

# ANNUAL REPORT

## 2022

### HUMAN RESOURCES





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## Preface

The starting point of CaixaBank's 2022-2024 Strategic Plan is defined internally by three key aspects: First, financial soundness; second, a change in the business model focused on the Core business; and lastly, entering the final stage of Bankia's integration. The latter has enhanced the team with the inclusion of extraordinary professionals from Bankia, forming a "unique team". This will help us face the future with confidence. However, we must consider also the external environment, where the banking sector is under-going a transformation due to the customers' behaviours changing, which is why we need to interact using new relationship models. Added to this is the economic uncertainty caused by the invasion of Ukraine, which has resulted in high inflation, to be controlled via rate hikes, and an economic slowdown.

The activity of Human Resources must support the efforts of driving the sector's transformation and achieving the targets of "Being the preferred financial group to work for and having the best talent to meet the Group's goals". To accomplish this in the current world, which is contending with disruptive changes, we need teams capable of adapting to the changing reality, which is where attracting, training and retaining talent becomes paramount.

The following are key aspects for this new Strategic Plan within the scope of Human Resources:

- Having the skills required to deal with the increasing speed of changes, where reskilling and upskilling training processes become essential.
- Incorporating people with new profiles in the banking sector (more technological and analytical), which involves competing with all sectors for a very limited factor, and adapting the Culture to onboard these people.
- Establish new ways of working: combining remote and on-site working, with the aim of ensuring efficiency and watching over personal interests; and improving the working methods/models by streamlining them for an excellent customer response.
- Diversity in the broadest sense is a requirement for an excellent entity. The current reality needs to be looked at from different points of view in order to become more innovative, competitive and sustainable over time.

- Taking on new leadership profiles that are very different from those of the past (experience is not so useful) to drive the new organisational models where teams require further independence and delegation.

Due to all the above, the evolution of the Corporate Culture and AHEAD Leadership Models; having a differential value proposition for employees; transforming the management of the people development model, with more proactive training and a focus on critical skills; and adopting a Data-driven Culture to make decisions based on data are the pillars of the 2022-2024 Human Resources Master Plan.

The Restructuring Plan initiated in 2021 was completed at the end of the first year of the new 2022-2024 Strategic Plan, and it involved 6,634 voluntary departures from the Bank (last exit window on 01/01/2023: 101 departures).

The information in this Human Resources Report is presented in three major sections: Contribution of Human Resources to the 2022-2024 Strategic Plan; Information on "Who we are and how we are organised"; and Details on the activities, processes and projects that are carried out along the Employee Journey (moments of the employee's life cycle).

## 2022-2024 Strategic Plan. Main indicators

|  |  |   |   |  |
|--|--|---|---|--|
| <p><b>1. Promote a close Leadership and teamwork culture.</b></p> <p><b>Measurement of the Culture and Leadership Model:</b></p> <p><b>67%</b> Total Favourable (TF) Employee, Culture and Leadership Engagement and Satisfaction Study</p> <p><b>66%</b> TF Culture dimension</p> <p>57% TF Collaborators attribute</p> <p>64% TF Responsible and Demanding attribute</p> <p><b>82%</b> TF Leadership dimension</p> <p><b>-15</b> eNPS</p> <p><b>52.8%</b> managers who completed training on leadership trends and team management</p> | <p><b>2. New ways of working, respecting diversity, inclusion and sustainability</b></p> <p><b>Ways of working:</b></p> <p><b>81.9%</b> adherence to remote work</p> <p><b>Platform development:</b></p> <ul style="list-style-type: none"> <li>- SuccessFactors</li> <li>- PeopleNow</li> <li>- Virtaula.Next</li> </ul> <p><b>Adoption of Agile methodologies</b></p> <p><b>Diversity:</b></p> <p><b>41.8%</b> women in managerial positions, starting from A and B branch asst. manager (large branches)</p> <p><b>&gt; 600</b> participants in female mentoring</p> <p>Consolidation of the WONNOW Awards (STEM with 975 candidates registered)</p> <p><b>0.7%</b> adjusted gender wage gap guaranteeing equal pay</p> <p><b>Recognition:</b></p> <ul style="list-style-type: none"> <li>• Top 5 worldwide, Bloomberg Gender Equality Index</li> <li>• EFR A Level Certification (Flexible and Responsible Company)</li> <li>• First prize in the Inside Company A-category of the 4th edition of the Generation Awards</li> <li>• Certified by AENOR as an Organisation Committed to the Elderly</li> </ul> <p><b>Inclusion:</b></p> <ul style="list-style-type: none"> <li>• Fundación Adecco Family Plan</li> <li>• Fundación Alares Aflora Plan</li> <li>• Incorpora Programme of "la Caixa" Foundation</li> <li>• Recruitment of professionals with ASD (Autistic Spectrum Disorder)</li> </ul> <p><b>Sustainability:</b></p> <ul style="list-style-type: none"> <li>• 360º ESG Training Plan 31,315 employees / 343,173 hours</li> <li>• Sustainability Leaders Programme</li> </ul> | <p><b>3. Transforming the management of the people development model</b></p> <p><b>Development by Skills:</b></p> <ul style="list-style-type: none"> <li>• Skills architecture and professional profiles</li> <li>• Assessment / Skills Review</li> <li>• Upskilling / Reskilling</li> <li>• Review of HR processes.</li> <li>• System adaptation</li> </ul> <p><b>4.9</b> overall rating out of 5 in management development programmes</p> <p><b>4.8</b> overall rating out of 5 in support processes (coaching and mentoring)</p> <p><b>11.9%</b> direct appointments in open vacancies</p> | <p><b>4. A unique and differential value proposition for employees</b></p> <p><b>Value proposal:</b></p> <ul style="list-style-type: none"> <li>• New EVP portal in PeopleNow</li> <li>• Employee branch project (Now In Employees)</li> <li>• Occupational Health and Safety Management System (ISO 45001)</li> <li>• Expert Group on Healthy Organisations (GEOS)</li> <li>- Preparation of the 2022-2024 Healthy Organisation Strategic Plan</li> <li>- Factor identification study</li> <li>- Healthy Organisation Management System (HOMS), Certified by AENOR</li> </ul> <p><b>30.0%</b> of the workforce adhered to the Compensa+ Plan (flexible remuneration)</p> <ul style="list-style-type: none"> <li>• Measures for work-life balance: (assessment between 80% and 100%) 2,326 workday reductions, 526 leaves of absence and 3,081 paid leaves</li> </ul> | <p><b>5. We are evolving towards a data-driven culture</b></p> <p><b>People Analytics:</b></p> <ul style="list-style-type: none"> <li>• Data quality audit</li> <li>• Training and creation of the Data Champions Community (46 employees) HR</li> <li>• Creation of DataPool HR (data model)</li> <li>• Dashboarding Tool</li> <li>• Analysis of use cases</li> </ul> |
|--|--|---|---|--|

” Ambition to be the preferred financial group to work at and to have the best talent to meet the strategic goals.

**Banking Sector Ranking (MercoTalento): 3rd ”**



## 2022-2024 Strategic Plan

On 17 May 2022, CaixaBank presented its 2022-2024 Strategic Plan under the slogan **"Close to our customers"**. The new Strategic Plan maintains CaixaBank's commitment to society with a unique banking model and with the aim of offering the best service for each and every customer profile as we provide solutions from end to end, promote financial inclusion and lead the way in generating positive social impacts.

CaixaBank is **very well poised to continue to grow** as Spain's leading bank, with greater scale, a more solid and streamlined structure, and with significant profitability potential as a result of abandoning the environment of negative interest rates. And all this while keeping people at the center of the Organisation, investing in developing talent and diversity, deploying the best value proposition for employees, and encouraging agility and collaboration.

CaixaBank Group **closed the 2019–2021 Strategic Plan** achieving a **good assessment of results** in a highly adverse environment, marked by the COVID-19 crisis, which forced to suspend some of its financial targets. Nevertheless, the Entity managed to achieve many of the goals set out in the 2019–2021 vision and conclude the plan with a significantly stronger balance sheet in terms of hedging, capital and liquidity. In particular, these notably include above-target organic growth in long-term savings and growth in the share of lending to corporates between 2018 and 2021. Furthermore, the evolution of digital channels has enabled CaixaBank to absorb a major part of day-to-day interactions, meeting the target of 65 % of online customers. Additionally, CaixaBank, which already held a comfortable position of solvency at the onset of the pandemic, ended 2021 with a large capital buffer, with a CET1 ratio of 13.1%—well above the 11% target.

The assessment of **Human Resources' contribution** to the 2019-2021 Strategic Plan, specifically in promoting an agile and collaborative culture focused on people, was also **very positive**, as most of the objectives set for a pre-integration perimeter were met, despite having to adapt the activity to respond to new needs (management of the COVID-19 global pandemic and greater integration into the Spanish banking system with the incorporation of Bankia). This includes:

- Within the scope of **developing talent and diversity**: the training effort in digital skills with more than 144,000 hours (representing 81.1% of total self-

training). The commitment to give the opportunity of taking on positions of greater responsibility to employees who show a good rating (contribution and potential). The growing representation of women in strategic management positions (from Store branch management up), standing at 36.9% at the end of 2021.

- Within the scope of **offering the best value proposition**: adherence to the Flexible Remuneration programme of a total of 6,992 employees (25.9%), with family health insurance being the preferred choice; the launching of the PeopleNow platform, with an average of 20.7% active users, which has led to more than half of the workforce (14,798 employees) interacting with the platform. These and other measures increased the eNPS (employee net promoter score), from an initial 9 to 14 in 2021.
- Within the scope of **promoting agility and collaboration**: actions such as the adoption by the entire workforce of collaborative tools (Teams and Confluence) in Centralised Services allowed a positive evolution in the perception of agility and transversality, rising from an initial 62% to 71% in 2021.

In parallel, CaixaBank's merger with Bankia strengthened its leadership in retail banking in Spain. The Group has geared all its efforts towards integrating the upwards of 6 million customers from Bankia and the branch network, offering the best possible customer experience at all times. The combined Entity is now Spain's largest banking group, with over 20 million customers, and has successfully completed the largest technological and commercial integration ever conducted in Spain.

” CaixaBank's **strategic vision** for 2024 encompasses having an efficient **distribution model**, adapted to the preferences and needs of customers and with top **digital sales** capabilities, enjoying a **strengthened position in all segments**, being a **benchmark for sustainability**, obtaining **attractive profitability** and competitive shareholder remuneration, and being the **preferred financial group to work for** ”

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## The new 2022-2024 Strategic Plan is based on three strategic lines:

**1. Driving business growth**, developing the best value proposition for our customers. CaixaBank has developed a leading financial supermarket in the Spanish market, featuring a commercial offer built around customer experiences. Throughout this new Plan, we will continue to expand the capabilities of this financial supermarket, increasing the penetration of our products and services to customers, progressing the commercial offer and making a quantitative and qualitative leap in the construction of ecosystems. This line's core ambitions include:

- Driving ecosystems as a new source of income related to housing, mobility, seniors, health, entertainment or business, escalating Wivai as leverage to orchestrate them.
- Strengthening the leadership in retail banking through new housing and consumer banking products, with the aim of boosting the business, as well as achieving further market penetration with long-term savings products and insurance.
- Achieving leadership in the Corporate, companies and SMEs segments, through specialised value propositions by business and sector, greater focus on financing working capital and transactional banking, and growth in international banking.

**2. Maintaining an efficient customer service model, adapted to customer preferences**, with the aim of competing against the main competitors and making the most of the new ways of interacting with customers. Thus, this line's core ambitions include:

- Achieving greater operational and commercial efficiency, boosting remote (inTouch) and digital (Now, Imagin) customer service, consolidating the store model in the urban network and upholding the rural network's presence through the use of more efficient formats.
- Increasing the capacity of digital sales, by optimising onboarding and contracting funnels, deploying new digital marketing capabilities, remote management and digitalising the offering for legal entities.
- Ensuring a best-in-class customer experience, through the real-time measurement of the customer experience, offering the best service and experience to each profile.

**3. Becoming a benchmark in sustainability in Europe**, by means of the following:

- Driving the energy transition of companies and society, offering sustainable solutions in financing and ESG advisory investments, with a commitment to the decarbonisation of the Group's portfolio.
- Leading the positive social impact and driving financial inclusion, through MicroBank, volunteering and social action, and commitment to the rural world and our seniors.
- Being a benchmark in governance by way of effective communication in terms of Environmental, Social and Governance (ESG) criteria and best practices in sustainability, reporting and responsible marketing.

The 2022-2024 Strategic Plan also includes two **cross-cutting enablers** that will support the execution of these three strategic priorities: people and culture, and technology and processes.

### Key enablers:



People and Culture

Technology and processes

**People and Culture: special attention is paid to people** and there is the ambition of becoming the **preferred financial group to work for**, with an exciting proposition and the aim of promoting an agile, committed, collaborative and streamlined team culture that fosters closer and more motivating leadership. The Bank seeks to boost its employees' development programmes and career plans, featuring a more proactive people development model for training teams and focusing on critical skills. In parallel, CaixaBank will continue to foster new forms of collaborative work, encouraging remote work and helping its employees to develop their potential with equal opportunities through a meritocracy and diversity-based culture.

**Technology and processes:** there are outstanding technological capabilities, in which it will continue to invest to keep driving the business forward:

- Having an efficient, flexible and resilient IT (Information Technology) infrastructure as a result of the drive for technological transformation from CaixaBank Tech, the adoption of cloud technology as a cornerstone, the development of data and advanced analytics capabilities, and ongoing improvement in cyberdefence and cyberfraud.
- A move towards end-to-end process management by identifying and redesigning key processes and building modular, reusable parts to the functional architecture.
- Efficiently allocating resources.

Lastly, as a consequence of deploying and executing this new 2022-2024 Strategic Plan, CaixaBank seeks to achieve the **financial targets** set for 2024. Firstly, the Group seeks to keep **profitability above the cost of capital** and, to this end, it has set targets of ROTE of above 12%, an efficiency ratio of under 48% and revenue growth of 7% (as regards the compound annual growth rate (CAGR)). Furthermore, it commits to offering attractive shareholder remuneration with a pay-out ratio of over 50%. The Plan seeks to generate capital of approximately 9,000 million euros by the close of 2024. The foregoing comes while leveraging on a solid balance sheet position with an NPL ratio of under 3%, standardisation of the cost of risk below 0.35% (2022–2025 average) and keeping a strong capital position, with a CET1 internal target of between 11% and 12% over the horizon of the Plan.

### Contribution of Human Resources as an enabler of the 2022-2024 Strategic Plan goals

Human Resources, as an enabler of the Strategic Plan, has reflected on the levers to achieve the proposal of **"Being the preferred financial group to work for and having the best talent to meet the Group's goals"** in an environment of exponential change and transformation, and with this in mind, it has drawn up a Master Plan.

The following main lines of action or levers have been defined in the Master Plan:

- Driving an exciting **team culture**, committed to the new project, collaborative and streamlined, empowered and more tolerant for errors, as well as promoting **leadership that is approachable**, motivating, non-hierarchical with transformative skills.
  - Encouraging **new ways of working** (agile, hybrid and flexible working, role models, collaborative tools) that **respect diversity**, equal opportunities, inclusion and non-discrimination on the grounds of gender, age, disability or any other circumstance, while incorporating **sustainability** in the Human Resources processes (compensation, social benefits, training, internal communications, etc.).
  - Transforming the management of the **people development model**: more proactive in training the teams, focusing on critical skills (analytical and strategic, technological and digital), as new knowledge and skills are required and evolve quickly. The challenge of organisations is to ensure that people have the necessary skills to meet the emerging challenges of their business.
  - Developing a **unique and differential value proposition** for employees.
- A fifth lever, with a cross-cutting effect, is added to the aforementioned four levers, and it consists in the following:
- Evolving towards a **data-driven culture** through Human Resources by optimising the data structure and applying artificial intelligence and new technologies to facilitate analysing information and decision-making based on data relating to people.

In order to optimally activate the levers and reach the Group's entire workforce, Human Resources will rely on the **Enablers** (digitalisation, communication, active listening, measurement and performance), on the **Group's Human Resources** (corporatisation and alignment of the Human Resources policies, implementation of best practices, transversality of talent and innovation and process efficiency) and on the **Cross-cutting agents**, such as the HRBPs (HR Business Partners), the Human Resources Regional Management and the Group's subsidiaries, managers, directors, culture trainers, etc.

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The contribution is materialised in a Master Plan, which will be the roadmap for the three years of the Strategic Plan and will be monitored on a quarterly basis.

### 1st policy line. Evolving the Culture and Leadership Model.

Culture is the set of perceptions, feelings, attitudes, habits, beliefs and values of the people who are part of our Organisation. Culture is our personality as an organisation, and it is one of the key pillars underpinning the implementation of our strategy, which is divided into three main areas that incorporate the conduct envisaged in the concept **We Are CaixaBank**:

**Above all, people.** Encompasses the attributes of *Committed, Approachable, Responsibility and Demanding, and Honest and Transparent.*

**Collaboration, our strength.** Includes the aspect *Collaboration.*

**Flexibility, our attitude.** Includes the aspect *Agility and Innovation.*



The **Culture and Leadership Model** is evolved to align behaviours to the new reality of 2022:

Based on the behaviours defined in 2020 in the **Culture Model**, efforts have been made to encapsulate and prioritise the replacement of behaviours fully assumed by the Organisation with new ones that are also in line with the new Strategic Plan and with a shared vision of the future.

From the compilation of information from interviews with Human Resources management and from workshops with Business Area management, Network branch management and Culture Change Makers, a series of output has been obtained to update the keywords and definitions of each aspect. The following criteria have been considered in the review: Group vision, Alignment with the Strategic Plan. Focus on the employee, inclusion, simplicity and prioritisation.

The new definitions and keywords of the Culture attributes for 2022 are:

#### 1. People, our priority

**Committed:** we contribute to an exciting purpose by encouraging sustainable actions that have a positive effect on people and society as a whole.

*Purpose/Diversity/Participation/Sustainability*

**Close:** we personalise our relationships and communicate generating trustworthy relationships.

*Knowing the people/Humanisation/Listening/Being*

**Responsible and demanding:** we are proactive in providing maximum value to others, acting with excellence, and we make decisions independently, minimising risks and without fear of making mistakes.

*Excellence/Empowerment/Tolerance for error/Self-development*

**Honest and transparent:** we build trust by being upright, honest and coherent.

*Ethics/Clarity/Humility/Recognition*

#### 2. Collaboration is our strength

**Collaborative:** we think, share and work together as a single team.

*Shared vision/Mainstreaming/Connection/Generosity*

#### 3. Flexibility is our attitude

**Flexible and Innovative:** we promote generating ideas and flexible change, and we help make the best decisions quickly.

*Flexibility/Change Adoption/Effectiveness/Creativity*



The CaixaBank **Leadership Model** is applicable to the entire workforce and seeks greater self-leadership and responsibility in decision-making, while promoting proactivity and transversality, among other things.

CaixaBank is in a sector undergoing intense disruption (digital, new competitors, inflation, sustainability) with increasingly rapid and profound changes, and it is necessary to lead the sector transformation. This is where the Leadership Model must enable the business to be strengthened with more commitment and competitiveness and accompany leaders towards transformation, a Leadership Model where all employees are leaders in their influence space :

- Leaders able to create **partnerships** from collaboration and common purpose.
- **Humanist**, ethical, influential and approachable leaders who focus on people.
- **Empowering** leaders with high impact in achieving sustainable results.
- Leaders who **anticipate** and promote change, who are adaptable and learn continuously.
- Leaders who embrace **diversity**, are flexible, inclusive and digitally minded (open to technology and innovation).



AHEAD Leadership Model features the following: it is aligned with the strategy, culture and organisational values; it is flexible and universal to adapt to the organisational context; it sets clear expectations on what is expected of a

leader in the day-to-day; it is measurable and can be evaluated at the same time as it pursues the strategic objectives; and it is inspiring people in terms of competence and skills models.

The behaviours, definitions and keywords of the Leadership Model are:

- **Partnerships.** We build relationships. We generate trust. We are leaders who are aware of our footprint and have a high capacity to influence. We prioritise the common interest, we create collaborative networks and partnerships for the sustainability of results and the fulfilment of the purpose. We promote the sense of community, altruism and a leadership based on values.

*Purpose/Collaboration/Influence*

- **Humanism.** We encourage closeness, trust and empathy. We act with consistency and integrity, ethics and sustainability. We take care of well-being and health, promoting work-life balance. We encourage self-awareness. We understand leadership as the ability to develop, motivate and recognise based on meritocracy.

*Communication/Development/Recognition*

- **Empowerment.** We are committed to results. We preserve and believe in excellence. We feel empowered to make decisions aimed at achieving quick and flexible results, harnessing data analysis. We assume our responsibility to make things happen.

*Agility/Transparency/Autonomy*

- **Anticipation.** We facilitate and mobilise change. We learn every day, we incorporate new ideas and anticipate tomorrow. We are curious and resilient. We have an overall vision of the business and the impact of our decisions. We adapt quickly to the challenges of the context.

*Initiative/Adoption of change/Knowledge*

- **Diversity.** We embrace diversity. We are flexible, innovative and inclusive. We are open to multicultural contexts and immersed in digital culture, we take care of the human factor in a hybrid and global environment, developing new skills for new relationship models.

*Inclusion/Flexibility/Digital Culture*

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The evolution of the **Culture and Leadership Model** will be driven by **six basic pillars**:

### Active listening

- Employee Engagement and Satisfaction, Culture and Leadership Survey (May 2022) of the entire workforce measuring Engagement, Culture and Leadership. Allows for an assessment of leaders in line with the Leadership Model.
- Action plan to reduce the gap between the current and the desired Culture.

### Communication

- Dissemination of the Culture and Leadership model to the management structure. Management Convention (19/05).
- Communication plan to bolster assimilation of the Culture and Leadership Model attributes among the entire workforce to promote Cultural integration.

### Managerial development

- "Leading Leaders" sessions for Network managers, in which the Human Resources Department transmits the most important aspects of the Culture and Leadership Model.
- Development programmes (PROA, C1 and C2 Management Programmes, Management Self-Training Programmes, etc.) focused on developing team leadership skills based on the values and attributes of the CaixaBank Culture.
- CaixaBank Talks: live, face-to-face and online talks on Culture and Leadership.

### Training

- Development and design of training in Commercial Culture (branch network).
- Cultural training for new recruits.

### Value proposition for employees

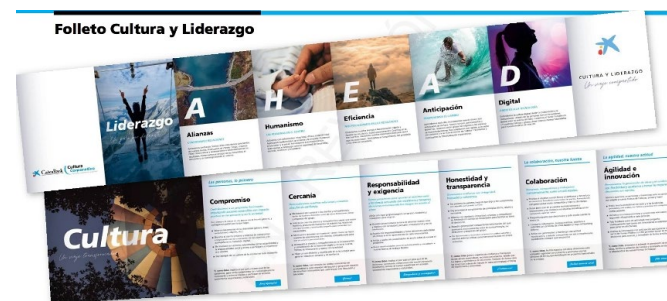
- Review of the Employee Value Proposition to promote the attraction of the best talent and establish a committed relationship with our collaborators.
- Communication of the EVP externally and internal dissemination.

### Ambassadors

- Cultural trainers (internal training), as agents of transformation who contribute to disseminating the We are CaixaBank Culture to all professionals and gather feedback.
- HRBPs (Business Partners) and Human Resources Managers of the Regional Areas.

The **objectives** pursued with the **drive for the evolution of the Culture and Leadership Model** are:

- Promote a team culture committed to our purpose and to be proud to work in the CaixaBank Group.
- Strengthen knowledge of the attributes and conduct in line with the Culture to facilitate integration and recognition of the Culture.
- Promote approachable, motivating, non-hierarchical leadership with transformative skills.
- Disseminate a differential employee value proposition that impacts on their experience throughout their life cycle in the bank.



To achieve these objectives, we are leveraging actions aimed at three target groups, and in 2022 the following are worth highlighting:

**Actions for Executives**, to get them engaged with the new Culture and Leadership Model and turn them into transformational leaders, benchmarks and promoters of the We are CaixaBank Culture and the AHEAD Leadership Model.

### • Executive Convention.

- Presentation of the AHEAD Leadership Model by the Human Resources Department and screening of the video as part of the Executives Convention 2022.

### • Executive Community.

- Recurrent content plan.
- Creation of ad hoc content of different types (podcast, videos, articles, talks, etc.).
- Promotion of participation in the community by CaixaBank's executives.
- Analysis and monitoring of the main indicators and proposal of new actions based on them.

### • Presentation of AHEAD Leadership Model.

- Create and disseminate support material so that the executive team knows the AHEAD Leadership Model and expected behaviours. This material is available in the Executive Community.

### • AHEAD Leadership Model day to day.

- Provide team leaders with support materials for each of the 5 dimensions of the AHEAD Leadership Model (newsletter + video) so that they can generate conversation with the team around the different dimensions and behaviours and activate them to take action in their day-to-day application.

### • Business Department Management (DAN) Session.

- Presentation by the Human Resources Director on the Human Resources strategy and the Culture and Leadership Model as one of the key pillars and screening of the video "Change depends on you" as part of the "Leading Leaders" conference.

### • Everyday culture.

- Work is underway to provide team leaders with support materials (newsletter+video) so that they can generate conversation with the team around the different attributes and behaviours and get them activated to take action on their application.



### • The Culture and Leadership Book.

- Leadership handbook for managers entitled "We are CaixaBank", which includes each of the attributes and behaviours associated with a leader. The book encourages reflection on these behaviours through quotes from famous people.

### • Welcome new executives.

- Creation of the Culture and Leadership discourse and support materials (Culture and Leadership book, QR video, ppt, etc.) so that all CaixaBank executives can convey a homogeneous message to all the organisation's professionals.

- **Actions for Culture Trainers**, to empower them and provide them with the tools to be agents of transformation and to help spread the We are CaixaBank Culture to all professionals and gather feedback. The Change Makers and Internal Trainers group has evolved towards CaixaBank Trainers, these are distributed in four knowledge areas: Commercial, Risk, Digital and Culture. The latter act as ambassadors of the Culture and Leadership Model throughout the bank.

### • Face-to-face training for Trainers.

- 1-hour experiential workshop in which they are introduced to the Culture Model and explore their role as Culture Trainers.

### • Trainers Teams channel/Culture newsletter

- Creating the culture space in the Teams channel of Culture Trainers.
- Quarterly content plan.
- Publication of Culture content generated (Culture Challenges, Cool & Tura, surveys, videos, podcasts, articles, etc.).
- Publication of ad hoc content of different types (podcasts, videos, challenges, surveys, etc.).
- Creation of a quarterly newsletter with the latest news and access to published material.
- Analysis and monitoring of the main indicators and proposal of new actions based on them.

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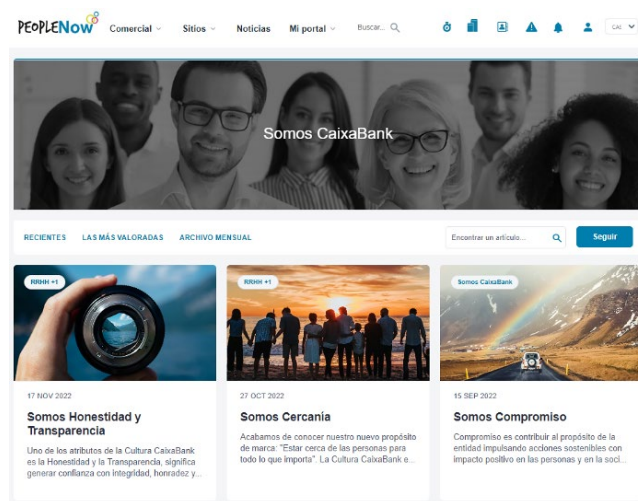
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**Actions for the entire workforce**, to promote knowledge of the We are CaixaBank Culture and the behaviours associated with it in order to foster cultural integration and pride of belonging.

• **We are CaixaBank Portal.**

- Update of the website explaining the Culture and Leadership Model in People Now. 2 sites will be created on the portal, one with the Culture model and the other with the Leadership model. Publication of the details of both models and the support materials (videos) created.



• **We are CaixaBank Channel.**

- Monthly content plan with weekly impact.
- Creation of ad hoc content of different types (podcasts, videos, challenges, surveys, etc.).
- Promotion of participation in the community by CaixaBank's professionals.
- Generate news and share information on the actions carried out under the Culture Programme (events in Regional Offices, leadership workshops, etc.).
- Analysis and monitoring of the main indicators and proposal of new actions based on them.

• **Videos on Culture and AHEAD Leadership Model.**

- Creation and dissemination of the new Culture video to inform all CaixaBank professionals of its attributes in an attractive and inspiring way.

• **Protagonists.**

- Testimonial videos where different CaixaBank people from different profiles and backgrounds tell us their vision of the Culture and explain their day-to-day actions.

**Calendar of actions**

|                     |                              | 2022  |     |   |     |     |                                |     |     |
|---------------------|------------------------------|---|-----|---|-----|-----|--------------------------------|-----|-----|
|                     |                              | May   | Jun | Jul   | Aug | Sep | Oct                            | Nov | Dec |
| Directors           | Conv. of Head of AHEAD video | Leading Leaders DAN conferences                                   |     |   |     |     | Welcome Culture New Executives |     |     |
|                     |                              | Video "Change begins with you"                                    |     |   |     |     |                                |     |     |
|                     |                              | Executive Community (videos, podcasts, articles)                  |     |   |     |     |                                |     |     |
|                     |                              | AHEAD Leadership Model newsletter<br>AHEAD Leadership Model video |     |   |     |     |                                |     |     |
| Trainers on Culture |                              | AHEAD Leadership Model "day to day"                               |     |   |     |     | Culture "day to day"...        |     |     |
|                     |                              | 1 dimension/every two weeks                                       |     |   |     |     | 1 attribute every 15 days      |     |     |
|                     |                              | Culture Workshops   |     |   |     |     |                                |     |     |
|                     |                              | The Culture and Leadership brochure                               |     |   |     |     |                                |     |     |
| Entire workforce    |                              | Culture Trainers Teams channel                                    |     |   |     |     |                                |     |     |
|                     |                              | Culture Materials + Quarterly Newsletters                         |     |   |     |     |                                |     |     |
|                     |                              | Employee, Culture and Leadership Engagement and Leadership Study  |     |   |     |     |                                |     |     |
|                     |                              | 30/05 - 10/06   |     |   |     |     |                                |     |     |
|                     |                              | "We are CaixaBank" Portal   |     | Culture Channel   |     |     |                                |     |     |
|                     |                              | New "We are CaixaBank" Portal<br>Culture Video / Leadership Video |     | Culture Challenges, Cool & Tura, videos, podcasts, posts... |     |     |                                |     |     |

To measure the evolution of the Culture and Leadership Model, the Employee, Culture and Leadership Engagement and Leadership Study 2022 (Engagement Study) was launched to the workforce after the integration with Bankia and provides a perception of the leadership style of the teams and identifies areas for improvement, and activates action plans by areas and territories that enable progress to be made in achieving the strategic objectives.



The period for participating in the Engagement Study was from 30 May to 10 June 2022 (10 working days) at the Bank and from 6 to 17 June at the Group's Subsidiaries and the main methodology features used are:

- Questionnaire with three blocks: Employee, Culture and Leadership Engagement and Satisfaction. For the first time, the study included a questionnaire based on Leadership skills and Culture behaviours, and a global index of Commitment/Satisfaction (TF=Total Favourable), a Culture index (TC=Total Culture) and a Leadership index (TL=Total Leadership) are available. The questionnaire has been updated to previous studies and has 62 questions.
- Segmentation by gender/generation/Network and Central Services/business segments/branch type, etc.
- The results are shared with all departments whenever there is at least five answers. And in the case of leadership, the overview of the direct reports and/or the overview of the entire area is available.

Based on the first measurement of the 2022 Engagement Study, there is a roadmap for the next steps to be taken, which can be summarised as communicating the results, working on the gaps detected and carrying out new measurements.



(\*) The biannual frequency of the Engagement Survey means that in the intervening years, the Entity conducts the **Engagement Survey Radar** on a representative sample of approx. 2,500 employees. This exercise is carried out in order to maintain the measurement of engagement and at the same time to anticipate whether the improvements that are taking place thanks the implementation of the previous study action plans are having an effect.

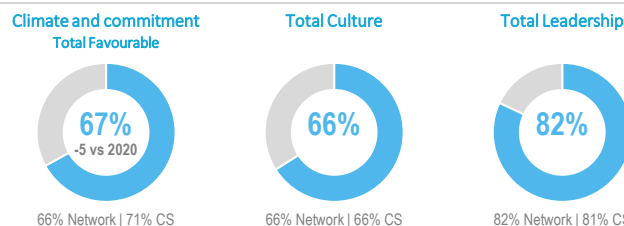
In order to work on the gaps detected, "**Leading the future**" conferences will be held with managers.

This programme consists of three blocks: presentation by the Human Resources Director of the new AHEAD Leadership Model, intervention by the person in charge (member of the Management Committee of each organisational area) who reports on the results of the Engagement Study and workshop with an external facilitator where cohesion dynamics are worked on and presentations are given, at the same time as in-depth work is done on this study. The goals pursued are:

- To raise awareness of the AHEAD Leadership Model, internalisation and implementation of this model by managers and other employees.
- To work on the results of the Engagement Survey with each natural team.
- To provide concrete tools to improve the gaps detected and strengthen the strong points.
- To provide a meeting place for the managers of the natural groups.
- To generate a sense of belonging, accelerating real team integration.
- To develop key management skills for team leadership in times of change and uncertainty.

The main results of the 2022 Engagement Study were:

- 75% participation (27,425 people), 5% more than in the 2020 Engagement Study.
- TF (Total Favourable) of 67% (-5% vs 2020). The TF results if analyzed by organizational area show the following results: Central Services with a TF of 71% (-4% vs 2020) and the Branch Network with a TF of 66% (-5% vs 2020). See details in Annex 15.
- TC (Culture Total) of 66% and TL (Total Leadership) of 82%.

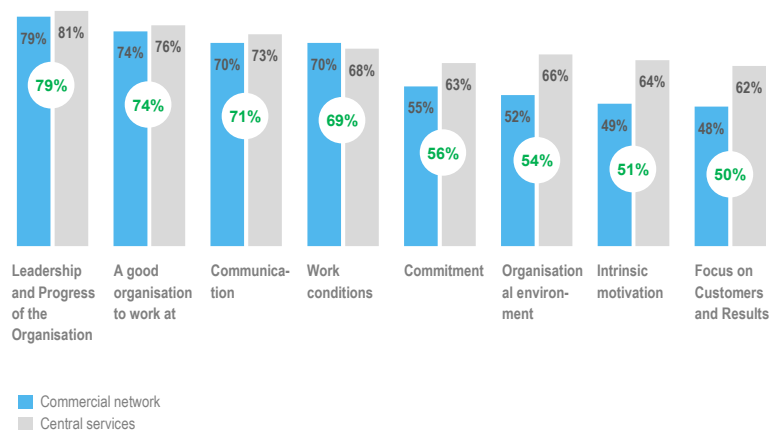


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The breakdown of Total Favourable by dimension is detailed below and shows that CaixaBank's strengths are: Leadership and progress of the organisation, an organisation to work at, communication and working conditions. The most highly rated aspects in the questionnaire are:

- The company's competitiveness, its strength and success.
- Communication on the company's situation and results.
- The immediate supervisor (understands mistakes as an opportunity to learn).
- Opportunity to convey suggestions to Management.
- The pride of having Obra Social, the desire to continue working with the Company and the social benefits available to the workforce.



In the Culture block, Agility is the most highly valued attribute, especially in the Network, and where there is most room for improvement is in Collaboration (common objective between different areas, more pronounced in the Network), Closeness (listening to colleagues and customers) and Honesty (clear advice to customers).

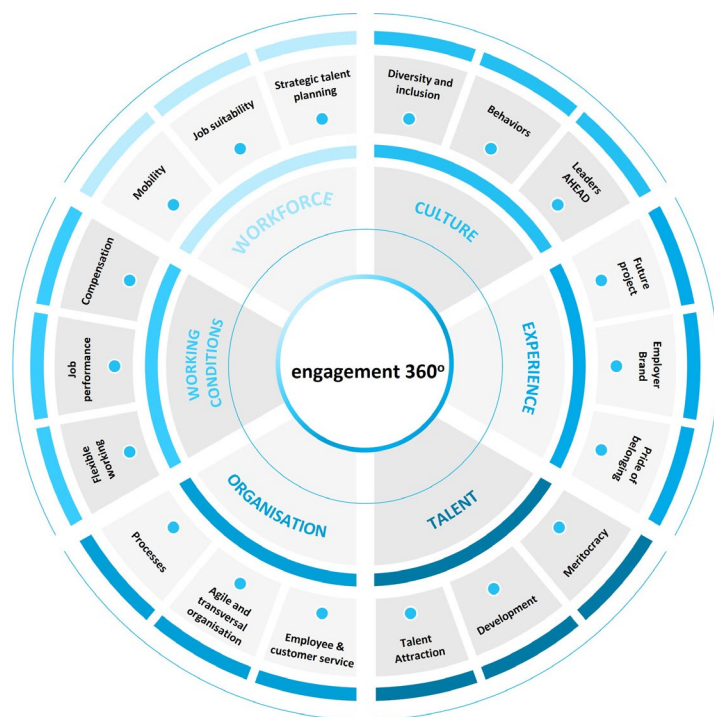
The Leadership block is highly valued (82%) in all its dimensions, with no differences between the Network and Central Services or by Entity of origin, which is explained by the fact that the management team is highly committed and dedicated. Facilitating the development and progress of people based on meritocracy and empowerment (positively impacting employee engagement) are the issues with the greatest scope for improvement.

After the listening period, a **cross-cutting action plan linked to the Employee, Culture and Leadership Engagement and Satisfaction Study** for all CaixaBank Group companies was initiated in the second half of 2022. The action plan pivots on Company's purpose of "Being close to people for everything that matters", and thus produces greater engagement in the workforce and fulfils the following objectives: **incorporating a 360° engagement view and gain insights to go beyond the evidence of the results.**

The development of the action plan involves:

- Analysing the results obtained in the different areas of the Study in order to generate initial conclusions.
- Further improving results through focus groups to detect the root cause (warning points).
- Sharing the conclusions and deciding where the focus will be placed in the following phases.
- Designing and prioritising the actions to be carried out (quick wins and medium and long-term actions) and their associated KPIs.
- Defining the pilots of the improvement actions to test measures (sprints).
- Carrying out iterative tests on improvement plans and identifying adjustments before scaling actions.
- Scaling improvement actions to larger groups and adjusting the KPIs to be measured.
- Generating the communication that will encompass all the actions of the Action Plan.

The incorporation of the **360° engagement vision** refers to identifying all the factors that matter to employees in their relationship with the Entity and its representation gives rise to the 360° engagement framework, which guides both the analysis and the design and monitoring of actions that have an impact on employee engagement and motivation.



The analysis of the results of the 2022 Employee, Culture and Leadership Engagement and Satisfaction Study using Analytics and Machine Learning, and the in-depth study of employee feedback, has enabled us to understand a large part of the employee responses. The analysis provides us with focus and prioritisation, indicating which dimensions need to be worked on to improve the eNPS (employee net promoter score). The analysis of the comments provides depth on the "root causes" that connect to the dimensions.

**Favourability** should focus on:

- Strengthening the **Pride of Belonging** by reconnecting with CaixaBank's purpose.
- Working on the perception of **Customer Service** by putting the customer at the centre and listening to employees' proposals for improvement and thus impacting on **Pride of Belonging**.

- Working on motivation with the **Future Project** offered by CaixaBank.
- Analysing the workload and barriers affecting **Job Performance** in order to address challenges and campaigns.
- Facilitating **Flexible Work** and work-life balance.
- Working on **Talent Development** to go "beyond the role".
- Promoting professional careers through **Meritocracy**.

**Culture** should focus on:

- Working on the key **Behaviours** of **closeness** and **listening**, **empowerment** and **autonomy** without fear of making mistakes.
- Fostering an **Agile and Transversal Organisation** by working **collaboratively** towards a common goal, reducing bureaucracy and improving applications.
- Improving **Employee Service** by working on the Network's perception of poor **collaboration** from Central Services.
- Working on **Diversity and Inclusion** with a focus on cultural integration of employees from different backgrounds.

And finally **with regard to Leadership**:

- Facilitating **Development** based on **Meritocracy**, recognising teams for their efforts, showing affective communication and an open attitude to the transmission of suggestions and concerns.
- Encouraging the **direct supervisor to convey the key messages** of the Entity's purpose, customer service, empowering the team, building partnerships, etc.

Based on these conclusions, the following lines of action have been established:

### 1. Challenges and Campaigns

Working on internal aspects for the improvement of customer service in the pursuit of excellence.

### 2. Work conditions

Work on workload and barriers and how they affect day-to-day performance to impact customer service and when assessing the feasibility of goals.

### 3. Agility, Collaboration and Proximity

Strengthening the purpose of forming close relationships and working on collaboration and a fear of making mistakes will have an impact on agility and promote employee motivation.

### 4. Professional Development and Leadership

Promoting the development of people based on meritocracy, skills and knowledge in the performance of their functions and enhancing the AHEAD Leadership Model in managers.

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The governance for the activation of the action plan project includes the creation of a **SteerCo** composed of members of the Business, Risk, Media, HR and Digital Transformation Management Committees. This committee meets periodically to prioritise and monitor the project, and the constitution of a **cross-cutting work team** made up of members of the Technical Secretariat of the Chairman's Office and the CEO, Business, Risks, Media and Human Resources who, in coordination with the Culture and Diversity area, meet weekly and carry out a regular follow-up of actions and monitor the impact generated with KPIs.

## 2nd policy line. New ways of working, Diversity and inclusion and Sustainability.

*New ways of working*, are being consolidated in the Company: hybrid and flexible working (combining face-to-face and remote work to support the workforce), the adoption of digital transformation, the application of agile methodologies (to increase flexibility and efficiency in providing solutions, with a customer focus and breaking down silos through collaborative work).

CaixaBank's commitment to a **hybrid and flexible working model** is clear and aims to obtain the benefits of both models.

### *Face-to-face work:*

- Facilitates social and emotional communication (mitigates isolation caused by continuous remote work).
- Contributes significantly to generating community and proximity at a key moment for cultural integration after the integration with Bankia.
- Strengthens teams and promotes transversality, the exchange of knowledge and ideas, learning, professional development and the capacity to innovate, all of which are key factors in fostering the competitiveness of the Company.
- Enriches customer service: CaixaBank is a company fundamentally dedicated to customer service, in which face-to-face interaction is a differential factor in the business model (an essential aspect in the branch network).

### *Remote working:*

- Element of added value for employees that generates commitment and improves results (reduces stress due to travel and facilitates work-life balance).

In this context, the Management Committee approved on 19 July 2021 a flexible working model of less than 30% of the effective working day after the removal of COVID restrictions.

The key elements of CaixaBank's current flexible working model are as follows:

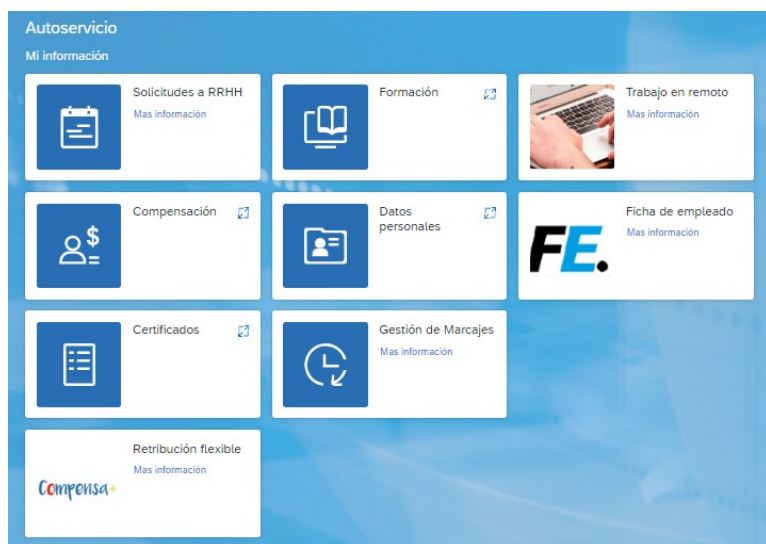
- This translates into 6 days of remote work per month in Central Services (30%) and 4 days a month in Regional Services (20%), plus flexibility on the remaining days.
- There is an assessment by the manager with HR support on the suitability of flexible working (% to be applied and physical shifts).
- The weekly working days on which remote work is carried out are agreed.
- Possibility to work from a second home (flexible home address communication).
- This is a voluntary model, and is agreed with the manager.
- It has automatically renewable annual periods.
- Possibility of temporary suspension.
- Reversible according to organisational/operational conditions on the part of both the Company and the employee.
- The validity of the agreement is terminated due to a change of the employee's place of work.

In addition, market trends are being continuously analysed to define the possible future evolution of the model and to drive the digital disconnection.

The following activities have been developed for the successful implementation of the flexible working model:

- Updating and development of the information systems (employee portal and manager portal in SuccessFactors) to automate the process of joining and logging hours worked.





- Leadership and management programme for hybrid and delocalised teams (2 sessions) for all Central Services staff to maximise team performance and ensure engagement.

| 2H       |                            |   | 2H       |                                    |   |
|----------|----------------------------|---|----------|------------------------------------|---|
| SESIÓN 1 |                            |   | SESIÓN 2 |                                    |   |
| MIN.     | APARTADO                   | CONTENIDO PRINCIPAL   | MIN.     | APARTADO                           | CONTENIDO PRINCIPAL   |
| 15       | 1. CONTEXTO                | Macro-Tendencias de Transformación<br>Retos de CaixaBank<br>Rol del Líder en la Relación Empleado - Organización  | 10       | 1. CONTEXTO                        | Repaso Contexto y Macro-Tendencias<br>Las 4 Tendencias del Liderazgo Distribuido  |
| 15       | 2. TENDENCIAS DE LIDERAZGO | ¿Qué palabras asociamos con el Liderazgo en la Nueva Realidad?<br>Las 4 Tendencias del Liderazgo Distribuido  | 30       | 2.3 RELATE                         | Descripción del Relate<br>Resultados Habilidades Relate en CaixaBank<br>La palanca de la D&I en las empresas<br>¿Qué determina nuestra D&I?<br>Perfil del Líder de CaixaBank (Mentimeter)<br>Reacciones a las Diferencias: Escalera de Inclusión  |
| 25       | 2.1 NAVIGATE               | Descripción del Navigate<br>Resultados Habilidades Navigate en CaixaBank<br>El Sentido del Propósito: la Brújula ante la Disrupción<br>¿Cómo puedo liderar a mi equipo con propósito?<br>El Círculo de Oro del Propósito - Herramienta<br>Cultura de Equipo y Trabajo Virtual | 30       | 2.4 CONNECT                        | Descripción del Connect<br>Resultados Habilidades Connect en CaixaBank<br>Impacto Comunicación en Productividad y Bienestar<br>Comunicación catalizador de Seguridad Psicológica<br>Seguridad Psicológica en Equipos Híbridos<br>Conversaciones Presenciales vs. en Remoto<br>Optimiza la Comunicación como Líder             |
| 25       | 2.2 THINK                  | Descripción del Think<br>Resultados Habilidades Think en CaixaBank<br>Divergir - Convencer - Priorizar<br>¿Qué características tiene un Líder Innovador? Mentalidad Creativa vs. Mentalidad Reactiva<br>Cartas de Creatividad & Innovación - Herramienta                      | 25       | 3. GESTIÓN DE EQUIPOS DISTRIBUIDOS | Gestión de Equipos y Proyectos Distribuidos<br>Tipos de Gestión para Líderes en Entornos Distribuidos<br>Delegación y Trabajo Distribuido<br>Claves para Fijar Objetivos Concretos<br>Buenas Prácticas de Gestión y Planificación<br>Buenas Prácticas de Gestión de Reuniones Híbridas<br>Productividad y Desconexión Digital |
| 40       | 3. CHALLENGE YOUR SKILLS   | Retos de Liderazgo Distribuido (Caso 1 - Juan)<br>Retos de Liderazgo Distribuido (Caso 2 - Isabel)  | 25       | 4. CHALLENGE YOUR SKILLS           | Principales Herramientas de Gestión de Proyectos / Equipos<br>- Planner - To Do - Teams   |

- Training in Occupational Risk Prevention and collaborative tools (Office 365).
- Information sessions to convey the model objectives and benefits, as well as

preparation of the Operational Guide and the Manager's Guide.

- Conducting pilot tests in different areas of Central Services (Human Resources, Audit, Retail-Customer Experience & Day to Day) and the Centralised Services of three Regional Offices to test:
  - Circuits for the formalisation and support systems for the remote work application.
  - Adaptation of compulsory training in Occupational Risk Prevention and of the different self-training resources with the aim of continuing to improve the efficiency of remote and off-site teams.
  - Spaces, after the growing use of Teams with hybrid and off-site teams.
  - Continuous monitoring and measurement (surveys and focus) of the pilots, with the aim of implementing the adjusted model throughout the organisation with those aspects of improvement arising from the measurement.

An information and follow-up circuit has been established with the managers in the areas that have a pilot with the support of the HRBPs (Business Partners)

- Support to the Digital Change Makers Trainer community to assist in the cultural change involved in the new ways of working, with recruitment of new people through a campaign on PeopleNow and onboarding actions. As well as exclusive training content.
- Communication via the PeopleNow corporate intranet of the Flexible Work start.

At 31 December 2022, at CaixaBank S.A. there was 81.9% adherence to the remote work programme (4,536 employees out of a potential 5,537).

Remote working: % of adherence

81.9

Potential: 5,537. 4,536 adhered (49.2% Men | 50.8% Women)

However, this model has also been implemented in the rest of the Group's subsidiaries with certain adjustments in terms of percentages, as there was a demand to be able to implement it given that they are also oriented towards models that combine on-site and remote work, a flexible model that has an impact on improving the retention and attraction of talent, especially in digital profiles.

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| Corporates   | Remote working model |
|--|----------------------|
| CaixaBank Tech                                     | Up to 3 days a week  |
| CaixaBank Business Intelligence                    | Up to 2 days a week  |
| Imaginergen  | Up to 2 days a week  |
| VidaCaixa  | Up to 2 days a week  |
| Bankia Mediación                                   | Up to 2 days a week  |
| CaixaBank Payments & Consumer (CPC) <sup>1</sup>   | Up to 2 days a week  |
| BuildingCenter                                     | Up to 6 days a month |
| MicroBank  | Up to 6 days a month |
| GLC Joint Prevention Service                       | Up to 6 days a month |
| CaixaBank Asset Management                         | 1 day a week         |
| CaixaBank Facilities Management (CFM) <sup>1</sup> | 1 day a week         |
| CaixaBank Operational Services (COPs) <sup>1</sup> | 1 day a week         |

(1) Except for some people in the teams who must be 100% on-site due to their activity (CPC commercial team and certain critical COPs and CFM activities)

The acceleration of the digital transformation through the implementation of agile and collaborative work systems, focused on new customer behaviours and to achieve digital proximity in customer service, can be seen through the development of the following projects, among others: agile transformation, the digital transformation of key groups, the consolidation of collaborative tools, and the development of the SuccessFactors, PeopleNow and Virtaula.Next platforms.

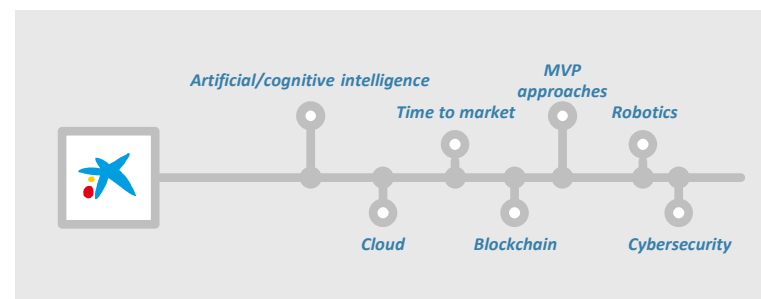
- **Agile Transformation**, adoption of agile methodologies (scrum, lean, kanban, etc.), which make it possible to increase flexibility and efficiency by providing solutions and breaking silos through collaborative work. This means working on a product approach, improving processes and managing demand.

Various actions have been carried out, such as:

- Self-training (within the digital transformation itinerary).
- Training on Corporate Services (focusing on Scrum Master and on Product Owner, making it easier to have this expertise internally in agile teams).

- Creation of a larger number of Agile teams based on the defined governance model.
- Coaching of agile teams by Agile Coaches and complementary training.
- Design of the following phases of Agile implementation in Corporate Services.
- Design of the Agile Framework for CaixaBank Group, based on a reference document (Agile Playbook).

The progressive adoption of these methodologies improves flexibility and collaborative work on many recurring tasks and projects.



- **Digital Proximity Programme**, training aimed at the functions of the branch network (Management, Assistant Management, Managers and Employees) with the aim of better understanding the commercial digital tools available and developing the skills to use them. In addition, the Transformation in the Digital Era training itineraries are available, 100% online training content for the entire workforce and worked on with Business and other Corporate Services areas.
- **Office 365 and Confluence collaborative tools**. The consolidation of the collaborative tools use with the implementation of Office 365 and Confluence, have caused a cultural transformation in the Company, which requires the implementation of an adoption plan and support for employees to prepare them for the new ways of working. The objectives of this coaching are to:
  - Promote internal collaboration between CaixaBank employees.
  - Increase the efficiency of resources.

- Adapt to new working methods, towards a more agile, collaborative and cross-cutting organisation.
- Foster employee advancement, their internal growth and stimulate talent acquisition.

To achieve this, CaixaBank has made the tools of Microsoft 365 available to its employees, and adopted a plan so they can all benefit fully from them.



Through training sessions on the tools based on their functionalities. The training methodology is presented so it can be replicated by the Change Network (Digital Trainer) in the rest of the Company. Advice is given on the main value to be provided, and how to act depending on the different situations that may arise in training.

The following training sessions (webinars) were held. The first four focused on the functionalities of the tools: OneDrive, OneNote, SharePoint and Teams. And the next four sessions focused on the use of tools:

- Effective Teams.
- Document Collaboration.
- Task management and planning.
- Effective Meetings.

Support continues to be provided to extend the use of these tools through training in Virtaula Next with the Office 365 Itineraries, in order to promote collaborative work.

- **SuccessFactors Platform** to improve and adapt the digital services Human Resources provides to employees, resulting in a more positive user experience by relying on the best practices in the market and improving

time-to-market when implementing new functionalities. In 2022 they are fully developed:

- Employee and Manager Portals.
- SuccessFactors mobile app (on corporate Android phones)
- Performance and skills appraisals: assessment of challenges for managing variable remuneration, skills-based evaluations, evaluation of new employees, evaluation of career plans (customer advisers) and evaluations to consolidate positions.
- Processes associated with the evaluation of managerial talent (Promotion Planning, Management Feedback and External Talent Interviews).
- Workforce planning and management process, with the objective of carrying out an end-to-end control of the vacancy process, from the moment a person applies for a position until he/she is hired.
- Employee file, developments in SAP Fiori that allow a better formatted, more usable and more complete file, which incorporates data from both platforms (SAP and SuccessFactors), with the advantage of being able to select the data required from both platforms, which also includes business data from the employee's office, to incorporate them into a single document, customising the files according to the role of the person viewing it, with four versions available (Employee, Manager, Human Resources and Management).

The following information has been added to the definition of the fields in the file (internal CV): professional, business, economic (remuneration and benefits), personal, educational (internal and external training and certifications), professional experience (internal and external), career path and internal selection processes in which the employee has taken part, employment record (transfers, absenteeism, etc.), schedule and remote hours, and talent (managerial and non-managerial), as well as skills (hard skills through self-assessment and soft skills based on competency assessment) and other relevant data.

The design and implementation of the new skills portlet (customised content) in SuccessFactors and the data collection campaign were key to the development of the new employee file.

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**Victor Sauler Portal Empleado**

**EPC**

|  | Empleado 02/03/2020<br>Puntuación obtenida/ deseada | Empleado 02/03/2018<br>Puntuación obtenida/ deseada |
|--|---|---|
| <b>Eje Negocio</b>                         |   |   |
| Foco en resultados:                        | 2/3   | 3/3   |
| Orientación comercial:                     | 2/3   | 3/3   |
| Innovación y creatividad:                  | 2/3   | 3/3   |
| Orientación y visión estratégica:          | 1/2   | 2/2   |
| <b>Eje Personas</b>                        |   |   |
| Liderazgo de equipos:                      | 0/2   | 2/2   |
| Colaboración e influencia:                 | 1/2   | 2/2   |
| Transversalidad:                           | 2/2   | 2/2   |
| Relaciones con clientes y stakeholders:    | 1/3   | 3/3   |
| Comunicación e influencia:                 | 1/3   | 3/3   |
| Gestión del cambio:                        | 2/2   | 2/2   |
| <b>Eje Conocimiento</b>                    |   |   |
| Conocimiento del entorno:                  | 2/3   | 3/3   |
| Autodesarrollo y capacidad de aprendizaje: | 2/2   | 2/2   |
| <b>Eje Gestión de Uno Mismo</b>            |   |   |
| Autodesarrollo:                            | 2/3   | 3/3   |
| Innovación y apertura al cambio:           | 1/2   | 2/2   |

**Estados:** Activo  
**Núm. Usuarios:** 10151 000-00  
**Núm. Empleados:** 51000

**Carta de presentación**  
**CV**

**Datos profesionales**  
**Datos negocio de la oficina actual**  
**Datos económicos**  
**Datos personales**  
**Formación**  
**Experiencia profesional**  
**Evolución carrera prof.**  
**Procesos de selección**  
**Expediente laboral**  
**Horarios y Trabajo en remoto**

- Management File (available for the Management Committee and Corporate Management).
- Recruiting (selection) module and the Onboarding (hiring), Crossboarding (change of position) and Offboarding (voluntary departure from the company) modules.
- Associated processes for management coaching and mentoring.

## Selection in CaixaBank with SuccessFactors

**successfactors™**  
An SAP Company

- It offers coverage for the different selection processes at CaixaBank: internal, external, filling posts, etc.
- 1 • Publication of vacancies  
• Application process for new vacancies  
• Approval of vacancy selection processes  
• Recruiting posting
  - 2 • Internal and external career site
  - 3 • Talent search  
• Search for candidates
  - 4 • Groups of candidates and recruitment marketing
  - 5 • Managing candidates in a selection process
  - 6 • Management of rejections  
• Management of withdrawals
  - 7 • Analytics of selection processes

- **PeopleNow**, a new participatory intranet that is much more than a communication channel: it is a driver for the digital and cultural transformation that enhances two-way and cross-department internal communications and provides a significant upgrade to both "Personas" and "Actualidad" (the old corporate intranets). It is a business support tool with the following benefits: more possibilities for collaboration and mainstreaming; customised information (filters by interests, segments and territories); it is more visual, appealing and usable; it allows on-time communication (also on the mobile app); it promotes the digitalisation of the Company; gives people visibility in the organisation (personal branding), giving them a voice and spaces for collaboration; and it serves as a leadership support tool for managers and segment managers.

**PEOPLENow**

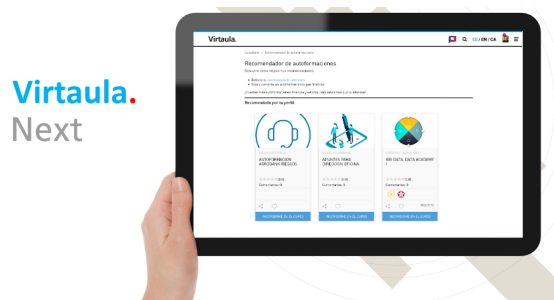
PeopleNow was implemented at the end of 2020 and over the last two years, it has been deployed throughout the Organisation and Group Companies, also making progress in defining the governance model, the structure of information and collaboration, usage statistics and all aspects linked to the new social intranet in the Entity.

PeopleNow is therefore a new communication and work tool that will enhance efficiency and agility, and will make the Bank ready for the technological needs of the future.

- **Virtaula.Next** incorporates new digital functionalities, enhances learning through training and improves the employee experience through usability and by addressing the needs of employees.

To promote learning, it offers:

- A self-training catalogue.
- Votes and comments in self-training.
- Annual training planner with goals.
- An artificial intelligence tool to recommend self-training based on the employee's job and profile.
- A questionnaire on training interests.
- Option to reward employee feedback.



And to improve the employee experience, the platform has been restructured and redesigned, a help chatbot is available, and customised activity reports can be prepared for each employee, among other features. In addition, the content for (English) language learning and improvement is

fully integrated, as is the new Transformation in the Digital Era itinerary, which is structured into four blocks: The digital environment, Data Academy, Digital skills, and Agile work methodologies.

The training content is mainly online and was developed jointly with Business and other Corporate Services departments.

Virtaula.Next has new developments that will maximise learning opportunities in the virtual environment and make the Learning Plan more flexible.

### Diversity and inclusion.

**Wengage**, diversity and inclusion project. CaixaBank is committed and works to promote diversity in all its dimensions as part of its corporate culture, by creating diverse, transversal and inclusive teams, recognising people's individuality and differences and eliminating any exclusionary and discriminatory conduct.

To this end, the company has a solid framework of effective policies that guarantee equal access for women to management positions (internal promotion), and ensures fairness in recruitment, training and professional development, promoting policies of flexibility and conciliation and reinforcing an inclusive culture with principles set out in the Diversity Manifesto.



### Diversity Manifesto

**Include and promote equal opportunities** in all the bank's policies and processes, and promote a culture based on meritocracy and respect for people.

**Contribute to breaking down established stereotypes and** limiting beliefs that hinder development and innovation.

**Promote the creation of diverse, cross-cutting and inclusive teams**, acknowledging the individuality and heterogeneity of people and eliminating any exclusive and discriminatory conduct.

**Promote awareness-raising actions and measures and social** change through: training, mentoring, debates, conferences, awards and sponsorships.

**Spread the value of the diversity** among all people, institutions, companies and organisations with which we interact.

Wengage is the Entity's diversity programme that already incorporated a triple vision: gender diversity, functional diversity and generational diversity, and

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which from 2022 onwards extends into other diversities (LGBTI, etc.). It is a programme based on meritocracy, equal access to opportunities, promoting participation and inclusion and a model where diversity always adds up.

The main objectives of the Wengage programme in its initial threefold vision are:

#### Gender Diversity programme

##### Objectives of the programme:

- Strengthening the role of women in the Entity.
- Involve all people.
- Contribute from Human Resources processes.
- Showcasing diversity.

##### Areas in which the programme operates:

- Leadership and entrepreneurship
- Innovation and education
- Sport

#### Functional Diversity Programme

##### Objectives of the programme:

- Total integration of people with disabilities with the same conditions as the rest of the staff.
- Developing talent and championing professional opportunities for people with disabilities.
- Awareness-raising in inclusion and diversity throughout the entire Organisation.
- Supporting the community by championing the hiring and inclusion of people with functional diversity for a short- and long-term social impact.

#### Generational Diversity Programme

##### Objectives of the programme:

- To anticipate problems resulting from the ageing of the workforce.
- To identify actions that improve the coexistence of different generations in the Organisation.
- To use the knowledge and expertise of each generation to empower and accompany the Company's strategy.
- To integrate generational diversity into the corporate strategy and the employee experience.
- To create strategies, programmes and policies adapted to each generation.

In the previous Strategic Plan (2019-2021), the CaixaBank Group's commitment to diversity was consolidated as a known reality inside and outside the organisation, and the Wengage programme already included more than forty internal and external initiatives. The starting point is excellent to address the challenges that we face as an organisation in the coming years, it will be key to have a workforce made up of diverse, empowered and committed people who, through equal opportunities and meritocracy, develop their full potential and talent.

The main achievements of the Wengage programme in the past, which form the basis for the development of the new Diversity and Inclusion Master Plan 2022-2024, are as follows:

#### Internally:

- Increasing the percentage of women in management positions by 6.8 points from the beginning of 2015 to 41.3% in December 2021, thanks to the commitment of senior management to diversity and equal opportunities.
- Being world leaders in the Bloomberg Gender Equality Index 2021 and the first Spanish bank to achieve the excellent category in EFR.
- Supporting women in their professional development and strengthening their role in the Entity with 538 participants in the internal mentoring programme, meetings with female executives, Breakfasts with Talent, 1st AED Woman Cross Mentoring, etc.
- Raising awareness and involving everyone, with the dissemination of the equal communication guide in capsule and podcast format, the Gender Test, the network of Equality Agents and training in unconscious bias.
- Ensuring equal opportunities in Human Resources, with the new equality plan, the consolidation of candidates with a gender perspective, the promotion of remote work and the Family Plan programme for children with disabilities.
- Showcasing gender, functional and generational diversity with the creation of the Wengage Portal, the news channel and community on PeopleNow and, among others, the Aflora Plan for employees with disabilities.



## Externally:

- To position ourselves as a benchmark company in the promotion of female leadership 5th edition of the Women in Business Award and 1st edition of the A Award, Global Mentoring Walk and members of ClosinGap.
- To consolidate our WONNOW Awards for the promotion of women in STEM with 723 participants in the 4th edition 2021 and to continue developing new projects within this framework.
- To promote and give visibility to gender equality and functional diversity in sport, sponsorships and content on women's sport, #nonconformists in sport and dissemination of content to support Paralympic athletes.
- Agrobank leaders in promoting gender equality in rural areas, through strategic alliances, sectoral events and recognition and education projects.
- To promote the value of diversity among our customers and in society 3rd edition of Equality Week, awareness-raising content on our channels, CaixaBank Talks with a gender and functional perspective.
- To promote the inclusion of people with disabilities in the workplace and reinforce their role in society through accessibility at CaixaBank branches and online channels, donations to projects that boost their employability and hiring in SECs (special employment centres).

And to tackle the upcoming challenges that await us both within and outside the company and to continue to be a benchmark company in Diversity and Inclusion at a national and international level, it is proposed to evolve the Wengage programme to a new, more holistic and strategic dimension. To achieve this objective, the **new Diversity and Inclusion Plan 2022-2024** has been drawn up, which consists of four key challenges, based on which all the lines of work and diversity and inclusion initiatives developed during 2022 are set out.

## Internal challenges:

- Consolidate gender diversity in managerial and pre-managerial positions and continue to promote women's leadership in the Organisation with a focus on senior management. (% women in managerial positions, 41.8% in December 2022).

*Areas of work: supporting the Organisation's women in their professional development and reinforcing their role, ensuring equal opportunities and meritocracy from Human Resources and giving visibility to the organisation's leading women.*

- Foster a culture of inclusivity and diversity (beyond gender) and ensure equal pay for all the people in the Company.

*Areas of work: ensuring equal opportunities from Human Resources, promoting inclusion and deepening other diversities beyond gender, consolidating the visibility of the Wengage programme and raising awareness and involvement of all and visualising diversity.*

## External challenges:

- Be the benchmark financial institution in diversity and inclusion for customers and business segments with the development of pioneering, high-impact initiatives.

*Areas of work: supporting business segments in their diversity leadership, adapting value propositions and customer experience with a diverse and inclusive approach and enhancing the diversity attribute of our brand.*

- Continue to promote diversity and equal opportunities in society through awareness-raising actions and strategic partnerships.

*Areas of work: promoting the role of women in the fields of leadership and entrepreneurship, innovation and education and sport, as well as communicating and raising awareness of diversity and inclusion and consolidating our position.*

The actions highlighted in 2022 to achieve the four challenges established are:

## 1. To consolidate gender diversity in managerial and pre-managerial positions and continue to promote women's leadership in the Organisation:

**New Diversity and Inclusion Advisory Committee**, whose mission is to advise CaixaBank on its strategic decisions in the area of diversity and inclusion, providing new perspectives based on its experience and knowledge. It is also intended that Committee members, through their influence, will promote our commitment to diversity externally. The Diversity Advisory Committee consists of five members and meets every four months. The members are:

- Koro Castellano, director of Amazon Prime Video in Spain.
- Vanina Farber, economist and political scientist who teaches Social Innovation at the Swiss business school IMD.
- Carmina Ganyet, CEO of Colonial.
- Therese Jamaa, Vice-President of Huawei Spain.
- Teresa Sanjurjo, Director of the Princesa de Asturias Foundation.

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**Promoting the mentoring culture at CaixaBank**, female mentoring was created in 2017 as part of the Wengage initiative to increase the percentage of women in management positions. To date, more than 600 women have participated in the gender diversity mentoring programme in the Regional Divisions and Central Services and have advised and inspired other women in their career development.



There is a need to promote a new round of editions in all territories and with the aim of being the first company with certified mentors that provides a permanent pool of professionals, as well as a Community to share their capital and experience. The first edition of the **new mentoring certification** was launched on 13 July.

At Group level, several editions of female mentoring have also been launched, for example, the 4th edition of the Female Mentoring Programme in VidaCaixa (with 27 mentor-mentee pairs participating) and the 4th edition of Multi-subsidary Female Mentoring, with the participation of women from the Group's different companies.

**Third Global Mentoring Walk Madrid**, more than 200 participants took part on 18 November in the initiative promoted by Vital Voices, of which CaixaBank is Lead Sponsor in Spain from 2019, aimed at facilitating the exchange of experiences and advice between people with well-established careers and women with high potential for professional development. The Global Mentoring Walk connected 100 professional mentors (men and women) with established careers with 100 female mentees who are shaping their careers. The participants in the event held executive and pre-executive positions in the CaixaBank Group and in other companies collaborating in the event, such as Naturgy, Merck, EY and the AED (Spanish Association of Executives).

Organised into mentor/mentee pairs, all participants had the opportunity, during the course of the walk, to exchange experiences, to offer and receive advice, support and tips, and to network in an informal atmosphere.

**Second Women Cross Mentoring with AED** (Spanish Association of Executives), the second edition of the online programme to promote the presence of women executives in leading companies in Spain, uses the mentoring methodology to generate a space for learning and exchange of experiences between people from different companies and sectors. Over a six-month period, a woman with high potential (mentee) and a manager with proven leadership skills and professional experience (mentor).

### Participants in the 2022 edition

|                      |                |                   |                      |
|----------------------|----------------|-------------------|----------------------|
| With the support of: | Promoted by:   |                   |                      |
| CaixaBank            | AIRBUS         | EMT MADRID        | MERCK Naturgy        |
| 28 companies         | AENA           | ENAGÁS            | ONCE                 |
| 59 partners          | AIRBUS         | EXOLUM            | PENGUIN RANDOM HOUSE |
| 118 participants     | ALTIA          | GRUPO ISS         | PORTAVENTURA         |
|                      | AMAZON         | GRUPO OESÍA       | REPSOL               |
|                      | BANCO SABADELL | GRUPO PLANETA     | SABA                 |
|                      | CAIXABANK      | HIJOS DE RIVERA   | SEGURCAIXA ADESLAS   |
|                      | CELLNEX        | JOHNSON & JOHNSON | SUEZ                 |
| +195% vs 2021        | COFARES        | KPMG              | TELEFÓNICA           |
|                      | DELOITTE       | MERCK             |                      |
|                      | EMT            | NATURGY           |                      |

**Closingap Mentoring Programme**, cross-mentoring aimed at women from organisations that are part of the Closingap alliance. It is based on a benchmark platform used to analyse the economic and social cost of gender gaps and the impact of initiatives aimed at reducing them. A cluster that collaborates closely with the public and private sectors to develop joint mentoring programmes and exchange experiences between the member companies.

**CaixaBank Group 2022 Women Executives Networking**, an annual networking session between CaixaBank Group female executives (women executives who sit on the Management Committees of CaixaBank Group companies), which took place on 3 May, with the aims of devising new initiatives to increase the percentage of women in senior management, presenting Wengage programme advances and networking.

**Meritocracy and equal opportunities in leadership positions**, shown through the consolidation of candidate shortlists in internal promotion processes (i.e., one out of three pre-candidates must be of the under-represented sex), diversity in the Talent Committee and the publication of vacancies in leadership positions.

## 2. To reinforce an inclusive and diverse culture (beyond gender), and to ensure equal pay for all people in the Entity:

**Relaunch of Wengage 2022**, with a narrative that goes beyond gender equality and focuses on diversity: functional, generational, cognitive, cultural, etc. It includes a **new Wengage portal on PeopleNow** (exclusive and segmented content according to the different diversities and fields of action), a **new news channel** on PeopleNow, with the publication of four monthly news items (video and communication material and content), workshops and a plan to involve the entire workforce and a promotion of existing materials: equal communication guide (a proposal to promote more empathetic and equal communication in the Company and towards customers).



Bienvenido/a al nuevo portal **Wengage Diversity**, el espacio dónde encontrarás toda la información sobre el compromiso de CaixaBank con la **diversidad, la inclusión y la igualdad de oportunidades**.

Aquí podrás conocer todos nuestros proyectos e iniciativas, internos y externos, creados para impulsar equipos diversos, romper estereotipos y sesgos inconscientes, divulgar el valor de la diversidad y fomentar la inclusión y participación de todas las personas.

Navega por las siguientes secciones de contenido haciendo clic en cada una de ellas.



## Strengthening of gender diversity in all areas

**Equality Week 2022** (associated with International Women's Day 8 March), a multitude of actions have been carried out both internally and externally. At the internal level, the following should be highlighted:

- Incorporation of the Diversity Foundation into the Board of Trustees (first financial entity).
- CaixaBank Talks by Pilar Jericó (expert in change management and leadership): Training our mindset: removing biases to be more inclusive.
- PeopleNow #EqualityWeek: publication of news with infographics on the Wengage indicators. Participatory action: Who inspired you to be who you are? WONNOW: the winners tell us about their experience. Publication of the new Wengage Diversity portal. Post on participation in the community by CaixaBank's executives. News and reports in all Regional Divisions (RD) to highlight leading women. As well as news and actions in the Group's companies.
- RD Catalunya event, which gave rise to the idea of the Consultation Channel, #WeAreUnstoppable, which would be made up of professionals, from different functions and geographical locations, who have been promoted over the past year, and who want to share their professional experience at CaixaBank to help break down fears and barriers that prevent other women and men from applying for management positions (planned to be launched in a pilot phase).

At external level, the following stands out:

- RD Madrid South Event: *Impossible is a barrier*.
- RD Valencian Community Event: *Listening, speaking, doing like a woman*.
- Opening of exhibitions on women at the RD Castilla y León.
- Collaboration in the Barcelona Women Acceleration Week, with the participation of the Regional Division of Barcelona.
- All in One Madrid: customisation to mark International Women's Day.
- ImaginCafé talk: *Powerful Women*.
- CaixaBank customer talk: *Build your personal brand and awaken the leader in you*.

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- CaixaBank Corporate Ambassador of Sport; Corporate Hackathon, with the participation of female executives at the Company.
- Start of #UnstoppableGirls (#ChicasImparables) programme.
- BME and UN Global Compact event: Ringing the bell for equality.
- Alexia Putellas media and social network campaign.
- Post on the corporate blog on the study of the gender gap in rural areas (Closingap).

**Action plan for the adaptation to the new Sexual Freedom Law**, which establishes new business obligations in relation to the prevention of "conduct against sexual freedom and moral integrity at work" and, in particular, in favour of victims of sexual violence. The Plan contains:

- Drafting and dissemination of a recognised labour rights compilation for victims of gender-based violence.
- New centralised and confidential inbox for any female victims of gender-based violence to communicate their situation so that the Company can process their complaint, understanding their condition and making all existing legal and internal rights and measures available to them.
- And training actions are planned (training courses to try to eradicate all types of sexual violence), providing working conditions that prevent the commission of crimes and other conduct against sexual freedom and moral integrity at work (risk assessment of jobs occupied by women to include the risk of sexual violence, if applicable), as well as monitoring the regulatory development of the "Companies for a society free of gender-based violence" label.

#### Equal pay and Human Resources processes

- Analysis of equal pay for men and women, complying with the obligation to adapt the equality plan to the new regulations.
- Study of career paths in order to identify differences between men and women and propose actions to reduce the gender gap.

**Bias training**, both for HR professionals and the entire workforce.

- Training for HR professionals. Two editions were held with 76 participants, each of three 90-minute modules, to raise awareness of stereotypes that can affect recruitment, development and promotion within teams.
- Training for the entire workforce. New course in Virtaula, consisting of videos, podcasts and practical exercises, which deepens the understanding of unconscious biases, stereotypes and prejudices, diversity and inclusion, the chain of discrimination..., with the aim of becoming aware of everything that is in our power to contribute to promoting an inclusive, bias-free and equitable organisation.

**Awareness actions for the workforce**, through: courses on diversity and inclusion in Virtaula.Next, internal CaixaBank Talks: "Training our mindset: removing biases to be more inclusive" with more than 1,100 live participants, campaigns on PeopleNow with special content and participative actions (more than 3,500 likes and more than 300 messages in the communities and 40 news items published on all the PeopleNow channels) and with the consolidation of the Network of Diversity and Inclusion Agents, Human Resources professionals specialised in equality and diversity, leaders in each territory with quarterly meetings. This Network ensures that the Wengage programme permeates the entire workforce and drives appropriate initiatives across the Company.

**Certifications and indices**, CaixaBank has been recognised with the following for all its efforts in the area of diversity:



It has been included for the fifth consecutive year in the **Bloomberg Gender Equality Index**, the international index that acknowledges efforts in transparency and advancing women in the business world, ranking among the world's top five companies.



CaixaBank has once again been included in the Gender Diversity Index of the **European Women on Boards (EWoB) association**, together with **Equileap's** international gender equality ranking.



CaixaBank has also renewed its **Family-Responsible Company (FRC)** certification for the twelfth consecutive year in 2022, keeping its **Level of Excellence A** certification. A certificate is awarded by the Fundación Más Familia in recognition of the promotion of a balance between business, work and family through the implementation of policies and measures that support it.



In addition to these awards, CaixaBank has also been awarded the **DIE label for "Equality in the Company"**.

**New Functional Diversity Plan 2022-2024.** The functional diversity programme involves raising awareness, integration and support for employees with disabilities, based on respect for people, their differences and skills, and ensuring equal opportunities and non-discrimination.

This program:

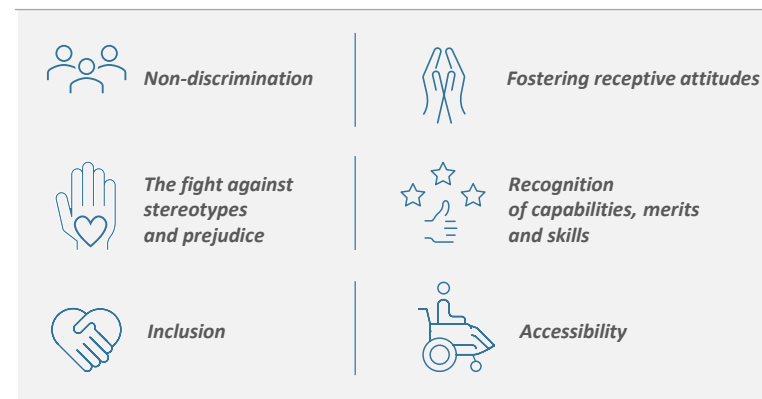
- Improves the work environment: it changes attitudes and eliminates stereotypes and unconscious bias.
- Raises awareness among the rest of the staff: It promotes acceptance of diversity and non-discrimination.
- Generates greater commitment: the staff will meet and work with professionals who are highly motivated and have a strong will to overcome.
- Generates pride of belonging.

#### *Inclusive policy for people with disabilities*

CaixaBank has an Inclusive policy for people with disabilities in place since January 2020, which was agreed with 100% of the workers' legal representatives. Its principles and commitments are geared towards respect for people with functional diversity and fostering their integration into the Organisation under the same conditions as the rest of the workforce, establishing a series of social benefits.

- **Commitments** to jobs and recruiting personnel: improve the presence of people with disabilities in the Organisation on an annual basis by boosting recruitment, fostering the inclusion in the workplace of people with legally recognised disabilities through strategic alliances with foundations and associations, and promote the inclusion and integration of staff with functional diversity.

- **Principles.** CaixaBank is governed by the following principles:



The measures in this agreement include a specific assessment of each job position occupied by a person with a disability to ensure that it is adapted to their needs, as well as various permissions and measures so that employees covered by the protocol can attend to any medical needs related to their disability and can avail of the workplace resources necessary to perform their work, such as sign language, Braille, accessible means of communication or even, if the disability requires it, access with assistance animals.

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For the period of the new Strategic Plan 2022-2024 and continuing with the commitment to functional diversity, equal opportunities and talent, prioritising respect for people, their differences and abilities, and guaranteeing non-discrimination, a new Plan has been established which pursues three objectives and which includes the following initiatives:

- First: **full inclusion and integration of people with disabilities in CaixaBank**, with the following initiatives:
  - Discovery phase for the current situation of disability in the Organisation: survey of people with disabilities in PeopleNow (voluntary), focus group with HR professionals from the territories + Recruitment team, in-depth interviews with employees with disabilities and focus group with managers of employees with functional diversity.
  - Report of conclusions from the discovery phase: CaixaBank's degree of maturity in relation to disability, areas for improvement based on the employee journey, proposed action plan to improve the employee experience for people with disabilities.
  - Aflora Plan with Alares: internal campaign to encourage employees with disabilities to bloom in the company. Awareness among the entire organisation in terms of inclusion and diversity.
  - Family Plan with Adecco Foundation: programme of care, guidance and intervention for children of employees with a disability equal to or greater than 33% and aimed at promoting competencies and skills to improve personal autonomy, as well as to provide greater possibilities for future employment.
  - Encourage external recruitment, identifying job vacancies in collaboration with Incorpora, a "la Caixa" Foundation programme that promotes the integration into the labour market of people at risk of social exclusion.

**incorpora**  
de "la Caixa"

- Second: **awareness-raising among the entire Organisation on functional diversity**, with the following initiatives:
  - New guidance and advice service on disability and dependence for employees and their families, from ALARES Social to support and advise

our people in any situation or reality related to functional diversity. This service is aimed at people with a disability certificate to enable them to detect new aids they can apply for, people who may have some kind of disability and who, due to a lack of knowledge or other reasons, have not yet applied for such a certificate, and people with 1st degree relatives with disabilities.



The service includes:

- Advice and guidance throughout the process.
- Direct dialogue with the team of technicians and consultants.
- Confidentiality and security in data processing.
- Status reports.
- Internal communication plan.
- On-site workshop and online awareness session for all the workforce on functional diversity.
- Disability awareness. Detection of people with disabilities (first-degree staff and relatives).
- Advice and help in obtaining the disability certificate or grade review (staff and first-degree family members).
- Individual guidance on the type of aid and/or benefits for people with disabilities/dependence.
- Recurrent communications in PeopleNow, celebration of International Disability Day and other leading family showcases ("Family Plan") in PeopleNow.
- Creation of a section in the new Wengage portal in PeopleNow on diversity, inclusion and equal opportunities, where visibility is given to the group with functional diversity. This site allows the sharing of relevant information and brings together all the services and projects related to disability created to promote diverse teams, break stereotypes and unconscious biases, disseminate the value of diversity and promote the inclusion and participation of all people.



- Training for all staff in functional diversity, new course on appropriate treatment of people with disabilities.
- **Third: To convert and position CaixaBank, internally and externally, as a 100% inclusive and empowering Company for people with disabilities.**
  - Incorporation of two professionals with ASD (Autistic Spectrum Disorder) in the IT Service and Quality Control team for software revision projects through a proof of concept on an outsourcing basis. The service will be contracted to a Special Employment Centre (SEC) and will qualify under the General Disability Act (GDA).
  - Assessment and socio-occupational guidance project for young people with ASD, through a donation linked to the GDA, this pioneering project is financed to promote the inclusion of people with ASD in the labour market: a skills assessment and career guidance course for young people, created and led by the international organisation SPECIALISTERNE and its team of career coaches. The course will consist of 3 editions in which a total of 40 young people will participate. Young people acquire a realistic knowledge of themselves, their vocational interests, skills, competences, values, goals, etc., they gain knowledge about the training and professional environment and obtain the necessary skills to obtain a job, through individualised guidance actions.
  - Identification of various services to be contracted out to Special Employment Centres (SECs).
  - Donations to entities fostering the inclusion of people with disabilities in the labour market.

**Promoting generational diversity.** The generational diversity programme begins with the diagnosis of the situation in the Group, analysing demographic evolution and impacts on structural indicators. Given the ageing of the general population and CaixaBank's workforce in particular, generational diversity will be a key factor to be managed in our organisation, promoting synergies between generations and addressing the different needs and expectations at each stage. Each generation contributes different lessons learned, knowledge and intuitions. Therefore, work is being done internally to create mixed teams and promote the value of generational diversity.

It has the following objectives:

- To integrate generational diversity into the corporate strategy and the employee experience.

- To anticipate problems resulting from the workforce aging.
- To identify actions that improve the coexistence of different generations in the Organisation.
- To take advantage of the knowledge of each generation to drive and accompany the Company's strategy.

Some of the initiatives developed are:

- Somos Saludables (We Are Healthy) programme with a generational vision, incorporating content and articles of interest, workshops, webinars, challenges and healthy routines.
- Ongoing Training Plan and healthy ageing, promoting the employability of all people throughout their professional career.
- Diverse team management module in all managerial development programmes, ensuring the real inclusion of all people, as well the cohesion of teams through inclusive leadership.
- Raising awareness among all people through specific content on diversity and inclusion and through unconscious biases to combat prejudices and eliminate the labels given to each generation.
- BUDDY GENERACIONANDO (crossmentoring) programme to reinforce the transmission of knowledge and culture.
- Internal campaign for mentors from different generations.
- 1st edition of Reverse Mentoring: where a group of young, digitally talented professionals act as mentors to a group of senior managers (mentees) to help them understand new perspectives and trends in the digital world and the world of the younger generation.

#### Exploring other diversities.

Development of **cultural diversity and LGBTI** initiatives (REDI Network), on 28 June, to celebrate LGBTI Pride Day, various actions were carried out to show the Organisation's commitment to this community:

- Working session with REDI, after CaixaBank joined REDI (Business Network for LGBTI Diversity and Inclusion) to design a roadmap for the management of LGBTI in the company with the aim of fostering an inclusive and respectful environment for LGBTI diversity. Some of the actions discussed were: training and awareness-raising workshops, elimination of biases and promoting a group of internal allies.

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Being associated with REDI means being committed to its mission to value talent regardless of gender identity, gender expression and sexual orientation and, in this way, contribute to creating more respectful societies. It also means creating an LGBTI-inclusive culture, where all our people can be themselves and develop their full potential.

At CaixaBank, diversity, inclusion and non-discrimination are values that are part of our corporate culture and on which we have been actively working for years. That's why we support all #LGBTI people to continue taking steps towards inclusion and equal opportunities for all. **Since 2020, CaixaBank is also adhering to the United Nations standards of conduct to combat discrimination against LGBTI people (Global LGBTI Standards for Business).**

- News in PeopleNow, which was published on LGBTI Pride Day to give visibility to this group and to communicate our commitment to diversity and equal opportunities.
- British Embassy event, held on 5 July, organised by the British Embassy in Madrid to celebrate the 50th anniversary of the first London Pride in the garden of the Ambassador's residence.

Development of a pioneering plan in **cognitive diversity** (synergies LABS-collaborative innovation spaces).

**Family support plan**, actions developed to empower employees with children and to promote co-responsibility.

- Opening of breastfeeding rooms in corporate buildings. In the Barcelona corporate center, a new breastfeeding room has been set up on the C3 floor, another one in the Innovation HUB in Barcelona, and in Madrid there are also two breastfeeding rooms in the medical services of the Plaza Castilla Tower (12th floor, north wing) and in the Las Rozas building (center mezzanine, behind reception). Together with the Occupational Risk Prevention team and CaixaBank Facilities, we are looking into other corporate buildings where a breastfeeding room can be incorporated.
- New online workshop "¡Bienvenidos papás y mamás!" (Welcome Mums and Dads!) as part of the "Somos Saludables" (We are Healthy) programme. A workshop created to support professionals who return to the work environment after birth, adoption or foster care leave.

- Familia Fácil (Easy Family): domestic service search engine, to find the best profiles of domestic workers, carers for the elderly, babysitters, etc.
- Baby gift basket campaign - Once Human Resources is notified of an employee's child birth, a gift is sent, consisting of a basket that includes gifts for the baby and a reminder of all the benefits that are associated with maternity and paternity.
- KIDALOS: visibility of this digital platform for renting toys.

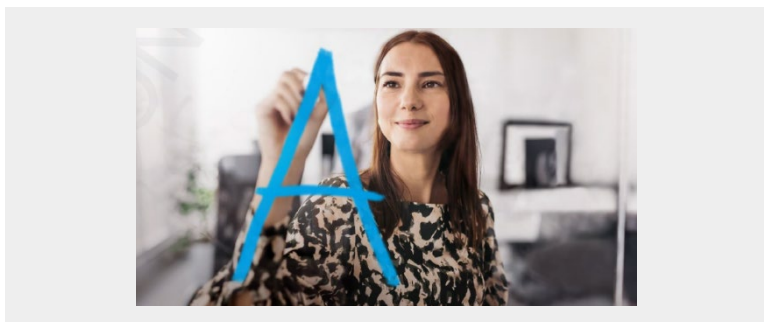
### 3.To be the leading financial institution in Diversity and Inclusion for our customers and business segments by developing pioneering and high-impact initiatives:

#### CaixaBank Enterprises:

- **CaixaBank Women In Business Award. 6th edition** of these awards, which recognise the talent and professional excellence of 14 leading business-women in Spain, renowned for their career, strategic vision, capacity for innovation and transformational leadership, fostering their visibility and participation in national and international networks (IWEC). 78 regional winners from 2017 to 2022.
- After the meeting with the winners of the awards sixth edition, the Women's Leadership forum was held, the first face-to-face event of the **CaixaBank Women in Business Community**, bringing together more than 40 award-winning women. This community, created in 2020, is a virtual network that brings together the winners of all the editions of the awards in Spain, and serves as a platform and meeting point for the exchange of knowledge, ideas and experiences among the award-winning female executives.
- **IWEC Madrid '22**, CaixaBank is Founding Sponsor together with IESE. The 15th Annual IWEC Conference took place from 13-15 November 2022 in Madrid, under the title Connecting Women Businesses Globally: The Transformational Power of Women in Business". The IWEC Conference is an annual, international event that brings together women entrepreneurs from around the world with the aim of increasing the visibility, credibility and accountability of women in business, so that they can play an important part in the development of the global economy of the 21st century.

## Businesses:

**Professional Self-employed Women's Award.** 2nd edition of these awards acknowledging the leadership and talent of self-employed professional Spanish women. With 14 regional winners and 1 national winner of a total of 1,023 candidates.



**Study: the contribution of women to the Spanish economy,** funding of the quantitative study by PIMEC (micro, small and medium-sized enterprises of Catalonia) in collaboration with the Faculty of Economics and Business Studies of the University of Santiago de Compostela, as well as CaixaBank Research. The study analyses the contribution of women in all socio-economic dimensions and from a gender perspective, with the aim of evaluating and recognising the value of women in the socio-economic present and future of the country. The study arises from the need to develop quantitative tools to facilitate the balanced and equitable management of socio-economic policies. This is particularly important in the context of the implementation of Next Generation funded schemes, to ensure a fair and equal gender distribution. To date, the mechanisms applied to monitor the introduction of the gender perspective in policies are basically qualitative, which limits their applicability and may compromise their effectiveness.

**AgroBank with rural women,** promoting the empowerment of women in a sector with great inequality.

- Renewed adherence to strategic alliances with the main associations supporting women in rural areas: FADEMUR (Federation of Rural Women's Associations), AFAMMER (Association of Rural Families and Women) and Spanish agri-food cooperatives.

- The 3rd edition of the AgroBank Chair, Women, Business and the Rural Environment Award, which recognises the best final master's degree project by women (University of Castilla La Mancha).
- Presence at sector events: Rural Environment Conference and Excellence Awards for rural women's innovation.
- ClosinGap. Women for a Healthy Economy; adherence to the benchmark platform on analysing the economic and social cost of gender gaps and the impact of initiatives aimed at reducing them. This is a cluster that collaborates closely with the public and private sectors to develop joint mentoring programmes and exchange experiences between the member companies. CaixaBank has produced and co-authored the "Gender Gap in Rural Areas" cluster report, in collaboration with Analistas Financieros Internacionales (AFI), on the opportunity cost of the gender gap in rural areas.
- New Chair AFAMMER, Confederation of Federations and Associations of Families and Women in Rural Areas, of the University of Castilla la Mancha, with the aim of creating a permanent multidisciplinary research forum that generates results of interest in the field of gender studies, rural areas and economic development and dissemination of the results obtained and teaching activities to promote equality between people and the empowerment of the role of women in society, especially in rural areas.
- Collaboration with MAPA (Ministry of Fisheries, Agriculture and Food) with microcredits for entrepreneurs.
- Adhesion to the initiative Cultivating Equality against Gender Violence of FADEMUR (Federation of Rural Women's Associations).
- Call for applications for "La Caixa" Social Action, with EUR 1 million in rural areas, to improve living conditions and generate opportunities for women and young people...

**Diversity and inclusion plan with a focus on customers and commercial network,** analysing and adapting the value proposition for customers, and our relationship with them, to make it as diverse and inclusive as possible. Developing actions to make customer service processes and commercial systems more inclusive and to strengthen diversity in our CaixaBank brand: making our customers aware of our commitment and track record.

- **CaixaBank Seniors,** a value proposition aimed at senior profiles with a "back to the basics" relationship model built on an ecosystem of financial advantages

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and added value services. The drivers of the proposal are:

- **Senior Manager:** people committed to providing care and service to the group, with specific training in gerontology, products and the relational model, with a dual objective of profitability and engagement. They carry out the comprehensive management of a portfolio of customers and support them in their daily operations, helping them to use the appropriate tools to encourage their autonomy (support for those who have not adapted to the digital banking transformation process). It is a training programme developed by leading experts in the field of care for the elderly, which combines a theoretical part of five thematic axes with participatory sessions in which the managers themselves are the protagonists, sharing their experiences and best practices. For this reason, we have been awarded **first prize in the Inside Company category of the IV Generación Awards**, awarded by Talento Observatory. These awards recognise good practices in awareness-raising and management of generational diversity in organisations.
- Ecosystem of services beyond the financial: global ecosystem with financial advantages (specific products) and services for any point in the lives of these customers.
- Experience of senior customers: measures are developed and implemented both in branches and through other channels to improve the customer's experience with the Bank.
- Positioning: CaixaBank Seniors has a presence in the media, as well as in the main opinion forums on the Senior segment: Senior Economic-Forum, category in EXXI, UB Longevity Institute Chair, etc.

We strengthened our commitment to the segment by signing the Financial Inclusion Protocol for the Elderly (23/02/2022), as well as being the first to obtain AENOR certification as an Organisation Committed to the Elderly.

**We are expanding our commitment to our senior customers:**



**2,000** specialised professionals with **exclusive dedication**



Reinforcement of **1,350 staff members** in branches for **customer service**



User-friendly ATMs **adapted for passbooks**



**3,000+** face-to-face **training sessions**



The **most extensive** network of branches and ATMs in Spain (more than **2,200 municipalities**)



**Unrestricted** business hours



**Personal support** in the use of ATMs



Bringing forward **the monthly payment of pensions** to the **24th of each month**



**Personal service** **by telephone and WhatsApp**



We are not abandoning towns and **we are extending the ofibus service** (currently in **426 municipalities**)

- **Events in the Madrid Metropolitan Regional** Division, through the Regional Diversity Committee and under the slogan "Be Brave, Not Perfect", all the visibility actions that are promoted in terms of diversity and equality are debated and implemented. The Agora space at All in One Madrid helps to bring the diversity programme closer to different audiences, with events that encourage debate, reflection and awareness-raising on equality issues.
- Women's Day Breakfast, 8 March, meeting with female managers to promote the objectives of the Wengage programme and to share personal experiences.
- Participation in the Madrid Woman's Week, 23 March, leading women in science and the world of technology were the protagonists of this event.
- Elle Talks Metaverse, February 24, a debate on the new digital and virtual world.
- ELLE Talks: Liderazgo Femenino (Female Leadership), April 28, event co-organised with the ELLE magazine that brought together women leaders from different areas.

- Elle Talks BODY POSITIVE 18 July, a roundtable organised by ELLE and CaixaBank to reflect on Body Positive, which advocates acceptance and self-esteem of the body through physical and mental health.
- Meeting with Antonio Banderas: "Diversity in a new world," on 17 November, an event was held to reflect on the role of diversity and, in particular, of women, in the present and future of our society; part of CaixaBank Experience.
- The annual awards ceremony of the Fundación para la Diversidad, held on 29 November, in collaboration with the European Commission and the Government of Spain, which aims to recognise the best practices of companies and public and private institutions in the field of diversity management.
- **Events at the Regional Division of Madrid South**, there is a diversity committee with cross-cutting profiles, which defines the monthly strategy to be followed by implementing actions, both internal, aimed at promoting female leadership in management positions, and external activities with customers that position us as leaders in diversity and inclusion.

#### Internal actions:

- "Empodera-T" (Empower Yourself): self-reflection workshops for women in the management of barriers, biases...
- "Diversity Café": women's breakfast with women like YOU: informal talks with female executives. Store Branch Deputy Managers' Breakfast (September 2022)
- "We are Diverse and Inclusive": monthly section in PeopleNow.

#### External actions:

- "Talks with Talent": promoting diversity with guests such as: the talk in March with Eva del Moral (Spanish triathlon athlete). Under the title "Impossible is a mental barrier", she gave a talk in which she explained how she was able to reach the top in paralympic sport. Or the event in November under the title "The value of helping" with José de Luna (film actor) in which, from his personal perspective, he explained the importance of being inclusive.
- We support entrepreneurship: part of the diversity committee visits and gets to know first-hand the day-to-day life of self-employed women and female entrepreneurs who are successful in their sector and allows us to generate alliances that give visibility to our commercial network.

- **Other events with strategic partners:** Fourth ClosinGap Economic Equality Summit (Women for a Health Economy, an alliance of companies for social transformation that analyses the economic impact of gender inequality), on 10 November, ClosinGap's fourth anniversary of its annual meeting on Economics and Women took place. A space for debate and reflection on how female talent is a lever for economic growth. During the event, the ClosinGap Awards were presented (Social Transformation, Economic Knowledge Generation and Innovation and Career linked to Innovation in Equal Opportunities).

**Value proposition for customers with disabilities**, creation of initiatives to improve the experience and accessibility of customers with functional diversity, addressing their multiple realities, researching and understanding their experiences and needs and developing 100% customer-centric solutions for both customers and advisers.

- CaixaBank branches and apps accessible to people with functional diversity. The accessibility of CaixaBank branches is now a reality in the 24-hour area adapted with access ramps or lifts and the ATM accessibility model based on the Apsis4All programme.
- Website with accessibility level AA (Conformity with the Web Content Accessibility Guidelines).
- New project to improve the service for customers with hearing disabilities and to learn about their needs, expectations and use of banking (face-to-face and digital), with the aim of guaranteeing their inclusion by improving interaction, the resources available to advisers and the experience in this customer segment.

#### 4. To continue to promote diversity and equal opportunities in society through awareness-raising actions and strategic partnerships:

##### Leadership, entrepreneurship and business initiatives

- Closingap Alliance: cluster that analyses the economic and social opportunity cost of gender gaps.
- Presentation of the Gender Gap in the Rural Sector Study, in collaboration with Analistas Financieros Internacionales (AFI).

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- Sponsorship of the Data Analytics Observatory for Women Executives (AMMDE), which aims to extract quantitative and qualitative information on the incorporation of women in senior management and in the business world.
- Actualidad Económica-Telva Awards to the best businesswomen in Madrid and Hearst Group agreement (publishing brands such as Elle, etc).
- Sponsors FEDEPE (Federation of Female Executives and Business Owners).
- Dayone, 4YFN: inspiring talk for Wonnow and other collaborations.

### Innovation and education initiatives

- The 5th edition of the WONNOW Awards with Microsoft Iberica, which recognise the academic excellence and talent of students in STEM (science, technology, engineering and mathematics) degrees, had 975 candidates enrolled (34% more than in the 4th edition). The 10 winners of the scholarship award joined the CaixaBank Group on 3 October 2022 (CaixaBank, CaixaBank Tech and CaixaBank Business Intelligence) and began the mentoring programme with Microsoft in the following months.
- Community WONNOW: promotion and follow-up.
- New WONNOW Teens project. Talks by Wonnow winners to schools to create references and break stereotypes (together with Imagin).
- CFA Young Women in Investment (initiative to raise awareness, instil interest and provide an entry route for women into investment management): through 2 scholarships.
- Participation in #ChicasImparables (#UnstoppableGirls) from 50&50 and IE Business School, with the participation of the Chairman of CaixaBank in the Finance masterclass.
- Launch of ImaginKids Challenge with the Mobile World Capital.
- Donations to projects fostering the inclusion of people with disabilities in the labour market: Specialisterne+Scholarships (Randstad Foundation and Prevent Foundation).
  - Funding of a pioneering employment guidance course for young people with ASD by Specialisterne. Course development and participant recruitment.
  - Funding of scholarships for young people with disabilities, in partnership with the Randstad Foundation and the Prevent Foundation.

### Sports Initiatives

- Reports and content on gender equality in sport.
  - Official sponsorship of the Spanish women's national football and basketball teams, as well as of several women's football teams (Liga F - Professional Women's Football).
  - Other sports sponsorships: sponsorships with strong local roots and with significant female participation.
  - Support for adapted sport, with the sponsorship of the Spanish Paralympic Committee (CPE) arising from the commitment to diversity and inclusion in sport, in addition to the collaboration agreement with the Spanish Federation of Sports for People with Physical Disabilities (FEDDF), to promote wheelchair basketball. All of this with the aim of supporting our athletes on the road to achieving their goal, a road full of shared values such as effort, dedication and self-improvement.
- Promotion of #INCONFORMISTASDELDEPORTE.



### Awareness-raising and empowerment content and projects

- Diversity events in all regional divisions, at ImaginCafé and CaixaBank Talks for customers, with more than 700 people (1 talk per quarter).
- Recurring content on diversity and inclusion on social networks and the CaixaBank blog.
- Sponsorship of European Diversity Month in Spain (the 2nd edition was held in May 2022), strategic sponsorship, for the second consecutive year, of the European Commission's initiative involving more than 26 countries of the European Union, whose objective is to promote diversity and inclusion in companies and society. It has the following objectives:



- Celebrating and promoting diversity and inclusion.
- Raising awareness of its benefits.
- Motivating companies and entities to give visibility to their actions and commitments.
- Focusing on building bridges between organisations and policy areas of diversity and inclusion.

In turn, the Diversidad Foundation, in charge of coordinating this European initiative in Spain, helps to disseminate our commitment at national and international level, positioning us as a leading organisation in diversity and inclusion.

- Collaboration in the 8M Challenge of the Eurofirms Foundation (job placement project for women with disabilities), whose goal is to incorporate 1,000 women with disabilities into the labour market in one year. Thanks to CaixaBank's Human Resources volunteers with previous training, four women have been coached and trained: three of them have already found employment.
- Womanthon Sport; Corporate Hackathon. 1st training hackathon for women leaders. Event with women from the sporting and corporate spheres to promote their leadership and find synergies between sport and business.
- Womanthon KIDS. Event with children of employees and customers.
- 1st edition of the "Triunfa en tu entrevista" (Succeed in your interview) programme, Wengage, together with the Quiero Trabajo Foundation and with the support of CaixaBank Volunteering, has promoted the "Triunfa en tu entrevista" initiative, created to help women at risk of exclusion to find a job. Of the 20 participants who have taken part in this first joint edition of the programme, 85% have already found employment and 45% have a permanent contract. The collaboration has been based on the financing of the initiative and the participation of 20 CaixaBank volunteers, who have mentored the female mentees during 2 sessions, for which they received prior training and during which they provided them with support, highlighting their skills and talent and empowering them to feel ready to re-enter the labour market. This programme from the Quiero Trabajo Foundation uses different learning methods, such as a training platform where the participants were able to acquire new knowledge, group training sessions where everything they learnt was reviewed and strengthened, and the aforemen-

tioned individual mentoring sessions to consolidate the skills acquired and to resolve doubts.

**Adherence to entities that promote diversity,** CaixaBank is committed to national and international principles that promote diversity:



*Adherence to the Code of Good Practices for Talent Management and the Improvement of Business Competitiveness.*



*UN Women and the UN Global Compact initiatives by which it makes a public commitment to align its policies to advance gender equality.*



*Adherence to the new United Nations Global Compact initiative to accelerate women's representation and leadership in the company.*



*Adherence to the STEAM Alliance for female talent "Niñas en pie de ciencia" of the Ministry of Education and Vocational Training, with the aim of promoting scientific vocation in female children and youth.*



*Voluntary agreement with the Women's Institute, which promotes greater representation of women in management positions. An initiative that seeks to promote a balanced participation of women and men in decision-making in the business and economic sphere.*



*Diversity Charter signed in 2011, which represents a voluntary commitment to promote equal opportunities and anti-discrimination measures in Europe.*

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**CEO LA DIVERSIDAD**

**closingap**

**Diversity Leading Company**

**RED**  
RED EMPRESARIAL POR LA DIVERSIDAD E INCLUSIÓN LGBTI

CaixaBank joined the CEO Alliance for Diversity, the first European alliance to unite CEOs around innovation in diversity, equity and inclusion. This alliance was founded in 2019 and is promoted by the CEOE Foundation and the Adecco Foundation. It is currently made up of 75 companies.

Joining this alliance of companies that acts as a cluster of reference, in close collaboration between the public and private sectors, and analyses the economic and social opportunity cost of gender gaps.

As of 2022, CaixaBank has been awarded the Diversity Leading Company seal, a Teams & Talent recognition for our commitment to female leadership and talent, and the promotion and management of diversity.

Since May 2022, CaixaBank has been a member of REDI, the Spanish non-profit association that fosters an inclusive and respectful environment for LGBTI diversity in the workplace.

CaixaBank also participates and collaborates in other initiatives:

- Trustee of the Diversidad Foundation and the MásFamilia Foundation.
- Member of the promotion committee and advisory board of the Generation and Talent Observatory, "Generacciona".

At CaixaBank, as partners of the Generation and Talent Observatory, we host its annual Generational Diversity event. At the event, which took place on 27 April, the study on Generational Health & Wellbeing, carried out with the European University, was presented. This research addresses the health of the 5 generations in the company (Traditionalists, Baby Boomers, x, y, z) from a holistic perspective, as it analyses the self-perception of their health from different stakeholder groups: that of the employees of the different generations, human resources professionals, that of the participating companies and that of the members of the committee of renowned experts. The main findings are shown in the following chart:

**SUMMARY TABLE**  
GENERATIONAL HEALTH AND WELL-BEING  
IN TERMS OF SALUTOGENESIS

LEVELS: LOW (red), MEDIUM (yellow), HIGH (green)

SALUD FÍSICA, SALUD PSICOLÓGICA, SALUD SOCIAL, SALUD LABORAL

|  | HEALTH AND WELLBEING THERMOMETER | EXTERNAL AND INTERNAL STRENGTHS  | EXTERNAL AND INTERNAL WEAKNESSES  |
|--|----------------------------------|--|---|
| <b>Traditionalists</b><br>Born before 1955 |                                  | Ext. Family<br>Economic capacity<br>Int. Commitment to the company<br>Resilience   | Ext. Technological skills<br>Time outside the company<br>Int. Fear of being expendable<br>Curiosity   |
| <b>Baby Boomers</b><br>1956-1970           |                                  | Ext. Access to health services<br>Economic solvency<br>Int. Commitment to the company<br>Resilience                      | Ext. Reconciliation<br>Maternity policies<br>Int. Empathy<br>Motivation                               |
| <b>Generation X</b><br>1971-1981           |                                  | Ext. Family<br>Friends<br>Int. Capacity to learn<br>Social skills  | Ext. Social benefits<br>Maternity policies<br>Int. Language training<br>Social embarrassment          |
| <b>Generation Y</b><br>1982-1992           |                                  | Ext. Material resources<br>Working conditions<br>Int. Artificial<br>Social skills  | Ext. Savings<br>Spirituality<br>Int. Listening skills<br>Self-control                                 |
| <b>Generation Z</b><br>1993                |                                  | Ext. Education and training<br>Family resources<br>Int. Adaptability to situations<br>Collaboration and social awareness | Ext. Social relations<br>Lack of privacy, dependence<br>Int. Commitment<br>Resilience and frustration |

- Member of Companies for Equity, Diversity and Inclusion (Randstad Foundation).
- Participates in Red Empresas DIE business network, for the exchange of good practices and experiences in equal opportunities.
- Sponsorship of Intrama: FactorW Diversity event.
- Member of the Diversity Inclusion in Business Council (Conference Board).
- Collaborates with ONCE and ILUNION to include people with disabilities in the workplace.
- Takes part in task forces with other companies to champion the value of senior talent and reveal the corresponding social visibility. Particularly noteworthy is the Libro Blanco del Talento Sénior prepared by the Lab Talento Senior with the Adecco Foundation-SERES Foundation, which includes best practices aimed at raising awareness in companies, public administrations and society about the relevance that the senior workforce will acquire in the coming years.
- Cooperates in the EFR Teamwork Senior Talent. Group led by Fundación MásFamilia and comprising various companies; the objective is to anticipate and adapt to this new reality, seeking to anticipate the full potential of senior talent.

Cooperates with UN WOMEN, a meeting was held on 25 February between the organisation UN WOMEN and the CEO, Gonzalo Gortázar, to strengthen our ties. Two areas of collaboration are under development: Gender bonds and WEP (Women Empowerment Principles) Business Accelerator.

### *Sustainability.*

In December 2021, the Board of Directors approved CaixaBank's **Sustainability Master Plan 22-24** (SDP) and it was subsequently integrated into the 2022-2024 Strategic Plan, placing **Sustainability as one of the three strategic priorities** and with the aim of positioning the Bank as a "Benchmark in Europe", with the following ambitions:

- Driving the energy transition of companies and societies.
- Leading social impact and promoting financial inclusion.
- Fostering a responsible culture as a benchmark in governance.

The **main lines of action** that form part of the roadmap for the implementation of the Sustainability Master Plan are shown below:

1. Responding to supervisory expectations and regulatory developments.
2. Mitigating the "washing" effect on channelling sustainable resources.
3. Continuing with the Group's decarbonisation process.
4. Integrating climate and environmental risks into the risk management model.
5. Supporting the transition through business engagement and expanding the portfolio of sustainable (social and green) products.
6. Strengthening the data structure.
7. **Advancing ESG (Environmental, Social and Governance) awareness: CaixaBank Culture.**
8. Incorporating new trends: extension of the perimeter of sustainable criteria.
9. Strengthening social positioning.

The Human Resources Master Plan also focuses on Sustainability, in order to align with the 2022-2024 Strategic Plan, and for this reason, a series of actions have been initiated in 2022:

- Alignment of Culture and Leadership with ESG principles.
- The development of an ESG training plan.
- The update of the Somos Saludables (We are Healthy) platform.

- The design and implementation of ESG metrics in remuneration schemes.
- The improvement of the salary register information.
- The review of the social benefits policy.
- The preparation of a specific internal communication plan on sustainability aimed at the CaixaBank Group and with participatory actions (Sustainability Day).

To advance ESG awareness (7th line of action of the Sustainability Master Plan), three initiatives have been prioritised:

- Sustainability Leaders Programme.
- 360º Training Plan.
- Action Plan with stakeholders.

**Sustainability Leaders Programme.** The accelerated evolution of sustainability requires ensuring up-to-date knowledge at all levels of the organisation, which is why a proposal has been made to **create the figure of the Group's Sustainability Representative**, based on the group of people who already perform functions related to the implementation of sustainability (approximately 40 people designated and recognised as sustainability representatives in their area of influence: Business, cross-cutting areas and subsidiaries) and which, to date, have been largely self-trained. The aim is to **"institutionalise the figure"**, to assist them in their duties with a specific value proposition, and to incorporate their perspective as feedback for the development and evolution of the sustainability strategy, without additional workload.

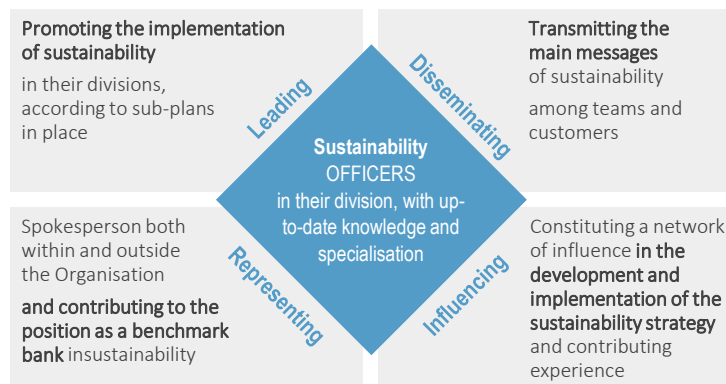
The objectives of creating or launching a community of Sustainability Benchmarks are:

- To consolidate a growing network of sustainability officers with a Group vision.
- To strengthen up-to-date knowledge of the global context of sustainability with a specific value proposition.
- To encourage the exchange of ideas and engagement internally and externally on sustainability and to reinforce the sustainable positioning of the organisation.
- To ensure the transmission of key messages, knowledge and priorities in the area of sustainability at all levels of the CaixaBank Group.

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The functions of the Sustainability Officer are summarised in the following table:



And there is a specific value proposition to facilitate the performance of their function (coordinated activities and material drawn up by the Sustainability Department to be distributed), which includes:

- Regular information/self-training on sustainability: updated knowledge of the ESG context through newsletters (every two weeks), occasional technical notes for in-depth analysis of relevant developments in sustainability (every two months), specific webinars focusing on relevant developments and/or analysis with experts on issues of interest (quarterly) and road shows at the Regional Divisions.
- Audiovisual material to support their presentation activity: sustainability presentation for internal/external use which is updated quarterly and available on PeopleNow, quarterly factsheet (executive summary of the sustainability strategy with infographics with sustainability messages and indicators) and statements (summary document with sustainability story).
- Engagement activities and active listening on the experience of the sustainability officers for continuous improvement, which are structured in four blocks:
  - Active listening panel: participation as sustainability experts in half-yearly meetings, moderated by the Sustainability Department, to hear their opi-

nions, concerns and potential proposals on ESG issues.

- Meetings with senior management: meeting with the CEO or Chairman and combining exposure with debate/exchange of ideas.
- Opinion survey: survey on newsletter-initial feedback, annual email feedback and feedback on the ambassador programme and suggestions for improvement.
- Selective focus groups: pre-launch meetings of priority projects to gather feedback and information prior to internal/external announcements.
- Specialised training on demand, with the support of Human Resources: training to ensure specialist knowledge. Priority on sustainability training, access to think tank working groups and facilitating links with experts.

**360° training plan**, training is a key element to ensure that all employees have internalised the concepts surrounding sustainability and to increase the productivity and competitiveness of professionals in order to make the most of the new business opportunities that the change in the financial scenario poses to society. Within the framework of the Sustainability Master Plan, in the meetings with the different areas, the need for training was highlighted as a fundamental element and always with a Group vision.

While in 2021 the foundations were laid to raise staff awareness and ensure the basic concepts of the subject, during 2022 the activity has been accelerated with a total of 343,173 hours of sustainability training for a total of 31,315 employees. This training includes:

- MiFID II suitability test adaptation course and investment proposal.
- In-depth ESG training course.
- Sustainable Finance Development Course.
- Training and certification Sustainable Investments for Premier and Private Banking managers, in which 5,192 professionals have obtained the Sustainable Investments Certification.
- Specialised training, responding to specific requests based on the specific needs of certain teams (Certified ESG Analyst - CESGA, Sustainable Finance, etc.).
- Self-training in the Sustainability School on Virtaula.Next.

In 2022, the following was also carried out:

- **Briefing sessions on Corporate Policy on Sustainability/ESG Risk Management:** In March 2022, the Board of Directors approved the Corporate Policy on Sustainability/ESG Risk Management, which regulates the management of ESG risks, including climate risks, both in the admission and monitoring processes, establishing the criteria for ESG analysis in the processes of customer admission and approval of the Entity's credit financing operations. Therefore, during 2022, in-person training was provided in all the Risk Underwriting Centres and International Branches in order to ensure the update of the criteria based on the new policy and the levels of decision-making authority to operate autonomously, with those that exceed this level of authority being passed on to the team of specialised analysts in the ESG Risk Management area within the General Risks Division.
- **Sector webinars on ESG Risks.** Six specific information sessions were held in webinar format with the participation of an external consultant, each lasting two hours and with an average attendance of approximately 300 employees from different areas of the Entity (Risks, Corporate Banking, Sustainability, Compliance and Control, etc.). The objective of these webinars is to address specific sustainability risk issues in specific sectors, including case studies, in order to train teams in the application of ESG criteria in risk admission and management.

With a view to making CaixaBank a benchmark in sustainability in Europe, a **new Sustainability Training Plan** has been planned for 2023, the main lines of action of which are as follows:

- **Certification course in sustainable financing and investment for the retail branch division and business advisers.** A 25-hour training course on the current context of sustainability, the impact of sustainability on the traditional economic model and the marketing of ESG products.
- **Mandatory bonus-linked training** on business opportunities related to the decarbonisation of the economy and the risks linked to climate change. The course will also address the role of banking in reducing emissions and the decarbonisation objectives of the lending and investment portfolio. 2-hour training session and applicable to 100% of the workforce.
- **In-depth training,** advanced knowledge of sustainability concepts, the institutional, supervisory and regulatory framework. 8-hour training for Corporate & Institutional Banking and Corporate Banking groups according to specific needs.

- **Sustainability training for Executives** with the perspective of sustainability, challenges and opportunities and CaixaBank's vision of sustainability.

#### Perspective of business sustainability for executives

**Objective:** understanding the concept of sustainability in relation to today's major global challenges and the role of financial institutions as drivers of the transition to a sustainable economy.

##### Organisation

- 120-minute session
- Call on 23/03, 16 h.
- Virtual/in-person format
- Taught by Deloitte

##### attendees

- Aimed at the entire CaixaBank management body (approx. 1,200 people)
- In-person: at All in One Madrid for the Central Services managers in Madrid.

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1. Sustainability in companies
2. Challenges and opportunities in the financial sector. Expectations
3. Brief introduction to CaixaBank's sustainability management model
4. Q&A

#### Strategy and management of ESG aspects at CaixaBank

**Objective:** To raise awareness of CaixaBank's ESG strategy, both at Entity level and in capturing business opportunities related to sustainability.

##### Organisation

- 90–120-minute session
- Call on 30/03, 16 h.
- Virtual format
- Taught by the Sustainability Area

##### attendees

- Aimed at the entire CaixaBank management body (approx. 1,200 people)

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  - Ambition II: to lead financial inclusion and positive social impact
  - Ambition III: to promote a responsible culture as a benchmark in governance
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## Action Plan with stakeholders

**Analysts.** This includes analysts specialising in ESG issues, as well as traditional credit rating agencies and other ESG reporting platforms. Their assessments are made on the basis of specific questionnaires completed or reviewed by the companies, where each analyst or agency issues a rating by sector and its respective report. Others, such as ESG reporting platforms, automatically upload public company information into a data repository and make it available to investors and analysts.

The main objective is to help stakeholders, especially investors, to learn about the Environmental, Social and Governance (ESG) performance of the companies analysed, to help the analysed companies themselves to improve their future performance and to serve as a roadmap+ best practices and the creation of stock market benchmarks specialised in measuring the ESG performance of companies.

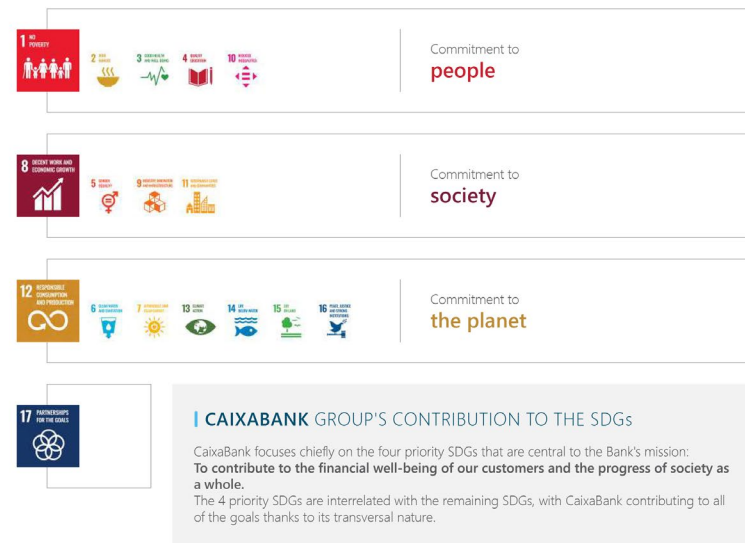
CaixaBank's 2022-2023 analyst action plan consisted of an analysis of the gaps identified on the basis of analysts' responses to their assessment of the Entity's sustainability and a comparison with best practices in the sector. This cross-cutting improvement action plan has been drawn up with the participation of all the areas involved.

**Suppliers.** Training programme: Sustainable suppliers. In this section, CaixaBank has collaborated with the UN Global Compact in Spain in drawing up a global ESG programme aimed at SMEs. To this end, companies from 83 different countries have been selected and 219 of the more than around 1,000 SMEs participating in the programme have been offered by CaixaBank. This is a free training programme lasting 6 months (ending in 2023), which will include a

Given its size and social commitment, CaixaBank **contributes to all SDGs** through its activity, social initiatives and strategic alliances.



## » PRIORITIES | INTERRELATED SDGs



follow-up of the participating companies to assess their experience and help them to achieve the identified improvements, among other actions.

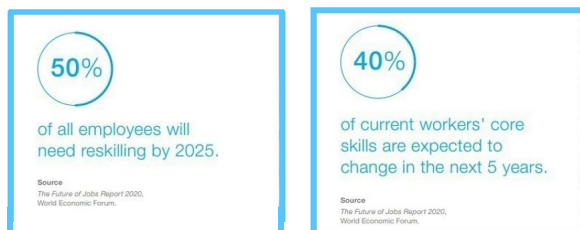
Lastly, it should be noted that CaixaBank, due to its size and social commitment, contributes to all the SDGs (sustainable development goals) through its activity, social action and strategic alliances.

A series of indicators classified according to ESG (Environmental, Social and Governance) criteria are compiled annually and presented in the annex included in the annual report "SUSTAINABILITY, SOCIO-ECONOMIC IMPACT AND CONTRIBUTION TO THE UNITED NATIONS SDGs" prepared by CaixaBank. Annex 24 of the Human Resources Report highlights those indicators with a direct impact on Human Resources policies.



### 3rd policy line: People development model

The financial sector is changing rapidly due to various factors such as new consumer habits, the transformation of the distribution model, digitalisation and the emergence of FinTech, among others. Transforming the skills of the workforce (upskilling and reskilling) is necessary to address the transformation of the business model, digital adoption and leading new industry trends. In addition, the skills required are in high demand in the market and are increasingly volatile and changing, i.e., certain profiles are becoming increasingly scarce and in demand and, consequently, it is necessary to transform and promote the knowledge and skills that are critical to ensure the profitability and sustainability of the business.



**Development by Skills**, was created to transform the Group's employee development model, the result of the transformation of the banking sector and the need to have new profiles. It involves the creation of an agile and personalised development model that puts our employees at the centre of their own professional growth, to the extent that each professional is responsible for and an active part of their own learning and development. The project is structured around five major blocks:

- **A unique architecture of skills and professional profiles**, designing a catalogue of profiles with their required skills with the involvement of all areas of the bank and Group companies.
- Developing the new **skills assessment process for the entire workforce**. This process will make possible to shape the Company's knowledge and skills map and identify development gaps in order to implement upskilling and reskilling programmes in response to the gaps detected.

- **Conducting upskilling pilots** in Business, specifically for Intouch senior advisers, managers and coordinating managers, and the design of a programme for Business Department Management has begun.
- A process of ongoing **review and evolution** of **Human Resources processes**, leading to a transformation of the area as the assessment, development and selection process adapts and evolves.
- **Adaptation and evolution of Human Resources Systems** to incorporate a new skill-based development model. Evolving the systems will enable employees to highlight their skills and knowledge and to compare their professional profile with other profiles in the Company.

Skills are the new strategic measure of organisational competitiveness, and it is therefore considered essential to transform People Development management by implementing a model based on job profiles and skills.

#### What the job profiles and skills model provides

##### Lever for transformation of Human Resources

- Being more agile and effective in the development and evolution of staff skills.
- Improves the attraction and retention of key talent with personalised development plans and the encouragement of self-development.
- Drives the transformation of the Leadership Model.
- Enables the successful implementation of a flatter structure.
- Enables the governance of cross-cutting projects and innovation by assigning profiles based on their data-driven expertise.
- Facilitates the implementation of expert figures and new career models

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| Impact of skilling programmes on multiple levels |   |
|--|---|
| <b>Trends and best practices</b><br>IBM, 2021    | <ul style="list-style-type: none"> <li><b>+50%</b> Increase in internal mobility</li> <li><b>+60%</b> Improved identification of skills and competencies of employees</li> <li><b>-30%</b> Investment in training and development</li> <li><b>+20%</b> Improvement of the overall employee experience (promoters)</li> <li><b>+40%</b> Improve retention of key talent</li> <li><b>+66%</b> Efficiency in hiring</li> <li><b>-25%</b> Reduction <i>in time to hire</i></li> </ul> |

To develop the Development by Skills project, a transversal and multidisciplinary team has been set up with more than 30 professionals working in three workstreams: a) Skills Model. Assessment and Planning; b) Evolution of Human Resources and Communication processes; c) Support and implementation of technology and with fortnightly planning and reporting to HR and SteeCo.

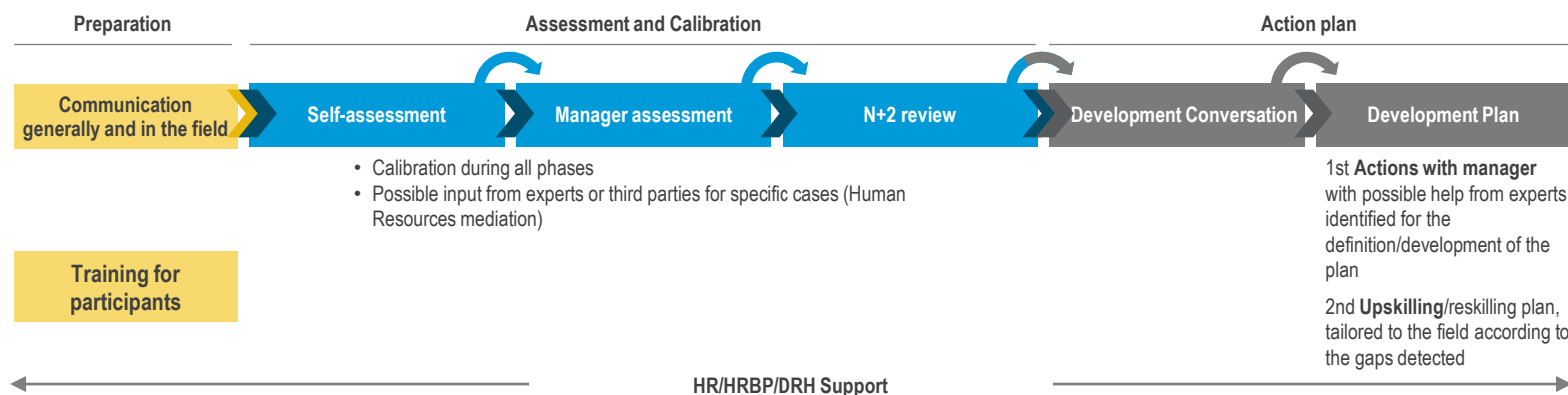
In the first block of the single architecture of skills and professional profiles, which aims to establish a single language throughout the Company to manage talent based on skills with a single catalogue of profiles with the skills required for each area, the following initiatives have been carried out:

- Calibration meetings.
- **Identification of critical profiles and skills (Skills Map).** The Skills Map drawn up as a result of this first phase of work has made it possible to identify those profiles and skills that are most critical for CaixaBank Group and on which specific actions will be carried out in order to optimise talent attraction/retention policies, in addition to focusing upskilling and reskilling on these critical areas.

The second block of development of the new **skills assessment or skills review process for the entire workforce** will be completed during the second half of 2023 and will enable the Entity's knowledge and skills map to be configured and development gaps to be identified in order to implement upskilling and reskilling programmes in response to the gaps detected.

This skills-based assessment process was tested in the second half of 2022 in the Lending Retail Office, in the Sustainability Division and in the Wivai and CPC Solutions (CaixaBank Payments & Consumer) areas. The purpose of these first pilots is to learn lessons and implement improvements in the overall scaling of the valuation model.

The circuit of the Skills Review process is shown below, with an initial self-assessment by the employee (N), an assessment by the direct manager (N+1) and a final review (N+2), from which the conversations for the development and subsequent upskilling or reskilling plan are derived, according to the gaps detected.



In the **third block of upskilling pilots in Business**, the following stand out:

- **DAN Pilot** (Business Department Management), with the aim of promoting the figure of the DAN, which is essential for leading sales teams, managing people's commitment and keeping a high commercial flow sustainably. It is proposed to carry out specific work to homogenise the management style, the ways of doing things and improving results, using the methodology of the pilots that are being carried out in the Development by Skills project. The phases of the project are: Definition of behaviours and best practices; Assessment of the DAN group and Action Plan to reduce the performance gap and adoption of best practices, with team development and impact on KPIs.
- **Senior Adviser Pilot**, a learning plan focused on relational sales that seeks to:
  - Deepen the understanding of the senior segment relevance.
  - Foster understanding of the different types of senior customers classified in the organisation.
  - Facilitate the learning of techniques that make a difference in the day-to-day running and management of the senior adviser.
  - Identify the needs of the senior customer through powerful questions.
  - Generate personalised attention by listening and arguing the customer's objections.
  - Action plan applicable and grounded in their day-to-day.

It is structured in three phases:

  - Phase 1, e-learning: online dynamic self-training module. The content to be consumed is based on the skills to be developed by the Senior Adviser.
  - Phase 2: practical session to work on Senior Adviser skills and action plan to be followed up.
  - Phase 3: dynamisation and monitoring in virtual classrooms to maintain participant engagement and delivery of good practice monitoring session and measurement of KPIs.
- **inTouch Pilot**, a training itinerary for advisers and team coordinators that aims to teach the necessary skills to develop the role and put them into practice. The content of the itinerary are:
  - For Advisers, a) Knowledge and relationship with the customer, b) Effective commercial management of the portfolio and c) Cross action plan between Advisers and Coordinating Managers.

- For Coordinating Managers, a) Activity and Business Management and b) cross action plan between Advisers and Coordinating Managers.

**The fourth block of review and continuous evolution of HR processes**, adopting a skills-based management model implies adapting HR processes such as assessment, development, training, selection in the first instance, without prejudice to other processes that may also be impacted.

**In the fifth block of adaptation and evolution of the Human Resources systems**, the evolution of the assessment process in SuccessFactors stands out, focused on the functional design of a tool that allows employees to highlight their skills and knowledge, to compare their professional profile with other profiles in the Entity and to access an ecosystem of development opportunities, where a more personalised offer of training and development content adapted to the needs of each profile will be available.

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#### Process dates

The complete process (Assessment, Development Plan and Validation) must be carried out on these dates

|               |   |
|---------------|---|
| Creator       | Assessment management (RRHH_EVALUACIONES) |
| Review period | 02/06/2023 - 07/07/2023                   |

#### Hard Skills

##### 01 Basic



- Has knowledge of the domains related to the skill.
- Requires supervision for the performance of the skill or for the application of knowledge.

##### 02 Operational



- Has consolidated knowledge and experience with quality/proven positive results.
- Only needs support or consultation when it comes to particularly complex cases.

##### 03 Advanced



- Has complete autonomy based on deep knowledge and extensive experience.
- Supports the development of other people in applying the skill.
- Detects problems and opportunities in advance, able to design and define policies, redefine processes for optimisation and improvement.

##### 04 Leader



- It has a track record of improved performance and experience in skill-related activities.
- Provides a strategic vision to lead the definition of policies, processes, models and practices, promoting innovation.
- Recognised as a leading expert in both internal and external matters, due to ability to advise others.

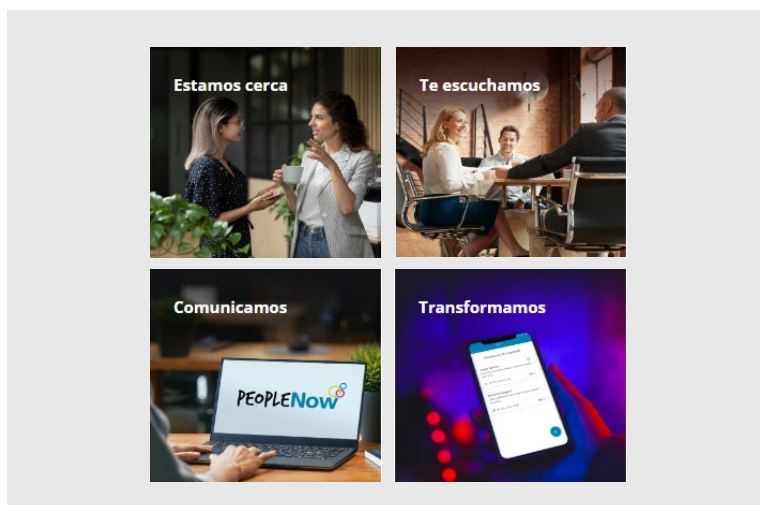
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Below is an illustration of SuccessFactors tool evolution that allows you to see the skills gap that exists after the Skills Review has been carried out.



#### 4th policy line: a singular and unique Employee Experience

With the creation of CaixaBank's new brand purpose, "*standing by people for everything that matters*", and with the goal of further fostering proximity to our people, CaixaBank's employees, we have continued to work on a series of initiatives geared towards generating a differential employee experience.



Various factors such as the results of the 2022 Employee, Culture and Leadership Engagement and Satisfaction Study, the position of the employer branding in different studies and rankings (MercoTalent, etc.), as well as the general context of the labour market (competition for talent, the great resignation, etc....) have led to a review of the **Employee Value Proposition (EVP)** as one of the employee loyalty tools, as well as the employer branding strategy to make CaixaBank an attractive employer brand to attract the best talent in the market, all based on the new purpose of "*Being close to people for everything that matters*".

The following actions are highlighted in the value proposal review:

- Update and reorganisation of the information in PeopleNow with the **new EVP portal**, structuring the information in a clear way so that employees can directly see the Employee Value Proposition, i.e., everything that CaixaBank makes available to its employees and that differentiates it from its competitors. Through:
  - A uniform, easy, close and transparent communication that improves and expands the current information both in form (look&feel, infographics, videos) as well as in content.
  - A new software that reports to Human Resources management metrics that provide knowledge on the use and engagement of each of the benefits to evaluate, analyse and facilitate decision-making.

The new EVP portal is inspired by the Compensa+ flexible compensation project. A technological solution has been designed that goes beyond the proposals for creating a communication site, incorporating traceability, monitoring of use and measurement of all the policies and benefits of CaixaBank's EVP.

- Review of the Employee Value Proposition to incorporate both labour market and financial sector trends, as well as to incorporate the sensitivities of the new generations entering the labour market (for example, the impact of the activity on society, the commitment to diversity, etc.).
- Parallel analysis of various external groups (university students as potential employees for CaixaBank Group, employees of other companies, Human Resources experts, etc.) in order to determine the levers to work on and activate in order to improve the attractiveness of the CaixaBank brand with a view to attracting the best talent in the market. In addition, we work with different market rankings that allow us to position ourselves as the favourite financial group to work for in Spain.

The **Employee Value Proposition** is being designed in line with the **Culture and Leadership Model** in order to increase commitment and the employer branding to **be the best Financial Group to work for**. This is being done according to four pillars:

- **We generate impact:** we transform society with responsible and sustainable actions that bring added value to people and the environment in line with our purpose.
- **We grow:** we promote short, medium and long-term professional development in CaixaBank Group and facilitate diverse, inclusive and healthy environments.
- **We are a team:** we promote trust and collaboration between professionals by implementing flexible working models and cross-functional projects.
- **We innovate:** we foster agility and digitalisation, empowering professionals to offer quality solutions.

Quick wins **with an impact on processes have been identified** in the **employee life cycle**.

**Recruiting and Selection:** *need to visualise transparency, optimise perception of meritocracy, enhance brand image and homogenise experience involving managers.*

- Publication of all vacancies (including managerial positions). Linking of vacancies to current profiles (roles coming soon) and publication of appointments.
- Analysis of relationship moments and map of agents involved in selection stages.
- Standardised Group-wide selection policy and principles.

**Welcome and Bonding:** *optimise support for changes of position. Standardise moments of relationship, communication. Implement recognition practices.*

- Onboarding and crossboarding: traceability and buddy support. Optimise and standardise communication of managers and HRBPs.

In recent years, CaixaBank's Onboarding programme has incorporated a series of improvements and the programme continues to evolve on an ongoing basis to generate the Wow effect and thus establish engagement with the candidate and subsequent employee from the very first moment.

The measures carried out consist of:

- Improving the process of assigning and incorporating the buddy (Culture trainer) to facilitate integration into the dynamics of the Company.
- Ensuring that the organisational manager provides guidance at the technical and business level and supports their development.

In both cases, the support of the Buddy and the manager will be guided by the HR Business Partners.

- Optimising the supply and delivery of IT equipment to ensure its availability on the first day.

After receiving the job offer, in addition to accessing the Onboarding platform in SuccessFactors to fill in information and digitally sign the documentation, it is worth highlighting the developments in the area of communication with the future employee, with a series of impacts that seek to convey both closeness and that the Company is prepared and excited about their upcoming incorporation.

On the day employees join the company, they receive a welcome pack which includes, in addition to work equipment, a kit of merchandising (notebook, pen, water bottle, rucksack), as well as a card with the institutional

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welcome from the Chairman and CEO, which also includes a QR code as a link to the CaixaBank Corporate Culture video. Within 30 days of joining, a link is automatically sent to respond to a short questionnaire about the experience during the selection process and onboarding, with the aim of continuously improving the experience.

In terms of training in the onboarding phase, the CaixaBank First Experience Programme, stands out, which facilitates integration and offers high-value training. This programme has a duration of two years and in 2022 returned to a 100% in-person format.

- New model of relationship with the employee as a customer: **Employee Office Project (Now In Employees)**, with a change in the relationship and customer service model, forming close and more proactive relationships, so that the employee has a better experience, perceives greater value in the proposal that CaixaBank makes available to them and so that employees become prescribers through their own experience.

As a result of the diagnosis situation, it was identified that the employee experience as a CaixaBank customer had room for improvement in a number of areas, such as:

- Lack of knowledge of employee benefits and protocols (application and approval circuits).
- Slow, not very transparent, with no privacy.
- Inefficient communication and inaccessible information.
- Lack of specialisation.
- Available tools.

For all these reasons, a review of the current model of customer service for employees was carried out and it was concluded that a new relationship model should be promoted, focused on being able to have:

- **A leader in the form of a manager trained and specialised in social benefits** to provide a 360° service. Employees have specific needs in their dual capacity as employee and customer, so it is necessary that the people who care for employees are trained in the four life experiences (Day to Day, Enjoying Life, Sleeping peacefully and Thinking about the future), in social benefits or in certain HR processes.
- **Remote/virtual service** to take advantage of existing structure in the Company at the organisational and digital tools level. In this sense, employees

are highly digitalised customers compared to the average CaixaBank customer (up to 38% of employees can be considered 100% digital customers, compared to 7% of customers with direct deposit of their salary).

- **Extended opening hours**, in order to be able to resolve doubts and make transactions, independently of the employee's own working hours.

The management of employees and their financial needs is carried out through:

Consultations and operations, 365 days a year, 24 hours a day:

- Exclusive telephone without "bots" or waiting, 93 102 82 87.
- 24/7 opening hours.
- Agents trained in customer service for CaixaBank employees.

Commercial service, one Now In Sales manager for every 1,000 employees.

- Attention, contracting and advice by specialist managers.
- Wall, WhatsApp wall, Appointment and NPS.

Proactive sales, benefits and exclusive offers.

- Management of personalised opportunities for employees and their families.
- Information and advice on available products.

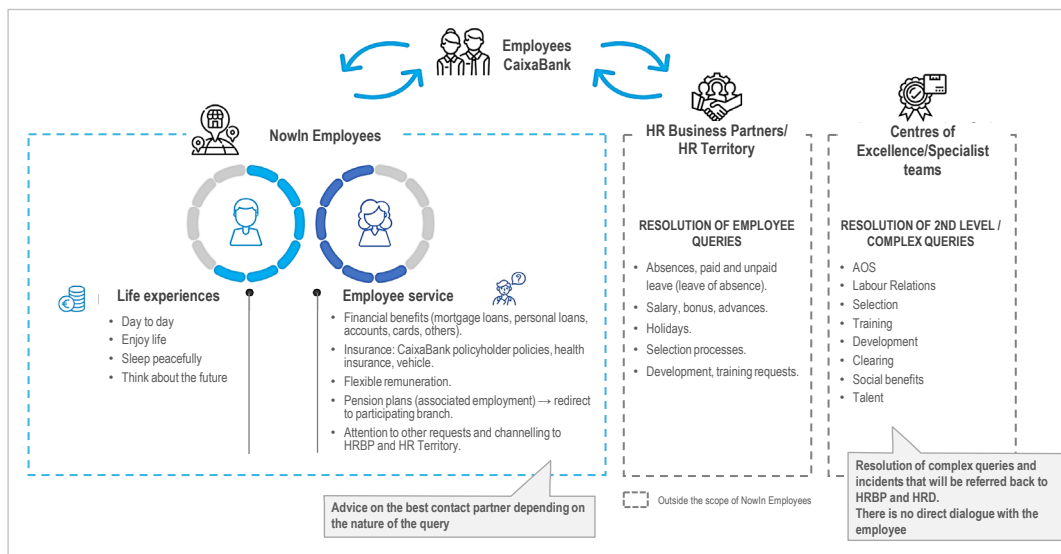
The roll-out of a pilot test of Now In Employees has started with 2,000 employees in selected areas of Central Services and the Barcelona regional Directorate.

The employee relations model involves a number of players who provide quality support to meet the overall needs of the CaixaBank workforce.

Omnichannel is used to respond to the specific needs of employees. Thanks to the highly digitalised profile, most operations (more than 80%) will be self-managed by employees through existing channels (CaixaBank Now, People-Now, Compensa+, NOA consultations, etc.). The actions that will go through the team of specialised employee managers is expected to be less than 20% (Now In Employees), and if necessary the support of the Branch Network is also available.

The following chart shows the roles of each of the players and the scope of responsibility of each of them.





group (terminated employees) is carried out from the Stakeholder Office, whose main functions are:

- Dealing with queries from participants, suspended participants and beneficiaries of the Pension Plan regarding related to the Pension Plan and other social benefits that are maintained, such as the health policy.
- Manage and arrange for the collection and modification of the contributions from the contingencies covered by the Pension Plan: retirement, early retirement (mass lay-offs), disability and death.
- Provide the Monitoring Committee with information on the daily value of the participation and statistics on the benefits of the Pension Plan, attending its meetings.

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- New recognition programme: improved recognition in frequency, regularity, systematisation.

**Off-boarding:** the need to optimise accompaniment and at the time of departure and subsequent attachment.

- Offboarding: accompaniment on departure.

CaixaBank prioritises accompaniment at the time of departure and the subsequent association with actions at the time of off-boarding. For this reason, the Bank has:

- A model of exit interviews to find out or get feedback on the reasons for turnover and thus incorporate improvement processes in the management of onboarding.
- A process to garner critical knowledge from the group leaving the company and avoid it being lost. This is articulated through: transfer meetings, FAQs, substitution training module, procedure manuals, professional practice communities, contact rounds, etc.

Support during offloading and management of the needs of the "passive"

- The Stakeholder Office is a body that reports to the Oversight Committee. This Committee directs and supervises the attention paid to the members and beneficiaries of the Pension Plan.

## Health and Well-being

As part of creating a unique and differentiated Employee Experience, a new Healthy Organisation strategy has been developed to promote the health and well-being of the workforce.

In 2019, the **Healthy Organisation** project was launched, with the aim of establishing actions to improve Health and Wellbeing conditions. In December 2021, a situation diagnosis was carried out to analyse the current context, strategies, needs, action plans, programmes and actions carried out in relation to well-being, prevention and health promotion (physical and emotional), with the aim of detecting opportunities for improvement and reorienting the strategy as a Healthy Organisation to promote well-being and health in a transversal manner throughout the company and the different stakeholders.

CaixaBank has a corporate **Health and Well-being Culture** that puts people

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at the centre; it develops a preventive culture and carries out actions to promote health and well-being in safe and sustainable work environments. At the same time, the **Company has a Healthy Organisation Management System (HOMS)**, as well as an **Occupational Risk Prevention Management System** based on the new ISO 45001 standard, which, beyond achieving certification, implies a higher level in relation to the integration of prevention and the perspective of Health and Well-being in all of the Company's processes.

From the diagnosis carried out at the end of 2021 and the analysis of the current context, it is clear that the promotion of people's health and well-being in organisations has become a more relevant and priority issue for business sustainability for various reasons:

- Differentiation factor in a highly competitive and complex market.
- It contributes to attracting and retaining talent.
- It promotes productivity, performance and excellence in results.
- It reduces absenteeism costs.
- Well-being and satisfaction in working life generates greater commitment among the workforce and makes people feel more motivated.
- It improves corporate reputation among all stakeholders.

The **new strategy as a Healthy Organisation** that will allow the Company to become a national and international benchmark in health and well-being.

The primary objective of a Healthy Organisation is to achieve the maximum possible well-being of people who are part of the company, the workforce or have a connection with it (customers, shareholders, suppliers, society in general, etc.). It is about going far beyond mere compliance with legal obligations in the field of Occupational Health and Safety, the objectives are more ambitious and far-reaching.

The **Healthy Organisation** model is a new strategy of collective leadership, based on corporate culture and values and focused on the well-being of teams to optimise and bring to excellence all resources and processes. It is an important contribution to the UN Sustainable Development Goals: SDG 3, Health and Well-being, which emerges more strongly in the aftermath of the COVID-19 pandemic, both in physical and mental health and emotional well-being.



With the development and implementation of the New Strategy as a Healthy Organisation, new, more ambitious objectives have been set with the aim of positioning the company as a leading and benchmark organisation in the field of Health and Well-being:

- Promote communication and awareness of the culture of Well-being and Health both internally at all levels and externally: customers, society, potential employees.
- Offer more training and information to promote health and well-being.
- Improve active listening in the Well-being and Health issues of all stakeholders.
- Address health and well-being from a diversity perspective, meeting the specific needs of the various profiles and stakeholders.
- Improve the assessment, monitoring and control systems of the initiatives that are developed (approach to continuous improvement).

The redesign of the Healthy Organisation Strategy provides:

- **Unification and efficiency:** with the definition of a Global Healthy Organisation Plan and the annual Action Plans, there will be a single, coordinated strategy for all the areas that are developing actions that affect well-being and health, which will increase their efficiency.
- **Improved performance:** with the implementation of HOMS, the formalisation of a Healthy Organisation Committee and the completion of an HO Factor Identification Study, management as a healthy organisation will be improved by acting on the needs of stakeholders.
- **It increases its scope:** in addition to acting on the health and well-being of the CaixaBank workforce and their families, other stakeholders are also considered: customers, investors, suppliers, the local community and society in general.

- **Increases reputation:** with the HOMS (Healthy Organisation Management System) certification, CaixaBank's commitment and contributions to fostering and promoting people's health and well-being are recognised externally.

The projects implemented in 2022 for the improvement of the Healthy Organisation strategy are:

Creation of the Healthy Organisation Expert Group (HOEG).

Preparation of a Healthy Organisation Strategic Plan 2022-2024.

Preparation and execution of the 2022 Healthy Organisation Action Plan.

Carrying out a study to identify Healthy Organisation factors.

Implementation of a standardised and certifiable Healthy Organisation Management System.

- **Creation of the Healthy Organisational Expert Group (HOEG)**, which consists of the creation and formalisation of an organisational structure/decision-making body, formally designated and encouraged by senior management with well-defined roles and responsibilities. Its functions, responsibilities and operational procedures are set out in a Healthy Organisation Expert Group Regulations.

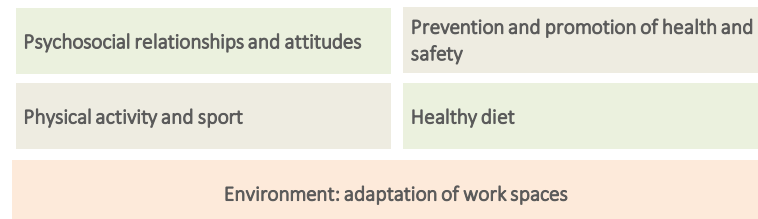
This HOEG, made up of various areas of the Company, is responsible, under the leadership of Management, for the construction of the global HO strategy, the creation of Healthy Organisation action plans and the construction of a roadmap for the future.

In 2022, several regular meetings have been held with the HOEG, in which the following milestones have been achieved:

- Formalisation of the HOEG and adoption of the Regulations.
- Preparation of the 2022-2024 Healthy Organisation Strategic Plan
- Preparation and implementation of the HO 2022 Action Plan, accompanied by a Comprehensive Scorecard to monitor indicators.
- Results of the study integration to identify Healthy Organisational factors as a starting point for the definition of future actions.
- Preparation of a report on the Healthy Organisation Action Plan 2022.

#### • 2022-2024 Healthy Organisation Strategic Plan.

A Healthy Organisation Strategic Plan 2022-2024 has been defined in which the main lines of action and actions revolving around the five main factors affecting the Healthy Organisation are set out and prioritised.



The stakeholders targeted by the health and well-being promotion actions and measures on which all the factors described above will act, as well as the activities that make up each of them, are: employees and their relatives, suppliers, customers and society in general.

The main strategic lines and derived actions by factor are detailed below:

#### 1st Factor: Psychosocial relationships and attitudes.

- Putting the focus of well-being on **mental and emotional health**.
  - Emotional and physical management of teams from the Social Benefits area.
  - Support for the staff's family.
  - Work-life balance.
  - Self-training of directors in well-being.
  - Workshop on reincorporation of mothers and fathers.
  - Specific content on the "We are Healthy" platform.
  - Social Action:
    - Corporate Volunteering Programme: support, education and digitalisation.
    - Mental Health Programmes: Mental health for young people in collaboration with high schools, Poderosamente programme in collaboration with Sant Joan de Déu hospital.
    - Help refugees from the war in Ukraine.
    - Other programmes: social appeals, Tree of Dreams, Land of Opportunities, Full of Life, etc.

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- Improve the identification of **psychosocial factors**.
  - Study on the identification of 2022 HO factors.
  - Psychosocial risk assessment 2022.
  - Inclusion of an item on well-being when assessing the immediate supervisor.
- Integrate **emotional well-being** into the new leadership programme.
  - Inclusion of well-being concept in the behaviours of the Culture Model.
  - Actions derived from the evolution of the **Leadership Model**.
  - Change management.

## 2nd Factor: Prevention and promotion of health and safety.

- Continue working on the current line, which already addresses the main health and safety issues.
  - Health content and activities on the "We are Healthy" platform.
  - Monthly webinar promotion on the Health and Well-being platform of the Adeslas health insurance company.
  - Review of the annual health coverage of employees.
  - Promotion of Adeslas health offers.
  - Provision of information on emotional and physical well-being on the website.
  - Self-training online programme "Health Generating Forces": Sleep Quality Module.
  - From Social Action:
    - Humanitarian emergency relief and assistance is currently focused on the war in Ukraine.
    - Locally, social action activities addressing health and disability issues are carried out throughout the territory: Alzheimer's Day, Multiple Sclerosis Day, Rehabilitation.
- Address employee health and well-being issues from a diversity perspective: generational (age and life stage), gender and functional diversity.
  - Identify and analyse intergenerational variables that may influence the health and well-being needs and expectations of the workforce: map the differences between the different generations: Traditionalists, Baby Boomers, Generation X, Generation Y (Millennials) and Generation Z.

- Incorporate the generational health and wellness vision as part of the improvements to be made to the current EVP (employee value proposition).

## 3rd Factor: Physical activity and sport.

- Undertake actions that facilitate the adoption of **new habits of physical activity** (especially among the most sedentary group) and eliminate barriers such as lack of free time: virtual classes, short exercise routines in work breaks, etc.
  - Physical activity content and activities on the "We are Healthy" platform.
  - Self-training online programme "Health Generating Forces": Physical Activity Module.
  - Active mobility and micromobility plan.
  - Bicycle in home-work mobility.
  - Secure bicycle parking.
  - Safe mobility between corporate headquarters.
  - Suppliers/logistics: last mile 0 emissions.
  - Social Action Programmes: Full of life, aimed at improving the physical activity of the elderly.

## 4th Factor: Healthy diet.

- In addition to continuing with the actions that are already being carried out in the We are Healthy programme, incorporate or influence aspects related to eating habits, such as the **quality of mealtimes** or eating when working remotely.
  - Healthy diet content and activities on the "We are Healthy" platform.
  - Training and awareness-raising actions: training tips.
  - "Healthy Leader" Development Programme.
  - "Conscious Nutrition" Training Programme.

- Social Action Programmes: **No Home Without Food**.

## 5th Factor: Environment, adaptation of workspaces.

- Continue improving **comfort and physical well-being**: ergonomics, environmental aspects (temperature, air quality, absence of noise, brightness, presence of vegetation, outside views, physical distance from other people, etc.). Emotional and physical management of teams from the Social Benefits area.

- Health content and activities on the "We are Healthy" platform.
- Joint Prevention Service Ergonomics Programme: Individualised assistance to improve the workstation ergonomics.
- Tackle the challenges of remote working and define a new, healthier working model (hybrid, hot desks, etc.).
  - Self-training in well-being for employees without a team:
    - Masterclass action, new forms of remote work.
    - Hybrid Team Leading Development Programme.
- Environmental sustainability.
  - Active mobility and micromobility.
  - Social Action Programmes: Environmental axis, Environmental Appeals, ReUtilízame Programme.

### Healthy Organisation Action Plan 2022.

Details of all the activities or actions that have been developed for the Healthy Organisation 2022 Action Plan, grouped by management area, are shown below. At the same time, there are also other actions already in place in the company, such as improvements in work-life balance, the different types of assistance for employees, the We are Healthy platform, development and social action programmes, among others, with the aim of implementing a comprehensive programme of actions.

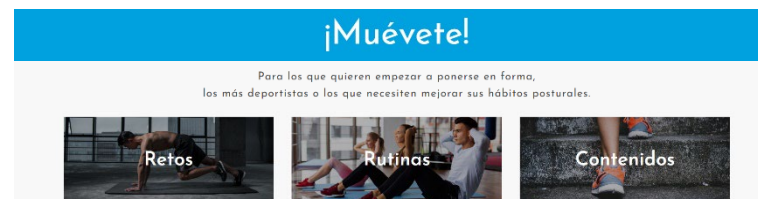
### Social benefits:

- Review of Adeslas health insurance coverage, expanding with three new services and analysing the medical directory offered.
- All information made available through a website: 11 posts have been published on the Adeslas platform on various health pathologies to raise awareness of their prevention or give practical advice.
- Monthly promotion of the different webinars given by the Adeslas Health and Well-being platform.
- Promote different health offers provided by Adeslas with the aim of increasing the physical and emotional check-ups of the teams, and increase the number of registrations by family members to promote the well-being of the family unit.

### Labour Relations:

- Continuity of the Adecco Family Plan (a guidance and intervention programme

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aimed at achieving the maximum living autonomy of a beneficiary with a disability so that they can take up an occupation or work activity in the future), with an investment of 1.2 million euros.

- Continuity of financial aid for children: wage increase of 5% per child up to the age of 18, education allowance for children and special childbirth allowance.
- Carrying out the renewal audit of the MásFamilia Family-Friendly Company certificate, awaiting approval of the certificate by the Foundation and maintaining the A Level of excellence.
- Analysis of the effectiveness of the work-life balance measures implemented, the results of which indicate a good rating (results above 80%, most of them close to 100%) and with a measurement of the following KPIs in terms of work-life balance measures: 2,326 workday reductions, 526 leaves of absence and 3,081 paid leaves.

#### Development:

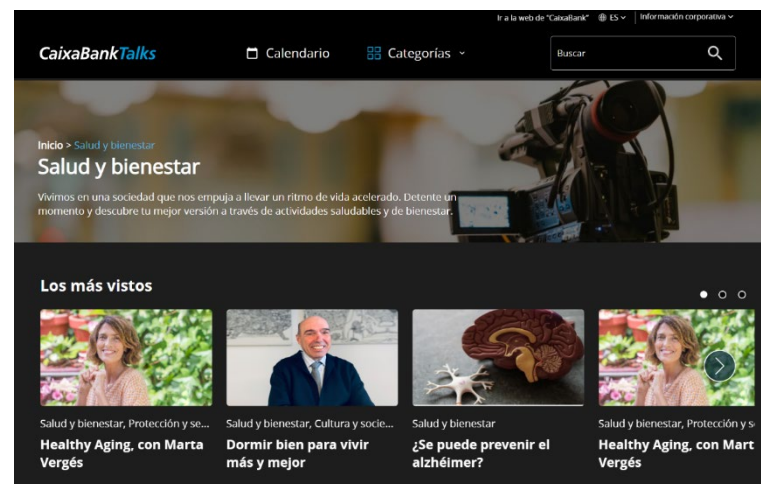
- Provision of self-training programmes for managers in well-being. The planned programmes are:
  - Well-being (5 modules): Knowing and caring for myself, Current Concept of Well-being, Caring for My Team, Consciousness and Unconsciousness and Habits of Change According to Science.
  - Essential conversations (5 modules): Working with and managing emotions, Preparing the conversation, Techniques for active listening and assertive communication, Positive feedback and negative feedback and Good and bad practices in a conversation.
  - Transition Coaching Programme:
    - Transition coaching in the first step to managerial functions.
    - The process lasts approximately 6 months. Coach, supervisor and new manager establish objectives to be worked on and indicators of the process. Three individual coaching sessions and subsequent conclusion of the process together with the supervisor and Human Resources.
    - Applies to all managerial functions (first step or change to teams with greater span of control and volume of business or responsibility).

- Masterclass on new ways of working remotely: deployment to all employees without a team under management in Central Services and Regional Services, alongside the return to face-to-face work in offices and the new options for remote and/or flexible working. 50-minute synchronous masterclasses with complementary materials.
- Leading hybrid teams: deployment to all managers in Central Services and Regional Services, alongside the return to face-to-face work in offices and the new options for remote and/or flexible working. 2-hour synchronous webinars with complementary materials.
- Emogestiónate (Manage your emotions) (5 modules): Your emotional logbook, Intelligent emotional management, The power of language, Motivation and optimism and Collective emotions.

The programme with the highest number of participants is the remote work programme, with 1,746 participants.

All the programmes received very positive ratings (all above 4.4 out of 5), and the Well-being programme received the highest rating (4.9).

#### CaixaBank Talks on Well-being





### Occupational risk prevention:

- Psychosocial risk assessment study which identified the main areas for improvement (workload and participation). A specific working group has been created to design actions to address these risks.
- Personalised attention to ergonomic needs: 105 requests have been dealt with to meet the ergonomic needs of the workforce.

### Sustainability:

- Action to promote active mobility by cycling between home and work has been postponed to 2023.
- Secure bicycle parking: a request has been made to try to increase the provision of parking facilities for scooters and bicycles.
- Suppliers/logistics: applied to 100% of distribution, through zero-emission last mile transportation in Barcelona and Madrid.

### Culture and Diversity:

- Two-monthly workshops for parents returning to work, a 1-hour online workshop, every two months, on the We are Healthy platform, in which colleagues returning to work after parental leave can sign up and take part.
- Emotional management of teams.
  - Evolution of the Culture and Leadership Model:
    - Evolution of the CaixaBank Leadership Model, with the inclusion in Humanism of the definition that includes care for well-being, health and work-life balance. The AHEAD Leadership Model is being transmitted to all managers of the Company. It was published on PeopleNow and remains active on the We are CaixaBank portal, was presented at the Executives' Convention in May (1,300 participants), was sent to them through the Management Community and was also explained in detail to the Business Department Directors at the Leading Leaders conferences.
    - Inclusion of well-being in the Culture Model: the Culture attributes have been revised and the theme of Well-being has been included in the Manager behaviours within the Closeness attribute, which is rated at 58% in the 2022 Employee, Culture and Leadership Engagement and Satisfaction Study.
    - Change management: whenever there is a change that affects a significant

proportion of the workforce, a Change Adoption Plan is drawn up to improve the employee experience. In 2022, the following should be highlighted:

- Qualitative analysis of Network integration. In December 2021, a massive integration of offices was carried out throughout the territory, for which a commercial team integration plan was drawn up. At the end of January 2022 and following this integration, a qualitative analysis was carried out through different focus groups. These activities have been carried out with different key groups in the integration process (Office Management, Business Department Management, etc.) and their main objective has been to gather the experience of employees throughout the integration process in order to detect points for improvement to be applied in subsequent integrations.
- Change management in the Corporate Services structure. Following the merger with Bankia, an extensive change of structure in Corporate Services was implemented at the end of January 2022. This major change led to the unification of departments, numerous changes in functions, among other things. With the aim of supporting and facilitating change, a Change Adoption Plan focused on managers was developed. Among other actions, it is worth highlighting the creation of manager support guides to facilitate the management of the new structures created. The main objective of this action was to improve the employee experience, supporting and helping in situations where former managers were removed, the relationship and cohesion of new teams and also the management of off-site teams.
- Integration of InTouch Regional Management teams. In February 2022, InTouch Regional Management was resized by doubling its workforce. Within the framework of the Change Management Plan for integration, an ad hoc plan was drawn up containing different actions (Webinars, Guides, etc.) aimed at the new InTouch team coordinating managers, the main objective of which was based on the integration of people, team cohesion and the importance of their role as benchmarks to support and facilitate the adoption of change.
- Active listening to the employee: inclusion of an item in the Engagement Survey related to well-being when assessing the immediate supervisor.

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- Wengage Programme, functional diversity: with actions aimed at professionals with disabilities (study and knowledge of people with disabilities in CaixaBank and their experience in the Company: conducting a survey and focus group. Analysis of the employee journey from the perspective of functional diversity and Design of a short- and long-term action plan for the improvement of each of the identified aspects) and at the rest of the workforce (Analyse the experience of employees who have teammates with disabilities: focus group. Analysis of the experience of managers with employees with disabilities in the team and design of a short- and long-term action plan to improve awareness of functional diversity).
- Wengage Programme, generational diversity: the integration of a generational diversity perspective into the health and well-being of the workforce consists of:
  - Analysis of the Intergenerational Health and Well-being study based on the salutogenic model (factors that support health and well-being) developed by the Generation Talent Observatory and other publications that define the characteristics of each generation in terms of well-being and health.
  - Preparation of a report on the main intergenerational perceptions of well-being and health that can be applied to the CaixaBank workforce.
  - Incorporation of the generational health and well-being vision as part of the improvements to be made to the current EVP (Employee Value Proposition) and dissemination/communication.

### Well-being and Health:

- Workshops on the five pillars of the digital We are Healthy platform: Emotional well-being (18 workshops with 544 participants), Physical activity and sport (10 workshops with 449 participants), Healthy diet (13 workshops with 575 participants), Engagement (2 workshops with 37 participants) and Physical health (10 workshops with 373 participants).
- The number of visits to the content of each pillar is around 3,000 visits per topic. The group core training and stretching classes in the multi-purpose room of the Barcelona corporate centre and the virtual gym, which offers 6 different types of activities, have continued to be a success.
- Provision of a 24-hour psychological care service for the workforce in order to maintain and care for their mental health.

### We are Healthy Workshops



**Apúntate a la nueva sesión de ¡Bienvenidos, papás y mamás!**

Reincorporarse al entorno laboral tras un permiso de nacimiento, adopción o acogida es un reto que trae de la mano numerosos cambi...



**Siéntate bien: taller de espalda, miércoles a las 16h**

Dentro de las actividades de Somos Saludables para el mes de febrero, mañana recordamos la importancia de mantener una postura correcta...



Training (Virtaula.Next):





Somos Saludables



Somos Saludables

- 2 training programmes on health-generating forces, with videos, tips, recipes and action plans, have been carried out: 'Quality sleep and physical activity' and 'Carbohydrates, quality fats and proteins', the number of views so far stands at approximately 150 in both cases.

### Virtaula.

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|---|--|---|---|
|  <p>ESCUOLA DE BIENESTAR<br/><b>CERO SESGOS: ABRAZANDO LA DIVERSIDAD</b><br/>★★★★★ (33) Comentarios: 15</p> |  <p>ESCUOLA DE BIENESTAR<br/><b>CARBOHIDRATOS</b><br/>★★★★★ (32) Comentarios: 10</p> |  <p>ESCUOLA DE BIENESTAR<br/><b>GRASAS DE CALIDAD</b><br/>★★★★★ (20) Comentarios: 9</p> |  <p>ESCUOLA DE BIENESTAR<br/><b>PROTEINAS</b><br/>★★★★★ (26) Comentarios: 8</p> |
|  <p>ESCUOLA DE BIENESTAR<br/><b>ACTIVIDAD FISICA</b></p>   |  <p>ESCUOLA DE BIENESTAR<br/><b>CAMINO HACIA LA SALUD.</b></p>                      |  <p>ESCUOLA DE BIENESTAR<br/><b>PENSAMIENTO POSITIVO.</b></p>                          |  <p>ESCUOLA DE BIENESTAR<br/><b>RESPIRA .</b></p>                              |

## Decentralised Social Action/ Social Work:

### The impact on the well-being of society as a whole

#### Social action programmes



#### • Aid to Ukraine:

- Organisation of humanitarian convoys to evacuate refugees, women and children, sick people who cannot continue their treatment (cancer) and war wounded.
- Support and follow-up in the hosting of families of CaixaBank Volunteers and organisation for the social integration of refugees (support, coordination with host families, etc.).
- Organisation of a crowdfunding campaign among all CaixaBank Group employees to cover the most immediate needs of people arriving in Spain.
- Launch of a platform to collect donations from customers for the 30 leading social organisations working to address the humanitarian crisis.
- Launch of a campaign through the CaixaBank commercial network whereby customers can sponsor ambulances that are being taken by CaixaBank volunteers to hospitals in Ukraine.

- Volunteering Programme: in 2022, a total of 482,247 beneficiaries have been supported through the participation of 14,000 volunteers. 27,692 activities have been carried out. Collaborations with 1,991 entities. In addition, more than 10,000 participants in Social Week were recorded.

- Support: helping groups in need through volunteer programmes and organising activities to improve emotional well-being and health.
- Education: finance for young people at risk of exclusion, mentoring programme and reading support.
- Environmental programme: volunteering to clean forests and beaches.
- Digitalisation: aid to social organisations.
- Social Week: volunteers attend social organisations and are involved in the day-to-day.
- Planta Tu Proyecto (Plant Your Project), programme aimed at employees linked as volunteers to social organisations: 197 projects were submitted, resulting in 80 finalists, with 9,472 people taking part in the voting.
- The Tree of Dreams: thanks to the collaboration of more than 20,709 people and participating companies, including CaixaBank Volunteers, employees and customers and 353 social organisations linked to the fight against child poverty in all the autonomous communities, 27,429 children in vulnerable situations were able to fulfil their dreams at Christmas.
- PoderosaMente (Powerful Mind): Mental health programme for young people, in which secondary schools are provided with videos to raise awareness and improve mental health among young people, helping to prevent pathologies and, ultimately, youth suicide. Prizes are awarded for the videos made.
- ReUtilízame (ReuseMe): programme to channel surplus material from companies to social organisations.
- Programmes in Collaboration with the La Caixa Foundation:
  - Decentralised Social Work through which all CaixaBank's branches in the Commercial Network can support charity projects of the social organisations closest to them.
  - Ningún Hogar Sin Alimentos (No Home Without Food): charity action to collect donations from employees and customers for food banks throughout Spain.
- Local health promotion actions: Locally, social action activities addressing health and disability issues are carried out throughout the territory: Alzheimer's Day, Multiple Sclerosis Day, Rehabilitation....

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## • Comprehensive study to identify factors with the capacity to influence the Healthy Organisation

In 2022, an empirical study (qualitative and quantitative) was carried out to construct a relational explanatory model of the different factors and sub-factors, as well as the attributes and features that comprise them, which have an influence on the Health (physical and emotional) and Well-being of the workforce and other stakeholders (customers, shareholders and suppliers).

A methodology for the continuous identification of factors influencing the Healthy Organisation has been established and implemented. The results of these studies have made it possible to define the Healthy Organisation strategic improvement matrix, which will be the starting point for defining the 2023 Action Plan.

The general conclusions of the study are:

- The figure of the CaixaBank employee is in a key strategic position: their perception and satisfaction in terms of well-being has an indirect impact on the rest of the stakeholders (customers, shareholders and suppliers) and is therefore the central axis on which the active policies of a Healthy Organisation are based. Consequently, it emerges as the priority objective to be addressed in the Healthy Organisation Strategic Plan.
- For all stakeholders, the aspects that acquire the most importance are in the area of the psychosocial and relational factor: emotions are at the centre of focus for well-being, especially in the wake of the pandemic (which has left behind significant emotional toll and highlighted the importance of mental health) and the changes that have taken place in the banking sector in general and in CaixaBank in particular.
- The rest of the Healthy Organisation factors that are more related to the physical field (physical activity and sport, healthy diet, environment or health promotion) are conceptualised as a plus, as aspects that have an added value, but in which the Company's capacity for action or influence is limited. They are also conceived as aspects that depend more on individual responsibility than on the Organization.
- Differences by workforce profiles:
  - The level of employee satisfaction with regard to their well-being at CaixaBank varies: the Commercial Network's staff working in Retail Banking show a higher level of dissatisfaction, as they feel that there has been a trend in recent years in terms of the level of pressure and demands to

achieve short-term objectives.

- For the Bankia workforce, the integration meant a significant physical and mental strain, since it involved taking on the usual work (which is already perceived as a heavy burden) and, in addition, applying an extra dose of energy to be able to assimilate the changes in the tools and work methods (operations, changes in team or functions, etc.).
- Younger staff are much more sensitive to the pressures and the high level of commitment detracts from their satisfaction in other fields of their lives. For them, having a good salary is everything: their quality of life is more important. They are less reluctant to change and it is predicted that it will become increasingly difficult to retain them if the work dynamics that make real work-life balance difficult are maintained.

## • Implementation of a certifiable Healthy Organisation Management System (HOMS), certifiable by AENOR, which will help build trust for all stakeholders.

The relevant actions have been carried out to respond adequately to the requirements of the standard, as well as the preparation of the system documentation, defining objectives and planning actions to achieve them with a focus on continuous improvement.

This Management System allows for:

- Ordering and highlighting all the initiatives carried out.
- Organisation of processes, to establish a methodology with a focus on continuous improvement with a view to achieving the Healthy Organisation objectives.
- Increase in the efficiency of the HOMS by developing documented and well-organised information.
- The certification will help to build trust among stakeholders.

## 5th policy line. Data Driven: we facilitate decision-making based on evidence of people.

The People Analytics project aims to implement the culture of technology use for data management and analysis. By optimising the data structure and applying new technologies, decision-making is facilitated.

In Human Resources we are joining the Bank's digital transformation. People Analytics is not only defined as technological project, it is also defined

by the promotion of a data culture. New technologies offer possibilities for getting to know our people that were unthinkable a few years ago. The new tools change the ways we work to give us greater autonomy and use information efficiently. Human Resources strives to become Data Driven to make decisions based on the analysis and interpretation of data, taking into account the privacy of employees.

The 2022 People Analytics Plan is based on three pillars:

### 1. Data quality audit and roadmap

The initial phase of the People Analytics project consisted of a Data Audit, which provided a broad overview of the information needs (sources of information used) and reporting developed throughout the HR area. Once the reports from the entire department and their sources were inventoried, the quality of the data (completeness, consistency, etc.) was analysed for their subsequent cleaning and preparation, as a prior step to their input into Datapool and their use in the use cases and in the Scorecards.

The main conclusions of the audit were that:

- The quality of the data is acceptable to address the implementation of the prioritised use cases.
- Work must be done to increase the autonomy of the teams in accessing information (greater self-service).
- Move towards greater automation.
- A single Human Resources information model should be available to allow:
  - Standardising and homogenising access to and interpretation of data.
  - Teams autonomy in the processing of information.
  - Measuring and improving the data quality.
  - Improving the frequency of updating the information.

The methodology used in the Data Audit included:

- Meetings with the 14 Human Resources teams to learn about their processes and how they obtain the information they need (data transformation, preparation of scorecards, etc.).
- Identification of information uses with the SIPOC methodology (Suppliers - Inputs - Process - Outputs - Customers), to see the process diagram.

- Assessment of the Data Driven capacities with the HPUM (Capacity Assessment Model of Accenture) methodology.
- Data Quality: Data verification by applying quality rules (10 initial rules: blank values, duplicates, etc.).

After analysing all the reports, the data input strategy was defined for the Datapool and it was validated that all the relevant data were considered.

With all this, a **Roadmap** has been established that covers all areas and that will allow us to move towards a Data Driven culture in Human Resources:

- Creating a People Analytics committee to identify future needs of the areas and prioritise use cases and scorecards.
- Assessing the need to incorporate new sources of information: Business data, Engagement Study, etc.
- Creation of departmental KDEs (Discovery space within Datapool) and creation of a space with centralised Human Resources information.
- Training and activities aimed at improving the technical and soft skills related to data (creation of the Data Champions community in Human Resources).
- Definition of the strategy to incorporate data from the Group's companies in Datapool.
- Data governance: Assignment of roles and responsibilities to ensure the quality of the data.

### 2. Human Resources Operational Model - Data Driven

This pillar incorporates three initiatives, consisting of:

#### • Training and creation of the Data Champions community:

The training was carried out with the aim of empowering and training Human Resources professionals in the Data Driven culture, so that they incorporate data analytics in the way they work and in their processes, in order to improve decision making based on data and information. This was structured in two phases: **Phase 1, Data Literacy** (introduction to general concepts), in which all the Human Resources staff of Central and Regional Services took part. **Phase 2, Data Champions:** training for the leaders of each area of Human Resources with programming content (SQL, etc.), visualisation in QlikSense and data structure in Datapool. The 46 Data Champions took part in this second phase.

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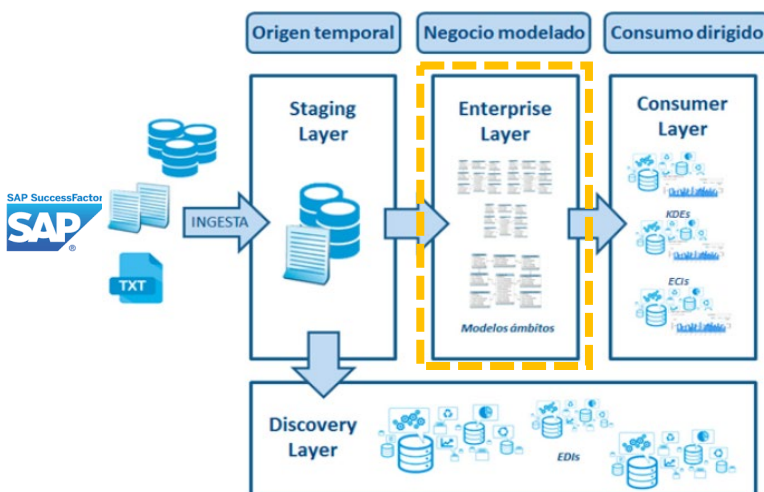


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The Data Champion is the person of reference, within each functional area, in matters related to the access, management, processing and visualisation of departmental information. They are the expert on the corporate information model and will collaborate with other colleagues by sharing their knowledge and assisting in the extraction of information. The aim of the Data Champions programme is to train these people, providing them with the hard skills to develop their potential, while at the same time empowering the teams. The Data Champion community is made up of employees of Central Services and Regional Divisions.

#### • Human Resources Data Model:

The aim of Datapool is to support Big Data and Analytics projects, while helping functional and technical users consume homogeneous and validated information. For this reason, work has been carried out on expanding the information available in the common repository of structured Human Resources data. Two initial phases of data intake have been carried out and the following phases have been planned to provide employees with the information needed to automate their recurring tasks and reports.



**Staging layer (SLE):** landing and distribution layer; temporary and not accessible.

**Discovery layer (KDL):** information consumption in SLE NOT modelled; temporary use.

**Enterprise layer (ELE):** cross-cutting corporate data model.

**Consumer layer:**

- **Information consumption structures (ECI):** departmental (reading).
- **KDE:** reading and writing schemes; shared workspace.

#### • Dashboarding for decision-making:

The main objective is to draw up Scorecards that serve, through the key indicators of each group or area, as a tool for management and control of the Management's objectives, developing an Information System that "automatically" supports the Scorecards. Two new Scorecards have been developed: Reference Data for Management and Time Log.

In the last quarter, work began to design a Scorecard called "Heat Map", which will make it possible to visualise the situation of staff leaves of absence and deficits with different segmentations: organisational areas (Regional Divisions or provinces), business segments (Retail, Corporate, Private Banking, etc.), type of branches (Stores, Urban, Rural, etc.), functional map. With this information, decisions can be made on: hiring external staff, the need for temporary employment agencies to cover non-structural personnel, the need to call new internal specialist positions to promote staff.

#### 3. Implementation of use cases - Master Plan

Artificial Intelligence and Machine Learning enable us to treat millions data items and anticipate the needs of CaixaBank employees. In order to be close to our people, we need to get to know them better and to anticipate their needs. For this reason, the People Analytics team and in collaboration with Advanced Analytics and the Privacy Office are analysing four use cases this year:

#### • Forecasting talent turnover:

This use case aims to design and implement a **model that allows to foresee an undesired departure**, helping to identify the groups that are at risk of leaving the company, in order to assess and take actions to avoid it, focusing on the positions considered "key". Often the employees communicate their intention



to leave the company when the decision is already made; with this use case it will be possible to identify people who intend to leave voluntarily and, if necessary, take decisions to prevent unwanted turnover.

*The objectives of the use case are:*

- To understand the causes that influence the decision to leave, focusing on talent drain.
- Construction of a predictive model to identify possible talent drain and, if necessary, to evaluate actions that could lead to a rethinking of the employee's possible future decision.
- To improve the workforce experience.

*The methodology will be:*

- Outlining of the current turnover situation at CaixaBank and analysis according to each model variable (descriptive model).
- Study of undesired turnover, focusing on the positions considered "key" based on variables such as, among others, CPE (competency-based evaluation) or the Achievement of Challenges.
- Identification of explanatory variables and analysis of pre-departure behaviour.
- Construction of a predictive model that will estimate a percentage probability of occurrence per group and aggregated at the level of the centre. The model chosen will estimate the probability of turnover for each group, predicting immediate or upcoming departures with a target efficiency of up to 85%.
- Construction of an information consumption channel: Access to the information generated by the model through the Scorecard in QlikSense.

The outputs or results obtained from this use case may be extracted from the Scorecard by Human Resources.

*At the level of the Recruitment, it will allow:*

- Streamlining the coverage of the possible departure, by carrying out:
  - New Graduates Programmes specialising in universities and internships.
  - Identification of an external and internal candidates pool (for immediate or short-term coverage with reskilling or upskilling actions).
  - "Referrals" programme: Referring acquaintances outside the Company.

*At the HRBP level:*

- Establishing a corporate loyalty policy that could include:
  - Salary analysis (situation in internal bands and market comparison).
  - Development to increase skills and have an internal career (more responsibility and associated functional level).
  - Internal mobility, to enable participation in projects of interest both in the Company and in the Subsidiaries.
  - Programmes to increase internal visibility.
  - Individualised management and follow-up to detect which measures are the most valued.

#### Prediction of absences:

This use case aims to identify the patterns that influence absenteeism, so that related causes can be classified and the times and areas where absenteeism is likely to occur can be anticipated. In the past, employees would fall ill and we would know about it the day they did not come to work; now we can predict absences over three months. This will allow us to draw up action plans to prevent and try to reduce it and making easier to manage cover.

*The use case objectives are:*

- Greater knowledge of the most significant patterns that influence absenteeism at CaixaBank.
- Improve the cover of long-term sick leave.
- To identify patterns that allow a profiling of the group that is absent and mitigate its causes.
- Improved employee loyalty and satisfaction.

*The methodology used will be:*

- Outlining of the current absence situation at CaixaBank (descriptive model).
- Focus on manageable absences (Common Illness) which are the most important.
- Explanatory variables identification and profiling of the absent group.
- Construction of a predictive model for a three-month time horizon and interpretation of the results.
- Construction of an information consumption channel: Access to the information generated by the model through a Scorecard in QlikSense.

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The outputs or results obtained from this use case may be extracted from the Scorecard and will help the People Management and Occupational Risk Prevention teams.

#### *In terms of People Management:*

- It will allow the prediction of absences and facilitate the management of long-term sick leave cover with the Territories' Human Resources:
  - Analysis of available resources and need to use temporary employment agencies, anticipating the needs and search for candidates, providing this information to the temporary employment agencies.
  - Allocate the budget of the temporary employment agencies at the Regional Division level on the basis of the projected sick leave.

#### *In terms of Occupational Risk Prevention:*

- It will enable action plans to be drawn up to prevent and try to reduce it.
  - Creation of a work team to develop the Health Observatory at CaixaBank, which prepares specific campaigns where the impact is greatest, through training content, health campaigns associated with certain illnesses, etc.
  - Repeated absences will be dealt with by the Labour Legal Department, and the actions to be taken will be determined: individualised management with people by providing medical support or some kind of treatment to resolve their health problems.

### **Analysis of the 2022 Employee, Culture and Leadership Engagement and Satisfaction Study:**

This use case aims to design and implement analytical models along 3 axes:

1. Main themes identification: develop a text analysis model (NLP) that identifies the main themes inherent in the study's comments along with the sentiment they elicit. And provide a QlikSense for exploration.
2. Prediction of eNPS through the questions of the Engagement Study: develop a machine learning model that determines the questions of the Engagement Study that explain the eNPS (Employee Net Promoter Score).
3. Prediction of eNPS through internal variables: analyse the explainability of the eNPS based on business indicators or other characteristics of the centre/branch and design a synthetic KPI to predict the perception of professionals.

### **Candidate Recommendation Tool:**

The purpose of this use case is to develop a model that provides, for a given vacancy, a list of candidates prioritised according to the likelihood that the candidate will successfully fill the vacancy.

The tool will use a machine learning model to make the recommendations and the graphical user interface to visualise the results of the model will be QlikSense.

The use of this tool will provide homogeneous and uniform information for the development of the process of identifying and proposing candidates, as well as their subsequent evaluation in the Entity's vacancy filling committees. In addition, it will have other potential benefits:

- Improved employee satisfaction.
- Greater retention.
- Increase in internal mobility.
- Greater staff qualifications and commitment.

The functions included in the initial perimeter will be the majority of the Retail Network: Management, Deputy Management (2nd officer) and Specialists (Customer Advisers), and will start with a pilot in the Barcelona Regional Division.

In addition to the three pillars mentioned above, and from the point of view of data analytics, work has continued to be carried out on:

**Strategic staff planning**, in order to estimate the staffing requirements by function over the next few years, three types of studies have been conducted, which will be carried out on a recurring basis each year:

- Staff demographic structure. The goal is to forecast the evolution of staff by age brackets in order to estimate potential re-staffing needs due to departures, as well as to gauge productivity.
- Needs for new managers and directors, both from the estimation of specific positions and in order to know the structure of the staff by functions, as well as for the negotiations with the trade union representatives, make it necessary to estimate the future staffing needs for Management, Assistant Management, Premier Banking, Business Banking and Business Manager jobs based on the trend in customer acquisition and on the integration of future branches.

- 2-year staffing forecast. In order to keep the comparison between the estimated budget and the actual workforce up to date, a 2-year forecast for new hires, attrition and transfers between centres is reviewed every month.

**Workforce trends detailed analysis.** Various studies have been carried out focusing on: rotation of Managers in Central Services, tracking unfilled vacancies, departures of new employees, voluntary departures throughout the Bank, a study of competence-based evaluations for non-executives, and evolution of careers in the Barcelona Regional Division network and analysis of careers by gender.

**Remote working activity monitoring.** Based on the special circumstances that occurred in 2020 and the mass implementation of teleworking, remote work activity and virtual meetings have also been monitored in order to estimate what the working environment is like in the new normal.

**High-Performance Prediction,** to determine the variables that define each High-Performing employee by analysing their attributes and work history, together with an analysis of their previous Competency-Based Evaluations.

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## 2022-2024 Strategic Plan indicators.

In the first year of the new Strategic Plan 2022-2024, the monitoring indicators corresponding to the cross-cutting enablers section and specifically those relating to **People and Culture** show gradual progress, but with room for improvement as they are in the first phase of the plan. All indicators being measured at both the first and second level are detailed below.

|       | Monitoring metrics  | December 2021  | December 2022 |                            |
|-------|---|----------------|---------------|----------------------------|
| Level |   | Starting point |               | Objective 2024             |
| 1st   | % of women in managerial positions from deputy managers of large branches and up (categories A and B) | 39.9           | 41.8          | 43.0<br>(previously 42.0)* |
| 1st   | Number of implemented People Analytics use cases  | --             | --            | 8                          |
| 1st   | Number of critical roles identified. Evolution of supply/demand for these roles                       | --             | --            | No objective               |
| 1st   | Merco Talento Ranking Position - Banking Sector   | 3rd            | 3rd           | 1st                        |
| 1st   | % Total Favourable (TF) - Employee, Culture and Leadership Engagement and Satisfaction Study          | 74             | 67            | 75                         |
| 2nd   | % direct appointments in open vacancies   | --             | 11.9          | No objective               |
| 2nd   | % of employees with flexible remuneration measures  | 25.9           | 30.0          | No objective               |
| 2nd   | % managers and directors who completed training on leadership trends and hybrid team management       | --             | 52.8          | No objective               |
| 2nd   | eNPS - Employee, Culture and Leadership Engagement and Satisfaction Study                             | 14             | -15           | 13                         |
| 2nd   | % of women in strategic managerial positions  | 34.8           | 37.2          | No objective               |
| 2nd   | % Responsible and Demanding Attribute   | 69             | 64            | 70                         |
| 2nd   | % Collaborator Attribute  | 70             | 57            | 72                         |
| 2nd   | % Total Favourable Culture  | 72             | 66            | 75                         |
| 2nd   | Overall rating of the tools for supporting management development, coaching and mentoring             | --             | 4.8           | No objective               |
| 2nd   | Overall rating for management development programmes  | 4.6            | 4.9           | No objective               |

\* 43% was set following the Equality Plan.

## Strategic Plan results.

### Preferred financial group to work for

At year-end 2022, the results of the 2022 Merco Talento Ranking (published in March 2023) placed CaixaBank in third place; the aim is to be number one at the close of 2024. To help achieve this goal, the project for the revision of the Employee Value Proposition and the positioning of the employer branding was launched in January 2023.

Within the initiatives to improve the employee value proposition, the adherence to the Variable Remuneration programme (Compensa+) continues to show a positive evolution, reaching 30% in December 2022. This means that up to 10,400 employees have received a payroll discount for one of the products/services available (family health insurance, savings insurance, child-care, transport card, purchase of shares and/or training for higher education).

Despite these results, CaixaBank obtained the Top Employer certification for the second consecutive year, improving its score compared to the previous year. The global seal recognises the excellence of the HR policies and professional environment that organisations create for their employees.

As for the Total Favourability metric of the Employee, Culture and Leadership Engagement and Satisfaction Study shows a slight decrease (-5 points). The in-depth analysis of the results will serve to focus and prioritise the lines of action that need to be worked on to increase staff engagement (see Engagement Study Action Plan section, pages 18-20).

### Having the best talent to meet the Group's strategic goals

The People Analytics team, working transversally with the rest of the Bank's Human Resources departments and with the Innovation area (Advance Analytics), has implemented two use cases to improve decision-making on Human Resources management (forecasting undesired turnover and predicting absenteeism).

The growing representation of women in managerial positions, from assistant manager in large branches (categories A and B), has increased by +1.9% (from 39.9% in December 2021 to 41.8% in December 2022). The initial target set for 2024 was 42% but with the update of the Equality Plan, it has finally been increased to 43%.

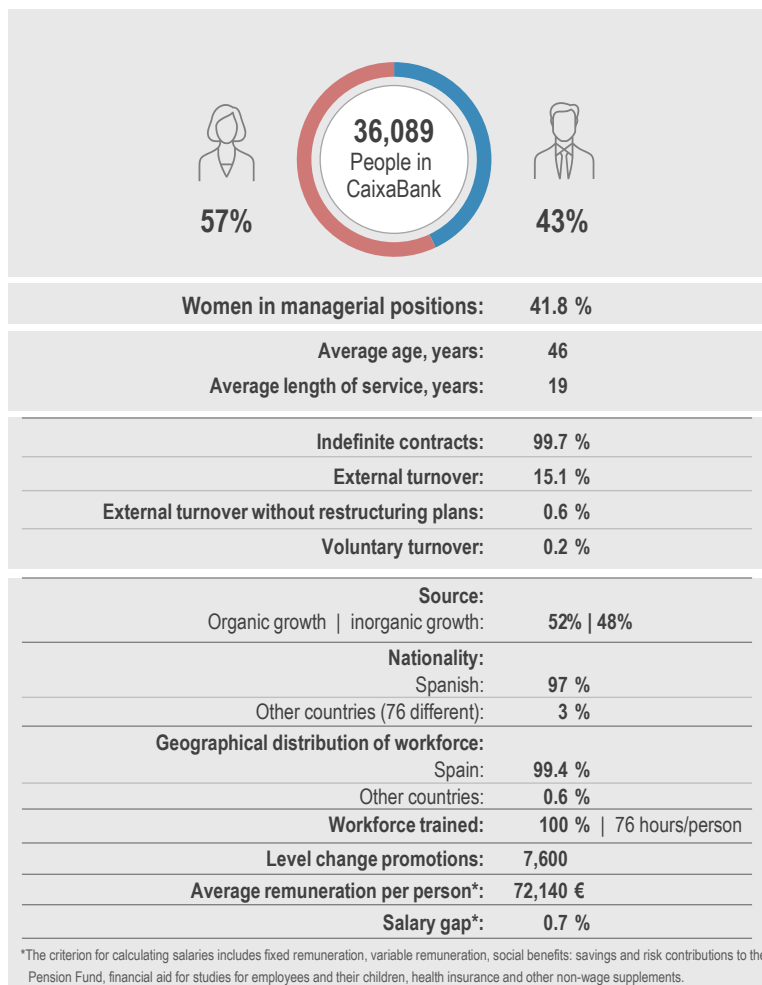
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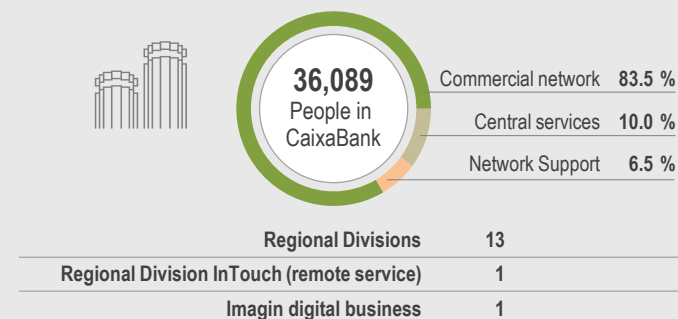


## Who we are and how we are organised. CaixaBank S.A.

### Main indicators



### Organisational structure. Distribution of staff:



### Organisational structure. Branches by segment:

|                              |              |
|------------------------------|--------------|
| <b>Retail Banking</b>        | <b>3,818</b> |
| Conventional branches        | 1,947        |
| Store branches               | 705          |
| Store Negocios               | 96           |
| AgroBank                     | 900          |
| HolaBank                     | 170          |
| <b>Specialised centres</b>   | <b>626</b>   |
| <b>International network</b> | <b>26</b>    |

### Workforce figures 2018-2022

CaixaBank's workforce in December 2022 stands at 36,089 people, 6,648 more than four years ago, representing a 23% increase in the workforce, mainly due to the integration of Bankia on 26 March 2021 with a total of 15,485 people and the incorporation of neX into the Bank's structure with 110 people in June 2021. It is important to note that in recent years, the Bank has been actively managing its workforce, focusing on optimising it in line with current market needs and achieving a territorial balance.

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In the period from December 2018 to December 2022, in terms of workforce management, it is worth highlighting plans for mass departures such as: the 2019 Restructuring Plan, with 1,957 departures of active staff between 2019 and 2021, and the Restructuring Plan signed in 2021 whereby a total of 6,449 people left between November that year and July 2022 (6,533 considering leave and other situations). In addition, in January 2023, 101 people left, thus completing all the departures from the 2021 Restructuring Plan (6,634 departures).

At the same time, there have been 222 departures associated with the Voluntary Redundancy Plans for the years 2018 and 2020. In 2018 with the extension of the agreement of 2017, groups aged 57 and over were allowed to leave, and in 2020 groups aged 58 and over were allowed to leave, but only in the province of Barcelona. All these departures have contributed to the rejuvenation of the workforce and to an optimisation of staff costs as replacement takes place.

In terms of recruitment, 1,082 people have been hired in the last four years, 554 in specific positions in Central Services or specialised segments, while the remaining 49% or 528 hires were mainly internships in the branch network between 2018 and 2020.

The rest of the movements in the period are explained by recurrent departures (-995 people, of which 290 departures correspond to hiring in the commercial network, mainly trainees) and by the net balance absences (-406 people), which is calculated as the number of reinstatements minus the number of leaves

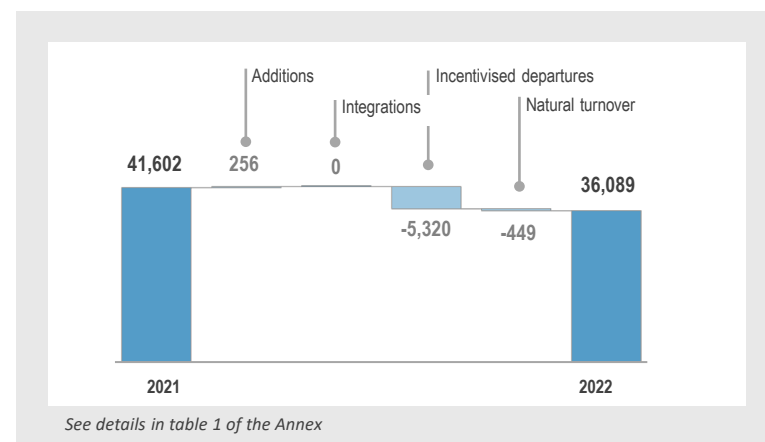
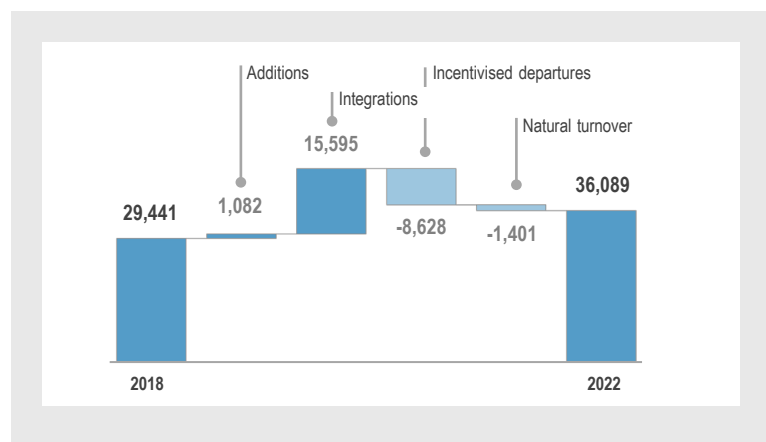
of absence. This net balance of absences includes staff movements between CaixaBank and Group companies, which over this four-year period has led to a net outflow of 331 people, including the massive outflow that took place in November 2021 with 167 employees relocated to various CaixaBank Group companies (chiefly Building Center, CaixaBank Operational Services, CaixaBank Payments & Consumer and CaixaBank Business Intelligence) and the departure in 2022 of 296 people from CaixaBank Tech.

### Workforce figures 2021-2022

In the last year, CaixaBank's workforce has decreased by 5,513 people, the main reason being the departure of 5,319 people (5,332 considering leave and other situations) associated with the 2021 Restructuring Plan.

In 2022, there were also 220 departures: due to the deferred departure of one person through the Incentivised Severance Plan, recurring redundancies (209 departures) and departures associated with the rotation of interns in the branch network (10 departures).

Of the 256 new hires made in 2022, 59% correspond to hires for specific positions, mainly in Central Services (Corporate & Institutional Banking,...) and international branches, and 41% correspond to the Regional Network, chiefly the Barcelona Regional Division.



The net balance of personnel on leave was -230, calculated as reinstatements minus leaves of absence. With regard to intra-group movements, 350 employees have taken a leave of absence from Group companies (296 in CaixaBank Tech) and 63 have been reincorporated (24 from CaixaBank Operational Services).

The overall turnover in 2022 was 15.1% (0.6% excluding departures due to the Restructuring Plans) and the voluntary turnover was 0.2%. *See details in table 2 of the Annex.*

## Demographic structure

The demographic pyramid evolution at CaixaBank over the last four years is defined by an increase in the presence of women (57%) and an ageing workforce (average age 46).

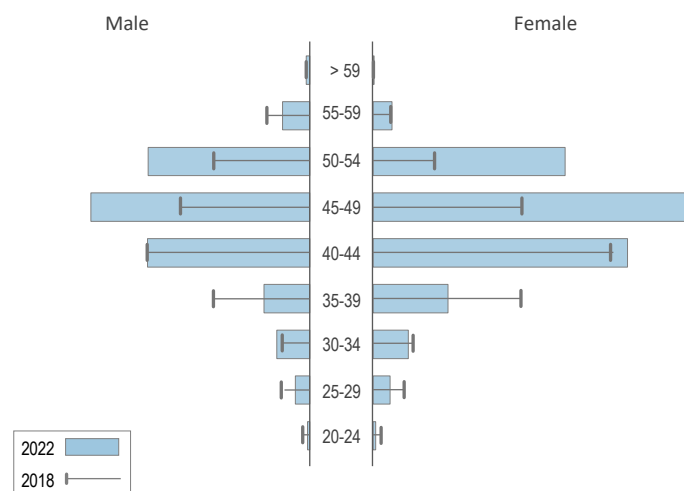
The percentage of women in the workforce increased from 53.8% in 2018 to 57.5% in 2022, mainly due to two factors: firstly due to a higher men departure number, who have taken advantage of the mass departure plans that have been carried out in the Bank, and secondly due to the percentage of women from Bankia (56.3%).

With regard to the average age of employees in the 2018-2022 period, this value has grown in three years from 43 years in 2018 to 46 in 2022. Although the growth has come mainly from the integration of Bankia's staff, with an average age of 47.5 years, it is important to note two factors have allowed the average age to be contained:

- The mass departure of people over 50 years old through incentivised voluntary redundancy plans and restructuring plans.
- The partial replenishment of departures with young talent under 30 years old (no replenishment is associated with the Restructuring Plan departures).

The workforce ageing is evident in the increase in the number of staff aged 45 to 54, which went from 33.8% of the workforce in 2018 to 56.2% in 2022. This situation is not a phenomenon exclusive to CaixaBank, but one in line with the estimates made of the general population, both in Europe and Spain. The main reasons that explain the ageing of the general population include the low birth rate in recent decades and the increase in life expectancy.

Focusing on the active population, there is an increase in ageing due to demographic factors, but also due to the impact of the economic crisis suffered a few years ago, which has led to a delay in the age of entry into the labour market (whereby many young people extend their training). This factor, together with the delay in the retirement age, will cause the age ranges of the working population to be shifted and the concept of "active life" to be reconsidered.



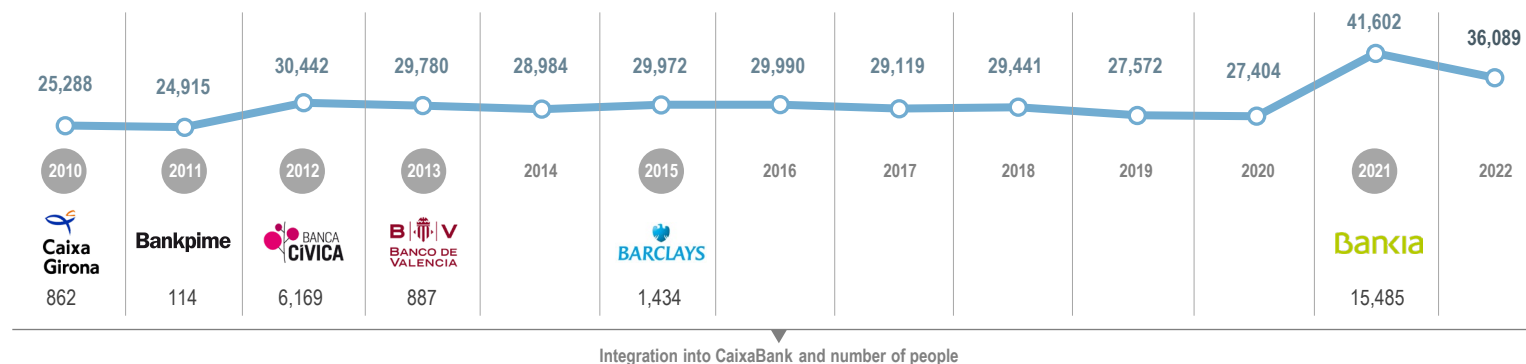
*See details in table 3 of the Annex*

The CaixaBank workforce composition is the result of the company's history, which since 2010 has welcomed six companies (Caixa Girona, Bankpime, Banca Cívica, Banco de Valencia, Barclays and Bankia). Of the current workforce, 48.4% come from inorganic growth, mainly as a result of the recent integration with Bankia in 2021 (10,922 employees at the close of December 2022), which accounts for 30.3% of the workforce.

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**CaixaBank's capacity for integration.** CaixaBank workforce figures 2010-2022



The workforce distribution according to origin :

| Workforce by origin:       |        |       |  |
|----------------------------|--------|-------|--|
| Caja Pensiones / Barcelona | 458    | 1.3%  |  |
| Organic growth             | 18,151 | 50.3% |  |
| Inorganic growth           | 17,480 | 48.4% |  |
| Bankia                     | 10,922 | 30.3% |  |
| Banca Cívica               | 4,036  | 11.2% |  |
| Barclays Bank              | 904    | 2.5%  |  |
| Caixa Girona               | 613    | 1.7%  |  |
| Banco de Valencia          | 580    | 1.6%  |  |
| Morgan Stanley             | 235    | 0.7%  |  |
| Bankprime                  | 65     | 0.2%  |  |
| Others (including neX)     | 125    | 0.2%  |  |

97.5% of CaixaBank's workforce is Spanish (35,183 people), in line with the fact that the business is mainly carried out in Spanish territory. However, it has 906 employees of nationalities other than Spanish, from 76 different countries. They are distributed by continent as follows: Rest of Europe (459 people), South America (253), Africa (81), Asia (58), Central America (29) and North

America (26).

| Workforce origin by continents |        |       |  |
|--------------------------------|--------|-------|--|
| Spain                          | 35,183 | 97.5% |  |
| Rest of Europe                 | 459    | 1.2%  |  |
| South America                  | 253    | 0.7%  |  |
| Africa                         | 81     | 0.2%  |  |
| Asia                           | 58     | 0.2%  |  |
| Central America                | 29     | 0.1%  |  |
| North America                  | 26     | 0.1%  |  |

See details in table 4 of the Annex

## Organisational structure

CaixaBank organises the national territory into thirteen Regional Divisions, an InTouch Territorial Division (remote service) and a new Imagin Digital Business Unit to offer a value proposition to digital customers.

At the national level, CaixaBank has 4,444 centres (-741 compared to the previous year), distributed as follows:

- 626 specialised centres, including mainly Business Banking (146 centres), Private Banking (88 centres), InTouch (138 remote centres), Imagin (124 centres) and Corporate & Institutional Banking (15 centres).
- 3,818 Retail Banking branches (-797 compared to the previous year). The number of branches has been reduced due to the integration of 761 centres to resize the Network to the desired level following the merger with Bankia. Urban branches have decreased by 33% (-757 branches compared to 2021). Store and Store Business branches, which are the drivers of CaixaBank distribution model transformation, also increased in 2022, with the number of Store branches increasing by 97 to 705, and Store Negocios branches increasing by 12 to 96 at December 2022. Lastly, we note that rural branches have decreased by -9% (-149 branches compared to 2021).

#### Branch types in the regional network:

|                     |       |
|---------------------|-------|
| Store               | 705   |
| Store Negocios      | 96    |
| Rural               | 1,483 |
| Urban               | 1,534 |
| Specialised Centres | 364   |
| InTouch             | 138   |
| Imagin              | 124   |

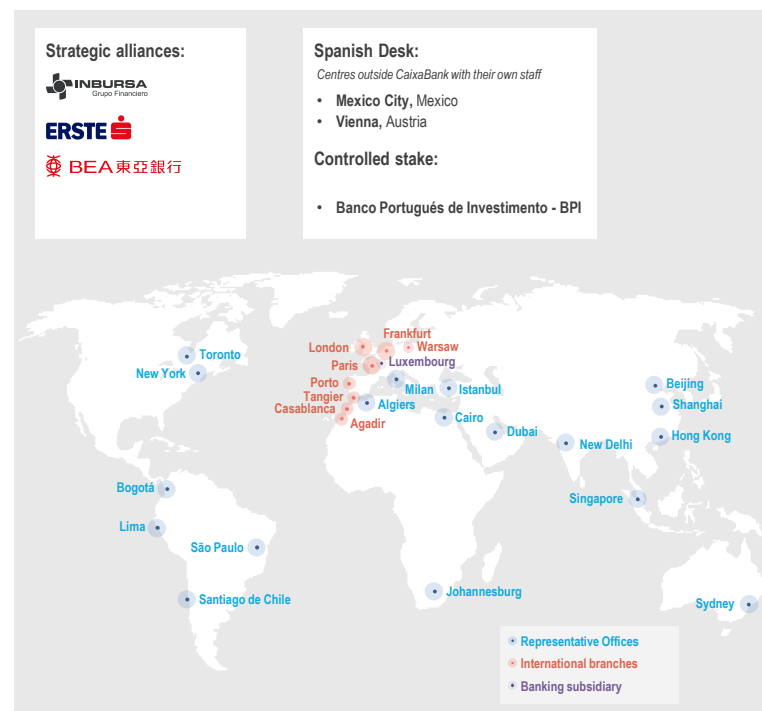
See details in table 5 of the Annex

In terms of its international presence, CaixaBank has a staff of 228 people in Foreign Branches and in the International Banking segment, distributed across 23 countries. There are also a total of 26 centres, broken down as follows: 18 representative offices plus 8 CaixaBank branches.

It should be noted that in January 2023 the Milan representation office was transformed into a new international branch, resulting in 17 representation branches and 9 branches from 2023 onwards.

In addition, there is 1 banking subsidiary in Luxembourg, 2 Spanish Desks (Mexico and Austria), as well as a controlled stake (Banco BPI).

CaixaBank has strategic alliances in Central America with Inbursa Grupo Financiero, in Central Europe with Erste Bank, and in Asia with Bank East of Asia (BEA).



In addition to the Commercial Network with 30,144 people, there are Central Services with 3,611 people and Network Support Centres (which include the staff of the Regional Divisions) with a total of 2,334 people. In the area of Central Services, the workforce has been reduced by 873 people in the last year following the conclusion of the Restructuring Plan, which removed the duplication that existed as a result of the integration with Bankia. See details in table 6 of the Annex.

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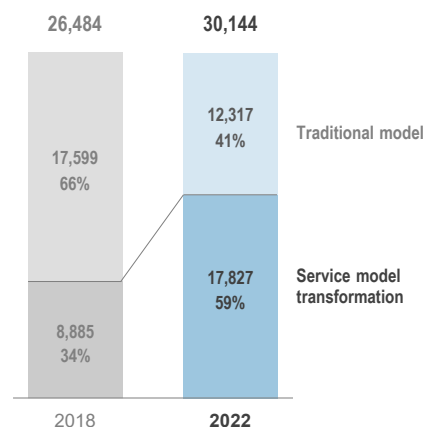
## Workforce functional evolution

The accelerated change taking place in the customer service model is evidenced by the fact that the number of employees in the Commercial Network who are part of the new model has increased significantly in the last four years, from 33.5% in 2018 to 59.1% in 2022.

A total workforce of 11,370 work in the centres associated with the new service model (Store, Store Business, InTouch, Day One and Now centres), which represents 63.8% of the total number of employees included in the service model transformation.

Additionally, the remaining 36.2% of employees forming part of the service model transformation is made up of the group of advisory specialists in the Business Banking (1,128), Private Banking (1,145), Corporate & Institutional Banking (230) and International Banking (228) segments, as well as advisers from Premier Banking (1,924) and Business and Senior advisers (1,802) who are not linked to the Store, Store Negocios, InTouch and Day One centres.

### Total Business Network Workforce



See details in table 7 of the Annex



























## Who we are and how we are organised. CaixaBank Group

### Group Structure

#### » Business Support

- 
**739**  
**CaixaBank Tech\*** (100%)  
 Provision of IT services  
*\* Includes Silk Inmuebles*
- 
**731**  
**CaixaBank Operational Services** (100%)  
 Services for back office administration
- 
**210**  
**CaixaBank Facilities Management** (100%)  
 Project management, maintenance, logistics and procurement
- 
**137**  
**CaixaBank Business Intelligence** (100%)  
 Development of digital projects

#### » Business Activity

- |  |   |   |  |  |
|--|---|---|--|--|
|  <b>588</b><br><b>CaixaBank Payments &amp; Consumer</b> (100%)<br>Consumer finance<br>payment methods       |  <b>53</b><br><b>Wivai Select Place</b> (100%)<br>Marketing of products                              |  <b>38</b><br><b>Nuevo MicroBank</b> (100%)<br>Financing of microloans   |  <b>8</b><br><b>Telefónica Consumer Finance</b> (50%)<br>Consumer finance |  <b>8</b><br><b>CaixaBank Equipment Finance</b> (100%)<br>Vehicle and equipment leasing |
|  <b>758</b><br><b>VidaCaixa</b> (100%) <sup>1</sup><br>Life insurance and pension fund management           |  <b>70</b><br><b>BPI Vida e Pensões</b> (100%)<br>Life insurance and pension fund management         |  <b>20</b><br><b>Bankia Mediación</b> (100%)<br>Insurance banking operator   |  <b>18</b><br><b>Sa Nostra Vida</b> (100%) <sup>2</sup><br>Insurance      |  <b>1</b><br><b>Vida Caixa Mediación</b> (100%)<br>Insurance banking operator           |
|  <b>248</b><br><b>CaixaBank Asset Management</b> (100%)<br>Management of collective investment undertakings |  <b>39</b><br><b>BPI Gestão de ativos</b> (100%)<br>Management of collective investment undertakings |  <b>6</b><br><b>CaixaBank Asset Management Luxembourg</b> (100%)<br>Management of collective Collective Investment |  <b>4,387</b><br><b>Banco BPI</b> (100%)<br>Credit institution Portugal   |  <b>17</b><br><b>BPI Suisse</b> (100%)<br>Financial advice and asset management         |
|  <b>56</b><br><b>Imaginergen</b> (100%)<br>Management of the bank's youth segment                           |  <b>13</b><br><b>CaixaBank Wealth Mgmt. Luxembourg</b> (100%)<br>Credit institution Luxembourg       |  <b>11</b><br><b>CaixaBank Titulización</b> (100%)<br>Securitisation fund management                              |  <b>5</b><br><b>Openwealth</b> (100%)<br>Asset management                 |  <b>199</b><br><b>Building Center</b> (100%)<br>Holder of property assets               |

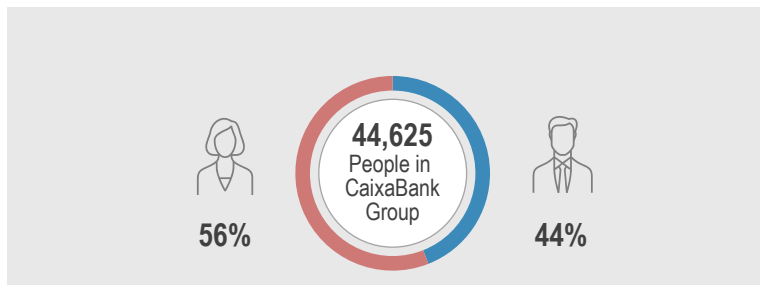
#### » Other group companies

- |  |  |   |   |  |
|--|--|---|---|--|
|  <b>135</b><br><b>Inversiones Inmobiliarias Tegui</b> (60%)<br>Holder of property assets              |  <b>14</b><br><b>Credifimo</b> (100%)<br>Mortgage and personal financing  |  <b>9</b><br><b>Joint Prevention Service</b><br>Occupational risk prevention |  <b>8</b><br><b>Puerto Triana</b> (100%)<br>Real estate holding and property development company |  <b>7</b><br><b>Líderes de Empresa Siglo XXI</b> (100%)<br>Surveillance and protection services |
|  <b>3</b><br><b>Gestión y Recaudación Local</b> (100%)<br>Public Administration Collection Management | <p>1) In November 2022, Bankia Vida, S.A. merged into VidaCaixa.</p> <p>2) On 27 June 2022 CaixaBank reached an agreement with CASER for its subsidiary VidaCaixa to purchase from it its 81.31% stake in the share capital of Sa Nostra Vida, a life insurance and pension plan company operating in the Balearic Islands. In November 2022, CaixaBank transferred the remaining 18.69% of Sa Nostra Vida's share capital to VidaCaixa, thus reaching 100% of Sa Nostra Vida.</p> |   |   |  |

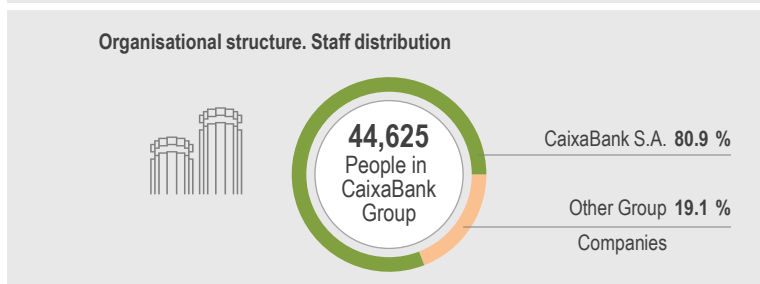
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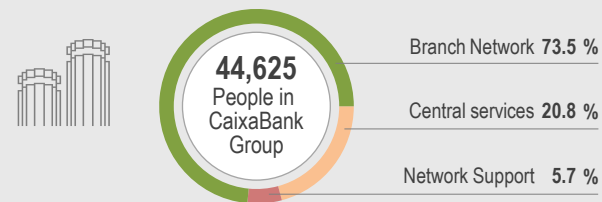
## Main indicators



|  |                         |
|--|-------------------------|
| <b>Average age, years:</b>                                     | <b>46</b>               |
| <b>Average length of service, years:</b>                       | <b>18</b>               |
| <b>Indefinite contracts:</b>                                   | <b>99.5 %</b>           |
| <b>External turnover: total   without restructuring plans:</b> | <b>13.9 %   2.1%</b>    |
| <b>Voluntary turnover:</b>                                     | <b>0.7 %</b>            |
| <b>Nationality:</b>  |                         |
| Spanish  | 87 %                    |
| Other countries (85 different)                                 | 13 %                    |
| <b>Geographical distribution of workforce:</b>                 |                         |
| Spain:   | 89 %                    |
| Other countries:   | 11 %                    |
| <b>Workforce trained:</b>                                      | <b>100 %</b>            |
| <b>Hours of training per employee:</b>                         | <b>70   96 % online</b> |
| <b>Average remuneration per person <sup>(1)</sup>:</b>         | <b>68,109 €</b>         |
| <b>Salary gap <sup>(1)</sup>:</b>                              | <b>1.1 %</b>            |



## Organisational structure. Staff distribution



|   | <b>CaixaBank</b>         | <b>BPI</b> |
|---|--------------------------|------------|
| <b>Regional Divisions:</b>                            | <b>15 <sup>(2)</sup></b> | <b>2</b>   |
| <b>Organisational structure. Branches by segment:</b> |                          |            |
| Retail Banking  | <b>3,818</b>             | <b>289</b> |
| Specialised Centres                                   | <b>626</b>               | <b>37</b>  |
| International Network                                 | <b>26</b>                | <b>-</b>   |

(1) The criterion for calculating salaries includes fixed remuneration, variable remuneration, social benefits: savings and risk contributions to the Pension Fund, financial aid for studies for employees and their children, health insurance and other non-wage supplements.

(2) Includes InTouch Regional Division and the Imagin Digital Business Unit.

## CaixaBank Group history

The CaixaBank Group arose from the transformation of Criteria CaixaCorp, S.A., which culminated in CaixaBank being added to the Bank of Spain's Credit Institutions Registry on 30 June 2011 and its listing on the Spanish stock market as a credit institution on 1 July 2011.

On 26 September 2017, and effective as of the same day, the Governing Council of the European Central Bank decided, based on compliance with the conditions set out in Article 26(8) of Council Regulation (EU) No 1024/2013, that CriteriaCaixa was no longer the parent company of the financial conglomerate, as it no longer exercised control or significant influence. The company CaixaBank, S.A. thus became the parent company.

The following table details the main milestones in the CaixaBank Group history.

## Main milestones in the CaixaBank Group history:

| Financial years | Milestones  |
|-----------------|---|
| 1904            | Creation of the Caja de Pensiones para la Vejez y de Ahorros de Cataluña y Baleares. The name "La Caixa" comes from the Catalan name of the pension fund: Caixa de Pensions per a la Velleja i d'Estalvis de Catalunya i Balears.                           |
| 1918            | Integration of Social Projects in the Organisation.   |
| 1955            | Launch of social property developments.   |
| 1960            | La Caixa has more than 237 branches and 1,000 employees.  |
| 1980            | Creation of Grupo de Servicios, S.A. to control shareholdings by La Caixa. Three years later, it changed its name to GDS-Grupo de Servicios, S.A.   |
| 1990            | As a result of the merger between Caja de Pensiones para la Vejez y de Ahorros de Cataluña y Baleares and Caja de Ahorros y Monte de Piedad de Barcelona (founded in 1844), Caja de Ahorros y Pensiones de Barcelona was born. 2,296 branches were created. |
| 2000            | GDS-Grupo de Servicios, S.A. merges by absorption into CaixaHolding, S.A.U. (a company that was inactive and adapts its corporate name).  |
| 2007            | Creation of MicroBank (la Caixa's social bank) and Criteria (CaixaHolding, S.A.U. changed its name to Criteria CaixaCorp, S.A.). Initial public offering of Criteria CaixaCorp, S.A. with a maximum of 25% of its share capital.                            |
| 2008            | Acquisition of the Morgan Stanley private banking business in Spain.  |
| 2010            | Merger by absorption with Caja de Ahorros de Girona.  |
| 2011            | Reorganisation of the Group and listing of CaixaBank.<br>Acquisition of the business of Banco de la Pequeña y Mediana Empresa, S.A. (Bankpime).   |
| 2012            | Merger with Banca Cívica formalised in August. Banco de Valencia sold by the FROB in November; formalised in 2013.  |
| 2014            | Transformation of "la Caixa" into the "la Caixa" Banking Foundation.  |
| 2015            | Merger by absorption with Barclays Bank, S.A.U.<br>Friendly takeover bid for the Portuguese bank BPI (Banco Português de Investimento).   |
| 2017            | Acquisition of 84.5% of BPI.  |
| 2018            | The position in BIS is strengthened to 100%.  |
| 2020            | Joint merger project between CaixaBank, SA. (merging company) and Bankia, S.A. (merged company).  |
| 2021            | Merger with Bankia S.A. formalised in March. Additionally, the NEX subsidiary is incorporated into the structure of CaixaBank S.A.  |

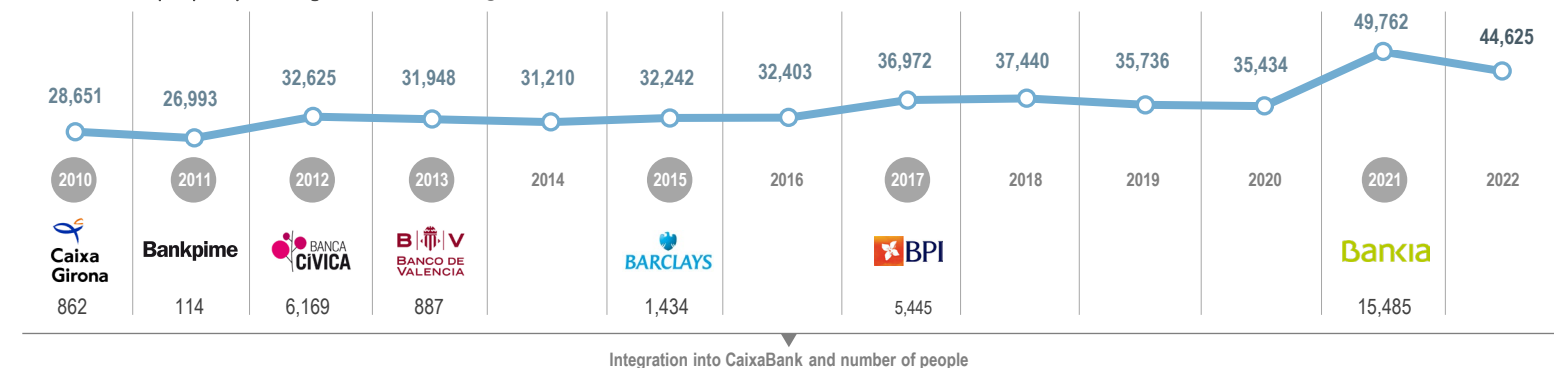
CaixaBank, S.A. is the parent company of the financial conglomerate comprising the CaixaBank Group's regulated entities. As a listed bank, it is subject to oversight by the European Central Bank and the Spanish national securities market regulator (the Comisión Nacional del Mercado de Valores, CNMV), however, the entities of the Group are subject to oversight by supplementary and industry-based bodies.

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## Workforce figures CaixaBank Group 2010-2022

CaixaBank's Group capacity for integration. Workforce figures 2010-2022



The CaixaBank Group's workforce at December 2022 stood at 44,625, 15,974 more than in 2010, representing a 56% increase. This increase was mainly due to the inorganic integration of other financial institutions carried out in Spain and Portugal. More than 30,000 people from Caixa Girona, Bankprime, Banca Cívica, Banco de Valencia, Barclays, BPI and Bankia have joined, of which more than 21,000 are still part of the Group's workforce.

### Evolution of workforce 2010-2022\*

| Year | CaixaBank Group | Subsidiaries | CaixaBank | Integrations      |
|------|-----------------|--------------|-----------|-------------------|
| 2010 | 28,651          | 3,363        | 25,288    | Caixa Girona      |
| 2011 | 26,993          | 2,078        | 24,915    | Bankprime         |
| 2012 | 32,625          | 2,183        | 30,442    | Banca Cívica      |
| 2013 | 31,948          | 2,168        | 29,780    | Banco de Valencia |
| 2014 | 31,210          | 2,226        | 28,984    |                   |
| 2015 | 32,242          | 2,270        | 29,972    | Barclays          |
| 2016 | 32,403          | 2,413        | 29,990    |                   |
| 2017 | 36,972          | 7,853        | 29,119    | BPI               |
| 2018 | 37,440          | 7,999        | 29,441    |                   |
| 2019 | 35,736          | 8,164        | 27,572    |                   |
| 2020 | 35,434          | 8,030        | 27,404    |                   |
| 2021 | 49,762          | 8,160        | 41,602    | Bankia            |
| 2022 | 44,625          | 8,536        | 36,089    |                   |

\* From 2011 the perimeter is the CaixaBank Group, prior to this year the perimeter was the "la Caixa" Group.

As such, 44% of the CaixaBank Group's workforce at 31 December comes from the banking concentration process that has been carried out over the last twelve years. A breakdown of integrations by source entity is shown below:

| Inorganic growth       | 21,867 | 43.9% |
|------------------------|--------|-------|
| Bankia                 | 10,922 | 21.9% |
| Banca Cívica           | 4,036  | 8.1%  |
| Banco BPI              | 4,387  | 8.8%  |
| Barclays Bank          | 904    | 1.8%  |
| Caixa Girona           | 613    | 1.2%  |
| Banco de Valencia      | 580    | 1.2%  |
| Morgan Stanley         | 235    | 0.5%  |
| Bankprime              | 65     | 0.1%  |
| Others (including neX) | 125    | 0.3%  |

In addition, various organisations have been incorporated into the CaixaBank Group over the last twelve years, expanding and completing the business activities it carries out. The following additions are worth highlighting:



**In 2012:**

- Integration of the investee companies from **Grupo Banca Cívica**.








- **CaixaCard**, a company that subsequently became **Caixabank Payments** and whose corporate purpose was to provide loans and credit (for consumption and mortgages), finance for commercial transactions and the issuance and management of credit cards.



- **CaixaBank Electronic Money**, whose activity was the issuance of electronic money and the issuance of payment instruments.


**In 2014:**

- **Telefónica Consumer Finance**, whose activity is to grant loans and credits, including consumer loans and the financing of commercial transactions.


**In 2017:**

- **CaixaBank Business Intelligence**: was born from a need to transform commercial information and large volumes of business data into value for customers, with the main objective of generating multi-channel commercial opportunities. Since the creation of CaixaBank Business Intelligence, numerous work streams have been carried out in conjunction with Systems to make the most of the DataPool capabilities. Since 2019, all Advanced Analytics developments have been carried out in the new Big Data architecture, achieving the "Zero-Legacy" objective in terms of both tools and sources of information and in models used for commercial actions, providing agility to carry out new developments with a time-to-market com-

parable to the best-in-class in the sector. The staff is made up of specialists in business analytics, data mining, big data analysts and modellers, making up a multidisciplinary team in an innovative and dynamic environment.


**In 2018:**

- **CaixaBank Asset Management Luxembourg** (management of collective investment institutions).



- Shared Services Centre in **People Services** within **CaixaBank Operational Services** to corporatise the Human Resources of the Group's subsidiaries with the aim of:
  - Increasing the level of services in all the Group's companies.
  - Increasing efficiency and flexibility in resource management.
  - Effective implementation of Human Resources Governance in subsidiaries.
  - Comprehensive oversight and monitoring of the service.
  - Sustainable future growth.



**In 2019:**

- **Imagintech** is CaixaBank's 100% digital value proposition, with no accounts or card fees. Imagin is actually much more than banking; it is a service platform where users can find content relevant to their interests and concerns, as well as get access to both financial and non-financial products and services. Imagin consists of three 100% digital value propositions targeted at the interests and life stage of users from childhood to adulthood.



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- **CaixaBank Payments and Consumer.** a subsidiary dedicated to consumer finance and payment methods created from the merger of CaixaBank Consumer Finance and CaixaBank Global Payments. The subsidiaries CaixaBank Equipment Finance and PromoCaixa also report to this subsidiary.



- **CaixaBank Wealth Management Luxembourg** (formerly Interim Luxproject) is CaixaBank's Private Banking service in Luxembourg, providing independent advisory services, discretionary portfolio management and order reception and transmission. It was born from a need for a bank that serves as an international platform to provide products to the Group's different businesses.



#### In 2021:

- Integration of the investee companies from **Grupo Bankia**.
- **Bankia Fondos:** its corporate purpose was to offer a wide range of domestic and international investment funds; in July 2021 it merges with CaixaBank Asset Management.
- **Bankia Pensiones:** subsidiary dedicated to the management of pension funds. In December 2021, it merges with VidaCaixa.
- **Bankia Mediación:** linked to private insurance management.
- **Bankia Habitat:** its activity focuses on the operation, management and administration of real estate.
- **SegurBankia:** subsidiary acting as an insurance broker. The company was liquidated in June 2022.
- **Arrendadora de Equipamientos:** a company dedicated to the acquisition of railway rolling stock and spare parts.
- **Corporación Industrial Bankia** (Hiscan): subsidiary engaged in financial intermediation.
- **Gestión y Recaudación Local:** a company dedicated to the performance of collaboration tasks relating to collection management by public administrations.
- **Centro de Servicios Operativos e Ingeniería de Procesos:** (Operational Services and Process Engineering Centre) a subsidiary dedicated to the provision of

ancillary services, management and administration of outsourced activities and processes in any field or sector.

- **Bankia Vida.** In December 2021, CaixaBank announced that it has signed an agreement with the Mapfre Group to acquire 51% of Bankia Vida, Sociedad Anónima de Seguros y Reaseguros. After this acquisition, CaixaBank became the holder of 100% of the share capital. In November 2022, Bankia Vida, S.A. merged into VidaCaixa."

## Bankia

- In addition, in June 2021, **CaixaBank neX**, a subsidiary specialising in the management of digital channels, was integrated into the Bank as a company with the aim of reinforcing the omnichannel vision (digital + physical) of the customer user experience.



#### In 2022:

- **SA Nostra Vida:** CaixaBank reached an agreement with CASER for the subsidiary VidaCaixa to purchase its 81.31% stake in the share capital of Sa Nostra Vida, a life insurance and pension plan company operating in the Balearic Islands. CaixaBank also transferred the remaining 18.69% of Sa Nostra Vida's share capital to VidaCaixa, thus reaching 100% of the company.

## Assegurances

SA NOSTRA Compañía de Seguros de Vida S.A.

- **Openwealth:** subsidiary providing an independent global advisory service for the highest profiles. It focuses on offering "Multifamily Office" services for customers starting from 50 million euros, in collaboration with the best providers in the national and international industry. CaixaBank thus became the **first bank in Spain to offer its Ultra High Net Worth (UHNW) customers** a global wealth advisory service, regardless of where the customer has their assets, which can even be with different banks.



- In addition, the sale of the **Operational Services and Process Engineering Centre** activity and the transfer of employees in accordance with the provisions of Article 44 of the Workers' Statute took place in 2022.

## Workforce figures 2021-2022

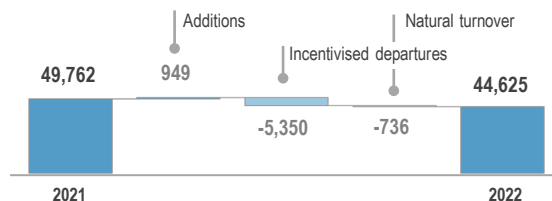
In the last year, CaixaBank's workforce has decreased by 5,137 people, the main reason being the departures associated with the CaixaBank, SA 2021 Restructuring Plan.

In terms of new hires (+949 people), 27% were concentrated in CaixaBank, SA and 73% in the other subsidiaries. CaixaBank, SA made 256 new hires: 105 in Central Services, 41 in international branches, 3 in CIB, 1 in Network Support and 106 in Retail Banking. The rest of the Group's new hires (+693) are distributed as follows: CaixaBank Tech (+179), Banco BPI (+113), VidaCaixa (+73), CaixaBank Payments & Consumer (+53), CaixaBank Business Intelligence (+40), CaixaBank Operational Services (+35), Buildingcenter (+26), CaixaBank Asset Management (+11), CaixaBank Facilities Management (+7 and other Subsidiaries (+156).

On the other hand, there were 5,350 departures as a result of the incentivised redundancy plans, such as: CaixaBank, SA 2021 Restructuring Plan (-5,319), the agreed departures in Banco BPI (-30) and the deferred departures through the 2020 Incentivised Severance Plan (-1).

Another factor explaining the workforce reduction is the natural turnover of the CaixaBank Group as a whole (-736 people). Within this natural turnover, in addition to the net balance of leaves of absence (understood as total reinstatements minus leaves of absence): +195 people), the rest of the leave is accounted for, broken down as follows: voluntary (-320), retirement (-112), dismissals (-113) and other reasons (-386, of which 229 are due to the sale of the Operational Services and Process Engineering Centre activity in accordance with article 44 of the Workers' Statute).

In 2022, the CaixaBank Group's overall turnover (total departures on average staff) was 13.9% (2.1% excluding restructuring plans) and voluntary turnover stood at 0.7%.



See details in table 26 of the Annex

## Demographic structure

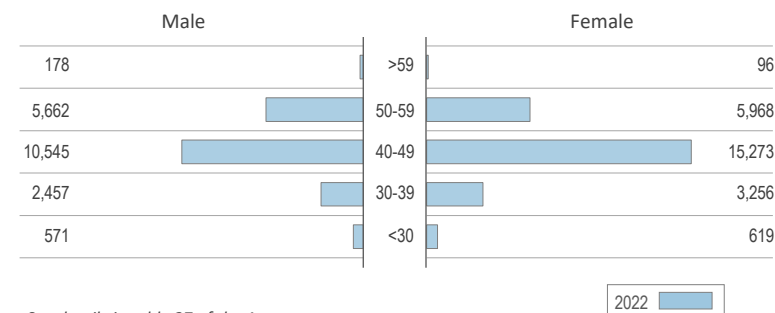
The percentage of women in the CaixaBank Group's workforce was 56.5%, up 1.0% on 2021. The average age and length of service of the workforce is 45.8 and 17.9 years, respectively. These values are explained by the weight of the CaixaBank S.A. and Banco BPI staff in the Group's total workforce. Specifically, at CaixaBank SA, as a result of the departures from the Restructuring Plan, the average age and average years of service in 2022 have decreased slightly, from 46.1 to 45.8 average age, and from 19.2 to 18.9 average years of service.

See details in table 27 of the Annex.

A breakdown of the Group's main subsidiaries is as follows:

### Gender distribution

|  | Male   | Female | Total  | % women      |
|--|--------|--------|--------|--------------|
| <b>CaixaBank S.A.</b>                    | 15,347 | 20,742 | 36,089 | <b>57.5%</b> |
| <b>Banco BPI</b>                         | 1,892  | 2,495  | 4,387  | <b>56.9%</b> |
| <b>VidaCaixa</b>                         | 352    | 406    | 758    | <b>53.6%</b> |
| <b>CaixaBank Tech</b>                    | 526    | 213    | 739    | <b>28.8%</b> |
| <b>CaixaBank Operational Services</b>    | 315    | 416    | 731    | <b>56.9%</b> |
| <b>CaixaBank Payments &amp; Consumer</b> | 270    | 318    | 588    | <b>54.1%</b> |
| <b>CaixaBank Asset Management</b>        | 134    | 114    | 248    | <b>46.0%</b> |
| <b>CaixaBank Facilities Management</b>   | 117    | 93     | 210    | <b>44.3%</b> |
| <b>Buildingcenter</b>                    | 115    | 84     | 199    | <b>42.2%</b> |
| <b>CaixaBank Business Intelligence</b>   | 76     | 61     | 137    | <b>44.5%</b> |
| <b>Other Subsidiaries</b>                | 269    | 270    | 539    | <b>50.1%</b> |



See details in table 27 of the Annex

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### Distribution by age bracket

|                                 | <30 years | 30-39 years | 40-49 years | 50-59 years | >59 years |
|---------------------------------|-----------|-------------|-------------|-------------|-----------|
| CaixaBank S.A.                  | 818       | 4,315       | 21,726      | 9,130       | 100       |
| Banco BPI                       | 139       | 495         | 2,299       | 1,380       | 74        |
| VidaCaixa                       | 43        | 205         | 305         | 186         | 19        |
| CaixaBank Tech                  | 42        | 179         | 333         | 181         | 4         |
| CaixaBank Operational Services  | 9         | 108         | 356         | 248         | 10        |
| CaixaBank Payments & Consumer   | 22        | 128         | 282         | 148         | 8         |
| CaixaBank Asset Management      | 16        | 32          | 91          | 98          | 11        |
| CaixaBank Facilities Management | 7         | 29          | 108         | 53          | 13        |
| Buildingcenter                  | 4         | 52          | 88          | 55          | 0         |
| CaixaBank Business Intelligence | 34        | 42          | 49          | 12          | 0         |
| Other Subsidiaries              | 56        | 128         | 181         | 139         | 35        |

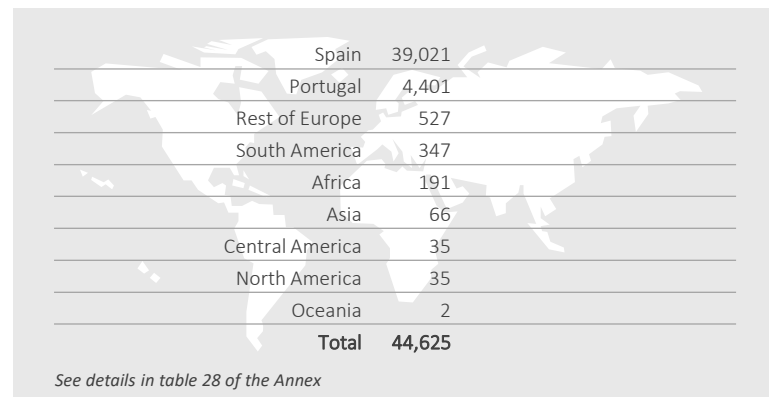
The highest concentration of employees is in the age bracket between 40 and 49 years. There are a number of subsidiaries with a younger workforce, either because of the more technological nature of the work or another feature of the activity they carry out, and where the majority of employees are aged under 40.

|  |       |
|--|-------|
| Imaginersgen                           | 67.9% |
| CaixaBank Asset Management Luxembourg  | 66.7% |
| CaixaBank Business Intelligence        | 55.5% |
| CaixaBank Titulización                 | 54.5% |
| Telefónica Consumer Finance            | 50.0% |
| CaixaBank Wealth Management Luxembourg | 46.2% |
| BPI Gestão de Ativos                   | 46.2% |
| Wivai Selectplace                      | 45.3% |

### Service average length

|                                 | Male | Female | Total |
|---------------------------------|------|--------|-------|
| CaixaBank, S.A.                 | 18.8 | 19.0   | 18.9  |
| Banco BPI                       | 20.0 | 19.6   | 19.8  |
| VidaCaixa                       | 8.3  | 10.7   | 9.6   |
| CaixaBank Tech                  | 3.8  | 2.9    | 3.6   |
| CaixaBank Operational Services  | 6.4  | 7.2    | 6.9   |
| CaixaBank Payments & Consumer   | 7.6  | 8.7    | 8.2   |
| CaixaBank Asset Management      | 8.5  | 10.4   | 9.3   |
| CaixaBank Facilities Management | 10.8 | 12.7   | 11.6  |
| Buildingcenter                  | 3.6  | 2.8    | 3.3   |
| CaixaBank Business Intelligence | 2.8  | 2.8    | 2.8   |
| Other Subsidiaries              | 9.3  | 7.6    | 8.5   |

87% of the CaixaBank Group's workforce is Spanish (39,021 people) and 10% is Portuguese (4,401 people). This is in line with the fact that the two largest companies carry out their banking activity in Spain and Portugal. However, there are up to 1,203 people with other nationalities, who come from 84 other countries. They are distributed by continent as follows:



|                 |               |
|-----------------|---------------|
| Spain           | 39,021        |
| Portugal        | 4,401         |
| Rest of Europe  | 527           |
| South America   | 347           |
| Africa          | 191           |
| Asia            | 66            |
| Central America | 35            |
| North America   | 35            |
| Oceania         | 2             |
| <b>Total</b>    | <b>44,625</b> |

*See details in table 28 of the Annex*

## Organisational structure

The CaixaBank Group comprises a total of 30 companies, due to their larger workforces CaixaBank SA (36,089 staff) and Banco BPI (4,387 staff) stand out. These two companies account for 91% of the total CaixaBank Group workforce.

CaixaBank, SA organises the national territory into 13 Regional Divisions, an InTouch Regional Division (remote service) and a new Imagin Digital Business Unit to offer a value proposition to digital customers. There are 4,444 centres nationwide (-741 compared to 2021):

- 3,818 Retail Banking branches.
- 626 Specialised Centres: 146 Business Banking, 138 inTouch, 124 Imagin, 88 Private Banking, 37 Recovery Centres, 35 Financial Agents, 25 Digital/Virtual, 15 Corporate & Institutional Banking, 14 Developers and 4 Monte de Piedad.

At the international level, there are a total of 18 representative offices, 8 branches and 2 Spanish Desks (Mexico and Austria), as well as 1 Controlled

Stake (BPI).

At Banco BPI, there are two Business Divisions that include a total of 326 branches (-37 compared to 2021):

- 289 Retail Banking branches.
- 37 specialised centres (15 Private Banking and 22 Business Banking).

As we saw at the beginning of this section, the rest of the CaixaBank Group's subsidiaries are distributed in three major blocks:

- "Business Support," companies that support the parent company CaixaBank, SA. This includes **CaixaBank Operational Services** (backoffice administration services), **CaixaBank Facilities Management** (works management, logistics, maintenance and purchases), **CaixaBank Business Intelligence** (development of digital projects), **CaixaBank Tech** (formerly Silk Applications of digital projects).

- "Business Activity," which includes the **Payments & Consumer Group** (dedicated to consumer financing, payment methods, product marketing and vehicles and equipment leases), **Buildingcenter** (holding of property assets), the **VidaCaixa Group** (life insurance and pension fund management), the **Asset Management Group** (dedicated to management of collective investment institutions), and the **BPI Group** (Banco BPI, BPI Suisse, BPI Vida e Pensões and BPI Gestão de Ativos) and four other companies: **Imaginersgen** (management of the Bank's youth segment), **Nuevo MicroBank** (dedicated to microloan financing), **CaixaBank Wealth Management** Luxembourg (credit institution in Luxembourg) and **CaixaBank Titulización** (securitisation fund management company) and **Openwealth** (independent global wealth advisory service).

- "Other Companies" comprises a total of eight companies with a variety of missions.

**Internationally**, the CaixaBank Group has staff distributed in centres across five continents in a total of 24 countries. Specifically, CaixaBank, SA has 26 centres, broken down into: 18 representative offices plus 8 CaixaBank branches. It also has, 1 banking subsidiary in Luxembourg, 2 Spanish Desks (Mexico and Austria) and 1 Controlled Stake (BPI), as well as strategic alliances in Central America with Inbursa Financial Group, in Central Europe with Erste Bank and in Asia with Bank East of Asia (BEA).

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There are other Group subsidiaries located outside the Iberian Peninsula, such as CaixaBank Asset Management Luxembourg and CaixaBank Wealth Management Luxembourg and BPI Suisse.

## Functional structure

At the functional level, given the multitude of companies that comprise it, CaixaBank Group has a wide range of functions belonging to different business sectors. In summary, they can be divided into three main groups:

- Executives 5,628 people (12.6%)
- Middle management 7,996 people (17.9%)
- Other employees 31,001 people (69.5%)

The functional breakdown of the Group's main subsidiaries is as follows:

|  | % Executives | % Middle Managers | % Other Employees |
|--|--------------|-------------------|-------------------|
| <b>CaixaBank S.A.</b>                    | 13.9         | 18.8              | 67.3              |
| <b>Banco BPI</b>                         | 6.7          | 14.0              | 79.3              |
| <b>VidaCaixa</b>                         | 2.2          | 10.9              | 86.9              |
| <b>CaixaBank Tech</b>                    | 7.8          | -                 | 92.2              |
| <b>CaixaBank Operational Services</b>    | 3.0          | 15.6              | 81.4              |
| <b>CaixaBank Payments &amp; Consumer</b> | 16.8         | 22.6              | 60.6              |
| <b>CaixaBank Asset Management</b>        | 4.4          | 23.8              | 71.8              |
| <b>CaixaBank Facilities Management</b>   | 4.3          | 26.2              | 69.5              |
| <b>Buildingcenter</b>                    | 5.0          | 20.6              | 74.4              |
| <b>CaixaBank Business Intelligence</b>   | 11.7         | 21.2              | 67.1              |
| <b>Other Subsidiaries</b>                | 13.9         | 13.5              | 72.6              |

See details in table 29 of the Annex

## Value chain

In addition to its own workforce, the CaixaBank Group relies on the collaboration of external suppliers to carry out its activities. This incorporation of the non-direct workforce is known as value chain extension.

At year-end 2022, CaixaBank had a total of **3,323 active providers**, including all Purchasing categories (IT-Information Technology, Professional Services, Marketing, Works and General Services and Facilities), with a total of €7.3 million awarded to Special Employment Centres, as one of the largest entities in Spain. In addition, 68,996 jobs were generated through the multiplier effect of purchases from providers between Spain and Portugal.

The main providers used by the CaixaBank Group are:

### a) Technological services main providers:

| Supplier                                | Main services provided   |
|---|--|
| <b>DXC</b>                              | Software development and IT systems maintenance, administrative and backoffice process management (BPO) and call center. |
| <b>Fujitsu</b>                          | IT services for ATMs.  |
| <b>NTT Data Spain (formerly Everis)</b> | Software development, IT systems maintenance, administration and maintenance of treasury financial instruments (BPO).    |
| <b>Indra</b>                            | Software development and IT systems maintenance, administrative and backoffice process management (BPO).                 |
| <b>Accenture</b>                        | Software development, IT systems maintenance.  |
| <b>ViewNext</b>                         | Software development, IT systems maintenance.  |
| <b>CapGemini</b>                        | Software development, IT systems maintenance.  |
| <b>Worldline Iberia</b>                 | Technology services.   |



|   |  |
|---|--|
| <b>Salesforce Systems Spain</b>                       | Contact and customer interaction management tool.                                      |
| <b>Oracle</b>   | Software development, IT systems maintenance.  |
| <b>Microsoft</b>                                      | Software development, IT systems maintenance.  |
| <b>MUREX</b>  | Recording of financial transactions.   |
| <b>Sistemas Informáticos Abiertos S.A.</b>            | IT security.   |
| <b>S.W.F.T. Society Worldwide Interbank Financial</b> | Global financial infrastructure Financial Messaging (for collections and payments).    |
| <b>ServiceNow Nederland B.V.</b>                      | SaaS ticketing tool.   |
| <b>IBM</b>  | Software development, IT systems maintenance.  |
| <b>FIS Sherwood Systems Group Limited</b>             | Operating licences and services.   |
| <b>Fidessa LatenZero Limited</b>                      | Licensing, implementation and maintenance of LZ software (LZ: data compression method) |
| <b>Optimissa Servicios Profesionales</b>              | Software development, IT systems maintenance projects.                                 |
| <b>Simcorp Iberia</b>                                 | Software development, IT systems maintenance projects.                                 |

#### b) Business services main providers:

| Supplier   | Main services provided              |
|--|-------------------------------------|
| <b>Bloomberg</b>                                 | Valuation of financial instruments. |
| <b>SAP RRHH / Accenture Outsourcing Services</b> | Payroll management and payment.     |
| <b>Reuters</b>                                   | Information on financial markets.   |
| <b>Prosegur</b>                                  | Cash transport and management.      |
| <b>Loomis</b>                                    | Cash transport and management.      |
| <b>Trablisa Transportes Blindados</b>            | Cash transport and management.      |

CaixaBank also has the support of non-direct staff or staff hired through temporary employment agencies (TEAs), to cover vacant positions due to long-term leave (maternity, illness, etc.), to cover the holiday period in small branches with 1 or 2 employees (mainly), to perform the front-of-house role in the opening of new Store branches and to support projects such as the Self-Service and Digitalisation Plan, which aims to help senior customers to get to grips with new technologies. At year-end 2022, there were a total of 1,000 temporary agency employees (1,077.32 FTEs during 2022). The ratio of non-direct personnel in the bank, understood as temporary employment contracts to employed staff, is 3%.

All providers must read and accept the Provider Code of Conduct and the Purchasing Principles in order to start the registration process with the Bank. They must then fill in and send the documentation showing positive compliance with the questions detailed below. In the event of a negative response, the registration process is blocked.

- Do you agree with the CaixaBank Code of Conduct and Purchasing Principles?
- Does your company comply with all applicable laws?
- Does your company have measures in place to ensure a working environment free from discrimination and harassment?
- Do you declare to know and respect the principles of the United Nations Global Compact?
- Do you ensure that forced labour is not used throughout the value chain?
- Do you ensure that child labour is not employed throughout the value chain?
- Do you guarantee your workers' freedom of association and collective bargaining processes?
- Does your company have measures in place to ensure health and safety at work?

In addition, based on a classification of content based on ESG criteria (Environmental, Social and Governance), there are various technical questions that the supplier must additionally complete in order to obtain approval. These are detailed below:

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- **Environmental:** referring to environmental management, with content related to the carbon footprint, green electricity, the provision of certified environmental (ISO 14001, EMAS-Eco-Management and Audit Scheme and/or similar) or energy (ISO 50001 and/or similar) management systems. In addition, the questionnaire also includes aspects such as the existence of measures in the company relating to the contracting of providers under environmental criteria, efficiency in the use of resources, the circular economy and waste reduction and, finally, the protection of biodiversity.
- **Social:** referring to occupational hazards, questions are asked about topics such as the prevention service, health surveillance, the membership certificate of the work-place accident mutual insurance company, the occupational hazard prevention certificate, policies and plans for occupational hazard prevention, risk assessments, etc. This section also incorporates topics of corporate social responsibility, sustainability and human rights (CSR policies, knowledge of OECD guidelines on subcontracting in developing countries, providers conduct codes and the existence of clauses on respect of human and labour rights, certifications such as SA 8000 and Responsible Business Alliance (RBA), both linked to the fair treatment of workers, or the existence of clauses on the implementation of requirements that guarantee working conditions such as the Business Social Compliance Initiative (BSCI)). Finally, there are questionnaires referring to equality, which mention topics such as the existence of an Equal Opportunities and Work-Life Balance Plan, the establishment of measures that favour work-life balance and promote flexibility and respect for employees, as well as measures to ensure the inclusion of workers with disabilities. Certificates such as the Flexible and Responsible Enterprise (EFR), the Equality in Business Distinction (DIE) or Bcorp and/or membership of the Global Compact's Target Gender Equality or other women's empowerment initiatives are also requested.
- **Governance:** this section includes topics related to quality (ISO 9001 certification), regulatory compliance (existence of code of ethics and/or ethical principles published for internal and external consultation), information security (compliance with applicable cybersecurity laws and regulations, security policy and/or alignment with recognised information security standards and ISO 27001, ISA 3402, SOC2 certifications, etc.), business continuity and labour relations plan (for special employment centres, mainly through certification of compliance with the General Law on the Rights of Persons

with Disabilities and their social inclusion, and indicating the percentage of persons with disabilities equal to or greater than 33%).

Finally, in the event the provider is awarded a specific project or service, information related to the Register of Accredited Companies (REA), the General Data Protection Regulation and/or Civil Liability as well as other information of an economic nature could be required if necessary for its financial qualification.



## Employee life cycle. Main indicators

### Attracting and Hiring

- 8,235** CVs received
  - 22.4%** attractiveness (CVs over average workforce)
  - 3rd** best company in the sector to work for, MERCO
- CaixaBank has been awarded the **"Top Employer Spain 2023"** seal with a score of 90.96%

### Welcoming

GRES GOLD Award to CaixaBank for its Trainers Academy project, focused on how to help the more than 1,100 people who form part of this group to learn, communicate and share knowledge better

### Link

#### • Learning/Development

- 2.8 M** hours of training
- 100%** of the workforce trained
- 98%** online training
- 300 €** per person (cost efficiency)
- 1,162** Internal trainers

#### Training:

1st prize in the Inside Company category for the initiative "Training in gerontology for CaixaBank Senior Advisers" (IV Premios Generación)

#### Professional development:

- 13,190** participants, including CaixaBank Talks
- 4.8** out of 5 rating

#### • Assessment

##### Competency Assessment:

- 6,659** have completed Competency-Based Evaluation

##### Performance Assessment:

- 38,412** people received variable remuneration based on their evaluation

#### • Remuneration

- 3,150 M** euros in Staff Expenses
- 369** Social benefits €m
- 11.7% Staff Expenses

#### Pension fund, main social benefit:

1st in the ranking in Profitability in Spain (-7.61%).

P30 awarded at Investment & Pensions Europe (IPE) Awards 2022 for Best European Pension Plan in the Risk Management category

#### • Professional and life areas

##### Measures for work-life balance

- 3,081** people receiving paid leave
- 2,326** workday reductions
- 526** leaves of absence

##### Equality Plan:

Approved with 100% of Trade Union Representation

#### • Areas of participation

##### Employee, Culture and Leadership Engagement and Satisfaction Study 2022:

- 67%** Total Favourable
- 75%** of participation

##### CaixaBank Volunteering

- 14,000** people

##### Manageable absenteeism:

- 4.59%** illness and accident

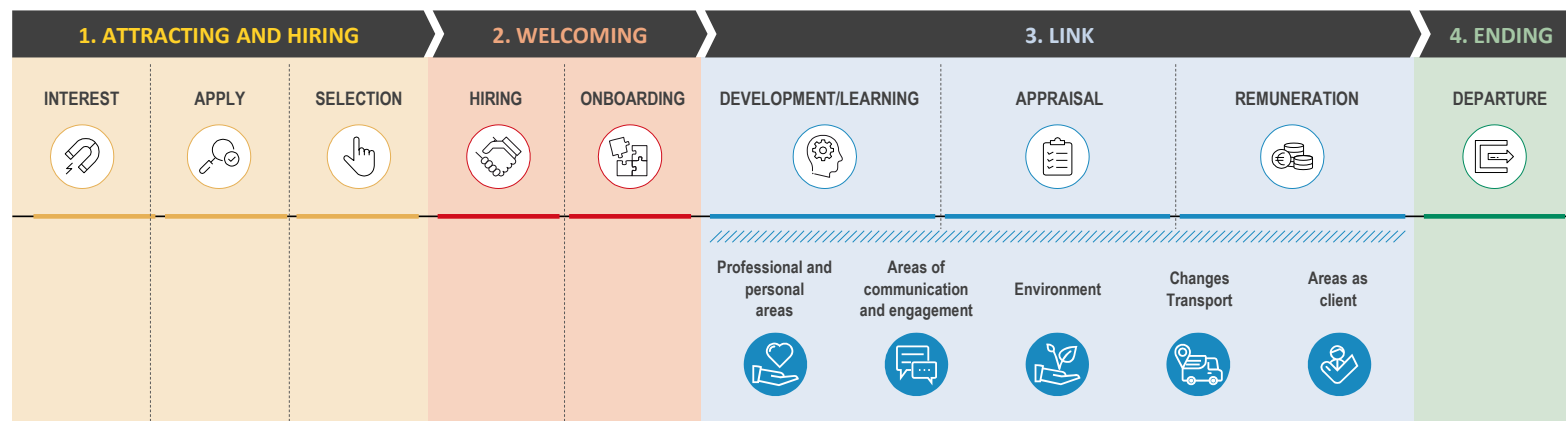
#### • Changes and mobility

- 25,729** promotion events
- 100%** management positions covered internally
- 7,600** changes in professional level

### Separate

- >15,000** departures due to mass plans from 2012 to 2022, with an approximate average cost of €345,000

## Employee life cycle



In 2022, we have been developing the **Employee Value Proposition**, adjusting it to the **Culture and Leadership Model** and with the aim of increasing commitment and boosting the employer branding **to be the best Financial Group to work for in Spain**. This project is developed in accordance with four pillars:

- **Generate impact:** transform society with responsible and sustainable actions that bring added value to people and the environment in line with our purpose.
- **Grow:** promote short, medium and long-term professional development in CaixaBank Group and facilitate diverse, inclusive and healthy environments.
- **Be a team:** promote trust and collaboration between professionals by implementing flexible working models and cross-functional projects.
- **Innovate:** foster agility and digitalisation, empowering professionals to offer quality solutions.

The dissemination of this new differential value proposition should improve the **employee experience** and thus activate the internal levers that will enable the staff to understand, know and value the comprehensive proposal that the Company places at their disposal. At the same time, the employee becomes an influencer with the aim of attracting and retaining talent, in a context of high

competitiveness to have the best professionals.

With the aim of working proactively on the employee experience, with initiatives that have an impact on the relationship model between the employee and the Company, as well as generating a differential experience, the most significant advances in each of the stages of the life cycle (focusing in 2022 on attraction and selection, onboarding and engagement) are outlined.

### Attracting and Hiring

#### Attraction

**Everything we do to attract the best talent and build an attractive brand image.**

CaixaBank is committed to attracting talent through a differential value proposal and, with this objective, aims to incorporate processes that help build an experience that is attractive, digital and memorable to candidates and managers, with the aim of attracting and retaining the best talent as well as building an image of an attractive brand or a good employer (Employer Branding).

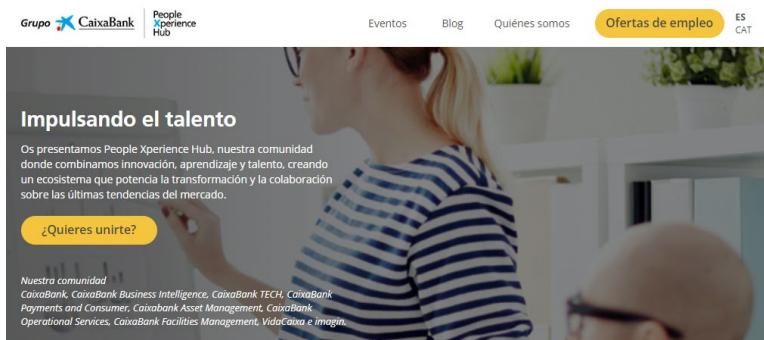
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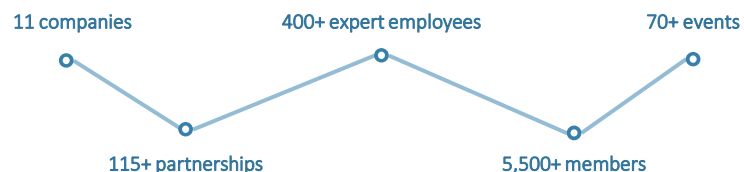
Within this framework of attraction and with a Group vision, the **People Xperience Hub** in 2022 has continued to promote initiatives with the aim of creating an internal and external talent community, where knowledge and experiences of CaixaBank Group are shared.

The main objective is to build an image that generates a disruptive ecosystem of innovation, learning and talent around the CaixaBank Group brand, which contributes to promoting both the experience of candidates and the positioning of the CaixaBank Group recruiting brand. This ecosystem is managed through the landing pages, which allow us to find more detailed information on the profiles that are being sought in the different subsidiaries of the Group, as well as the different initiatives that are carried out.

<https://www.peopleexperiencehub.com/>



People Xperience Hub is also a community where the participation and involvement of each of the subsidiaries plays a fundamental role in the development of the community, thanks to their talent and differential knowledge.



The People Xperience Hub activity includes:

- Events: job fairs, masterclasses, hackathons, webinars, mentorship programmes...
- Job offers: active career opportunities in the Group.
- Blog: sharing the Group's disruptive projects, training content and events in which it has participated.

In order to be a benchmark in attracting talent and to guarantee a leading position in the market, there are three main levers:

- Generate visibility.
- Share knowledge.
- Manage talent.

The CaixaBank Group has an outsourcing service to cover the recruitment and selection objectives within the People Xperience Hub.

This Community has the following guiding principles:

- The starting point is digital, but it will go further to take advantage of other trends.
- Be adaptable and scalable to the special features of each Group subsidiary.
- Be inclusive, making room for current and future employees.
- The plan must be sustainable over time to ensure results.
- Be based on the culture and values of CaixaBank Group.

To define the external communication strategy for **Employer Branding**, the communication strategy was analysed and work was carried out on the **digital fingerprint**, which involves monitoring the **CaixaBank Group's employer brand** on social networks. From the analysis of the benchmark performed, best practices and the identification of actions applicable to CaixaBank, four actions have been prioritised according to impact and complexity, which are:

- **Digital Talent Referral Program**: creating a culture of referencing candidates who fit into the position to take advantage of their broad network of contacts, sharing with them the open positions and the type of profiles that are sought in the Group.
- **Let's keep in contact**: generate a differential experience with a high impact on candidates. With special interest in those who were unsuccessful, so that they end the process with high expectations, and want to develop and sign up for future Group positions.



- **Digital Meetups:** promote the bank's digital brand, holding meetups open to the public with internal and external gurus, opening a space for learning and connecting.
- **We build experiences for the candidate:** identifying candidates that fit our needs and presenting the Employer Branding project.

In these areas, we highlight the initiatives carried out in the last year:

- **Code-No-Code Report:** in collaboration with Barcelona Digital Talent, CaixaBank Tech's director of Artificial Intelligence (AI) participated in the preparation of the report "Analysis of Low-Code" (the aim of which is to show the impact that Low-Code platforms, also known as low-code application development platforms, are having and will have on society).
- **Innovation Labs Videos:** CaixaBank Group's own employees tell us about the activities of the Customer Experience Labs, which are made up of multidisciplinary teams from different areas and companies in the Group. The teams work under the Agile framework and Design Thinking methodology, which allows them to meet the changing needs of customers in the best and fastest way possible, while generating solutions that improve the customer experience.
- **MWC (Mobile World Congress):** participation in different initiatives within the MWC such as the Hackathon (a meeting of programmers with the aim of creating new hardware or software systems in a collaborative way), specialised talks or a Speed Dating session (meetings or short interviews to connect digital talent between new professional profiles and companies in the digital sector) where various employees of CaixaBank Group participated.
- **Inspirational talk on Women's Day:** participation of the Senior Manager in Digital Marketing Automation at CaixaBank Business Intelligence as a speaker in an inspirational talk to young women from the School of Engineering at the Autonomous University of Barcelona, together with female speakers from other companies.
- **Corporate event in conjunction with CaixaBank Dualiza:** presentation by the director of CaixaBank Tech to the community of teachers and students of vocational training in the IT and telecommunications sector. As part of this presentation, a software engineer and API Evangelist from CaixaBank Tech gave a masterclass on APIs (mechanisms that allow two software

components to communicate with each other through a set of definitions and protocols).

- **# FEED2022 (Forum on Employment in the Digital Age).** Participation of the Mobile Director (CaixaBank Tech) in the ICT Corner in an Elevator Pitch (impactful, agile and fast speech that lasts between 45 seconds and one minute) on "Maintenance of ATMs with Virtual Reality, a reality in CaixaBank", and a talk by the Director of Advanced Analytics & Data (CaixaBank Tech) "Enter the Analytics Playing Field".

- **Deep Dive Worlds:** series of masterclasses on the cloud launched and delivered by experts from CaixaBank Tech and Red Hat. It consists of five sessions: Kubernetes I, II and III, Spring Boot and Kafka, led by both CaixaBank Group employees and non-employees.

*\*Kubernet is an open source system that allows you to deploy, scale and manage applications in containers anywhere.*

- **CTF-“CyberHack Challenge”:** initiative with the aim of promoting talent in the field of cybersecurity. For 8 days, more than 20 participants could test their skills through several challenges on cybersecurity in Capture The Flag mode, with different levels of difficulty and the main goal of protecting CaixaBank's servers. The event was brought to a close by Cybersecurity Prevent and Detect at CaixaBank, which presented the Cybersecurity area and its main activities.
- **CaixaBank Tech's participation in events** to generate brand visibility and position it as a technology employer brand on the market: Open Expo, leading business event in innovation, digital transformation and open source. JBCNConf, the largest Java event in Spain.
- **Immune Dialogues:** CaixaBank Tech, with the aim of promoting and encouraging the role of women in the STEAM field, is sponsoring this event which consists of monthly talks by women experts from CaixaBank Tech and other leading companies on current topics such as Cloud Computing, Artificial Intelligence, Smart Working, Innovation, Advanced Analytics and Cybersecurity.
- **RED HAT SUMMIT:** the Engineering Director of CaixaBank Tech, accompanied by the Scrum Master of Automation at IT Now, gave a presentation on Innovation and Agility in Banking at the main open source business event (Red Summit).

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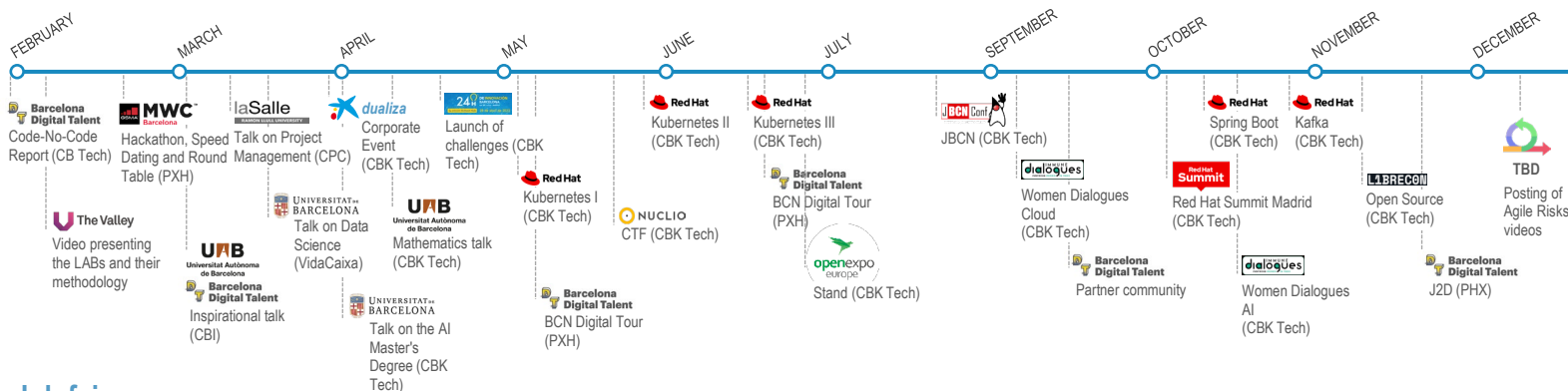
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- **JUMP2DIGITAL:** participation of CaixaBank Group in the largest event aimed at digital talent in Barcelona, within the framework of the People Xperience Hub, acting as mentors in the Hackathon and as recruiters in the Speed Dating, while participating in digital networking.

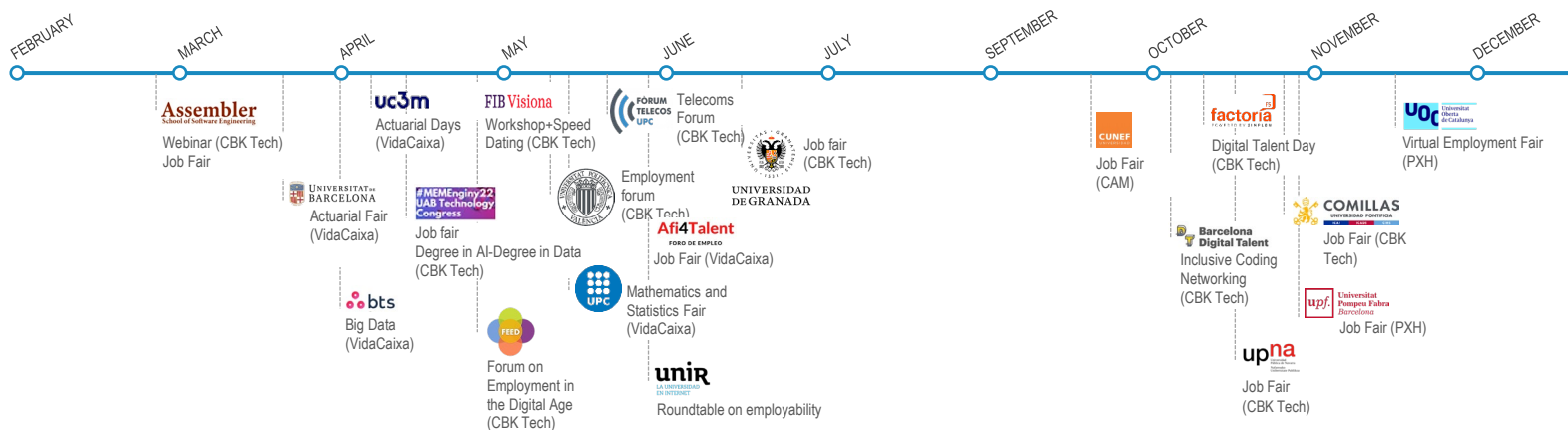
- **LIBRECON:** participation of CaixaBank Tech in this leading international event on open technologies applied to strategic sectors of the economy.

- **Talks at universities**

## Events



## Job fairs



CaixaBank's current external communication strategy includes the **Employee Advocacy**, with the dual objective of both improving the digital identity of employees and activating a network of ambassadors, who collaborate in boosting CaixaBank's digital footprint. The actions for 2022 include: updating the Virtaula Digital Identity training to improve employee interaction on social networks and with training sessions for more than 500 employees from different areas of the Bank, audits of the profiles of the 185 ambassadors who are part of the programme on social networks and personalised advice to improve digital identity.

The Bank's external strategy also includes the continuous updating of corporate profiles through the **Digital Footprint project**, which aims to position CaixaBank's employer branding and incorporates the following areas of action:

#### Form of dissemination. Type of channels

|              | Off media                 | On media  | Social media                         |
|--------------|---------------------------|---|--------------------------------------|
| Owned media  |                           | <ul style="list-style-type: none"> <li>Corporate blog</li> <li>Communication website</li> </ul> |                                      |
| Earned media | <br>News                  | <br>News  | <br>Influencers<br>Employee advocacy |
| Paid media   | <br>Ads & Branded content | <br>Ads & Branded content   | <br>Paid campaigns                   |

- **Platforms** such as Indeed (employment website aggregator) or on **employment pages** such as Glassdoor, which help to continue building an employer branding story, engaging over time, and to have a presence in employment platforms where the opinion of the Employee Experience is very important.
  - Description of the Company and branding of the updated profile: Who we are, mission, vision and values of the Company, "Join the team" content, links to social media and official website, all with images and videos of what it is like to work at CaixaBank.
  - Benefits offered by the company and awards it has received.
  - Preparation of guides that include "standard" arguments to respond to the different types of issues that may arise and that enable Employee Advocacy to manage reviews in the Company's profile.
  - CaixaBank has a premium profile with greater functions, including the

possibility to publish information of interest such as sustainability (Newsletter format).

- Use of **Social Media** such as LinkedIn, where job offers are published, corporate results are explained and employee testimonials are shared. The content strategy is based on the strategic pillars of the brand and helps to give visibility to the Organisation both nationally and internationally, creating its own storytelling that defines the personality and values of the brand through its content.

All of this with the aim of promoting transparency in the relationships between people and the Company and being present in the rankings of "Best companies to work for".

- **Corporate employment website**, from the CaixaBankcareers.com site and with the aim of facilitating the recruitment of talent and making the task of identifying and selecting candidates more efficient, CaixaBank has a communication channel with external candidates to make the process more agile and transparent, which includes:

- Job offers.
- Structure and different steps of the selection process.
- Company's different business areas description.
- CaixaBank securities presentation.
- Talent programmes.
- Talent Community, in which candidates can register and create a professional profile within our Selection Database.
- Bank selection policy. CaixaBank's wish is to have those people who best fit the Organisation, the business project, the team and the role, giving the Entity a set of principles for action that allow the management of vacancy coverage, aligned with CaixaBank's values, culture and strategy. To do this, the selection model is based on the following principles:
  - Coherence* between what we say and do, both inside and outside the Company.
  - Commitment* between the Company and people. Going further to make a difference.
  - Confidence*, speaking clearly and actively listening, in a professional and confidential style.
  - Confidentiality* in all selection processes, which are confidential until their completion.

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*Excellence* in the quality of the process through monitoring indicators.  
*Equal opportunities* and managing diversity.  
*Innovation and digitalisation* in selection tools and methodologies, taking into account the different professional profiles.  
*Transparency* in specifying and communicating the model itself.  
*Integration* into the strategy for selecting the business segments and areas to identify and plan the coverage needs that boost the business's profitability.

The action principles apply to the selection processes, both internal and external, carried out by the Bank's Human Resources teams, as well as by external companies that support these processes. The selection team ensures that our principles are adhered in order to:

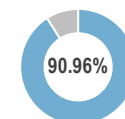
- Develop and promote the professional growth of internal talent through selection processes.
- Maximise the quality of the selection processes, guaranteeing the confidentiality policy and a full service focus.
- Generate the best experience for the candidate and hiring manager.
- Optimise the selection and integration processes, taking into account efficiency and transparency criteria.
- Finally, we should also highlight the CaixaBank Group's presence and participation in **external events**, such as **job fairs** and other similar events in universities, to make themselves known among potential candidates.

For the second year running, CaixaBank has been recognised for its management in 2022 and awarded the "Top Employer Spain 2023" seal by the Top Employers Institute, a global authority in recognising excellence in the professional environment that organisations create for their employees.



## "Top Employer Spain 2023"

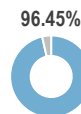
### Overall Score



Bench: 2,052 companies worldwide,  
117 nationwide and 8 in the banking sector

Average data

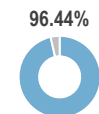
| Worldwide | Spain  | Social |
|-----------|--------|--------|
| 85.20%    | 86.16% | 90.67% |



### Business culture

Values, ethics and integrity  
Sustainability  
Diversity and inclusion

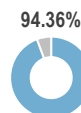
CaixaBank 2022: 94.89% | Banking Sector: 89.93%



### Organisation

Organisation and Change  
HR digitalisation  
Working climate

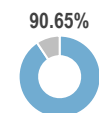
CaixaBank 2022: 95.80% | Banking Sector: 93.15%



### Executive

Business strategy  
People strategy  
Leadership

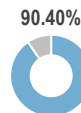
CaixaBank 2022: 94.22% | Banking Sector: 95.46%



### Attraction

Employer mark  
Talent acquisition  
On-boarding

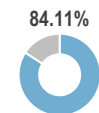
CaixaBank 2022: 81.41% | Banking sector: 87.71%



### Commitment

Wellbeing  
Commitment  
Compensation and recognition

CaixaBank 2022: 87.20% | Banking Sector: 87.83%



### Development

Performance  
Career  
Learning

CaixaBank 2022: 82.30% | Banking Sector: 90.63%

The recognition of best practices in Human Resources helps CaixaBank to position itself as a benchmark employer brand that aims to support people throughout the employee's life cycle.

CaixaBank has **Recruitment Programmes**, differential, disruptive and innovative programmes that seek to transform the sector through young talent, passion and social commitment. With these programmes, the aim is to identify and develop early talent, through unique experiences in order to foster a talent pool and anticipate future needs. The programmes include:

- **WONNOW.** 5th edition of the talent programme, carried out in collaboration with Microsoft, aimed at promoting the presence of women in the field of technology and science from the beginning of their professional careers. The programme aims to promote gender equality and to reward the academic and personal excellence of female students in STEM (Science, Technology, Engineering and Mathematics) degrees, an area in which women are proportionally under-represented. This year the number of registrations was 34.8% higher than last year, with a total of 975 women registered for this edition. 10 of them were selected to join strategic projects linked to innovation for six months. 6 WONNOWs joined CaixaBank and 4 in Group companies (2 in CaixaBank Tech and 2 in Business Intelligence).
- **New Graduates.** Programme to identify young talent that began in 2017 with the aim of incorporating in different areas of Corporate Services young university graduates from the last 5 years (in Business Administration and Management, Business or Economics, Engineering, Mathematics, Statistics, Physics or Chemistry), or Master's and Postgraduate students, with a high level of proficiency in English. The programme lasts two years, with a career plan that allows them to participate in dynamic and collaborative projects and environments, where they are connected with top professionals who help them to continue to grow and develop, and may have the possibility of joining vacant structural positions.

During 2022, a total of 25 young people have joined the Equities Corporate Finance programme to support the growth of the area, leveraged on the largest Corporate Banking and Private Banking network in Spain. They become part of a team of analysts involved in the initiation and execution of active M&A mandates, covering all industrial and service sectors, both nationally and internationally. They also participate in a development programme run by the ESADE business school, which focuses on the development of their competences and which has a Buddy who supports the New Graduate during these two years in their adaptation and development.

- **Data Talent Programme.** Programme aimed at incorporating the best talent of professionals who are experts in the field of Data. The participants have worked in different areas of CaixaBank Corporate Services and Group companies, collaborating in strategic projects and dynamic environments in the world of Data Analyst, Business Analyst and Machine Learning. The selected profiles are analytical, creative, passionate about the world of data and with a formal training in this field, with a high level of English and knowledge of storage systems and programming languages. Data Talent is a challenging and differential program that seeks to transform the sector through talent. The selection process has been a differential aspect of the programme, an immersive and innovative experience from the moment participants applied for the offer to their onboarding, all with the aim of strengthening CaixaBank Group's employer branding and positioning it as the preferred Financial Group to work for. The selection process culminated in a Datathon, an event in which candidates and CaixaBank professionals met in the same space and a total of 31 professionals were finally selected. For the first time, some Directors were able to assess the talent of their future employees before hiring them while working on the solution of a Data use case relevant for the Financial sector.

## Selection

**Identification and incorporation of external candidates that best suit the organisation and job position, aligned with our values, culture and strategy, and without any discrimination (gender, disability, age, etc.).**

Technology applied to recruitment has made it possible to optimise processes and improve the digital experience of candidates, with various resources such as advanced search engines, predictive selection and video interviews.

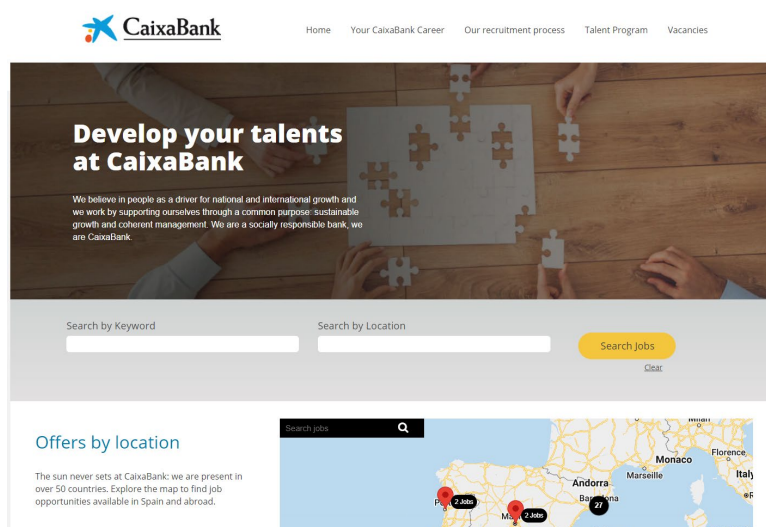
In the recruitment process, it is worth highlighting the application of new technologies with the use of the SuccessFactors recruitment module, which enables automated management of all calls for applications, meaning that all vacancies are systematically published on CaixaBank's corporate website and on social networks, specifically on the professional portal LinkedIn.

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This process starts with the hiring manager's request for external recruitment for the vacancy in his or her organisational area, following approved by the corresponding department.

In addition, the department is allowed to request a new position, the status of which the manager can monitor (approved or denied), to improve traceability and user experience.



#### Highlights in 2022:

- First uses of tools such as **video interviewing** (visio-talent) to optimise the selection process, as a consequence of the digitalisation and adaptation of the usual processes accelerated in the wake of the COVID-19 pandemic.
- Use of the Qlik Sense tool to carry out **proactive searches for candidates** in the Company's selection and internal mobility processes, thus enabling selection to be carried out with objective and merit-based parameters.

- Incorporation of **new evaluation methodologies** (dynamics, telephone interviews,...) and the possibility of conducting part of the selection process in the metaverse has begun to be analysed.

- Carrying out mass selection processes to incorporate profiles such as the **Senior Adviser** (a figure focused on advising older customers).

In addition, the incorporation of a **profiling tool** has been developed, which allows us to have patterns of success, and which has a positive impact on both external recruitment and the filling of internal vacancies. This tool evolves the selection process towards a proactive and predictive model, which allows the active search for candidates, selecting in advance those who best fit the requirements of a position according to their professional profile (training, experience, skills, competencies...). Based on the development carried out, the **employee file** is available, which has the look and feel or design of a CV and incorporates great usability and ease in the handling of the information. The employee file includes details:

**Biographical information:** organisational and basic data, professional history, training, certifications.

**Talent profile:** Contribution (Performance) and Potential matrix value.

**Soft Skills** (AHEAD Leadership Model skills): cross-cutting behaviours throughout the organisation, aligned with the AHEAD Leadership Model, which determine our way of doing things.

**Hard Skills** (technical knowledge and skills). Employees can assess their level of knowledge in those skills that fit their profile, which is fundamental for reskilling / upskilling.

**Business indicators:** business indicators for Network profiles. The possibility exists of integrating business data into SuccessFactors.

This profiling tool will be linked to the **"Development by Skills"** project, which is strategic and transformative for HR because of its cross-cutting impact on all processes. In 2022, the CaixaBank Group's Jobs profiles and critical skills were defined, and based on the analysis of existing skills gaps, the potential upskilling and reskilling itineraries for the workforce will be launched (see detailed description on pages 45 to 48).



| Attraction                                  |                |        |          |             |
|---|----------------|--------|----------|-------------|
| CVs received                                | 8,235          |        |          |             |
| Attractiveness (CVs over average workforce) | 22.4%          |        |          |             |
| Hiring - External recruitment               | No. of hirings | % Male | % Female | Average age |
| Hiring in Central Services                  | 105            | 65.7   | 34.3     | 29.6        |
| Network hiring Commercial*                  | 151            | 45.7   | 54.3     | 28.7        |
| Interns                                     | 9              | 55.6   | 44.4     | 25.0        |

\* 106 in Retail Banking, 41 in international branches and International Banking, 3 in CIB and 1 in Network Support

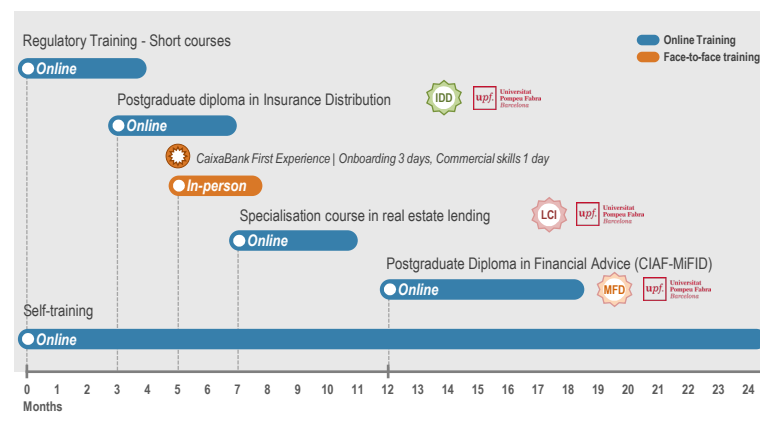
In 2022, CaixaBank hired 256 people in different age groups, specifically: 171 people under 30 years of age, 58 from 30 to 39 years of age, 20 from 40 to 49 years of age and 7 from 50 years of age or older.

## Welcoming

### Onboarding

**Onboarding and integration experience to achieve a successful adaptation to the organisation or in the new role.**

CaixaBank's commitment to attracting and retaining talent over the last few years has consolidated the **Onboarding Training Itinerary**. This programme was born out of the need to change the training proposal for new employees in order to adapt to the changes in society and the needs of the new generations, without losing sight of the training and regulatory compliance requirements that allow for work to be carried out safely. CaixaBank knows that having the best committed professionals is fundamental in order to be able to provide the best customer experience, which it is the central axis of the business strategy.



### Onboarding Training Itinerary Timeline

Onboarding Training Itinerary (DAC-Digital Agents CaixaBank), initially conceived as a blended programme (semi face-to-face), was adapted to a 100% online format as a result of the pandemic and since May 2022, and due to the progressive recovery of the face-to-face events, the programme resumed again with the original format. With a duration of two years, this itinerary accompanies new employees at all times, making it easier for them to integrate and feel part of the Company, identifying with its values and objectives and offering them high-value training. The approach adopted in this programme is to incorporate innovative training methodologies to improve both the acquisition of results and the integration of new employees. The programme is structured into two phases:

- **CaixaBank First Experience**, where groups of inter-territorial employees undergo face-to-face training at the Central Services in Barcelona, with the aim of welcoming them and explaining the Organisation (culture, brand attributes and organisational model) and the Training Plan. This phase helps them to share their first experiences and visions of the organisation, to gain an understanding of their new professional career (possibilities for development) and to gain a sense of belonging and community, creating links with the company.

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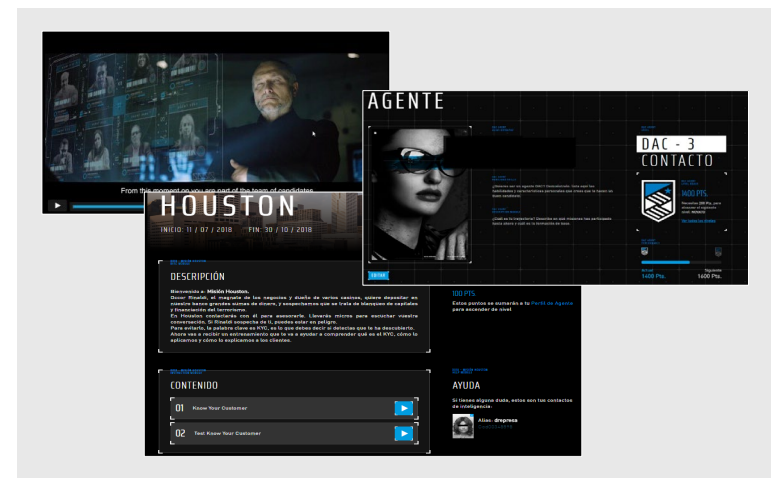
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## Itinerary in Virtaula (the Company's e-learning platform):

- *Short-term regulatory training*, designed to provide employees with the Bank's mandatory compliance in generic matters.
- *Insurance Regulatory Training (IDD)*, aimed at complying with the DGSFP (Directorate General for Insurance and Pension Funds) directive, which involves 200 hours of initial training and 25 hours of annual continuous training. To cover initial training, CaixaBank, in conjunction with the university Pompeu Fabra, has drawn up a postgraduate university diploma "Expert diploma in insurance" (DES).
- *Regulatory training in the Real Estate Credit Act (LCCI)*, regulated by the Bank of Spain, which involves 50 hours of initial training and 10 hours of annual continuous training. To cover initial training, CaixaBank, in conjunction with the university Pompeu Fabra, has drawn up a postgraduate university diploma "Course in the Real Estate Credit Act".
- *Regulatory Training in Financial Advising (MiFID II)*, regulated by the CNMV (National Securities Market Commission) and designed in accordance with ESMA (European Securities Market Authority) guidelines for MIFID II, which involves 150 hours of initial training and 30 hours of annual continuing training. To cover initial training, CaixaBank, in conjunction with Pompeu Fabra University, has drawn up a postgraduate university diploma "Course on Financing Information and Advice (CIAF)".
- *Recommended training*, adapted to the profile and role of each employee within the Company, working on the skills and knowledge that are necessary in each case, with a specific onboarding programme: "You make CaixaBank", intended to be a key element of the Employee Experience. It is a global accompaniment process that begins with the sending of the job offer and ends after two years. This programme also includes the Company's training and culture activities, and aims to be a single point of access at an administrative level and even assigns a tutor or buddy to the employee. It is a complete and dynamic solution, with mobile, collaborative, employee support and active listening features.

All this online training is conducted through the use of gamification in the Virtaula platform, which makes it possible to sustain motivation during the learning process. New employees are entering a group especially created for them and they become candidates in the CaixaBank Digital Agents (DAC). To

become true experts, they must carry out missions and overcome challenges around the world with the help of a tutor.



During the two years programme, they have the help of a tutor, a senior employee of the Company, who accompanies them and at different times tracks their situation. These interviews collect data on their personal situation in the workplace and their aspirations and inclinations in terms of their professional career.

The programme was awarded internationally with the bronze category at the Learning Awards 2019 and as one of the best onboarding programmes in Europe, and was also awarded by the Brandon Hall Group, which recognises best practice in human capital worldwide, winning in the category "Excellent In Talent Acquisition" under "Best New Hire Onboarding program".

At a national level, the programme is recognised by the Fundación Cegos as the best programme for retaining and attracting talent from companies.



The **Welcome Pack**, which includes all the relevant corporate information for new recruits, has been consolidated in digital format and includes:

- Diversity Manifesto.
- Guide to Equal Communication, the challenge of interpersonal relations.
- CaixaBank Code of Ethics and Business Principles.
- Guide to social benefits (pension plan membership and Adeslas health care policy details), holidays, leave of absence and leave of absence.
- Information on Occupational Risk Prevention.
- Quick guide to "La Caixa" Social Project.

At CaixaBank, the term "welcome" goes beyond the onboarding of new employees, which is why other programmes are available within the CaixaBank Experience umbrella, such as:

**CaixaBank Cross Experience** is a training programme for employees who change their role within the Organisation and are experiencing it for the first time in a new business segment. The aim is to accelerate the learning curve, facilitate internal mobility and help people to join the new position/segment, ensuring that people are integrated in an agile and effective way. It is made up of eight specific Welcome units per segment: Premier Banking, Private Banking, AgroBank, HolaBank, Business, Microenterprise, Company and Intouch.

**CaixaBank Executive Experience** is the onboarding programme that accompanies new managers in their new functions, aimed at Business Department Managers and Centralised Services Management. This programme offers training on their new role as team and project coordinators.

The implementation of the existing pre-onboarding and onboarding processes, together with the contribution of the **Onboarding Portal** (available in SuccessFactors) has enabled the improvement of the user experience.

• *During the Pre-Onboarding:*

- Sending the job offer to candidates by the Human Resources recruitment department.
- Acceptance and signature of the offer by onboarding.
- Receipt of credentials for accessing the onboarding platform.
- Access to gamified content (recognition of achievements).
- Check list with the documentation to be provided and the documentation to be signed digitally.

- Allocation of the Buddy and Manager (the option to meet and introduce is given before the first day).
- Possibility of meeting your future colleagues.
- Receipt of the agenda for the first week.

• *When onboarding:*

- Welcome message via the Onboarding Portal.
- Execution of the first day protocol (reception, team presentations, facilities, job check, etc.).
- Face-to-face meeting with the Manager and HR Business Partner.
- Face-to-face meeting with Buddy at the end of the day (day one).
- Delivery of Welcome Plan (who is who, details of interest, welcome pack).
- Receipt of work equipment (computer and mobile phone) and accreditation.
- Advance notice of access to Virtaula between days 1 and 2, digital avatar and educational itinerary.

- Operational training for the Network (Financial Terminal TF9).
- Access to the onboarding community online.
- Follow up with Buddy by platform at the end of the week.

• *Subsequently, other actions are developed such as:*

- Explanation of benefits.
- Notification of webinar sessions of 'Discover CaixaBank' and 'Training updates'.
- Notification on the platform of new culture content (social initiatives).
- Attendance at the Experience Week (included in CaixaBank First Experience).

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From the review of CaixaBank's onboarding process, four opportunities for improvement were identified, to which the hybrid model with SuccessFactors, ServiceNow and SAP Qualtrics has provided a response. As such, the onboarding process is supported by:



**Mobile functionality** that offers a **more modern experience** and allows new hires to connect with other employees before the first day, use chatbots and access the portal or the community.



Provide a **platform** in which the areas involved collaborate easily. **Flexible workflows** for simple coordination between employees and those responsible for the different tasks. Better service levels.



**Portal** with access to materials, guides and other **content**. Help options, such as chats with virtual agents and quick access to incidents and requests. Better **traceability** with reporting, dashboards and KPIs options.



**Active listening**, through Qualtrics, to hear the **voice of the employee** in the times that most matter. To obtain information to help improve performance, retain talent and increase **engagement**.

## Link

### Development and learning

#### Learning the knowledge and developing the skills needed to respond to the Organisation challenges.

CaixaBank's environment is changing and full of challenges, as business models, customer needs and new competitors are changing in the financial sector. Customers are better informed, more demanding and with a more focused competition on the digital environment. This forces CaixaBank employees to be more flexible, constantly updated and open to change, which is why we must make the leap from training to learning (continuous, multidirectional, proactive learning that can be everywhere), under the claim "We keep learning, we keep sharing".

**CaixaBank Campus** is the learning model through which CaixaBank structures its training offer, guarantees the coherence of training with the Strategic Plan and promotes the exchange of experiences and good practices to enhance the professional development of all employees. The model is committed to training and fostering professional skills as the main path to innovation.

CaixaBank Campus's learning strategy is based on three fundamental elements:



Connected and shared  
knowledge

Knowledge connected and shared among the different people who make up the Company. Knowledge is not watertight, but interconnected and in constant movement. Through this interconnection, new ideas emerge, we evolve, often spontaneously. Our way of doing things is based on sharing knowledge, horizontality and transversality. Because CaixaBank's culture is one of sharing, collaboration and transversality.



Promoting business transformation

The business transforms, creating new opportunities, challenges and learning. This culture, specific to CaixaBank, allows learning opportunities to arise at any time, from any person and in any context. People development is key to Business Transformation.



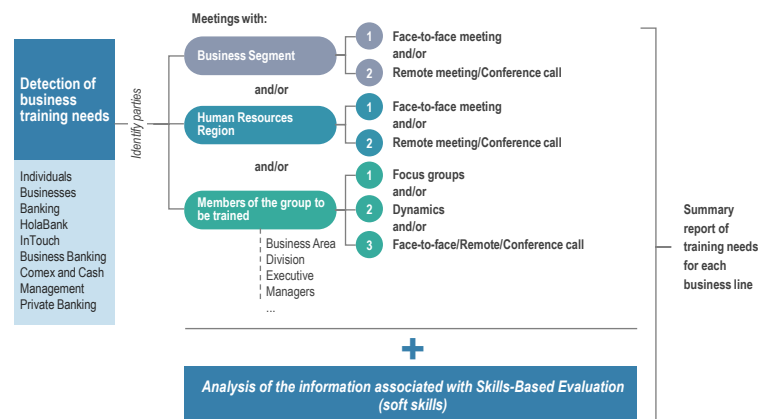
Continuous learning

The specific skills that people need to develop are shaped by their environment. In the current situation of constant change, this means continuous learning. This is achieved through an open and collaborative culture among professionals.

## System for detecting training needs.

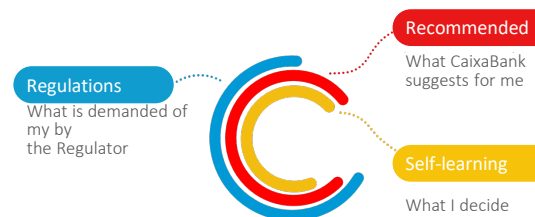
The training response is initiated and built from the detection of needs arising from meetings and joint reflections with each business segment, feedback from the Human Resources of the territory (HRBPs) and the results of the competency-based evaluation (incorporating the analysis of gaps in Soft and Hard Skills from 2023 onwards). A diagnosis is then carried out and a training response is designed in accordance with the needs detected, which are finally reflected in the Annual Training Plan.

The flow of activity in the process between the detection of training needs and the development of training programmes is shown below.



The new **Development by Skills** project, which aims to transform the development model for employees, will enable the mapping of the Company's knowledge and skills (soft and hard skills) and identify development gaps in order to implement upskilling and reskilling programmes in response to the gaps detected. This new development programme involves the creation of an agile and personalised development model that puts our employees at the centre of their own professional growth, to the extent that each professional is responsible for and an active part of their own learning and development.

The **CaixaBank Campus learning plan** encompasses all the tools that the Organisation makes available to its professionals to meet the needs and aims to train all its professionals by promoting a culture of continuous learning, responding to the regulator's requirements (Regulatory training), to the business challenges or what CaixaBank suggests to me (Recommended training) and the individual training needs or "what I decide" (Self-learning).



From the initial years of joining the Bank, and partly due to the regulatory requirements of the framework in which CaixaBank operates, the bulk of the Regulatory training is carried out:

- Short regulations for all staff with lasting approximately 13 hours. Topics in 2022: Good practices in the marketing of credit cards, Information Security and Prevention of Customer Fraud, Regulations, preferences and sustainability tests, Transparency in the marketing of banking products, Prevention of Money Laundering and Terrorist Financing, Internal Conduct Regulations and Investor Protection in MiFID.
- Certification in IDD (Insurance) for the network that markets insurance products. The 200 hours of initial training, carried out in collaboration with Pompeu Fabra University (postgraduate course), VidaCaixa and SegurCaixa, is for new employees and new recruits to the commercial network from other areas of the Bank, while the 25 hours of continuous training, carried out mainly with VidaCaixa and SegurCaixa, is for all those who sell this type of products and have completed the initial training.

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– Certification in MiFID II (Investments) for the network that markets investment products (all except the employee function). The initial training (CIAF) is 150 hours and there is a continuous training of 30 hours, both given by Pompeu Fabra University.

– CCI Certification (Mortgages) for the Network that markets or reports on real estate lending products and departments of Centralised Services or Regional Services involved in the operation. Initial training (CCI) is 50 hours and there is a continuous training of 10 hours, both of which are carried out with Pompeu Fabra University.

This training and certification programme drives customer service quality and fosters the promotion of employees with an advice approach.

At 31 December 2022, the Company had 30,440 professionals certified in IDD (25-hour continuous training), 28,971 in MiFID II and 28,792 professionals certified in LCCI. This mainly focuses on branch management and assistant management, as well as customer advisers (business, premier banking and companies advisers) that offer financial advice to customers of different businesses.

**Recommended training** is training the organisation thinks could help employees in their professional development. This training includes the following programmes, among others:

- **My Customers (Salesforce).** The aim is to improve commercial efficiency and have a 360° view of customers. With knowledge of how to use this tool, CaixaBank employees make the most of it in their day-to-day activities and enjoy an optimum user experience from the outset. The implementation, which began in 2021, is being carried out in phases and with support throughout the process, to speed up the process with the use of guides, online tutorials and webinars for the training of all business people. In 2022, training in "My Customers-Solutions" for the correct follow-up and management of non-performing loans is notable.
- **NPL management and prevention.** In the current economic climate, it is considered of vital importance to bring the management of bad debt closer to the branches through negotiation, the generation of alarms and preventive management. This training aims to support all people in the different business segments that manage non-performing loans, and also to work

preventively through three main areas: Preventive management, negotiation and operational knowledge of processes and monitoring.

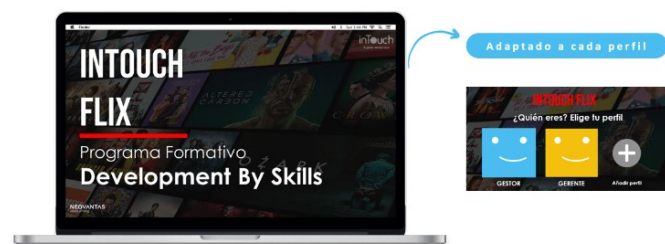
- **Sustainability (ESG).** Training made up of two modules, the first consisting of a Sustainable Investment Certification (Private Banking and Premier Banking segment) with topics related to the essence of the role of adviser in their relationship with the customer and anticipating changes in the company's demand in terms of sustainability, changes that are already here and which will be relevant for the exercise of the function in the coming years. The second module of training on sustainability aims to familiarise participants with the most relevant concepts in this field, as well as to teach about the main national and international commitments in terms of environmental, social and governance sustainability, and finally identifying and understanding the implications of the new sustainability paradigm for the economy as a whole, in the financial sector and in CaixaBank.

As a demonstration of CaixaBank's commitment to environmental, social and governance issues, an illustrative table is provided that shows that part of the training provided includes ESG content: Environmental, Social and Governance. See details in table 10 of the Annex.

- **Senior Advisers.** The main objective of this training is to learn about CaixaBank Seniors (the Bank's value proposition aimed at responding to the needs of the senior segment) and to highlight the importance of the Senior Adviser in its implementation. This project is pioneering in the Spanish financial sector and has allowed us to gain a deeper understanding of the segment in order to develop a package of solutions and services that are increasingly adapted to its needs. In addition, it aims to improve services for this group, especially for all day-to-day operations. All this is in a financial sector's commercial model evolution context in which technological deployment has led to a restructuring and redefinition of physical points of sale, the increase in remote and online services in remote environments and the reduction of personal contact.

**CaixaBankSeniors**

- **Development by Skills inTouch.** Training aimed at managers and advisers of the inTouch business segment, an upskilling programme that identifies the business challenges and objectives to be improved, as well as the key skills, practices and techniques for the business. The course is part of the "inTouch-Flix" training and the content is presented in an attractive and educational manner. The content is structured through training modules that work and focus on knowledge and customer relations, video classes where the focus is on the effective commercial management of the portfolio, and finally, roadmaps to put the acquired knowledge into practice.



- **NPS Feedback&Loops.** In order to place the customer and the centre and give them the best service, it should be made easier to provide feedback from the branches and take advantage of the loop generated to apply improvements that have an impact on the Bank's clients. Incorporate this methodology into the branch's commercial system through this training, which has seven online training modules for Retail Banking employees: Introduction to the system, Review of NPS Feedback & Loops activities, Review of responses in the tool, Feedback calls, Centre Meetings, Coaching, integration of NPS in the day-to-day.
- **Store Negocios, Store Retail and Store SME Model.** Training for the development of long-term relationships with customers through expert advice and the provision of comprehensive solutions for their business activity. A team selected for its high capabilities, through specialisation and excellent system

and management, must be the benchmark in commercial activity and profitability in its Business Department Management. The training plan aims to make employees aware of the particularities and operation of the Store Business model:

- Guarantee the customer experience, either through digital channels, at the customer's home or using the different spaces of the Store branch.
- Identify the different functions that make up the Store team and the tasks that correspond to them.
- Learn about the main meetings held by the team.
- Become aware of the main points to take into account in terms of Conduct and Monitoring Risk.

CaixaBank has three programmes associated with digital transformation:

- **Digital Proximity Programme:** Training aimed at the functions of the branch network (Management, Assistant Management, Managers and Employees) with the aim of better understanding the commercial digital tools available and developing the skills to use them. It comprises five training modules:
  - Customer management: a new starting point.
  - Customer management: in a new environment.
  - Customer management: omni-experience. Closer than ever to customers thanks to the omni-experiential tools.
  - Customer management: business skills.
  - Customer management: business skills 2.0. Boost your skills in this new digital environment.
- **Itineraries of Transformation in the Digital Age,** with the following objectives:
  - Strengthening and developing digital talent.
  - Make available to all collaborators the necessary knowledge to address the digital transformation in CaixaBank, creating a common knowledge base.
  - Deepen how the digital transformation impacts the relationship with the client, the business model and our way of working, communication and, in essence, the Bank's value proposal.

The training content is 100% online and was developed jointly with Business and other Corporate Services departments. It is structured into four blocks:

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### Digital environment

7 hours online

Module 1: Introduction to transformation.

Module 2: Transformation in banking.

Module 3: Transformation in CaixaBank.

Module 4, Transformation in the sale of banking and insurance products, for the Commercial Network

Module 4, New customer orientation, for Central Services and Regional Services.



### Data Academy

14 hours online + 60 hours in person M3

Module 1: Data Academy I, introductory level.

Module 2: Data Academy II, intermediate level. Only for Central/Regional Services.

Module 3: Data Academy III, advanced level. 50 people in Central/Regional Services.



### Digital Skills I and II

5 hours online

Module 1: Digital culture.

Module 2: Digital identity.

Module 3: Digital communication.

Module 1: Management of information.

Module 2: Continuous learning



### Agile working methodologies

6 hours online + hours of certification

Module 1: Overview.

Module 2: Methodologies, only Central Services and Regional Services.

Module 3: Certifications, only for Central Services and Regional Services.

In parallel and as a complement to the Digital Transformation itinerary, the **Data Community** is available to all employees. This community is focused on fostering knowledge about data and its impact on the evolution of digitalisation. The community has associated a series of monthly sessions where internal experts from CaixaBank, accompanied by experts from other companies share projects that are being implemented or developed in the

Bank or that are being analysed for subsequent implementation.

- **Office 365 Itineraries**, with the aim of improving the use of the tools: Teams, One Drive, Share Point, One Note.

In parallel with these itineraries, **specific training for managers** has been continued in the digital transformation, with the following objectives:

- Gain an overview of the current digital ecosystem and a clearer idea of various points of digitalisation.
- Gaining a view the new business challenges and opportunities created in the new environment. Analyse the potential strategic changes brought about by digitalisation and their importance for the development of our business model, ways of working, communication and promotion of the value of the Company.
- Understanding the social and market environment and identify critical essential skills for the Company's long-term success in a digital context.
- **Training focused on non-managerial teams of Centralised Services and Regional Services**, which includes postgraduate programmes in Compliance and Audit, training to adapt to the new roles and competences associated with the flat and agile structure, as well as specific actions adapted to each area.
- **Training for Segments:** Retail Banking, Premier Banking, Private Banking, Business Banking, CIB, International Banking, AgroBank, HolaBank and InTouch: training based on the needs of each segment, over and above MiFID ii, LCCI and IDD requirements in the areas of: Finance, Risks, Insurance and Commercial.

The training itinerary followed by priority advice sectors enables students to acquire significant know-how in the banking business through three postgraduate diplomas: Financial Advice, Expert in Saving and Forecast, and Banking Risk Analysis. Employees can obtain a Master's in Business Banking, management and customer advice from the Pompeu Fabra University with these three diplomas and by completing two additional subjects that provide cross-discipline training, focused on improving the skills applicable to management and on acquiring new perspectives on thinking and vision for the future. These training curricula let employees propose savings and retirement solutions that are personalised based on each customer's needs, and to use sound judgment to analyse the financing operations the customer might need.

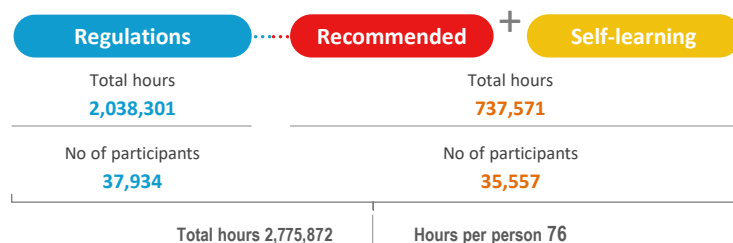


This 2022 was the fifth edition and 36 professionals from all the territories have completed the Master's Degree.

Finally, self-learning depends exclusively on the employee, who can choose from a wide range of training courses depending on their interests or motivations. The content can be filtered by Finance, Commercial, Risks, Digital Transformation, Skills and Leadership, Sustainability and Well-being, and language training (Education First English Academy).

Specifically, the English Academy (Education First), which is available to all staff, offers the possibility to learn or improve the level of English and including: a level test, self-study content and course certificates.

In 2022, the incorporation of other content through external platforms complementary to Virtaula, where training is carried out in collaboration with institutions such as Pompeu Fabra University and organisations such as IMD Business School and ISDI.



See CaixaBank S.A. details in table 8 of the Annex, and details for the CaixaBank Group in table 30 of the Annex

“ The training is intended for all staff, regardless of the type of contract they have ”

With regard to subcontracting suppliers, CaixaBank requests that they know, become aware of, accept and commit to comply with the CaixaBank Group's Suppliers Code of Conduct. In the area of occupational risk prevention, coordination of business activities is also carried out, thus ensuring that the supplier is aware of CaixaBank's Occupational Risk Prevention Policy.

**Excellence of learning.** CaixaBank seeks excellence in learning through official academic certifications with leading business schools and universities, such as IESE Business School, ESADE Business School, ISDI, IMD, Pompeu Fabra University, the University of Barcelona and the Universitat Oberta de Catalunya.

In 2022, CaixaBank received the following awards in the area of training:

#### Ethics and Artificial Intelligence (AI) Award for the Virtaula platform

Third Meeting on Ethics and Artificial Intelligence organised by We The Humans. Virtaula, together with four other projects developed by startups, received the **award in the category of Consolidated Company** for the integration of AI elements in the online learning platform. A recognition of the work of an entire team that works every day with a clear vocation of service to staff, framed in the Company's Strategic Plan.

## We the Humans

Fourth Generation Awards, which recognise good practices in the awareness and management of generational diversity in organisations

The Company was awarded **first prize in the Inside Company category** for the initiative "Training in gerontology for CaixaBank Senior Advisers". Through the figure of the Senior Adviser, the aim is to increase the confidence of older customers with the Bank, and to support those who have not yet adapted to the digital banking transformation process.

4ª edición premios  
**Generación**

13th edition of the Cegos Awards for Best Practices in Human Resources with Equipos&Talento

premios  
**cegos**  
equipos&talento

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CaixaBank has developed the Training Strategy project in the complex context caused by the Covid-19 situation and the increased banking integration in Spain, in a remote work format. A learning platform and ecosystem that fosters curiosity, a spirit of continuous improvement, generosity, humility and initiative in employees. Adaptation to new ways of learning and a proprietary model for digital integration have been recognised with the Cegos con Equipos&Talento Awards 2022 - Development and Learning Category.

**GREF Awards.** The Group of Training Managers of Financial Institutions and Insurers (GREF), has awarded the GOLD GREF award to CaixaBank for its Trainers Academy project, which focuses on how to help the approximately 1,200 people who form part of this group to learn, communicate and share knowledge better.



Within the framework of the rest of the CaixaBank Group companies, the following activities stand out:

#### CaixaBank Tech:

- **CaixaBank Tech and Red Hat course:**

Technologies for developers in **Kubernetes** environments. Understanding of the workings and fundamentals of many of the technologies surrounding the Kubernetes open source ecosystem (portable and extendable open source platform for managing workloads and services).

- **IMMUNE Dialogues.**

Events related to women in STEAM disciplines. Women who have developed their careers in technology. Immune Dialogues aims to give visibility to women in the technological world, bringing together, in a round table discussion, expert speakers in technology who will address interesting questions about this booming sector.

- **Dual-professional training programme.**

Programme developed by CaixaBank Tech with the aim of expanding the number of technological profiles. In June 2022, 10 new students joined the programme.

#### VidaCaixa:

- **2nd Edition of the Women's Mentoring Programme.**

Professional development programme through mentoring to empower women and boost their careers. Starring 60 women in total: established female managers in the role of mentors and pre-managers with potential as mentees.

- **New Graduate Talent Programme 2022**

Programme for recent university graduates, master's or postgraduate students with a 1-year training contract. This is a development programme of maximum excellence that seeks to incorporate and develop critical talent in Group companies (32 participants this year between VidaCaixa and CaixaBank Tech).

**The drivers** are the people and tools that enable the implementation of the learning strategy and plan:



#### Virtaula + external platforms

A virtual, accessible, user-friendly and simple platform, capable of adapting to the potential learning developments of the future. Capable of acting as a training centraliser with other external platforms.



#### Trainers

Knowledge leaders who act as internal trainers. By securing their knowledge we maintain shared and connected knowledge across the Company.



#### External schools

The country's leading schools offer our staff regulated knowledge through certifications or postgraduate courses.

## Virtaula.Next

**Virtaula.Next** is CaixaBank's online learning platform. A platform designed to enhance learning and improve the experience of employees. During 2022, new developments have made it possible to improve the experience in the virtual environment and make the Learning Plan more flexible. Some such developments include:

- Improving employee awareness of courses linked to Bonus (mandatory training for receiving variable remuneration).
- Creation of a new tool that allows the monitoring of training courses with an impact on bonuses and incentives.
- Development of a new page for monitoring the hours of training carried out in relation to continuous training.
- Improvements in shortcuts to courses from external pages.

In addition to other existing features on the platform, such as:

- Implementation of the Teams videoconference system.
- Review of the soft skills catalogue.
- Creation of a new self-training catalogue.
- Votes and comments in self-training.
- Annual training planner with goals.
- An artificial intelligence tool to recommend self-training based on the employee's job and profile.
- Redefinition of the self-training search engine.
- Creation of a questionnaire on training interests.
- Immediate access, no need for authorisation.
- Reward employee feedback.
- Improved employee experience: chatbot, report for each employee and training seminar.

| 2022  |                         |           |
|---|-------------------------|-----------|
| Total valuations in self-training courses has now been integrated | number of ratings       | 28,575    |
|   | average rating out of 5 | 4.4       |
| Full compliance in self-training courses                          |                         | 105,509   |
| Answers to chatbot questions                                      |                         | 1,766     |
| Access to Virtaula  |                         | 1,579,846 |
| Active workforce that has accessed Virtaula                       |                         | 99%       |

In 2022, 100% of the workforce received training with a total of 2,775,872 training hours. 98% of the training was provided through the Virtaula online platform, to offer increasingly more content in less time at a lower cost. The total number of training hours per employee in 2022 was 76.



**CaixaBank Trainers**, the learning community of Trainers (formerly internal trainers/change makers), numbered 1,162 people in December 2022 and are the best guarantee of training excellence and are the differential value of CaixaBank's learning model. Their role is crucial, as their essence as support figures and facilitators in their peers' learning processes is regained.

The objectives of the CaixaBank Trainers project are:

- To be a point of support in the development of the Strategic Plan and progress in cultural integration.
- To organise the different profiles of current trainers, preparing a programme that generates synergies and allows a better development of their role.
- To work on the databases of the four types of knowledge areas into which the whole group is divided: Commercial, Risk, Digital and Culture.
- Give Trainers, through learning, the tools and means appropriate for their role as transmitters of knowledge and culture.
- Type of Trainers:

**Commercial trainer.** Speciality: product training. Focused on business. Dynamisation of virtual classrooms. Face-to-face sessions.

**Culture Trainer.** Speciality: culture and integration. Focused on CaixaBank's cultural attributes. Climate generator and active listening, accompanying new hires.

**Digital Trainer.** Speciality: digitalisation. Focused on digital transformation and support for change. Application of new tools and transmission of good practices.

**Risk Trainer.** Speciality: business risks. Focused on financial and operational. Training in different types of risks. Face-to-face and virtual sessions.

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The attributes that define the **CaixaBank Trainer** are as follows:

**Disruptive:** they propose new ideas that improve how people work. So, they are curious; they are drawn by new, different things and how to apply them to their day-to-day.

**Collaborative:** they do not see their work as an isolated entity but as sharing their knowledge with their peers. They are, therefore, a point of connection within the organisational chart.

**Driver:** they support and promote changes in the Organisation, not afraid of using new technologies and methods. They learn from past mistakes, but always looking to the future.

**Global vision:** They have a clear awareness of the world around them and show interest in everything.

**Commitment to Service:** focused on colleagues and customers. They are able to understand needs and offer solutions, in an agile and honest manner.

**They participate in the common project:** they feel that they are part of the CaixaBank project, to which they are able to contribute their abilities.

**Role model:** their colleagues hold them as a role model, and they use this status with responsibility and humility, always being available.

In short, **being a Trainer means being a person who seeks excellence in both work and personal life and who also enjoys sharing knowledge.**

#### Training assessment.

CaixaBank assesses the training by applying the Kirkpatrick model, which determines what the desired objectives are and measures the impact of what has been achieved. There are four assessment levels:

**Level 1.** Participants assess whether the training was motivating and relevant for their work, and if the training experience was positive.

**Level 2.** The degree of model acquisition and skills of the participants is measured.

**Level 3.** It takes place 4-6 months after the training activity, and measures how the material learned is applied to the job.

**Level 4.** The extent to which the objectives set for the training activity were achieved is measured.

By way of illustration, the evaluation of one of the programmes carried out in 2022 is presented here:

#### Programme

##### Training itinerary for Seniors Advisers

As a consequence of the evolution of the financial sector's commercial model, where technological deployment has led to a redefinition of physical points of sale, an increase in remote and online services, and a reduction in personal contact, among other aspects. All this generated a growing social demand to prevent the financial exclusion of older people. In response, the new training itinerary for the CaixaBank Senior Adviser, certified by La Salle University, has as its main objective to introduce this figure to the value proposition of the "CaixaBank Seniors" Entity and to work on the different competencies and skills that they should have. This project is pioneering in the Spanish financial sector and has allowed us to gain a deeper understanding of the segment in order to develop a package of solutions and services that are increasingly adapted to its needs.

The structure of the itinerary is made up of three courses and a webinar (17 hours in total) on the main elements of communication with senior clients:

- **"Welcome Senior"** (online) explaining the role of the adviser and the value proposition of the segment.
- **"Gerontology"** (online + webinar): presents the group, distinguishing the different types of senior customers and generating a personalised service.
- **"Relationship selling"** (online + face-to-face + webinar and monitoring with KPIs) which focuses on the manager's skills, learning commercial skills and techniques, and detecting the needs of this segment. All geared towards improving relational selling.

#### Benefits expected at first:

- **Assessment:** participants value the training received as positive above 4 on a scale of 5.
- **Acquisition of knowledge:** participants rate above 4 on a scale of 5 that they have acquired the knowledge linked to the relevance of the senior segment and the skills and techniques of relational selling to improve advising and marketing products to senior customers.
- **Applicability:** rating as useful and applicable above 4 on a scale of 5.
- **Results:** the overall customer experience with the service they receive from their senior adviser is rated above 8 on a scale of 10. Increase in the percentage of new contracts in the senior protection alarm systems campaign (>10%). Increase in fees linked to these products and other general insurance (>5%); fees are one of the Bank's main business levers. Lastly, the increase in margins associated with financial products above those of other advisers who have not undergone this training (>2.5%).

See details in tables 9-I and 9-II of the Annex

Rounding out CaixaBank's training products is the **Management Development Master Plan**, with the motto "**never stop learning... and set the example in learning for your team**". The Bank encourages professional development programmes at both pre-management and management levels, and in 2022, 13,190 participants took part in these programmes with an average rating of 4.8 out of 5.

The programmes included in this Master Plan are focused on leadership competencies and on promoting the strategy and transversality of the Bank, reinforcing the new **AHEAD Leadership Model**. This model is focused on creating Partnerships with a Humanistic and Empowering vision, based on Anticipation and promoting Diversity. The new AHEAD Leadership Model applies to the entire workforce and seeks greater self-leadership and responsibility in decision-making, as well as promoting proactivity and transversality: all employees are leaders in our sphere of influence.

## AHEAD

### Alliances

Leaders able to create **Partnerships** from collaboration and common purpose.

### Humanism

**Humanist**, ethical, approachable and influential leaders who focus on people.

### Empowerment

Leaders who are **Empowered** and committed to achieving sustainable results.

### Anticipation

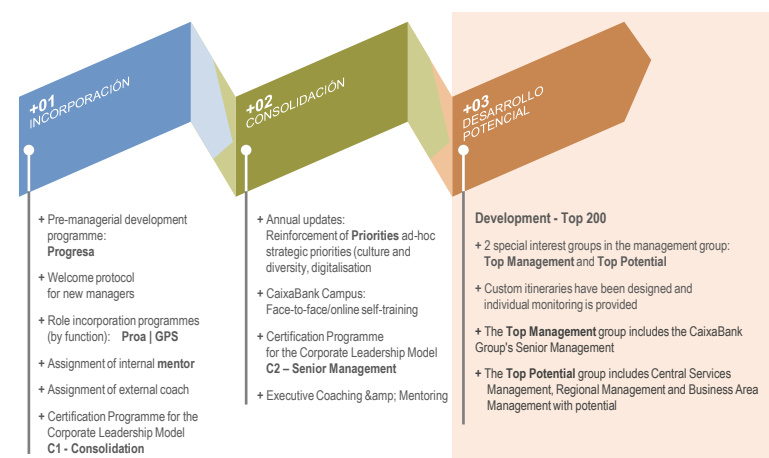
Leaders who **anticipate** and promote change, who are flexible and learn continuously.

### Diversity

Leaders with a **Diverse** and **Inclusive** mindset, open to technology and innovation

Incremental development is proposed, based on experience and consolidation in the position, and incorporating the concept of "certification" through Universities and Business Schools, of our Corporate Leadership Model.

Two stages (incorporation and consolidation) are defined for each role, and a third for developing high-potential groups:



**+01. Incorporation:** this first stage provides training aimed at developing leadership that is focused on oneself and on laying the foundations of the business. It is intended for professionals who are in pre-managerial posts and professionals who are starting new managerial jobs (from Corporate Services Management and Business Department Management in the Regional Network).

The main programmes available include:

#### Pre-management programmes:

- **Developing Skills** Programme. An online programme whose goal is to develop skills. It is intended for the New Graduates group (Recruitment Programme).
- **Progesa** Programme, intended for professionals from different areas and Regional Divisions (branch managers, Central Service managers and Directors of Private Banking and Business Banking divisions), which includes coaching sessions (discretionary).
- **Welcome** New Managers programme for team coordinators.

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## Management programmes:

- **PROA** Programme (commercial systems and organisation), with participants from the retail branch network Business Department Divisions.
- **GPS** Programme (best practices of the sales team and reinforcing the new role), with participants from Corporate Services and the retail branch Business Department Divisions.

- **Transition coaching** processes, structured into six sessions.

- **C1 Leadership Certificate**, to give managers with one to four years of on-the-job experience the knowledge and tools they need to be effective leaders at the Company, in keeping with the skills model and the CaixaBank Leadership Model.

The programme is structured into three phases and has the following objectives:

- Reinforce the message and implement the AHEAD Leadership Model.
- Provide training in managerial and leadership skills by using self-knowledge tools that can be used to set up a personal development strategy and implement the material learned.
- Expand analysis frameworks to increase the strategic vision and the skills to manage and lead teams of co-workers.
- Bolster networking and mainstreaming and, together with other managers, explore the challenges and opportunities of the current environment.
- Analyse the geopolitical setting and the economic variables affecting companies in a global environment.

In 2022, the 15th edition was held in online format with a total of 15 participants with an average rating of 4.5 out of 5.

| Phase I:<br>Baseline scenario               | Phase II:<br>Development   | Phase III:<br>Application and follow-up          |
|---|--|--|
| <b>Self-knowledge<br/>Contextualisation</b> | <b>Training<br/>(face to face)</b>                                   | <b>Action plan and<br/>follow-up</b>             |
| Laying the foundation<br>to maximise<br>use | Maximising<br>your managerial<br>skills so you can lead<br>CaixaBank | Applying<br>your talent, strengths<br>and skills |

**+02. Consolidation:** this second stage involves providing training to senior managers at CaixaBank in order to have leaders who are more capable, more effective and more proactive, and who can promote current and future projects and disseminate CaixaBank's Leadership Model.

- **C2 Certification:** for executives with a minimum of four years' experience in CaixaBank management jobs (Managers in Corporate Services, Centre Managers, Regional Network Business Department Managers, and higher), this programme is also open to managers in Group subsidiaries (including Banco BPI).

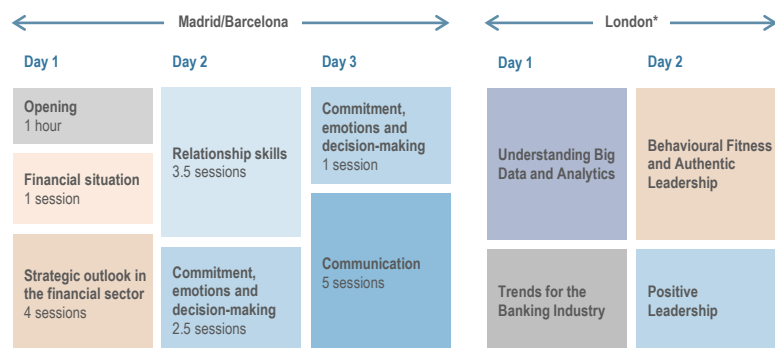
This programme is held in Barcelona and London, and is given by professors from the IE Business School, FT-IE Corporate Learning Alliance and the Cass Business School.

The programme's academic content includes subjects related to the financial situation and the sector's strategic outlook, innovation in leadership, details of basic relationship skills in leadership; self-knowledge, influence, assertiveness, feedback and points of improving communications, managing commitment and emotions. Similarly, there are modules on decision-making, big data and analytics and positive leadership.

The objectives of this programme are to:

- To foster the management and leadership capabilities needed to generate collaborative and competent teams, contributing to the growth of each of the team's members.
- Develop a global and inclusive vision of the company, and reinforce the ability to reason and decide. Work on making decisions and managing conflict in the organisation.
- The manager's role at CaixaBank: Influence of the Leader.
- Determine the processes of changing and managing teams and their involvement as future managers in these processes to contribute more value to the strategy.
- Discuss new approaches to leadership to apply them in specific contexts and gain confidence in making the best decisions, while taking into account the need to integrate and convey CaixaBank's behavioural model in the process.

- Become influential leaders and promoters of a responsible culture
- Be able to anticipate the future.
- Act as a driver for change in implementing the strategy.



\*This module has a Spanish version with the same content and Spanish instructors

**+03. High-potential development:** in this third stage, topics are prepared exclusively for Senior Management in an effort to contribute to and promote the development of leadership and other skills that are essential to the proper performance of management jobs.

**•Top 200 programme:** aimed at the Bank's senior management, focusing to contribute to the development of leadership and other essential skills for the optimal exercise of the management functions, ensuring that the Bank's leaders can exert a uniform, coherent and service-oriented influence in line with the organisation's strategy and values. Most of the programme content is offered in collaboration with prestigious business schools and in order to continue with the training and development of managers and executives.

Under the umbrella of this programme, two interest groups are presented:

- **Top 100 Management:** programme aimed at Senior Management and consists of an individual development plan and personal interviews with experts.

- **Top 100 Potential:** programme aimed at selected professionals with high contribution and potential. This consists of ad-hoc group development for these managers included in the Succession Plan.

The Top 200 programme develops the five dimensions of the AHEAD Leadership Model, and equips the management function with the behaviours and skills necessary to achieve its purpose. CaixaBank has individualised information on the degree of achievement of each of these dimensions for the management tier, and it is used to identify the pool of successors at different managerial levels.

For 2022, these programmes were structured around the following: **Self-leadership, Communication, Customer Focus/Strategic Vision and Leadership.**

**Self-leadership:** An external mentor specialising in the manager's area of responsibility is made available, with whom to explore, experiment, improve and broaden their skills via a new perspective from outside the organisation.

A coach with experience in senior management is made available to help achieve the stated goals so as to enhance knowledge and boost performance.

An executive health coach is made available to address physical exhaustion and provide all the potential and concentration and analysis capacity needed to make appropriate decisions and achieve sustainable executive performance.

**Communication:** it is essential to be able to efficiently communicate and convey to the teams a clear and defined vision of the challenges and the business strategy to follow, in a way that effectively involves each member of the Organisation in achieving said objectives.

An individual coach in communication and personal branding is made available to develop and improve skills in this area and to improve the ability to influence others.

Participants are given the option to have individual in-person or phone sessions to improve a language, tailored to the manager's schedule. A premium version of the Virtaula Language School (EF-Education First) is also available, which offers live, online classes and is accessible 24/7.

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**Customer focus/Strategic Vision:** this training relies on taking part in specialised forums in which to address and develop the Entity's strategic priorities in the current environment of complexity and volatility.

Most of these programmes are undertaken in conjunction with internationally renowned universities and business school. Of particular relevance are the following programmes:

- Focused Programme. Strategic Digital Mentality.
- Aspen Seminars.
- Digital Business Executive Programme.
- Senior Executives Global Programme.
- Board of Directors Programme.

**Leadership:** provides access to:

- Roundtables: roundtables to exchange best practices.
- Aspen seminars, where a small number of participants from different sectors create a neutral forum for reflection and debate.
- Discovery Events: intensive full and half-day workshops on topics that are immediately applicable, innovation, digital transformation, understanding macrodata and analysis...
- International leadership programmes.

Universities and business schools involved in the **Top200** programme:

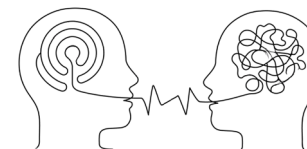


Lastly, in the area of managerial development, cross-area activities are carried out in the three phases (incorporation, consolidation and development of high potential):

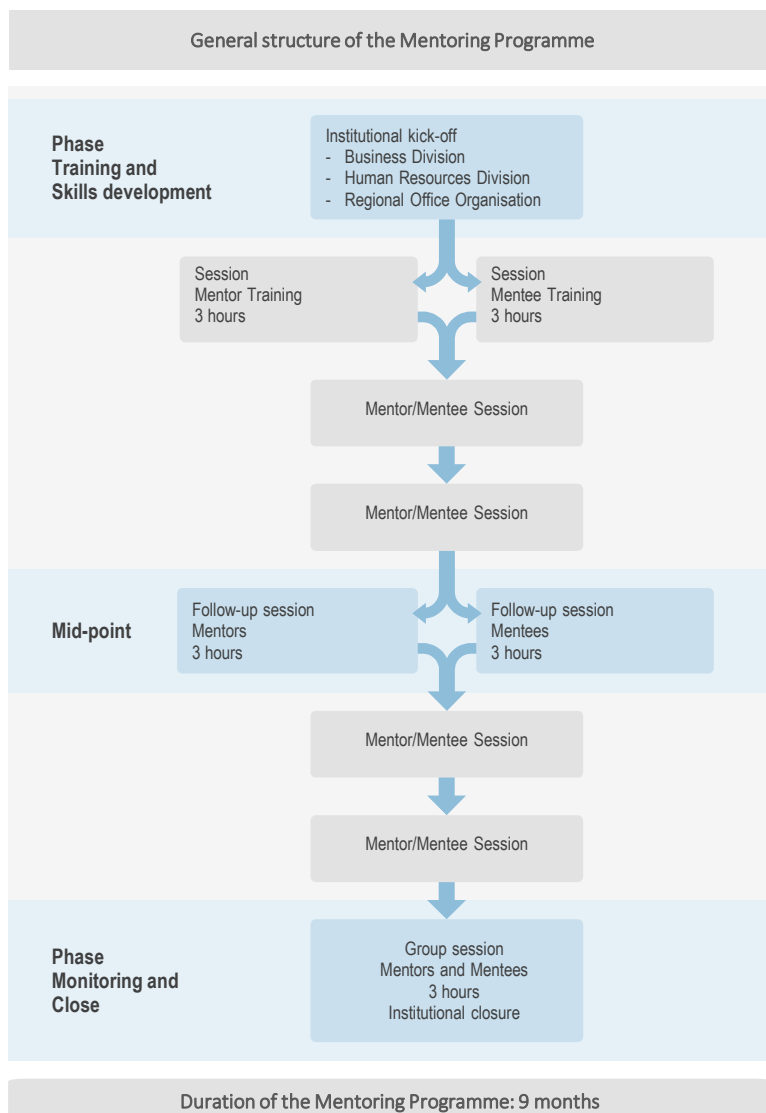
- **Self-training actions** with the aim of promoting the self-development of professionals, each semester we offer development programmes and actions, working with leading consultancies and the main national and international business schools (IESE, IMD, EY, ESADE, Médico Mentor...), putting special focus on new ways of working, digital transformation, customer relations, development of potential and well-being.
- **Accompanying actions:** different initiatives aimed at providing participants with a transformative experience with the support of a mentor, tutor or experienced professional acting as a coach:

Coaching at different moments of professional life, offering support and action plans for personal and professional improvement, providing discipline and methodology. In 2022, transition coaching actions in online format stand out.

**Mentoring**, mainly gender and generational: as strategic tools for developing talent. Experienced managers are involved, and this is to accelerate the development of the junior management position while transmitting organisational knowledge, the informal relationship circuits and, therefore, the Company's Culture and Values. There are different programmes depending on the purpose, such as the Mentoring for Development Programme (aimed at women in the network) and the Buddy programme of the WonNow group. 2022 saw the first internal mentoring certification for 80 female mentors in conjunction with the International Mentoring School.



The following diagram shows the general structure and itinerary of the Mentoring Programme:



• **Actions aimed at promoting diversity and inclusion** within the Company: given that we understand diversity as one of the fundamental pillars within the global people development strategy, various initiatives have been carried out throughout the 2022 financial year, some of the most noteworthy being participation in the Closingap initiative, the cross-mentoring carried out within the AED (Spanish Association of Executives) and training in unconscious biases.

• **Training in hybrid teams:** programme to optimise work in hybrid and off-site teams, with special actions for team leaders.

• **Programme on cognitive biases:** focused on correcting distortions in our reasoning which, although they sometimes help us to make quick decisions, can also lead to misinterpret the people around us.

• **Strategy:** once the environment in which the organisation currently operates has been understood and the new ways of working, leading and developing the talents present in the organisation have been internalised, the methodologies and new work tools are explored in greater depth.

• **Business approach programmes:** including programmes such as Leading Leaders and Leading Stores. Sessions in which the importance of the positions of Business Department Management (BAM) and Store Office Management in the organisation is discussed, as well as different workshops on business skills and commercial strategy. The Business and Human Resources Director takes part in these sessions and highlights the new AHEAD Leadership Model.

• **Other actions.** As part of the people development strategy, other actions were carried out in 2022, including the **CaixaBank Talks** (top-level speakers who present trends and new developments in business, digital transformation, skills and sustainability), the **School of English** (through an online platform accessible to all employees), the project to identify **Digital Transformation** needs in cross-cutting projects, and the project to **identify and develop early talent**. In 2022, the new **Management Development Community** was launched (a space created on PeopleNow with the aim of becoming an information and meeting point for Managers and a place where they can work on their professional and personal development).

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Most important indicators:

| 2022 indicators        | Participants  | Average quality out of 5 |
|------------------------|---------------|--------------------------|
| Development Programmes | 2,298         | 4.8                      |
| Self-training          | 687           | 4.5                      |
| Accompanying actions   | 1,518         | 4.9                      |
| CaixaBank Talks        | 7,052         | 4.7                      |
| Languages              | 1,635         | 4.8                      |
| <b>TOTAL</b>           | <b>13,190</b> | <b>4.8</b>               |

The details of the **CaixaBank Talks** given in 2022 are as follows:

| Guest  | Title  | Date    | Enrolled | Participants | eNPS | Assessment |
|--|--|---------|----------|--------------|------|------------|
| <b>Mario Alonso Puig</b><br>(MAP Empowerment Institut) | Excitement in times of change and challenge                              | 16 Feb. | 5,936    | 2,626        | 71   | <b>4.7</b> |
| <b>Pilar Jericó</b><br>(MT Consulting)                 | Training our unbiased mindset to be more inclusive                       | 09 Mar. | 3,088    | 1,103        | 69   | <b>4.6</b> |
| <b>Michael Wade</b><br>(IMD)                           | The role of digital to support strategic resilience                      | 28 Sep. | 1,834    | 2,028        | 67   | <b>4.7</b> |
| <b>Javier Cortés</b><br>(Fundación Contigo)            | Cancer and society: a journey into the future from a human point of view | 18 Oct. | 1,783    | 1,295        | 77   | <b>4.8</b> |

#### • Management development programmes in Group companies.

1,516 employees of the Group's companies participated in 2022.

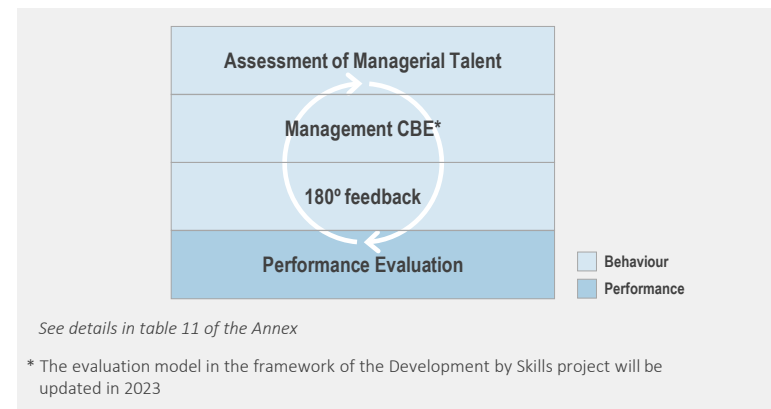
- Digital Disruption: aimed at gaining an overview of the current digital ecosystem and to view the new business challenges and opportunities created in the new environment.
- Resilience to manage change: focused on learning to manage transformation and lead teams in adverse situations.
- Leadership and new ways of working: objective to obtain a global vision on the transformation in self-leadership and leadership style in order to manage remote work teams.
- Wellbeing for well-done: tools to help all managers to increase their wellbeing and balance and that of their teams.

Lastly, we note that the Management Development team is familiar with the scope of the management training and has external benchmarks, which are provided by regular visits to companies that stand out for their practices and by participating in different forums, such as the Instituto de Empresa's Benchmarking Club.

### Assessment

**Time to discuss the professional development that builds the talent map (skills/potential). The entire CaixaBank workforce is assessed annually, in terms of behaviour and performance.**

#### Manager's evaluation



The manager's evaluation model is structured around four areas - an assessment of Managerial Talent, Management's Competency-Based Evaluation, 180° Feedback, and Performance Assessment, and based on the information available on the SuccessFactors platform, a series of processes is triggered:

- Determination of the talent map.
- Preparation of the Succession Plan. In 2022, a new review of the Succession Plan has been carried out based on five lines of work:
  - Review of existing regulations to ensure that they are up to date from a regulatory point of view.
  - Benchmarking: industry analysis, specifically banks and insurance companies, both nationally and abroad.

- Review of the key positions currently identified to date.
- Review of the organisational structure to identify new key positions.
- Identification of the successor pool.

At year-end 2022, the Succession Plan has identified 195 key positions in three areas: Business, Transformation and services and Control and Regulation positions. The Plan is available on the SuccessFactors platform, which allows real-time consultation and analysis, as well as updating and making changes to key positions, incumbents and successor pools with great agility.

- Establishment of a both sexes candidates pool for an opening in management. The Talent Committee and the Management Committee will have the final say on the candidates.

### Managerial Talent, external assessment

In order to assess external talent, the Human Resources Department can resort to various external consultants who specialise in assessing the skills of professionals in the sector. The process consists of different phases and tools to assess a person's potential:

- An initial competency-based interview to evaluate all the skills that are needed to do the job properly.
- Ask people in their team for references, at N+1 and horizontally, to learn about their leadership style in depth.
- Based on the interview, a report is generated containing all the relevant information about the person's managerial skills.
- Frequency: appropriate for similar appointments.
- Once the Talent process is complete, external consultants give feedback to the candidate, noting the strengths and pointing out areas to improve, which are then used to design an Individual Development Plan (PDI).

### Management CBE - Managerial Competency-Based Evaluation

The Managerial Competency-Based Evaluation is a tool to compare, identify and promote internal talent and managerial skills in the Organisation, and to create job profiles.

- Make an internal map to detect and identify talent in the Organisation.
- Evaluation and feedback by N+1 of the assessed function (Internal

Benchmarking).

- Consensus and follow-up of the two protagonists of the Development Plan.
- Favours the leadership of L+1 and the knowledge of the team.
- Frequency: annual evaluation process.

The new assessment model, which is part of the **Development by Skills** project, will be completed in the first half of 2023. This process will make it possible to shape the Company's knowledge and skills map and identify development gaps in order to implement upskilling and reskilling programmes in response to the gaps detected. This skills-based evaluation process was tested in the second half of 2022 in the Lending retail Office, in the Sustainability Division and in the Wivai and Solutions areas of the CaixaBank Payments and Consumer (CPC) subsidiary. Since September 2022, the first pilot evaluations have been carried out in Central Services and Group companies in order to learn lessons and implement improvements in the global scaling of the assessment model.

### 180º feedback

Gathering of managerial evidence based on the team's perceptions:

- Assessment by collaborators to complete management's assessment.
- Identify skill gaps from the team's perspective.
- Provide feedback to managers regarding the evaluation of their teams and compare the results with the evaluatee's perception thereof.
- Compare this information with the skills at CaixaBank.
- Minimum team of 10 people to ensure confidentiality, non-attribution and sufficient information about the evaluatee.
- Seniority in the centre and/or functions of the evaluatees and evaluators longer than 3 months.

In 2019, members of the Management Committee underwent a Management Feedback process for the first time, with evaluations of their teams, colleagues and other collaborators from different areas. In 2020, the Management Feedback process was applied to Senior Management (not belonging to the Management Committee), who report directly to the members of the Management Committee. Due to the integration with Bankia, the activity was interrupted in the years 2021 and 2022.

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The process ended with the results being provided to the evaluatees, in keeping with the principles of non-attribution and confidentiality, which noted their strengths and areas of improvement.

### Performance Evaluation for Managers

From 2022, the new Variable Remuneration System (VRS) will come into force, affecting the Management Committee, Identified Staff and other executives reporting to the Management Committee.

Annual factors, with individual and corporate criteria, are used to measure performance and evaluate results: quantitative (financial) and qualitative (non-financial). The proper mix of quantitative and qualitative criteria depends on the tasks and responsibilities of each employee. Multi-year factors are also used, which are based solely on corporate (quantitative) criteria, and serve to adjust downwards the payment of the deferred portion subject to multi-year factors.

The groups to which this new Variable Remuneration System applies are:

- Executive Directors.
- Members of CaixaBank's Management Committee.
- Persons Responsible for Independent Business Control Functions and members of the Identified Staff in Central Services.
- Members of the Identified Staff not belonging to Central Services.
- Other executives reporting directly to the Management Committee.

The variable remuneration scheme with multi-year metrics is determined on the basis of a target variable remuneration established for each of them, with a scheme of metrics and maximums of achievement that corresponds to their functions, and with a risk adjustment depending on the area to which they belong or the position they hold. Therefore, each of these professionals is assigned a specific variable remuneration or bonus programme.

The level of achievement for the annual metrics is set based on corporate and individual targets. The percentage corresponding to the corporate and individual targets will depend on the target scheme set by the corresponding business unit:

- The percentage corresponding to the corporate challenges is fixed for each financial year, and its weighting is distributed among different metrics according to the main objectives of the business unit.

- Regarding the individual challenges portion, it is distributed globally on the challenges basis linked to the business unit's strategy.

With regard to the challenges setting of the multi-year objectives, the corporate challenges set for each financial year are taken into account.

All beneficiaries of the new Variable Remuneration System (VRS) have a fixed percentage of upfront and deferred payment (between 4 and 5 years). In turn, each payment is made partly in cash and partly in shares. Specifically, the new system has the following structure:

|   | % annual factors | % multi-year factors | % upfront payment | Upfront: Cash / shares weighting | % Deferred payment | Deferred: Cash / shares weighting |
|---|------------------|----------------------|-------------------|----------------------------------|--------------------|-----------------------------------|
| Executive Directors   | 64%              | 36%                  | 40%               | 50/50                            | 60%                | 30/70                             |
| Management Committee and persons with control functions         | 70%              | 30%                  | 50%               | 50/50                            | 50%                | 30/70                             |
| Members of Identified Staff                                     | 80%              | 20%                  | 60%               | 50/50                            | 40%                | 30/70                             |
| Other executives reporting directly to the Management Committee | 80%              | 20%                  | 80%               | 90/10                            | 20%                | 30/70                             |

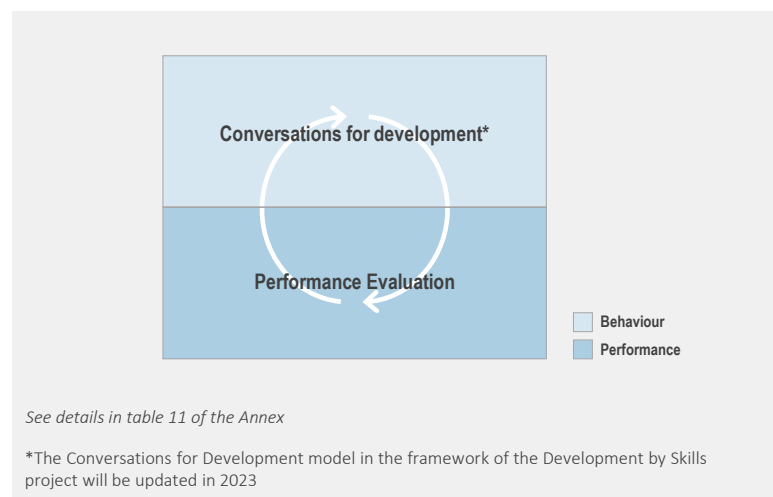
All instruments delivered (cash and shares) are subject to a holding period of one year from delivery, during which the employee may not dispose of them except for shares delivered to employees who are not members of the Identified Staff, which do not have a holding period.

Under current regulations, variable remuneration, including the deferred portion, should be paid or consolidated only if it is sustainable in accordance with the financial situation of the Company as a whole, and if it is justified on the basis of the Company performance, the business unit and the results achieved by the professional; in those cases covered by the regulations in force to which financial institutions are subject.

The number of managerial appraisals linked to behaviours was 1,075 in 2022. In addition, 1,424 people received variable remuneration based on their performance evaluation.

### Non-Management evaluation

The non-management evaluation model is structured around two areas: evaluation based on competencies and performance.



### Competency-Based Evaluation (CBE) - Non-Management CBE

Assessment process for the purpose of diagnosing and developing the professional skills of all the people at the Company. It is a tool designed to objectify the performance assessment and respond to CaixaBank's commitment to the ongoing development of its professionals.

| Activity 2022                                     |              |
|---|--------------|
| Branch Executives                                 | 0            |
| Branch asst. management                           | 0            |
| Business/Private/Institutional Banking Management | 0            |
| Customer Advisers/Private Banking Consultants     | 6,657        |
| All other employees and other jobs                | 2            |
| <b>Total</b>                                      | <b>6,659</b> |

The behaviours established in the Competency-based Evaluation were defined in line with CaixaBank's four pillars: Values and Principles, Culture Plan, Strategic Plan and Leadership Model.

A CBE is a space for dialogue and communication between the immediate supervisors and their subordinates, which is intended to identify strengths, areas of improvement, and proposed actions in the Career Development Plan.

It provides the managers with information about the skill level of team members, facilitates communication, lets them learn about their expectations and motivates them. In addition, it allows the Company to efficiently plan actions aimed at the professional development of staff.

In recent years, new key competences for employees have been added according to culture attributes, and behaviours related to job responsibilities/knowledge have been removed. All culture-related aspects are included in the skill profiles.

| Committed   | Approachable  | Responsible and demanding  | Honest and transparent  | Collaborators   | Agile and Innovative   |
|---|---|--|---|---|--|
| <ul style="list-style-type: none"> <li>Positive impact on society</li> <li>Diversity (origin, gender, culture, thought, generation)</li> <li>Social action</li> </ul> | <ul style="list-style-type: none"> <li>Humility</li> <li>Long term</li> <li>Listen</li> <li>Be</li> <li>Omnichannel approach</li> </ul> | <ul style="list-style-type: none"> <li>Quality</li> <li>Proactivity</li> <li>Thoroughness</li> <li>Empowerment</li> <li>Recognition</li> </ul> | <ul style="list-style-type: none"> <li>Trust</li> <li>Consistency</li> <li>Humility</li> <li>Understanding</li> </ul> | <ul style="list-style-type: none"> <li>Mainstreaming</li> <li>Shareholding</li> <li>Networks</li> <li>Synergies</li> <li>Community</li> </ul> | <ul style="list-style-type: none"> <li>Agility</li> <li>Flexibility</li> <li>Decision-making</li> <li>Digitalisation</li> <li>Omnichannel approach</li> <li>Proactivity</li> </ul> |

The following features of the Competency-Based Evaluation model should be highlighted:

- Model of areas and groups of skills profiles.
- Simplified and mainstreamed profiles: from 44 profiles to 19 clusters.
- Rating scale, required level and GAP.
- Success Factors as a new evaluation tool.

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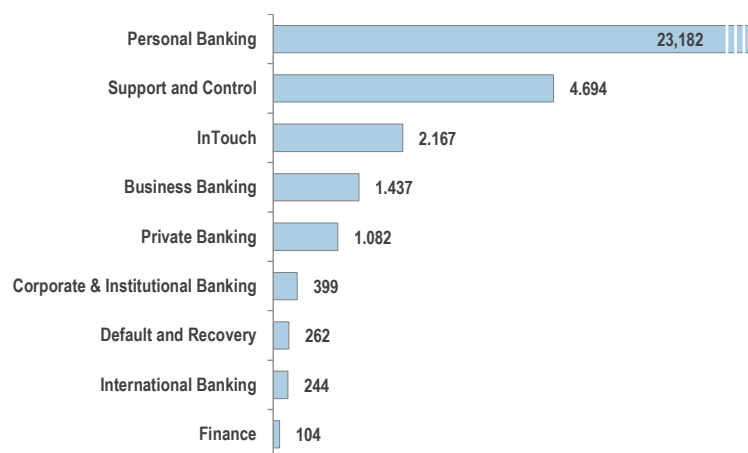
## Performance Appraisal for Non-Managers

This involves an objective and transparent model for assessing the achievement of individual and team/corporate challenges that motivates and stimulates cooperation among teams.

There are various Challenge programmes, which are detailed in the remuneration section:

- Challenges Programme for Central Services and Regional Services.
- Regional Network Bonus Programme, adapted to each business sector.
- Incentive programme designed for the staff located in the Regional Network that carries out commercial tasks, to achieve the commercial campaign goals.

### Performance evaluation. Potential groups



The number of non-managerial appraisals linked to behaviours was 6,659 in 2022. In addition, 36,988 people received variable remuneration based on a performance evaluation.

*See details in table 11 of the Annex.*

## Remuneration

The principles of the General Remuneration Policy, approved by the Board of Directors, are applicable to all employees of CaixaBank and its Group subsidiaries. Among other objectives, it seeks to encourage behaviours that ensure the generation of long-term value and the sustainability of results over time, ensuring at all times that remuneration models and practices do not discriminate on the basis of gender, age, culture, religion or race. The General Remuneration Policy includes measures to mitigate sustainability risks, understood as Environmental, Social and Governance (ESG), and CaixaBank's adaptation to this trend, in order to comply with current regulations.

The Entity has, in this respect, developed specific sustainability targets that impact on the variable remuneration paid to Private Banking managers engaged in providing investment advice.

The remuneration policy bases its talent recruitment and retention strategy on providing professionals with a chance to take part in a unique corporate business project, to develop professionally and to enjoy a competitive salary and benefits package.

The main salary components at CaixaBank, which are available to all employees via the corporate intranet, include primarily:

- a) **Fixed remuneration** based on the employee's level of responsibility and career path. This accounts for a significant part of the total remuneration and is governed by the collective bargaining agreement and the various internal labour agreements.
- b) **Variable remuneration** system in the form of bonuses or incentives for achieving pre-determined goals, and set up to prevent potential interest conflicts, and to include not only the challenges achievement (what), but also the way in which they are achieved (how). As a result, the challenges are not just quantitative, they also include qualitative assessment principles that take into account how they align with the the customers interests and the codes of conduct, as well as prudent risk management.



Wage bands are defined for each function serving as a reference to establish a target bonus amount for all staff. The value of this target Bonus according to the Performance Assessment, complemented by the behavioural assessment, makes it possible to manage the annual variable remuneration. There are three evaluation models:

- Evaluations based on achieving business challenges, with different business plans according to the business sector.
- Appraisals for the Regional Network, based on achieving the targets of commercial campaigns.

Staff can track online monthly updated results of their achievements of both business challenges and commercial campaigns.

- Challenge achievement evaluations associated with the Operational Plan for employees in the Central Services areas. They are agreed between the employee and the manager at the beginning of the year, with 65% of the Bonus being determined by their individual performance, while 35% depends on a series of organisational metrics.

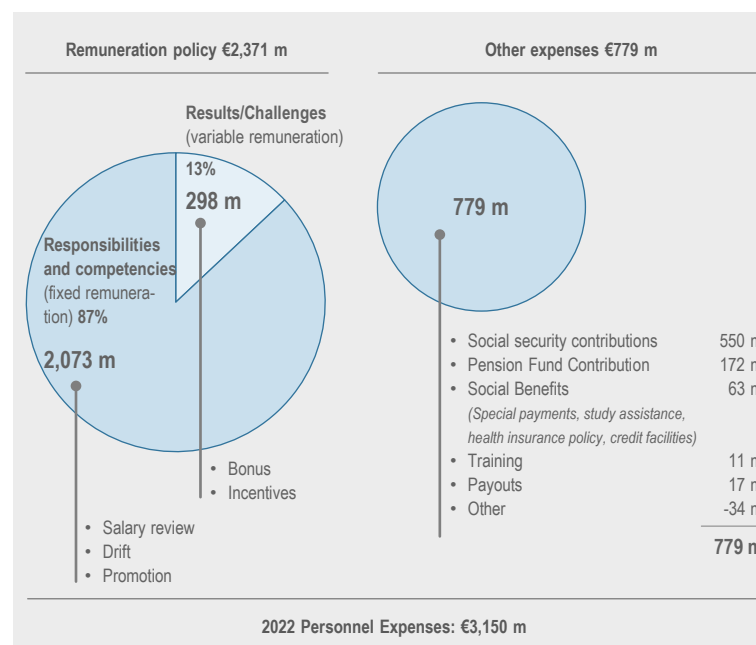
In order to align variable remuneration with sustainability and good corporate governance objectives, the weighting of metrics linked to ESG factors (Environmental, Social and Good Governance Criteria, such as Sustainability, Quality and Conduct and Compliance) has been increased in 2022, both in annual and multi-year metrics. This greater weight of ESG factors affects Executive Directors, Senior Management and employees of Corporate Services.

In 2022, the variable remuneration of all employees was linked to attending and passing compulsory training courses on regulatory matters or issues of particular sensitivity with regard to conduct and responsible practices.

To this end, in addition to certifications in MiFID II (28,971), the Real Estate Credit Act (28,792) or certification in the field of insurance under the Insurance Distribution Directive (30,440), there are also other complementary courses linked to responsible practices and knowledge of products and services by employees. This is key to ensuring that the information conveyed to customers is clear and complete. Training and awareness-raising also help to ensure that employees have adequate knowledge of products and services.

| Training in 2022   | Linked to remuneration |
|--|------------------------|
| Information security and preventing customer fraud                     | ✓                      |
| General Data Protection Regulation                                     | ✓                      |
| Transparency in the marketing of banking products and payment services | ✓                      |
| Prevention of Money Laundering and the Financing of Terrorism          | ✓                      |
| Internal code of conduct + market abuse (generic)                      | ✓                      |
| Internal code of conduct + market abuse (persons subject)              | ✓                      |

The bonus and incentive programmes for the year 2022 are estimated at around EUR 298 million and account for 9.5% of the bank's personnel expenses (and 12.6% of remuneration).



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**c) Social and financial benefits** that are used to recruit and retain both new employees and active staff. The benefits we provide to candidates set us apart from the competition, given their salary in kind and emotional value:

- **Retirement savings contribution** offered in the Pension Plan, with a percentage of pensionable salary and the associated returns.

**CaixaBank origin group:** increase of contributions by +2%, which has come into force from 01/01/2022, (previously 8.5% of the pensionable salary from month 25 to 120 and 7.5% from month 121).

**Bankia origin group:** homogenisation of retirement contributions to a minimum of 7.5% on Pensionable Salary, within the term of 60 months. 0% until 01/04/22 and path from 1 April for each year initiating 2022: 4.2%; 4.5%; 4.9%; 5.75%; 7.5% pensionable salary. Adaptation of the contribution frequency in Bankia and the 7.5%, with guarantee of the minimum contribution at the date of integration.

**New entry group:** Contributions of 6% from month 25, considering a grace period of 12 months and from month 85 the contributions will be 7.5%.

- **Defined benefit risk system:** provisions to cover risk of disability and death above the market standard.

It has been transformed from a model based on life annuities to a capital model, established as a number of annuities of contingency pensionable salary. This model also carries advantages for employees (internal equity, free designation of beneficiaries, flexibility of the form and timing of collection, simplification of the model and transparency, as well as harmonisation of the system), and is among the competitive practice (1-1-2-2 wage annuities for death cover, Total Permanent Disability (TPD), Absolute Permanent Disability (APD) and Great Disability (GD), respectively) and very competitive practice (2-4-5-5), of Ibex35, where 70% of companies have a capital model.

For the **new-entry group**, in the event of death 2 annuities of pensionable salary (2 annuities of Pensionable Salary are guaranteed for the event of death in the circumstance that they do not have the right to widowhood or orphanhood or these were lower than 2 annuities). In the event of total permanent disability 2 annuities, for absolute permanent disability 3 annuities and for severe disability 4 annuities (for the purposes of calculating the previous limits, each annuity will be a maximum of €100,000).

#### CaixaBank origin group

| Death <sup>(1)</sup> |   | Disability      |                    |                   |
|----------------------|---|-----------------|--------------------|-------------------|
| Widowhood            | Orphan's pension                                  | Permanent Total | Absolute permanent | Severe disability |
| 4 annuities PS       | 1 year PS per child up to a maximum of 2 years SP | 6 annuities PS  | 7 annuities PS     | 8 annuities PS    |

**Annuities:** for the purposes of calculating the above limits, each annuity will be a maximum of €100,000.

**PS:** Pensionable Salary.

<sup>(1)</sup> Two years of pensionable salary are guaranteed in the event of death if they do not have the right to widowhood or orphanhood, or if they are less than two payments.

#### Bankia origin group

|                      | Death <sup>(1)</sup> |   | Disability      |                    |                   |
|----------------------|----------------------|---|-----------------|--------------------|-------------------|
|                      | Widowhood            | Orphan's pension                                      | Total Permanent | Absolute permanent | Severe disability |
| <b>Maximum limit</b> | 4 annuities PS       | 1 annuity PS per child up to a maximum 2 annuities PS | 6 annuities PS  | 7 annuities PS     | 8 annuities PS    |
| <b>Limit minimum</b> | 2 annuities PS       |   | 2 annuities PS  | 3 annuities PS     | 4 annuities PS    |

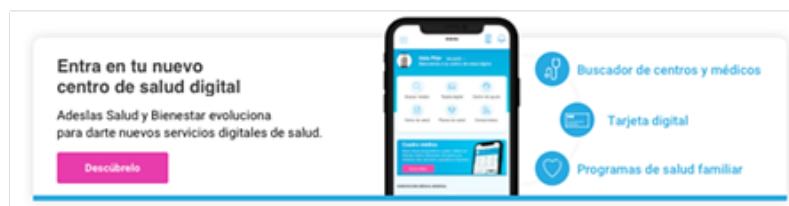
**Annuities:** for the purposes of calculating the above limits, each annuity will be a maximum of €100,000.

**PS:** Pensionable salary (with minimum guarantee of the source pensionable salary).

<sup>(1)</sup> Two years of pensionable salary are guaranteed in the event of death if they do not have the right to widowhood or orphanhood, or if they are less than two payments.

- **Adeslas health policy** for employees with above-market health coverage, including travel assistance, also abroad. There is available the option of insuring relatives (spouse/common-law partner, children) at rate below the standard rate, with no waiting period or prior medical check-up, provided they are added to the insurance policy within two months of joining the company.

In recent years, the health service and coverage have been improved by incorporating next-generation treatments (such as the endoscopic capsule, endodontic vascular prostheses and genomic platforms for breast cancer) and new technological services, some of them driven by the pandemic, including: medical advice (video consultation, medical chat and telephone service), remote access to the medical network (video/telephone consultation; electronic prescription), enhanced emergency telephone hotline, specialised coaching for chronic pathologies and the "Adeslas Salud y Bienestar" platform.



- **Advantageous conditions on all types of financial products**, including loans (discounted interest rates on mortgages and personal loans), as well as special conditions on cards, checking accounts and fees. There are two types of loans:

- Personal loans: loan for various purposes (no justification required).
- Mortgages: loan A (financing of the primary residence), additional loan A (supplementing loan A, once limits have been exceeded), loan B (financing of a second residence) and additional loan B and home improvement loan (financing of remodelling works).

The outstanding portfolio in December 2022 is 5,001 million with some 41,700 beneficiaries, of which 82% are housing loans and 8% miscellaneous and home improvement loans, the remaining 10% being additional loans.

#### d) Social benefits that involve grants associated with family or personal situations that are regulated in the Agreement or in internal labour agreements.

- **Help for family situations:** financial allowance for the birth of a child, allowance resulting from the death of a first-degree relative, study grant: childcare centres for children under 3 years of age and for children between 3 and 25 years of age who are studying. In addition, there is a salary supplement of 5% of the salary received for each child until they turn 18, as well as a salary supplement that pays up to 100% of the salary during maternity and paternity leave.

In addition to the aforementioned aid, in 2021 and as a result of the integration with Bankia, the **Family Plan** (for employees with children with a disability equal to or greater than 33%) was incorporated, and in collaboration with the Adecco Foundation, CaixaBank makes this programme available to all employees as part of the Bank's corporate responsibility policy, which is part of its commitment to the social and occupational integration of people with disabilities. This commitment is materialised through a programme especially designed for CaixaBank employees and their families.

This programme offers disabled children of Bank employees advice, guidance and a support plan that is fully personalised based on their age and personal situation, through which they are provided the resources needed for their future integration into society and the labour market.

- **Help for personal situations:** bonus at 25 and 35 years of service, study aid for employees of up to 90% of tuition for university studies, and a supplement of up to 100% of salary during periods of leave due to temporary disability or a workplace accident.

| Social Benefits                    | 2022 €m      |
|------------------------------------|--------------|
| Contribution to the Pension System | 168.8        |
| Insurance Policy                   | 23.7         |
| Aid for family situations          | 129.8        |
| Aid for personal situations        | 43.0         |
| Credit facilities for employees    | 4.2          |
| <b>Total</b>                       | <b>369.5</b> |

See details in tables 12 and 13 of the Annex

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e) **Flexible remuneration**, as a supplement to the abovementioned components, the Flexible Remuneration Programme (Compensa+), allowing for tax savings and the customisation of remuneration according to each person's needs. Flexible remuneration has been consolidated in CaixaBank thanks to the incorporation, year after year, of new services available to 100% of the workforce.



#### Attractive and customised remuneration

##### For the entire workforce

###### Tax savings

- Most of the products offered receive **advantageous tax treatment**, maximising an employee's net remuneration.

###### Customisation

- Adjustment of remuneration to individual needs and concerns at each moment of life. **Compensation adapted to diversity.**

###### Better deals

- Better deals on various goods and services through **economies of scale** in procurement.

##### For CaixaBank

- **More efficient remuneration management (same cost).**
- **Promotes the business of the Group's companies.**
- **Reinforces satisfaction with "Total Compensation".**
- **Alignment with best practices in the sector.**

- Health Insurance for Family Members: the employee can take out Medical Insurance for Family Members, or transfer the current policy he/she has with Adeslas, for his/her spouse (legally married) and/or for children under 25 years of age or with a legally recognised disability of 33% or higher.
- Enhanced Employee Medical Insurance: an employee who has a recognised disability of 33% or more may take out the coverage of the extra policy (or reimbursement modality), or transfer the current extra policy he/she has with Adeslas.
- Transport Card: prepaid card that can only be used to pay for public transport between the employee's home and work centre.
- Nursery: If the employee has a child up to 3 years old, he/she can contract the Daycare Service.

The Agreement of 8 May 2019 established the basis for a Flexible Remunera-

tion Plan to be implemented in the coming years. The remuneration system allows employees to receive part of their annual monetary remuneration through the delivery of a series of goods and services previously selected by the Bank. It means greater value (tax savings, personalisation and/or better offers) for the workforce without the company assuming higher costs for remuneration, adapting to individual circumstances and preferences by means of an agreement signed between the company and employees.

As at 31 December 2022, a total of 10,839 employees had subscribed to 1 or more products within the Flexible Remuneration Plan. The following are available to all staff:

- Health Insurance for Family Members: the employee can take out Medical Insurance for Family Members, or transfer the current policy he/she has with Adeslas, for his/her spouse (legally married) and/or for children under 25 years of age or with a legally recognised disability of 33% or higher.
- Enhanced Employee Medical Insurance: an employee who has a recognised disability of 33% or more may take out the coverage of the extra policy (or reimbursement modality), or transfer the current extra policy he/she has with Adeslas.
- Transport Card: prepaid card that can only be used to pay for public transport between the employee's home and work centre.
- Nursery: if the employee has a child up to 3 years old, he/she can contract the Daycare Service.
- Savings Insurance: option to take out, as part of the Flexible Remuneration Plan, a Retirement Savings Insurance policy with a maximum annual contribution of up to €10,000.
- Purchase CaixaBank shares: aimed at all employees, they have the possibility of contracting this service at any time of the year, with the effective change of ownership of the shares only once a year, always with effect from the month of February following the acquisition request. Employees may allocate up to €12,000 gross per annum to buying shares, with this amount remaining exempt from personal income tax provided that the shares are held for a minimum of three years.

In 2020, a strategic plan for the next three years was developed and approved. This is mainly focused on adapting the fund to different population profiles, trying to take advantage of regulatory requirements to improve communication with participants and enhance the sustainability aspects of the fund, such as applying metrics that are consistent with the sustainable development

goals that were defined as priorities.

- Language training: amount used for refreshing or relearning languages, where the employee can choose the training centre and with the amount spent in contracting this product exempt from tax. The employee will be able to allocate to this product, the financial package that the Bank makes available to them in each academic year (€1,246.05 in 2022), according to labour regulations for language training. This will also have the same tax treatment as indicated in the previous point.

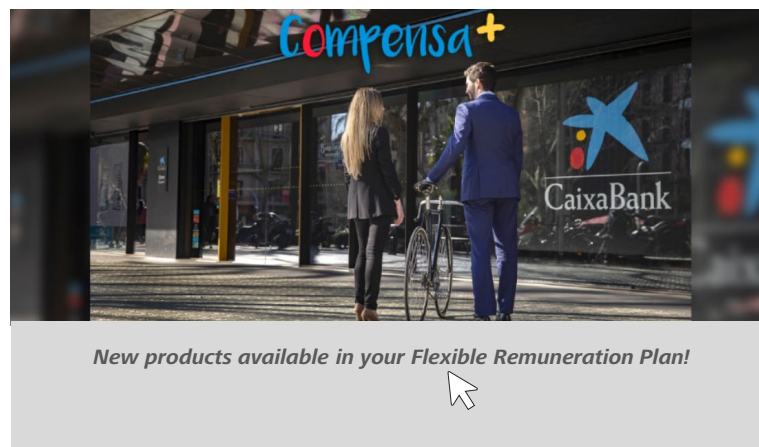
In order to continue improving the Compensa+ Flexible Remuneration Plan and to offer a wider range of products to the CaixaBank workforce, a new product has been added in 2022:

- Higher training courses (degree, postgraduate and master's degree): the employee may allocate part of their remuneration to refreshing, training or retraining in order to improve the development of their activities and/or skills related to their job. The employee will be able to choose where to take the training in advanced courses, Masters, Postgraduate and/or Degrees, from among those included in the list of training centres associated with the programme. In addition, the amount the employee is entitled to request is:
  - Degrees in Public Universities: 90% of the tuition and administrative fees.
  - Degrees in Private Universities: 50% of the tuition and administrative fees.
  - Master's and postgraduate courses: 50% of the cost of the master's degree or postgraduate course, with a maximum amount of 3,700 euros over a period of 4 years.








The products currently offered by the Bank with a combined maximum of 30% of gross annual salary are:

In order to offer the Flexible Remuneration Plan to the entire workforce, the following activities have been carried out:

- Design of a new online platform Compensa+ and an APP accessible only from corporate devices. From this platform employees can carry out as many simulations as they wish and contract products.
- Communication campaign to show interest in the Bank's Flexible Remuneration Plan. To be eligible for Compensa+, employees must first express their interest in the Compensa+ Flexible Remuneration Plan. In this way, employees authorise the transfer of their data to this platform.



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| Spouse and dependent<br><25 years   | For children under<br>3 years of age  | Limit<br>1,500 euros a year   | Max. annual contribution<br>10,000 euros  | Total annual maximum<br>12,000 euros  | For each school year.<br>Yearly maximum<br>1,246.05 euros                             | <b>New</b>  |
|---|---|---|---|---|---|---|
| <b>Health insurance</b>   | <b>Children's school</b>  | <b>Transport card</b>   | <b>Savings insurance</b>  | <b>Shares</b>   | <b>Languages</b>  | <b>Degrees, Postgraduate courses and Master's degrees</b>                             |
|  |  |  |  |  |  |  |
| <b>77%</b>  | <b>3%</b>   | <b>8%</b>   | <b>6%</b>   | <b>5%</b>   | <b>1%</b>   | <b>0%</b>   |

% distribution of applications

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The main company benefit available to active CaixaBank employees is the Pension Plan, which, in 2022, remained the leader in assets and return at 1, 3, 5, 10 and 15 years, and is among the largest national employment pension funds.

In 2022, CaixaBank's employee pension fund (PC30) obtained an annual return of -7.61%. In a 5-year period, the annualised return of the same was 4.08% per year (above the investment target of a 3-month Euribor +2.75% in the same period). The annual return since the fund was established is 3.83%.

### Comparison of main employee pension funds in Spain

Figures at 31 December 2022, source: Inverco

|   | Assets in €M<br>at 31-12-2022 | Annualised returns % |            |            |            |            |
|---|-------------------------------|----------------------|------------|------------|------------|------------|
|   |                               | 15 years             | 10 years   | 5 years    | 3 years    | 1 year     |
| CAIXABANK *                                 | 8,121                         | 3.84                 | 4.78       | 4.08       | 3.48       | - 7.61     |
| ENDESA                                      | 2,943                         | 3.08                 | 3.36       | 1.22       | -0.06      | - 10.80    |
| TELEFÓNICA                                  | 2,751                         | - 0.01               | 2.12       | 0.43       | - 0.62     | - 8.05     |
| BBVA  | 2,171                         | 2.26                 | 1.84       | -0.50      | - 2.02     | - 8.34     |
| BANCO SANTANDER                             | 949                           | 1.73                 | 2.02       | -0.17      | - 1.13     | - 11.20    |
| IBERDROLA                                   | 302                           | 1.59                 | 1.62       | - 0.65     | - 2.42     | - 9.75     |
| <b>RANKING (CBK position)</b>               |                               | <b>1st</b>           | <b>1st</b> | <b>1st</b> | <b>1st</b> | <b>1st</b> |
| Employment Funds Subtotal<br>(+/- €1,000 M) | 17,237                        | 1.78                 | 2.25       | 0.63       | - 0.40     | - 7.96     |
| Employment Fund TOTAL                       | 33,973                        | 1.79                 | 2.10       | - 0.05     | - 1.16     | - 9.24     |

\* From 12/03/2022, the CaixaBank Employee Pension Plan includes the part of the Bankia company corresponding to the Bankia Group Pension Plan

Within the context of the Employee Pension Fund, the development and approval of the current **Strategic Plan 2021-2023** is key, as it focuses on adapting the fund to the different population profiles available, trying to take advantage of regulatory requirements to improve communication with participants and enhance the sustainability parts of the fund, such as applying metrics that are aligned with the sustainable development goals that were defined as priorities.

Therefore, and since 2021, the fund seeks to go beyond its sustainable investment policy, implementing goals associated with metrics involving the carbon footprint, ESG (environmental, social and governance) policies and

engagement processes with managers and companies to improve in these points.

In summary, the **axes of the 2021-2023 Strategic Plan** are:

- **Strengthening service and proximity to the group**, through designing and implementing a Communications Plan based on the established strategic lines.

In November 2021 the new PC30 website was launched, which features a completely refreshed design, offering users a more interactive and dynamic experience, and in turn integrating information related to the Associated Collective Plan, which receives voluntary contributions from staff, while the Employment Pension Plan (EPP) is exclusively made up of contributions from the company.



The current website of the Pension Fund includes two calculators of benefits and contributions, which allow the user, with minimum information, to calculate an estimated retirement contribution that they would need to make to reach their retirement goal, and to discover the different options for receiving this that will be available at the time, depending on their personal situation, giving the user the chance to discover how to enhance their retirement with their pension plan, in an optimal way and with the best tax savings.

The first annual event for PC30 participants and beneficiaries took place in July 2022, where they were able to learn first-hand about how the fund works, the outlook for long-term savings instruments, as well as resolve some of the most frequently asked questions.





- **Deepen the alignment of investments with the long term**, where the main goal to be addressed is the implementation of a life cycle.

Successful mobilisation of the Bankia Group's Employment Pension Plan to the CaixaBank Employment Pension Plan and the CaixaBank Employees' Associated Pension Plan.

- **To foster commitment to sustainability**, through the application of metrics aligned with the sustainable development objectives that were defined as priorities by the fund. Based on the analysis conducted in 2022 and culminating in the approval on 26 January 2023 with the adherence to the Net Zero Asset Owner Alliance (NZAOA) initiative, our global commitment to sustainability and the drive for a low-carbon economy is demonstrated.

It is also important to highlight the commitment of the "PC30" to Climate Change, which has defined targets for decarbonisation, supports the Task Force on Climate Related Financial Disclosures (TCFD), is adhered initiatives such as the Montreal Carbon Pledge and Climate Action100+ and now, through the new membership of the NZAOA, will work towards achieving the decarbonisation commitment by 2050.

#### PC30 as a sustainability promoter:

On 10 March 2021, the new European regulation that requires the disclosure of the environmental position of collective investment instruments (SFDR-Sustainable Finance Disclosure Regulation) entered into force. This regulation allows the funds to be classified according to their level of responsible investment.

The work carried out on sustainability in recent years has led to the PC30 being classified as a fund that promotes ESG (Environmental, Social and Good Governance) features in its investment process. This classification endorses the PC30's commitment to sustainability, a commitment that translates not only into a more responsible attitude as an asset holder but also into a higher level of long-term returns.

Adherence to the TCFD (Task Force on Climate Related Financial Disclosures), which aims to raise awareness of the climate change effects, together with the strategic plan to enhance the fund's impact on sustainability issues, ensures the continuity of the responsible approach in the PC30 investment process. For all of the aforementioned reasons, the PC30 has been cate-

gorised under article 8 of the Disclosure Regulation, which includes products that promote sustainability in their management.

**The PC30 is within the maximum category in socially responsible investment**, pioneering sustainable investment. The Caixa 30 Pension Fund has been a signatory of PRI (Principles for Responsible Investment) since 2008, when Spanish entities first signed on. Already in 2019, the rating agency awarded it the highest score in strategy and good governance, which was renewed in 2022. The 5-star rating obtained is more important than in previous years, given that the assessment methodology was modified in order to make it more demanding and differentiate between signatories. In that regard, only 10% of signatories with the best score have been assigned the highest rating.

*PRI is an international network of investors that fosters responsible investment among asset holders and managers in order to improve returns and manage risks associated with ESG factors. PRI is a non-profit agency that has the support of the United Nations.*



In September 2022, the Control Committee of Pensions Caixa 30, F.P. (PC30) updated the investment beliefs with a twofold objective: to serve as a guide in the investment process of the Pension Fund and to enable effective decision-making by all the agents involved in it (Control Committee, Sub-Committees, Management Company and Consultants), incorporating the concepts associated with sustainability.

- A high level of good governance leads to better decision-making, which translates into better pensions for our people.
- Sustainability is an intrinsic part of our mission and generates added value for our group.
- The Fund's main risk is its failure to meet its objectives.
- Our long-term time horizon is an advantage over other investors.
- Investment strategy is the main element in explaining our performance.

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- The fight against climate change and its impact on our portfolio must be considered in all our decisions.
- The fund must achieve its objectives by ensuring that its investments have a positive impact.
- Cost management should deliver value to the Pension Fund.
- The active exercise of engagement and voting allows us to aspire to generate better pensions for our group.
- Regular monitoring and analysis of the Fund performance should focus on the achievement of all the objectives set.
- **Have an organisation and resources that keep the fund on the cutting edge**, making it an international benchmark and strengthening the position of influence in the industry. Notable in this area:
  - **Membership of Advance**, a collaborative human rights initiative promoted by the United Nations, will enable institutional investors to work together to address social issues.



- The **Control Commissions Forum**, held on 15 November 2022 together with VidaCaixa, in a face-to-face and virtual edition, under the slogan "Marcando el ritmo del futuro, TEMPO" (Setting the pace of the future, TEMPO). Promoted by the CaixaBank Employment Plan Control Committee, it is a meeting point for professionals in the sector, where current issues in the field of social welfare are debated. A total of 506 people signed up for this edition (250 attended in person) with an average rating of 9.3 out of 10, making it the edition with the best score so far.

The Caixa 30 Pension Fund has received numerous awards in different fields (socially responsible investment, innovation, etc.), including in 2022:

#### PC30 honoured at the Investment Pensions Europe (IPE) Awards 2022.

In December 2022, the IPE Awards ceremony was held in Madrid, where CaixaBank's Employment Pension Plan was a finalist in four categories and was also awarded the prize for the best European Pension Plan in the Risk Management category.

**PC30 finalist at the Pensions Investment World Pension Summit Innovation Awards 2022.** Pensions Caixa 30 was nominated as a finalist at the Pensions Investments World Pension Summit Innovation Awards 2022 in two categories: Innovation in Investments-PC30 Governance, ESG and decarbonisation projects and Innovation in Communication-PC30 Communication project.



Despite the good results of the Pension Plan in terms of profitability and the excellent perception that employees have of this social benefit (the best service offered by CaixaBank to employees in the branch network according to the quality survey), a new survey of participants and beneficiaries was launched in February 2023 in order to garner their opinion, improve their experience and identify possible areas for improvement.

#### Financial data at 31/12/2022

##### CaixaBank Employment Pension Plan

#### Unit holders:

|           |        |
|-----------|--------|
| Subplan A | 55,791 |
| Subplan B | 8      |

#### Beneficiaries:

|        |            |
|--------|------------|
| 12,362 | Retirement |
| 1,461  | Disability |
| 3,637  | Death      |

#### Pension fund position account in €M:

|           |         |
|-----------|---------|
| Subplan A | 8,120.8 |
| Subplan B | 41.1    |

#### Contributions €M:

|       |            |
|-------|------------|
| 211.5 | Retirement |
| 6.26  | Risk       |

#### Provisions €M:

|       |            |
|-------|------------|
| 292.4 | Retirement |
| 14.3  | Disability |
| 7.0   | Death      |

It is important to remember that the touchpoint associated with "I am compensated" is a Wow or differentiating moment, and thus one of the main gains. This is because CaixaBank pays its employees above the average in the financial sector and the remaining sectors, and because there is equal pay for both genders. The gender pay gap, which allows comparing similar positions and is calculated by comparing salaries between employees with the same length of service in the Company performing the same role or job and with the same rank, was 0.7% in 2022. The criterion for calculating salaries includes fixed remuneration, variable remuneration, social benefits: savings and risk contributions to the Pension Fund, financial study grants for employees and their children, health insurance and other non-wage supplements (meal allowances, car leasing, etc.).

The gross pay gap (pay comparison), calculated as men's average pay minus women's average pay over men's average pay, is 16.8%. This calculation based on median pay puts the gross pay gap at 10.2%.

The gap data for the CaixaBank Group in 2022 is as follows:

- Adjusted gap: 1.1%
- Gross gap (average): 17.0%
- Gross gap (median): 9.4%

From the point of view of inclusion in the workplace, CaixaBank is committed to equal pay for men and women in the equality plan signed in 2020. (see section 5.6. Pay policy).

[https://www.caixabank.com/deployedfiles/caixabank\\_com/Estaticos/PDFs/Personas/Plan\\_de\\_Igualdad\\_CaixaBank\\_2020.pdf](https://www.caixabank.com/deployedfiles/caixabank_com/Estaticos/PDFs/Personas/Plan_de_Igualdad_CaixaBank_2020.pdf)

With the entry into force of Royal Decree 902/2020 of 13 October, specific measures are established to give effect to the right to equal treatment and non-discrimination between women and men in the area of pay, developing mechanisms to identify and correct discrimination in this area and to combat it.

The standard focuses on 4 main aspects:

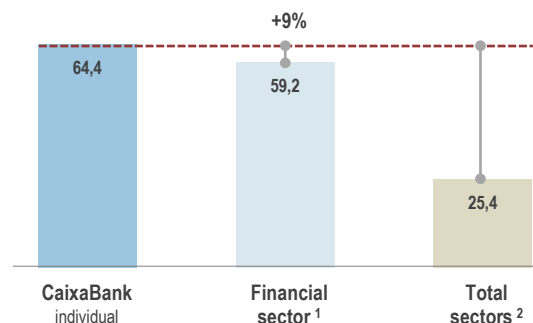
- The principle of remuneration transparency.
- The principle of equal pay for work of equal value.
- Remuneration Register.
- Salary Audit.

CaixaBank currently has an equality plan signed with the Workers' Legal Representatives that includes the register, a salary audit and diagnosis, with no salary differences exceeding twenty-five percent (25%) in favour of either sex in total remuneration, which are the differences that article 6.b of RD 902/2020 indicates must be justified, and without the need to establish action plans to correct them.

The following chart shows the wage comparison between the remaining economic sectors and CaixaBank.

#### Average salary above the sector average and the economy average Fixed and variable remuneration. 2022 figures in thousands of euros.

Source: Quarterly Cost of Labour Survey (INE). Projected FY2021 data based on information on 9M22



(1) Other financial services, except insurance and pension plans.

(2) Excludes the agricultural sector and household employees

The Annex shows the trend in personnel and social benefit expenses for the period 2018-2022, and more detail of the items that comprise them. See details in tables 12 and 14 of the Annex.

### Professional and life areas

Important moments in life (WOW moments) are highly valued by CaixaBank employees, and they underscore the institution's willingness to adapt to personal situations and provide support when it is needed.

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This perception is due to the large number of measures that the bank makes available to the entire workforce, designed to facilitate the work-life balance.

The measures that guarantee equal opportunities and that promote, disseminate and contribute to gender equality, reinforcing the role of women, and facilitate work-life balance, are included in the Work-Life Balance Protocol annexed to the **Equality Plan**, which was negotiated and agreed with 100% of the Workers' Legal Representatives in January 2020 and which was adapted in February 2023. The measures can be consulted by the workforce on the corporate internet in the "Working here pays off" space.

The work-life balance measures can be divided into three main groups: leaves of absence, reduced working hours and leaves (paid and non-paid). It is important to note that in many cases, they provide better terms than those contained in the Collective Agreement.



In terms of **leaves of absence**, we distinguish the following types: measures to care for children (up to 3 years of age), care for relatives (up to 2 years for 2nd degree and up to 3 years for 1st degree relatives: children, parents, spouse), Maintain cohabitation (from 1 to 5 years), Higher education, Charity (from 4 months to 1 year), Personal reasons (from 4 months to 1 year with a minimum seniority of 10 years), Gender violence (the time required, as established by mutual agreement, renewable), Voluntary (from 4 months to 5 years), Compulsory for public business (the time required to carry out the public business) and Special for the CaixaBank Group (the time required, as established by mutual agreement).

**Workday reductions** are allowed for the following situations:

- Caring for children up to 12 years of age (no age limit for children with a legally recognised disability), with a workday reduction between 12.5% and 50%.
- Workday reduction on Thursday afternoon, up to 12 years of age, with no need to reduce the daily hours by 12.5%.
- Paid leave on Thursday afternoons until the child's 3rd birthday in the case of disability of 33% or more and indefinite in the case of disability of 65% or more.

Additionally, the Workers' Statute already provides for these four:

- Caring for a relative up to the 2nd degree with a physical, mental or sensory disability who is not engaged in gainful employment and cannot manage by themselves, with a workday reduction between 12.5% and 50%.
- Caring for minors with a severe illness, workday reduction between 50% and 99.9%.
- Premature birth. In addition to the one-hour leave, there is the option to increase the leave period while the child is in hospital.
- Gender violence, tailored to the situation.

At CaixaBank, the workforce has numerous **paid leaves**, including enhanced maternity and paternity leave (birth, adoption or fostering) and the accumulation of breastfeeding breaks.

- *Leave due to birth, adoption, guardianship for the purpose of adoption or foster care of a child:* 16 weeks, with 2 additional weeks (one per parent) for each child other than the first. 10 calendar days are added, or 14 days in the case of disability or multiple births.
- *Breastfeeding (child under 9 months old; in the event of multiple childbirth, this leave is multiplied by the number of children):* there are three options, the first being to drop one hour of the working day (not the starting or ending hour). The second is a half hour reduction to the day. The third is 10 calendar days after the leave due to birth, adoption, guardianship for the purpose of adoption or foster care + 5 working days, not cumulative to the previous ones, during the first 12 months of the child's life.

Below is a comparison of CaixaBank's improvements with respect to legislation in terms of leave, reductions in working hours and economic conditions associated with leave due to birth, adoption, guardianship for the purpose of adoption or foster care:

### In terms of paid leave and reductions in working hours

| Legislation  | CaixaBank improvements<br>(in the CaixaBank Work-Life Balance Protocol)  |
|--|--|
| <b>01.</b> Article 48 of the Workers' Statute. 16 weeks of leave for both the biological mother and the other parent.  | <b>10 calendar days of additional paid leave</b> , and <b>14 calendar days for multiple birth</b> or the birth of a child with <b>disability</b> .   |
| <b>02.</b> Article 37 of the Workers' Statute. Access to reduced working hours due to caring for a person under 12 years of age, provided that it entails at least 1/8 of the working day. | People who directly care for a child under 12 years of age may request <b>reduced working hours exclusively on Thursday afternoons in the winter</b> (involving a <b>reduction of less than 1/8 of the working day</b> ).<br><br>The collective with <b>children with a disability</b> is allowed to take <b>paid leave</b> on Thursdays until the child's third birthday, and if the child has a disability of 65% or more, the paid leave is <b>indefinite</b> . |
| <b>03.</b> No legal requirement  | <b>Paid leave of 30 days</b> for the birth of a child with <b>disabilities equal to or greater than 65%</b> , which can be taken within 24 months of the birth.  |
| <b>04.</b> No legal requirement  | Two sensitive cases are considered when it comes to giving <b>preference to choosing holidays</b> , to facilitate the work-life balance.<br><br>If, due to divorce or separation, a holiday date has been assigned to take care of children under 12 years of age.<br><br>The case of a disabled child attending specialist school centres, and these centres are closed.  |

### In terms of economic conditions

| Legislation   | CaixaBank improvements   |
|---|--|
| <b>01.</b> No legal requirement   | <b>Aid of 5% of salary for children</b> until the child reaches the age of 18 or 21.   |
| <b>02.</b> No legal requirement   | <b>Special birth allowance.</b> Amount received at the time of birth, which is equivalent to 58% of the employee's monthly salary.   |
| <b>03.</b> Collective Bargaining Agreement for Savings Banks and Financial Institutions<br>€3,400/year in aid for people with disabilities. | Annual benefit of <b>€5,150/year</b> if the degree of disability $\geq 33\%$ and $< 65\%$ , and if this degree $\geq 65\%$ , it will be <b>€6,300/year</b> .   |
| <b>04.</b> No legal requirement   | <b>Aid for loans and advances:</b><br>– In the event of birth, adoption, and fostering, access to advances up to 1 year.<br>– Reductions in working hours due to work-life balance do not imply a decrease in credit capacity. |

Once Human Resources is notified of the birth of an employee's child, a gift is sent, consisting of a basket that includes gifts for the baby and a reminder of all the benefits that are associated with having a child.

The other paid leaves are for: holidays, personal days, marriage, common-law marriage, special leave for disabled child, death, serious illness, accident, hospitalisation or surgery without hospitalisation of relatives, moving primary residence, extension of leaves (maximum 3 working days), attendance at official exams, unavoidable public or personal business, personalised leave due to domestic violence, and short-duration leave for personal or family-related unforeseen events or emergencies.

Since 2021, a permit is granted to accompany dependent minors for medical care up to a maximum of ten hours per year which can be recovered and an additional day of leave will be available, when the worker is required to take regulatory training exams on a Saturday, Sunday or national holiday.

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Employees can also get **unpaid leave** due to accident or illness of 1st degree relatives (1 week to 6 months after 2 years of joining the Company), international adoption or assisted reproduction techniques (up to 1 month), serious family or personal situations or for education (up to 10 days), to complete higher education or PhDs (between 1 month and 6 months), hospitalisation or palliative care for 1st degree relatives (1 week up to 6 months) and unpaid extraordinary leave (up to 6 months).

The following is a breakdown of the main cases recorded in 2022 for leave and workday reductions:

| Measures for work-life balance. 2022 Cases | No. of people who took it | % Men       | % Women     |
|--|---------------------------|-------------|-------------|
| <b>Leaves of absence</b>                   |                           |             |             |
| Care for a child                           | 400                       | 5.0         | 95.0        |
| Care for a relative                        | 54                        | 24.1        | 75.9        |
| Maintaining co-habitation                  | 20                        | 15.0        | 85.0        |
| Studies                                    | 20                        | 65.0        | 35.0        |
| Charity                                    | 1                         | --          | 100         |
| Unspecified personal reasons               | 25                        | 40.0        | 60.0        |
| Victims of domestic violence               | --                        | --          | --          |
| Care for dependent people                  | 6                         | --          | 100.0       |
| <b>TOTAL</b>                               | <b>526</b>                | <b>11.4</b> | <b>88.6</b> |
| <b>Workday reductions</b>                  |                           |             |             |
| Care for a child                           | 2,088                     | 8.7         | 91.3        |
| Direct care for relative up to 2nd degree  | 46                        | 19.6        | 80.4        |
| Care for sick child                        | 192                       | 12.5        | 87.5        |
| <b>TOTAL</b>                               | <b>2,326</b>              | <b>9.2</b>  | <b>90.8</b> |
| <b>Paid leave</b>                          |                           |             |             |
| Maternity                                  | 650                       | 0.5         | 99.5        |
| Extending maternity                        | 529                       | 0.2         | 99.8        |
| Paternity                                  | 753                       | 99.7        | 0.3         |
| Paternity extension                        | 304                       | 100.0       | --          |
| Breastfeeding accumulation                 | 845                       | 37.5        | 62.5        |
| Adoption                                   | --                        | --          | --          |
| <b>TOTAL</b>                               | <b>3,081</b>              | <b>44.7</b> | <b>55.3</b> |

The **Equality Plan** includes **improvements in the area of work-life balance**, as follows:

#### **Flexitime - Flexibility measure available to 100% of staff.**

Extended to 1 hour. It is managed by each centre, based on its organisational needs.

*It used to be half an hour*

#### **Reduction in working hours Thursday afternoon**

Available until the child reaches age 12, without the need to reduce 15 minutes in the morning.

*It used to be until age 6*

#### **Expanded bereavement leave**

For the death of a spouse or common-law partner, with minors in common.

*+ 2 days*

#### **Holidays**

Up to 31 January for work-life balance reasons

*It used to be until 31 December*

Improvements in:

- Divorce or separation with a ruling, with children under 12 years of age: 2 overlapping weeks.
- Children with disabilities in special centres: When they are closed, 10 overlapping days.

#### **Improvement in suspension of contract due to birth**

It is being phased in for the other parent:

2020 – 3/4\* days, 2021 – 6/8\* days, 2022 – 10/14\* days.

\* 4, 8 and 14 in the case of multiple birth or disabled child.

*Previously only extended to the mother*

#### **Improvement of the base for contributions to the pension fund for the group undergoing reductions in working hours.**

In accordance with Law 12/2022, the contribution base is increased to 100% for the group of participants who may be in situations of reduced working hours due to child care, care of a family member up to the 2nd degree, hospitalisation of a premature child, breastfeeding, gender violence and/or other situations included in the workers' statute.

Another enhancement in the Equality Plan is the target of **female representation in senior management positions**, starting with assistant management in large branches (categories A and B), and the commitment to adopt measures aimed at increasing the presence of women in segments with a lower representation (Private Banking and Premier Banking). CaixaBank and the Workers' Legal Representation agreed the terms of the **adaptation of the Equality Plan** (7 February 2023) with the aim of complying with the current regulations in force regarding the representation of women in management positions, setting a target of **43%** by 31 December 2024.

Lastly, two additional protocols have been incorporated under the umbrella of the Equality Plan:

- Protocol to prevent, treat and eliminate harassment; the mediation process is regulated by introducing an external mediator as an additional measure for solving conflicts. And additional confidentiality guarantees are introduced.

The harassment management protocol begins when the external management firm determines that there are signs of harassment, and the bank triggers an internal procedure to investigate the facts by the Employment Counsel that concludes on whether harassment has occurred. If it is concluded that harassment occurred, the actions are submitted to the bank's Incident Committee, which will decide on the disciplinary sanctions for the persons involved.

- Equality protocol for common-law couples and domestic partnerships.

Among the flexibility measures implemented that have a positive impact on engagement, as well as on talent retention and attraction, is remote working. In 2022, work is geared towards hybrid and flexible working modes that also incorporate the continuous optimisation of remote working. On 19 July 2021, the Management Committee approved a flexible working model of less than 30% of the effective working day, which took the form of 6 remote working days per month in Central Services (30%) and 4 days per month in Regional Services (20%). The percentage of adherents to this measure as of 31 December 2022 stands at 81.9%.

|                                      | Potential | % Adherence | % Men | % Women |
|--------------------------------------|-----------|-------------|-------|---------|
| Adherence to remote working measures | 5,537     | 81.9        | 49.2  | 50.8    |

The remote working model is voluntary, flexible, agreed with the manager and reversible according to organisational/operational conditions. It allows the possibility of working from a second home address.



In January 2020, an agreement was also reached involving the **digital disconnect and the efficient use of working time**, through which the Bank committed to measures aimed at promoting a culture based on objectives and priorities, encouraging the reasonable use of new technologies and regulating the right to disconnect digitally, ensuring

respect for the rest, leave and holiday periods of workers, as well as their personal and family privacy.

This agreement regulates communications, meetings and training and incorporates good practices.

- Regarding messages:

- The staff will be entitled not to reply to any message outside working hours.
- Messages will not be sent by any means between 7 pm and 8 am on the following day, or on weekends or bank holidays.
- Emails will include a delay when they are sent outside the specified hours.

- The right to disconnect digitally is recognised during holidays, personal days, time off, weekends, reduced working hours during a week with a local holiday, leaves, disability, reduced working hours and leaves of absence, except for exceptional cases. Exceptional cases are defined as: "justified emergencies: those that may pose a serious risk to people or potential harm to the business, the resolution of which requires immediate responses or measures".

- Regarding meetings and training:

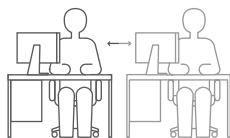
- Meetings will be convened within the limits of each person's work schedule.
- The following limitations apply to face-to-face or online meetings or training: meetings will not be convened to end later than 6.30 pm and they must be convened in writing, expressly stating that they are voluntary, at least 48 hours in advance, indicating who is convening the meeting, the participants, the venue, the start time and the end time of the meeting,

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according to any journeys that are to be made.

- Addition of good practices to achieve efficient meetings. These include:
  - The number of meetings will be reduced as much as possible, and travel will be minimised. The use of videoconferences, call, link and other collaborative tools that CaixaBank makes available will be encouraged.



Another agreement reached that will improve key life moments is the agreement for the **Policy on sick leave and absences**, in which conditions and commitments are established to make it easier to organise work centres when these moments occur.

The main projects are:

- Not only is maternity leave covered, but also the leave of the other parent.



Lastly, a **new inclusive policy for disabled people** has been agreed that lays out the principles and commitments aimed at respecting disabled people, their differences and abilities, and promoting their integration within the Company under the same conditions as all other employees by establishing a series of measures to facilitate work-life balance.

- The principles and commitments are focused on an active policy intended to increase every year the presence in the Company of individuals with a level of disability over 33%, and to facilitate their inclusion.
  - Not discriminate and avoid discrimination due to any type of disability.
  - Plan to make work centres and new technologies universally accessible.
  - Active employment and promotion policies.

Accompanying measures for staff with disabilities:

- Adaptation, training and participation in the workplace design.
- One day of paid leave for medical needs, check-ups and consultations related to their disability and/or illness.
- Free advisory service for legal procedures and/or processes related to their disability.
- The use of sign language, Braille, alternative and augmented communica-

tion formats, means and methods, and all other accessible communication formats, means and methods.

- Working from home will be encouraged, provided that it is organisationally possible, in those cases where travelling to a work centre has to be avoided.
- Flex hours will be implemented and encouraged, provided that it is organisationally possible.
- In any negotiation, including those that involve improved financial conditions, people with disabilities will be considered when establishing better conditions, as in the case of home adaptation costs.

## Communication and participation

CaixaBank prioritises generating a positive working environment in which teams feel motivated and committed. To achieve this goal, we pay close attention to the ideas and opinions of our employees, and employ active listening to develop an action plan that satisfies their requirements. For this reason, we believe that periodically assessing the social and work climate, the experience of our employees, and the quality of the service provided, helps to generate this positive environment.

The Company provides the workforce with various methods of communication and engagement, and it is evolving towards more agile and cross-cutting work models by encouraging the use of collaborative tools and developing a relationship model with the internal customer via the figure of the Business Partner. The main engagement channels available at CaixaBank are as follows:

**Voz360** is the space for participation and dissemination of Quality and Customer Voice, and its aim is to highlight the importance of both customers and employees voice, to create value for the entire organisation.

**VOZ360**  
PALANCA DE TRANSFORMACIÓN



It gathers the customers and employees opinions, tools to contribute to improving the experiences of customers, specific activities on areas where we need their opinion and access to the ideas box, where they can send ideas and suggestions on any subject, whenever they want.

Since 2022, the Internal Quality department has been working on an update of the process of measuring employee services, which is implemented by means of four types of surveys:

## 01

### Overall assessment of Human Resources services

**Objective:** to extend the assessment of Human Resources services with the Branch Network and Central Services in the overall study of CaixaBank services, which is sent out twice a year.

## 02

### New touchpoint surveys with employees

**Objective:** to collect the assessment of employees as internal customers, through touch point surveys in 3 services, after their implementation.

## 03

### Inter-departmental survey

**Objective:** to assess the overall support and service offered by Human Resources to other areas of the Company and to the Regional Divisions through the figure of the Business Partner.

## 04

### Survey of support of the Human Resources team of the Regional Div. with the Network

**Objective:** to assess the overall support and service offered by the Regional Division's Human Resources to the network of branches and centres.

**InfoProtect** is the direct link to security. This brand includes all actions aimed at protecting CaixaBank's information by raising the awareness of its employees and promoting a culture of global security throughout the Company.

## INFOPROTECT.

Think safely

InfoProtect seeks to help us understand the risks facing the Organisation, make us think twice before acting and guide us to keep us on high alert at all times. Its goal is to inspire a change of attitude in the Company in order to avoid becoming a victim of cyberattacks. CaixaBank employees can join the InfoProtect Club, which is a network of ambassadors in global security. The ambassador is the fastest and most direct method of communication for security issues and provides first-hand information on the major security challenges facing CaixaBank: phishing, social engineering, workplace protection, passwords, current alerts and risks, internal security events and InfoProtect actions and content.

**Channel for Enquiries and Whistle-blowing**, to facilitate compliance with the Code of Ethics in general and with internal rules specifically. This channel is a key element for preventing and rectifying regulatory breaches. This channel is a means of communication made available by CaixaBank to all Directors, Employees (including staff from Temporary Job Placement Companies), Agents and Suppliers. This channel can be used to send reports on acts or behaviour, past or present, related to the scope of the Code of Ethics, the Anti-Corruption Policy, the Corporate Criminal Compliance Policy, the Internal Code of Conduct in Securities Markets, the Code of Conduct of Vendors or any other internal policy or standard at CaixaBank.

There are two types of reports: *Enquiries*, meaning requests for clarification on specific questions resulting from the application or interpretation of the texts mentioned above. *Whistle-blowing*, meaning reports of possible irregularities that may involve offences.

**Virtaula online training channel**, as a tool to share knowledge and experience among the staff. The **Data Community**, among others, have been created in relation to this idea, where employees who carry out similar functions meet (physically or virtually) and present projects that they have developed and could be useful to others. The result is a considerable networking

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opportunity that can lead to the creation of new projects. These online sessions are organised periodically by the CaixaBank Human Resources Training team with the clear objective of sharing information on Data among CaixaBank Group professionals.

#### **Management processes** also give rise to **communication initiatives**:

The **Employee, Culture and Leadership Engagement and Satisfaction Study** is carried out between the workforce and the Company, which measures the engagement and satisfaction of the employees and is done biannually across the entire workforce. In May, the 2022 Engagement Study was carried out with the aim of getting closer to employees, this being the first universal survey conducted after the integration with Bankia. This study, for the first time, incorporated measurements of Culture and Leadership that have made it possible to identify the perception of employees with respect to these areas. The study results make possible to detect areas of improvement for the subsequent implementation of corporate action plans focused on the main lines identified and which allow progress to be made in achieving the strategic objectives.

Following this listening period, a cross-cutting action plan has been designed for all CaixaBank Group companies with the aim of further advancing the ambition of being the preferred financial group to work for. To draw up the Action Plan, the factors that matter to employees in their relationship with the company were identified. The representation of these factors has resulted in the engagement 360° framework that allows us to guide both the analysis and the design and monitoring of actions that impact on employee engagement and motivation.

Based on this framework and an in-depth analysis of the results, the 4 main areas for improvement have been identified:

**Sales challenges and campaigns:** working on internal aspects for the improvement of customer service in the pursuit of excellence.

**Work conditions:** work on workload and barriers and how it affects day-to-day performance to impact customer service.

**Agility, collaboration and proximity:** strengthening the purpose of forming close relationships and working on collaboration and a fear of making mistakes will enhance employee motivation.

**Professional Development and Leadership:** promoting development based on

meritocracy, skills and knowledge.

In addition, a specific monitoring committee has been created with five members of the Management Committee to monitor all the actions identified.

The main results from the **Employee, Culture and Leadership Engagement and Satisfaction Study** have been:

- 75% participation (27,425 people), 5% more than in the 2020 Engagement Study.
- TF (Total Favourable) of 67% (- 5% compared to 2020). If analysed by organisational scope, the TF reveal two distinct realities: Central Services with a TF of 71% (-4 points compared to 2020) and the Branch Network with a TF of 66% (-5% compared to 2020). *See details in Annex 15.*

In 2022, more than twenty CaixaBank Group companies conducted the Engagement Study and established a common point of frequency in how often it is conducted.

With the aim of determining employee satisfaction, on an annual basis in the years in which the Employee, Culture and Leadership Engagement and Satisfaction Study is not conducted for the entire workforce, an **Engagement Study Radar** is carried out on a representative sample of approximately 2,500 employees. This Radar also makes it possible to follow up on the measures adopted in the Action Plan from the previous Study and, therefore, to see whether there is a favourable evolution in the engagement of the workforce.

- **Strategic surveys and specific touchpoints.** In 2022, different surveys were conducted through qualitative analysis (focus groups) and quantitative analysis (online questionnaire), the aim of which was to gather information on employee experiences in order to adapt or define action plans and improve the employee experience.
- **Strategic survey on Remote Work.** Qualitative and quantitative analysis with the aim of gathering employee feedback during the implementation of the flexible working pilot (remote working 50% of the days/month) in order to adapt or define action plans and improve the employee experience. This pilot was launched in several areas of Central Services (Human Resources, Customer Experience-NEX and Audit) and three Regional Divisions (Barcelona, Eastern Andalusia and Western Andalusia and Extremadura).

**Strategic Survey on Occupational Health and Safety at CaixaBank.** Conducting an ad hoc pilot project on a representative sample of CaixaBank employees in order to gather their opinions and ideas on information and channels on occupational health and safety at CaixaBank. The online survey was carried out at the end of May and included several open questions, which allowed us to gather many useful ideas on Occupational Risk Prevention in order to be closer to the workforce.

**Touchpoints of the employee's journey:** in order to improve employee experience, the processes of on-boarding, cross-boarding, off-boarding, selection and competency-based assessment, as well as in the area of work-

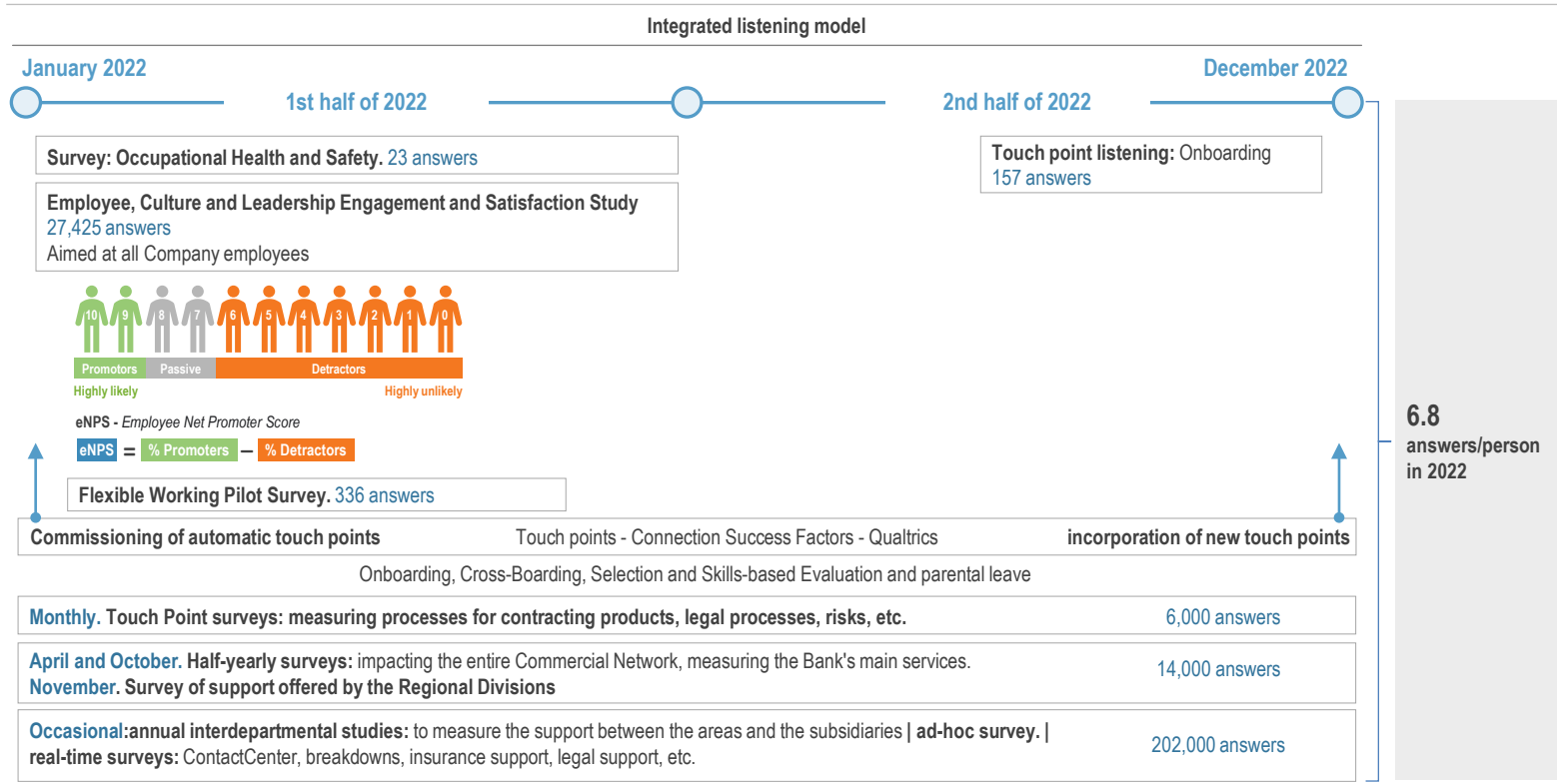
life balance in connection with parental leave, continue to be developed on an ongoing basis.

**Specific, quantitative and tailor-made targeted listening actions** on specific issues, such as: the adoption of Office 365 tools, the assessment of training, among others.

The **Conversations for Development** and meetings for setting annual challenges are held between by managers and their collaborators.

Other events and conferences that result in communication moments within the different business areas are also carried out.

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**Internal communication.** Its function focuses on disseminating and supporting the challenges of the Strategic Plan and the Business priorities, transmitting the values of the Company as a differential element, recognising and reinforcing good professional practices, strengthening the corporate culture and pride in belonging, and facilitating two-way dialogue between the human team and Management.

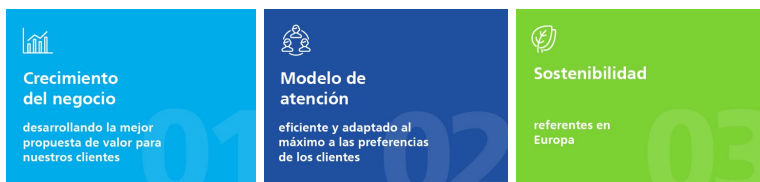
In 2022, action focused on the internal communication plan of the new Strategic Plan 2022-2024. There were two objectives, the first of which was to inform the entire workforce about its challenges in order to make it easier for employees to understand, assess and feel committed to the Strategic Plan as an exciting common project for the future. The second objective involved promoting in order to reinforce the Plan's capacity as a catalyst to drive the Company's transformation and stimulate engagement.

## PLAN 22 ESTRATÉGICO 24

In order to achieve this, a **Strategic Plan portal** has been created on the PeopleNow corporate intranet, which includes the new roadmap for the forthcoming three years, together with all the news related to its strategic axes.

Special attention has also been paid to executive communication with managers who promote the strategic projects and messages of the new plan, providing guidelines and materials to involve their teams in achieving the Company's goals.

### 2022-2024 Strategic Plan: 3 axes to achieve this



Coinciding with this launch, the **Executive Convention** was held in 2022, where more than 2,000 Group managers gathered to learn about the new 2022-2024 Strategic Plan. The event served to reinforce the pride of belonging and the recognition of work among the Company's professionals.



The launch of the **new brand purpose**, which has reaffirmed our core differentiating value, *"Standing by people for everything that matters"*, and which is embodied in the new slogan **Tú y yo (You and me).Us.**



Internal Communication has reinforced the dissemination of this purpose to the entire workforce, also applying it to the content published daily on **PeopleNow**, which places the Bank's professionals in the spotlight, offering them spaces to reinforce closeness with their colleagues, highlighting the cross-cutting work of the teams and facilitating the participation of managers focused on recognition.

In 2022, ad hoc internal communication plans associated with the new external context have been put in place:

- **Commitment to financial inclusion**, with an action plan to make all its initiatives visible (attention to the senior segment, mobile branches, the agricultural sector and financial education).

- **War in Ukraine**, which has led to the activation of a dedicated portal with relevant and permanently updated information on operations, procedures and regulations affected by the conflict. In addition, the collection of donations and all the initiatives to support people displaced by the war, coordinated by CaixaBank Social Action and Volunteers, have been publicised.



**En marcha el tercer convoy solidario con Ucrania**

Coverage was also provided for the different needs in the Human Resources area, including the implementation of the new AHEAD leadership model, the start of the Development by Skills programme and the Employee, Culture and Leadership Engagement and Satisfaction Study. Other plans to support Human Resources have been those related to the communication of the Psychosocial Risk Assessment, the Compensa+ flexible remuneration programme, the Wengage diversity programme, trade union elections, changes in the COVID protocol and the resumption of face-to-face activity, among others.



After its deployment in 2021, PeopleNow has been consolidated as a participative intranet, segmented by areas and regions, where you can find institutional and business information linked to the strategic and commercial priorities transmitted by the areas at any given time.

What do we gain with PeopleNow?

- More possibilities for collaboration and mainstreaming.
- It offers personalised information. Filter by interest.
- More visual, appealing, easy and usable.

- Promotes the Entity digitalisation..
- Gives visibility to the Organisation (personal brand).
- Enables recognition.
- Give voice to all professionals.
- It serves as a tool for team leadership and cohesion for managers.

Therefore, PeopleNow has the following advantages:

- It is a multi-directional channel that encourages participation.
- Professionals receive segmented information in a single space, according to their role in the Company and their interests.
- Possibility of commenting and sharing news, interacting in communities, recognising colleagues, etc.
- Agile production of news, promoting the creation of own content autonomously by employees in the regions.
- The Senior Management's internal visibility is reinforced through its participation in profiles and communities.
- Independent communication spaces are generated for the teams within each of the areas, segments and Regional Management units.
- The communication of current Company's strategic challenges is facilitated and the Senior Management's internal position is improved.
- Recognition, good practices and positive behaviours are valued.

The PeopleNow **communities** have continued to be spaces for the open contribution of all the Bank's professionals, maintaining the prominent presence of senior management and the heads of segments and businesses in sharing relevant information on their areas.

Participation within the platform has continued to play an important role through various actions such as, for example, coverage and accompaniment of *Social Week*, the *Tree of Dreams*, the *Planta Tu Proyecto* charity initiative and *Equality Week*. Other actions geared towards encouraging participation and creating links between colleagues included the literary recommendations on *Book Day*, the creation of a joint playlist on *World Music Day*, as well as the awareness-raising actions *Car-Free Day* and *My Sustainable Purpose*.

At corporate level, the platform is still being deployed in **CaixaBank Group subsidiaries**.

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## More agile and transversal work models

**New ways of working are still being consolidated in the Organisation: the implementation of digital transformation, the application of agile methodologies to increase flexibility and efficiency when delivering solutions, focusing on the customer and breaking down silos through collaborative work, project management and the adoption of specific skills to address strategic challenges.**

Proof that CaixaBank is committed to promoting the attributes of agility and collaboration is that it is evolving towards more agile and mainstreamed work models through the agile transformation project, which focuses on the digital transformation based on the customer and on creating the Customer Labs.

The main lines of work are the definition of the strategy and roadmap for the agile transformation, and the implementation of agile methodologies at all levels through coaching and training in new roles, promoting mainstreaming and circular relationships.

The benefits of scaling agile work models are:

- Efficiency: use of fewer resources, time and management and more constrained requirements.
- Agility: reduced production, reaction and decision-making cycles, yielding faster and more continuous delivery of solutions.
- Flexibility: a dynamic allocation of human and economic resources, with the consequent improvement in production and adaptation to CaixaBank's priorities.
- Collaboration: with the work of co-located, multi-disciplinary teams that are more independent, which entails an improvement in employee satisfaction and the elimination of silos.
- Focus: more aligned with the definition and initial sharing of objectives. This improves effectiveness, lowers risks and increases customer feedback.

This implementation is managed by the Agile Transformation Team (ATT), which is a cross-department team made up of employees from different bank areas, taking into consideration a series of pre-established criteria regarding labour risk minimisation. The process of creating an agile team lays out three moments:

- Initial configuration of the team and definition of objectives, budget, allocation of resources and timeline.
- Model evaluation to identify the methodological operation maturity degree of each agile team.
- Coordination of the agile dynamic through the Agile Coach group towards teams, and mainly towards Scrum Masters and Product Owners.

The following initiatives have been implemented in recent years:

- The methodology used was consolidated, with the standardisation of tools and working methods (contained in a Playbook).
- Different Agile courses were designed and implemented, with people trained throughout the Group (Agile Fundamentals, Scrum Master, Product Owner, Work in a Lab).
- The platform model deployment in IT Services, with agile practices and dynamics that improve service agility.
- CaixaBank's internal profiles were reskilled by incorporating three Scrum Masters from the network.
- The activation of teams in the Customer Labs, with an ecosystem of people with a direct impact (staff from CaixaBank S.A., Group subsidiaries and external staff).
- The expansion of Agile, Scrum and Kanban practices in different areas of Corporate Services as well as at the Group level, successfully advancing different initiatives.

Also in this period, in coordination with Technology, Business, Innovation and Human Resources and Organisation, the next stage of the Agile roll-out was designed by evolving the current Customer Experience Labs teams towards an overview of the product (programme) that makes it easier to assign resources to initiatives with a higher value.

At the same time, work continued on implementing collaborative technological tools that improve the routine of the Company's employees in each of the areas where they carry out their activity.

Mass-market tools such as the portal for making RTC (Rational Team Concert) requests, the PPM (Project Portfolio Management) tool for managing demand in information systems, and Service NOW, whose main goal is to provide large-scale organisational support as needed.



Other tools whose main goal is to improve collaboration and agility in the preparation, editing and transmission of documents, as well as to help track projects between professionals in several departments, including Teams and Confluence, in addition to Sharepoint and OneDrive, which improve the availability and accessibility of information.

Human Resources has also worked directly on providing technological tools and digital services to improve the management of our workforce, including the following:

- The implementation of the new Employee and Manager portals, the SuccessFactors mobile app (on Android corporate mobiles), and the performance and skills-based evaluations, mainly to improve the user experience, making it more positive, taking the best market practices and improving time-to-market.
- The development of the **People Analytics** project, with the aim of progressively implementing a Data Driven culture that allows decisions to be made based on the data obtained in the preparation of the use cases. These use cases that will be developed will allow processes to be adapted, as well as ways of working and making better decisions, with the aim of being more efficient and being able to extract greater value from the data. The results of the use cases can be viewed by the internal customer in scorecards that will be developed in Qlik Sense. Within the framework of this project, the creation of the figure of Data Champions in Human Resources, whose mission is to gradually bring all departments closer to this new reality, will take place in 2022.

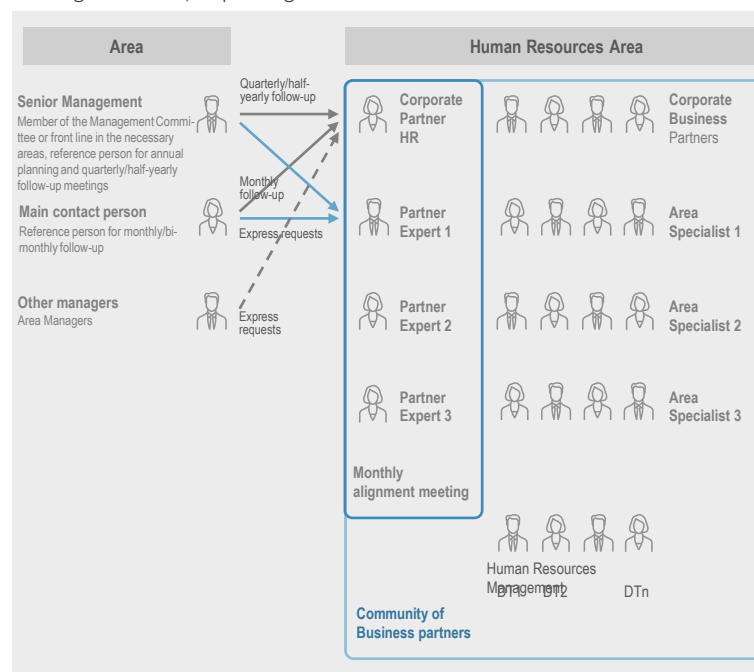
With the aim of continuing to advance in transversality and achieving a service of greater proximity, agility, proactivity and quality with the internal customer, in 2022 the **HRBP Model** (Human Resources Business Partners) has been consolidated by assigning this figure in all areas of Central Services (members of the Management Committee and its dependent teams) and with the creation of the Middle Office within the team with the aim of improving the employee experience.

The main objectives of the implementation of the internal customer relationship model are as follows:

- Improve the value proposition to departments through a more engaging service and a holistic view of needs, combined with the current expert services.
- Facilitate the adoption and consolidation of the strategic indicators and

initiatives of Human Resources.

- Increase Human Resources' overall knowledge of departments, anticipating needs and solutions.
- Manage the demand and expectation with direct decision-making in certain delegated areas, improving time-to-market.



Among the activities and services in which HRBPs are involved and through which they interact with internal clients, the most important are participation in projects and advice on Human Resources processes: setting objectives and evaluating challenges for managers, the remuneration management process, participation in the definition of Jobs Profiles with the areas, support in the explanation and definition of the action plans of the Employee, Culture and Leadership Engagement and Satisfaction Study, involvement in the selection processes by defining critical positions, support for activities related to the Restructuring Plan, help with time logging, etc...

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In addition, it is worth highlighting the actions in the managerial position appointment process, as a result of the definition of new organisational structures, as well as the process of interviews and identification of talent, which enables the Company to have a global talent map, through interviews with Central Services Managers in order to identify the talent in teams early on.

With the aim of lending continuity, scope and power to the conceptual model of HRBPs already consolidated in the Central Services, in 2022 the foundations were established to embark on a clear service vocation towards the Territories, promoted and coordinated from the **HRBP Regional** Directorate, whose functions have been focused on:

- Management and coordination of the Executive Talent processes.
- Coordination of specific Human Resources processes in Territories (transfers, contracts, new functions, vacancies, etc.).
- Monitoring, analysis and coordination between Territories of institutional projects that have an impact on the Network.
- Communication and knowledge strengthening of each Territory business reality (face-to-face visits, regular support meetings, etc.).
- Development of the Territories' Human Resources teams through the launch of a specific programme that will enable them to reflect on the ambition of their role within the Organisation, share best practices in each geographical and functional area, establish a working system, set up a model for relations with key stakeholders and design an ad hoc action plan. This programme will serve as a driver to advance the cohesion of Business Partner teams, develop their leadership and communication skills, among others, and enhance their empowerment.

Finally, in the more social field and one of the distinguishing values that sets CaixaBank apart, there is corporate volunteering.

In the social field and as one of the differential values that distinguish the Company, there is **CaixaBank Volunteers**, formed in alliance between CaixaBank, "la Caixa" Foundation and MicroBank. Its aim is to work on the most important social causes in society that most affect vulnerable groups or those with special needs. Focused on being close to those who need it most, special

attention is given to young people and the elderly. This is why national programmes have been designed to promote better financial education, educational success for children, better preparation for the working world and better training to face the challenges of new technologies, as well as to promote activities to care for our planet and promote biodiversity. Corporate volunteering activities are aimed at employees of the CaixaBank Group and the "la Caixa" Foundation, although the invitation to participate is also extended to family members, friends and customers as well as to society in general.



CaixaBank's social strategy aims to promote people's well-being, develop strong local communities and help protect and care for the planet. CaixaBank also promotes social activism among its employees and society in general through the CaixaBank Volunteers Association and in collaboration with the network of leading local social organisations with which it maintains a close relationship.

#### Principles of action:

**Commitment to the future and long-term vision.** The Bank's track record of social commitment motivates us to continue investing in the future we want.

**Support for innovation.** To support ideas for change that help to improve people's lives and to promote the development of underserved communities at the local level.

**Social impact and continuous improvement.** Focus on transformational actions with a high social and environmental impact that are positive and scalable, with a special focus on incorporating continuous improvement.

**Resource mobilisation and staff engagement.** Supporting employees, recognising the value of social commitment in the Company's corporate culture and facilitating their participation in social programmes.

**Multiplication of action.** Involve third parties who share CaixaBank's transformational vision and want to commit to accelerating the building of a fairer and more inclusive society

In 2022, thanks to the invaluable efforts of 14,000 volunteers, CaixaBank Volunteering collaborated with nearly 2,000 social organisations through more than 27,000 activities to improve the well-being of more than 480,000 people in vulnerable situations. In addition, the year was tragically marked by the outbreak of war in Ukraine. CaixaBank volunteers responded to the humanitarian emergency through an international project. Nearly 400 volunteers joined the team to ensure that 548 Ukrainian people found safe refuge and new opportunities in our country.

The range of social activities, in which volunteering activities can be carried out, is organised in three areas: **strategic programmes, local activities and solutions to emergency situations.**

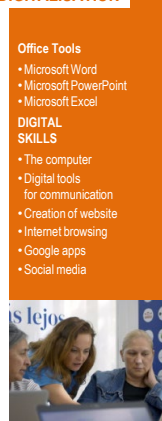
- **Strategic Programmes:** programmes designed for different groups with the aim of promoting skills and knowledge, improving well-being and capabilities. These programmes cover the country's main needs and concerns, such as unemployment, climate change, the vulnerability of the elderly and the technological divide, acting on 14 of the 17 Sustainable Development Goals (SDGs).

Their content is grouped into four main lines of action: education, digitalisation, support and environment.

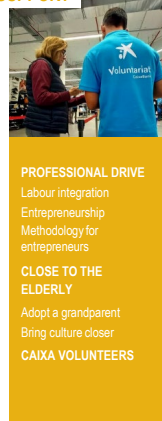
#### EDUCATION



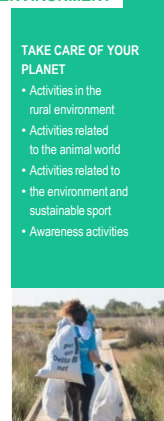
#### DIGITALISATION



#### SUPPORT



#### ENVIRONMENT



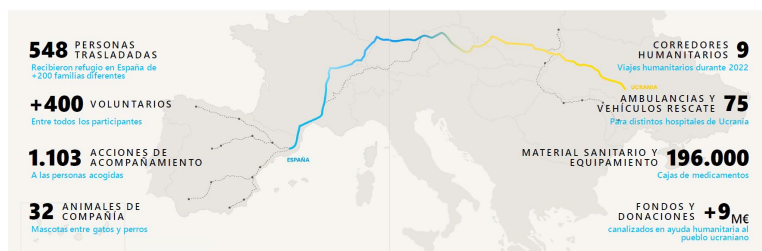
- Education: face-to-face volunteering actions that encourage the sharing of knowledge between those who have it and those who need it. Different training programmes have been designed to help overcome limitations in key environments or moments in people's lives.
- Digitalisation: simple and comprehensive content that facilitates learning of the main IT tools and use of the social networks needed to develop with ease in a society and at a time in which ignorance of these tools represents a high risk of discrimination.
- Support: CaixaBank Volunteering is committed to different forms of support. Action that involves, for example, being with someone to support them, boosting their working life, or sharing moments with the elderly and encouraging them to have a greater degree of autonomy and a better quality of life, thus creating a close link to avoid unwanted loneliness.
- Environment: programme developed at the local level and focused on activities that promote activism to promote the conservation of forests, the cleaning of beaches, the protection of biodiversity and the care of the planet as a whole, and addressing the consequences of climate change.
- **Local Activities:** the 30 delegations that CaixaBank Volunteering has throughout Spain promote social activities of closeness in collaboration with social organisations, institutions, associations, etc. in their environment with the aim of supporting and providing a solution to the needs detected. It is from these activities that programme initiatives are born, which are then implemented at the national level.



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- **Emergency Situations:** events and situations that require an immediate response because they affect a large number of people and in a very specific way. Collaborating with the Food Bank, giving support to La Palma following the eruption of the volcano or contributing to the sheltering of refugees coming from the war in Ukraine are some of the actions in which the volunteers are involved. Also noteworthy in this section is the coordination with the rest of the services offered to social organisations in the financial sphere, thanks to the platform for collecting donations for social causes that CaixaBank makes available to them.



## **Fundación "la Caixa" | Incorpora**

In the area of **community support**, the "la Caixa" Foundation, through the **Incorpora Programme**, promotes the integration into the labour market of people in situations of or at risk of social exclusion. Its activity involves:

- **For companies.** Accompanying the company before, during and after the job placement. Advising on tax and CSR issues, helping to find the right professionals for each company.
- **For people.** Offering job opportunities to people who need it most. To this end, personalised labour market integration itineraries are designed through the Incorpora programme and the other lines that comprise it.
- **For integration professionals.** Free tools and resources to improve the skills and professionalisation of the labour market integration experts.

**Incorpora** is created as a driving force for the professional and personal development of people at risk of exclusion. It therefore contributes to impro-

ving socio-occupational integration, generating real job opportunities with support and monitoring by the programme's technicians. In order to guarantee the success of each job placement and equal opportunities, each case is dealt with on a personalised basis through the Incorpora programme and the other initiatives that form part of it: Self-employment, supporting future entrepreneurs; Reincorpora, creating second chances for people who have been deprived of their liberty; Mental Health, eliminating existing mental health barriers, and Incorpora, promoting the employment of people at risk of exclusion, such as those over 45 years old, migrants or women and young people at risk of exclusion.

## Environment

**CaixaBank places fundamental importance on compliance with labour standards, the rights of employees and their representatives, and all matters related to consensual frameworks with union representatives.**

CaixaBank's corporate culture puts people at the centre—the professionals working at the institution, our customers and society at large—encouraging a collaborative and agile approach to work. To this end, at CaixaBank, a company whose fundamental pillar is the conviction that people come first, we understand that the employment of our people must be regular and stable.

The Company's management encourages CaixaBank employees to be recruited under an open-ended contract. In this regard, although, in exceptional cases, the incorporation into CaixaBank may be carried out through contracts designed to address temporary needs (always within the framework of current legislation and strictly respecting the purpose of such temporary contracts), in general, such incorporation is part of a policy of attracting stable talent and is aimed at offering a sustainable and long-lasting professional project over time.

In addition, the Collective Agreement on Savings Banks and Financial Institutions applies to the entire workforce of CaixaBank. There are also additional agreements to develop and improve the conditions of the Collective Agreement. In general, specific working agreements are made with the Workers' Labour Representation when exceptional cases arise.

CaixaBank also forms part of the Joint Standing Committee on the Interpretation of the Agreement, which aims to develop labour standards that are applied to all employees in the sector. As such, the Company maintains and promotes total neutrality with the different union representations in the Company. These trade union efforts involved in the company committees are chosen every four years by means of an individual, free, direct, and confidential voting system. They are notified of any relevant changes that may arise within the Company.

The following table shows the trade union representation at CaixaBank following the union elections held at the end of 2022:

|  | SECB-FINE     | CCOO          | UGT           | FIB*                            | SATE         | STOP         | FEC          | SIB          | UOB          | CSIF         | CGT          | TOTAL       |
|--|---------------|---------------|---------------|---------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|
| <b>Representation</b>                          | <b>41.27%</b> | <b>30.62%</b> | <b>18.39%</b> | <b>3.87%</b>                    | <b>1.46%</b> | <b>1.15%</b> | <b>1.04%</b> | <b>0.94%</b> | <b>0.84%</b> | <b>0.21%</b> | <b>0.21%</b> | <b>100%</b> |
| <b>Company Work Council</b>                    |               |               |               |                                 |              |              |              |              |              |              |              |             |
| Members  | 395           | 293           | 176           | 37                              | 14           | 11           | 10           | 9            | 8            | 2            | 2            | <b>957</b>  |
| <b>Other</b>                                   |               |               |               |                                 |              |              |              |              |              |              |              |             |
| Employee Pension Fund Control Committee        | 5             | 4             | 2             | -                               | -            | -            | -            | -            | -            | -            | -            | <b>11</b>   |
| Associated Plan Pension Fund Control Committee | 3             | 4             | 2             | -                               | -            | -            | -            | -            | -            | -            | -            | <b>9</b>    |
| Single Occupational Health Committee           | 5             | 4             | 2             | ← 1 non-voting speaking right → |              |              |              |              |              |              |              | <b>11</b>   |

\* ACCAM-SESFI-ACB

In the last three years, the Industrial Relations activity has had both an internal and an external dimension. In the internal overview, a series of labour agreements have been implemented, including:

**Equality Plan.** In January 2020, the agreement was signed for the new Equality Plan, which contains improvements in the area of work-life balance and two new protocols: Protocol to prevent, address and eliminate harassment and equality protocol for civil partnerships.

**Policy for the inclusion and integration of people with disabilities**, which includes commitments aimed at respecting people with disabilities and promoting their integration within the Company under the same conditions as all other employees by establishing a series of measures to facilitate work-life balance.

**Digital Disconnect Agreement**, which regulates the right of employees to disconnect digitally, ensuring that rest, leave and holiday periods are observed, along with their personal and family privacy. It regulates communications, meetings and training and incorporates good practices.

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**Agreement to cover leaves and absences**, which includes commitments to make it easier to organise work centres when these personnel situations occur.

**Voluntary redundancy plan**, in 2020 the plan for redundancies was implemented, where 229 people aged 58 and over and in the province of Barcelona opted for voluntary redundancy and had mostly left as of 1 April 2020.

**Agreement on employee loan terms and conditions**, incorporating improvements in loans for various loans, mortgage loans and advances.

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**Remote working regulation**, during 2019, the option was offered for employees of all the departments of Central Services and Regional Divisions to work 1 day a week from the home. Subsequently, this possibility evolved with the subsequent approval on 19 July 2021 by the Management Committee of a new flexible working model of less than 30% of the effective working day: 6 days per month in Central Services (30%) and 4 days in Regional Services (20%).

**Labour agreement for the integration of neX.** CaixaBank, through the subrogation of its employment contracts, hires as permanent staff, on the effective date of integration, neX workers. This incorporation is carried out by virtue of Article 44 of the Workers' Statute; of application to these employees for all matters not specifically included in the agreement are the Collective Bargaining Agreement of Savings Banks and Financial Institutions in effect at any given time, CaixaBank's internal labour agreements and other applicable working conditions, as per the Labour Agreement for the Indirect exercise of financial activity through CaixaBank of 1 April 2011, as well as the CaixaBank Labour Agreement of 17 July 2014.

**Workforce Restructuring Plan and Agreement 2021.** In the context of the merger between CaixaBank and Bankia, the need arose for restructuring to resolve the redundancies and overlaps that occur in central services, intermediate structures and in the branch network. To this end, on 1 July 2021, an agreement was reached with 92.8% of the union representation, which was then implemented on 7 July by means of the text of the final agreement and which provides for: **a collective redundancy plan (Article 51 of the Statute of Workers' Rights)**, **the amendment to certain working conditions in force at CaixaBank (Article 41 of the Statute of Workers' Rights)** with matters related to cost reduction, improvement of efficiency, competitiveness, sustainability (including the complementary social provision), flexibility and development of the business model, and **a labour integration agreement** to standardise the working conditions of the workforce from Bankia.

With regard to the collective redundancy plan, a maximum of 6,452 voluntary departures was initially established, accompanied by direct and indirect redeployments to subsidiaries of the CaixaBank Group. On 1 January 2023, all anticipated employee departures were finalised, which in addition to those of 2021 and 2022, amounted to 6,634. The number of departures is higher than initially planned because redeployments among Group companies were exchanged for terminations, as agreed in the monitoring committees of the

2021 restructuring labour agreement with trade union representatives.

The lines defined in the amendment of work conditions can be divided into three blocks:

- Network distribution model (increase in the number of Store branches, strengthening of the InTouch segment and increase in the number of specialists).
- Complementary social welfare model (risk system transformed into a capital model and adjustment of the percentage of pension contributions).
- Other commitments: new products and services in the Compensa + flexible remuneration programme, establishment of new leaves and protocol for transfers and exchanges.

In addition, with regard to the labour integration agreement to standardise the working conditions of the Bankia staff, progress continued to be made in 2022 with the progressive adjustment of the fixed remuneration as of 01/04/22, of the amounts exceeding the original remuneration and with the adjustment to a minimum of 4.2% of pensionable salary in the retirement contributions as of 01/04/22, while maintaining the guarantee of origin.

Notable in 2022:

- **Company Committee Elections Process:** Elections held on 30 November 2022 throughout the country, except for the areas of Segovia and the Coruña held on 20 December 2022.
- **Transfer protocol:** The constitution of the negotiating committee to reach agreement with the Workers' Legal Representatives (WLR) on a protocol regulating certain transfers within the geographical scope of CaixaBank's work centres.
- **Adaptation of the Equality Plan 2020.** Negotiations that established the basis for the agreement reached on 7 February 2023, in which CaixaBank and the Workers' Legal Representatives agreed on the terms of the adaptation of the Equality Plan, with the aim of complying with current legislation in this area. To this end, a remuneration diagnosis and audit was carried out in 2022, as required by current legislation, in accordance with the principle of equality and in order to promote transparency in remuneration.

- **Tribunal for Level X, VIII and VII training tests:** constitution of the tribunal in which the bases regulating the processes for conducting the indicated training tests to be held in 2023 have been agreed.

The *external overview* includes the following agreements:

- **Framework agreement on recording work hours** as part of the Collective Bargaining Agreement for Savings Banks and Financial Institutions.
- **Collective Bargaining Agreement for Savings Banks and Financial Institutions 2019-2023.** On 30 September 2020, the Collective Bargaining Agreement was signed for a five-year term, and published in Spain's Official State Gazette on 3 December, taking effect from 4 December 2020. The Agreement irons out some important costs not linked to performance (such as pay reviews, three-year agreements and the agreement supplement) and face a highly complex period in a better situation. The Collective Bargaining Agreement also specifically regulates matters such as teleworking and digital disconnection.

In May 2022, the Sector Observatory was set up to analyse the inflation situation and other factors affecting the sector. The final agreement was established around an annual recurring (from 2023 onwards) Improvement Bonus Agreement to compensate for the loss of purchasing power. The amount of the improvement bonus agreement is equivalent to 4.25% of the base salary with a minimum of €1,000, as it is intended to compensate lower salaries, which are more affected by inflation. An agreement has finally been reached with the three majority sections of the Collective Bargaining Agreement (FINE, CCOO and UGT).

- **CaixaBank Employment Pension Plan Specification Agreement.** In application of Law 12/2022 and in the context of the negotiation of the Equality Plan, it was agreed with the Workers' Legal Representation to modify the specifications of the CaixaBank Employment Pension Plan so that the contribution base is increased to 100% for participants who may be in situations of reduced working hours for childcare, care of a relative up to the 2nd degree, hospitalisation of a premature child, breastfeeding, gender violence and/or other situations that may fall under the provisions of articles 34.8, 37.6 and 48.4 to 8, of the Workers' Statute.

## Promoting well-being in a healthy and sustainable environment

CaixaBank has a Corporate Culture that puts people at the centre; it develops a preventive culture and carries out actions to promote health in safe and sustainable work environments.

CaixaBank's management, aware of the need to promote all initiatives and actions that foster safe and healthy working conditions, reaffirms the actions it has already been carrying out and declares its commitment to:

- Foster a culture of prevention at all levels of the organisation and integrate it into all of its processes.
- Ensure our activities and other commitments that the bank undertakes voluntarily are in compliance with the applicable laws.
- Consider preventive aspects from the outset, during the design phase, when contracting works or services or procuring equipment or products.
- Prevent risks, damages and occupational diseases by phasing in the corresponding improvement measures and taking into account the aspects needed to guarantee continuous improvement in the levels of protection.
- Train and raise awareness among employees, emphasising consultation and participation with them and their representatives, involving them in the Occupational Risk Prevention policy and prioritising communication and information, so that the management of Occupational Risk Prevention involves all members of the organisation.
- Establish and maintain an up-to-date Occupational Risk Prevention Management System that guarantees adequate protection for the health and safety of all workers, eliminating hazards and reducing their risks.

In the area of **prevention and safety** of our workforce, in 2022 the **Occupational Risk Prevention Management System** was adapted to the new **ISO 45.001** standard.

Beyond achieving a certification, this implies a higher level of integration of prevention and the health and safety perspective in all the Company's processes.

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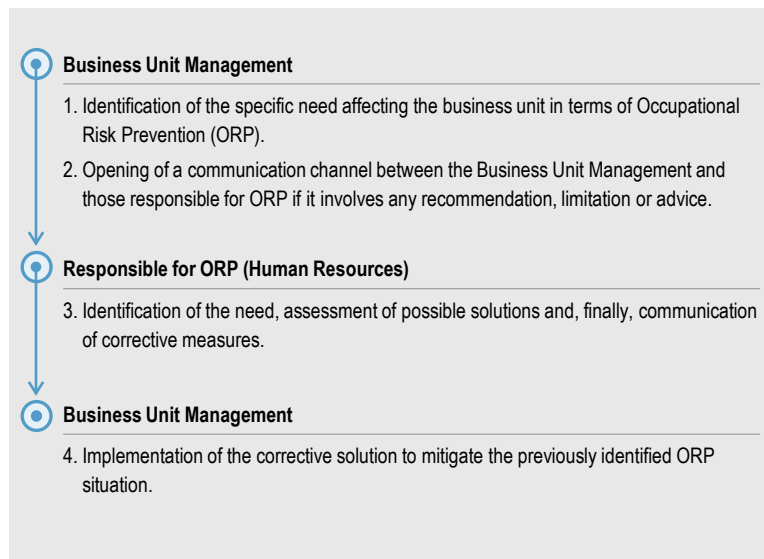


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The Management Committee is the body that holds the maximum responsibility in the company in all matters relating to Occupational Risk Prevention, and appoints the Coordination Committee for the effective control and monitoring of the system. A quarterly report is carried out. In parallel, working meetings and communications take place between Human Resources and those responsible for implementing corrective actions in the work centres with the management of the different business units on health and safety risks.

#### Main management themes:

- Support in drawing up contracts with suppliers with regard to business activity coordination clauses.
- Incidents at workplaces.
- Recommendations and limitations with Health Surveillance reports on employees to whom the work schedule has to be adapted in some way.
- Advice on or limitations of workplaces, especially in the Store branch model.



In accordance with the aforementioned commitments, CaixaBank has an annual Preventive Action Plan in the areas of health, safety and corporate well-being for the workforce, which covers a number of areas:

- Training activities for the entire workforce: health and safety, security in branches and the creation of a cross-cutting work team with the corporate safety, health and well-being benchmarks of each Regional Management body.
- Carrying out psychosocial risk assessments and monitoring psychosocial risk indicators.
- Assessment of workplaces and their environmental conditions.
- It carries out investigations of accidents that may occur in order to determine preventive actions.
- Coordination with other areas to coordinate business activities.
- Development of the Healthy Organisation project through specific campaigns and workshops.
- Reviewing of the emergency plans of singular buildings, training emergency teams and raising awareness among the workforce by carrying out simulations.
- Security to prevent robberies and update security systems. The Company has an action protocol to address the risk of robbery or assault, with the aim of protecting the people involved in any of these situations from a triple time perspective: preventive, during and after the situation (psychological support).
- Improvement and control of conditions in the work centres in terms of noise, humidity, temperature and lighting. CaixaBank has a specialised company for the implementation of preventive and corrective actions in addition to initiatives to benefit the comfort and well-being of the workforce and carries out functions such as renewing or replacing climate control and lighting, including sound insulation improvements in work equipment, etc. Furthermore, specialised external advice is regularly received on initiatives to improve the internal air quality, which are subsequently implemented by the Company.



- Holding meetings of the Occupational Health and Safety Committee, both in ordinary and extraordinary sessions.
- Specific protocols and monitoring as a result of COVID-19.
- Mass testing campaign for the entire CaixaBank workforce after the Christmas holidays in 2021-2022.
- Maintenance of fire fighting systems.
- Adaptation of protocols, procedures and instructions to ISO 45001.
- Promotion of well-being and health through specific campaigns and workshops.
- Adaptation of workplaces for people with special sensitivities.
- Technical training for Prevention Officers from Bankia.
- Review of risk assessments of buildings from Bankia.
- Strengthening preventive intervention in the International Centres, coordinating with Quirón (and/or partners in each country) to standardise the preventive conditions of all the offices located abroad.

CaixaBank's occupational risk prevention system is reviewed periodically through regular audits:

- External regulatory audit: Every four years, in accordance with the legislation in force, or if required by the labour authority.
- Internal and external audits, according to ISO 45.001, on an annual basis.

Preventive processes and initiatives from the year are gathered on an annual basis in the **"Report on Preventive Activities"**, a public document posted on the corporate website. These activities are determined in the annual planning of preventive activities, and are developed in accordance with the principles established in the management handbook. The Joint Prevention Service of La Caixa Group, in coordination with the departments of Human Resources, Safety, General Services and the Single Health and Safety Committee, is responsible for managing prevention, advising and guaranteeing the safety, health and well-being of the workforce. Additionally, for the speciality of Occupational Medicine, CaixaBank opted to partner with the Quirón Prevención External Prevention Service.

CaixaBank, S.A. has specific committees to guarantee the health and safety of its staff:

**Single Occupational Health and Safety Committee.** Monitors the above-mentioned annual preventive planning, as well as exceptional situations that may occur during the course of the year.

**Occupational Risk Prevention Coordination Committee.** This committee establishes the policies related to occupational risk prevention, to improve the control, management, and monitoring of the health and safety requirements and to organise and conduct training. At the same time, in accordance with the Occupational Risk Prevention Management Manual, it defines, establishes and reviews the health and safety objectives, ensuring that they are achieved, which are presented in the **Annual Preventive Plan** for the Occupational Risk Prevention management system, found at the end of this section (monitoring of 39 metrics in 5 differentiated chapters with quarterly reviews).

In relation to the management of contagious respiratory diseases caused by viruses, the following should be noted:

- Continuous updating of the COVID Protocols until the end of the restrictions established by Health Authorities. The COVID-19 Insurance Protocol certification was renewed in 2022, following a verification process conducted by specialised external consultants, to ascertain the degree of implementation of the measures and its subsequent assessment. This process has been carried out by one of the most relevant technical inspection, certification and control entities. This certification provides confidence with respect to the prevention of COVID-19 in the centres, contributes to the safe reincorporation and return to activity, and highlights the control over risks and the ongoing review of the action protocols, in accordance with the best standards and security measures.



- Flu vaccination campaign in November 2022, extending beyond the target groups established by the Ministry of Health, as a preventive reinforcement against possible COVID infections.

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As part of the communication strategy on occupational risk prevention, two initiatives are carried out both internally for the entire CaixaBank workforce and externally for the Company's suppliers.

Internally, employees have access to detailed information on the performance of **internal risk assessments/inspections** (identification, evaluation and assessment of risks) at each centre, as well as the planning of the preventive actions arising from them, through the PeopleNow corporate intranet.

Externally, in the framework of subcontracting services with suppliers, the Company requests that these suppliers be aware of CaixaBank's **Occupational Risk Prevention Policy (ORP)**. This section is one of the basic and essential aspects in the supplier approval phase prior to contracting a supplier. All commercial contracts include a clause on prevention in which the coordination of activities in the area of occupational risk prevention is carried out.

Lastly, for its excellent management of occupational risk prevention, **CaixaBank won the Prever Award in the category of Companies and Institutions in 2022**, awarded by the General Council of Industrial Relations and Labour Sciences at the 23rd technical conference on occupational risk prevention.



#### Psychosocial Risks: preventive measures in this field.

- A new psychosocial risk assessment has been carried out in 2022, which will establish a new intervention programme on psychosocial factors and define action plans for the optimisation of the affected factors.
- Focus groups have been conducted with different functional groups to obtain qualitative information and to be able to draw further conclusions from the psychosocial risk assessment carried out.

- A working group has been set up within the Single Occupational Health and Safety Committee (CUSSL) together with the Workers' Legal Representation to advance in the planning of preventive measures that have an impact on the improvement of psychosocial factors.
- The preventive vision has been strengthened in the international centres, which is why CaixaBank was awarded the international prize (Occupation Risk Prevention 2019).
- The Health Surveillance protocol provides regular medical examinations, and preventive information is also provided about various diseases, such as hypertension, which is available for consultation on the corporate intranet. It is important to note that the Company, together with the Health Monitoring Service, offers employees the possibility of adapting the workload of their position in view of a specific personal situation (illness, pregnancy, etc.) by means of a medical examination and with the aim of implementing the adaptations determined by the doctors. Similarly, there are programmes for gradually returning to work over a period of time following the appropriate medical examination.
- "We are Healthy" Platform: where all information is provided on the different well-being and health programmes offered to the workforce (health campaigns, healthy diet, physical activity and activities related to sustainability, the environment and charity).
- Employees are offered a free and completely confidential psychological counselling service provided by the Alares Foundation, covering both work and personal matters, with support to anyone who needs it. This service complements the psychological support that exists in accordance with the occupational risk prevention protocol associated with situations of assaults, aggressions, threats or other exceptional situations linked to work, which are reported quarterly to the Single Occupational Health and Safety Committee (CUSSL).

## Annual Preventive Plan of the occupational risk prevention management system -2022

| Metrics to be achieved  | Measurement indicator  | Cumulative total | 2022 objective | Traffic light |
|---|--|------------------|----------------|---------------|
| <b>Objective 1: Management of occupational risk prevention: to improve process efficiency and achieve excellence in preventive management</b>                             |  |                  |                |               |
| 1. Achieve continuous improvement of preventive management  | Degree of compliance with the activities planned in the Annual Preventive Plan         | ✓                | ✓              | ●             |
| 2. Compliance with the legislation on the ORPMS (Occupational Risk Prevention Management System)  | No. of legal requirements reviewed   | 24               | 24             | ●             |
| 3. Legal inspections of equipment subject to industrial and health and safety regulations   | No. of certificates for low voltage installations, AIB-Authorised Inspection Body      | 578              | 600            | ●             |
|   | No. of maintenance of air conditioning installations, earthing, etc...                 | 10,170           | 4,000          | ●             |
|   | No. of buildings with fire maintenance   | 166              | 43             | ●             |
| 4. Coordination of business activities  | Implementation of IPRL03 instruction <sup>(1)</sup> (according to needs)               | ✓                | ✓              | ●             |
| 5. WLR participation  | Ordinary and extraordinary meetings (CUSSL)  | 4+4              | 4+4            | ●             |
| 6. Documentary update   | Preparation of the annual activity report  | ✓                | ✓              | ●             |
|   | Preparation of Health Surveillance report  | ✓                | ✓              | ●             |
|   | Report on accidents at work  | ✓                | ✓              | ●             |
| <b>Objective 2: Integration of Health, Safety and Well-being in the Organisation: promoting culture and awareness-raising among the workforce.</b>                        |  |                  |                |               |
| 1. Promote Health and Well-being  | Accident incidence rate &lt; Sector  | 2.2              | 1.4 (sector)   | ●             |
|   | Medical examinations   | 1,571            | 500            | ●             |
|   | Health and Well-being campaigns/workshops  | 27               | 24             | ●             |
|   | Adaptation for special needs personnel   | 138              | 138            | ●             |
| 2. Improving staff awareness and training   | Occupational Health and Safety Training (approved) <sup>(2)</sup>                      | 281              | 995            | ●             |
|   | Physical Security Training (approved) <sup>(2)</sup>                                   | 400              | 2,356          | ●             |
|   | Training in ORP (remote work) (approved) <sup>(2)</sup>                                | 1,809            | 5,866          | ●             |
|   | Distance training for ORP delegates  | 34               | 34             | ●             |
|   | Training in ORP for Management (approved) <sup>(2)</sup>                               | 376              | 628            | ●             |
| <b>Objective 3: Continuous improvement of the working conditions and the staff environment: Security, health and corporate well-being.</b>                                |  |                  |                |               |
| 1. Improvement of working conditions for preventing robberies and aggression  | No. of actions to raise awareness of the risk of robbery, threats, aggressions         | 35               | 30             | ●             |
|   | No. of video entryphones installed in S1 and V offices                                 | 102              | 102            | ●             |
|   | Modernisation of the facilities  | 422              | 400            | ●             |
| 2. Improving the conditions of the environment and facilities   | No. of actions to adapt/replace lighting   | 303              | 80             | ●             |
|   | No. of actions to adapt/replace air-conditioning machines                              | 682              | 200            | ●             |
|   | No. of actions carried out in centres arising from Risk Assessment                     | 561              | 300            | ●             |
|   | No. of accessibility improvements (architectural barriers)                             | 23               | 20             | ●             |
| <b>Objective 4: Proactive identification of risk: improving the protection and security of the workforce.</b>   |  |                  |                |               |
| 1. Risk Assessment  | No. of risk assessments carried out in corporate centres                               | 12               | 5              | ●             |
|   | No. of risk assessments carried out in the network                                     | 655              | 550            | ●             |
| 2. Preparation for emergencies  | No. of revisions of self-protection or emergency plans                                 | 34               | 20             | ●             |
|   | No. of emergency training courses  | 44               | 45             | ●             |
|   | No. of emergency drills  | 34               | 20             | ●             |
| 3. Review. Psychosocial risk assessment   | No. of reports/minutes of meetings   | 5                | 5              | ●             |
| <b>Objective 5: COVID management: adaptation of the working conditions and environment of the workforce in the area of Health and Well-being as a result of COVID-19.</b> |  |                  |                |               |
| 1. Adaptation of working environment and facilities during COVID management   | Update on the Protocol for cases of infection due to the new Coronavirus               | ✓                | ✓              | ●             |
|   | Update on the Protocol for resumption of face-to-face activity in the work environment | ✓                | ✓              | ●             |
|   | Maint. and review of climate installations according to COVID recommendations          | 10,954           | 5,000          | ●             |
| 2. Business activities coordination   | Actions with Suppliers and Temporary Employment Agencies (COVID)                       | ✓                | ✓              | ●             |
| 3. Improved staff awareness and training  | Specific training in COVID prevention (approved) <sup>(2)</sup>                        | 576              | 1,806          | ●             |
| 4. Prevention of COVID infections   | No. of Preventive Tests (according to needs)   | 62               | 62             | ●             |

(1) Procedure regulating the document management to be carried out according to the activity to be contracted.

(2) Not all of the employees convened have been examined.

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## Healthy Organisation

The primary objective of a Healthy Organisation is to achieve the maximum possible well-being of the people who form part of the company or have a connection with it (customers, shareholders, suppliers, society in general...), this is an approach that goes far beyond mere compliance with regulations on Occupational Health and Safety. For this reason a new **Healthy Organisation Management System (HOMS)** has been implemented, certified by AENOR, which will help guide all initiatives within the framework of a single strategy, order actions and maximise their impact on well-being and thus build confidence among all stakeholders.

CaixaBank is committed to this model because:

- This has an effect on the productivity and competitiveness of the Company and thus on its sustainability.
- It leads to a healthier, more motivated and satisfied staff, with increased commitment and pride of belonging.
- It improves the corporate image and encourages the attraction and retention of talent.
- It improves the social and work climate and reduces absenteeism.

During 2022, a **diagnosis** was carried out to identify possible gaps in this area, as a result of which a Master Plan has been established, which will be completed with annual plans that will establish the measures to be developed. In addition, a **Multidisciplinary Healthy Organisation Expert Group** has been created with well-defined tasks and functions, which have been formally designated and appointed by the Senior Management. Its responsibilities include:

- Building the global Healthy Organisation strategy and roadmap for the future.
- Definition of a General Plan in which the main lines of action are collected and prioritised.

The **2022 Action Plan** is being developed, which will include actions in the area of Health and Well-being that go beyond the provisions of current legislation. Within the Action Plan, it is important to note that a **Comprehensive Study for the Identification of Healthy Organisational Factors** is carried out, which will make it possible to build a relational explanatory model of the various factors and sub-factors, together with the attributes and characteristics of which they are composed, which have an influence on Health (physical and emotional) and Well-being. This study was carried out in two phases: an initial qualitative approach that included a focus group with both employees and other stake-

holders (customers, shareholders and suppliers) and a second quantitative phase. The aim is to establish, implement and maintain a methodology that makes it possible to continuously identify factors that influence a healthy organisation.

The new strategy as a Healthy Organisation that will allow the Company to become a national and international benchmark in health and well-being:

- Activities and campaigns on the "We Are Healthy" virtual platform, where we raise awareness and offer benefits geared towards global health and the well-being of employees and their families.
- Adaptation of content and workshops according to needs and interests.
- Creation of a specific "We are Healthy" channel in PeopleNow to share content and directly reach the Company's professionals, contributing to improving their experience.
- "Adeslas Health and Well-being" platform as a complement to the "We are Healthy" channel, giving access to customised services to take care of and manage our health.
- Conducting a Psycho-social Factors Evaluation with the aim of reviewing our assessment and planning improvement actions.
- Psychological care service, as well as a medical care and physiotherapy team.

The **We Are Healthy** programme shows the commitment towards promoting well-being in healthy and sustainable environments, the improvement of our professionals' quality of life and the goal of maturing as a healthy and benchmark organisation in the sector. Through activities and campaigns conducted on its virtual platform, we raise awareness and offer benefits geared towards global health and the well-being of employees and their families.



The platform has **four main pillars**: Move, Love, Care, Embrace.



The Physical Activity pillar **Move** offers access to exercises and routines to do at home at any time.



The Personal Well-being area, **Love**, provides meditation techniques and guidelines for better concentration and relaxation.



The Nutrition and Hydration section, **Care**, offers healthy and simple recipes.



Lastly, **Embrace** offers a range of activities related to sustainability, the environment and volunteering.

Some of the actions developed on the "We are Healthy" platform include:

- Specific content for improving the indexes presented in the Company's Health Report, and promoting healthy lifestyles.
- Programmes with specific monthly themes to address in depth (explanatory videos, leaflets, practical tools), promoting theory and practice.
- Surveys of healthy habits, to gain a deeper understanding and improve on a personal level.
- Physiotherapy service: in-person consultations or via email (personalised, recovery, treatment advice and injury prevention).
- Promotion of sports activities, such as the Barcelona Marathon.
- Flu vaccination campaign for vulnerable groups.
- Virtual gym (group classes directed through streaming), with a specific calendar that is renewed monthly.
- Space to share (Q&A channel), aimed at answering the staff's queries and confidentially sharing questions on different topics, having different experts answer through a video.

The following improvements have been implemented in the platform in 2022:

- **Video workshops** featuring a broad range of topics focused on improving physical activity, personal well-being, nutrition and hydration, and content related to volunteering.
- **Schedule of activities** showing the various initiatives proposed to CaixaBank employees and instructions for signing up, including group activities carried out in the multi-function room.
- **Self-assessment** on aspects such as sleep quality, nutrition and hydration, habits and leisure time, among others. With this information, employees receive proposals developed by professionals that will help them to improve their lifestyle.

In terms of face-to-face activity, the Company makes the following physical spaces available to all employees: breastfeeding room, physiotherapy consultation service and medical advice service in both Barcelona and Madrid.

In 2022, a **Health Observatory** has been created, the development of which will provide an integrated and comprehensive view from a health perspective. Besides providing a health diagnosis, it will also serve as a good gauge of well-being. Among the information provided by the Observatory, the following stand out:

- Aggregated information on the causes of our absenteeism due to common and professional contingencies.
- The future development of a predictive tool for absenteeism (within the framework of the People Analytics project) which will allow us to anticipate and establish preventive actions.
- Information arising from the health surveillance medical examinations, the purpose of which is to guide our preventive activity in this area.
- Other sources of information in analysis: Adeslas and mutual accident insurance companies.

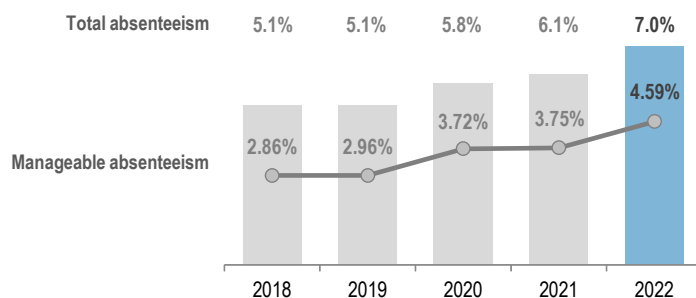
All these initiatives in Health, Safety and Well-being have a positive impact on absenteeism at CaixaBank.

Absenteeism rates show a positive trend, with a sustained drop in the overall rate between 2017 and 2019. The main cause of the reduction in the absenteeism rate had been the decrease in the number of births in this period, from 1,470 in 2017 to 1,012 in 2019, caused by the shifting of generations in the pyramid of

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age (ageing). However, from 2020 to 2022, this trend was broken as a result of the COVID-19 pandemic, which raised the absenteeism rate to 7.0%. Manageable absenteeism increased, mainly due to the increase in absenteeism due to illness and work-related accidents (the reason for the increase in absenteeism associated with the pandemic) from 0.08% in 2017 to 0.61% in 2022.



Another point that has impacted on the rise in manageable absenteeism, specifically due to illness, is the change in the way that it is measure; previously, the leave was registered from the third day, but since 2019 it has been registered from the first day, therefore providing more accurate information now.

In Spain between 2018 and 2021, the absenteeism rate understood as hours not worked also rose. At the same time, it is noted that the most important reasons for lost working hours are: absenteeism due to common illness (TI) with 76% and maternity leave at 13%. The distribution in the Company is similar, also with common illness as the main reason during 2022, representing 75% of the total.

In 2022, CaixaBank had 99 hours lost per employee, up from 89 hours in 2021, mainly due to the Covid-19 omicron variant. This value for 2021 (89 hours) was below the Spanish average for the same year, which in the second half of 2021 was 106 hours (in all sectors) and **below the average for the finance and insurance sector, which was 92 hours. This comparison has been made on the**

**basis of the 11th Adecco Absenteeism Report** with 2021 data, published during the second half of 2022, based on official working time data published by the INE (National Statistics Institute) in the quarterly labour cost survey; a sample was taken of 28,500 companies throughout the country, with more than 500 workers. *See details in table 16 of the Annex*

Human Resources and Mutua Universal jointly analyse the overall absenteeism trend each month in each of the regions, in order to manage it closely and from a place of knowledge.

Despite the unexpected situation of the pandemic that has caused a rise in the absenteeism rate of all companies, the action plan, already initiated in 2018, has continued with the aim of containing absenteeism through various action levers:

- Promote the entire process of comprehensive management of absenteeism due to illness (TI) before, during and after absenteeism, establishing a cross-disciplinary team formed by people from different Human Resources departments (Labour Relations, Culture and People Management) that are involved in the different phases of their management.
- Optimize the management of absenteeism by modifying the TI management protocol by Mutua Universal to anticipate action in all regions starting from the seventh day of sick leave, instead of the 12th day of sick leave, and the simplification of the communication procedure between Mutua Universal and employees.
- Manage pre-maternity leave by promoting measures that promote working conditions and the management of repeat absenteeism.

### Changes and mobility

**CaixaBank is committed to internal talent, and this is evidenced by internal rules to enable employees to promote and develop their own career, and the fact that, in the event of a vacancy, suitable internal candidates are sought first.**

**Promotions:** all CaixaBank employees have a career by experience, associated with time, which enables them to evolve from level XIV to level VII in 23 years. In 2022, 1,577 people changed professional level due to past experience.

This career plan is better than that included in the Collective Agreement of Savings Banks and Financial Institutions, is quicker and leads to a higher professional level, since following the Agreement takes 20 years and only reaches level VIII.

In addition to this career, there are **other ways to be promoted** more quickly linked with performance and the duties being performed.

| Promotion events 2022                               |               |
|---|---------------|
| Career paths  | 7,958         |
| Filling vacancies                                   | 12,249        |
| Branch classification                               | 1,850         |
| Appointments  | 1,657         |
| Bankia Professional Development and Promotion (PDP) | 2,015         |
| <b>Total</b>  | <b>25,729</b> |

See details in table 17 of the Annex

- **Career plan for Retail Managers** of the branch network, associated with specific training plans and offering different levels and rates of pay progression according to the business segment to which they belong. And in the case of being attached to a Store branch, careers are accelerated by an additional three months for each year.

- *Career of Customer Managers I* (Business Managers and Senior Managers): by means of the July 2021 Restructuring Labour Agreement, the CMI career has improved again, specifically reducing the length of time taken to reach level XI by one year and being able to reach level VI after three years in level VII. Promotion to Level VI in 16 years.

- *Customer Manager II career* (Premier Banking and Business Banking managers): promotion to Level V in 15 years.

- **Career plan for Private Banking Advisers** enables this group who manage private banking customer portfolios to develop their professional knowledge skills and speed up their pay progression, being promoted to Private Banking Management if they successfully complete the entire scheduled itinerary.

- *Private Banking Advisers career*: promotion to level VI in 11 years.

See details in table 19 of the Annex

- **Filling internal vacancies**: as a result of vacancies left by departures from the Company or promotions to other positions, there is the possibility for employees to apply for these positions. This is an internal promotion mechanism that in 2022 allowed around 12,249 employees to make a change in their professional career (approximately 72% have been promoted to branch management or assistant manager and customer manager positions).

See details in table 21 of the Annex

The internal selection model (internal coverage) offers an attractive, digital and memorable experience for employees (candidates) and managers. Previously, it had been indicated that there was a lack of transparency or confidence in the process.

Internal selection is aimed at:

- Providing quick and proactive selection with a model of identified professionals that generates customised opportunities.
- Promoting the development of people by encouraging mobility.
- Publicising the selection policy and processes and expanding publication to executive functions (Centralised Services Management).
- A redesign of the communications model, generating a positive effect and recognition.

The professionalisation of the internal mobility model of Central Services chiefly aims to proactively seek candidates with these two projects:

- **Mapa 3.0**, a tool in Qlik Sense for proactively seeking candidates for the Company's internal selection and mobility processes through the available Human Resources information.
- **Internal Mobility** through a business partner aims to improve the experience of the candidate and manager throughout the selection process, from detecting the need to publish a vacancy, the willingness of employees to participate in any process, to supporting them in their onboarding to their new role.

These internal mobility projects aim to:

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**Retain talent.** Four trends will play a decisive role in the Human Resources area: the experience of the employee, the exploitation and analysis of data, internal mobility and people belonging to each generation (multi-generational). Companies that have facilities to promote internal mobility will retain their employees for longer.

**Identify key skills for the future,** such as the ability to identify the skills required for current vacancies and those for future vacancies, and to assess how suitable employees are for them (People Planning).

**Strengthening transparency and opportunities for internal growth.** One of the key factors for having a good internal mobility strategy is to align it with the general strategy of Human Resources and with that of the Company itself, with a suitable definition of the parts of the process and providing transparency. In this way, employees really believe that there are new opportunities for growth within the Company; a selection policy that includes internal mobility is key to highlighting and giving visibility to the talent we already have in the Company and to motivating the continuous growth and improvement of employees.

**Include talent development in managers' strategy.** To combat the obstacle of manager retention and to avoid "the flight" of talent from their team, they must be empowered and included in the value chain of internal mobility. To do this, "Talent Development" of their team must be included among objectives.

New initiatives and improvements have been introduced to have an impact both on employees and managers. Improvements for the entire workforce are:

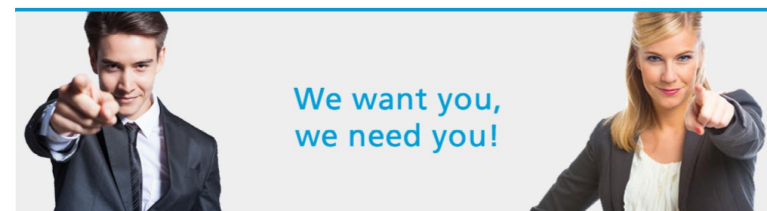
- More detailed vacancy information and a contact person for the area (other than managers).
- Confidentiality of the candidate.
- More development opportunities with the broadening of the curriculum vitae (concerns, interests and knowledge). To update a curriculum vitae on the employee portal, a communication campaign was launched entitled "Growing with you", which represented a change in the culture of data and in joint responsibility in talent management, allowing the best talent to be retained and allocated to each role.
- Extension to two weeks (previously 1 week) for applications to vacancies in Central Services.

- Improve transparency with the publication of Central Services Management internal vacancies and external vacancies.

Improvements for managers include:

- Qualified pre-selection of candidates from Central Services (psychotechnical, report, video interview).
- Agile hiring: maximum 45 calendar days after the candidate is selected.
- Participation of the branch manager in the network selection processes.
- Manager's visibility over the processes.
- They can request publications for vacancies approved by the Bank and request a new position from the Organisation. Subsequently, the manager may monitor the selection process linked to that vacancy (whether it has been approved or denied).

SOMOS CAIXABANK



It should be noted that the design of the internal vacancies space and the new hiring portal provides more information on the hiring model to improve transparency and knowledge.

This platform, supported by SAP SuccessFactors technology, has the following improvements:

- It offers a better user experience, thanks to its navigable interface.
- It improves traceability in the monitoring of selection processes.
- A renewed, pleasant and modern look & feel.
- Search engine optimised with search options by keywords and with the option to filter by area, function and city, among others (simpler and more efficient search for talent).

- Allows you to upload your CV as a file to the internal file of the employee.
- It unifies the selection processes and interviews in the Employee Portal to optimise the entire process management.
- It is integrated with the external Career Site.
- The Human Resources Selection department can launch mass adverts and, from the Talent department, can launch projects not for the public for more strategic positions and thus fill managerial vacancies.
- Automatically publishing some branch network vacancies (specific positions and positions).
- Resignations, withdrawals and direct designations may be carried out.



- **Branch classification:** The functions of branch manager and assistant manager are regulated by CaixaBank internal labour agreements and are an improvement on what is regulated by the Collective Bargaining Agreement for Savings Banks and Financial Institutions. The category of the branch in which they perform their duties determines their professional level and functional bonuses. A ranking of the classification of branches is carried out annually, determining the new category of all branches where the variables for the ranking and their weights are: External funds (40%), Investments (25%), Ordinary spread (25%) and Linked and consolidated customers (10%). In 2022, 3,234 branches have been classified (this represents an increase of +453 branches, mainly due to the incorporation of the Bankia branches that have not been integrated) and the number of branches in each category is

established by the percentages set out in the internal agreements.

*See details in table 20 of the Annex.*

- **Appointments:** promotion of groups from Central Services, Support and Network Support.
- **Skills tests:** there is also the possibility of promotion by passing a skills test, to be promoted to Levels VIII and X (according to the Collective Bargaining Agreement every 3 years) and promotion to Level VII (according to the CaixaBank internal agreement every 2 years).

In 2022, a total of 7,600 employees have had an increase in pay levels, which is almost 21% of the workforce.

#### Level changes: 7,600, year 2022. Distribution

|   |       |       |
|---|-------|-------|
| Appointments  | 1,657 | 21.8% |
| Customer adviser                                    | 1,626 | 21.4% |
| Career by experience                                | 1,577 | 20.8% |
| Coverage of positions                               | 475   | 6.3%  |
| Branch classification                               | 125   | 1.6%  |
| Private Banking Adviser                             | 125   | 1.6%  |
| Skills development                                  | --    | --    |
| Bankia Professional Development and Promotion (PDP) | 2,015 | 26.5% |

*See details in table 18 of the Annex*

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## Finalise

### Termination:

Terminations in CaixaBank is mainly due to two reasons: the senior group that decides to voluntarily adhere to departure programmes and the young group with an internship contract that decides to leave the Company due to pay issues or because their expectations have not been met.

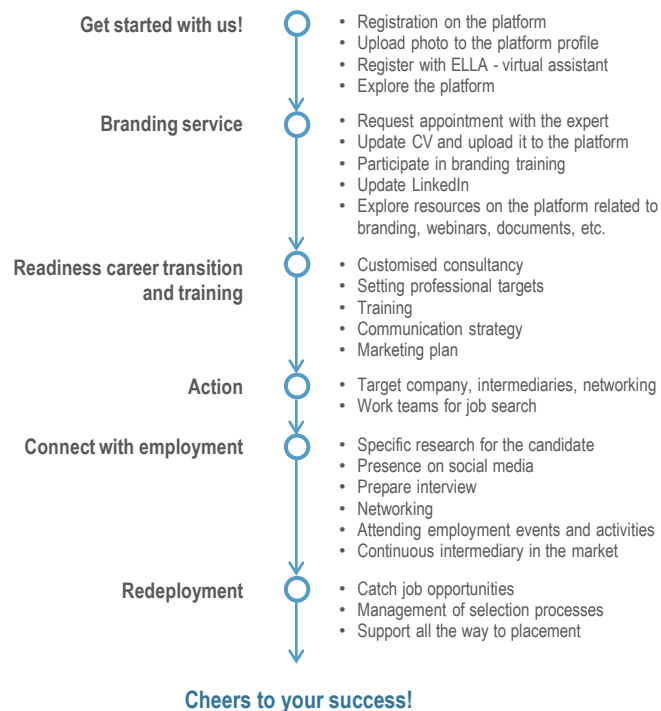
At CaixaBank, as a result of the agreed mass redundancy plans, between 2012 and 2022, more than 14,900 employees have left the bank, either through voluntary redundancy programmes or through restructuring plans, in all cases on a voluntary basis and at a total cost of around €345,000/employee. Senior employees have been able to take advantage of departure processes with financial conditions that allow them to leave the company and live with payouts that complement the Pension Plan.

Despite this, in the latest Restructuring Plan agreement implemented following the integration of Bankia in 2021, to mitigate the impact of the lay-offs, CaixaBank agreed a **Guaranteed Redeployment Plan** for all employees who have joined and activate the plan, with bespoke and unlimited consultancy, training resources, employment guidance (employment workshops), support for entrepreneurship/self-employment initiatives (financial, wealth, tax and employment advice) and reskilling/upskilling with focus on digital skills and digital mindset.

This Plan has a team of employment consultants exclusively to individually search for job offers and opportunities for CaixaBank candidates and the Senior Talent Programme to encourage the placement of people over 50 years of age. The plan is leveraged on a technology platform and other available resources to identify the necessary capacities in the market (connect supply and demand and guide the skilling of profiles), through the creation of an "employment ecosystem" that integrates leading regional and small/medium-sized enterprises in the full cycle. The duration is: 12 months + 6 months + Indefinite if the active employee has not been redeployed in the initial period and with the possibility of deferring or suspending the programme if the person does not remain in the position.

Finally, 4,325 people have benefited from the redeployment programme (3,618 employees and 707 family members).

### Guaranteed redeployment plan itinerary



The departure point following lay-off is a WoW moment determined in the last analysis. The pre-retirement scheme and the availability of the Pension Plan were considered as a differential feature, although some indicated that it was a cold process. To respond to this request, in the last lay-offs, regional management performed acts of acknowledgment for these groups.

With regard to employees who are hired for an internship in the branch network, and who decide to leave the company, their decision is mainly motivated by the fact that they believed they received a lower than expected remuneration.

Additionally, some of these employees who have been hired without prior work experience and who, in most cases, come from university degrees in the fields of economics and law discover when they join the Bank that retail activity does not appeal to them and that, therefore, their expectations have not been met. These employees are interviewed on the reasons for the departure and to identify improvement processes in onboarding management.

CaixaBank has an offboarding model to garner critical knowledge about the group leaving the company and avoid it being lost. This is articulated through: transfer meetings, FAQs, substitution training module, procedure manuals, professional practice communities, contact rounds, etc.

Support during offloading and management of the "passive" group needs (terminated employees) is carried out from the Stakeholder Office, whose main functions are:

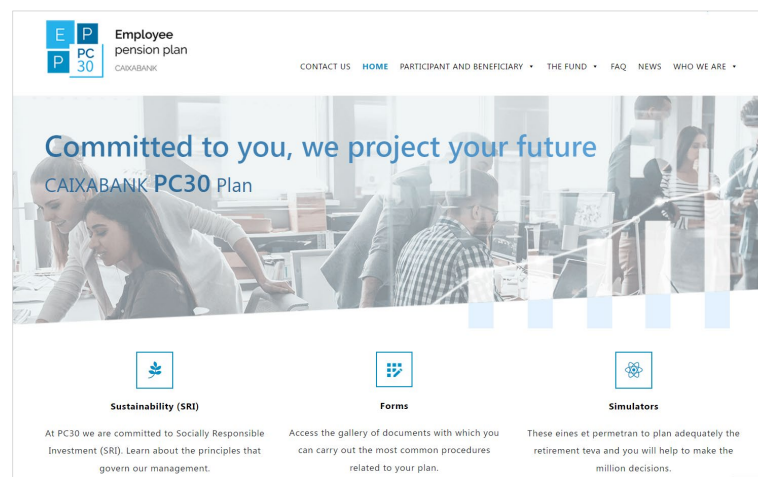
- Attend to enquiries from members, suspended members and beneficiaries of the Pension Plan, on aspects related to the Pension Plan and other social benefits such as the health policy.
- Manage and arrange for the collection and modification of the contributions from the contingencies covered by the Pension Plan: retirement, early retirement (mass lay-offs), disability and death.
- Provide the Oversight Committee with information on the daily value of the participation and statistics on the benefits of the Pension Plan, attending its meetings.
- The Stakeholder Office is a body that reports to the Oversight Committee. This Committee directs and supervises the attention paid to the members and beneficiaries of the Pension Plan.

The Stakeholder Office has a relationship with VidaCaixa:

- As a pension plan manager: sending dossiers to claim benefits. VidaCaixa takes out the benefits on the 1st, 10th and 20th of each month. The Stakeholder Office handles enquiries from members and beneficiaries derived from VidaCaixa. Finally, it receives information on the contracted benefits and investments.

- As an insurance company: sending VidaCaixa requests to collect excess policies and retirement premiums for the beneficiaries of these policies. VidaCaixa takes payments on the 1st, 10th and 20th of each month.

Employees are continually informed about the CaixaBank Employment Plan via the Plan website, CaixaBank Now and the financial terminal.



<https://www.fpecaixa.info/en/>

Lastly, it should be noted that, based on the internal analysis of demographic evolution in CaixaBank and associated with the generational diversity project, actions are planned that could involve this senior offloaded group:

- To promote the external vision of the group, taking advantage of their experience and knowledge as a brand ambassador, providing them with technological tools and developing their digital skills on social media. This way of enabling the company to grow its reputation.
- Senior Collective Communities that can direct and coordinate mentoring processes, learning communities, etc.

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2022 ANNUAL REPORT  
HUMAN RESOURCES

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Table 1. Changes in the Workforce

|  | 2021          | 2022                                   | Net change    |
|--|---------------|--|---------------|
| <b>CaixaBank Workforce</b>                 | <b>41,602</b> | <b>36,089</b>                          | <b>-5,513</b> |
| <b>Changes in 2022</b>                     |               |  |               |
| <b>Additions and readmissions</b>          | <b>918</b>    | <b>Departures and absences</b>         | <b>-6,431</b> |
| <b>New hires</b>                           | <b>256</b>    | <b>Definitive leaves</b>               | <b>-5,539</b> |
| Central services                           | 105           | Retirement                             | -1            |
| Personal Banking <sup>(1)</sup>            | 106           | Death                                  | -13           |
| Business Banking and Private Banking       | 0             | Dismissal                              | -77           |
| CIB/Markets                                | 3             | Voluntary redundancy                   | -90           |
| Foreign Branches and International Banking | 41            | Contract termination                   | -11           |
| Regional Divisions / Network Support       | 1             | Not passed probationary period         | -5            |
| Special Branches                           | 0             | Permanent disability                   | -22           |
|  |               | Incentivised leave                     | -1            |
|  |               | 2021 Restructuring Plan <sup>(2)</sup> | -5,319        |
| <b>Reinstatements</b>                      | <b>662</b>    | <b>Absences</b>                        | <b>-892</b>   |
| Leave of absence                           | 359           | Leave of absence                       | -741          |
| Other                                      | 303           | Other                                  | -151          |

1) Recruitment mainly in work-experience programmes and XIV levels.

2) There were a total of 5,332 departures in 2022 (5,319 active workforce and 13 leaves of absence and other situations)



Table 2. Workforce Turnover

|  | 2018   | 2019   | 2020   | 2021   | 2022          |
|--|--------|--------|--------|--------|---------------|
| Total departures                               | 591    | 2,273  | 442    | 1,369  | <b>5,539</b>  |
| Total departures (without restructuring plans) | 591    | 338    | 423    | 236    | <b>220</b>    |
| Voluntary departures                           | 206    | 154    | 95     | 123    | <b>90</b>     |
| Workforce year average                         | 29,383 | 28,509 | 27,454 | 40,023 | <b>36,731</b> |
| Workforce at close of year                     | 29,441 | 27,572 | 27,404 | 41,602 | <b>36,089</b> |

| % Workforce Turnover  | 2018 | 2019 | 2020 | 2021 | 2022         |
|---|------|------|------|------|--------------|
| Global Turnover (total departures/average workforce)        | 2.0% | 8.0% | 1.6% | 3.4% | <b>15.1%</b> |
| Turnover (without Restructuring Plans/average workforce)    | 2.0% | 1.2% | 1.5% | 0.6% | <b>0.6%</b>  |
| Voluntary turnover (voluntary departures/average workforce) | 0.7% | 0.5% | 0.3% | 0.3% | <b>0.2%</b>  |



## 2022

### Breakdown of workforce turnover by gender and age bracket

|   | Total        | Gender |        | Age brackets |          |          |          |          |          |          |                     |                     |
|---|--------------|--------|--------|--------------|----------|----------|----------|----------|----------|----------|---------------------|---------------------|
|   |              | Male   | Female | 20 to 24     | 25 to 29 | 30 to 34 | 35 to 39 | 40 to 44 | 45 to 49 | 50 to 54 | 55 to 59            | >59                 |
| Global Turnover (total departures/average workforce)        | <b>15.1%</b> | 18.6%  | 12.5%  | 28.1%        | 4.9%     | 3.4%     | 4.8%     | 3.3%     | 2.5%     | 14.6%    | 270.5% <sup>1</sup> | 234.0% <sup>1</sup> |
| Turnover (without Restructuring Plans/average workforce)    | <b>0.6%</b>  | 0.7%   | 0.5%   | 28.1%        | 4.2%     | 1.8%     | 0.9%     | 0.3%     | 0.3%     | 0.4%     | 0.5%                | 3.4%                |
| Voluntary turnover (voluntary departures/average workforce) | <b>0.2%</b>  | 0.4%   | 0.2%   | 12.3%        | 2.6%     | 0.9%     | 0.5%     | 0.1%     | 0.1%     | 0.1%     | 0.0%                | 0.7%                |

1) These figures are determined by the mass departure at the beginning of the year of the over 55s associated with the 2021 Restructuring Plan, which means that the numerator (departures for the year) is higher than the average workforce in this age bracket.

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Table 3. Demographic structure

|                           | Male           |                | Total  |        | Female         |                |
|---------------------------|----------------|----------------|--------|--------|----------------|----------------|
|                           | 2018           | 2022           | 2018   | 2022   | 2018           | 2022           |
| people                    | 13,593 (46.2%) | 15,347 (42.5%) | 29,441 | 36,089 | 15,848 (53.8%) | 20,742 (57.5%) |
| average age               | 44             | 46             | 43     | 46     | 42             | 46             |
| average length of service | 17             | 19             | 16     | 19     | 16             | 19             |

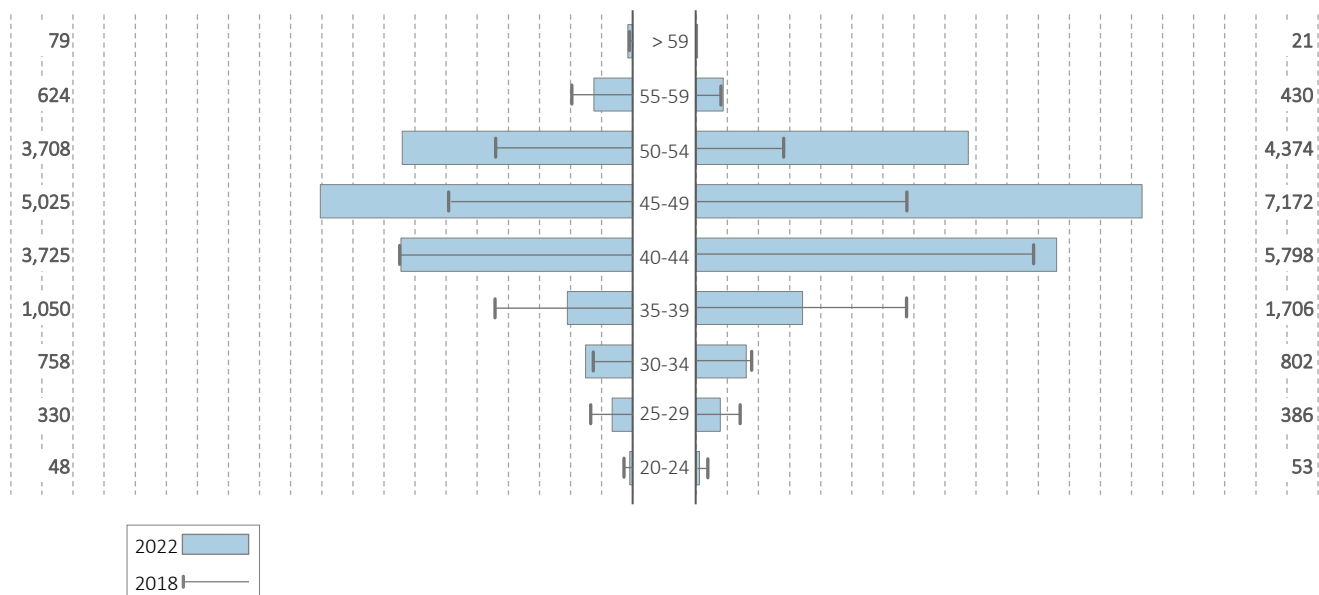
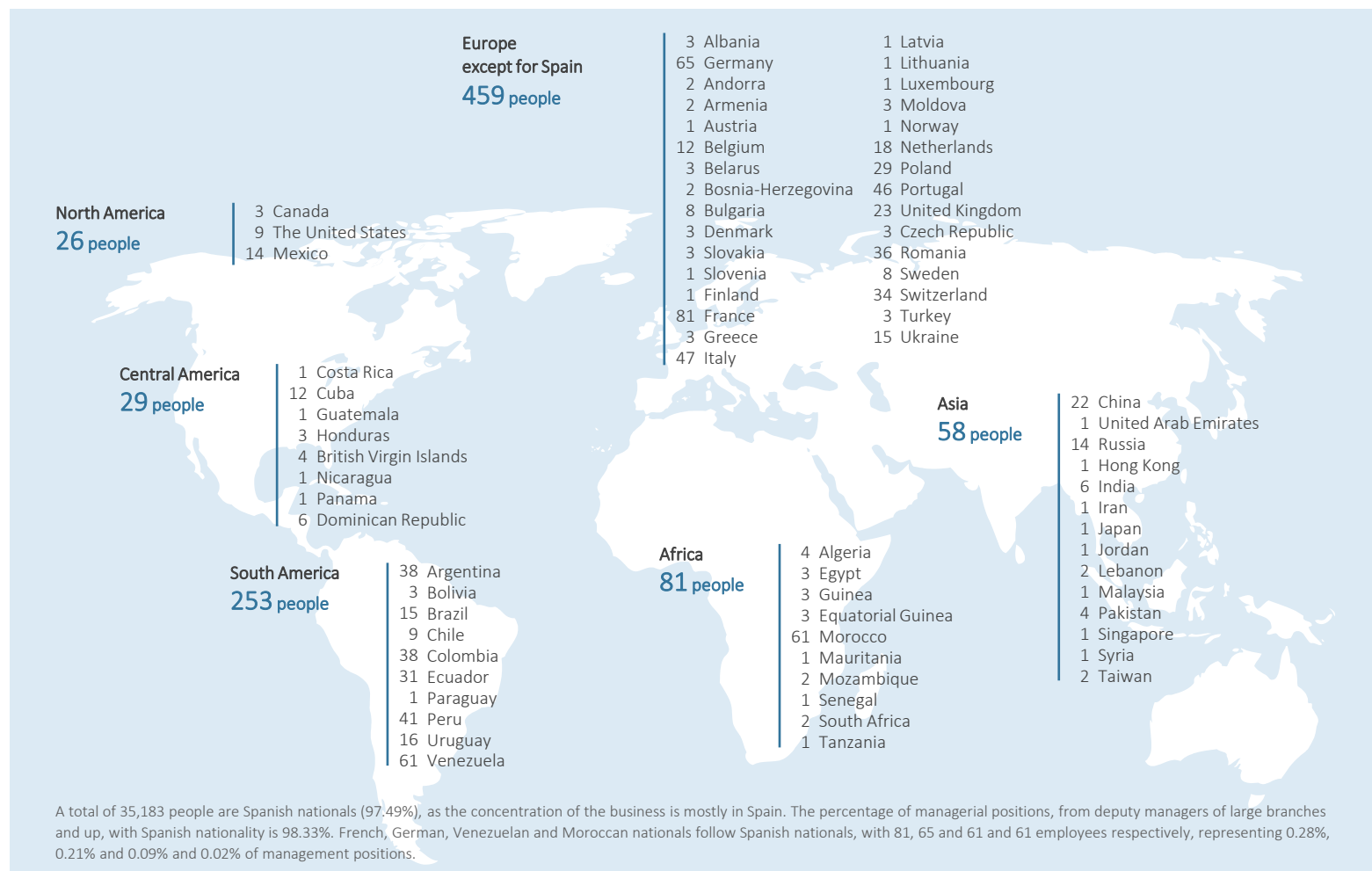


Table 4. Mosaic of cultures

906 people from 76 different countries other than Spain



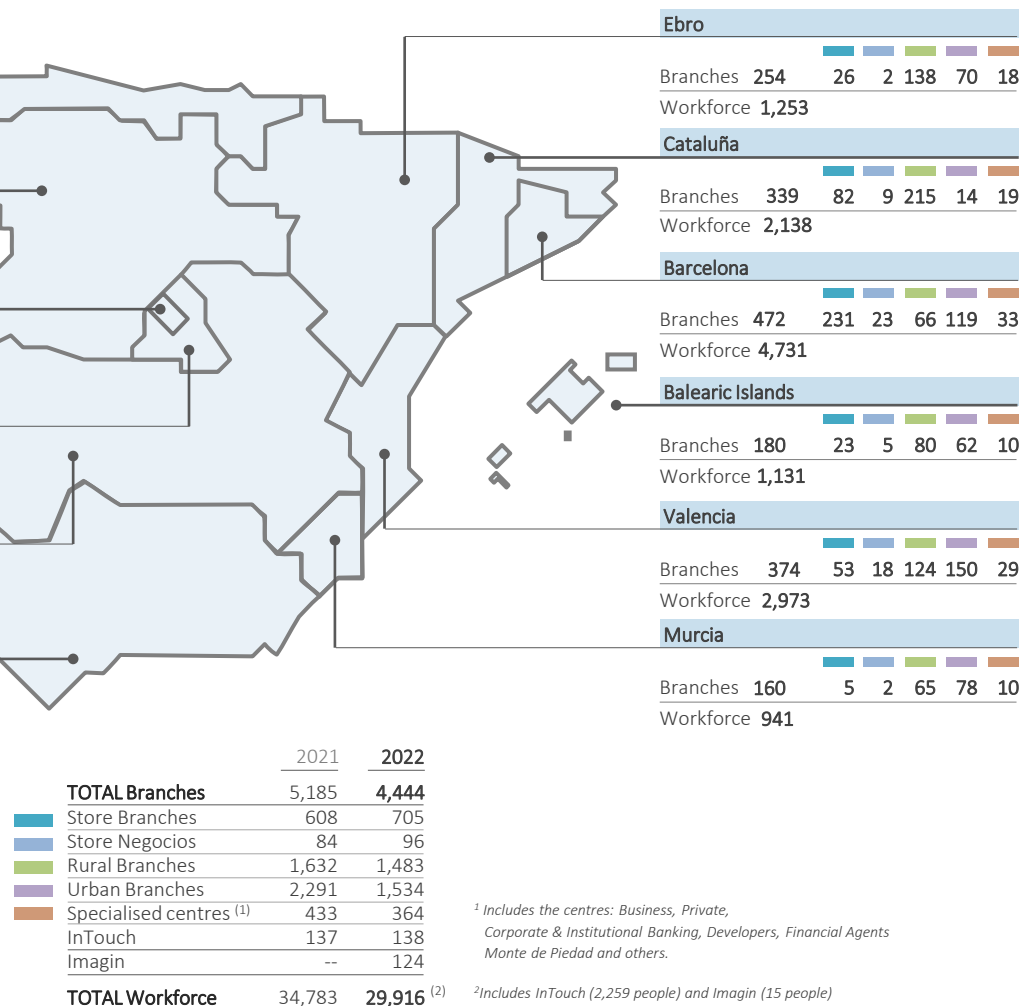
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Table 5. Organisational structure. Branches in Spain

## Regional Divisions

| North                           |       |    |    |     |     |    |
|---------------------------------|-------|----|----|-----|-----|----|
| Branches                        | 373   | 27 | 9  | 143 | 166 | 28 |
| Workforce                       | 1,824 |    |    |     |     |    |
| Castilla León                   |       |    |    |     |     |    |
| Branches                        | 227   | 22 | 2  | 123 | 61  | 19 |
| Workforce                       | 1,184 |    |    |     |     |    |
| Metropolitan Madrid             |       |    |    |     |     |    |
| Branches                        | 363   | 92 | 14 | 14  | 213 | 30 |
| Workforce                       | 3,123 |    |    |     |     |    |
| Southern Madrid                 |       |    |    |     |     |    |
| Branches                        | 204   | 26 | 7  | 45  | 113 | 13 |
| Workforce                       | 1,543 |    |    |     |     |    |
| Castila-La Mancha - Extremadura |       |    |    |     |     |    |
| Branches                        | 198   | 13 | 1  | 81  | 82  | 21 |
| Workforce                       | 1,074 |    |    |     |     |    |
| Andalucía                       |       |    |    |     |     |    |
| Branches                        | 744   | 81 | 3  | 293 | 309 | 58 |
| Workforce                       | 4,274 |    |    |     |     |    |
| Canary Islands                  |       |    |    |     |     |    |
| Branches                        | 228   | 24 | 1  | 96  | 97  | 10 |
| Workforce                       | 1,443 |    |    |     |     |    |



<sup>1</sup> Includes the centres: Business, Private, Corporate & Institutional Banking, Developers, Financial Agents Monte de Piedad and others.

<sup>2</sup> Includes InTouch (2,259 people) and Imagin (15 people)

Table 6. Organisational and functional structure

| Branch Network                                     | Men           | %           | Women         | %           | Total         |
|--|---------------|-------------|---------------|-------------|---------------|
| <b>Senior Management</b>                           | <b>58</b>     | <b>68.2</b> | <b>27</b>     | <b>31.8</b> | <b>85</b>     |
| <b>Regional Division Workforce</b>                 | <b>251</b>    | <b>43.4</b> | <b>327</b>    | <b>56.6</b> | <b>578</b>    |
| Management/Segment Management                      | 62            | 62.6        | 37            | 37.4        | 99            |
| Managers/Specialists/Technicians                   | 150           | 40.7        | 219           | 59.3        | 369           |
| Employees  | 39            | 35.5        | 71            | 64.5        | 110           |
| <b>Retail Banking</b>                              | <b>10,419</b> | <b>39.1</b> | <b>16,255</b> | <b>60.9</b> | <b>26,674</b> |
| Business Area Management                           | 141           | 58.8        | 99            | 41.3        | 240           |
| Branch Management                                  | 2,164         | 57.4        | 1,607         | 42.6        | 3,771         |
| Branch Asst. Management/2nd Manager                | 1,051         | 33.4        | 2,095         | 66.6        | 3,146         |
| GCI - Premier Banking Adviser                      | 1,322         | 34.9        | 2,466         | 65.1        | 3,788         |
| GCI - Business Banking Adviser                     | 308           | 53.9        | 263           | 46.1        | 571           |
| GCI - Businesses Adviser                           | 946           | 39.0        | 1,477         | 61.0        | 2,423         |
| GCI - Senior Adviser                               | 315           | 26.2        | 888           | 73.8        | 1,203         |
| Support/substitution team                          | 478           | 57.7        | 351           | 42.3        | 829           |
| Employees and other jobs                           | 2,833         | 33.5        | 5,626         | 66.5        | 8,459         |
| inTouch functions                                  | 861           | 38.4        | 1,383         | 61.6        | 2,244         |
| <b>Private Banking</b>                             | <b>637</b>    | <b>55.6</b> | <b>508</b>    | <b>44.4</b> | <b>1,145</b>  |
| Private Banking Centre Management                  | 49            | 63.6        | 28            | 36.4        | 77            |
| Private Banking Management (inc. Team Coordinator) | 412           | 63.1        | 241           | 36.9        | 653           |
| Private Banking Adviser                            | 152           | 50.3        | 150           | 49.7        | 302           |
| Other roles  | 24            | 21.2        | 89            | 78.8        | 113           |
| <b>Business Banking</b>                            | <b>795</b>    | <b>60.0</b> | <b>531</b>    | <b>40.0</b> | <b>1,326</b>  |
| Business Banking Center Management                 | 109           | 74.7        | 37            | 25.3        | 146           |
| Business Banking Management                        | 269           | 73.7        | 96            | 26.3        | 365           |
| GCI - Business Banking Adviser                     | 197           | 55.5        | 158           | 44.5        | 355           |
| Other roles  | 220           | 47.8        | 240           | 52.2        | 460           |
| <b>CIB - Corporate &amp; Institutional Banking</b> | <b>161</b>    | <b>64.7</b> | <b>88</b>     | <b>35.3</b> | <b>249</b>    |
| Monte Piedad                                       | 8             | 32.0        | 17            | 68.0        | 25            |
| <b>Special Branches</b>                            | <b>93</b>     | <b>44.1</b> | <b>118</b>    | <b>55.9</b> | <b>211</b>    |
| Foreign  | 133           | 58.3        | 95            | 41.7        | 228           |
| <b>Network Support</b>                             | <b>773</b>    | <b>46.3</b> | <b>898</b>    | <b>53.7</b> | <b>1,671</b>  |
| Risks  | 145           | 50.7        | 141           | 49.3        | 286           |
| <b>Total Regional Network</b>                      | <b>13,473</b> | <b>41.5</b> | <b>19,005</b> | <b>58.5</b> | <b>32,478</b> |

**Central services****Workforce by Department**

|   | Total |
|---|-------|
| Chairman's Office   | 13    |
| General Secretariat   | 167   |
| CEO   | 51    |
| Business  | 716   |
| Risks   | 622   |
| Human Resources   | 154   |
| Insurance   | 9     |
| Internal Audit  | 217   |
| CIB (Corporate & Institutional Banking) and International Banking | 334   |
| Compliance and Control  | 193   |
| Accounting, Management Control and Capital                        | 303   |
| Communication and Institutional Relations                         | 70    |
| Finance   | 154   |
| Resources   | 564   |
| Sustainability  | 32    |
| Pending   | 12    |

**Total Central Services** **3,611**
**Workforce by functions**

|   | Men          | %           | Women        | %           | Total        |
|---|--------------|-------------|--------------|-------------|--------------|
| Management Committee                    | 13           | 86.7        | 2            | 13.3        | 15           |
| Management (included Senior Management) | 332          | 66.5        | 167          | 33.5        | 499          |
| Managers                                | 429          | 53.2        | 377          | 46.8        | 806          |
| Advisers                                | 642          | 47.3        | 716          | 52.7        | 1,358        |
| Employees and other jobs                | 458          | 49.1        | 475          | 50.9        | 933          |
| <b>Total active workforce</b>           | <b>1,874</b> | <b>51.9</b> | <b>1,737</b> | <b>48.1</b> | <b>3,611</b> |

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Table 7. Business model transformation

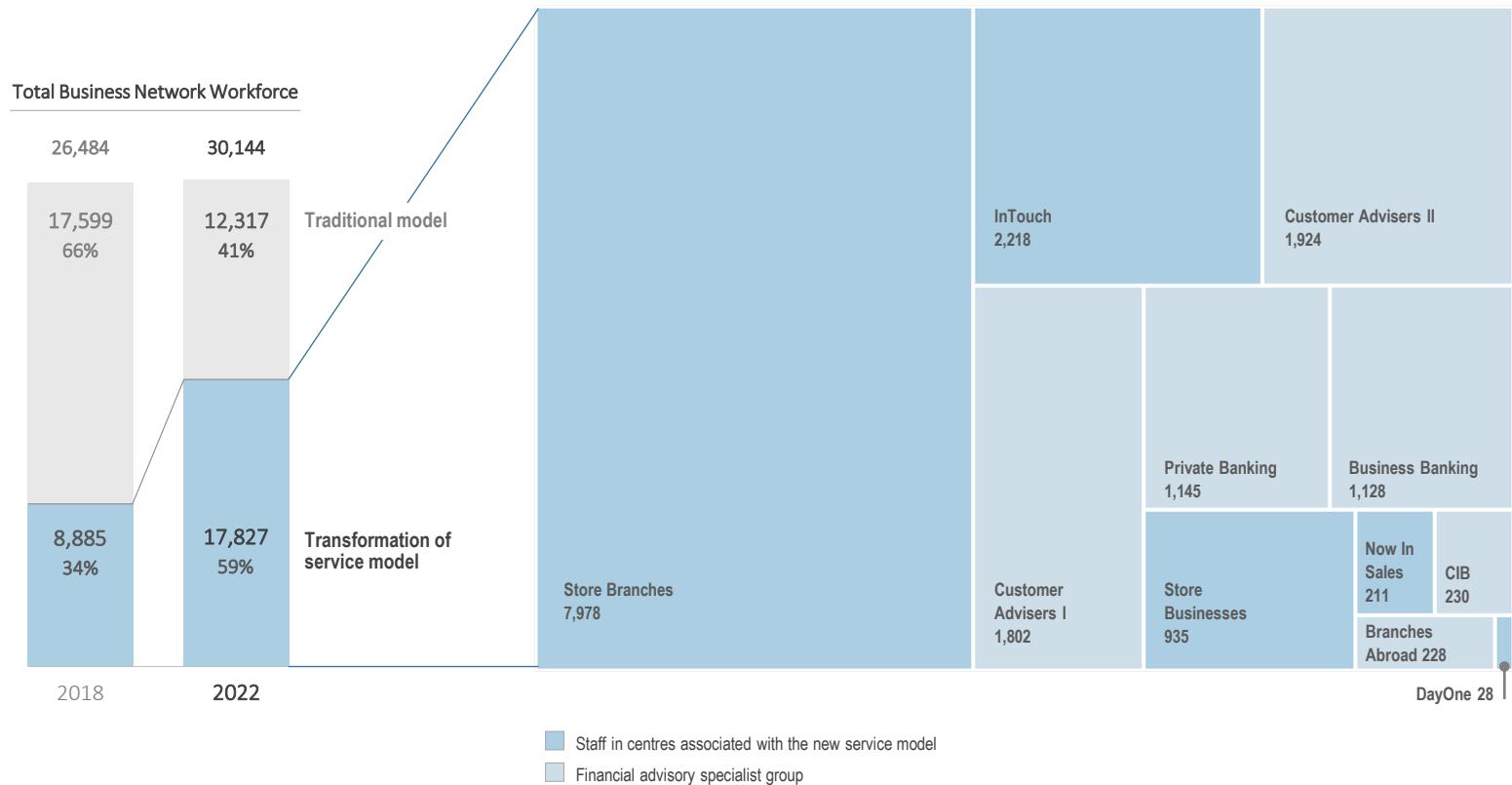
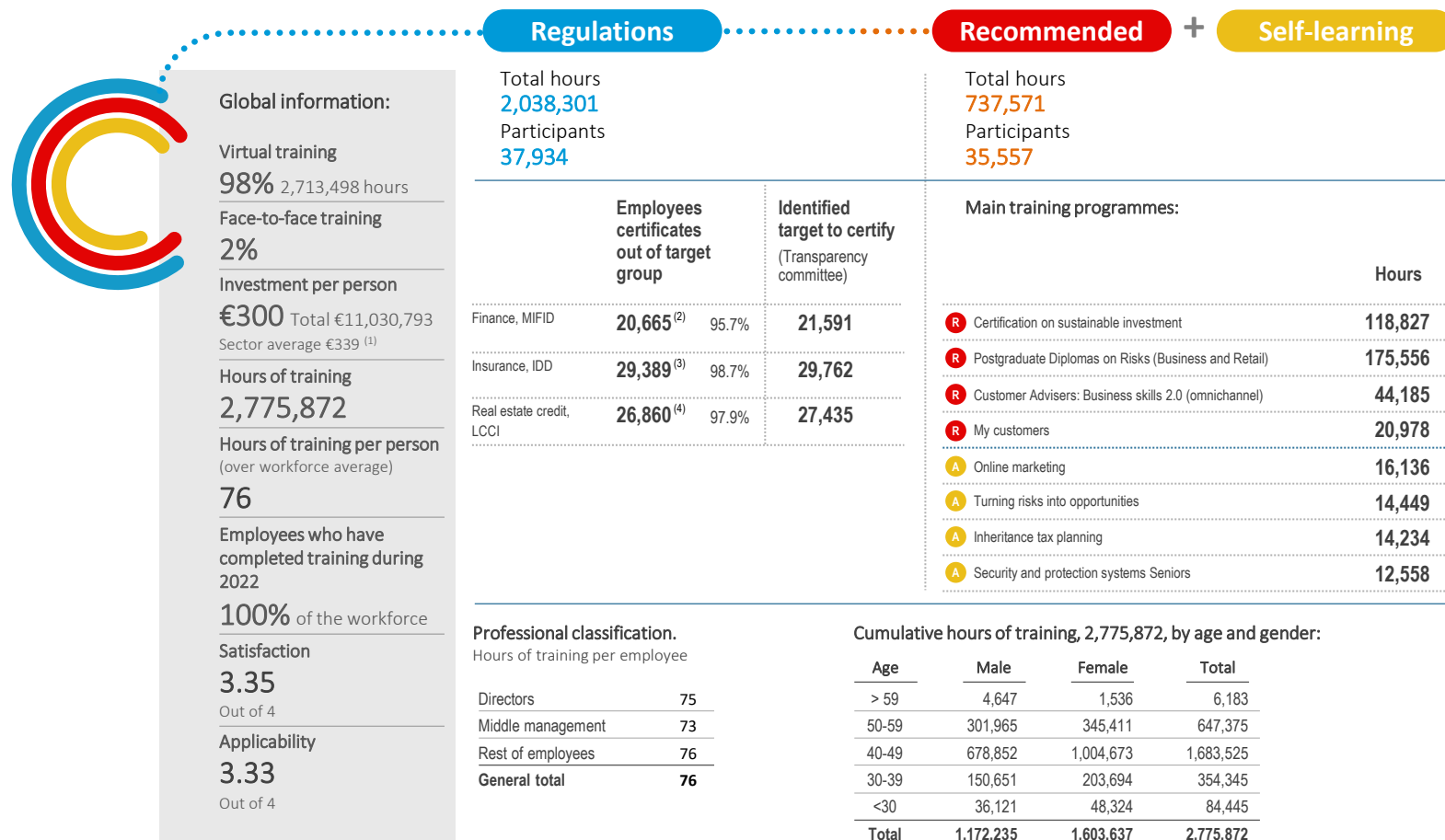


Table 8. Training activity

## Key indicators Professional development 2022



1) Source: 2021 Survey of the Group of Financial Institution Training Managers - GREF.

2) CaixaBank has 28,971 employees with MIFID finance certification.

3) CaixaBank has 30,440 employees with IDD certification.

4) CaixaBank has 28,792 employees with LCCI real estate credit certification.

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Table 9-I. Training assessment

### KIRKPATRICK model



1. At this level the participants assess whether the training was motivating and relevant for their work, and if the training experience was positive.
2. The degree of acquisition of knowledge and skills of the participants is measured at this level.
3. We measure the application what is learnt in their work position at this level. This measurement is taken from 4/6 months after the training is taken.
4. We measure the degree of achievement of the objectives set for the training action at this level.

### Evaluation of the training itinerary for Senior Advisers

| Description of the Programme  | Objective/Benefit  | Impact/Result   | Participants  |
|---|--|---|---|
| <p>As a consequence of the evolution of the financial sector's business model, where technological deployment has led to a redefinition of physical points of sale, an increase in remote and online services and a reduction in personal contact, among others, a growing social demand was generated to avoid the financial exclusion of older people. In response, the new training itinerary for the CaixaBank Senior Adviser, certified by La Salle University, has as its main objective to introduce this figure to the value proposition of the "CaixaBank Seniors" Entity and to work on the different competencies and skills that they should have. This project is pioneering in the Spanish financial sector and has allowed us to gain a deeper understanding of the segment in order to develop solutions and services that are increasingly adapted to its needs.</p> <p>The itinerary is made up of three courses and a webinar, 17 hours in total, on the main elements of communication with senior clients:</p> <ul style="list-style-type: none"> <li>• <b>1. "Welcome Senior"</b> (online) explaining the role of the adviser and the value proposition of the segment.</li> <li>• <b>2. "Gerontology"</b> (online+webinar) presents the group, distinguishing the different types of senior customers and generating a personalised service.</li> <li>• <b>3. "Relational selling"</b> (online+face-to-face+webinar and monitoring with KPIs) which focuses on the Adviser's skills, learning commercial skills and techniques, and detecting the needs of this segment. All geared towards improving relational selling.</li> </ul> <p>Complying with the protocol signed with the AEB (Spanish Banking Association) and obtaining the AENOR 2022 Certification provides a clear benefit in terms of reputational risk. The Company therefore undertook measures to protect senior customers, one such measure being training. The significant benefits in terms of business results have led to greater customer loyalty in the segment, thus improving profitability and achieving professional development for the Advisers.</p> | <p>The design of the itinerary incorporates three courses designed ad hoc and whose purpose is to generate engagement in the role (certified courses, with different methodologies and grounding in the adviser's day-to-day), recognition in the sector, key skills in attending to the segment and return in commercial results of specific products, key to obtaining the objectives that CaixaBank has set for itself with the implementation of this programme.</p> <p><b>Assessment:</b> participants rate the training received as positive above 4 out of 5.</p> <p><b>Acquisition of knowledge:</b> participants rate above 4 out of 5 that they have acquired the knowledge linked to the relevance of the senior segment and the skills and techniques of relational selling to improve advising and marketing products to senior customers.</p> <p><b>Applicability:</b> the participants rate the training as useful and positive, above 4 out of 5.</p> <p><b>Results:</b> the overall customer experience with the service they receive from their Senior Adviser is rated above 8 out of 10.</p> <p>Increase in the percentage of new contracts in the senior protection alarm systems campaign (&gt;10%). Increase in commissions linked to these products and other general insurance products aimed at this group (&gt;5%); it should be noted that commissions are one of the Bank's main business levers. Lastly, the increase in margins associated with financial products above those of other advisers who have not undergone this training (&gt;2.5%).</p> | <p><b>Assessment:</b> participants rate the training received as positive with a score of <b>4.9 out of 5</b>.</p> <p><b>Acquisition of knowledge:</b> participants rate <b>5 out of 5</b> that they have acquired the necessary knowledge and skills and/or techniques to improve in advising and marketing products to senior customers.</p> <p><b>Applicability:</b> participants rate the training as useful and applicable at <b>4.8 out of 5</b>.</p> <p><b>Results:</b> the overall customer experience with the service they receive from their Senior Adviser is rated <b>8.7 out of 10</b>.</p> <p>Participants reported a higher percentage of new contracts in the senior protection alarm systems campaign (+15%) and a higher percentage of commissions for products linked to these systems (+12%), as well as for general insurance for this group (+7%). With regard to margins on financial products (loans and cards), there is also a significant increase (+3.4%) in those who have taken the training compared to those who have not.</p> | <p><b>1,053 participants</b><br/><b>1,289 people invited (81.7% of the target)</b><br/><i>Intended for:</i><br/>- Customer Management I Senior Adviser(s)</p> |

Table 9-II. Training assessment

### KIRKPATRICK model



Level 1  
Reaction

Level 2  
Learning

Level 3  
Behavior

Level 4  
Results

### Development Programme Evaluation: Leading Leaders

| Description of the Programme  | Objective/Benefit  | Impact/Result   | Participants  |
|---|--|---|---|
| <p>Once the period of the Covid-19 pandemic was over and the integration between CaixaBank and Bankia was completed, the need was identified to provide a meeting place for the top sales managers of the Retail Branch Network to share knowledge and experience, standardise practices, learn about the Bank's commercial system and its Culture and Leadership Models, and provide them with tools to promote their leadership of the teams under their responsibility and the achievement of the commercial challenges in their areas.</p> <p>This is a Managerial Development Plan for the functions of Business Department Management and Commercial Management of the Network and Retail segment, designed to provide benefits to the Company through the training and development of various key skills for leadership in the Retail Branch Network business, directly impacting the commercial activity of this segment. Work is carried out on strategic planning, the promotion and monitoring of the commercial activity of the branches and the leadership of teams in the commercial Network, and a space is provided for top management to exchange knowledge and best practices (between managers from different Regional Divisions).</p> <p>Senior managers from Human Resources and Business Management are involved. Over the course of two days, the following takes place:</p> <ul style="list-style-type: none"> <li>• <b>Masterclass:</b> <p>Presentation by senior management on the main challenges for the future of the Bank and its commercial strategy, as well as the organisation's culture and leadership models.</p> <p>Presentation by an external consultant on innovation trends, digital communication channels, new ways of working and interacting with customers (omnichannel experience), among others.</p> </li> <li>• <b>Workshops:</b> <ul style="list-style-type: none"> <li>- Commercial systematics (Promotion and Management of commercial activity).</li> <li>- Leadership and business (Management of commercial teams).</li> <li>- Leadership skills training (role-play - branch visit).</li> </ul> </li> </ul> | <p>The programme focuses on the development of key managerial skills for the leadership of teams in the Commercial Network Retail Branches, and on the consolidation of the organisation's Commercial Systematics model; both key aspects for the achievement of the business objectives and challenges set by CaixaBank. These objectives are associated with the increase in the amount of financing associated with the sale of products marketed in the branch Network (consumer electronics and solar panels).</p> <p><b>Assessment:</b> participants rate the training received as positive (relevant and motivating), with a score of over 4 out of 5.</p> <p><b>Acquisition of knowledge:</b> participants rate above 4 out of 5 that they have acquired the knowledge, skills and competences of commercial systematics in order to apply them in their day-to-day management.</p> <p><b>Applicability:</b> the participants rate the training as useful and positive, over 4 out of 5.</p> <p><b>Results:</b> contribute to the annual increase in the total amount financed with the range of products offered in the branches and currently linked to: consumer electronics and solar panels. Overall percentage increase &gt;15%, a metric with a high direct impact on the business.</p> | <p><b>Assessment:</b> the participants rate the training received as positive, with an overall score of <b>4.9 out of 5</b>.</p> <p><b>Acquisition of knowledge:</b> participants rate <b>4.7 out of 5</b> that they have acquired the knowledge, skills and competences of commercial systematics in order to apply them in their day-to-day management.</p> <p><b>Applicability:</b> participants rate the training as useful and applicable at <b>4.8 out of 5</b>.</p> <p><b>Results:</b> an overall increase in the total amount financed of <b>+26%</b> was achieved during the year, in the marketing in branches of the range of products linked to: consumer electronics and solar panels.</p> | <p><b>280 participants</b><br/> <b>282 people invited (99.3% of the target)</b></p> <p><i>Intended for:</i></p> <ul style="list-style-type: none"> <li>- Business Department Management (DAN)</li> <li>- Commercial Management (Retail Banking Segments and Commercial Network Managers)</li> </ul> |

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Table 10. Knowledge management

## CaixaBank Campus

CaixaBank knowledge management strategy. Face-to-face and online offer for personalised competence development.

| Cross-cutting regulatory training:   | Recommended training:  | Self-training:   |
|--|--|--|
| Compliance with regulatory demands and reputation risk coverage  | Programmes adapted to specific needs   | Reference spaces of a field of knowledge   |
| ESG  | ESG  | ESG  |
| <b>MiFID II information and advice</b> <ul style="list-style-type: none"> <li>• CIAF: Postgraduate Course on Financial Information and Advice</li> <li>• Ongoing training in MiFID II</li> </ul> <b>Criminal liability of the legal entity</b> <b>Transparency in insurance sales</b> <b>Anti-Money Laundering and Terrorist Funding - Admission and Analysis</b> <b>Real Estate Credit Act (LCCI)</b> <ul style="list-style-type: none"> <li>• Initial training</li> <li>• Ongoing training in LCCI</li> </ul> <b>PSD2: more security and more rights</b> <b>Knowledge and experience test (MiFID)</b> <b>Insurance Training (IDD)</b> <ul style="list-style-type: none"> <li>• Postgraduate Diploma in Insurance Distribution</li> <li>• Ongoing training in Insurance</li> </ul> <b>Conflicts of interest in the securities market</b> <b>Regulations, preferences and suitability test</b> <b>Sustainability regulations and preferences</b> <b>Development of sustainable finance</b> | <b>Onboarding and Crossboarding:</b> <ul style="list-style-type: none"> <li>• Welcome Premier Banking</li> <li>• Welcome Private Banking</li> <li>• Welcome Business</li> <li>• Welcome Microenterprise</li> <li>• Welcome Enterprise</li> <li>• Welcome Intouch</li> <li>• Welcome Agrobank</li> <li>• Welcome Holabank</li> <li>• Store Model</li> <li>• Store Negocios Model</li> <li>• Senior advisers: Gerontology</li> <li>• <b>Digital proximity itineraries:</b> <ul style="list-style-type: none"> <li>• Customer management A new starting point</li> <li>• Customer management in a new environment</li> <li>• Customer management. Tools for Omni-experience</li> <li>• Customer management. Commercial skills</li> </ul> </li> </ul> <b>Commercial Culture Branch Management and Area Manag.</b> <b>Branch management with remote team</b> <b>Agile Central Services</b> <b>Auto Leasing</b> <b>Financing of security systems and senior protection</b> <b>NPS/feedback and loops</b> <b>My customers Course</b> <b>Sustainable Investments Course</b> <b>Sustainability in depth</b> | <b>Transformation pathways in the digital age:</b> <ul style="list-style-type: none"> <li>• Data Academy</li> <li>• Digital environment</li> <li>• Digital skills</li> <li>• Agile</li> </ul> <b>Office 365 Training:</b> <ul style="list-style-type: none"> <li>• Teams</li> <li>• OneDrive</li> <li>• OneNote</li> <li>• SharePoint</li> <li>• Effective meetings</li> <li>• Task management</li> <li>• Effective teams</li> <li>• Collaboration of documentation</li> </ul> <b>Postgraduate Audit</b> <b>Postgraduate Compliance</b> <b>Academy of English EF</b> <b>Competency-based micro-training (80 courses)</b> <b>Advanced CIAF</b> <b>Postgraduate in Business Banking</b> <b>Postgraduate course in risk analysis in Retail Banking</b> <b>Courses at the Sustainability School:</b> <ul style="list-style-type: none"> <li>• Socially Responsible Investment, Human Rights, Contribution to the improvement of the environment, Sustainable finance.</li> </ul> |

- Training actions that include ESG content, among others.
- ESG specific training actions

ESG: Environmental, Social and Governance. Training courses related to environmental, social and governance (ESG) aspects

Drivers:



Virtaula.Next

CaixaBank Change Makers

Prestigious consultancies and institutions

Table 11. Assessment methods

The entire CaixaBank workforce is assessed annually, in terms of behaviour and performance.

#### Managerial level

|                                   |                        |       |
|-----------------------------------|------------------------|-------|
| ① Assessment of Managerial Talent | No. of assessments     |       |
|                                   | 2022                   | 1,013 |
| ② Management CBE                  | No. of assessments     |       |
|                                   | 2022                   | 62    |
| ③ 180° feedback                   | No. of assessments     |       |
|                                   | 2022                   | -     |
| ④ Performance Evaluation          | Received bonus in 2022 |       |
|                                   | People                 | 1,424 |

#### Behaviour

- ① Ad-hoc reports from an external expert bringing objectivity and independence.
- ② Tool to identify/contrast internal talent and managerial skills. Assessment by the hierarchical manager.
- ③ Gathering of the team's perceptions to identify skill gaps.

#### Performance

- ④ Central Services challenges programme (annual)  
ILP programme (long-term incentives - Strategic Plan period).

#### Non-managerial level

|                                 |                        |        |
|---------------------------------|------------------------|--------|
| ① Conversations for development | No. of assessments     |        |
|                                 | 2022                   | 6,659  |
| ② Performance Evaluation        | No. of assessments     |        |
|                                 | Accumulated 2019-2022  | 46,932 |
| ② Performance Evaluation        | Received bonus in 2022 |        |
|                                 | People                 | 36,988 |

#### Behaviour

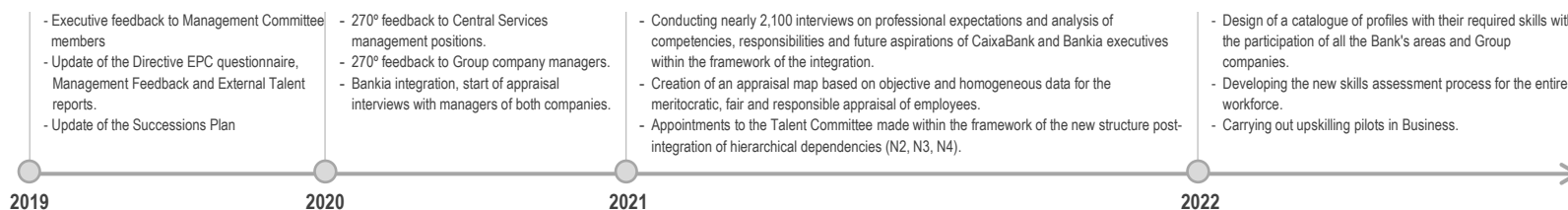
- ① Tool for objectively addressing the performance assessment, analysing the professional skills.  
Space for dialogue between the immediate managers and their identified collaborators.

#### Performance

- ② Objective and transparent model for assessing the achievement of individual challenges, and team/corporate challenges, generating motivation and stimulating team cooperation.
  - Central Services and Regional Services challenges programme.
  - Network Bonus Programme, scheme adapted to each business sector.
  - Incentive Programme.

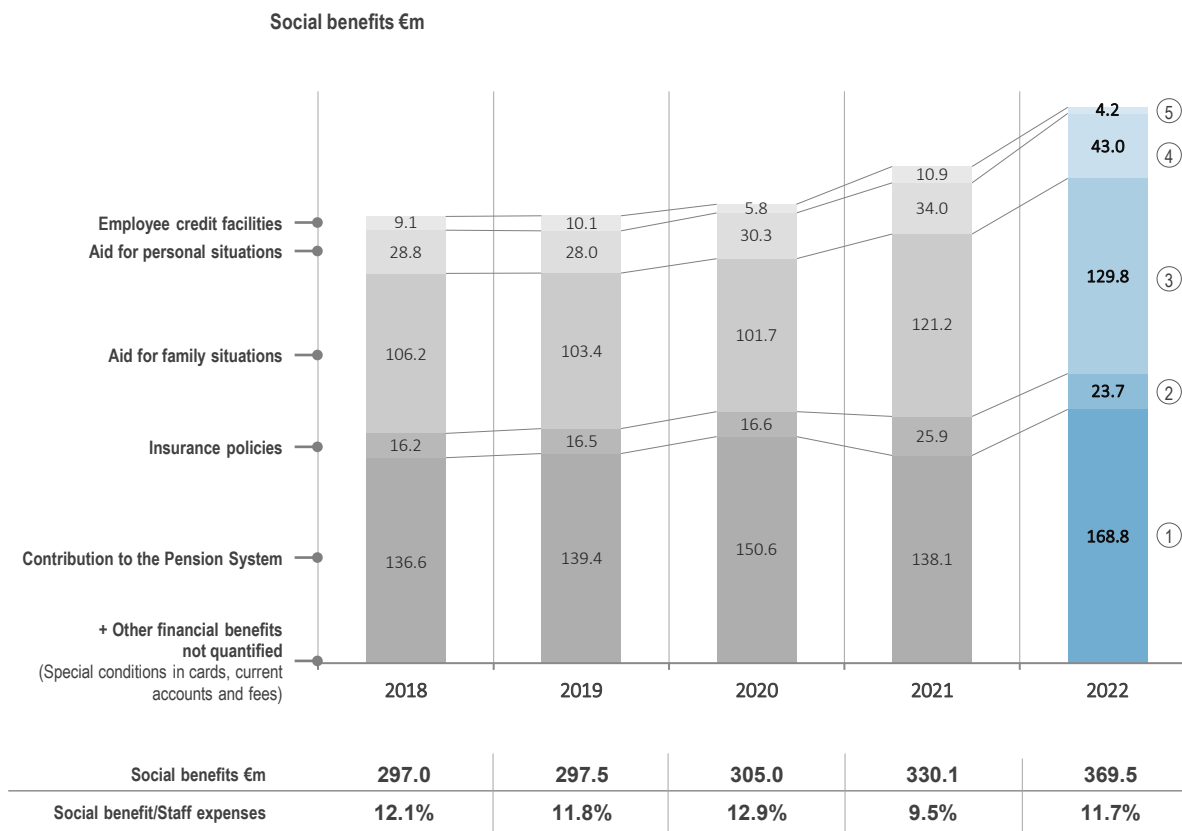
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Table 12. Social Benefits Assessment



- ⑤ The Euribor remains negative and with a downward trend; in October 2021, it stood at -0.477, resulting in certain situations where the cost of repayment of the employee's loan is higher than that of the best customer.
- ④ Increased amount of salary supplement up to 100% for leave (associated with a spike in absenteeism).
- ③ 5% increase in salary for children of employees of Bankia origin. In 2022, they received this salary for the whole year.
- ② Cost reduction associated with the loss of the social benefit of health insurance for family members.
- ① In 2021, Bankia's surplus was applied to pension plan savings contributions, which reduced the expense. In 2022, new savings contribution rates apply based on the 2021 Restructuring Plan Labour Agreement.

Table 13. Social Benefits. Breakdown and Beneficiaries

| Benefits   | 2018<br>€m   | Staff benefiting | 2019<br>€m   | Staff benefiting | 2020<br>€m   | Staff benefiting | 2021<br>€m   | Staff benefiting | 2022<br>€m   | Staff benefiting |
|--|--------------|------------------|--------------|------------------|--------------|------------------|--------------|------------------|--------------|------------------|
| <b>Contribution to the Pension System</b>            | <b>136.6</b> |                  | <b>139.4</b> |                  | <b>150.6</b> |                  | <b>138.1</b> |                  | <b>168.8</b> |                  |
| (1) Savings contributions                            | 111.7        |                  | 110.6        |                  | 107.9        |                  | 119.2        |                  | 167.1        |                  |
| (2) Risk premium                                     | 24.9         | 36,995           | 28.9         | 36,631           | 42.7         | 37,074           | 18.9         | 57,527 *         | 1.7          | 55,791 *         |
| <b>Insurance</b>                                     | <b>16.2</b>  |                  | <b>16.5</b>  |                  | <b>16.6</b>  |                  | <b>25.9</b>  |                  | <b>23.7</b>  |                  |
| (3) Healthcare policy                                | 16.1         | 32,612           | 16.4         | 32,118           | 16.6         | 31,579           | 25.8         | 66,594 **        | 23.6         | 45,984           |
| (4) Car - service management                         | 0.1          |                  | 0.1          |                  | 0.0          |                  | 0.1          |                  | 0.1          |                  |
| <b>Aid for family situations</b>                     | <b>106.2</b> |                  | <b>103.4</b> |                  | <b>101.7</b> |                  | <b>121.2</b> |                  | <b>129.8</b> |                  |
| (5) Birth bonus                                      | 2.6          | 1,164            | 2.1          | 943              | 1.8          | 770              | 1.7          | 796              | 1.8          | 834              |
| (6) Death aid  | 0.9          | 379              | 0.9          | 377              | 1.0          | 419              | 0.9          | 395              | 1.1          | 498              |
| (7) Study aid - nurseries                            | 4.1          | 3,865            | 3.3          | 3,197            | 2.7          | 2,613            | 3.3          | 3,234            | 2.8          | 2,652            |
| (8) Study aid - descendants                          | 21.9         | 21,137           | 21.0         | 20,072           | 21.6         | 20,282           | 31.9         | 30,012           | 28.9         | 26,450           |
| (9) Aid for children - 5% wage                       | 74.4         | 20,102           | 73.9         | 20,075           | 72.5         | 19,153           | 80.9         | 27,955           | 92.5         | 26,452           |
| (10) Maternity/paternity supplements                 | 2.3          | 1,275            | 2.1          | 1,070            | 2.1          | 932              | 2.4          | 1,219            | 2.7          | 1,329            |
| <b>Aid for personal situations</b>                   | <b>28.8</b>  |                  | <b>28.0</b>  |                  | <b>30.3</b>  |                  | <b>34.0</b>  |                  | <b>43.0</b>  |                  |
| (11) Length of service bonus                         | 1.0          | 292              | 0.7          | 208              | 1.7          | 505              | 1.3          | 400              | 2.2          | 658              |
| (12) Study aid - employees                           | 1.9          | 2,135            | 1.8          | 2,059            | 1.4          | 1,612            | 1.6          | 1,552            | 1.3          | 1,391            |
| (13) Supplement for illness and work-related injury  | 26.0         | 7,866            | 25.6         | 7,666            | 27.2         | 8,782            | 31.1         | 10,237           | 39.5         | 17,664           |
| <b>Credit facilities made available to employees</b> | <b>9.1</b>   |                  | <b>10.1</b>  |                  | <b>5.8</b>   |                  | <b>10.9</b>  |                  | <b>4.2</b>   |                  |
| (14) Loans with special terms and conditions         | 9.1          | 28,076           | 10.1         | 29,061           | 5.8          | 28,877           | 10.9         | 42,887           | 4.2          | 41,646           |
| <b>(15) Other financial benefits, not quantified</b> |              |                  |              |                  |              |                  |              |                  |              |                  |
| <b>Social benefits €m</b>                            | <b>297.0</b> |                  | <b>297.5</b> |                  | <b>305.0</b> |                  | <b>330.1</b> |                  | <b>369.5</b> |                  |
| <b>Social benefits/Staff expenses</b>                | <b>12.1%</b> |                  | <b>11.8%</b> |                  | <b>12.9%</b> |                  | <b>9.5%</b>  |                  | <b>11.7%</b> |                  |

- (1) Retirement contributions  
 (2) Provisions to cover risk of disability and death  
 (3) Free healthcare policy, which can be extended to direct family members at a very reasonable price  
 (4) Supplementary own-vehicle insurance for travel in service management  
 (5) Financial bonus for child's birth  
 (6) Expenses derived from death of a first degree family member  
 (7) Compensation for children under three years old  
 (8) Financial compensation for students under 25 years old  
 (9) Wage concept of 5% of the received wage for each child, up to the time the child turns 18 years old

- (10) Supplement of up to 100% of salary for maternity/paternity  
 (11) Financial bonus at 25 and 35 years of service  
 (12) Compensation of up to 90% of university study enrolment  
 (13) Supplement of up to 100% of salary for temporary disability situation and work accident  
 (14) Subsidised interest rates for mortgages and personal loans  
 (15) Special conditions in cards, current accounts and fees

\* Includes passive and active workforce

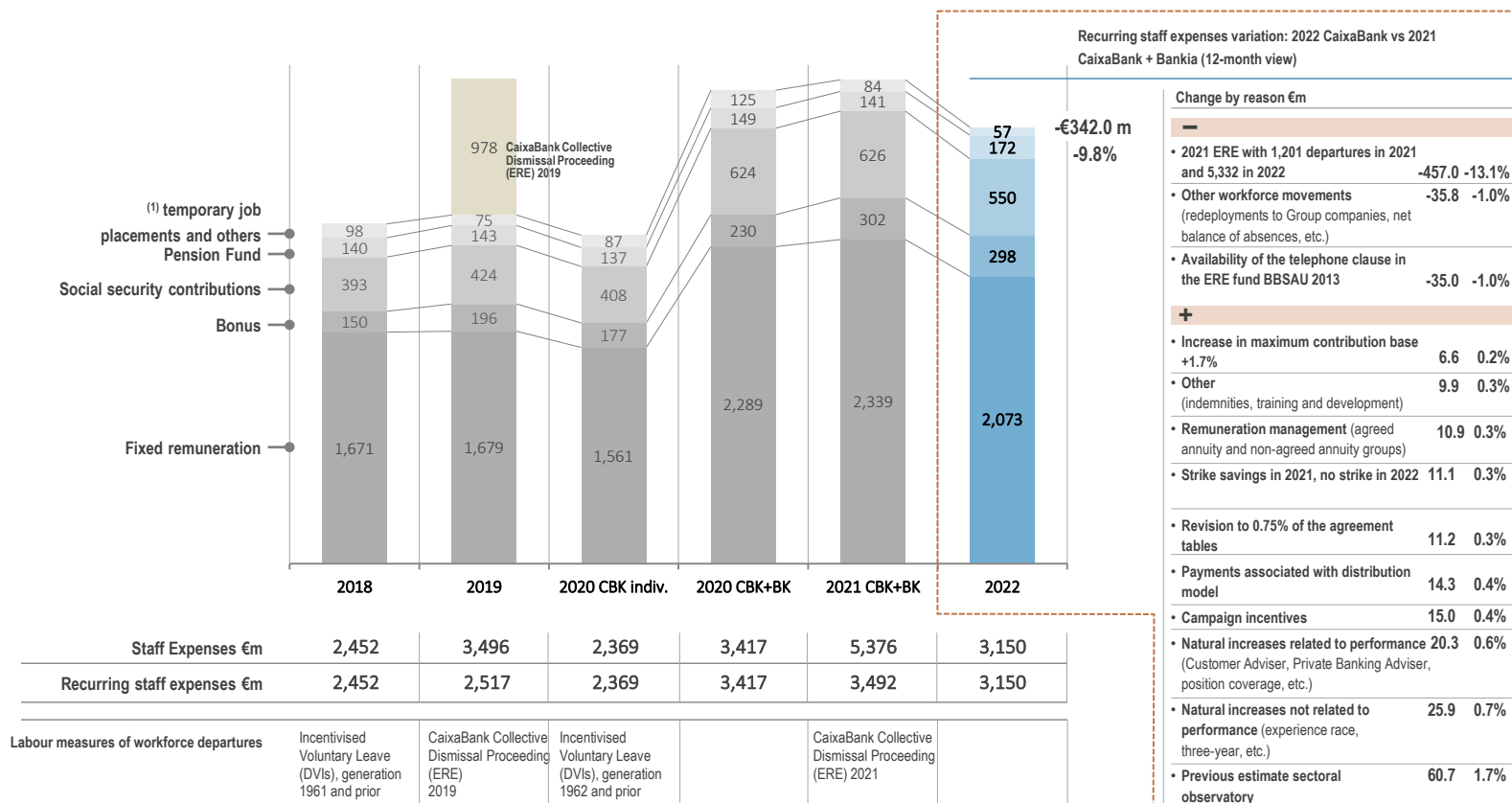
\*\* For the Bankia group, family members are included in the health policy

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**Table 14. Staff Expenses Evolution**

**Staff Expenses €m**



DVIs: Incentivised Voluntary Leave

(1) Other includes: Study assistance, credit facilities, Adeslas policy, training and recruitment, compensation, special pay (birth and death) and others.

Itemised temp. agenc. expenditure by year:

2018 - 18 m | 2019 - 14 m | 2020 CBK indiv.

- 19 m | 2020 CBK+BK - 19 m | In 2021, the accounting criterion was changed to general expenses.



Table 15. Engagement, Employee Satisfaction, Culture and Leadership Study 2022

2020 and 2018 data have been reformulated based on the new structure of the 2022 Engagement Study

| TF = Total Favourable:<br>Percentage of "Fully agree" and "Agree" | Total CaixaBank |         |         |               |        |        |             |             |           |                      | Central services |         |         |               | Branch Network |         |         |               |
|---|-----------------|---------|---------|---------------|--------|--------|-------------|-------------|-----------|----------------------|------------------|---------|---------|---------------|----------------|---------|---------|---------------|
|   | Change 2022     |         |         |               | Gender |        | Generations |             |           |                      | Change 2022      |         |         |               | Change 2022    |         |         |               |
|   | 2022            | VS 2020 | VS 2018 | Change vs '20 | Male   | Female | Z post '93  | AND '82-'92 | X '71-'81 | Baby Boomers pre '71 | 2022             | VS 2020 | VS 2018 | Change vs '20 | 2022           | VS 2020 | VS 2018 | Change vs '20 |
|   |                 |         |         |               |        |        |             |             |           |                      |                  |         |         |               |                |         |         |               |
| Total favourable  | 67%             | -5%     | -9%     | ▼             | 66%    | 67%    | 67%         | 67%         | 67%       | 64%                  | 71%              | -4%     | -6%     | ▼             | 66%            | -5%     | -10%    | ▼             |
| % Participation   | 75%             | +5%     | +4%     | ▲             | 80%    | 72%    | 75%         | 74%         | 76%       | 75%                  | 80%              | 0%      | 13%     | =             | 75%            | +7%     | +3%     | ▲             |
| Results by area (TF)  |                 |         |         |               |        |        |             |             |           |                      |                  |         |         |               |                |         |         |               |
| Leadership and organisational progress                            | 79%             | -6%     | -12%    | ▼             | 79%    | 80%    | 80%         | 80%         | 80%       | 76%                  | 81%              | -5%     | -8%     | ▼             | 79%            | -6%     | -13%    | ▼             |
| A good organisation to work at                                    | 74%             | -11%    | -15%    | ▼             | 74%    | 74%    | 69%         | 72%         | 75%       | 71%                  | 76%              | -10%    | -11%    | ▼             | 74%            | -11%    | -16%    | ▼             |
| Communication   | 71%             | 4%      | -1%     | ▲             | 70%    | 72%    | 71%         | 72%         | 71%       | 67%                  | 73%              | 6%      | 9%      | ▲             | 70%            | 4%      | -2%     | ▲             |
| Work conditions   | 69%             | -3%     | -4%     | ▼             | 69%    | 69%    | 76%         | 71%         | 70%       | 67%                  | 68%              | -5%     | -5%     | ▼             | 70%            | -2%     | -4%     | ▼             |
| Commitment  | 56%             | -9%     | -16%    | ▼             | 56%    | 56%    | 58%         | 58%         | 58%       | 47%                  | 63%              | -7%     | -10%    | ▼             | 55%            | -9%     | -18%    | ▼             |
| Organisational Environment  | 54%             | -6%     | -10%    | ▼             | 54%    | 54%    | 53%         | 54%         | 54%       | 52%                  | 66%              | -6%     | -4%     | ▼             | 52%            | -6%     | -7%     | ▼             |
| Intrinsic Motivation  | 51%             | -4%     | -6%     | ▼             | 51%    | 51%    | 51%         | 51%         | 52%       | 50%                  | 64%              | -3%     | -5%     | ▼             | 49%            | -4%     | -7%     | ▼             |
| Customer Orientation and Results                                  | 50%             | -8%     | -15%    | ▼             | 50%    | 50%    | 50%         | 52%         | 50%       | 47%                  | 62%              | -5%     | -11%    | ▼             | 48%            | -8%     | -16%    | ▼             |

## Central services

|  | Change 2022 |         |         |               |
|--|-------------|---------|---------|---------------|
|  | 2022        | VS 2020 | VS 2018 | Change vs '20 |
|  |             |         |         |               |
|  |             |         |         |               |
|  | 71%         | -4%     | -6%     | ▼             |
|  | 80%         | 0%      | 13%     | =             |
|  | 81%         | -5%     | -8%     | ▼             |
|  | 76%         | -10%    | -11%    | ▼             |
|  | 73%         | 6%      | 9%      | ▲             |
|  | 68%         | -5%     | -5%     | ▼             |
|  | 63%         | -7%     | -10%    | ▼             |
|  | 66%         | -6%     | -4%     | ▼             |
|  | 64%         | -3%     | -5%     | ▼             |
|  | 62%         | -5%     | -11%    | ▼             |

## Branch Network

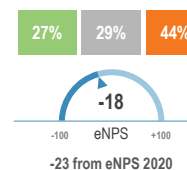
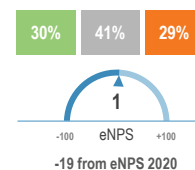
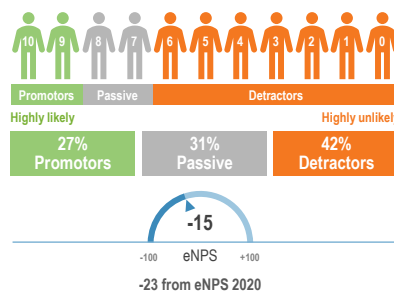
|  | Change 2022 |         |         |               |
|--|-------------|---------|---------|---------------|
|  | 2022        | VS 2020 | VS 2018 | Change vs '20 |
|  |             |         |         |               |
|  |             |         |         |               |
|  | 66%         | -5%     | -10%    | ▼             |
|  | 75%         | +7%     | +3%     | ▲             |
|  | 79%         | -6%     | -13%    | ▼             |
|  | 74%         | -11%    | -16%    | ▼             |
|  | 70%         | 4%      | -2%     | ▲             |
|  | 70%         | -2%     | -4%     | ▼             |
|  | 55%         | -9%     | -18%    | ▼             |
|  | 52%         | -6%     | -11%    | ▼             |
|  | 49%         | -4%     | -7%     | ▼             |
|  | 48%         | -8%     | -16%    | ▼             |

The results of the Regional Network are the overall results

eNPS - Employee Net Promoter Score

$$\text{eNPS} = \% \text{ Promoters} - \% \text{ Detractors}$$

To what extent would you recommend CaixaBank as a good place to work?



"Culture" and "Leadership Model" attributes

| Culture                   | %         |
|---------------------------|-----------|
| <b>Total Culture</b>      | <b>66</b> |
| Committed                 | 69        |
| Approachable              | 58        |
| Responsible and demanding | 64        |
| Honest and transparent    | 70        |
| Collaborators             | 57        |
| Flexible and innovative   | 72        |

| Leadership model        | %         |
|-------------------------|-----------|
| <b>Total Leadership</b> | <b>82</b> |
| Alliances               | 82        |
| Humanism                | 81        |
| Empowerment             | 82        |
| Anticipation            | 83        |
| Diversity               | 81        |

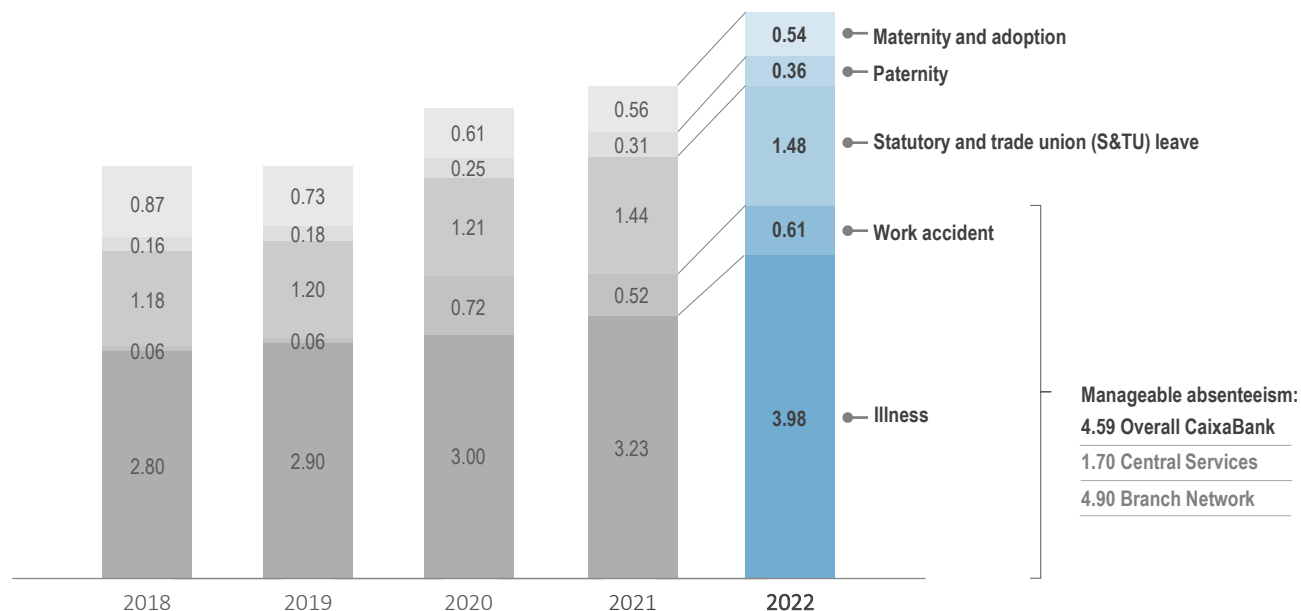
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**Table 16. Absences**

**Absenteeism rate.** Days lost/Total days:

| Rate | 5.1%    | 5.1%    | 5.8%    | 6.1%    | 7.0%    | CaixaBank Global | 4.25% Central Services | 7.26% Regional Network |
|------|---------|---------|---------|---------|---------|------------------|------------------------|------------------------|
| Days | 544,773 | 531,174 | 587,283 | 891,006 | 937,232 |                  |                        |                        |



**Manageable absenteeism rate, illness and accidents:**

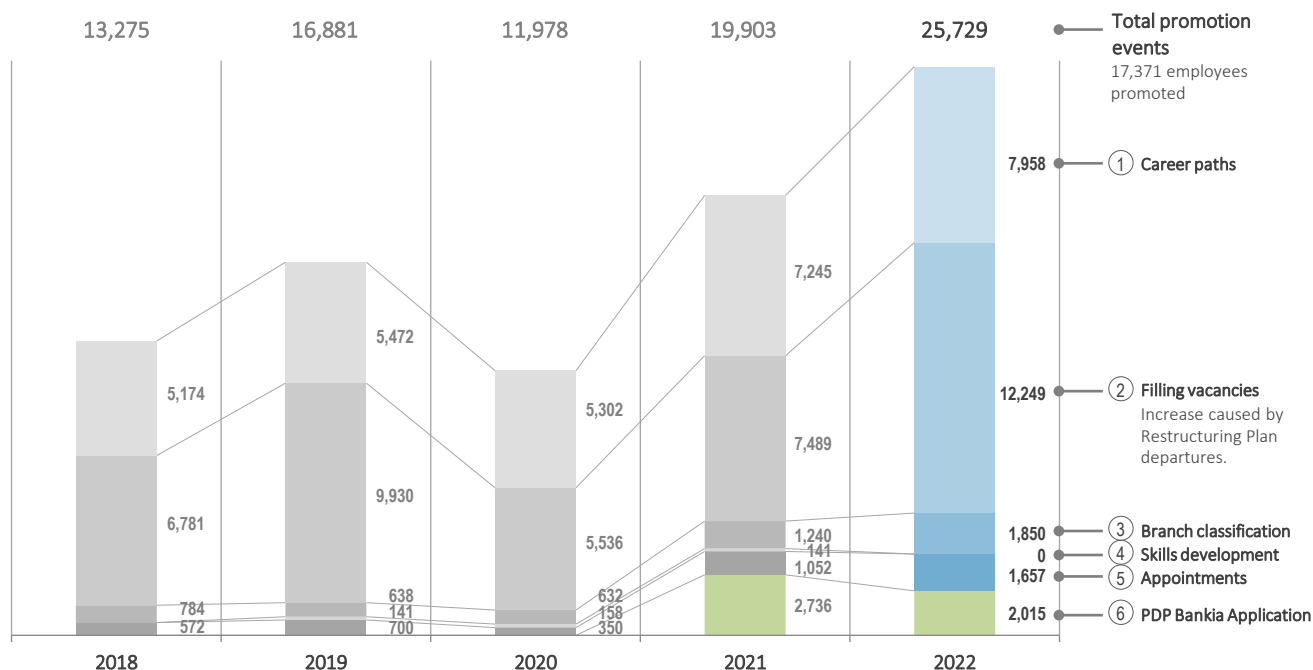
| Index | 2.9% | 3.0% | 3.7% | 3.7% | 4.6% |
|-------|------|------|------|------|------|
|-------|------|------|------|------|------|

**Illness in the last 12 months: 11,544 people**

| Duration in days | 1 to 15 | 16 to 30 | 31 to 180 | >180 |
|------------------|---------|----------|-----------|------|
| of 17,560 cases  | 69%     | 7%       | 18%       | 6%   |
| 534,980 days     | 9%      | 5%       | 43%       | 43%  |
| Average (days)   | 3       | 21       | 73        | 303  |

Table 17. Promotions

All employees have an experience-based career path that allows them to progress from level XIV to level VII in 23 years. In 2022, 1,577 employees have changed their professional level due to experience.



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- Includes: GCI career: Promotion to Level VI in 16 years / GCII career: Promotion to Level V in 15 years / ABP career: Promotion to Level VI in 11 years.
- Coverage of a vacancy in the Network (Management, Asst. Management/GCII second branch manager, management of Private Banking and Business Banking centres, etc).
- Annual ranking of branches that determines the promotion of managers and asst. branch managers, based on the category of their branch.
- Passing skill tests, promotion to Levels VIII and X (according to Agreement every 2 years) and promotion to Level VII (CBK agreement every 3 years).
- Promotion of groups from Central Services, Support and Network Support.
- Promotion and Professional Development System (PDP), which enhanced the career of the Convention, based on the achievement of professional objectives and personal performance.

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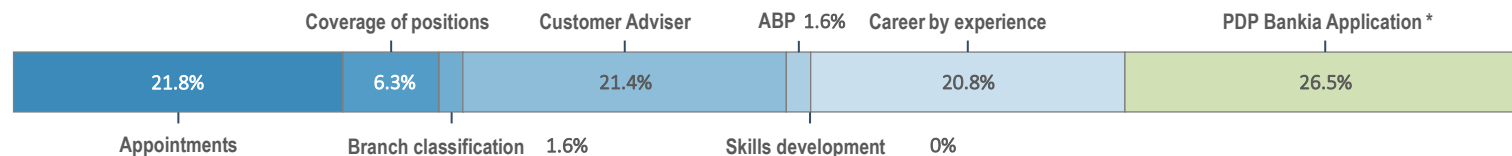
Table 18. Promotions. Level changes

Changes to level of compensation by reason

|  | 2021         |                   |                   |  | 2022         |                   |                   |  |
|--|--------------|-------------------|-------------------|--|--------------|-------------------|-------------------|--|
|  | Total        | Men   %           | Women   %         |  | Total        | Men   %           | Women   %         |  |
| Appointments                             | 1,052        | 579 55.0          | 473 45.0          |  | 1,657        | 721 43.5          | 936 56.5          |  |
| Coverage of positions                    | 306          | 143 46.7          | 163 53.3          |  | 475          | 234 49.3          | 241 50.7          |  |
| Branch classification                    | 58           | 27 46.6           | 31 53.4           |  | 125          | 73 58.4           | 52 41.6           |  |
| Customer Adviser                         | 1,620        | 643 39.7          | 977 60.3          |  | 1,626        | 643 39.5          | 983 60.5          |  |
| ABP (promotion due to change of level)   | 95           | 60 63.2           | 35 36.8           |  | 125          | 64 51.2           | 61 48.8           |  |
| Skills test                              | 141          | 74 52.5           | 67 47.5           |  | -            | - -               | - -               |  |
| Career by experience (length of service) | 1,899        | 631 33.2          | 1,268 66.8        |  | 1,577        | 523 33.2          | 1,054 66.8        |  |
| PDP Bankia*                              | 2,736        | 1,172 42.8        | 1,564 57.2        |  | 2,015        | 812 40.3          | 1,203 59.7        |  |
| <b>Total</b>                             | <b>7,907</b> | <b>3,329 42.1</b> | <b>4,578 57.9</b> |  | <b>7,600</b> | <b>3,070 40.4</b> | <b>4,530 59.6</b> |  |

\* PDP: Promotion and Professional Development

2021 level changes



Resignations and revocation of positions

|                         | 2021       |                 |                 |  | 2022         |                 |                 |  |
|-------------------------|------------|-----------------|-----------------|--|--------------|-----------------|-----------------|--|
|                         |            | Men   %         | Women   %       |  |              | Men   %         | Women   %       |  |
| Resignations            | 592        | 259 43.7        | 333 56.3        |  | 1,221        | 566 46.4        | 655 53.6        |  |
| Revocation of positions | 249        | 116 46.6        | 133 53.4        |  | 523          | 253 48.4        | 270 51.6        |  |
| <b>Total</b>            | <b>841</b> | <b>375 44.6</b> | <b>466 55.4</b> |  | <b>1,744</b> | <b>819 47.0</b> | <b>925 53.0</b> |  |

Table 19. Promotions. Career paths

**Customer Adviser I**

| Year                         | Business     | Senior       | Total        |
|------------------------------|--------------|--------------|--------------|
| 1                            | 68           | 45           | 113          |
| 2                            | 66           | -            | 66           |
| 3                            | 138          | 74           | 212          |
| 4                            | 110          | 1            | 111          |
| 5                            | 61           | -            | 61           |
| 6                            | 91           | 55           | 146          |
| 7                            | 29           | -            | 29           |
| 8                            | 133          | 131          | 264          |
| 9                            | 86           | 5            | 91           |
| 10                           | 175          | 219          | 394          |
| 11                           | 160          | 3            | 163          |
| 12                           | 106          | 10           | 116          |
| 13                           | 204          | 338          | 542          |
| 14                           | 283          | 8            | 291          |
| 15                           | 8            | -            | 8            |
| 16                           | 275          | 81           | 356          |
| <b>Career path completed</b> | <b>516</b>   | <b>227</b>   | <b>743</b>   |
|                              | <b>2,509</b> | <b>1,197</b> | <b>3,706</b> |

**Customer Adviser II**

| Year                         | Premier Banking | Business Banking | Second Sales Manager | Total People |
|------------------------------|-----------------|------------------|----------------------|--------------|
| 1                            | 33              | 1                | 4                    | 38           |
| 2                            | 34              | -                | -                    | 34           |
| 3                            | 172             | 20               | 7                    | 199          |
| 4                            | 409             | 43               | 31                   | 483          |
| 5                            | 268             | 39               | 9                    | 316          |
| 6                            | 441             | 71               | 68                   | 580          |
| 7                            | 230             | 54               | 49                   | 333          |
| 8                            | 179             | 41               | 51                   | 271          |
| 9                            | 369             | 65               | 97                   | 531          |
| 10                           | 372             | 62               | 48                   | 482          |
| 11                           | 150             | 45               | 46                   | 241          |
| 12                           | 264             | 93               | 72                   | 429          |
| 13                           | 149             | 82               | 67                   | 298          |
| 14                           | 107             | 34               | 54                   | 195          |
| 15                           | 171             | 38               | 56                   | 265          |
| <b>Career path completed</b> | <b>684</b>      | <b>232</b>       | <b>47</b>            | <b>963</b>   |
|                              | <b>4,032</b>    | <b>920</b>       | <b>706</b>           | <b>5,658</b> |

**Private Banking Adviser (ABP)**

| Stage                        | Year | People     |
|------------------------------|------|------------|
| <b>1</b>                     | 1    | -          |
| <b>2</b>                     | 2    | -          |
|                              | 3    | 1          |
| <b>3</b>                     | 4    | 10         |
|                              | 5    | -          |
|                              | 6    | 21         |
| <b>4</b>                     | 7    | 68         |
|                              | 8    | 79         |
|                              | 9    | 57         |
| <b>Career path completed</b> | 10   | 64         |
|                              |      | <b>2</b>   |
|                              |      | <b>302</b> |

**Private Banking Adviser:**

This enables employees that manage Private Banking customer portfolios to develop their professional knowledge skills and speed up their remuneration, being promoted to the function of Private Banking Management if they successfully complete the entire scheduled itinerary.

- **Customer Adviser** Does not include the Assistant Customer Manager function:  
Career plan for Adviser of the Retail branch network, associated with specific training plans and offering different levels and rates of pay progression according to the business segment to which they belong.

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Table 20. Promotions. Branch classification

| Ranking Variables      | Segmentation   | Classification 31 October 2022 (effective January 2023) |                         |
|------------------------|----------------|---|-------------------------|
|                        | % Branches     | Categories <sup>1</sup>                                 | Results                 |
| Outside assets<br>40%  | 1.5            | A1  | 49                      |
|                        | 2.1            | A2  | 68                      |
|                        | 3.1            | B1  | 100                     |
|                        | 4.6            | B2  | 149                     |
|                        | 4.6            | C1  | 149                     |
|                        | 7.1            | C2  | 230                     |
|                        | 6.6            | D1  | 213                     |
|                        | 11.1           | D2  | 359                     |
|                        | 12.3           | E1  | 398                     |
|                        | 17.3           | E2  | 559                     |
| Investments<br>25%     | 29.7           | F1  | 960                     |
|                        |                |   | <b>3,234</b> Classified |
| Ordinary income<br>25% | Other branches |   |                         |
|                        | Single         |   | 178                     |
|                        | S1             |   | 270                     |
|                        | S2             |   | 308                     |
|                        | <b>Total</b>   |   | <b>3,990</b>            |
|                        | Counters       |   |                         |
|                        |                |   | 373                     |
|                        |                |   |                         |
|                        |                |   |                         |
|                        |                |   |                         |
| Linked clients<br>10%  |                |   |                         |
|                        |                |   |                         |
|                        |                |   |                         |
|                        |                |   |                         |
|                        |                |   |                         |
|                        |                |   |                         |
|                        |                |   |                         |
|                        |                |   |                         |
|                        |                |   |                         |
|                        |                |   |                         |

|  |              |
|--|--------------|
| <b>Branch level changes:</b>                   |              |
| Increasing                                     | 925          |
| Decreasing                                     | 949          |
| Maintain                                       | 950          |
| Bankia S branches                              | 410          |
| <b>Classified</b>                              | <b>3,234</b> |
| <b>Previous year increases (October 2022):</b> |              |
| <b>620</b>                                     |              |
| Partial consolidation (intermediate category)  | 32           |
| Unconsolidated                                 | 86           |
| Consolidated or ascended                       | 327          |
| Unclassified integrated                        | 175          |

<sup>1</sup> Categories:

|          |                     |
|----------|---------------------|
| A and B  | Large branches      |
| C and D  | Medium branches     |
| E and F1 | Small branches      |
| S1       | One-person branches |
| S2       | Two-person branches |

Table 21. Promotions. Filling vacancies

## Changes in 2022

## Total designations

|  | Applications  |                           | Designations  |             | Designations/Requests |             | Direct designations |             |                       |
|--|---------------|---------------------------|---------------|-------------|-----------------------|-------------|---------------------|-------------|-----------------------|
|  | Total         | applications per position | Total         | % women     | % men                 | % women     | Total               | % women     | % acc./total function |
| Branch Management                            | 6,377         | 4.1                       | 1,570         | 40.8        | 23.7                  | 26.1        | 468                 | 41.7        | 23.0                  |
| Branch Assistant Management / Second Manager | 7,445         | 5.9                       | 1,255         | 63.1        | 13.1                  | 20.2        | 392                 | 69.9        | 23.8                  |
| Banking / Institutional / Private Banking    | 1,336         | 9.4                       | 142           | 38.7        | 9.7                   | 12.5        | 128                 | 34.4        | 47.4                  |
| Customer Adviser                             | 21,528        | 4.4                       | 4,921         | 63.2        | 18.5                  | 26.4        | 165                 | 61.8        | 3.2                   |
| Support/substitution team                    | 2,167         | 4.9                       | 442           | 46.4        | 20.2                  | 20.6        | --                  | --          | --                    |
| Specific positions                           | 20,685        | 8.4                       | 2,451         | 61.0        | 9.8                   | 13.6        | 315                 | 48.3        | 11.4                  |
|  | <b>59,538</b> | <b>5.5</b>                | <b>10,781</b> | <b>58.4</b> | <b>15.5</b>           | <b>20.6</b> | <b>1,468</b>        | <b>52.2</b> | <b>12.0</b>           |

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Table 22. Main indicators

| What are we like?  | 2018   | 2019   | 2020   | 2021                 | 2022   | Target  |
|--|--------|--------|--------|----------------------|--------|---|
| <b>We have a highly qualified workforce</b>                                  |        |        |        |                      |        |   |
| Certified Professionals (MIFID)  | 13,772 | 14,855 | 14,870 | 21,527               | 20,665 | -   |
| % Certified Professionals out of Target                                      | 88%    | 95%    | 95%    | 98%                  | 96%    | >85%  |
| Hours of training per employee, against staff at year-end                    | 72     | 108    | 81     | 92                   | 76     | -   |
| Investment in employee training, in euros                                    | 434    | 468    | 414    | 231                  | 300    | -   |
| Training rating, out of 10   | 8.3    | 8.3    | 8.1    | 8.4                  | 8.4    | >=8   |
| Employees trained  | 29,400 | 27,527 | 27,404 | 41,602               | 36,089 | -   |
| % Employees trained  | 100%   | 100%   | 100%   | 100%                 | 100%   | 100%  |
| % Online training  | 92%    | 96%    | 98%    | 99%                  | 98%    | >90%  |
| Internal trainers  | 1,725  | 1,958  | 1,043  | 1,163                | 1,162  | -   |
| % of employees with university degree  | 96.4%  | 97.1%  | 97.4%  | 90.8%                | 93.0%  | -   |
| % Women in STEM positions and with STEM training                             | -      | -      | -      | 40.7%                | 39.9%  | -   |
| <b>We promote diversity and meritocracy</b>                                  |        |        |        |                      |        |   |
| % Women on staff   | 53.8%  | 55.0%  | 55.2%  | 56.0%                | 57.5%  | -   |
| % Women in managerial positions (starting from A and B branch asst. manager) | 39.9%  | 41.3%  | 41.6%  | 41.3% <sup>(1)</sup> | 41.8%  | 43% (previously 42%) in 2024                  |
| % Women in Junior Management   | 41%    | 42%    | 44%    | 42%                  | 44%    | -   |
| % Women in TOP Management  | 21%    | 23%    | 22%    | 24%                  | 31%    | -   |
| % Women in Revenues positions  | 41%    | 42%    | 43%    | 41%                  | 43%    | -   |
| % Access to managerial positions (1s time women)                             | 54.4%  | 46.8%  | 44.7%  | 53.7%                | 48.2%  | >50%  |
| % Women designations / Total designations                                    | 54.7%  | 56.7%  | 56.0%  | 57.0%                | 58.4%  | >50%  |
| % Designations/Applications - men  | 16.5%  | 19.0%  | 18.4%  | 13.9%                | 15.5%  | -   |
| % Designations/Applications - women  | 20.8%  | 22.7%  | 20.5%  | 17.3%                | 20.6%  | % higher than designations/applications (men) |
| % Positions covered internally   | 96.4%  | 98.0%  | 97.4%  | 99.4%                | 98.8%  | -   |
| % Management positions covered internally                                    | 99.2%  | 99.3%  | 99.1%  | 99.9%                | 100.0% | >=95%   |
| Employees with disability  | 223    | 213    | 222    | 433                  | 407    | -   |
| % Generation Z (Born after 1992)   | 1.9%   | 2.1%   | 2.5%   | 1.7%                 | 2.3%   | -   |
| % Generation Y (millennial, born between 1982 and 1992)                      | 14.2%  | 15.3%  | 15.5%  | 14.1%                | 15.6%  | -   |
| % Generation X (born between 1971 and 1981)                                  | 61.5%  | 65.2%  | 65.4%  | 61.2%                | 68.4%  | -   |
| % Baby Boomer (prior to 1971)  | 22.4%  | 17.4%  | 16.6%  | 23.0%                | 13.7%  | -   |
| <b>We ensure a high level of commitment and satisfaction</b>                 |        |        |        |                      |        |   |
| % Overall satisfaction <sup>(2)</sup>  | 75%    | 75%    | 71%    | 74%                  | 67%    | Positive trend                                |
| % Professional development satisfaction <sup>(2)</sup>                       | 74%    | 74%    | 71%    | 73%                  | 69%    | -   |
| % Talent retention   | 88.8%  | 89.3%  | 86.1%  | 83.4%                | 73.5%  | >85%  |
| % Commitment: considering all the aspects, how do you feel as an employee?   | 83%    | 82%    | 75%    | 79%                  | -      | -   |
| <b>We empower our professionals</b>  |        |        |        |                      |        |   |
| % Level of empowerment (for all staff) <sup>(2)</sup>                        | 69%    | 70%    | 64%    | 67%                  | 59%    | -   |
| Assessment in 180º evaluation  | 8.0    | 8.0    | 8.4    | 8.1                  | -      | >=8   |

| How are we organized?                                    | 2018        | 2019        | 2020        | 2021                | 2022        | Target        |
|--|-------------|-------------|-------------|---------------------|-------------|---------------|
| <b>Branches/Centres</b>                                  | 4,624       | 4,139       | 3,809       | 5,185               | 4,444       | -             |
| <i>Retail Banking branches</i>                           | 4,409       | 3,918       | 3,571       | 4,615               | 3,818       | 3,500 in 2023 |
| Conventional   | 3,124       | 2,488       | 2,033       | 2,828               | 1,947       | -             |
| Store  | 282         | 458         | 548         | 608                 | 705         | -             |
| Store Negocios   | 14          | 42          | 49          | 84                  | 96          | -             |
| AgroBank   | 809         | 784         | 801         | 959                 | 900         | -             |
| HolaBank   | 180         | 146         | 140         | 136                 | 170         | -             |
| <i>Number of Specialised Centres</i>                     | 215         | 221         | 238         | 570                 | 626         | -             |
| Digital/Virtual  | 16          | 21          | 23          | 37                  | 25          | -             |
| InTouch  | -           | -           | -           | 137                 | 138         | -             |
| Business Banking   | 120         | 125         | 125         | 190                 | 146         | -             |
| Private Banking  | 47          | 53          | 68          | 127                 | 88          | -             |
| CIB/Corporate and institutions                           | 26          | 16          | 15          | 16                  | 15          | -             |
| Recovery Centres   | -           | -           | -           | 41                  | 37          | -             |
| Imagin   | -           | -           | -           | -                   | 124         | -             |
| Other (Business of Developers, Montes de Piedad, etc.)   | 6           | 6           | 7           | 22                  | 53          | -             |
| <i>International network</i>                             | 25          | 27          | 27          | 27                  | 26          | -             |
| <b>Specialists <sup>(3)</sup></b>                        | 6,412       | 7,122       | 7,504       | 10,020              | 10,874      |               |
| Customer Advisers I (CGI) - Businesses Adviser           | 1,811       | 1,962       | 2,129       | 2,689               | 2,509       | 2,700 in 2023 |
| Customer Advisers I (CGI) - Senior Adviser               | -           | -           | -           | -                   | 1,197       | 1,880 in 2023 |
| Customer Advisers II (GCII) - Premier Banking Adviser    | 2,157       | 2,499       | 2,676       | 4,248               | 4,032       | 4,195 in 2023 |
| Customer Advisers II (GCII) - Business Banking Adviser   | 716         | 802         | 810         | 1,137               | 920         | 950 in 2023   |
| Private Banking Adviser (ABP)                            | 129         | 174         | 126         | 240                 | 302         | 330 in 2023   |
| Other (Private, Business Banking, CIB and International) | 1,599       | 1,685       | 1,763       | 1,706               | 1,914       | -             |
| <b>And we contribute to the Financial Data</b>           | <b>2018</b> | <b>2019</b> | <b>2020</b> | <b>2021</b>         | <b>2022</b> | <b>Target</b> |
| ROTE   | 9.5%        | 7.7%        | 6.1%        | 7.6% <sup>(4)</sup> | 9.8%        | -             |
| Cost-to-income ratio, (without extraordinary expenses)   | 52.9%       | 55.4%       | 54.5%       | 57.7%               | 51.9%       | -             |
| Return on investment in Group human capital (€)          | 3.70        | 3.59        | 3.67        | 3.64                | 3.88        | -             |
| Customers (including Spain and Portugal) (€m)            | 15.7        | 15.6        | 15.2        | 20.7                | 20.2        | -             |
| Group results (€m)                                       | 1,985       | 1,705       | 1,381       | 5,226               | 3,145       | -             |
| Obra Social (social work) contribution (€m)              | 520         | 545         | 560         | 510                 | 515         | -             |

1) Pre-integration CaixaBank scope. 39.9% with perimeter including Bankia.

2) In 2022, the structure of the questionnaire has been modified, reducing both the dimensions and the number of questions. The historical series is maintained because if it had been adapted to the current structure of the questionnaire, the numbers presented would have been similar and therefore the trend shown is correct.

3) Does not include the Assistant Customer Adviser function.

4) This ratio does not include the results of Bankia generated prior to 31-03-2021, and associated with the merger, in the numerator.

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## 22. Main indicators

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Table 23. Personnel management in the area of Human Rights

|  | 2018         | 2019          | 2020         | 2021         | 2022          |
|--|--------------|---------------|--------------|--------------|---------------|
| <b>Block I. Equal treatment and non-discrimination</b>                       |              |               |              |              |               |
| <b>Total hirings</b>   | <b>1,009</b> | <b>431</b>    | <b>353</b>   | <b>42</b>    | <b>256</b>    |
| Hirings - men  | 481          | 222           | 190          | 16           | 138           |
| Hirings - women  | 528          | 209           | 163          | 26           | 118           |
| Direct Hiring  | 12           | 13            | 12           | 1            | 0             |
| Middle Management Hiring   | 36           | 41            | 21           | 15           | 29            |
| Other Employee hires   | 961          | 377           | 320          | 26           | 227           |
| <b>Internal appointments and selection processes <sup>(1)</sup></b>          |              |               |              |              |               |
| <b>Total appointments</b>  | <b>7,279</b> | <b>10,261</b> | <b>5,708</b> | <b>7,569</b> | <b>12,352</b> |
| % Appointments - men   | 46.2         | 44.3          | 45.1         | 44.1         | 42.5          |
| % Appointments - women   | 53.8         | 55.7          | 54.9         | 55.9         | 57.5          |
| <b>Flex time</b>   |              |               |              |              |               |
| Employees with flexible working hours  | 18,445       | 17,896        | 18,262       | 26,389       | 24,612        |
| % against total staff at year-end  | 62.7         | 64.9          | 66.6         | 63.4         | 68.2          |
| Employees with flexible hours - % men  | 50.9         | 48.8          | 48.3         | 48.9         | 46.1          |
| Employees with flexible hours - % women                                      | 49.1         | 51.2          | 51.7         | 51.1         | 53.9          |
| <b>Reduced working hours, paid leave and leave of absence <sup>(2)</sup></b> |              |               |              |              |               |
| <b>Total workday reductions</b>  | <b>1,228</b> | <b>1,727</b>  | <b>1,080</b> | <b>2,166</b> | <b>2,326</b>  |
| % of total average headcount for the year                                    | 4.2          | 6.1           | 3.9          | 5.4          | 6.3           |
| Workday reductions - % men   | 7.2          | 7.6           | 8.1          | 8.9          | 9.2           |
| Workday reductions - % women   | 92.8         | 92.4          | 91.9         | 91.1         | 90.8          |
| <b>Total paid leave permits</b>  | <b>2,994</b> | <b>2,555</b>  | <b>2,344</b> | <b>3,059</b> | <b>3,081</b>  |
| % of total average headcount for the year                                    | 10.2         | 9.0           | 8.5          | 7.6          | 8.4           |
| Paid leave - % men   | 21.8         | 27.3          | 37.8         | 41.5         | 44.7          |
| Paid leave - % women   | 78.2         | 72.7          | 62.2         | 58.5         | 55.3          |
| <b>Total leaves of absence</b>   | <b>593</b>   | <b>555</b>    | <b>769</b>   | <b>615</b>   | <b>526</b>    |
| % of total average headcount for the year                                    | 2.0          | 1.9           | 2.8          | 1.5          | 1.4           |
| Leaves of absence - % men  | 7.6          | 9.0           | 9.2          | 11.9         | 11.4          |
| Leaves of absence - % women  | 92.4         | 91.0          | 90.8         | 88.1         | 88.6          |
| <b>Taking the minimum period due to a birth <sup>(3)</sup></b>               |              |               |              |              |               |
| % Men  | 95.1         | 95.0          | 90.2         | 95.6         | 97.1          |
| % Women  | 99.7         | 99.2          | 99.3         | 98.6         | 98.6          |
| <b>Dismissals broken down by age and sex</b>                                 |              |               |              |              |               |
| <b>Total dismissals</b>  | <b>73</b>    | <b>60</b>     | <b>48</b>    | <b>53</b>    | <b>77</b>     |
| Dismissals - men   | 50           | 36            | 24           | 27           | 38            |
| Dismissals - women   | 23           | 24            | 24           | 26           | 39            |

|  | 2018      | 2019      | 2020      | 2021      | 2022               |
|--|-----------|-----------|-----------|-----------|--------------------|
| <b>Block II. Working conditions</b>  |           |           |           |           |                    |
| % Staff covered by collective bargaining agreement   | 100       | 100       | 100       | 100       | 100                |
| Members on company committees  | 759       | 759       | 759       | 924       | 957                |
| <b>% of union representation</b>   |           |           |           |           |                    |
| SECB members   | 284       | 284       | 284       | 296       | 395                |
| % SECB representation  | 37.42     | 37.42     | 37.42     | 32.04     | 41.27              |
| CCOO members   | 308       | 308       | 308       | 349       | 293                |
| % CCOO representation  | 40.58     | 40.58     | 40.58     | 37.77     | 30.62              |
| UGT members  | 136       | 136       | 136       | 167       | 176                |
| % UGT representation   | 17.92     | 17.92     | 17.92     | 18.07     | 18.39              |
| Other members  | 31        | 31        | 31        | 112       | 93                 |
| % other representation   | 4.08      | 4.08      | 4.08      | 12.12     | 9.72               |
| <b>Psychosocial risk indicators</b>  |           |           |           |           |                    |
| Incidence rate (accidents on working days with sick leave/annual average number of Social Security affiliates *1000) | 2.27      | 2.38      | 1.27      | 1.44      | 2.20               |
| % Robbery rate (number of robberies/offices *100)  | 0.48      | 0.35      | 0.25      | 0.21      | 0.42               |
| Number of attacks on employees   | 12        | 19        | 22        | 21        | 13                 |
| <b>Block III. Environment and workplace</b>  |           |           |           |           |                    |
| <b>Accidents (type of accidents)</b>   |           |           |           |           |                    |
| Total accidents  | 403       | 400       | 227       | 363       | 350 <sup>(4)</sup> |
| Fatal accidents  | 0         | 0         | 0         | 1         | 1                  |
| Serious accidents  | 0         | 1         | 0         | 0         | 0                  |
| Non-serious and minor accidents  | 403       | 399       | 227       | 362       | 349                |
| % Non-serious and minor accidents  | 100.0     | 99.8      | 100       | 99.7      | 99.7               |
| <b>Absenteeism</b>   |           |           |           |           |                    |
| Manageable absenteeism hours (illness and accidents)   | 1,342,026 | 1,356,617 | 1,647,500 | 2,416,421 | 2,690,834          |
| % Manageable absenteeism rate (illness and accidents)  | 2.86      | 2.96      | 3.72      | 3.75      | 4.59               |
| <b>Other indicators of training, health promotion campaigns and actions in branches</b>                              |           |           |           |           |                    |
| People who take the Health and Safety course annually <sup>(5)</sup>   | 28,132    | 872       | 613       | 1,098     | 315                |
| Participants in Security and Robbery training courses <sup>(5)</sup>   | 23,211    | 747       | 25,932    | 40,451    | 400                |
| Health improvement campaigns carried out   | 14        | 27        | 11        | 24        | 27                 |
| Branches modernised to prevent robberies   | 400       | 1,000     | 450       | 467       | 403                |
| Work centres assessed for risks  | 630       | 638       | 186       | 483       | 663                |
| Centre maintenance and review activities and initiatives   | 6,258     | 8,119     | 6,067     | 5,036     | 12,483             |

(1) Internal Recruitment and Selection (COBE) appointments are all considered.

(2) Reductions in working hours incorporate the following grounds: Childcare, family care, sick child care. Paid leave incorporates the following grounds: maternity, extended maternity, paternity, extended paternity, breastfeeding and adoption. Leave incorporates the following grounds: care of children, care of family members, care of dependants, maintenance of cohabitation, solidarity, studies, unspecified personal reasons and gender-based violence.

(3) The information could be altered in the records since, apart from the compulsory uninterrupted weeks, the rest can be taken during the following year. The value for the last year of the series includes people who are still able to take the permit.

(4) In 2022, the accident frequency rate is 1.17 (0.37 for men and 1.77 for women).

(5) In 2022, the contents of the "Branch Security" training as well as the "Security and Robbery" awareness training will be incorporated into the "Physical Security in Offices and Buildings" online course.

Table 24. Human Resources Contribution to Sustainability (ESG-Environmental, Social and Governance)

Human Resources policies have an impact on the Social aspect and the Governance aspect.

#### Social (impact of the Organisation on its social environment, in the community)

##### 8 Decent work and economic growth:

|  |        |
|--|--------|
| Professional development for CaixaBank employees - Total employees | 36,089 |
| % of permanent contracts   | 99.7   |
| % men  | 42.5   |
| % women  | 57.5   |
| % Management positions covered internally                          | 100.0  |
| €m on wages and salaries   | 2,356  |
| % of variable remuneration linked to quality of service            | 99.2%  |
| €m in Entity taxes payable by Social Security                      | 550    |
| % of the workforce adhering to a Collective Bargaining Agreement   | 100.0  |

##### 4 Quality Education

|  |        |
|--|--------|
| Staff training   |        |
| €m investment in training  | >9     |
| €m hours of training   | 2.8    |
| Training hours per employee  | 76     |
| % of online training   | 97.8   |
| Employees with MiFID II certification                                    | 28,971 |
| Employees with LCCI certification  | 28,792 |
| Employees who have successfully completed ESG training                   | 31,315 |
| Main courses on responsible practices:                                   |        |
| • Information security and preventing customer fraud                     | ✓      |
| • Data protection in CaixaBank 2022                                      | ✓      |
| • Transparency in the marketing of banking products and payment services | ✓      |
| • Prevention of money laundering and terrorism financing                 | ✓      |
| • Internal Code of Conduct + Market Abuse (generic)                      | ✓      |
| • Internal Code of Conduct + Market Abuse (persons subject)              | ✓      |

##### 5 Gender Equality

|  |       |
|--|-------|
| Wengage Programme  |       |
| Equality Plan, % in agreement with trade union representation:   |       |
| • Leaves of absence  | 526   |
| • Paid leave   | 3,081 |
| • Workday reductions   | 2,326 |
| • % of women in managerial positions (pre-integration perimeter)   | 41.8  |
| • % women on staff   | 57.5  |
| • Employees with disability  | 407   |
| • Diversity Committee (first level), quarterly   | ✓     |
| Adherence to Women Empowerment - UN Principles   | ✓     |
| AgroBank Diversity Programme, no. of rural branches in towns with <10,000 inhabitants                              | 1,501 |
| Leader in gender diversity in Europe. % women fund managers.   | 38.8  |
| % CaixaBank S.A. salary gap  | 0.7   |
| EFR Certification, Fundación MásFamilia. First Spanish financial institution to obtain the level of excellence A   | ✓     |
| Bloomberg 2022. CaixaBank ranks among the top 5 companies in the world in the gender equality index.               | ✓     |
| Support for the main women's associations (Equality in the company: Diversity Charter, Más Mujeres, EJE&CON, etc.) | ✓     |

##### 3 Good Health and Well-being

|                                |   |
|--------------------------------|---|
| We are Healthy Programme       | ✓ |
| Sustainable Performance School | ✓ |

#### Governance (compliance with the Company's own or external rules and regulations)

|   |    |
|---|----|
| Creation of the Sustainability Directorate in 2021.           | ✓  |
| % women on the Board of Directors                             | 40 |
| The General Remuneration Policy has been linked to ESG risks. | ✓  |

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#### Dimensions aligned with the United Nations Sustainable Development Goals



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**Table 25. Result associated with DJSI in Human Resources policies**

Recognition by Standard & Poor's Global (DJSI) of the measures adopted by Human Resources, which is reflected in the results of the social dimension and contributes positively to the overall index.

|  | CaixaBank  |            |           |                 |                 |            | Dow Jones Sustainability Index |              |          |
|--|------------|------------|-----------|-----------------|-----------------|------------|--------------------------------|--------------|----------|
|  | Score 2021 | Score 2022 | Change    | Percentile 2021 | Percentile 2022 | Change     | Average 2021                   | Average 2022 | Change   |
| Total Sustainability Score                 | 86         | 80         | -6        | 98              | 90              | -8         | 85                             | 84           | -1       |
| <b>Social Dimension</b>                    | <b>90</b>  | <b>81</b>  | <b>-9</b> | <b>97</b>       | <b>87</b>       | <b>-10</b> | <b>88</b>                      | <b>88</b>    | <b>-</b> |
| Social Reporting <sup>1</sup>              | 100        | 100        | -         | 100             | 100             | -          | 100                            | 100          | -        |
| Labour Practice Indicators <sup>2</sup>    | 85         | 86         | +1        | 96              | 92              | -4         | 82                             | 88           | +6       |
| Human Capital Development <sup>3</sup>     | 96         | 53         | -43       | 98              | 35              | -63        | 89                             | 89           | -        |
| Talent Attraction & Retention <sup>4</sup> | 87         | 92         | +5        | 96              | 97              | +1         | 84                             | 85           | +1       |
| Occupational Health & Safety <sup>5</sup>  | 67         | 63         | -4        | 93              | 86              | -7         | 72                             | 73           | +1       |
| Human Rights <sup>6</sup>                  | 98         | 98         | -         | 99              | 98              | -1         | 89                             | 91           | +2       |

<sup>1</sup> Coverage, audit systems and scope of social reporting.

<sup>2</sup> KPIs for diversity of the workforce and equal pay.

<sup>3</sup> Training for employees who develop their skills, investment made and achievement of objectives.

<sup>4</sup> Incentive programme to retain talent, turnover rate, evolution of climate survey results.

<sup>5</sup> Absenteeism rate, initiatives to ensure the well-being and health of the workforce.

<sup>6</sup> Human Rights Policy, internal assessment and publication of results.









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**Table 26. Changes in the Workforce**

|                                   | 2021          | 2022   | Net change    |
|-----------------------------------|---------------|--|---------------|
| <b>Caixabank Group Workforce</b>  | <b>49,762</b> | <b>44,625</b>                                  | <b>-5,137</b> |
| <b>Changes in 2022</b>            |               |  |               |
| <b>Additions and readmissions</b> | <b>2,189</b>  | <b>Departures and absences</b>                 | <b>-7,326</b> |
| <b>New entrants</b>               | <b>949</b>    | <b>Definitive leaves</b>                       | <b>-6,281</b> |
| CaixaBank S.A.                    | 256           | Retirement                                     | -112          |
| Business Support                  | 276           | Death  | -17           |
| Business Activity                 | 335           | Dismissal                                      | -113          |
| Other companies                   | 82            | Voluntary redundancy                           | -320          |
|                                   |               | Contract termination                           | -82           |
| <b>Reinstatements and others</b>  | <b>1,240</b>  | Not passed probationary period                 | -14           |
|                                   |               | Permanent disability                           | -22           |
|                                   |               | Other recurring departures <sup>(1)</sup>      | -251          |
|                                   |               | Incentivised leave                             | -31           |
|                                   |               | Restructuring Plan <sup>(2)</sup>              | -5,319        |
|                                   |               | <b>Absences (leaves of absence and others)</b> | <b>-1,045</b> |

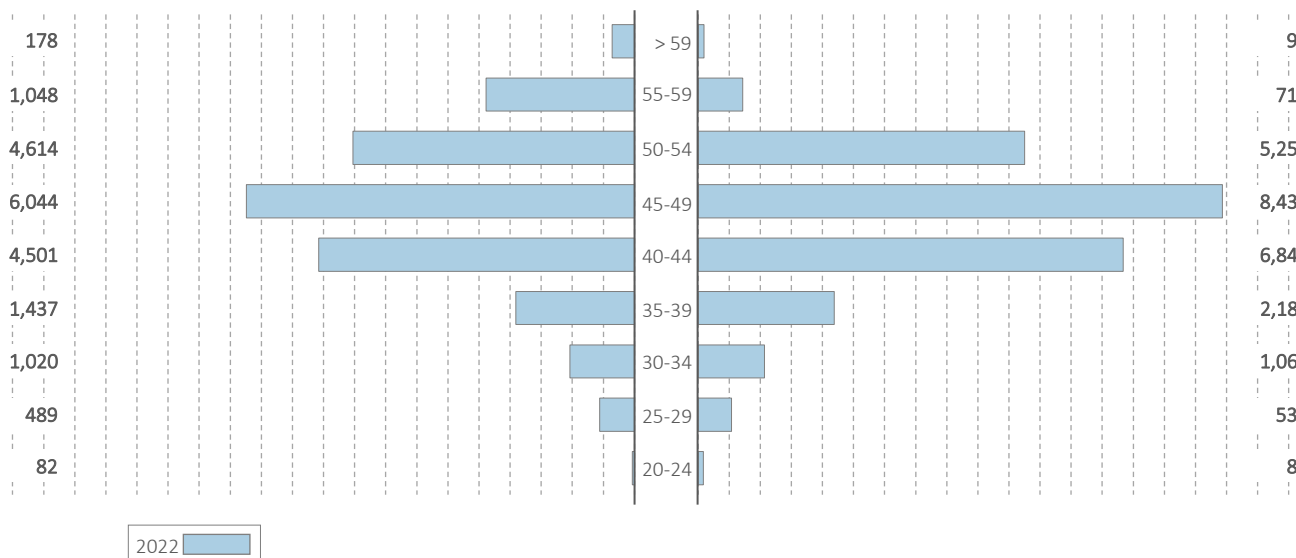
1) Includes the transfer of the employees of the Operational Services and Process Engineering Centre in accordance with the provisions of art. 44 of the Workers' Statute due to the sale of its activity.

2) There were a total of 5,332 departures in 2022 (5,319 active workforce and 13 leaves of absence and other situations).

Table 27. Demographic structure

people  
average age  
average length of service

| Male           | Total  | Female         |
|----------------|--------|----------------|
| 2022           | 2022   | 2022           |
| 19,413 (43.5%) | 44,625 | 25,212 (56.5%) |
| 46             | 46     | 46             |
| 18             | 18     | 18             |



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- 28. Mosaic of cultures

Table 28. Mosaic of cultures

5,604 people originating from 85 countries other than Spain

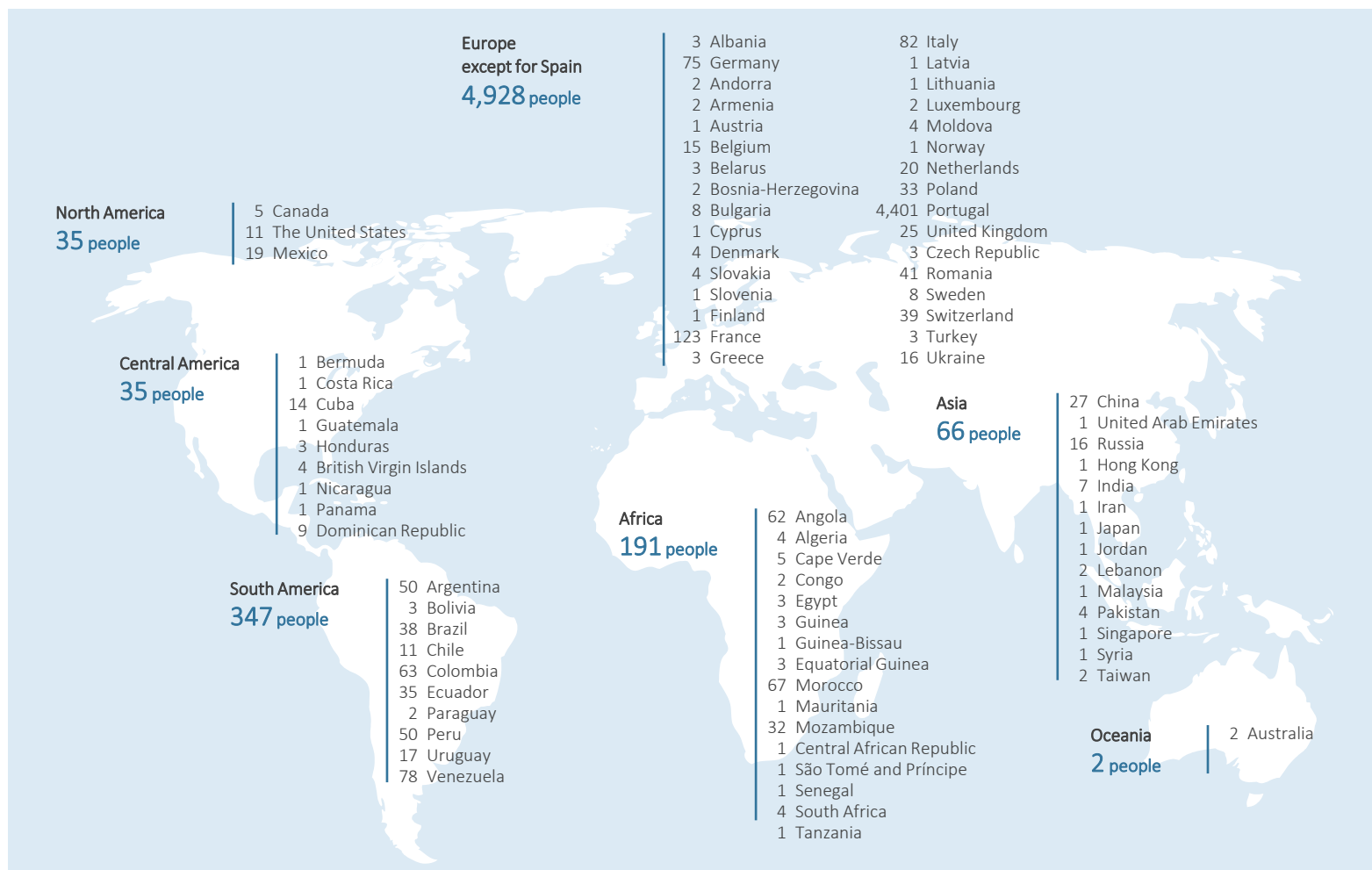


Table 29. Functional structure

| CaixaBank Group                              | Directors |       |         |       |           | Middle management |       |         |       |           | Other employees |        |         |       |           |       |
|--|-----------|-------|---------|-------|-----------|-------------------|-------|---------|-------|-----------|-----------------|--------|---------|-------|-----------|-------|
|  | Total     | Total | Men   % |       | Women   % |                   | Total | Men   % |       | Women   % |                 | Total  | Men   % |       | Women   % |       |
| CaixaBank S.A.                               | 36,089    | 5,015 | 2,990   | 59.6  | 2,025     | 40.4              | 6,796 | 3,226   | 47.5  | 3,570     | 52.5            | 24,278 | 9,131   | 37.6  | 15,147    | 62.4  |
| Business support                             | 1,817     | 105   | 69      | 65.7  | 36        | 34.3              | 198   | 121     | 61.1  | 77        | 38.9            | 1,514  | 844     | 55.7  | 670       | 44.3  |
| CaixaBank Operational Services S.A.U.        | 731       | 22    | 10      | 45.5  | 12        | 54.5              | 114   | 68      | 59.6  | 46        | 40.4            | 595    | 237     | 39.8  | 358       | 60.2  |
| CaixaBank Tech (Includes Silk Inmuebles)     | 739       | 58    | 44      | 75.9  | 14        | 24.1              | -     | -       | -     | -         | -               | 681    | 482     | 70.8  | 199       | 29.2  |
| CaixaBank Facilities Management S.A.         | 210       | 9     | 7       | 77.8  | 2         | 22.2              | 55    | 36      | 65.5  | 19        | 34.5            | 146    | 74      | 50.7  | 72        | 49.3  |
| CaixaBank Business Intelligence, S.A.        | 137       | 16    | 8       | 50.0  | 8         | 50.0              | 29    | 17      | 58.6  | 12        | 41.4            | 92     | 51      | 55.4  | 41        | 44.6  |
| Business Activity                            | 6,543     | 502   | 329     | 65.5  | 173       | 34.5              | 987   | 538     | 54.5  | 449       | 45.5            | 5,054  | 2,070   | 41.0  | 2,984     | 59.0  |
| CaixaBank Payments & Consumer                | 588       | 99    | 68      | 68.7  | 31        | 31.3              | 133   | 59      | 44.4  | 74        | 55.6            | 356    | 143     | 40.2  | 213       | 59.8  |
| Wivai SelectPlace                            | 53        | 9     | 4       | 44.4  | 5         | 55.6              | 16    | 8       | 50.0  | 8         | 50.0            | 28     | 5       | 17.9  | 23        | 82.1  |
| Telefónica Consumer Finance, E.F.C., S.A.    | 8         | 2     | -       | -     | 2         | 100.0             | 2     | 1       | 50.0  | 1         | 50.0            | 4      | 1       | 25.0  | 3         | 75.0  |
| CaixaBank Equipment Finance, S.A.            | 8         | 2     | 2       | 100.0 | -         | -                 | 2     | 2       | 100.0 | -         | -               | 4      | 1       | 25.0  | 3         | 75.0  |
| Banco BPI                                    | 4,387     | 296   | 193     | 65.2  | 103       | 34.8              | 613   | 347     | 56.6  | 266       | 43.4            | 3,478  | 1,352   | 38.9  | 2,126     | 61.1  |
| BPI Suisse                                   | 17        | 5     | 5       | 100.0 | -         | -                 | 6     | 3       | 50.0  | 3         | 50.0            | 6      | 4       | 66.7  | 2         | 33.3  |
| VidaCaixa, S.A.                              | 758       | 17    | 8       | 47.1  | 9         | 52.9              | 83    | 48      | 57.8  | 35        | 42.2            | 658    | 296     | 45.0  | 362       | 55.0  |
| BPI Vida e Pensões S.A.                      | 70        | 13    | 4       | 30.8  | 9         | 69.2              | 5     | 4       | 80.0  | 1         | 20.0            | 52     | 22      | 42.3  | 30        | 57.7  |
| Sa Nostra Vida                               | 18        | 1     | 1       | 100.0 | -         | -                 | 2     | 1       | 50.0  | 1         | 50.0            | 15     | 6       | 40.0  | 9         | 60.0  |
| Bankia Mediación                             | 20        | -     | -       | -     | -         | -                 | 5     | 3       | 60.0  | 2         | 40.0            | 15     | 7       | 46.7  | 8         | 53.3  |
| VidaCaixa, S.A. Mediació                     | 1         | -     | -       | -     | -         | -                 | -     | -       | -     | -         | -               | 1      | -       | -     | 1         | 100.0 |
| CaixaBank Asset Management, SGIIC, S.A.      | 248       | 11    | 9       | 81.8  | 2         | 18.2              | 59    | 31      | 52.5  | 28        | 47.5            | 178    | 94      | 52.8  | 84        | 47.2  |
| BPI Gestão de ativos                         | 39        | 13    | 11      | 84.6  | 2         | 15.4              | 1     | 1       | 100.0 | -         | -               | 25     | 14      | 56.0  | 11        | 44.0  |
| CaixaBank AM Luxembourg                      | 6         | 2     | 2       | 100.0 | -         | -                 | 1     | -       | -     | 1         | 100.0           | 3      | 2       | 66.7  | 1         | 33.3  |
| Imaginergsen                                 | 56        | 4     | 3       | 75.0  | 1         | 25.0              | 15    | 8       | 53.3  | 7         | 46.7            | 37     | 16      | 43.2  | 21        | 56.8  |
| Nuevo MicroBank, S.A.U.                      | 38        | 13    | 7       | 53.8  | 6         | 46.2              | -     | -       | -     | -         | -               | 25     | 11      | 44.0  | 14        | 56.0  |
| CaixaBank Wealth Management                  | 13        | -     | -       | -     | -         | -                 | 1     | -       | -     | 1         | 100.0           | 12     | 9       | 75.0  | 3         | 25.0  |
| CaixaBank Titulización, S.G.F.T, S.A.        | 11        | 4     | 4       | 100.0 | -         | -                 | 1     | -       | -     | 1         | 100.0           | 6      | 3       | 50.0  | 3         | 50.0  |
| Building Center, S.A.U.                      | 199       | 10    | 8       | 80.0  | 2         | 20.0              | 41    | 24      | 58.5  | 17        | 41.5            | 148    | 83      | 56.1  | 65        | 43.9  |
| Openwealth, S.A.U.                           | 5         | 1     | -       | -     | 1         | 100.0             | 1     | -       | -     | 1         | 100.0           | 3      | 1       | 33.3  | 2         | 66.7  |
| Other companies                              | 176       | 6     | 5       | 83.3  | 1         | 16.7              | 15    | 9       | 60.0  | 6         | 40.0            | 155    | 81      | 52.3  | 74        | 47.7  |
| Inversiones Inmobiliarias Teguse Resort S.L. | 135       | 3     | 2       | 66.7  | 1         | 33.3              | 10    | 6       | 60.0  | 4         | 40.0            | 122    | 58      | 47.5  | 64        | 52.5  |
| Credifimo E.F.C. S.A.U.                      | 14        | 2     | 2       | 100.0 | -         | -                 | 1     | -       | -     | 1         | 100.0           | 11     | 8       | 72.7  | 3         | 27.3  |
| Líderes de Empresa Siglo XXI S.L.            | 7         | -     | -       | -     | -         | -                 | -     | -       | -     | -         | -               | 7      | 7       | 100.0 | -         | -     |
| Serv.Prevencción Mancom. Caixa CB Group      | 9         | -     | -       | -     | -         | -                 | -     | -       | -     | -         | -               | 9      | 6       | 66.7  | 3         | 33.3  |
| Puerto Triana S.A.U.                         | 8         | 1     | 1       | 100.0 | -         | -                 | 3     | 2       | 66.7  | 1         | 33.3            | 4      | 2       | 50.0  | 2         | 50.0  |
| Gestión y Recaudación Local S.L.             | 3         | -     | -       | -     | -         | -                 | 1     | 1       | 100.0 | -         | -               | 2      | -       | -     | 2         | 100.0 |
| Total CaixaBank Group                        | 44,625    | 5,628 | 3,393   | 60.3  | 2,235     | 39.7              | 7,996 | 3,894   | 48.7  | 4,102     | 51.3            | 31,001 | 12,126  | 39.1  | 18,875    | 60.9  |

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- 30. Training activity

**Table 30. Training activity**

**Main indicators 2022:**

**Virtual training**  
**96%** 3,063,257 hours

**Face-to-face training**  
**4%**

**Total investment**  
**€15.1 m**

**Investment per person**  
**€335**  
 Sector average €339 <sup>(1)</sup>

**Hours of training**  
**3,178,202**  
 Women 57.0%  
 Men 43.0%

**Hours of training per person**  
 (over workforce average)  
**70.2**

**Segmentation by occupational classification**

|                   | Male             | Female           | Total            |
|-------------------|------------------|------------------|------------------|
| Directors         | 248,031          | 167,719          | 415,750          |
| Middle management | 265,984          | 291,503          | 557,487          |
| Other Employees   | 851,894          | 1,353,071        | 2,204,965        |
| <b>Total</b>      | <b>1,365,909</b> | <b>1,812,293</b> | <b>3,178,202</b> |

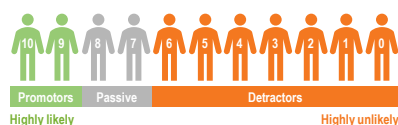
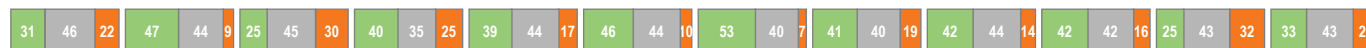
**Segmentation by age bracket**

|              | Male             | Female           | Total            |
|--------------|------------------|------------------|------------------|
| < 30 years   | 48,253           | 58,386           | 106,639          |
| 30-39 years  | 189,612          | 247,673          | 437,285          |
| 40-49 years  | 769,611          | 1,111,788        | 1,881,398        |
| 50-59 years  | 351,520          | 391,109          | 742,629          |
| > 59 years   | 6,913            | 3,338            | 10,250           |
| <b>Total</b> | <b>1,365,909</b> | <b>1,812,293</b> | <b>3,178,202</b> |

1) Source: 2021 Survey of the Group of Financial Institution Training Managers - GREF

Table 31. Engagement, Employee Satisfaction, Culture and Leadership Study conducted in 2022

|                              | Buildingcenter | Caixabank Business Intelligence | CaixaBank Facilities Management | CaixaBank Operational Services | CaixaBank Payment & Consumer | Imaginergen | Nuevo Microbank | VidaCaixa | BPI Gestão de Ativos | BPI Vida e Pensões | CaixaBank Asset Management | CaixaBank Tech |
|------------------------------|----------------|---------------------------------|---------------------------------|--------------------------------|------------------------------|-------------|-----------------|-----------|----------------------|--------------------|----------------------------|----------------|
|                              | %              | %                               | %                               | %                              | %                            | %           | %               | %         | %                    | %                  | %                          | %              |
| <b>Shareholding</b>          | <b>84</b>      | <b>98</b>                       | <b>95</b>                       | <b>59</b>                      | <b>81</b>                    | <b>91</b>   | <b>94</b>       | <b>79</b> | <b>95</b>            | <b>90</b>          | <b>82</b>                  | <b>85</b>      |
| <b>TF - Total Favourable</b> | <b>70</b>      | <b>79</b>                       | <b>62</b>                       | <b>65</b>                      | <b>72</b>                    | <b>79</b>   | <b>79</b>       | <b>73</b> | <b>80</b>            | <b>76</b>          | <b>63</b>                  | <b>69</b>      |
| Neutral                      | 18             | 12                              | 19                              | 20                             | 17                           | 14          | 15              | 16        | 14                   | 15                 | 23                         | 19             |
| Unfavourable                 | 12             | 9                               | 18                              | 15                             | 11                           | 6           | 6               | 10        | 6                    | 10                 | 14                         | 12             |
| <b>Culture</b>               |                |                                 |                                 |                                |                              |             |                 |           |                      |                    |                            |                |
| <b>Favourable</b>            | <b>69</b>      | <b>86</b>                       | <b>76</b>                       | <b>71</b>                      | <b>69</b>                    | <b>78</b>   | <b>73</b>       | <b>71</b> | <b>86</b>            | <b>79</b>          | <b>67</b>                  | <b>67</b>      |
| Neutral                      | 23             | 9                               | 16                              | 19                             | 20                           | 17          | 18              | 21        | 10                   | 15                 | 26                         | 22             |
| Unfavourable                 | 8              | 5                               | 9                               | 10                             | 11                           | 4           | 8               | 8         | 4                    | 6                  | 8                          | 11             |
| <b>Leadership</b>            |                |                                 |                                 |                                |                              |             |                 |           |                      |                    |                            |                |
| <b>Favourable</b>            | <b>80</b>      | <b>93</b>                       | <b>79</b>                       | <b>75</b>                      | <b>82</b>                    | <b>91</b>   | <b>74</b>       | <b>80</b> | <b>82</b>            | <b>84</b>          | <b>79</b>                  | <b>81</b>      |
| Neutral                      | 15             | 5                               | 15                              | 16                             | 12                           | 6           | 19              | 13        | 15                   | 9                  | 16                         | 13             |
| Unfavourable                 | 6              | 3                               | 7                               | 9                              | 6                            | 3           | 7               | 7         | 3                    | 6                  | 6                          | 6              |
| <b>Empowerment</b>           |                |                                 |                                 |                                |                              |             |                 |           |                      |                    |                            |                |
| <b>Favourable</b>            | <b>72</b>      | <b>84</b>                       | <b>59</b>                       | <b>57</b>                      | <b>70</b>                    | <b>84</b>   | <b>71</b>       | <b>72</b> | <b>83</b>            | <b>75</b>          | <b>61</b>                  | <b>63</b>      |
| Neutral                      | 18             | 9                               | 24                              | 24                             | 18                           | 13          | 22              | 18        | 8                    | 16                 | 25                         | 20             |
| Unfavourable                 | 10             | 7                               | 17                              | 19                             | 13                           | 4           | 7               | 11        | 8                    | 9                  | 14                         | 17             |
| <b>eNPS</b>                  | <b>9</b>       | <b>38</b>                       | <b>-6</b>                       | <b>14</b>                      | <b>22</b>                    | <b>36</b>   | <b>47</b>       | <b>22</b> | <b>28</b>            | <b>25</b>          | <b>-7</b>                  | <b>10</b>      |
| Promoters                    | 31             | 47                              | 25                              | 40                             | 39                           | 46          | 53              | 41        | 42                   | 42                 | 25                         | 33             |
| Passive                      | 46             | 44                              | 45                              | 35                             | 44                           | 44          | 40              | 40        | 44                   | 42                 | 43                         | 43             |
| Detractors                   | 22             | 9                               | 30                              | 25                             | 17                           | 10          | 7               | 19        | 14                   | 16                 | 32                         | 24             |



eNPS - Employee Net Promoter Score

eNPS = % Promoters - % Detractors

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