

2018 REPORT ON PREVENTIVE ACTIVITIES CAIXABANK



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1- INTRODUCTION

The activity report is the document that covers all preventive procedures carried out in CaixaBank in 2018.

The main goals of the activity report are:

- Obtain a summary and general evaluation of yearly preventive management.
- Adhere to the provisions of article 39.2 of Act 31/1995, on Occupational Risk Prevention, dated 8/11/95 (Official State Gazette of 10/11/95), and article 15.5 of the Regulation of Prevention Services, dated 17/1/97 (Official State Gazette of 31/1/97).

The preventive activities carried out are determined in the annual planning of preventive activities, and are developed in accordance with the principles established in the prevention plan, which is considered the guiding document in terms of occupational risk prevention.

The Joint Prevention Service of the 'la Caixa' group (SPMGLC) is the entity responsible for managing prevention in CaixaBank, whose main mission is to provide guidance with a view to ensure proper safety, health and well-being across the workforce and reduce the accident rate.

The SPMGLC coordinates with CaixaBank from the department of Labour Relations, Culture and Diversity, with the collaboration of the Single Committee on Health and Safety (CUSSL).

The technical specialities (Safety, Industrial Hygiene and Ergonomics and Applied Psychosociology) are handled by the SPMGLC. For the speciality of Occupational Medicine (Health Surveillance), CaixaBank opted for the collaboration of the Quirón Prevención External Prevention Service.

The preventive activities detailed in this report are divided into 7 chapters:

Chapter 1: The document introduction, laying out the general objectives and information of the company.

Chapter 2: This covers prevention management, derived from annual planning, carried out during 2018. Primarily, it is focused on elaborating and updating preventive documents, training and information given to staff, the coordination of business activities, prevention audits, meetings of the Single Committee on Occupational Health and Safety, and the evaluation of the company's accident rate.

Chapter 3: This chapter describes the actions carried out in the technical speciality of Occupational Safety. The activities have been carried out by identifying and evaluating risks in workplaces, planning and monitoring preventive measures. This section also details activities related to emergencies.

Chapter 4: This chapter includes preventive activities related to the area of Industrial Hygiene, primarily focused on environmental and specific evaluations.

Chapter 5: It includes the activities conducted relating to Ergonomics, both in the workplace and in terms of the equipment used by staff.

Chapter 6: This chapter lays out information on the technical discipline of Psycho-sociology. In 2018, qualitative studies were carried out to complement the psycho-social risk assessment of 2017, and to propose preventive measures.

Chapter 7: This chapter documents the management procedures carried out by the Health Surveillance service. This document will be complemented by the activity report drawn up by the Prevention Service of Quirón Prevención.

1.1 COMPANY DETAILS

The following table details the CaixaBank's basic data:

Entity	CaixaBank
Registered office	C. Pintor Sorolla, 2-4 46002 Valencia
Corporate Tax Code	A08663619
C.N.A.E.	6419 – Other monetary intermediation
No. employees	29,669

The company has an extensive network of centres throughout Spain. The majority of centres are bank branches, however there are other kinds of centres (special buildings, business centres, etc.).

1.2 APPROVED PREVENTIVE MODALITY

By virtue of the provisions of the Occupational Risk Prevention Act 31/95 (article 31) and in the regulation of Prevention Services (article 10), CaixaBank opts for the following preventive modality:

- Constitution and adherence to the Joint Prevention Service of the 'la Caixa' Group (SPMGLC).

Specialities assumed:

- Occupational Safety.
- Industrial Hygiene.
- Ergonomics and Applied Psychosociology.

- Collaboration with the External Prevention Service (Quirón Prevención).

Speciality assumed:

- Occupational Medicine (Health surveillance)

2- MANAGEMENT OF OCCUPATIONAL RISK PREVENTION

2.1 ELABORATION / REVIEW OF DOCUMENTATION

Throughout 2018, CaixaBank drew up and reviewed the following information:

- Job position risk assessment (update of risks and preventive measures)
- Preventive planning derived from the Psychosocial Evaluation F-Psico 3.1 and complementary focus groups.
- 2017 Report
- Preventive Annual Planning (PAP) 2018

2.2 TRAINING / INFORMATION

With the aim of continuing to improve the health and safety of the workforce, CaixaBank conducted the following training activities for occupational risk prevention in 2018:

TRAINING COURSE	OBJECTIVE	NUMBER OF EMPLOYEES
Occupational Health and Safety	Improve awareness of and training in occupational risks and preventive measures among the workforce.	28,132
Road Safety	Improve awareness of and training in the risk of accidents and preventive measures among the workforce.	27,769
Safety in Branches	Improve awareness of and training in the risk of robbery and preventive measures among the workforce.	22,485
Health, Safety and Well-being for Directors	Improve awareness of and training in risks and preventive measures in the Director position.	4,854
Safety and Robberies	Improve awareness of and training in the risk of robbery and preventive measures among the workforce.	726
TOTAL		83,966

The content of the occupational health and safety course was updated in 2018, adapting it to current risks.

On 15 March 2018, an in-person course was held on Corporate Health, Safety and Well-being in CaixaBank, for the different territorial areas of Human Resources, with a view to contribute to the integration of occupational risk prevention in CaixaBank.

2.3 BUSINESS ACTIVITY COORDINATION

To meet the requirements established in terms of the coordination of business activities, CaixaBank uses the IPRL03 procedure, which regulates the documentary management that must be carried out according to the activity being contracted.

In 2018, CaixaBank managed 100% of the number of informed contracts in the database of suppliers and contracts managed by CaixaBank Facilities Management.

2.4 OCCUPATIONAL RISK PREVENTION AUDIT

CaixaBank's occupational health and safety management system is based on the OHSAS 18001 standard. For this reason, each year the company submits its management systems to regulatory audits and audits based on OHSAS 18001.

The renewal of the OHSAS 18001 certification takes place every 3 years, and the regulatory certification every 4 years.

The following audits took place in 2018:

- ▶ OHSAS monitoring audit (internal/external)

2.5 MEETINGS AND CUSSL PARTICIPATION

Each quarter, ordinary meetings are held with the Single Committee on Occupational Health and Safety, and extraordinary meetings are held at the request of any of the parties, to deal with specific issues that may be of interest.

The following meetings were held in 2018:

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	ENE/19
		21/03			16/06				04/10			24/01
	01/02	07/03 21/03* 22/03				04/07			04/10		19/12	

* Extraordinary and small meeting of a psychosocial nature

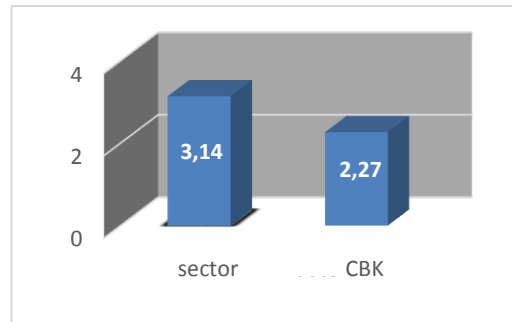
Ordinary
 Extraordinary

2.6 ACCIDENT RATE

Mutua Universal (accidents mutual company) manages occupational accidents and illnesses derived from work.

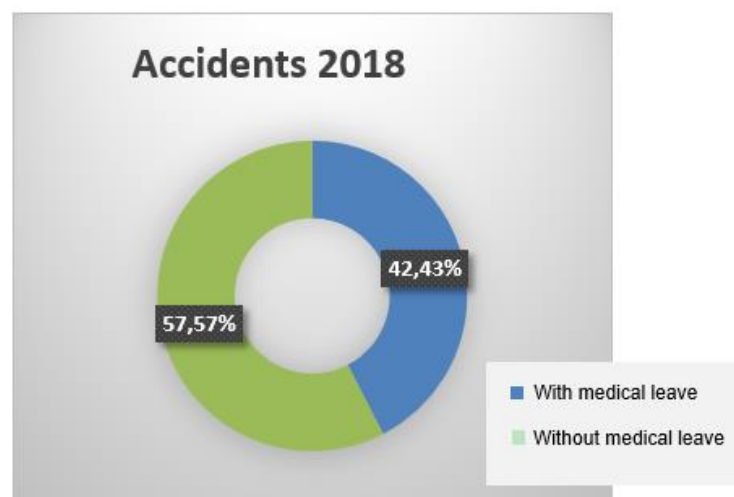
The SPMGLC investigates accidents to identify the causes, and avoid or minimise the risk of future accidents.

The Annual Incident Rate of CaixaBank is 2.27. Therefore, the rate is still below the rate of the Banking sector, which is 3.14 (last data published in 2017).



There was a total of 403 accidents in 2018, distributed as follows:

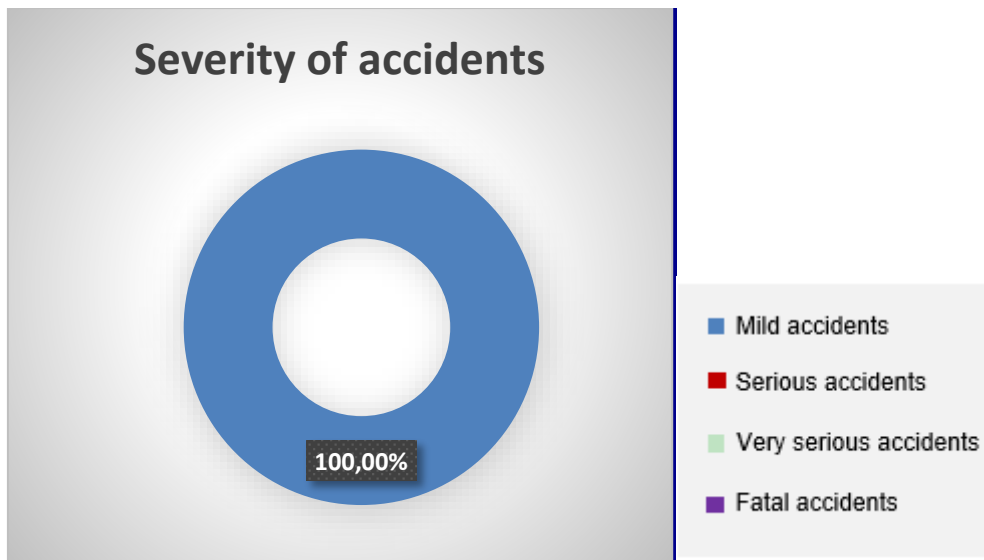
Accidents in 2018	
With medical leave	171
Without medical leave	232
TOTAL	403



57.57% of accidents recorded in 2018 were classified as 'accidents without medical leave', whilst 42.43% required medical leave.

The accidents mutual company classifies accidents according to their severity: mild, serious, very serious and fatal accidents. In 2018, these were the results:

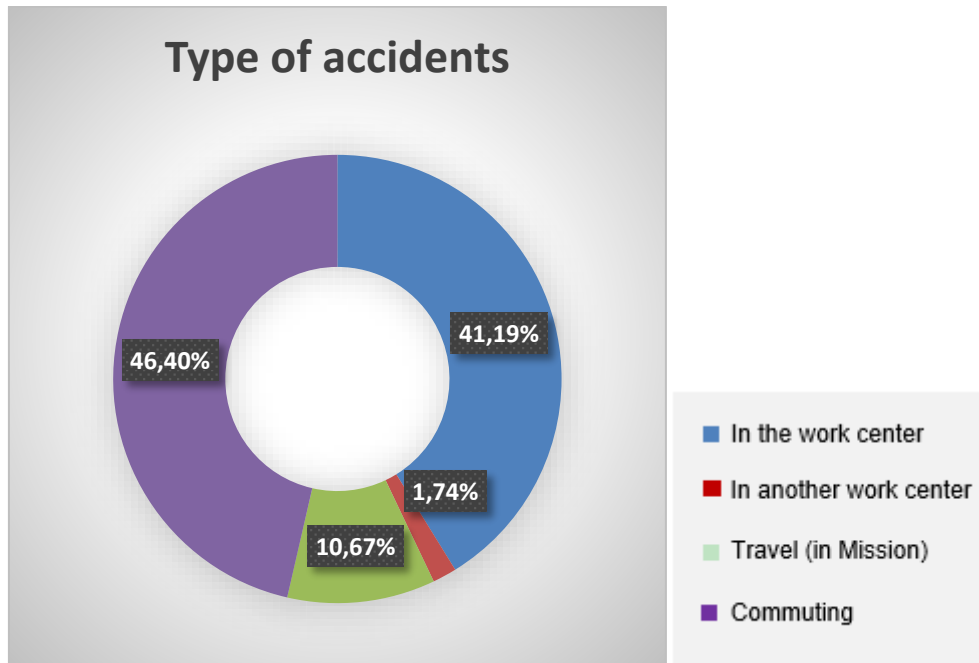
SEVERITY OF ACCIDENTS	
Mild accidents	403
Serious accidents	0
Very serious accidents	0
Fatal accidents	0
TOTAL	403



All the accidents occurred in 2018 (100%) were classified as mild.

Finally, the accidents were assessed according to where they occurred:

TYPE OF ACCIDENTS	
In the work centre	166
In another work centre	7
Travel (In Mission)	43
Commuting	187
TOTAL	403



42.93% of accidents occurred in work centers (41.19% in the usual workplace and 1.74% in a different workplace), whilst 57.07% of accidents occurred outside of the workplace (46.4% commuting, and 10.67% when on a trip).

No occupational illness occurred in 2018.

Mutua Universal draws up an activity report that contains all the information regarding the accident rate in CaixaBank in 2018.

3- SAFETY AT WORK

The risk assessment is a dynamic process that aims to estimate the magnitude of risks that could not be avoided and obtain the information needed to adopt the corresponding preventive measures.

In CaixaBank, occupational risk assessments are conducted according to the criteria and timeframes established in its management system, and based on legally established requirements.

The risks derived from the use of data display units and business travel were identified in 2018 (all employees).

3.1 RISK IDENTIFICATION/ASSESSMENT (WORKPLACES)

Risk identification/assessment (workplaces)	
Special buildings*	11
Network branches / Store	619
TOTAL	630

*The special buildings assessed are:

- Diagonal 621, Barcelona (floors 0, 4, 5, 6, multi-purpose room, union premises).
- DAU, floor 6
- Training school, Barcelona
- Calle Aribau, 185 Barcelona
- Day One, Barcelona
- Ceus School, Barcelona
- BusinessBank, El Prat
- Day One Madrid
- Monte de Piedad Madrid,
- Territorial Services A Segmentos Este, Diagonal 530, Barcelona
- Gran Vía López de Haro 38 Bilbao

Based on the risk assessments performed, the preventive measures needed to eliminate or reduce any risks detected are planned and subsequently monitored to ensure they are implemented.

In 2018, we can highlight the update to the Occupational Risk Assessment methodology, allowing for greater agility and efficiency when identifying, assessing and controlling/eliminating risk.

The Risk Assessment for robbery was updated in 2018, as a result of the bi-annual review.

3.2 PLANNING AND MONITORING OF PREVENTIVE MEASURES

Planning and monitoring preventive measures	
Special buildings	11
Network branches / Store	619
TOTAL	630

3.3 ACTIVITIES RELATED TO EMERGENCIES

In 2018 the following activities related to emergencies were carried out:

- Review of emergency measures and self-protection plans (in line with applicable local legislation)
- Emergency drills
- Emergency training
- Awareness around emergencies

The activities were carried out in the following buildings:

REVIEW OF EMERGENCY MEASURES IN BUILDINGS / DRILLS / TRAINING

- DT Galicia (C. Sanchez Bregua, 5 – La Coruña)
- Barcelona Servicios Centrales (Av. Diagonal, 621 – Barcelona)
- DT Barcelona (Av. Diagonal, 530 – Barcelona)
- BCN School of Training (Gran Vía Carles III – Barcelona)
- Sabino Arana (C. Sabino Arana, 52-54 – Barcelona)
- DAU Building (Av. Diagonal, 615 – Barcelona)
- Torre Pujades (C. Provençals, 39)
- Torre Pujades 2, (C. Provençals, 35-37)
- DT País Vasco – Cantabria (Gran Vía Lopez de Haro, 38)
- DT Castilla y León - Asturias (Pl. Libertad – Casa Cordón, s/n – Burgos)
- CD1 (Cerdanyola)
- CD2 (Cerdanyola)
- Private / Business Banking (C. de la Creu, 31 - Girona)
- Las Palmas (C. Mayor Triana, 83 – Las Palmas)
- Private . Business Banking (Pl. La Sal, 4 - Lleida)
- Singular building Madrid (P. Castellana 51 – Madrid)
- Private / Corporate / Business Building (Recoletos 37 – Madrid)
- Private Banking (P. Castellana 7 – Madrid)
- MAD Training School (C. Diego de León 21 – Madrid)
- CaixaBank / GDS (Av. Manoteras 20 – Madrid)
- DT Eastern Andalucía and Murcia (C. Liborio García 10 – Málaga)
- DT Catalunya (Pl. de la Ciencia 1 – Manresa)
- DT Baleares (Av. Alejandro Rosselló 40 – Palma de Mallorca)
- DT Navarra (Av. Carlos III 8 – Pamplona)
- DT Canarias (Pl. Patriotismo 1 – Santa Cruz de Tenerife)
- DT Western Andalucía (C. Sierpes, 85 – Sevilla)
- Torre Sevilla (C. Gonzalo Jiménez De Quesada, 2 – Sevilla)
- DT Comunidad Valenciana (C. Pintor Sorolla – Valencia)
- Territorial Aragón – La Rioja (C. Coso 47 – Zaragoza)
- Chamber of Commerce (Av. Diagonal 452 Barcelona)
- Sota Building (Bilbao)
- Branch at Aribau 185 (Barcelona)

TOTAL BUILDINGS**32**

Additional one-off measures are carried out to help prevent robberies. In 2018, this focused on a campaign aimed at modernising security equipment.

ADDITIONAL ONE-OFF MEASURES TO PREVENT ROBBERIES

Security equipment modernisation campaign

TOTAL CENTRES 400

3.4 ACTIVITIES RELATED TO THE MAINTENANCE AND REVIEWS OF CENTRES AND BRANCHES

CaixaBank Facilities Management is responsible for the maintenance and inspection of equipment in CaixaBank centres and branches. The following activities were carried out in 2018:

CaixaBank Facilities Management activities

Regulatory inspections of equipment subject to industry and health standards	912
Branch renovations - Post-merger refitting	101
Lighting improvements in branches	1278
Air conditioning equipment - Changes due to technical obsolescence	369
Identification (resolution of incidents derived from Risk Assessment)	600
Accessibility improvements - Removal of architectural barriers	58
ATM renewal plan	2121
Structural soundness inspections	819
TOTAL	6258

3.5 INCIDENT MANAGEMENT AND MONITORING

The SPMGLC is responsible for handling incidents related to the prevention of occupational risks in work centres. The following incidents were handled in 2018:

CONTROL AND FOLLOW-UP (by origin)

Employees	264
Worker representation	437
Other	348
TOTAL	1049

4- INDUSTRIAL HYGIENE

Regular reviews are carried out on the environmental factors that could affect employees' health. Environmental conditions are assessed and measurements taken of carbon dioxide (CO₂) levels, temperature, relative humidity, lighting, air velocity and, where applicable, noise levels.

Evaluations of environmental conditions

Special buildings	11
Network branches / Store	619
TOTAL	630

Additionally, in certain cases where the conditions in the centre make it necessary, specific studies are performed to measure exposure to electromagnetic fields, indoor air quality, chemical pollutants, etc.

5- ERGONOMICS

Work stations are adapted to individuals' physical needs in accordance with the principles of ergonomics. The following equipment was provided to staff on request:

OVERVIEW OF EQUIPMENT SUPPLIED

- Footrests
- Mouse wrist rests
- Keyboard wrist rests
- Headphones
- Screen raising supports

Employees were also issued with the following equipment based on specific health needs and approved by the Health Monitoring Service:

- Special chairs prescribed by the Health Monitoring Service
- Pressure relief cushions
- Larger screens
- Vertical mouse
- Other equipment required

A total of 325 sets of equipment were issued in 2018.

6- PSYCHOSOCIOLOGY

CaixaBank uses the F-Psico 3.1 method to identify psychosocial risks in the organisation. The purpose of this system is to improve working conditions in the organisation, the content and execution of tasks and the work environment where they are performed.

Summary of the process conducted



Focus Groups were held in 2018 to obtain the qualitative information needed, complementing that obtained following the FSICO 3.1 questionnaire in 2017. The matrix of preventive measures to implement was then drawn up.

7- OCCUPATIONAL MEDICINE

Occupational medicine services are provided by an external supplier, assessing the possible effects of work on the health of the workforce through health monitoring.

Quirón Prevención has prepared a report on the activities carried out in 2018, detailing the measures taken in this area.

7.1 VULNERABLE EMPLOYEES

The following are defined as vulnerable employees under current legislation:

- Pregnant or breastfeeding women.
- Minors.
- People with a legally recognised disability.

CaixaBank also defines employees with limitations or illnesses that affect their work as vulnerable employees. Employees who wish be designated as vulnerable employees can apply as per internal instruction IPRL06. The Health Monitoring service then assesses the case.

The service assessed 153 vulnerable employee cases in 2018.

7.2 MEDICAL EXAMINATIONS

In compliance with article 22 of Act 31/1995, on the Prevention of Occupational Risks, staff are offered the opportunity to receive an annual medical examination through the Health Monitoring service, encouraging the early detection of illnesses or predispositions to certain occupational illnesses.

Health monitoring is performed on the basis of protocols defined in line with the risks inherent in each post.

Medical examinations conducted	
Vulnerable employees	6
After prolonged absence due to temporary disability	5
Initial	21
Periodical	733
TOTAL	765

7.3 HEALTH IMPROVEMENT CAMPAIGNS

Mutua Universal, via an affiliation agreement with CaixaBank, offers a range of campaigns aimed at improving employees' health. These campaigns are designed to cover all the main issues that may contribute to improving the health and well-being of the staff.

health improvement campaigns
Cardiovascular risk prevention
Healthy habits
Preventing back pain
Pregnancy risk provision
Weight loss
Prevention of high blood pressure
Giving up smoking
Self-medication
Alcohol
Addictions
Cancer
Nutrition and physical activity
Breathing and relaxation
Health calculator (cardiovascular risk)

Joint Prevention Service of the 'la Caixa' Group

26/02/2019

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