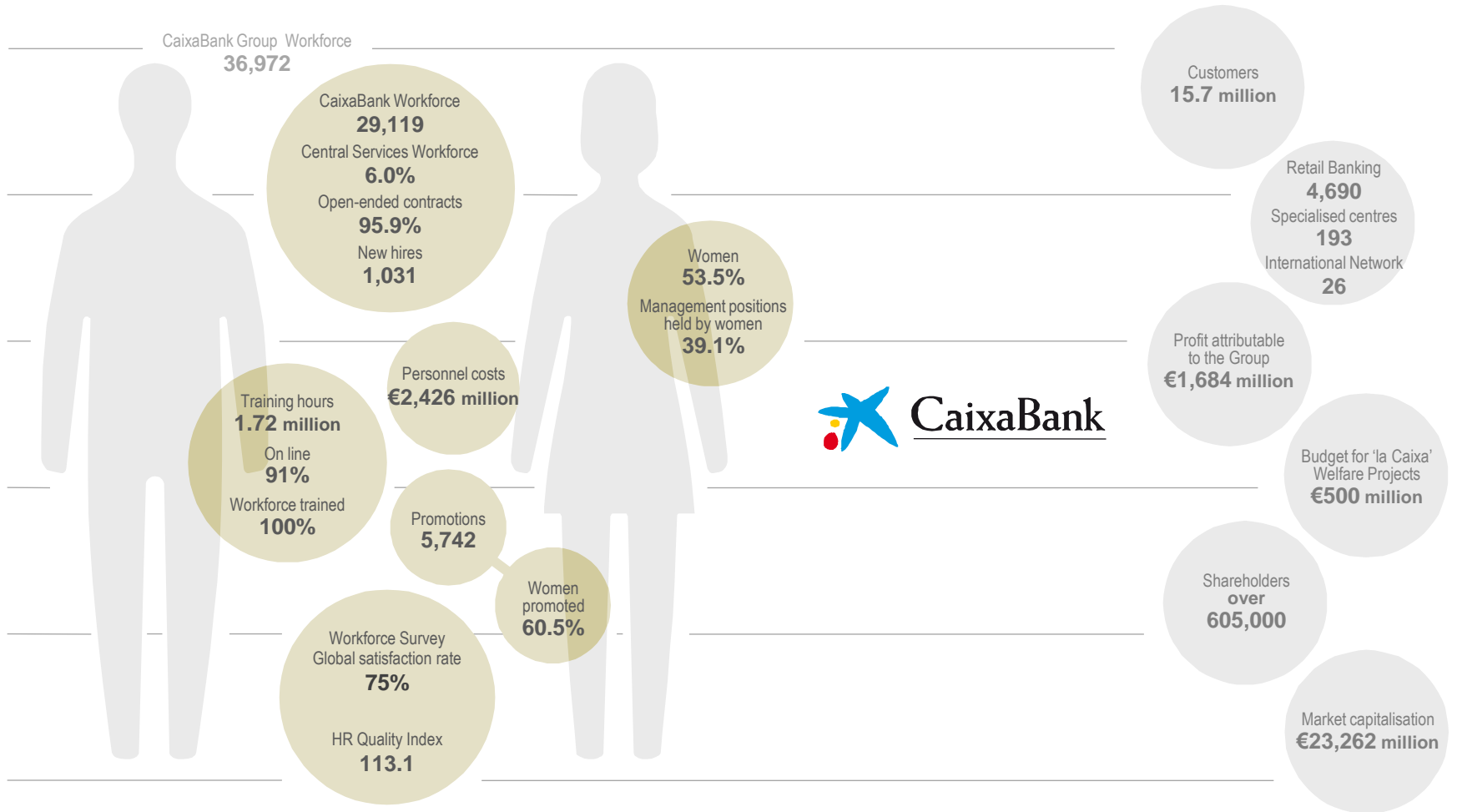




2017
**HUMAN RESOURCES
AND ORGANISATION**

ANNUAL REPORT



2015-2018 Strategic Plan

2017

**HUMAN RESOURCES
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Human Resources and Organisation

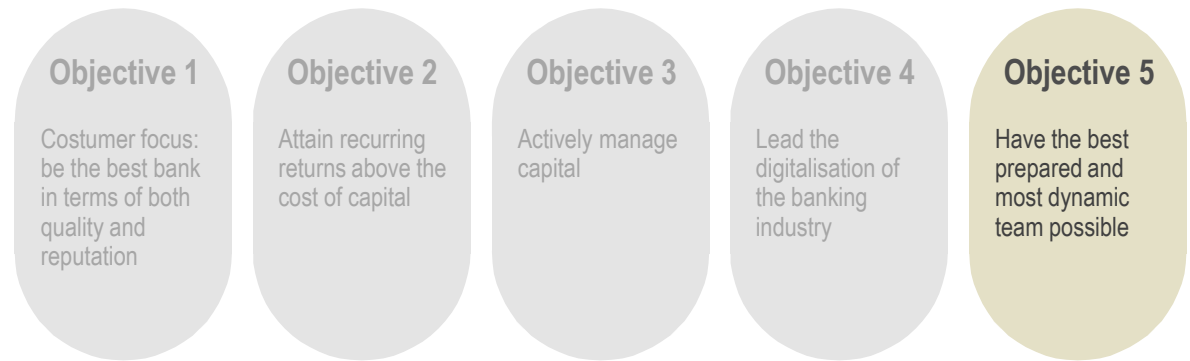
2017

The activity of the year 2017 has once again focused on supporting the transversal axes of the Strategic Plan to contribute to the adequacy of the business model and the challenges of efficiency.

The people management model has focused on the key aspects of Challenge 5, with consolidation in the areas of training in financial advice, empowerment, the implementation of a meritocratic culture and the promotion of diversity and equality opportunities

Have the best prepared and most dynamic team possible

Objective 5. 2015-2018 Strategic Plan



The priority of goals have been to:

- Continue the specific training itineraries for the key segments.
- Enhance the figure of the Branch Office manager.
- Advance in the talent appraisal culture (180° Feed-back, Competency-based Appraisal, and Performance Appraisal).
- Strengthen management talent programs focused on people with high potential.
- Continue adapting compensation and promotion systems to the needs of each business segment.

Objective 5.
Have the best prepared and most dynamic team possible

5.1 Developing professional capacities

We continue adapting the training offer to the needs of the different business areas, emphasizing the competencies and key segments defined in the Strategic Plan and betting on external certification through universities and business schools.

For this, a significant effort in training has been maintained, with more than 1.7 million hours, and the promotion of professional itineraries and management development programs.

CaixaBank Campus. Learning model

CaixaBank Campus is a knowledge management strategy that values the knowledge generated in the organisation, ensures coherence of the training with the Strategic Plan and favors the exchange of experiences and best practices to enhance the professional development of all employees at CaixaBank.

Since the launch of the Training Schools in 2016, the entity has adapted the training offer to the needs of the different business areas, making an important effort in certifications. The bank has more than 10,500 certified professionals through the Universitat Pompeu Fabra (UPF), thus anticipating the new regulatory requirements of MiFID II.

Likewise, the focus on regulatory training has been maintained to comply with the requirements of regulators.

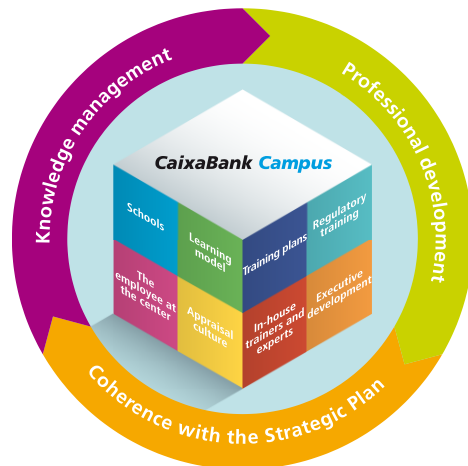
EPC Conversaciones para el Desarrollo

The program sits within the framework of the Strategic Plan and the CaixaBank Transformational Leadership Model. The *Conversaciones para el Desarrollo* program responds to the commitment of CaixaBank with the continuous progress of its professionals based on the objectification of the behaviors that lead to success within each function and are aimed at strengthening the conversations between the teams to favor a positive impact on business.

This year, the first campaign of the program has been successfully launched, with the participation of 2,100 people (DAN, Private Banking and Business Banking Centre management and Branch management).

CaixaBank Campus

HOW WE LEARN AT CAIXABANK



Objective 5.
Have the best prepared and most dynamic team possible

5.2 Decentralised management, with empowerment

In order to continue fostering a decentralised management model based on empowerment, specific actions have been carried out in all Territorial management, especially with the aim of strengthening the figure of the Branch management in terms of recognition and promotion of greater participation.

Transformational Leadership Model

The purpose of a leadership model is for the leaders of the organisation to exert a homogeneous, coherent influence and in line with its strategy and values on the different stakeholders: shareholders, employees, customers, suppliers, and society.

In this line, we have continued to promote the Executive Development programs in order to reinforce the new Transformational Leadership Model that is committed to leadership in the service, highlighting mainly the ethical behavior of the leader, which seeks to serve those who integrate the organisation and

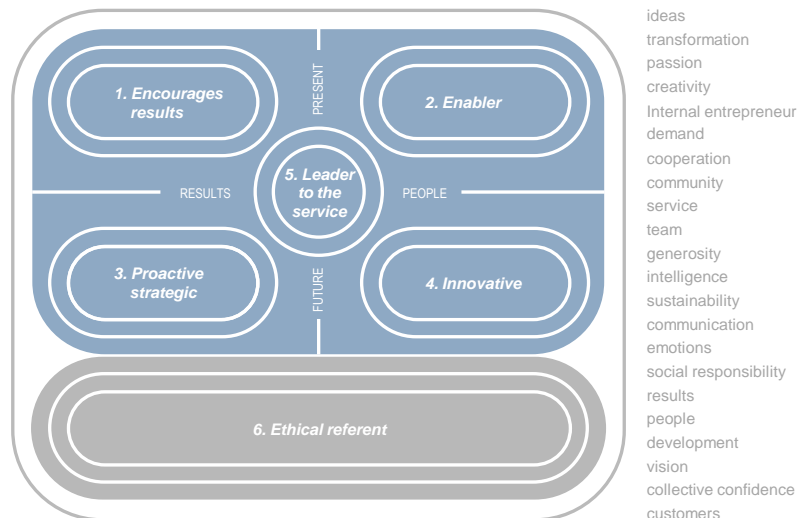
society in general. Thus, the main challenge of our leaders is to be exemplary and to transmit confidence and enthusiasm to achieve challenges in a committed and ethical manner.

Rethink Executive Development

The entity also continues to promote the Executive Development programs to reinforce the Transformational Leadership model. In this line, the Rethink program has been launched focused on certifying leadership competencies and promoting strategic vision and transversality in the organisation.

This model covers both the managerial roles and CaixaBank's high-potential pre-management roles and includes all the professional development offer distributed through the five Schools that are part of the CaixaBank Campus.

It is an incremental Development program based on consolidation in the position. For each role, three stages are contemplated: incorporation, consolidation and potential development.



Objective 5.
Have the best prepared and most dynamic team possible

5.3 Adapting compensation and professional development structures

Remuneration Policy

The activity of adaptation to the Guidelines of the European Banking Authority (EBA) and alignment with the Strategic Plan of CaixaBank has culminated in updating the General Remuneration Policy and the Remuneration Policy of the Identified Staff to keep updated our solid corporate governance procedures.

In addition to these policies, in 2016 the incentive management of the Group and other companies Protocol has been implemented, consolidating the

vocation of reference for the Group of these policies and management model derived from them. During 2017, we have worked according to the model established in the protocol.

Commercial Banking Bonus management model

In line with recent years, the new appraisal schemes proposal for our commercial network professionals bonus management, aims to be transparent and understandable, objective in its measurement, and a driver to align efforts of the network with the CaixaBank strategic objectives and encouraging cooperation within and between teams.

The bonus calculation scheme for 2018 has been worked out taking into account four key elements: contribution to results, quality service, compliance and co-responsibility of the objectives between Business Area managers (DAN), and Retail Banking managers.

Total Retribution

Responsibilities and competencies	Objectives Individual/Team	Benefits
Fixed	Variable	Social benefits
<ul style="list-style-type: none"> ▪ Professional itineraries ▪ Branch classification ▪ Central Services contribution model 	<ul style="list-style-type: none"> ▪ Annual: <ul style="list-style-type: none"> – Goals programme Central Services, Branch Network – Bonus Schemes – Incentives ▪ Long-term <ul style="list-style-type: none"> – LTI Plan 	<ul style="list-style-type: none"> ▪ Pension plan ▪ Loans ▪ Health insurance ▪ Study grants ▪ Special pay (birth of child - length of service)

Objective 5.
Have the best prepared and most dynamic team possible

5.4 Strengthening a culture based on meritocracy and diversity

Progress has been made in the strategic priority of strengthening a meritocratic culture, with the updating of competency profiles and a review of the appraisal model to boost professional development and internal talent.

In relation to initiatives aimed at promoting diversity, the "Wengage" program has four objectives: to reinforce the role of women with initiatives for their professional development; the promotion of a corporate culture that values diversity; the reinforcement of human resources processes to enhance diversity; and a greater visualisation of the diversity of the organisation.

CaixaBank's commitment to equality and conciliation is reflected in its adherence to various initiatives and certifications such as the EfR (Family-Responsible Company) Certificate, the Women's Empowerment Principles of the United Nations, the Diversity Charter and the *Observatorio Generación & Talento*.

Detecting and Appraising Talent

During 2017, the Talent process to cover managerial positions has taken hold, increasing the number of tenders (list of three candidates) in the coverage of all management positions, basing the choice of candidates in three axes to strengthen the guidelines of Objective 5 of the 2015-2018 Strategic Plan:

- **Meritocracy.** Promotion based on professional merit (talent, training, competencies, abilities and expertise for the job).
- **Diversity.** Increasing equality and gender diversity.
- **Transversality.** Working out tender options to apply for a position taking into account professionals from other departments, areas, Branch Network, etc.



This has led to an increase in the presence of women in management positions, reaching 39% in 2017.

Internal communication

Internal communication in CaixaBank focuses on three aspects: making the strategic and business priorities of CaixaBank known at all times; spreading internal policies with an impact on professionals, good practices and internal and external recognition, while individual or collective; and meeting the expectations and concerns of all employees to perform effective action of communication with them.

Among the internal online channels of CaixaBank, the 'Personas' website stands out as a transversal, homogeneous and consolidated tool, with 2 million logins every month. An average of 2.4 news items are published daily, focused on the role of the entity's professionals and on the milestones relevant to daily activity, from a strategic and business perspective.

The internal communication function is complemented by other channels such as the 'Canal Caixa' magazine and the organisation of internal events -such as the Executives' Convention or the awards to the Best Sales Teams-.

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2017 Keys

2017

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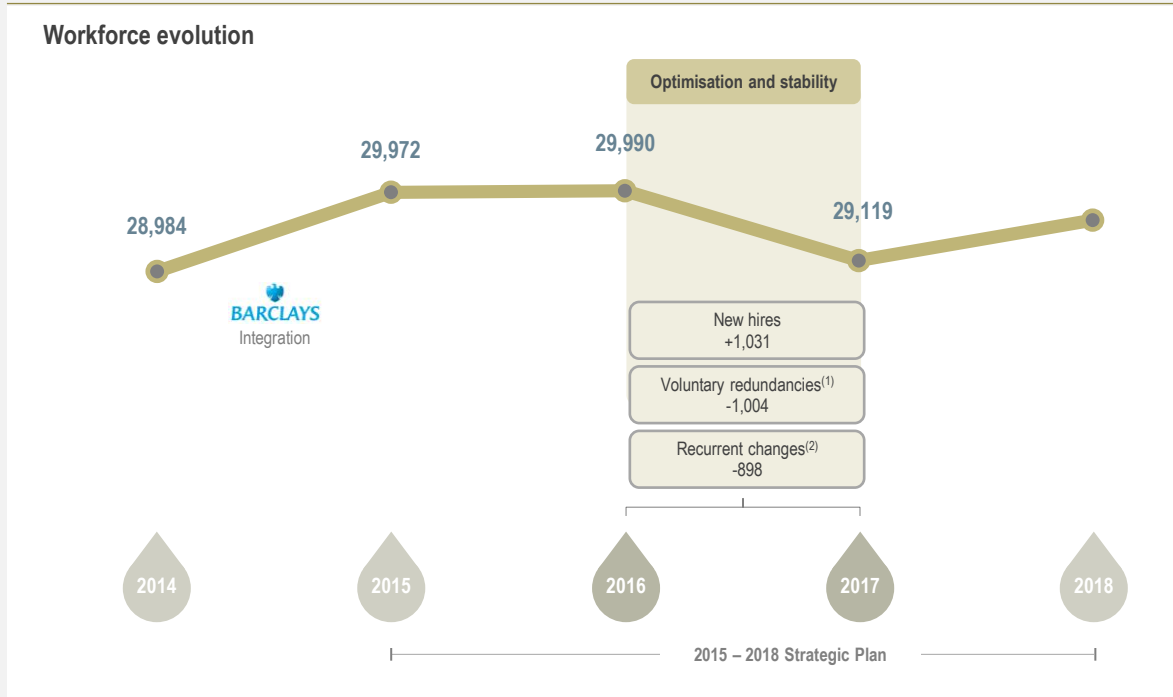
Workforce: active management

The active management of the staff in 2017 has continued the path of the previous year, focusing on optimizing the workforce to the current needs of the market and achieving a territorial balance. In 2017, the CaixaBank workforce has been reduced by 871 people.

In 2017, the possibility of joining a program of voluntary redundancies was offered to employees of 56 or more years. The result has been the departure of 942 people, who have covered around 65% in those territories with staff needs.

In the recruitments carried out in 2017, a bet is observed for the creation of employment with young professionals, at the same time as it is complemented by professionals with experience and references in the market.

In addition, and with the dual objective of achieving cost efficiency in the services contracted at the Group level and balancing the workforce territorially, the leave of absence to GDS-Cusa of 309 people has been managed. These people perform or lend internally a series of services that would otherwise have been contracted externally. This project has allowed the return to their provinces of origin to 61 employees of Seville and 9 of Madrid who were mobilised.



⁽¹⁾ Voluntary Leaves and Early Retirement Plan in areas with staff shortage.

⁽²⁾ Recurrent terminations and leaves of absence net balance

Store Branches Labour Agreement

In an environment where it is essential to offer a quality service based on closeness and responsible action, as well as contributing to economic and social development, offering a convenient time to our clients becomes a key requirement, at the same time as having an optimal territorial capillarity.

With this objective, in April 2017 a new labor agreement was signed that regulates the singular schedule of the Store branches. This agreement establishes a maximum number of 290 branches with a singular schedule, although at the end of the year there were 161 offices of this model, more urban and technological, but also more personal, accessible and close.

It was agreed with the Legal Representation of Workers a new singular schedule that allows to better meet the needs of customers, from 08:15 am to 18:30 pm from Monday to Thursday, respecting likewise, the working hours established in the Collective Agreement and the labor regulations of CaixaBank.

The assignment and permanence of the staff in these branches is totally voluntary and they have associated economic improvements. These improvements consist of the perception of a series of bonuses associated with the singular schedule, the compensation of meals and the acceleration of professional careers for employees and managers.

This business model is a clear bet for the future, so it will be necessary to expand the maximum number of Store branches, and contribute directly to the first line of the Strategic Plan (Customer Focus: be the best bank in terms of both quality and reputation) .



CaixaBank Experience

CaixaBank Experience was born from the detection of needs such as the retention of talent from new entrants and the difficulties in attracting the best candidates. In 2017, a significant turnover was detected in the group of new employees (close to 22%) and where the main reason for leaving is voluntary. The average length of stay of employees who have left the company is 8 months.

CaixaBank, therefore, aims to create a memorable and sustained experience over time that will increase the attraction and retention of new employees, as well as increase employee commitment through three main areas to:

- Value the brand attributes that are available and that are attractive to current and future employees.

- Positioning in the market as a reference employer through recruitment, selection and professional development actions based on principles of meritocracy and diversity.
- Count on the best professionals committed to CaixaBank to obtain the best customer experience that impacts the results of the entity.

CaixaBank Experience incorporates new proposals to existing ones in order to achieve the objectives set. Among these, it is worth highlighting the implementation of new campaigns in social networks, the strengthening of the responsive web environment and the development of personalised recruitment programs focused on target groups.

In the field of personnel selection, the process is based on the effectiveness and experience of the candidate (gamification, ...).

Finally, in the area of integration, a week of face-to-face training in Barcelona ("Conocer CaixaBank"), the preparation of a face-to-face and virtual training itinerary during the first two years in the Branch Network and the implementation of a program of Corporate boarding in Central Services and Territorial Services.

CaixaBank Experience



Wengage

The Wengage program is a clear commitment of CaixaBank to gender diversity, understanding it as a competitive advantage and a key success factor in the business model and all of this on the premise that diversity generates growth and adds value (*'Diversidad Suma'*).

The program revolves around three fundamental pillars: meritocracy, equal opportunities and participation and inclusion. The Action Plan prepared has two dimensions: an internal vision and an external one.

- In the internal dimension, the role of women in CaixaBank is reinforced through management development programs and mentoring actions, the whole organisation is involved and the initiatives carried out through the publication are made visible news and videos, and encouraging networking between executives. Human Resources contributes directly from its processes, highlighting the tender options with a diversity vision in the processes of executive promotion, ensuring the equality of remuneration, promoting the policies of flexibility and ensuring the gender diversity in the pre-executive development programs.
- The external dimension focuses on contributing, from our position as a socially committed company, to disclosing equal opportunities and the value of diversity and offering inclusive products and services. The actions that are being carried out are cycles of talks such as *'Dialoga'* and *Diversity Talks*, participation in Diversity forums, promotion of sponsorships with a gender perspective and the development of a value proposal that adapts to the financial needs of the feminine target.



Equality and Gender Diversity at CaixaBank

In 2017, 24 initiatives were carried out to develop the program and it is worth noting that the challenges associated with it are being achieved. Proof of this is that at the end of 2017, the percentage of women in management positions stood at 39.1%, +4.5 points than in 2014 and above the target set in the Strategic Plan for 2018 (38,0%).

2017 Activity

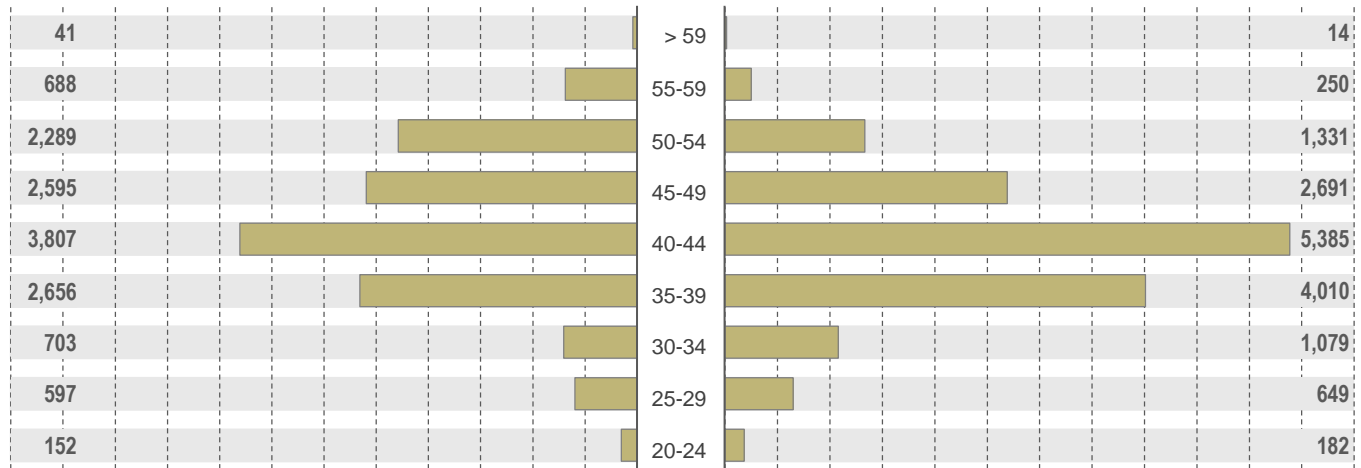
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Staff. AGE, GENDER AND LENGTH OF SERVICE

	Male		Total		Female	
	2017	2016	2017	2016	2017	2016
Staff	13,528 (46.5%)	14,226 (47.4%)	29,119	29,990	15,591 (53.5%)	15,764 (52.6%)
Average age	44	44	43	42	42	41
Average length of service	16	17	16	16	15	15


Workforce by origin

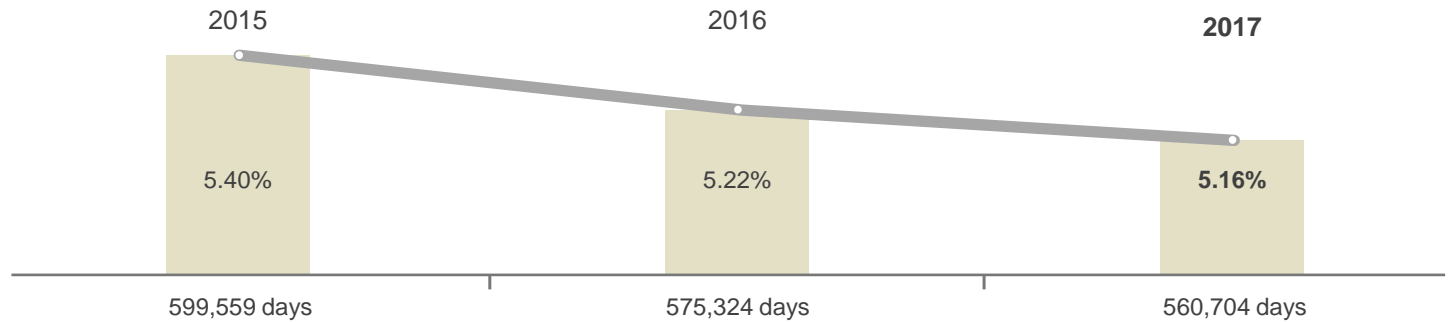
Caja de Pensiones/Barcelona:	1,770	Organic growth:	18,975	Inorganic growth:	8,374
				Banca Cívica	5,176
				Barclays Bank	1,198
				Caixa Girona	733
				Banco de Valencia	721
				Morgan Stanley	290
				Bankpime	91
				Others	165

Staff. MOSAIC OF CULTURES
730 people from 68 different countries

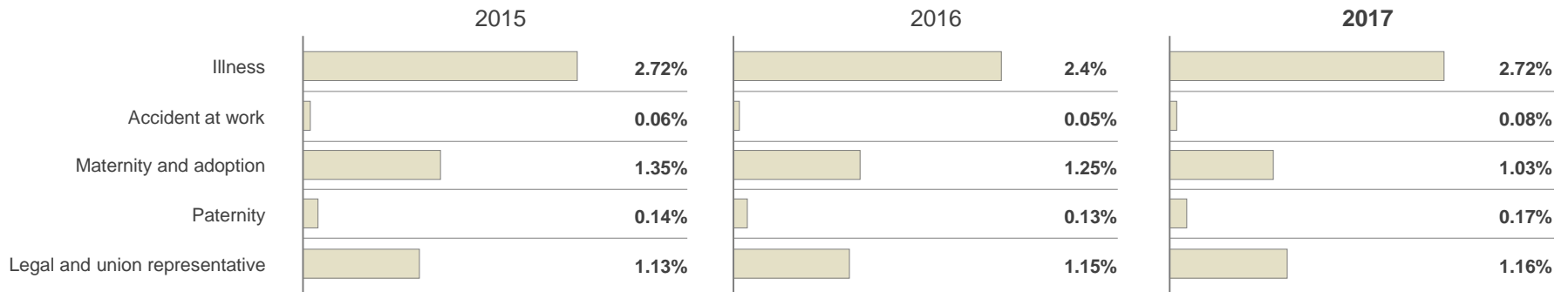
 France	79	 Sweden	9	 Austria	1
 Germany	58	 Chile	7	 Glen	1
 Venezuela	57	 India	6	 Costa Rica	1
 Morocco	49	 Dominican Republic	6	 The Savior	1
 Switzerland	37	 Portugal	5	 Slovenia	1
 Peru	31	 Andorra	4	 Finland	1
 Italy	29	 Bulgaria	4	 Guatemala	1
 Romania	27	 Denmark	4	 Equatorial Guinea	1
 Argentina	26	 Moldova	4	 Hong Kong	1
 Poland	25	 Belarus	3	 Iran	1
 China	25	 Bolivia	3	 Jordan	1
 Colombia	23	 Bosnia and Herzegovina	3	 Kazakhstan	1
 Ecuador	22	 Egypt	3	 Lithuania	1
 United Kingdom	19	 Slovakia	3	 Malaysia	1
 Netherlands	18	 Nicaragua	3	 Mauritius, Islands	1
 Brazil	17	 Czech Republic	3	 Mauritania	1
 Belgium	16	 Algeria	2	 Norway	1
 Uruguay	16	 Greece	2	 Pakistan	1
 U.S.	11	 Honduras	2	 Serbia and Montenegro	1
 Mexico	11	 Luxembourg	2	 Syria	1
 Russia	11	 Turkey	2	 Taiwan	1
 Ukraine	10	 Albania	1	 Tanzania	1
 Cuba	9	 Armenia	1		

Staff. **ABSENCES**

Absenteeism rate. Missed days/total days:

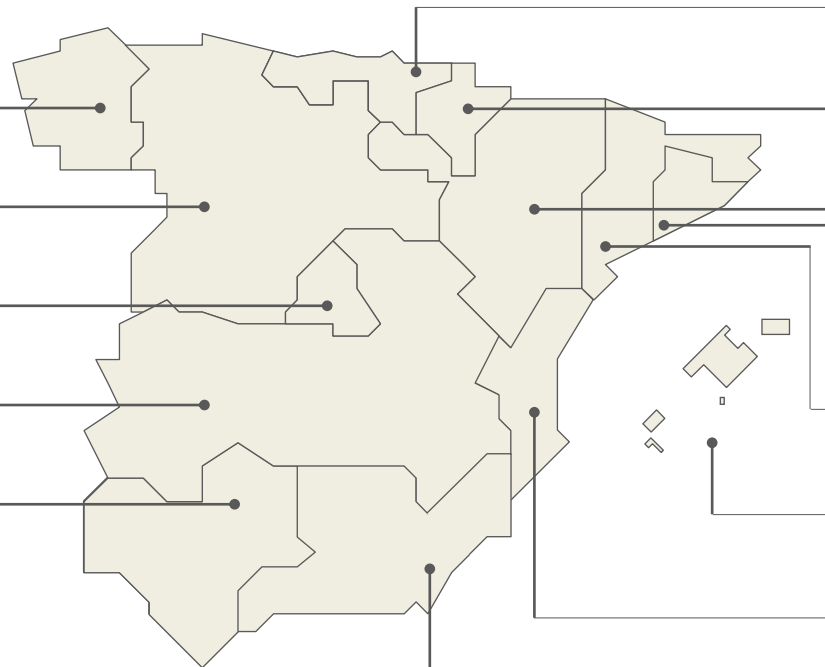


Distribution by reason:

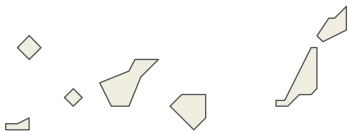


Organisational structure. **BRANCH NETWORK**

	2017	2016
TOTAL		
Branches*	4,864	5,010
Workforce	25,146	26,755
Galicia		
Branches	195	196
Workforce	774	785
Castilla y León - Asturias		
Branches	311	310
Workforce	1,292	1,352
Madrid		
Branches	535	572
Workforce	2,950	3,152
Cast. La Mancha - Extremadura		
Branches	223	217
Workforce	940	970
Andalucía Occidental		
Branches	599	622
Workforce	3,094	3,467
Canarias		
Branches	247	252
Workforce	1,337	1,376



	2017	2016
País Vasco - Cantabria		
Branches	230	232
Workforce	1,047	1,071
Navarra		
Branches	152	149
Workforce	796	825
Aragón - La Rioja		
Branches	119	114
Workforce	600	629
Barcelona		
Branches	753	827
Workforce	4,569	5,490
Cataluña		
Branches	485	481
Workforce	2,594	2,710
Baleares		
Branches	184	197
Workforce	905	927
Comunidad Valenciana		
Branches	427	438
Workforce	2,084	2,163
Andalucía Oriental y Murcia		
Branches	404	403
Workforce	1,764	1,838



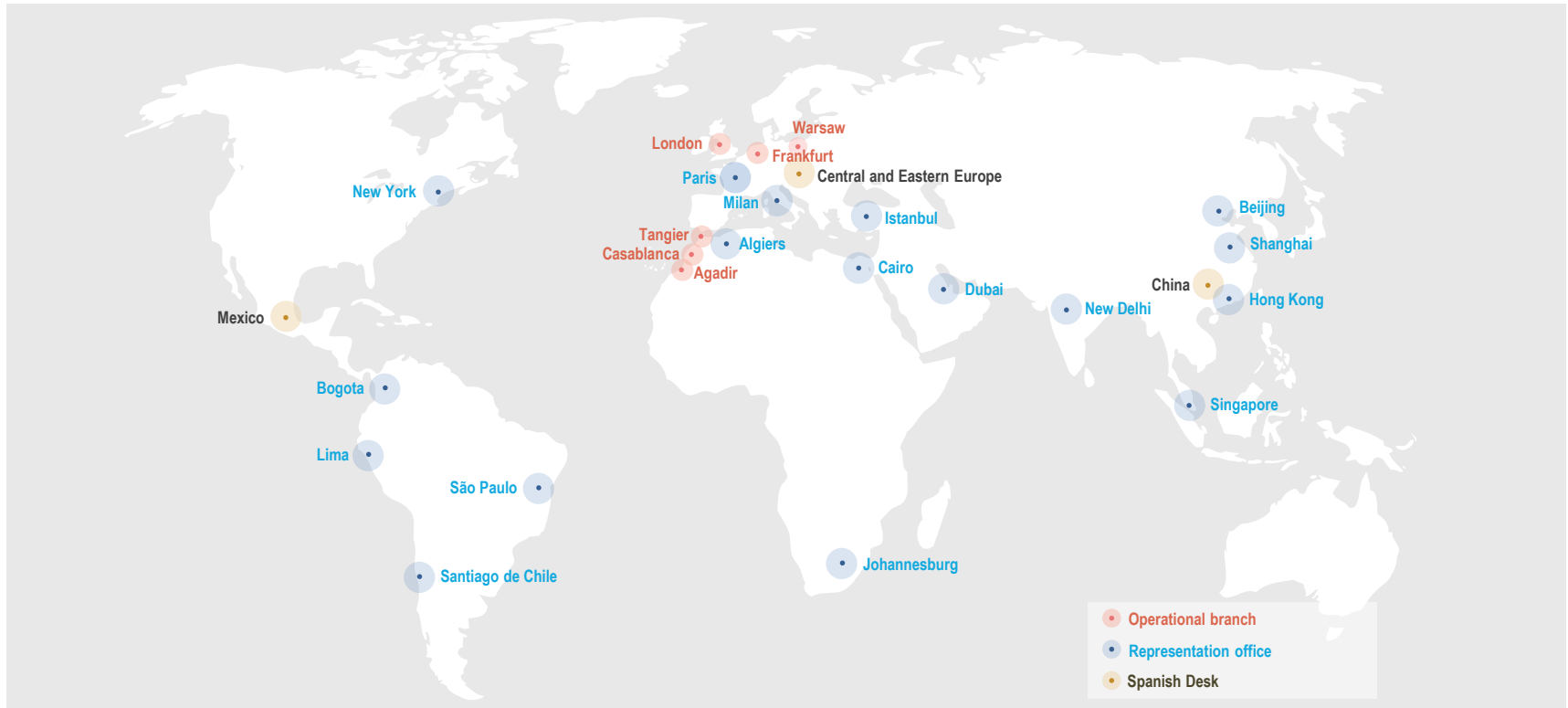
* Retail branches and specialised centres

Organisational structure. **CENTRAL SERVICES**

Workforce by area

	2017
Chairman's Office	38
ED of Communication, Institutional Relations, Brand & CSR	57
Deputy Chairman's Office	4
General Secretary	126
CEO	41
SDG of Control & Compliance	101
DG of Insurance and Asset Management	11
DG of Risk	192
DG of Business	233
DG of Human Resources and Organisation	107
DDG of Internal Audit	143
ED of Resources	443
ED of Finance	38
ED of Audit, Management Control and Capital	171
ED of International Banking	35
Total active personnel	1,740

Organisational structure. **INTERNATIONAL PRESENCE**



Over 120 people in the International network

- 17 Representation offices.
- 4 International branches with 6 offices.
- 3 Spanish Desks.

Next openings:

- Transformation of Paris Representation office into Operational branch.
- Australia Representation office.
- Canada Representation office.

Human Resources International activity

- Impact on more than 20 countries.
- Support and advice to expatriate staff and local employees.
- Participation in new openings.
- Tax advice.
- Remuneration management.
- Internal and external selection processes.

Internal growth. **DETECTING AND APPRAISING TALENT**



DESARROLLO DEL
TALENTO

<p>Talent Committee</p>	<ul style="list-style-type: none"> • Detection, monitoring and appraisal of key management talent and ensure compliance with the 3 basic principles of the process: Meritocracy, Diversity, Transversality. Tender options in all the vacancies. 	<ul style="list-style-type: none"> ▪ 39 Talent Committees. ▪ 74 appointments in CC.SS, 42% women. ▪ 256 appointments in the Network, 42% women.
<p>Talent Management appraisal</p>	<ul style="list-style-type: none"> • Appraisal and appointment of Directors. Ad hoc reports from an external expert to ensure objectivity and independence. • Monitoring of new appointments and management consolidation. • Design and implementation of new consolidation processes. 	<ul style="list-style-type: none"> ▪ 1.040 processes. 184 in CC.SS, 35 % women and 856 in the Network, 44% women. ▪ 864 appraisals / 330 appointments. ▪ 67 consolidation processes, 35 DAN, 25 Private Banking Centre mgmt. and 7 Business Banking Centre mgmt.
<p>180° Feedback</p>	<ul style="list-style-type: none"> • Collection of directives based on the perceptions of the team. • Identification of competency gaps. • Contrast of information with the competences of CaixaBank. 	<p>People appraised/ function:</p> <ul style="list-style-type: none"> ▪ 170 DAN. ▪ 1 Business Banking management. ▪ 12 HH.RR and Organisation Directors.
<p>Management Competency-based appraisal <i>(EPC Directiva)</i></p>	<ul style="list-style-type: none"> • Tool to contrast, identify and enhance internal talent and managerial skills and develop profiles defined by function. • Evaluation and feedback by the hierarchical manager, annual periodicity. • Establishment of individualised improvement plans. • Integration of the EPC model in the Performance Management system. 	<ul style="list-style-type: none"> ▪ 864 appraisals: 217 DAN, 43 Private B. Centre mgmt., 111 Business B. Centre mgmt., 13 Institutional B. Centre mgmt., 2 RE Developers Centre mgmt., 117 Area/Depart./Managing Directors, 249 CC.SS Director/Senior Director, 98 TT.SS Directors and 14 Risk Acceptance Directors.
<p>Coaching</p>	<ul style="list-style-type: none"> • Accompaniment to managers to facilitate their competence development individually and collectively. • Executive Coaching: incorporation to the directive function or change of degree of responsibility. • Team Coaching: collective accompaniment to create new teams or change of team. 	<ul style="list-style-type: none"> ▪ Executive Coaching: 20 processes. ▪ Team Coaching: 6 processes, with 199 participants.
<p>Succession Plan</p>	<ul style="list-style-type: none"> • Management, definition and evaluation of the succession of CaixaBank's key management positions. • Benchmarking process at national and European level with the aim of defining the new key positions and expanding the scope of action to the business network and the companies of the CaixaBank Group. 	<ul style="list-style-type: none"> ▪ Review of the 2015 Succession Plan to define the key positions of CaixaBank, the criteria and applicable regulations.

Internal growth. EXECUTIVE DEVELOPMENT

Executive competency
Development



A model based on the progressive development of leadership skills that all managers need to face the deep and rapid changes in the sector and in society.

The offer is addressed to the 991 executives of the Bank of which, during 2017, they have participated more than 60% in any of these programs. In addition to this regulatory offer, 100% of our executives have completed the mandatory compliance courses.

Pre-executive

- *Progesa* (Branch mgmt., Branch asst. mgmt., Central Services and Territorial Services)
- Updates
- Competence improvement of the managerial role and team leadership.
- Strategic vision and results orientation. Innovation and pressure to change.
- Face-to-face programs to strengthening the CaixaBank strategy.

Incorporation

- Coaching processes
- Certificate in Leadership - C1
- GPS Program (DAN and CC.SS/TT.SS)
- PROA Program (DAN)
- Accompaniment to facilitate professional development individually and collectively.
- Initial certification in leadership for consolidation.
- Best practices of the DAN commercial team (reinforcement of the new role).
- Systematic and commercial organisation; visit to the Branch; mgmt. of the agenda.

Consolidation

- Certificate in Leadership - C2
- Senior certificate in leadership.

Potential Development Programs

- Transformational Leadership ICLD
- Aspen Institute
- *Promociona*
- *Mujer y Liderazgo*
- IMD Institute for Mgmt Development
- *Fundación CEDE.*
- Aspen Seminar - Aspen Institute Spain.
- *Promociona para mujeres* program - ESADE.
- *Desarrollo del talento femenino* program - IESE.
- Mentoring program - IESE.
- IMD's Discovery Events; Global Leadership in the Cloud; CxO Roundtables.

Transversal actions

- Face-to-face Executive self-training (*Programas Enfocados*)
- Mentoring processes
- *'Enfocados'* workshops: GEAR-IESE; Negotiation; Communication – expert consultants; Influence and Persuasion.
- A tool aimed at develop people's potential, based on knowledge transfer and learning through experience.

Internal growth. **PROFESSIONAL DEVELOPMENT**

CaixaBank Campus Knowledge management strategy of CaixaBank.
Self-training, face-to-face and online offer for personalised competence development.

Training schools

Reference spaces of a field of knowledge

- EF** Finance School
- ER** Risk School
- EC** Commercial School
- ELH** Skills and Leadership School
- ERS** Sustainable Performance School

Specific itineraries and training by segment

Programs adapted to specific needs

- AgroBank
- Private and Premier Banking
- Business Banking
- Audit
- International
- Store branches
- New employees

- Postgraduate in Business Banking
- Certificate in Banking Risk Analysis
- Postgraduate in Banking Risk Analysis
- Postgraduate in Banking Risk Analysis, specialty in Retail Banking
- Business Insurance University program
- Postgraduate in Internal Audit

- Retail Banking: Branch mgmt, Branch asst. mgmt., Premier Banking mgmt., Business mgmt.
- Business Banking: Business Banking and Centre mgmt., Business specialists
- Internal auditors

Transversal regulatory training

Compliance with regulatory requirements and reputational risk coverage

- Ethical Code and Anti-corruption Policy
- Internal Code of Conduct
- Money Laundering Prevention
- Basic principles of product sales
- Know Your Customer
- Solutions for mortgage delinquency
- SPPI Test (Solely Payments of Principal & Interest)
- Basque Country pension plans new regulation
- Users of data viewing screens

- All staff
- All employees who can register customers
- Branch network and Recovery Centres staff
- Business Banking staff and other affected areas
- All Retail Banking and Private Banking of the Basque Country staff
- All Central Services and Territorial Services staff

MiFID II - Information and advice

- DAF: Diploma in Financial Advice
- CIAF: Postgraduate in Information and Financial Advice
- CISI: Certificate in Wealth Management

- Private Banking: Private Banking and Centre mgmt., Private Banking advisers
- Retail Banking: Branch mgmt, Branch asst. mgmt., Premier Banking mgmt.
- CIB functions

Internal growth. COMPETENCY-BASED APPRAISAL

EPC Conversaciones para el desarrollo

Appraisal process whose objective is the diagnosis and development of the professional competences of all the people of the Entity. It is a tool designed to objectify the evaluation of performance and responds to the commitment of CaixaBank with the continuous development of its professionals.

The behaviors established in the EPC have been defined in coherence with the three pillars of CaixaBank: Values & Principles, Strategic Plan and Leadership Model.

The EPC is a space for dialogue between the immediate managers and their collaborators with the aim of identifying strong points, areas of improvement and proposed actions in the Professional Development Plan.

It provides the managers with information about the competence level of the team members, facilitates communication, allows to know expectations and motivate. In addition, it provides the Entity with efficient planning of actions aimed at the professional development of people.

The program has been awarded at the 2017 *Cegos Equipos & Talento* awards as best practice in Organisational Management and Consulting.

2017 Activity

	Total appraisals
Branch management	4,329
Branch asst. mgmt./2nd asst. in charge	3,193
Branch employees	6,581
Business and Institutional Banking mgmt.	265
Private Banking management	271
Client management & Private Banking Adviser	3,168
Consolidation appraisal	345
New employees	2,901
Total	21,053

Training associated with the EPC Conversaciones para el desarrollo program

2017 Targets

Business Area Management (DAN): 20 groups, 234 people
Business/Private Banking Centre management: 12 groups, 171 people
Branch management: 89 groups, 1,719 people

Participation

People summoned	2,124
Assistance	1,856 87.36%



Main indicators of impact in the EPC of Branch management

Participation:

2016	91.5%
2017	95.1% +4%

Level of agreements in the EPC interview:

2016	89.0%
2017	93.0% +4%

You have received quality feedback:

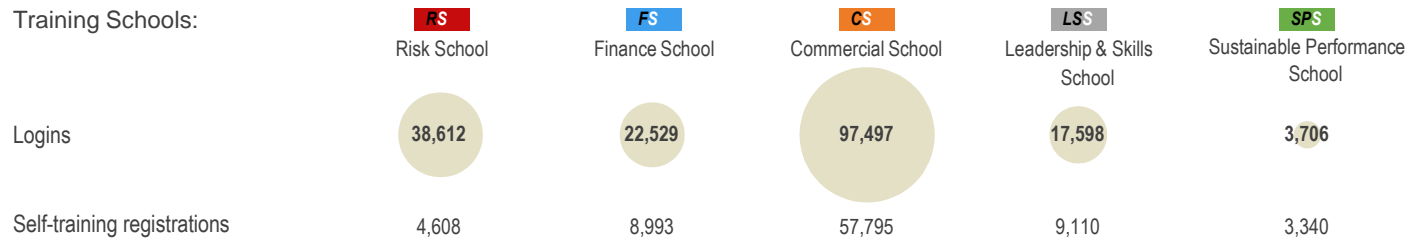
2017	90.0%
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Internal growth. **TRAINING ACTIVITY**

People trained	29,119	100% of workforce
Attendance-based training	156,297	9 %
e-learning (Virtaula)	1,566,649	91 %
Total hours of training	1,722,946	

Feedback rating (out of 4)	
Satisfaction	3.3
Applicability	3.3
% of pass rate	87.8%

Formal training



Informal training

Access to non-corporate resources	323,126
Readings via forums	708,292
Readings in blogs	6,741
Readings in Wikis	11,628
Library material:	
Corporate	863
Non corporate	120
Plays on videos	83,120

Connectivity

Monthly average of employees that access the environment	23,563
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Efficiency

Occupation of the Training Center	81%
Investment per employee	€378
Total investment in training	€11 million
Total of employees certificated in Financial Advice	10,537
In-house trainers	1,497

Staff. PERSONNEL SELECTION


External Selection Branch Network	<ul style="list-style-type: none"> • New hires: apprenticeship, temporary and open-ended contracts for juniors • Client manager I and II, seniors • Other positions 	1,324 processes managed and 931 completed 821 contracts. Male 45%, Female 55%. Average age 28 years
External selection Central Services and specific roles	<ul style="list-style-type: none"> • Apprenticeship contracts • Specific roles • Management positions 	225 processes managed and 209 completed 206 contracts. Male 58%, Female 42%. Average age 34 years
Internal selection	<ul style="list-style-type: none"> • Processes in the Branch Network and Central Services 	Average of participants: 7.6 Male 51%, Female 49%. Average age 39 years Average length of service 12 years
	<ul style="list-style-type: none"> • Processes in Central Services 	Average of participants : 8.9 Male 53%, Female 47%. Average age 42 years Average length of service 14 years
Graduates and interns program	<ul style="list-style-type: none"> • Interns at Central Services: partnership with universities, project in business environment 	Average length of the scholarship : 6 months Male 60%, Female 40%. Average age 23 years
	<ul style="list-style-type: none"> • YMP-Young Management Program: aimed at identifying and training future leaders 	Curriculums received: 3,710 Male 90%, Female 10%. Average age 32 years
	<ul style="list-style-type: none"> • NG-New Graduates CIB: to detect, train and develop young talent for the Madrid Investment Banking team 	Curriculums received: 715 Male 90%, Female 10%. Average age 23 years
CIB partnership	<ul style="list-style-type: none"> • Deployment of the Human Resources role in CIB • Processes of management, selection, training and development of the CIB team • Mentoring processes • Definition of competencies of Customer and Product teams and implementation of the '<i>Conversaciones para el Desarrollo</i>' (in progress 2018) 	

Economic data. SOCIAL BENEFITS

Item	Description	Beneficiaries
Pension Plan	Benefits starting at retirement and active personnel risk coverage	32,206
Health insurance	Free health insurance, which covers direct family members at a discounted rate	34,518
Loans	Low rates of interest on mortgages and loans	Portfolio, as of December 2017 28,147
Bursaries for education:		
Employees	Up to 90% of the registration fee for university studies	2,121
Descendants	Financial assistance for offspring under 25 who are studying	20,764
Nurseries	Assistance for children under 3	4,430
Newborn baby bonus	Bonus for the birth of a baby	1,410
Length of service bonus	After 25 and 35 years of service	349
Supplements:		
Mat./Pat./Accident at work/TI	Up to 100% of salary for temporary incapacity, accident at work and maternity/paternity leave	7,642
Funeral expenses	Covers costs resulting from the death of a first degree relative	374
Other financial benefits	Special conditions for two current accounts, credit cards and fees	

Economic data. PENSION SYSTEM & HEALTH

Most relevant facts 2017

1. CaixaBank Joint Promotion Plan Control Committee

- Approval of the investment aspirational objective: annual return equal to or greater than Euribor at 3 months + 2.75% with a maximum risk level of 10%.
- Measurement of the "Carbon Footprint" of the values of the investment portfolio: Reduction of 15% with respect to the results of 2015.
- Institutional Investor Institute, in a ceremony in Noordwij (Holland), a prize for the best Pension Fund of the Year.
- Participation in the stress tests of EIOPA (European Insurance and Occupational Pensions Authority).
- Change of registered office of the Plan to Valencia and the Pension Fund to Madrid.
- Recruitment of Willis Towers Watson as Investment and Good Governance Adviser for the period 2018-2020.
- Approval of the review of the Private Equity Investment Plan and the Management Mandate 2018 (central bands: 33% Variable Income, 46% Fixed Income and 21% Alternatives).

2. Human Resources- Pension System & Health

- Implementation of the Joint Promotion Pension Plan of the Operational branch in London, to comply with current regulations.
- Implementation of the Visualisation of information Project of the insurance policies through *Línea Abierta* and *Terminal Financiero* platforms.
- Creation of QlikView Pensions as scorecard and monitoring tool for the most relevant data.
- BPI: tasks of coordination, support and setting criteria for the accounting valuation of pension commitments.
- Implementation of the digital signature in the contractual documentation of insurance policies, to reduce the issuance and physical custody of said documentation.

Economic data as of 12.31.2017

CaixaBank Joint Promotion Plan

Unit holders:

Plan A	37,108
Plan B	245

Beneficiaries:

	6,195	Retirement
	1,006	Incapacity
	2,560	Death

Pension Fund position € million:

Plan A	5,772.47
Plan B	48.97

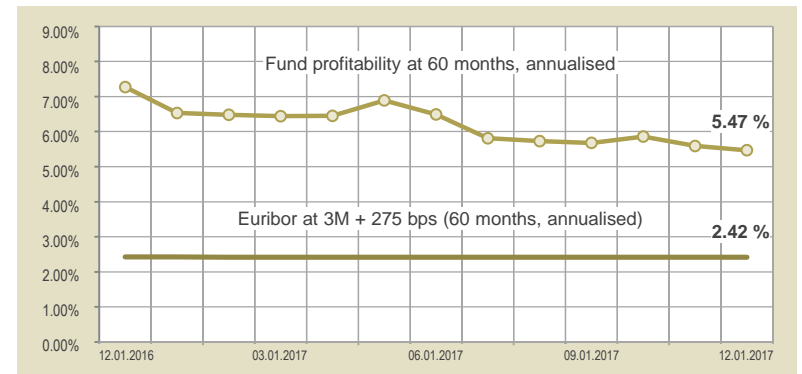
Contributions € million:

129.5	Retirement
35.3	Risk

Benefits € million:

234.48	Retirement
19.65	Incapacity
13.39	Death

Profitability



Supplementary pension fund policies and Health € million

Other pension fund policies	715,55	Mathematical provisions
Health policy	15,5	Premiums

Environment. ORGANISATION: RELEVANT PROJECTS

During 2017 relevant projects have been activated within the four main axes of action:



1. Transformation

- Annual Budget Sizing for SS.CC
- Centralisation of Corporate Purchases for the Group
- Creation of a Corporate Services centre for business in Barcelona and Large Companies Joining in Madrid
- Update Plan Implementation of the three Lines of Defense model, in accordance with the recommendations of the EBA Guide

2. Productivity

- Definition of the inTouch and Audit Sizing Model
- Impulse standardisation of the Management of the Demand to Information Systems to the Central Services
- BPI100 days Plan

3. Quality and Service

- Improvement Plans in Private Risk Admission Centers and Business Risk
- Project Management Office (PMO) Government and Data Quality, General Regulation of Data Protection and Promocaixa Operating Model
- Internalisation of internal PMO Consultancy
- Creation of new service units: Independent Consultancy Private Banking, Middle Office Treasury, independent work unit of Recovery and Defaults, Day One

4. Simplification

- Simplification diagnosis of Call Centres Inbound
- Integration of Execution Tables in Equities

Environment. **CORPORATE CULTURE**

CaixaBank Corporate Culture Model

Diagnosis

Internal analysis

Entity vision

Qualitative analysis

21 interviews:

- 8 members of the Chairman's Office, Deputy Chairman's Office and Steering Committee.
- 7 Executives from CC.SS and 6 from the Territorial management.

4 focus groups, 3 from Territ. network ,1 from CC.SS:

- 49 managers

Quantitative analysis

393 surveys to Executives

- 280 from the Territorial management
- 113 from CC.SS.

External analysis

Survey to customers

1,306 surveys to customers

Definition of Culture

Transversal project team

22 executives from the Territorial network and Central Services

Mission, Vision, Values, Strategic Plan and CaixaBank Transformational Leadership Model

Culture model based on people, to respond to the challenges of the future



COMMITMENT WITH SOCIETY

Be recognised for our commitment to society and for our actions with a positive impact on people and reputation



CUSTOMER SERVICE

Develop long-term relationships with our customers through a quality service that meets their needs and expectations



OUR PEOPLE

Accountability, commitment and involvement of our professionals



TRANSPARENCY

Behave openly, clearly and with ethical criteria before customers, employees and other groups of interest



TRANSVERSALITY

Think and act as a single team to provide value to the customer, the shareholder and society



AGILITY

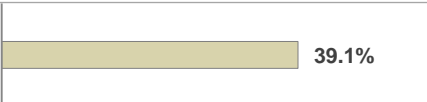
Anticipate and adapt to changing situations, responding quickly and flexibly to existing needs with digital processes and ways of working

Environment. **GENDER DIVERSITY**



A participatory and inclusive program with 24 initiatives developed across the organisation, based on meritocracy and equal opportunities.

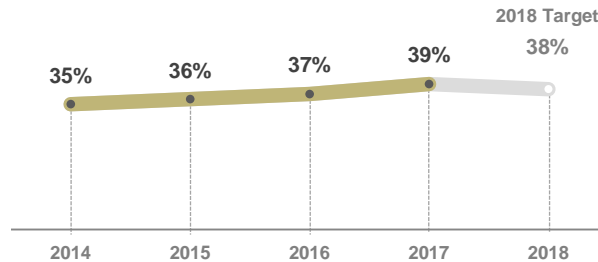
<p>Reinforcement of women's role within the organisation</p>	<p>Accompany in professional development, planning your career, strengthening your relational skills and facilitating the breaking of limiting beliefs.</p>	<ul style="list-style-type: none"> • 'Mujer y Liderazgo' program by IESE • 'Promociona' program by ESADE • Mentoring for women 	<p>Planned 2018 4 participants 3 editions</p>
<p>Involvement of everybody in it</p>	<p>Break stereotypes and create a culture where diversity adds to help the achievement of strategic challenges, favouring leadership and innovation.</p>	<ul style="list-style-type: none"> • 'De Cerca' videos series • Communication guide • Diversity module in all Development programs 	<p>5 videos 100%</p>
<p>Contribution from HH.RR processes</p>	<p>Facilitate the professional development of men and women, based on meritocracy.</p>	<ul style="list-style-type: none"> • Tender options in all promotion processes • Promotion of flexibility policies • Ensure gender diversity in pre-executive programs 	<p>CC.SS. 78% - Network 93%</p>
<p>Visualise diversity</p>	<p>A way to grow as an organisation, breaking established stereotypes, showing references and putting value on diversity.</p>	<ul style="list-style-type: none"> • Publication of news and videos • Promotion of networking processes • Promotion of debate to identify new actions 	<p>3 news 1 action</p>

<p>Management positions held by women as of Dec. 2017</p>	 <p>39.1%</p>	<p>2016 variation +2.1</p>
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Environment. **EQUALITY AND WORK-LIFE BALANCE**

Management positions held by women
(from Branch assist. mgmt. of A and B category branches)

2015-2018 Strategic Plan



Work-life balance - measures in 2017 (total workforce)

Paid leave	Cases	Female	Male
Maternity/adoption	1,081	98.2%	1.8%
Paternity	634	0.0%	100.0%
Extended maternity leave	854	99.1%	0.9%
Extended paternity leave	45	0.0%	100.0%
Accum. hours for breastfeeding breaks	895	94.2%	5.8%
Total	3,509	63.2%	36.8%

Reduction of working hours	Cases	Female	Male
Caring for children	1,259	93.4%	6.6%
Caring for a relative (up to 2nd degree)	12	75.0%	25.0%
Caring for ill child	48	87.5%	12.5%
Total	1,319	93.1%	6.9%

Leave of absences	Cases	Female	Male
Caring for children	554	98.0%	2.0%
Caring for a relative	14	85.7%	14.3%
Caring for dependants	2	50.0%	50.0%
Maintaining cohabitation	34	94.1%	5.9%
Training	16	56.3%	43.8%
Solidarity	3	33.3%	66.7%
Personal reasons (not specified)	16	62.5%	37.5%
Gender violence	-	-	-
Total	639	95.4%	4.6%

Environment. OPINION SURVEY

2015 Global workplace climate indicator
Average for all items. % of 'Totally agree' and 'Agree'.

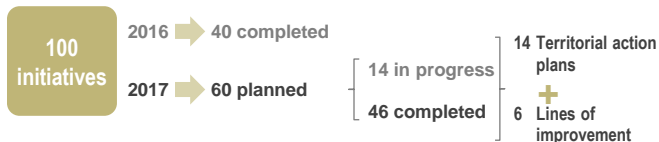


2016-2017 Action Plan

In 2016, an improvement plan was launched based on the analysis of the conclusions drawn from the 2015 Workforce Survey. This Corporate Plan, the result of teamwork in the areas of Business, Human Resources and Organisation and Media, analyses and proposes 6 lines of action focused on:

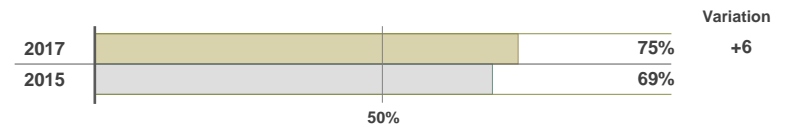
- **Development**
- **Trust and commitment to the client**
- **Participation and active listening**
- **Working conditions and barriers in performance**
- **Incentive scheme**
- **Efficiency of working time**

The different work teams created in a transversal way to develop the lines of action, have defined and developed a large number of initiatives.

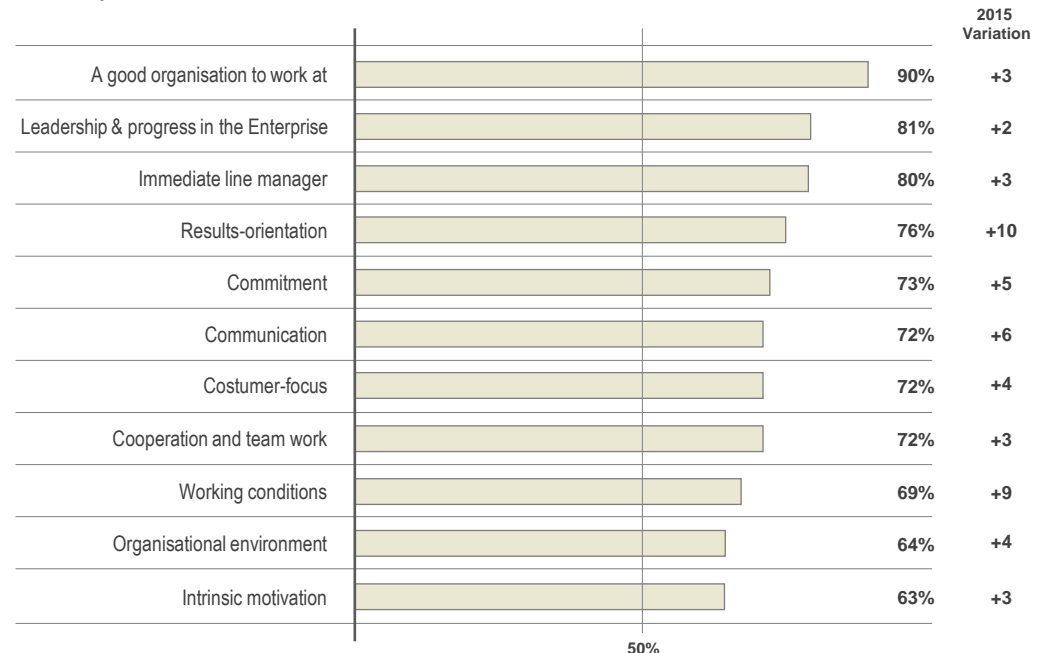


On February 21, 2018 the new 2017 Opinion Survey concluded with a participation of 71% of the workforce and with a final result of 75% (+6). Once the first results were analysed, an increase was observed in all the dimensions of the survey.

Opinion Survey global indicator. Average for all items. % of 'Totally agree' and 'Agree'.



Result by dimension



Environment. HUMAN RESOURCES MANAGEMENT

Human Resources Management Model

Payroll and people management

- Payments to active workforce 364,100
- Payments to non active workforce 26,669
- Workforce changes 3,969: hires, terminations, returning staff and leaves of absences
- Promotions (changes in professional category) 5,742
- Transfers 13,404
- Function changes 6,584

Management of processes linked to new organisational needs

- 'Servicio de azafat@s' in Store branches
- Returning staff from mobility through long term leaves coverage team
- Reorganisation of the CaixaBank Group (e.g leave of absence to GDS).
- Workforce optimisation processes

Taking part to internal communication

Collaboration in the preparation of news in the 'Personas'.

HH.RR scorecard development in Qlikview

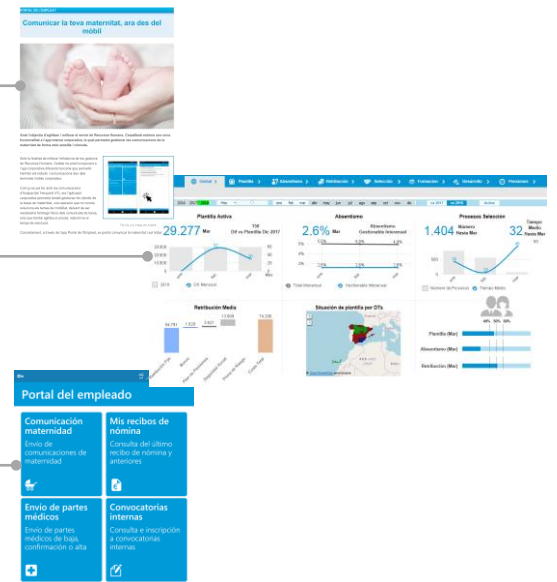
New functionalities: staff, absenteeism, retribution, selection, training, development, pensions ...

Boost to self-service of the employee

Objective to simplify and streamline procedures and communications

Portal del Empleado / Smartphone APP. Main functionalities:

- Sending of medical notes
- Submission of maternity communications
- Browsing and application to internal vacancies
- Checking of pay slip receipt



Environment. **COMPENSATION****CaixaBank Total
Compensation Model****Monitoring of the adequacy and updating of the Remuneration Policies to the current regulation**

During the last quarter of 2017 modifications of the General Compensation Policy and the Policy of the Identified Staff have been approved. As well as the proposal to modify the Remuneration Policy of the Board of Directors for the JGAA of 2018.

Fixed Retribution

Maintenance of salary bands, internal salary statistics, internal equity studies and links with career plans.

Variable Retribution**Review of Bonus and Incentive schemes and incorporation of regulatory novelties**

The bonus and incentive programs have been reviewed in accordance with the current regulations of the EBA Guidelines on remuneration policy and practices related to the sale of products and the provision of retail banking services, and ESMA Guidelines on remuneration policies and practices.

Objective: the simplification and improvement of the incentive model of the Commercial Network and associated processes (calculation, communication and monitoring).

Social Benefits

Pension plan, health policy, credit facilities, bursaries, illness complements, accident at work and maternity / paternity, financial advantages and other benefits.

Professional development and recognition**Professional careers, Vacancy Coverage, Appointments, Professional Development Programs and Talent Management**

Review of the variable compensation structure related to the Private Banking Adviser career.

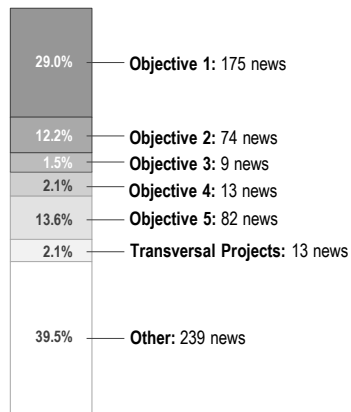
Monitoring of the Vacancy Coverage process aligned with the objectives of the Strategic Plan.

Environment. INTERNAL COMMUNICATION: STRATEGIC TOOL

'Personas' channel

- 2,033,520 visits/month.
- 98,001 visits/day.
- 605 news published.
- 99% of workforce logged in.

Impact of the news on the Strategic Plan in 'Personas'



CanalCaixa magazine

Two new editions (paper version distributed to all employees of CaixaBank, its subsidiaries, from "la Caixa" Banking Foundation and Criteria, and digital version, accessible from 'Personas').

- **CanalCaixa #183** it analyses the progress of the 2015-2018 Strategic Plan.
- **CanalCaixa #184** Dialogues of proximity with the President and the Chief Executive Officer. Testimonials of 14 new employees who share their experience in the Enterprise.



Corporate meetings

Management Convention 2017

- 2,300 attendees, including 730 Branch managers for the first time.

MEV 2016 – Best Sales Teams

- 14 events of recognition to the effort and good job of the Branch Network.
- 15,916 attendees (54% of workforce).
- 993 professionals awarded, from 168 branch teams and 207 individual prizes.



Action driven Campaigns

#equiposaludable platform

- Promotes healthy habits among all the professionals of the Enterprise.
 - 11,196 professionals targeted to the platform.
 - 3,067 activities related to the three axes of the campaign: Physical Wellbeing, Positive Attitude and Volunteering.
 - 9,600 photographs taken by participants and uploads to the platform.



Action driven systems:

In order to encourage bidirectional dialogue, the 'Canal Directo' is available. A formula through which the CEO answers questions from Branch managers, based on relevant milestones such as quarterly results presentations.

Environment. **LABOUR RELATIONS**

Internal Vision

Labour Agreement of April 28, 2017 that includes:

- New schedule for Store branches.
- Agreement to offer vacancies in subsidiaries (GDS).
- Agreement to offer a program of voluntary leaves to employees of 56 years or more.

Restaurant tickets regulation Labour Agreement

Special working hours Labour Agreement:

In Currency Exchange offices, Seville Operational Centre and Nevada Shopping Centre.

Negotiation Table on Working Hours Registration

Labour Risks Prevention

Psychosocial Risks Assessment to the workforce

In the April 2017 Labor Agreement, a commitment was made to conduct a psychosocial risk assessment before 12.31.17. The risk assessment has been carried out for the entire workforce, agreeing on the procedure and the phases to be implemented with the Legal Representation of Workers.

Recognition as PVD* users to the 100% of the workforce

In the Labor Agreement of April 2017, the consideration of PVD Users to the entire workforce was recognized. This commitment has been transferred to the Occupational Health and Safety Committee to determine the actions to be taken.

7,500 people trained in:

- Occupational Risks Prevention
- Road Safety
- PVD users

Industry Vision (CECA)

Collective Agreement Join Commission

The negotiation of the Collective Agreement of the Sector has created a Joint Commission (Employer and RLT), with the aim of interpreting aspects of the Agreement that are not clear or decide on issues raised by the Entities or Trade Unions.

Every three years Negotiation Committee

In the Collective Agreement agreed the temporary suspension of 18 months of the accruals of three years, and it was established that in that same term the parties would try to negotiate a new system of calculation of the every three years.

Working hours Control Registration Committee

* PVD users: data visualisation screen users



GESTIÓN DE LA SEGURIDAD Y SALUD LABORAL
OCCUPATIONAL HEALTH AND SAFETY MANAGEMENT
OHSAS 18001:2007

Certificado del Sistema de Gestión de la
Prevención de Riesgos Laborales



CERTIFICADO DE EMPRESA AUDITADA
AUDITED FIRM CERTIFICATE
R.D. 39/1997

Certificado del Sistema de Prevención de
Riesgos Laborales

Environment. UNION REPRESENTATION AS OF 12.31.2017

	SECPB	CCOO	UGT	SIB	FEC	CGT	CIC	LAB-ELA	TOTAL
Representation	42.6 %	40.4 %	13.0 %	1.6 %	1.1 %	0.6 %	0.4 %	0.3 %	100 %
Works Committee									
Members	311	295	95	12	8	4	3	2	730
Other									
Employee Pension Fund Control Committee	5	5	1	-	-	-	-	-	11
Associated Plan Pension Fund Control Committee	3	5	1	-	-	-	-	-	9
Occupational Health Committee	5	4	1	1	1 participant with no voting right	1 participant with no voting right	1 participant with no voting right	1 participant with no voting right	11

Annex
Sustainability KPI's

2017
**HUMAN RESOURCES
AND ORGANISATION**

ANNUAL REPORT

Annex. Sustainability KPIs

DEVELOPMENT PROGRAMS ASSESSMENT MODEL

1. KIRKPATRICK model



1. At this level, participants assess whether the training has been motivating and relevant to their work, if the training experience has been positive.
2. At this level the degree of acquisition of knowledge and skills of the participants is measured.
3. At this level we measure the application of what you have learned in your job. This measurement is made from the 4/6 months of the training action.
4. At this level we measure the degree of achievement of the objectives established for training action.

Annex. Sustainability KPIs

DEVELOPMENT PROGRAMS ASSESSMENT MODEL

2. Development programs assessment - 2017

Program	Benefits	Impact	Participants
<p>EPC Conversaciones para el Desarrollo (EPC Conversations for Development) Program aimed at promoting a space for dialogue and communication between the immediate managers and their collaborators whose objective is to identify strengths, areas for improvement, expectations and action proposal in the Professional Development Plan.</p>	<ul style="list-style-type: none"> Improvement in the level of agreement with the interview over 90%. Minimum of 75% feedback of appraised regarding the feedback received is qualified as "of Quality". Improvement of engagement in the Opinion Survey (+ 2p), in the item "The competency-based appraisal interview gives me clear and useful info on how I can improve in my work". 	<ul style="list-style-type: none"> 93% of agreement with the interview. 90% of appraised received a feedback as "of Quality". + 4p in engagement in the Opinion Survey, in the item "The competency assessment interview gives me clear and useful information on how I can improve in my work". 	1,719 Branch managers
<p>Progesa Branch managers - 2017 Pre-managerial development program, aimed at Retail Banking Branch managers whose objective is to identify and develop talent.</p>	<ul style="list-style-type: none"> Improvement (+2p) in the EPC of the Branch managers, in the Leadership competition. 75 % of action plans formalised and implementation of actions agreed. Identification of Branch managers with the potential to promote. 	<ul style="list-style-type: none"> 5p of improvement in the Leadership Competition in the EPC of 56% of the participants. 100% of the Directors have formalised the PDI (Individual Development Plan) and have implemented actions agreed. 17% of the participants promoted to positions of greater responsibility and 39% promoted to higher-level branches. 	141 Branch managers
<p>Leadership Certificate C1 Program aimed at managers with experience of between one and four years in the function. Its objective is to provide CaixaBank managers with the necessary tools to efficiently exercise the role of leader, being faithful to competence and transformational leadership models of the company.</p>	<ul style="list-style-type: none"> 80% of action plans formalised and validated by the Coach. Improvement in the 180 ° assessment. Increase in the % of promotions of the participants. Improvement of engagement in the assessment of behaviors related to team mgmt. in the 2017 Opinion Survey: <ul style="list-style-type: none"> Score higher than 70 Improvement of at least 2 points 	<ul style="list-style-type: none"> 85% of action plans formalised and validated by the Coach. 69% of the participants improved in the 180 ° assessment. 13% of the participants promoted. Improvement in the engagement in the assessment of behaviors related to team mgmt. in the 2017 Opinion Survey: <ul style="list-style-type: none"> DAN: average score 87% (+ 2.5p) Central Serv. Dir.: average score 83% (+ 6.8p). 	96 managers from different areas

Annex. Sustainability KPIs

DEVELOPMENT PROGRAMS ASSESSMENT MODEL
3. Training by type

Program		Edition	Type of contents
Finance School	DAF-Diploma in Financial Advice	21, 22, 23	Financial – ESG
	CIAF-Postgraduate in Information and Financial Advice	2, 3, 4, 5	Financial – ESG
Risk School	Certificate in Basic Risk Analysis	2, 3	Risks
	Postgraduate in Banking Risk Analysis	2, 3, 4, 5	Risks
	Postgraduate in Banking Risk Analysis - Retail Banking	1, 2, 3	Risks
Audit	Postgraduate Program in Internal Audit	1	Business
Business Banking	Postgraduate in Business Banking	2	Business
International Banking	Framework and Principles of International Banking	2	International - ESG
	Principles of International Banking in Practice	1, 2	International - ESG
Master	Master in Business Banking	1	Business
Business management	Certificate in Insurance for Business managers	1	Insurance
Commercial School	SVP <i>Multi protección</i> (Insurances)		Regulatory
	SVP <i>Nómina y Negocios</i> (Payroll and Businesses)		Commercial
	SVP <i>Consumo</i> (Consumer Finance)		Commercial
	SVP <i>Triple Protección</i> (Insurances)		Regulatory
	SVP <i>Consumo</i> (Consumer Finance)		Regulatory
Regulatory training	Know Your Customer		Regulatory
	Code of Ethics & Anti-corruption Policy		Regulatory - ESG
	Mortgage good practices		Regulatory - ESG
	Internal Rules of Conduct (RIC) – General and Persons Subject		Regulatory - ESG
	Money Laundering Prevention (PBC)		Regulatory - ESG
	Proactive selling- MiFID, Law on Insurance Mediation and Transparency		Regulatory
	Test SPPI (Solely Payments of Principal & Interest)		Regulatory
	Basque Country pension plans new regulation		Regulatory
	Labor Risk Prevention - Data visualisation screen users		Regulatory - ESG
	Labor Risk Prevention		Regulatory - ESG
	Road safety		Regulatory - ESG
New employees integration		General - ESG	

ESG: Environmental, Social and Governance

Annex. Sustainability KPIs

SAFETY, HEALTH AND WELL-BEING

Framework

The work-life balance and professional development are key elements for the well-being of CaixaBank employees. The Group has a Reconciliation Protocol since 2017.

In 2014, the role of the Equality Agent was created in each territory. This agent receives special training on equal opportunities and the balance between work and family life and a labour agreement was signed to improve the management of working time and other issues related to the balance between work and family life. However, to ensure effective management of health issues, the Company has two Occupational Health and Safety Committees: the Single Occupational Health and Safety Committee is a Parity Committee with representation -apart same- of representatives of the Top Management and Workers' Representatives and the Coordinating Committee for the Prevention of Occupational Risks, which is an internal committee formed by representatives of the managements of General Services, Human Resources and Organisation, Efficiency, Internal Audit and Security areas. The functions of this Committee are to ensure compliance with current legislation, and establish the risk prevention policies of the Entity. It develops and authorises health actions and processes at work in the Company.

Finally, it is relevant that in 2010 a Joint Prevention Service was created for the CaixaBank Group.

There is an Audit Plan in which CaixaBank establishes a series of external and internal audits to ensure that all activities related to the identification, planning and monitoring of actions in the area of occupational risks are duly addressed.

In addition to the collective agreement, the bank includes internal agreements signed between the top management and unions to improve working conditions, as well as a series of parity commissions, such as the Single Health and Safety at Work Committee.

In 2008, CaixaBank approved its Protocol for the prevention, treatment and eradication of sexual harassment and harassment in the workplace.

In addition, CaixaBank is interested in the monitoring and control of the operating processes, since it allows to guarantee compliance of suppliers with health and safety standards.

In accordance with the Occupational Risk Prevention policy, training programs are also considered part of the health and safety prevention measures at CaixaBank. Training is a relevant instrument to strengthen a culture of health and safety in order to promote interest in the different occupational health and safety issues.

In terms of specific training, the Joint Prevention Service certifies annually that the ad hoc occupational risk prevention course for the entire workforce meets the objective of training employees on general and specific risks in the workplace and validates their content. Among others, it contains information on general health concepts, emergency measures, first aid or general rules of health and safety at work. Subsequently, this course is sent to the Training and Development Department for publication on the Virtaula platform. All new employees receive training on occupational risks prevention in accordance to the safety and health risks assessment.

Annex. Sustainability KPIs

SAFETY, HEALTH AND WELL-BEING**2017 Relevant measures**

CaixaBank has a Health and Safety Management System (SHMS) certificate in accordance with the international OHSAS 18001 standard that certifies the excellence of its occupational health and safety management. This certificate is renewed every three years and an internal and external audit is carried out annually to monitor compliance with the requirements. This implies a process of continuous improvement and a detailed evaluation of the risks related to industrial hygiene, safety, ergonomics, applied psychology and health in the workplace. In 2017, the risk assessment of the Offices has been updated, planning and implementing the proposed preventive measures. The preventive modality adopted by CaixaBank for the technical disciplines is the creation of a Joint Prevention Service of the "la Caixa" Group and for the doctor, the conclusion of an External Prevention Service. The implementation of measures and resources to improve health and safety in each one of the different branches and work centres of the CaixaBank Group are carried out as part of the efforts to achieve the maximum welfare of the workforce.

CaixaBank has always opted for strict compliance with the legislation on health and safety, and this point goes further, going from talking about Occupational Risk Prevention to Safety, Health and Well-being. The Top Management defines, communicates and ensures the implementation and maintenance of the occupational risk prevention policy. As a result, specific prevention measures have been developed according to each activity, as well as an action plan for emergency situations in the CaixaBank Group's offices.

Periodically, relevant emergency drills are held with the entire group of employees under the coordination of the occupational health and safety departments of CaixaBank. In 2017, the references of occupational health in the territory were created in each of the 14 Territorial managements, with the objective of lowering the Labour Health policies at a territorial level in a more direct and efficient manner.

In addition, there is a specific space on the CaixaBank intranet that provides all the necessary information on occupational health and well-being, including: Occupational Risk Prevention Policy, Occupational Risk Handbook, 2017 Preventive Plan, Emergency Action Measures, Protocols / Instructions for action in case of robberies and assaults, Occupational Risks Assessment in Central Services, Territorial managements and Branches and other Preventive Measures.

In 2017, employees were provided, through the corporate intranet, information campaigns on the prevention of diseases and healthy habits. The department responsible for health surveillance carried out 723 medical checks on the staff of CaixaBank and, through Adeslas, carried out general medical examinations of 5,575 people. The workforce also received training on occupational risks, road safety and the prevention of robberies. A first aid guide has also been published and the associated website offers advice on lipoatrophy, road safety and self-medication. In 2017, 10,973 employees received training and information on occupational risk prevention.

Additionally, CaixaBank conducts investigations of accidents at work that may occur, has procedures for incident investigation and data recording. The investigations are focused to identify the causes of the incidents, implement corrective actions and avoid similar incidents. In addition, CaixaBank periodically submits its Occupational Risk Prevention Management System, on an annual basis to internal and external audits, or when required by the competent labour authorities. All of this is analyzed and made available to the Workers' Representatives within the single Occupational Health and Safety Committee.

Taking into account the risks of each job, CaixaBank has prepared information sheets with the necessary prevention measures, which have been communicated to all staff, based on their work and instructions on emergency measures at their workplace.

In 2017, the external managers of harassment prevention, made 4 interventions. As established in the Protocol, these mediators prepared reports on formal complaints, with the following results: a decision-opening information package, a complaint resolution file and two recommendations for measures to improve relationships in the workplace.

Annex. Sustainability KPIs

SAFETY, HEALTH AND WELL-BEING

Psychosocial Risks 2017 Survey

In order to continue strengthening the actions aimed at promoting the safety, health and well-being of the workforce, in 2017 a survey was carried out addressed to the entire workforce with the aim of evaluating the psychosocial risks that could be affecting them. The total participation was 41% (12,378 responses), with a 79% participation in the Central Services and 37% in the Branch Network.

Main points of improvement detected:

- **Workload**

Workload refers to the level of work demand that the worker has to face, that is, the degree of mobilisation required to resolve what the work activity demands, regardless of the nature of the workload (cognitive, emotional). It is understood that the workload is high when there is a lot of load (quantitative component) and it is difficult (qualitative component).

- **Participation/Supervision**

This factor includes two types of the possible dimensions of control over work; the one exercised by the worker through his participation in different aspects of work and the one exercised by the organisation over the worker through the supervision of his tasks.

- **Psychological Demands**

Psychological demands refer to the nature of the different demands that must be met at work. Such demands are usually cognitive in nature and emotional in nature. In this case, those of an emotional nature are altered by dealing with customers.

- **Role Performance**

Only in the Branch Network, for Branch assistant manager and Employee positions.

Annex. Sustainability KPIs

SAFETY, HEALTH AND WELL-BEING

Areas of action	Actions
Recognition as Data Visualization Screen Users to the 100% of the workforce	It involves carrying out a specific health surveillance protocol for all those employees who voluntarily wish to do so. Specific training to eliminate or reduce exposure to risk.
Training activities aimed at the entire workforce according to the risks	The work risk assessment of the CaixaBank Centers has been reviewed and improved, including the risk of displacement to the position of employee, which is the only one that did not consider it, when performing its activity mainly in the work centre. 10,973 employees were trained.
Carrying out risk assessments in various Centres	In newly opened work centres and / or those that have undergone modifications due to renovations: 852 branches // 25 Singular Buildings and Store branches.
Improvement in lighting	In 747 branches, lighting has been improved with the installation of LED panels, less harmful to health and with lower energy costs.
Emergency plan	Review of the Emergency Plans of the 29 Singular buildings, training of emergency teams and awareness of the staff with the performance of simulations in all buildings.
Security for the prevention of robberies	The campaign to adapt Security measures has been advanced with the modernisation of 2,000 branches.
Referents of Security, Health and Welfare in the Territory	One reference has been appointed in each of the 14 territories, with the aim of helping to disseminate the preventive policy in the territories.
Healthy Company	Reinforce and accompany the 5th line of the Strategic Plan: Have the best prepared and most dynamic team possible. Enhance the well-being of the workforce, commitment and motivation. Create collaborative environments that improve transversality. Certify the integral health management model, which complements that of Occupational Risk Prevention. Impact positively on brand reputation and social commitment.
Monitoring of measures	Follow-up of the Psychosocial Factors indicators (including robberies and aggressions, as well as accident rate).

Annex. Sustainability KPIs

SAFETY, HEALTH AND WELL-BEING

Areas of action

Actions

Improvement and control of indoor air quality conditions in the Work Centres

Three high-impact actions have been carried out:
 Modification of the spaces of Central Services, expanding the spaces for better welfare of employees. And changes of air conditioning equipment.
 - Adaptation of air machines in 355 centres.
 - Registration of outsourced contract for review of facilities and air quality on a quarterly basis.
 - A study was carried out as a pilot test to assess the comfort of employees during the summer period in extreme weather areas, specifically in the Balearic Islands from June to August.
 In addition, periodically, the Occupational Risk Prevention technicians perform controls on the thermo-hygrometric conditions and / or interior air quality of the work centres.

Incorporation of voluntary flexibility initiatives

CaixaBank has a large number of employees with flexibility (61.2%) and therefore receive a salary supplement. In addition, in order to reinforce this aspect during this year, the following initiatives have been proposed:
 - Time flexibility in Central Services and Territorial managements of up to 2 hours.
 - Possibility of work from the home or a Centre near employees' home. A pilot test in Human Resources and Organisation area is underway.

Training for employees in the Network and in Central Services

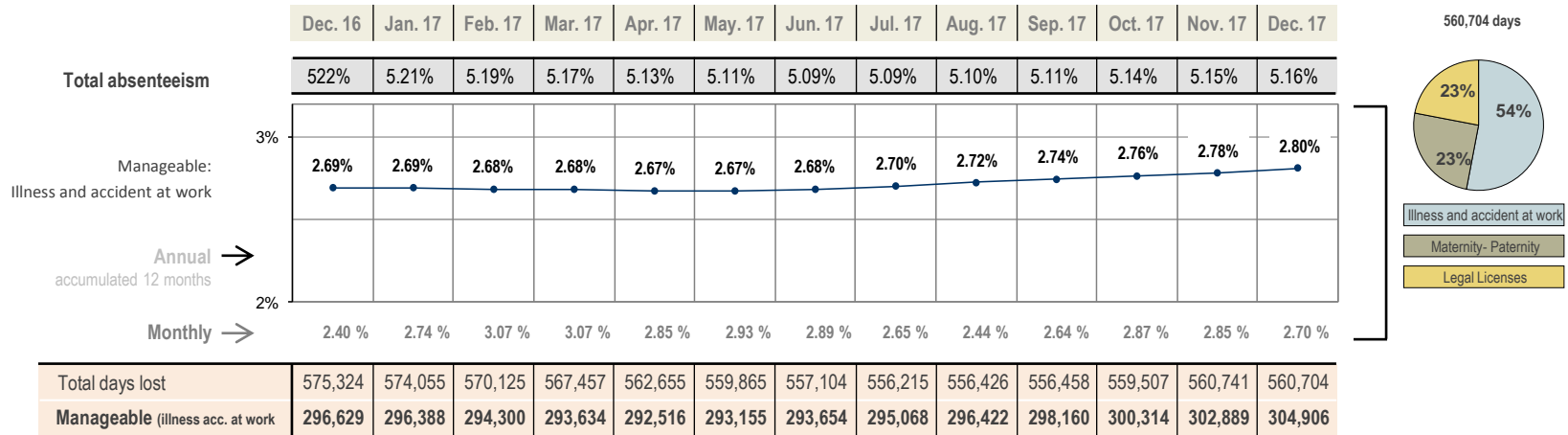
Occupational Risks Prevention (General): course that aims to sensitize and train the staff against the specific occupational risks of the workplace, preventive measures, basic guidelines for action in the event of emergencies and first aid.
Road safety: course that aims to raise awareness and train the staff against the risk of accident while driving vehicles or as a pedestrian.
Security in Branches: course that aims to raise awareness and train staff against violent acts caused by third parties (robbery, assault and threats).
PVD* users: course that aims to sensitize and train the staff against the risks arising from the use of data visualisation screens.
Security and robberies: course that aims to sensitize and train the staff against the risk and robberies and security measures in the branches.

* PVD users: data visualisation screen users

Annex. Sustainability KPIs

ABSENTEEISM

Missed days/total days:



The strategic objective established in CaixaBank, in relation to the rate of absenteeism of the workforce due to common or professional contingencies, within an economic and labour situation of the sector, is to be placed in absenteeism rates that place CaixaBank at lower values than those present to the sector; the result of a management and monitoring of the same, and enabling processes and measures whose objective seeks to reduce them. As a result, the company has managed to place its manageable absenteeism ratio at 2.81% (2.69% in 2016), significantly below the 3.08% of the sector and thus containing the generalised increase in absenteeism globally in Spain.

CaixaBank Human Resources and Organisation area and Mútua Universal, jointly and monthly analyse the evolution of absenteeism. This joint management is valued positively, as shown in the fact that in 2017 the total absenteeism rate in CaixaBank showed a sustained decrease since 2015 (from 5.40% to 5.16% in 2017) recovering absenteeism rates prior to the crisis, whose increase is associated with the economic recovery. The reporting and monitoring also from the different territories (14 Territorial managements) for the benefit of greater knowledge of what is happening and how to manage it from the proximity and with the objective of "lowering" Labour Health policies at a territorial level in a more direct and efficient way. From the HR department, actions have been carried out:

- Investigation of work accidents with low and no sick leave, as well as the implementation and monitoring of control measures.
- Monitoring of relevant accident indicators (indexes, severity, type of accident, causes, etc.).
- A specific study is carried out quarterly to analyze trends, cases, etc.; with the intention of identifying the preventive / corrective actions necessary to implement.

Some of these preventive actions are the application of measures to reconcile work and family life, the promotion of healthy habits in the workforce through a space dedicated to the Healthy Team (practice of sports, a balanced diet, etc.) and the monitoring of the reincorporation of recurrent absentees, in addition to facilitating job changes, as far as possible, in those cases in which, from Health Surveillance Service, this is advised in order to avoid aggravating underlying pathologies prior to the IT (temporary disablement) situation.

Annex. Sustainability KPIs

DIVERSITY AT CAIXABANK

ENGAGE Program



Through the Engage Project, CaixaBank pursues the creation, promotion, monitoring and presentation of actions to the corresponding levels to increase diversity with a focus on the representation of women in managerial positions and avoid the loss of talent, as well as in other areas of diversity that are priorities for the company such as functional, generational and gender diversity.



Gender diversity



Functional diversity



Generational diversity

Annex. Sustainability KPIs

DIVERSITY AT CAIXABANK

Gender diversity



Areas of action in two main dimensions:

Internal vision

Our People

- Reinforcement of women's role within the company.
- Involving everybody.
- Contribution from all Human Resources processes.
- Visualisation of diversity.

External vision

Customers and Society

- Contributing, from our position as a socially committed company, to disclose equal opportunities and the value of diversity.
- Positioning CaixaBank as a banking entity committed to diversity and offering inclusive products and services.

Annex. Sustainability KPIs

DIVERSITY AT CAIXABANK

Functional diversity



Awareness, integration and support program for employees with disabilities based on respect for people, their differences and abilities, guaranteeing equal opportunities and non-discrimination.

Levers

- Internal dissemination to assess and integrate the group of employees with disabilities.
- External hiring of some specific positions.
- Promoting contracting with suppliers that promote employment for people with disabilities.
- Donations to carry out decentralised Social Actions that allow the integration in different Territories of entities that promote the labour development of people with disabilities.

Immediate Action Plan

- Hiring of 15 people with disabilities (currently representing the 0.8% of the workforce).
- Establishing specific Social Benefits.
- Donation of € 0.2 million to carry out Decentralised Social Action.

Annex. Sustainability KPIs

DIVERSITY AT CAIXABANK

Generational diversity



Objectives

- Anticipating the problems arising from the aging of the workforce.
- Identifying actions that improve the coexistence of the different generations in the organisation.
- Take advantage of the knowledge and expertise of each generation to enhance and accompany the strategy of the entity.

Our people

- Identifying the obstacles and levers of each generation that coexists in the entity.
- Designing a transversal action plan to strengthen the strengths of each generation.
- Designing actions to avoid loss of expertise when people disassociate themselves from the entity.
- Visualise generational diversity and value its differential characteristics.

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