup>(1)</sup>
	2009	2010	2011	2011
Total investment in personnel training (euros)	10,991,000	7,063,400	8,103,244	8,671,733
Total grants received for personnel training (euros)	2,200,000	2,879,150	3,102,172	3,190,496 <sup>(2)</sup>
Total number of employees trained	22,308	22,496	22,770	23,573
Total number of employees acting as in-house trainers	642	721	556	589
Total number of training hours provided	584,047	562,337	634,493	647,166
<i>Total number of online training hours provided</i>	<i>275,525</i>	<i>317,091</i>	<i>476,270</i>	<i>478,836</i>
<i>Total number of classroom-based training hours provided</i>	<i>308,522</i>	<i>245,246</i>	<i>158,223</i>	<i>168,330</i>
Total number of employees receiving occupational risk prevention training	5,577	23,356	24,915	25,167

(1) The 2011 CaixaBank Group data correspond to CaixaBank Individual, Caixa Capital Risc, CaixaRenting, e-la Caixa, FinConsum, GDS-Cusa, InverCaixa, MicroBank, PromoCaixa, Silk, Sumasa and TradeCaixa.

(2) The figure corresponds to CaixaBank Individual, FinConsum, GDS-Cusa, InverCaixa, PromoCaixa, Silk and Sumasa.

## INDICATOR LA13

### WORKFORCE BROKEN DOWN BY GENDER, AGE GROUPS, MEMBERSHIP OF MINORITY GROUPS AND OTHER DIVERSITY INDICATORS

Number of employees	2009	2010	2011
CaixaBank	24,944	25,280	24,915 *
<b>Distribution of employees by gender</b>			
Male	53%	52%	51%
Female	47%	48%	49%
<b>% of CaixaBank employees promoted internally</b>	19.00%	26%	23%
<b>Women on the CaixaBank management team</b>	14.60%	14.58%	18.50%

### \*DISTRIBUTION OF CAIXABANK INDIVIDUAL EMPLOYEES, BY AGE GROUPS

	CaixaBank
Less than 30 years old	1,642
30 to 39 years old	12,891
40 to 49 years old	5,621
50 to 59 years old	4,719
Over 60 years old	42



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