



DETAILED RECOMMENDATION FOR THE PROPOSAL TO APPROVE THE MAXIMUM LEVEL OF VARIABLE REMUNERATION PAYABLE TO CERTAIN EMPLOYEES WHOSE PROFESSIONAL ACTIVITIES HAVE A SIGNIFICANT IMPACT ON THE COMPANY'S RISK PROFILE.

Board of Directors – 20 February 2020

I. Purpose of the recommendation

Section g) of articles 34 of Law 10/2014 of 26 June on regulation, supervision and solvency of credit institutions (hereinafter, **LOSS**) establishes that when credit institutions set the variable components of the remuneration for senior managers, employees assuming risks or performing control duties and any worker whose overall remuneration places them in the same wage bracket as the senior managers and employees assuming risks, whose work has a major impact on the company's risk profile (hereinafter, the **Identified Group**), they must determine suitable ratios between the fixed and variable components of the total remuneration, applying the following guidelines:

1. The variable component shall not exceed 100% of the fixed component of total remuneration for each person.
2. The entity's shareholders may however approve a higher level than that indicated in the previous paragraph, providing it does not exceed 200% of the fixed component of the total remuneration.

For approval of this higher level of variable remuneration, the aforementioned Article establishes that the entity's shareholders must base their decision on a detailed recommendation by the Board of Directors or equivalent body, which must state the grounds and the scope of the decision, and include the number of persons in question and their posts, alongside the expected effect on the entity's capacity to maintain a sound capital base (hereinafter, the **Detailed Recommendation**).

The Board of Directors of CaixaBank, S.A. (hereinafter, **CaixaBank**, the **Company** or the **Entity**), in accordance with what is set out in aforementioned section g) of Article 34 of the LOSS, issues this Detailed Recommendation for approval of the motion for resolution to approve the maximum level of variable remuneration (200% of the fixed components) for a total of 160 posts in the Identified Group, which is included in item 11 of the Agenda of the Company's Annual General Meeting of Shareholders called for 2 April 2020, in the first call, and for the following day, 3 April 2020, in the second call.

II. Applicable regulations

The variable components of the Identified Group's remuneration are mainly governed by Article 34 of the LOSS, in the aforementioned section g) which governs the ratios to be established in relation to the fixed components and the mechanisms for determining them.

The variable remuneration components include not only the annual bonuses or variable incentive payments but also payments earned via multi-year incentives, together with other items such as early termination payments (indemnity payments, non-compete clause compensation) or payments for terminating contracts with other companies.

To implement the above, the Guidelines of the European Banking Authority¹ (hereinafter, the **EBA Guidelines**) establishes in section 117 the criteria for a remuneration component to be considered fixed remuneration, and section 116 states that when it is not possible to clearly assign a component to fixed remuneration on the basis of these criteria, said component will be considered variable remuneration.

Thus, on calculating variable remuneration for purposes of determining the maximum ratio, it must include all components granted in a determined financial year that cannot be considered fixed remuneration, by their very nature or residually, including, as previously mentioned, not only the bonuses or annual and multi-year incentives but also other items such as indemnity payments for contract termination and compensation for post-contractual non-compete commitments.

With regard to early termination payments, section 154 of the EBA Guidelines, despite reiterating that severance payments are considered variable remuneration, establishes that such payments must not be contemplated on calculating the ratio or be subject to application of deferral and payment in instruments if they are included in any of the following categories:

1. Mandatory severance payments as per Spanish labour legislation²;
2. Indemnity payments obliged by a Court ruling;
3. Indemnity payments calculated using a generic formula previously defined in the remuneration policy in the cases mentioned in section 149 of the EBA Guidelines³;
4. Severance settlements made when they are subject to a non-compete clause ("paid leave") in the contract and paid in future financial years up to the maximum amount of fixed remuneration that has been paid in the non-compete period if the member of staff was still employed; or
5. Severance payments envisaged in section 149 of the EBA Guidelines that cannot be included in items 1, 2 and 3 above, when the entity has demonstrated the reasons and the suitability of the amount of severance payment to the competent authority.

¹ Guidelines on adequate remuneration policies by virtue of Articles 74, section 3, and 75, section 2, of Directive 2013/36/EU and reporting by virtue of Article 450 of Regulation (EU) no. 575/2013 (EBA/GL/2015/22). Although the European Banking Authority Guidelines do not actually form part of EU Law, the EU Regulation governing their creation and functioning establishes that the competent authorities and entities must make every effort to "comply with them".

² Taken to mean those legally established as being mandatory or minimum by the Workers' Statute or by Royal Decree 1382/1985, of 1 August, governing special labour relationships for senior management staff.

³ This section refers to cases of non-viability of the credit institution, significant reduction of activities, acquisition of business areas by other entities or agreements in the event of labour conflict to prevent the case from being brought before the courts.

III. Variable components in CaixaBank's remuneration policies

1. General remuneration policy for variable remuneration

The remuneration guidelines approved by the Board of Directors and generally applicable to the Entity and its group include the principle that the fixed and welfare benefit components should constitute the predominant part of the overall remuneration terms, and that the variable remuneration item should tend to be conservative, given its potential as a risk generation factor.

This conservative principle for variable remuneration is reflected in both the General Remuneration Policy for CaixaBank and its group and the specific Remuneration Policies for the Board of Directors and CaixaBank's Identified Group.

There follows a description of the approach to the variable remuneration components in these policies.

2. Board of Directors' remuneration policy

a) General considerations

The current CaixaBank Board of Directors' Remuneration Policy (hereinafter, the **BDRP**) only envisages variable remuneration components for the executive directors.

With the aim of achieving a fair, prudent balance between fixed and variable remuneration components for the executive directors, the BDRP establishes that the fixed remuneration amounts must be sufficient; the percentage of variable remuneration in bonus form with regard to the fixed annual remuneration is relatively low in general, not normally exceeding 40%, without contemplating other possible variable components such as the Long-term Incentive Plans (hereinafter, **LTI**).

It also establishes that the variable component of the executive directors' remuneration must not exceed 100% of the fixed component of each executive director's total remuneration, unless the CaixaBank General Meeting approves a higher level, which must not exceed 200% of the fixed component, in accordance with the form, requirements and procedures set forth in the LOSS.

The executive directors' different variable remuneration components are mainly governed by sections IV.3 - IV.6, IV.9 and IV.11 (early termination payments) of the BDRP and are determined according to the legally established parameters for deferrals, payment in instruments, retention, maximum ratio calculation and *malus* and *clawback* clauses.

b) Considerations on termination payments

With regard to early termination payments, section IV.11.a) of the BDRP establishes that the amount of the **termination payments** for the executive directors' contracts must always be set so as not to exceed the legally established limits for the maximum

ratio of variable remuneration, taking into account the criteria of the EBA Guidelines.

As to payments for **post-contractual non-compete clauses**, section IV.11.b) of the BDRP sets forth that contracts signed with executive directors may contain agreements of this kind, the compensation consisting of an amount that must not generally exceed the sum of the fixed components of the remuneration that the executive director would have earned if he or she had continued working for the Entity; the compensation amount must be divided into future periodic instalments payable during the validity period of the non-compete clause.

Finally, section IV.11.e) of the BDRP establishes that making early termination payments cannot lead to the Entity's infringement of the variable remuneration limits in relation to the fixed remuneration set forth by the applicable legislation, and that the early termination payments must be reduced as necessary to comply with the mandatory limits.

c) The Entity's practice

In accordance with the contractual practice followed by CaixaBank since the application of the EBA Guidelines, when indemnity payments have been established in executive directors' contracts, they have been set at an amount equal to a year's payment of the fixed remuneration components; also, the duration of the non-contractual non-compete clauses of the currently valid contracts is one year, and the compensation has been set at an amount equal to a year's payment of the fixed remuneration components, payable on a monthly basis in twelve equal parts.

As the executive directors' contracts are commercial rather than employment contracts, the indemnity payment agreed on would fully count as variable remuneration in the remuneration ratio, in accordance with the previously mentioned regulations, if it were applicable in the case of termination of the contract. In turn, the post-contractual non-compete clause compensation would be excluded from this calculation, even though it is still considered a variable component.

3. Remuneration policy for the Identified Group⁴

a) General considerations

As is the case for the BDRP, the current Remuneration Policy for CaixaBank's Identified Group (hereinafter, the **RPIG**) reflects the Entity's conservative policy with regard to variable remuneration components.

⁴ Although the members of CaixaBank's Board of Directors, both executive and non-executive, are included in the Identified Group, the latter are not included in the Remuneration Policy for CaixaBank's Identified Group as they are subject to specific regulation in the Board of Directors' Remuneration Policy.

In particular, it is established in the RPIG that CaixaBank considers that the higher the variable remuneration in relation to fixed remuneration, the greater the incentive to achieve the required results will be and the associated risks may therefore also be greater; while if the fixed component is too low in relation to the variable remuneration it may be difficult to reduce or eliminate the variable remuneration in a financial year in which poor results have been obtained.

The RPIG implicitly considers that the variable remuneration can become a potential incentive to assume risks, and a low level of variable remuneration is therefore a simple method of protecting against such incentives.

In turn, the RPIG establishes that the level of risk assumption must also take into account the category of the professionals in the Identified Group, applying the internal proportionality principle whereby the appropriate balance of fixed and variable remuneration components may vary between professional categories, depending on the market conditions and the specific context in which the Entity operates.

Therefore, and so as to achieve a reasonable, prudential balance between the fixed and variable remuneration components, the RPIG reiterates that in the case of the CaixaBank Group the fixed remuneration amounts are sufficient, and the percentage of variable remuneration over the annual fixed remuneration is generally relatively low.

Lastly, the RPIG reproduces the EBA Guidelines on establishing that the remuneration of the professionals responsible for independent control duties should tend to be mainly fixed, and that when these professionals receive variable remuneration it should be determined separately from that of the business units they control, including the results deriving from business decisions in which these professionals are involved.

The different variable remuneration components for the members of the Identified Group are mainly governed by sections 7-10, 13, and 15 (early termination payments) of the RPIG and are determined in compliance with the legally established parameters for deferrals, payment in instruments, retention, maximum ratio calculation and *malus* and *clawback* clauses.

b) Considerations on termination payments

With regard to early termination payments, section 15.1 of the RPIG establishes that in general, obligations concerning **indemnity payments for termination of employment** assumed by the Entity are subject to the applicable regulations; thus, in the case of ordinary employment contracts, the Workers' Statute establishes that a determined indemnity payment is to be made in the cases and for the amounts set therein, which must be for a minimum amount, compulsory and non-distributable.

For the professionals in the Identified Group with an ordinary labour relationship it is determined that the amount of the redundancy or severance payments to be calculated for purposes of the maximum variable remuneration ratio must not exceed the legally established limits.

For the professionals in the Identified Group with a senior management relationship, it is determined that with the limit of the rule itself, in general and unless the applicable legislation gives rise to a higher compulsory amount, the quantity of redundancy or severance payments must not exceed the amount of all the fixed remuneration components for one year, without prejudice to the compensation agreed on in the post-contractual non-compete commitments, where the case may be.

In this regard, for cases in which the contract includes a **post-contractual non-compete clause**, section 15.2 of the RPIG establishes that the compensation must consist of an amount that must not generally exceed the sum of the fixed components of the remuneration that the professional would have earned if he or she had continued working for the Entity, and that the compensation amount must be divided into future periodic instalments payable throughout the validity period of the non-compete clause.

Additionally, section 15.5 of the RPIG governs payments for **severance covered by the collective plan**, applicable in general to all CaixaBank employees (hereinafter, the **CPS**)⁵ who comply with the conditions set forth in this plan, and which may be adhered to by the members of the Identified Group with a labour relationship.

In accordance with the most conservative interpretation of the applicable regulations, the RPIG classifies CPS payments for members of the Identified Group as variable remuneration subject, where the case may be, to the exceptions envisaged in Article 154 of the EBA Guidelines (previously referred to in section II of this Detailed Recommendation), and the part of the CPS payments that cannot be exempted by virtue of this provision must therefore be totally submitted to the payment cycle regulations (deferral, payment in instruments, retention, calculation of the remuneration ratio, *malus* and *clawback* clauses) applicable to all the other variable remuneration components.

Finally, section 15.6) of the RPIG establishes that under no circumstances may making early termination payments give rise to the Entity's infringement of the variable remuneration limits in relation to the fixed remuneration set forth by the applicable legislation, and that the early termination payments must be reduced as necessary to strictly comply with the mandatory limits.

c) The Entity's practice

In accordance with the contractual practice followed by CaixaBank since the application of the EBA Guidelines, for members of the Identified Group with a senior management contract an indemnity payment has generally been established consisting of either (i) the indemnity payment that would correspond to them by virtue of the Workers' Statute in accordance with a suspended previous ordinary

⁵ These plans are habitually subject to negotiation and agreement with the CaixaBank workers' representatives, and they extend to the entire group of CaixaBank employees who comply with certain requirements established therein (habitually including seniority and age requirements).

employment contract or (ii) a year's payment of the fixed components of the annual remuneration, whichever is the highest.

Also, as a general rule, for the members of the Identified Group whose contracts contain post-contractual non-compete clauses, their duration has been set at one year, and their compensation also generally consists of an amount equal to one year's payment of the fixed components of the remuneration, payable on a monthly basis in twelve equal parts.

In accordance with the rule described, for senior management contracts where there is a suspended previous ordinary employment contract for which the indemnity payment earned up until the time of suspension exceeds the amount of one year's payment of the fixed components, the former will be applied, and it will not count towards the calculation of the ratio in accordance with the aforementioned regulation in section 154 of the EBA Guidelines; in turn, if no indemnity payment has been accumulated (as there is no suspended previous ordinary employment contract) or if its amount is lower than one year's payment of the fixed components, the applicable indemnity payment will be the equivalent of one year's payment of the fixed components, and it will count towards the remuneration ratio insofar as it exceeds the accumulated indemnity payment resulting from the previous ordinary labour relationship (if this relationship exists).

Finally, the post-contractual non-compete clause compensation established under the above terms would not count towards the calculation of the remuneration ratio, even though it is still considered a variable component.

IV. Cases giving rise to the motion to increase the maximum variable remuneration ratio and justification

The cases giving rise to the motion to increase the maximum variable remuneration ratio, and their justification, are as follows:

1. The need to adapt to standard practice and market competition

Although CaixaBank's remuneration policy generally establishes relatively low variable remuneration in relation to the fixed components and welfare benefits, the proportion established between the fixed and variable components for certain specific posts must comply with standard market practice for equivalent posts, both in Spain and internationally, on the basis of market surveys and information drawn up by top-level specialist companies.

European credit institutions are required to limit their variable remuneration regardless of the location of their business, while non-EU entities are only subject to this limitation with regard to business carried out in Europe. As an entity with an international vocation, CaixaBank must invest itself with the maximum potential and the necessary flexibility to be competitive with regard to attracting and retaining talent. CaixaBank must thus be able to attract, motivate and retain the best professionals for the posts in question, through a remuneration system comparable to those of the Company's direct competitors.

As in previous years, increasing the maximum ratio to 200% would affect a limited number of posts in the Identified Group. These 30 posts are listed in **Heading I** of the **APPENDIX** to this Detailed Recommendation.

Nonetheless, in accordance with the Entity's current remuneration principles and practices, the motion is for limited, specific and non-generalised use of variable remuneration in bonus form in the case of it possibly exceeding 100% of the fixed component.

2. Co-existence of different variable components in the same year of payment

As explained in previous sections, the obligatory classification of the different types of remuneration by fixed and variable components (with no intermediate or additional categories existing) and the method of defining each one (a variable component is any component that cannot be defined as fixed) means that in the same financial year different types of variable remuneration may be earned, all of them subject to the maximum ratio applicable to the Entity (variable remuneration in bonus form, long-term variable incentives, early termination payments or, alternatively, payments made under the CPS).

In the case of CaixaBank, although conservative policies have been applied with regard to variable remuneration, in some cases early termination payments or payments made under the CPS may have to be reduced as their overall amount exceeds the limit of 100% of the fixed components when they are calculated together with the rest of the variable components and are not totally or partially exempted from this calculation, in accordance with section 154 of the EBA Guidelines.

Increasing the maximum ratio to 200% in these cases would enable the Entity – without modifying its conservative policies for variable remuneration in bonus form, long-term incentives and early termination payments – to increase its quantitative capacity to cater to all the commitments acquired with the members of the Identified Group on equal terms with the rest of the Entity's employees (notwithstanding the fact that insofar as their payment is classified as a variable component and not excluded from the calculation in accordance with section 154 of the EBA Guidelines it must be made according to the principles of deferral, payment in instruments, retention, calculation of the remuneration ratio, *malus* and *clawback* clauses applicable).

As in previous years, increasing the maximum ratio to 200% would affect a limited number of members of the Identified Group, who are listed in **Heading I** of the **APPENDIX** to this Detailed Recommendation.

Although at present the number of specific persons holding posts in the Identified Group that could be affected by an obligatory reduction of the early termination payments or payments under the CPS is limited, given their contractual situation and the mandatory workers' compensation earned, the possible replacement of these persons in their posts may result in the aforementioned reduction being applied to the persons replacing them, and the increase in the maximum ratio aims to mitigate this situation.

For this reason, on increasing the maximum ratio to 200% all the posts in the Identified Group with acknowledged variable remuneration components must ultimately be included, and these posts – a total of 160 – are listed in **Headings I and II of the APPENDIX**.

Approval of the maximum ratio on the grounds stated in this **section IV.2** does not entitle the Entity to modify its conservative policies for variable remuneration components in general or make a general revision of the terms of the contracts of the members of the Identified Group, but rather, as previously indicated, has the purpose of increasing the Entity's capacity to cater to the individual and collective commitments acquired with regard to termination payments on equal terms for all the members of its Identified Group and the rest of its staff for whom variable remuneration components have been acknowledged.

V. Effect of the motion on maintaining a sound capital base

For the 30 posts for which the variable remuneration in bonus form may ultimately exceed 100% of the fixed components (described in **section IV.1** above and listed under **Heading I of the APPENDIX** to this Detailed Recommendation), the estimated maximum joint amount for this excess, even in hypothetical cases where it is not expected to occur, would be €2,152,000.

For the remaining 130 posts in the Identified Group for which variable remuneration components have been acknowledged (described in **section IV.2** of this Detailed Recommendation), given that their impact is merely potential, even in the case of different variable components coexisting and affecting the totality of the persons currently holding the posts on the list whose contractual status obliges reduction of early termination payments or payments under the CPS, the financial impact would be €11,470,000.

The Board of Directors considers that the aggregate amount of both figures (€13,622,000) would have no significant impact on maintaining a sound capital base and would not affect the Entity's solvency obligations.

VI. Proposal of resolution to be submitted to the General Meeting

By virtue of the above, the Board of Directors proposes approval of the following resolution to the General Meeting of Shareholders:

Approval of the maximum level of variable remuneration that may be earned by employees whose work has a significant impact on the Company's risk profile.

Approval of the level of variable remuneration for the one hundred and sixty (160) posts in the group of employees whose work has a significant impact on the Company's risk profile (the Identified Group), as referred to in the "Board of Directors' detailed recommendation for the motion for resolution to approve the maximum level of variable remuneration for professionals belonging to the Identified Group", reaching two hundred percent (200%) of the fixed component of their total remuneration, all by virtue of and

subject to the provisions of Article 34 of Law 10/2014 of 26 June on regulation, supervision and solvency of credit institutions.

The sole purpose of the approval of this resolution for the one hundred and thirty (130) posts listed under Heading II of the document attached hereto as an appendix to the aforementioned Detailed Recommendation is to increase the Company's capacity to cater to the individual and collective commitments acquired with regard to early termination payments on equal terms for all the members of its Identified Group and the rest of its staff for whom variable remuneration components have been acknowledged, without implying any general modification of the Company's current remuneration practices and policies.

Valencia, 20 February 2020

APPENDIX
to the detailed recommendation on the motion for resolution to approve the maximum level of variable remuneration for professionals belonging to the Identified Group

Number of persons and post affected

Heading I Posts in the Identified Group affected for market reasons

POST	No. of persons
EXECUTIVE MANAGER - CORPORATE BANKING UNIT	1
EXECUTIVE MANAGER - PRIVATE BANKING	1
REGIONAL MANAGER - CATALONIA	1
REGIONAL MANAGER - EBRO	1
MANAGING DIRECTOR - MARKETS	1
MANAGING DIRECTOR - ALM, TREASURY & FUNDING	1
MANAGING DIRECTOR - TECHNICAL BUSINESS UNIT	1
MANAGING DIRECTOR - STRUCTURED FINANCE	1
MANAGING DIRECTOR - CORPORATE BANKING UNIT	1
MANAGING DIRECTOR - INTERNATIONAL BANKING	1
MANAGING DIRECTOR - DEBT CAPITAL MARKETS & FICC SALTS	1
MANAGING DIRECTOR - EQUITY	1
MANAGING DIRECTOR - GESTION STRUCTURAL RISKS OF BALANCE SHEET	1
MANAGING DIRECTOR - ENERGY & TELECOM	1
MANAGING DIRECTOR - CONSTRUCTION & INFRASTR.1&2 & REAL ESTATE	1
MANAGING DIRECTOR - ASSET & STRUCTURED TRADE FINANCE	1
MANAGING DIRECTOR - RESEARCH IBERIA	1
BRANCH MANAGER - PORTO	1
SENIOR DIRECTOR - STRUCTURED & COMMODITIES LIABILITIES	1
SENIOR DIRECTOR - EQUITY DERIVATES	1
SENIOR DIRECTOR - INTEREST RATE DERIVATES	1
SENIOR DIRECTOR - FIXED INCOME	1
SENIOR DIRECTOR - FOREIGN EXCHANGE	1
SENIOR DIRECTOR - CREDIT	1
SENIOR DIRECTOR - PUBLIC DEBT	1
SENIOR DIRECTOR - FX VOLATILITY	1
SENIOR DIRECTOR - FS SPOT AND FORWARD	1
SENIOR DIRECTOR - PORTFOLIO OF FIXED INCOME	1
SENIOR DIRECTOR - MANAGEMENT OF SECONDARY	1
SENIOR DIRECTOR - MANAGEMENT AND PRICING CVA - FVA	1

Heading II Other posts in the Identified Group affected by coexisting variable remuneration components

POST	No. of persons
CHIEF EXECUTIVE OFFICER	1
BUSINESS MANAGING DIRECTOR	1
MANAGING DIRECTOR OF HUMAN RESOURCES AND ORGANISATION	1
CHIEF RISKS OFFICER	1
EXECUTIVE DIRECTOR OF FINANCE	1
EXECUTIVE DIRECTOR OF COMMUNIC.,INSTIT.REL., TRADEMARKS AND CSR	1
EXECUTIVE DIRECTOR OF INTERVENTION, MANAGEMENT CONTROL AND CAPITAL	1
EXECUTIVE DIRECTOR OF CIB AND INTERNATIONAL BANKING	1
EXECUTIVE DIRECTOR OF THE INTERNAL AUDIT DEPARTMENT	1
EXECUTIVE DIRECTOR OF INSURANCE	1
EXECUTIVE DIRECTOR OF RESOURCES	1
GENERAL AND BOARD SECRETARY	1
DEPUTY EXECUTIVE DIRECTOR TO THE CHIEF EXECUTIVE OFFICER	1
EXECUTIVE DIRECTOR OF CORPORATE RISK MANAG.FUNCTION & PLANNING	1
EXECUTIVE DIRECTOR - CHIEF LENDING OFFICER COMPANIES	1
EXECUTIVE DIRECTOR - CHIEF RETAIL LENDING OFFICER	1
EXECUTIVE DIRECTOR OF THE STANDING LOAN COMMITTEE, CHAIRMAN	1
EXECUTIVE DIRECTOR OF BUSINESS AND ENTREPRENEURS	1
EXECUTIVE DIRECTOR OF THE LEGAL ADVISORY DEPT.	1
EXECUTIVE DIRECTOR OF CORPORATE DEVELOPMENT	1
EXECUTIVE DIRECTOR OF THE EXEC. DIV. ATTACHED TO THE GEN.BUS.MAN.DEPT	1
EXECUTIVE DIRECTOR OF NPL, RECOVERIES AND FORECLOSURES	1
EXECUTIVE DIRECTOR OF PAYMENTS & CONSUMER	1
EXECUTIVE DIRECTOR OF REAL ESTATE FORECLOSURES	1
EXECUTIVE DIRECTOR OF RETAIL	1
EXECUTIVE DIRECTOR OF THE TECH.OFFICE OF THE PRESIDENCY IN MADRID	1
REGIONAL MANAGER EASTERN ANDALUSIA AND MURCIA	1
REGIONAL MANAGER VALENCIAN COMMUNITY	1
REGIONAL MANAGER WESTERN ANDALUSIA	1
REGIONAL MANAGER CANARY ISLANDS	1
REGIONAL MANAGER BARCELONA	1

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POST	No. of persons
REGIONAL MANAGER MADRID	1
REGIONAL MANAGER NORTHWEST	1
REGIONAL MANAGER NORTH	1
SUBDIRECTOR GENERAL OF COMPLIANCE	1
SUBDIRECTOR GENERAL OF BANKING SERVICES	1
CORPORATE MANAGER - Chief Information Officer	1
CORPORATE MANAGER OF INDIVIDUAL ANALYSIS AND LOANS	1
CORPORATE MANAGER OF CORPORATE M&A	1
CORPORATE MANAGER OF REGULATORY COMPLIANCE	1
CORPORATE MANAGER OF CUSTOMER LAB & CUSTOMER EXPERIENCE	1
CORPORATE MANAGER OF BUSINESS DEV. COMP.TRANSACTIONAL BANKING	1
CORPORATE MANAGER OF COMPANY SALES MANAGEMENT	1
CORPORATE MANAGER OF INNOVATION AND DIGITAL TRANSFORMATION	1
CORPORATE MANAGER OF REAL ESTATE BUSINESS	1
CORPORATE MANAGER OF CUSTOMER EXPERIENCE	1
CORPORATE MANAGER OF STRATEGIC PALNNING AND STUDIES	1
CORPORATE MANAGER OF TRANSFORMATION PROJECT IN CORPORATE BANKING	1
CORPORATE MANAGER OF SECURITY & GOVERNANCE	1
CORPORATE MANAGER OF COMMERCIAL EFFICIENCY PROJECT BPI	1
SALES MANAGER - BARCELONA CITY	1
SALES MANAGER - BARCELONA PROVINCE	1
SALES MANAGER CORPORATE BANKING BARCELONA REG. DIV.	1
SALES MANAGER PRIVATE BANKING BARCELONA REG. DIV.	1
SALES MANAGER RETAIL BARCELONA REG. DIV.	1
SALES MANAGER - MADRID NORTH NETWORK	1
SALES MANAGER - MADRID SOUTH NETWORK	1
SALES MANAGER CORPORATE BANKING MADRD REG. DIV.	1
SALES MANAGER PRIVATE BANKING MADRID REG. DIV.	1
SALES MANAGER RETAIL BANKING MADRID REG. DIV.	1
SALES MANAGER - VALENCIA NORTH NETWORK	1
SALES MANAGER - VALENCIA SOUTH NETWORK	1
SALES MANAGER CORPORATE BANKING VALENCIAN COMMUNITY REG. DIV.	1
SALES MANAGER PRIVATE BANKING VALENCIAN COMMUNITY REG. DIV.	1
SALES MANAGER RETAIL BANKING VALENCIAN COMMUNITY REG. DIV.	1

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POST	No. of persons
SALES MANAGER - MALAGA CÓRDOBA JAÉN C GIBRALTAR CEUTA MELILLA NETWORK	1
SALES MANAGER - MURCIA ALMERÍA GRANADA NETWORK	1
SALES MANAGER CORPORATE BANKING EASTERN ANDALUSIA AND MURCIA REG. DIV.	1
SALES MANAGER PRIVATE BANKING EASTERN ANDALUSIA AND MURCIA REG. DIV.	1
SALES MANAGER RETAIL BANKING EASTERN ANDALUSIA AND MURCIA REG. DIV.	1
SALES MANAGER - ASTURIAS AND LEON NETWORK	1
SALES MANAGER CORPORATE BANKING NORTH REG. DIV.	1
SALES MANAGER PRIVATE BANKING NORTH REG. DIV.	1
SALES MANAGER RETAIL BANKING NORTH REG. DIV.	1
AREA MANAGER - BUSINESS RISK DEVELOPMENT & CARS	1
AREA MANAGER - CUSTOMER QUALITY AND VOICE	1
AREA MANAGER - CORPORATE EXECUTIVES AND CORPORATE BKNG. CAPITAL MKT.	1
AREA MANAGER - FINANCE AND SERVICES, AND UGES COORD.	1
AREA MANAGER - CORPORATE MANAGEMENT AND GOVERNANCE	1
DEPARTMENT MANAGER OF AGROBANK	1
DEPARTMENT MANAGER OF FINAN. AUDIT, PARTICIP. AND REG. COMPL.	1
DEPARTMENT MANAGER OF MARKET, RISKS AND INTERNATIONAL BANKING AUDIT	1
DEPARTMENT MANAGER OF SYSTEMS, PROCESSES AND DIGITAL BANKING AUDIT	1
DEPARTMENT MANAGER OF REGIONAL AND BUSINESS AUDIT	1
DEPARTMENT MANAGER OF BUSINESSBANK	1
DEPARTMENT MANAGER OF COMPLIANCE ANALYTICS	1
DEPARTMENT MANAGER OF BUSINESS CONTROL	1
DEPARTMENT MANAGER OF CONTROL AND REPORTING	1
DEPARTMENT MANAGER OF CREDIT MANAGER CIB AND INTERNATIONAL	1
DEPARTMENT MANAGER OF CORPORATE CREDIT MANAGER	1
DEPARTMENT MANAGER OF CONSUMER BUSINESS DYNAMIZATION	1
DEPARTMENT MANAGER OF EFFICIENCY AND PROCESS DIGITISATION	1
DEPARTMENT MANAGER OF STRATEGY, RISK GOVERNANCE AND REGULATION	1
DEPARTMENT MANAGER OF HOTELS & TOURISM	1
DEPARTMENT MANAGER OF AUDIT METHODOLOGY AND REPORTING	1
DEPARTMENT MANAGER OF NPL AND RESTRUCTURING	1
DEPARTMENT MANAGER OF RETAIL BANKING BUSINESS	1
DEPARTMENT MANAGER OF BUSINESS	1
DEPARTMENT MANAGER OF PLANNING, IMPAIRMENT AND CAPITAL REG.	1
DEPARTMENT MANAGER OF SEC. POL. AND CREDIT RISK CONTROL	1

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POST	No. of persons
DEPARTMENT MANAGER OF STRUCTURAL R. AND REGULATED MODELS	1
DEPARTMENT MANAGER OF NON-FINANCIAL RISKS	1
DEPARTMENT MANAGER OF MODEL VALIDATION AND RISK	1
DEPARTMENT MANAGER OF PRIVATE BANKING	1
DEPARTMENT MANAGER OF KEY CLIENTS	1
DEPARTMENT MANAGER OF WEALTH	1
DEPARTMENT MANAGER OF CORPORATE RESPONSIBILITY	1
MANAGING DIRECTOR - EQUITIES & CORPORATE FINANCE	1
MANAGING DIRECTOR - INDUSTRIALS & RETAIL	1
MANAGING DIRECTOR - INSTITUTIONAL BANKING	1
MANAGING DIRECTOR - INSURANCE & FINANCIAL ENTITIES	1
MANAGING DIRECTOR - INTERNATIONAL BUSINESS DEVELOPEMENT	1
MANAGING DIRECTOR - LISBON	1
MANAGING DIRECTOR - TRANSACTIONAL BANKING	1
MANAGING DIRECTOR - CONTROL OF BUSINESS CIB	1
SENIOR DIRECTOR - LIQUIDITY MANAGEMENT	1
RISK ASSUMPTION MANAGER BARCELONA REG. DIV.	1
RISK ASSUMPTION MANAGER MADRID REG. DIV.	1
RISK ASSUMPTION MANAGER EASTERN ANDALUSIA AND MURCIA REG. DIV.	1
RISK ASSUMPTION MANAGER OF WESTERN ANDALUSIA REG. DIV.	1
REP. OFFICE MANAGER - SOUTH AFRICA REP. BRANCH	1
REP. OFFICE MANAGER - NEW YORK REP. BRANCH	1
SPECIALIST - NEW YORK REP. BRANCH	1
SPANISH DESK MANAGER - PRESENCE AT PARTNERS	1
COORDINATION MANAGER - LUXEMBOURG PROJECT	1
IMAGINTECH EXECUTIVE CHAIRPERSON	1
DIRECTOR GENERAL OF CAIXABANK PAYMENTS & CONSUMER SOLUTIONS	1
DIRECTOR GENERAL OF PAYMENTS & CONSUMER SALES	1
DIRECTOR FOR INVESTMENT IBERIA - CAIXABANK ASSET MANAGEMENT	1
RISK MANAGER - CAIXABANK ASSET MANAGEMENT LUXEMBOURG	1