

PEOPLE 2025 ANNUAL REPORT





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Preface

The first year of CaixaBank's 2025–2027 Strategic Plan has been marked by a favourable and dynamic domestic economic environment, alongside international geopolitical uncertainty and an accelerated technological transformation.

Within this environment, CaixaBank has made positive progress towards achieving the objectives of the Plan: business growth, transformation and sustainability.

- Commercial activity has shown excellent performance in terms of customer acquisition, the promotion of digital subscriptions and the development of sustainability-related products and services, while maintaining international momentum.
- In terms of transformation, notable achievements include a more flexible customer service model (Personal Banking), the implementation of distinctive and scalable processes and technology supported by cognitive capabilities (Cloud adoption, etc.), increased agility and simplicity (product catalogue), and a strong commitment to retaining top talent by accelerating transformation capabilities (training for employees in critical roles and executive development through talent, technology and agility programmes).
- Sustainability continues to be a cross-cutting pillar of the Bank's strategy and a long-term growth driver, enabling progress towards a more sustainable economy, supporting the economic and social development of all individuals, and positioning the Institution as a sustainability benchmark (mobilisation of 46 billion in sustainable finance by 2025), with specific targets for reducing the portfolio's carbon footprint and supporting customers in their transition processes.

The activities carried out during 2025 by CaixaBank's People Division directly contributed to the progress of the Strategic Plan, reinforcing a distinctive value proposition for those within the Organisation and consolidating CaixaBank as a benchmark in talent management. The focus has been on maintaining a workforce prepared for transformation and aligned with business needs.

Throughout the year, significant progress has been made in attracting, developing and engaging talent, with a positive impact on the employee experience and external recognition. This progress has been accompanied by the promotion of critical skills, the evolution of culture and leadership towards more approachable and empowering models, and the consolidation of a more diverse and balanced organisation, both from a gender and generational perspective, supported by increasingly data-driven People management.

The 2025 People Report reflects this journey and is structured around the contribution of People to the 2025–2027 Strategic Plan, an overview of who we are and how we are organised, and details of the main initiatives implemented throughout the professional lifecycle, with a clear objective: to continue building a solid, people-focused and attractive project that supports the ambition of becoming the best Group to work for.

2025-2027 Strategic Plan. Key indicators.

Contribution of People to the 2nd pillar of the 2025–2027 Strategic Plan: Transformation.

“Engaging with people by fostering a team prepared for transformation and with the ambition of becoming the best Group to work for”

Strategic areas

1. Talent Development by Skills: - Skills architecture and professional profiles. - Completion of assessments: 1,252 Ahead Review (mgmt.) 6,977 Skills Review (non-mgmt.) - Upskilling/Reskilling - Update People processes to the skills-based model - Systems adaptation PeopleSkills <i>For the development and mgmt. of skills</i> New 2025 functionality: - Profile Comparator - Dinamiza Plan (emerging talent) and Impulsa Plan (succession and diversity) - SelectIA (AI solution to attract talent)	2. Leadership Measurement of the AHEAD Culture and Leadership Model: 2025 Employee Engagement and Satisfaction, Culture and Leadership Radar (20% workforce sample) 73% Total favourability (TF) 71% TF Culture dimension 83% TF Leadership dimension 21 eNPS Development applying the 70-20-10 model: 8,075 participants in executive development initiatives 4.8 overall rating out of 5 for executive development programmes. 4.8 overall rating out of 5 for support processes (coaching and mentoring). managers invited to talent, technology and agility programmes. 45% Diversity and Inclusion:  Wengage Empowering DIVERSITY Diversity prgm. with a holistic approach (gender, disability, generational, LGBTI, cultural, etc.) 44.0% Women in management positions from deputy manager level onwards in A and B branches (large branches). 7th WONNOWN Awards edition (STEM with more than 1,000 applicants). 0.7% Adjusted gender pay gap ensuring equal pay. Recognition: - Level A efr (Flexible and Responsible Company) Certification - DIE seal, Equality in the Workplace (Ministry of Equality) - Best Bank for Diversity and Inclusion in Europe (Euromoney 2025) <i>Inclusion promoted through the Family Plan, the Aflora Plan (Vivofácil) and the “la Caixa” Foundation’s Incorpora Programme.</i>	3. Employee Experience Definition of a unique employee experience: - Communication and active listening channels (Engagement Survey, Touchpoints, Quality Survey) Nosotros Plan arising from employee feedback and experience improvement:  Plan Nosotras  MAC  MisTiempo  People Experience - Relationship model: Employee Office, employee support service (Pregúntame) and Business Partners - Employer Brand ranking:  top EMPLOYER Spain 2026 FOR A BETTER WORLD OF WORK 92.7 Top Employer Spain Seal  merco TALENTO 7th Position in the Merco Talento 2025 ranking (2nd in the Financial Sector)	Healthy Organisation: Ecosystem in which each individual creates their own wellbeing framework 103 wellbeing and health initiatives - Healthy Organisation Management System (SIGOS) and ISO 45001 certificates, certified by AENOR and AUDELCO - Somos Saludables (We are Healthy) platform - Comprehensive wellbeing model (emotional, social, financial wellbeing, health, healthy eating, physical activity and work environment)	4. Agile 5 Principles linked to the Agility Plan: - Focus on the customer - Contribute to the final outcome - Work as a team with shared objectives - Simplify and act quickly - Continuously improve 6 Objectives of the Agility Plan: - Increase collaboration, focus on maximising customer-perceived value, reduce complexity, establish a measurement system and implement a continuous learning system to drive improvements.
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Cross-cutting lines

5. Transformation More efficient and data-driven People management model: - Evolution of People systems (SuccessFactors, PeopleNow, Virtaula/Evoluciona from 2026 onwards) - Agile transformation and collaborative tools: Artificial Intelligence School 100% of the workforce with Copilot deployment 3,000 employees with Copilot Pro version People Analytics project	6. People Business Partners 4 Main objectives of implementing the internal customer relationship model: - Improve the value proposition through a close-service approach and a holistic understanding of needs - Support the implementation of strategic initiatives within the People Division - Increase overall knowledge - Manage demand with direct decision-making authority in delegated areas 119 People Business Partners
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2025-2027 Strategic Plan

In 2024, CaixaBank presented its new 2025–2027 Strategic Plan, designed to accelerate growth, drive transformation and strengthen sustainability.

Over the course of this new Strategic Plan, CaixaBank aims to move towards two major objectives to ensure sustained long-term profitability: on the one hand, consolidating its leadership position in the market and, on the other, accelerating its transformation to prepare for an increasingly digital and competitive environment. This is undertaken with a pledge to remain close to individuals for a sustainable society, emphasising a distinctive ESG (Environmental, Social, and Governance) stance.

The 2025–2027 Strategic Plan is built around three strategic lines:

Pillars of the 2025–2027 Strategic Plan to ensure sustained high levels of profitability

01. Acceleration of growth

02. Business transformation and investment

03. Differential positioning in ESG

1 Acceleration of growth

CaixaBank plans to boost business growth in both Spain and Portugal. Following the successful completion of the integration with Bankia, the Group aims to consolidate its leadership position in the market, leveraging its main strengths to grow across all business segments by acting on the following levers:



Client loyalty and engagement, with a particular emphasis on acquiring new clients.



Develop products and services with a focus on sustainability.



Sustain international growth.



Strengthen ecosystems and proprietary digital solutions.



Enhance the value proposition for both individuals and companies.

In this regard, since the launch of the Strategic Plan, CaixaBank has made progress in deploying strategic initiatives aligned with the Group's objectives. Particular highlights include the push for ecosystems and proprietary digital solutions with the launch of Facilitea Coches (a digital platform for financing used vehicles) and Facilitea Casas (a real estate platform for property purchase and rental). Progress has also been made in initiatives aimed at customer loyalty and engagement, as well as in enhancing the value proposition, while maintaining a strong commercial focus on customer acquisition.

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In 2025, a key commercial focus on customer and payroll acquisition led to an increase in the customer base of over 365k over the year and a 28 bps increase in payroll share to 36.3%, supported by incentives and the growth of imagin (accounting for 50% of new sign-ups). At the same time, the Facilitea platforms have performed strongly: Facilitea Casas reached 1.6 million visits and Facilitea Coches achieved new production of €460m, over 16% above target.

2 Transformation and investment in the business

CaixaBank aims to drive business transformation by accelerating investment in technology to support growth across all segments, with the goal of preparing for a more competitive environment. The Group has the largest physical network in Spain, specialised by segment, alongside leading digital and remote channels, and aims to continue building differentiated capabilities for the future.

This line's core ambitions include:

- **Optimising and enhancing the distribution platform.** Delivering specialised and personalised service through our distinctive distribution platform. Revamping digital channels to enhance customer experience and increase commercial and operational efficiency.
- **Accelerate investment in digital and technology.** Increasing investment in technology to support strategic initiatives, building cutting-edge capabilities and enhancing service quality.
- **Driving talent transformation.** Promoting excellence across the organisation, fostering agility and simplification, and maximising the potential of existing talent.

Within this pillar of the Strategic Plan, a total investment of €5bn in technology and digitisation is planned for the 2025–2027 period. CaixaBank has launched the “Cosmos” plan, its roadmap for processes and technology. Cosmos sets out the Group's technology strategy for the coming years around four main objectives:

- Increase agility and commercial capacity in business areas.
- Develop new services through cutting-edge capabilities and process simplification.
- Enhance operational excellence by improving efficiency.

- Strengthen and evolve the current technology platform with higher standards of resilience and security.

The plan is built around three main levers:



In the first year of the Strategic Plan, technological and talent transformation has shown positive progress against the defined objectives, as reflected in the increase in cloud adoption, which has risen from 33% to 39%, and the growth in young talent (under 35), which reached 10.2% by the end of 2025 (+1.1% compared to the start of the Strategic Plan).

3 Differentiated positioning in ESG (Environmental, Social and Governance)

CaixaBank aims to maintain its founding essence, engaging with people to support a more sustainable society, with two clear objectives:

- **Shift towards a more sustainable economy** by mobilising more sustainable funds and executing portfolio decarbonisation objectives in line with the commitments made.
- **Enhance economic and social prosperity**, focusing on three primary areas: social and financial inclusion, employability and employment, and being a key player in financial and personal well-being in an increasingly ageing society.

Levers to achieve these objectives:

- Development of products and services to facilitate the transition for our clients (e.g. mobility, housing, and business consulting).
- Active Management of Decarbonisation Levers (Net Zero perimeter) - Transition Plan.
- Continue to train sales and risk teams.
- Plan to engage with corporate clients (Business Banking, CIB and BPI).

During 2025, efforts to promote sustainable finance have continued across the various business segments, with the introduction of new sustainable products. Sustainable investment activity has also maintained a strong growth trajectory, with a significant share in the placement of sustainable bonds issued by corporate customers. The mobilisation of sustainable finance, which aims to exceed €100bn (cumulative 2025–2027), stood at €46.167bn at year-end, close to 50% of the target planned for the three-year Strategic Plan period.

In parallel, within the framework of initiatives aimed at promoting economic and social development, employability and entrepreneurship have continued to be fostered through specific products. These include loans for students, self-employed professionals and entrepreneurs, as well as microcredit solutions for groups with limited access to financing. Thanks to these solutions, more than 48,200 people have been able to improve their employment prospects and develop business projects, reinforcing CaixaBank's role as an active contributor to positive social impact.

As a result of the rollout and execution of the 2025–2027 Strategic Plan, CaixaBank aims to achieve its financial targets set for 2027:

- Maintain sustainable profitability while investing in the business.
- Growth in profitability with a prudent approach.
- High distribution capacity (dividends).



In the first year of the 2025–2027 Strategic Plan, the Group delivered a positive performance across its main financial metrics, in line with the 2025 targets.

Particularly noteworthy is business growth, with a ROTE of 17.5%, alongside a cost-to-income ratio maintained at low levels (39.4%), strong solvency and liquidity positions, and low non-performing loan levels (2.1%).

Contribution of People Management. A workforce prepared for transformation

Within the framework of the 2022–2024 Strategic Plan, the People function defined the key levers to achieve the ambition of “being the preferred financial group to work for and having the best talent to face strategic challenges” in a context of accelerated transformation. To this end, a Master Plan was developed aimed at fostering an engaging and collaborative culture, based on engaging leadership, the promotion of new ways of working, the integration of diversity and equality across all processes, and the transformation of the development model, in order to build a differentiated employee value proposition.

This journey provided a solid foundation to approach the new 2025–2027 Strategic Plan with ambition, in which the People function is fully aligned with the second strategic line focused on transformation. In this context, the Group reaffirms its commitment to its workforce, aiming to **engage with its people by driving a team prepared for transformation** and with the **ambition of being the best Group to work for**.

To achieve this, four lines of action have been activated and strengthened:

1. Attract and retain top talent.

The CaixaBank Group aims to offer a unique employee value proposition, managing diversity —with a particular focus on generational diversity— and creating opportunities for professional development and growth.

Key initiatives in this area include:

- Strengthen the value proposition to make it unique and distinctive across each of the areas that make up the **360° engagement model**. The 360° Engagement Model makes it possible to identify the factors that matter to employees in their relationship with the bank and serves as a guide for the design and monitoring of actions that impact people's engagement and motivation.
- Promote employer brand positioning in line with the strategy for attracting new talent.
- Be a benchmark in diversity management, with a particular focus on generational diversity, and promote wellbeing and health programmes.
- Highlight opportunities for professional development and growth within the Group.

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2. Transform existing talent.

Within the Group, the aim is not only to attract the best talent, but also to implement action plans to **transform existing talent**. For this reason, the focus is on:

- Reinforcing the people development management model through the Development by Skills programme and incorporating new key skills for the rollout of the Strategic Plan.
- Strategic planning of future capabilities and resources, with a focus on profiles with higher turnover or greater internal and market demand.
- Promoting the development of skills in artificial intelligence, project management and agility, as well as those required for the new customer service model.
- Upskilling/reskilling programmes for personnel that require them.

3. Promote an engaging, agile and collaborative culture.

The Group aims to **strengthen its culture**, with a particular focus on **engagement, collaboration and agility**. To this end, the aim is to:

- Promote behaviours that consolidate an engaging and collaborative mindset.
- Encourage practices and attitudes that reinforce agility and simplify processes, leading to a better experience.

- Foster a sense of belonging and a positive attitude towards change.
- Excellence in external customer service.

All of this is supported by the **Leadership Model**, promoting development programmes for all managers, with the aim of:

- Positioning the leader as a driver of team development (a culture of feedback and support, situational, for team growth).
- Preparing managers to incorporate new capabilities and behaviours, such as new technologies, habits to attract and retain talent, and the promotion of “agility” within the Organisation and its teams.
- Focusing on those elements of leadership that contribute to talent retention and attraction.

4. Improve generational balance.

One of the objectives of the CaixaBank Group is to improve the balance between experience and youth. For this reason, the focus is on:

- Defining key profiles and areas for talent acquisition.
- Integrating approximately 3,000 young people over the 2025–2027 period.
- Recognising the value of senior talent and leveraging its potential.

People Master Plan

The People function has defined a Master Plan with a vision fully aligned with the Strategic Plan 2025–2027, placing people at the centre of organisational transformation. This vision is rolled out through an ambitious plan aimed at deeply evolving processes, supported by advanced technologies to continue positioning the CaixaBank Group as a benchmark in the market.

The Master Plan is structured around **four strategic pillars** —**Talent, Leadership, Employee Experience and Agility**— and **two cross-cutting pillars** —**Transformation and People Business Partner**— which make it possible to organise, prioritise and coherently execute initiatives, in keeping with the objectives of the Strategic Plan 2025–2027.



In the first quarter of 2026, as a result of various organisational changes, including the incorporation of the Agility function into the People area (previously part of Risk) and the creation of the People Transformation function, the fourth strategic pillar has been redefined to incorporate the Agility Plan, while the Wellbeing and Health Plan has been integrated into the Employee Experience strategic pillar.

Strategic People Lines

1. Talent

A more agile and proactive approach to talent management and development, focused on capabilities, attracting the best talent with a value proposition that fosters meritocracy and transparency.

This first strategic pillar includes programmes related to strategic talent planning, proactive talent management, the Talent Marketplace, the learning experience, a focus on young talent, as well as the new remuneration management model.

With regard to **strategic talent planning**, further progress will be made in anticipating critical capabilities through the continuous updating of the skills

architecture and new measurements integrated into the **Development by Skills** approach. Based on this, the rollout of the Development by Skills project continues, driving the cross-functional evolution of the model, progressively integrating skills into the main People processes and consolidating data-driven talent management based on the Organisation's actual capabilities.

Talent management is evolving to transform how people are attracted, developed and retained, anticipating environmental challenges and strengthening its impact on CaixaBank's strategy. This approach relies on key levers such as the Development by Skills model, which makes it possible to identify, assess and enhance workforce capabilities based on a skills or competencies framework, and the People Skills platform, which offers a digital self-service experience for professional development, connecting each individual with their growth opportunities.

People development model – Development by Skills

In order to continue responding to the needs arising from the transformation of the financial sector and to remain at the forefront of new industry trends, CaixaBank has continued implementing its skills-based development model to drive the transformation of workforce capabilities (upskilling and reskilling). As a result, it is necessary both to extend measurements across the entire workforce and to keep the skills architecture up to date in order to continue promoting the knowledge and capabilities that are critical to ensuring the profitability and sustainability of the business.

Development by Skills was created with the ambition of transforming the Group's employee development model, driven by the evolution of the banking sector and the need for new roles. This project is driving a transformation in People management, impacting virtually all processes within Human Resources. It has involved the creation of an agile and personalised development model, placing employees at the centre of their own professional growth, with each individual taking responsibility and playing an active role in their own learning and development.

Skills are a strategic measure of organisational competitiveness; therefore, transforming people development management through the implementation of a model based on job profiles and skills is considered essential.

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What the job profiles and skills model provides

Lever for transformation of People

- 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.
- This facilitates the implementation of expert roles and new career models.

In 2025, the main areas of focus have been:

1. A skills-based assessment process for the entire workforce, with the rollout of biennial evaluations.

This process is segmented into:

- **Skills Review** (for the entire workforce except senior management). During 2025, 6,977 evaluations were carried out, mainly relating to outstanding assessments from the previous cycle and evaluations linked to development processes and career plans. This has made it possible to complete the process

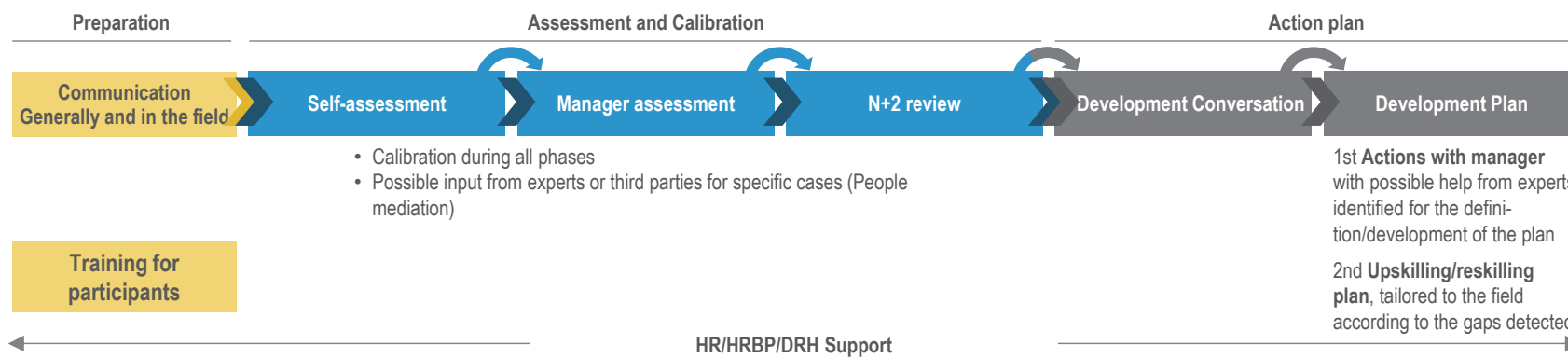
initiated the previous year, covering approximately the entire population.

The definition of a single architecture of competencies and job profiles, together with the assessment of both technical skills (hard skills) and personal and social skills (soft skills), provides a comprehensive view of each professional profile. The Skills Review process includes an initial employee self-assessment (N), an evaluation by the direct manager (N+1), and a final review by the N+2. This leads to development discussions and the preparation of an upskilling or reskilling plan based on identified gaps, enabling the creation of a map of knowledge and skills across the Organisation.

- **AHEAD Review** (aimed at Management). The AHEAD Review assessment process has been consolidated and further strengthened. This is a 360° (multi-dimensional) process fully integrated into CaixaBank's AHEAD Leadership Model and focused on evaluating leadership soft skills. The process continues to reinforce leadership growth and development through an assessment based on observable and measurable behaviours, incorporating input from self-assessment, peers, team members and line management.

In 2025, further progress has been made in enhancing the quality and effectiveness of feedback conversations, as well as in defining Individual Development Plans (IDPs). These IDPs are integrated into a support journey designed to guide managers in identifying their development priorities, planning actions and structurally monitoring their progress, providing resources and personalised support to maximise their impact.

Skills Review architecture



The **AHEAD Review** process is structured as follows:

PROCESO DE VALORACIÓN AHEAD REVIEW



This year, 1,252 managers have been assessed, including the 252 Heads of Business Areas and Connecta Centre Directors, who have also participated in their own development process under the same AHEAD leadership framework. Within this group of business-related managers, the 360° assessment has been complemented by individual interviews conducted jointly by an internal expert and an external consultant. This approach enables more precise guidance for development discussions and the definition of IDPs.



The **AHEAD Leadership Model** breaks down each letter of the AHEAD acronym (Alliances, Humanism, Empowerment, Anticipation and Diversity) into specific behaviours, which serve as a common reference for assessment and development discussions.

AHEAD Review objectives:

- **Consolidate the AHEAD Leadership Model**, reinforcing its presence in day-to-day management and ensuring that its behaviours are embedded as a shared reference in management and decision-making.

- **Promote the development of leadership skills** by enabling behaviour based assessments and helping each manager clearly identify their strengths and areas for development.
- **Strengthen a culture of feedback and development** by promoting high-quality, regular conversations focused on continuous improvement.
- **Define, implement and continuously support Individual Development Plans (IDPs)**, integrating a structured journey that guides the identification, activation and monitoring of development actions, with coordinated support from managers and Business Partners.

Characteristics of the model:

- **360° vision.** Incorporating input from all professionals who regularly interact with the manager, including a cross-functional peer perspective.
- **Fully aligned with the Organisation's leadership model.** Assessment within the framework of AHEAD behaviours, based on the identification of evidence and the obtainment of qualitative assessments and potential levels.
- **Prepared assessors** Preparation of managers for their self-assessment, superiors and peers under the AHEAD behavioural framework with training materials, guides and support processes.
- **Maximum transversality** A calibration process that objectifies assessments and systematically ensures a cross-functional perspective.
- **Fully digitised** A process integrated into CaixaBank systems, with dashboards for monitoring and analysing assessment results.

2. Upskilling/reskilling process (in response to the results of the Skills and AHEAD Review).

The development process is structured in an integrated way based on the needs identified in the various assessment processes, which provide a comprehensive view of the workforce's technical and behavioural capabilities. Based on these assessments, each professional defines an Individual Development Plan (IDP), which activates specific development actions and is delivered through a shared support journey designed to guide the activation of the IDP and ensure its effective application in the role.

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In the case of the **Skills Review**, the combined assessment of the employee, their manager and the N+2 makes it possible to accurately identify gaps in both hard skills and corporate soft skills. Based on these results, development actions are defined to close these gaps through IDPs agreed with the manager and through learning responses tailored to the specific needs of each area. All of this is supported by the PeopleSkills platform, which facilitates skills management, recommends personalised learning based on the job profile and allows profile comparisons to guide development discussions and identify career opportunities. This process ensures a consistent development response across the entire workforce and is key to consolidating a single architecture of skills and job profiles within the Organisation.

In parallel, the **AHEAD Review** drives leadership development through a 360° assessment that simultaneously incorporates self-assessment, as well as input from the manager, team and peers. These results enable the activation of development actions focused on the soft skills set out in the AHEAD Leadership Model, including workshops delivered by leading business schools. Specifically, for the group of Heads of Business Areas, targeted actions and individualised support are implemented in line with their needs.

Taken together, these processes make it possible to establish a data-driven development model, aligned with the Organisation's skills architecture and focused on activating development actions tailored to the real needs of each professional.

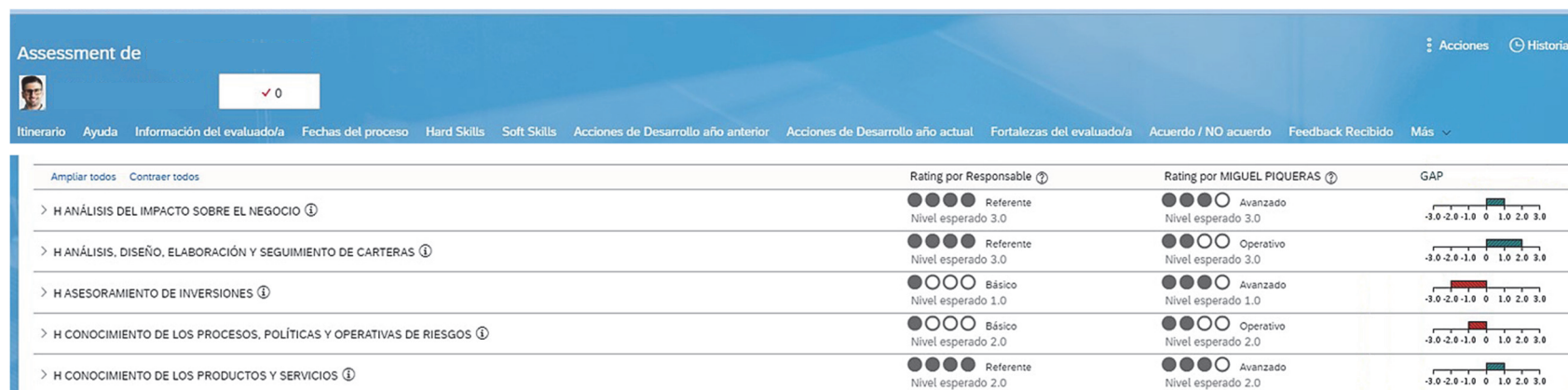
Adopting a skills-based management model requires the progressive updating of the main People processes — assessment, development, learning and recruitment — to ensure alignment with the new capabilities architecture. In this way, recruitment processes benefit from the definition of skills-based job profiles, providing greater clarity on the requirements of each role and improving talent attraction and selection. Similarly, learning processes use job profiles and insights from the AHEAD Review and Skills Review to identify gaps and align the learning offer with the real needs of each professional profile.

This approach will gradually be extended to the rest of the People processes, strengthening internal consistency and enabling a more connected, cross-functional and predictive approach to talent management.

4. Adaptation of People systems. Progress continues in integrating the skills-based model into corporate systems, with particular emphasis on the evolution of the assessment process within SuccessFactors.

The tool incorporates the skills architecture and makes it possible to visualise gaps identified in the Skills and AHEAD Review, facilitating their management within the capabilities-based development model.

This evolution strengthens the ability of the People ecosystem to provide a more comprehensive and actionable view of professional development, while maintaining the distinction between both processes and their respective contributions.



Process dates

Creator	Assessment management (People_EVALUACIONES)
Review period	2025

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, while being able to design and define policies and 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.

5. Review and updating of the profile and skills architecture. In addition to any changes introduced in response to evolving needs within CaixaBank's structure, a period of updating the Skills model has begun, aimed at incorporating new trends in profiles, updating associated development needs, and reviewing the identification of critical roles for CaixaBank.

People Skills, CaixaBank's skills development and management ecosystem



Within the framework of the Development by Skills project and to strengthen skills management and development, CaixaBank launched the **PeopleSkills** platform in June 2024, enabling all employees to:

- Manage their skills by viewing the Skills Review process results, identifying areas for improvement and introducing additional skills to their job profile.
- Develop their skills through advanced functionality that recommends training associated with each skill based on the gaps and job profile of each employee.

During 2025, a new Profile Comparator functionality has been developed, allowing users to:

- Offer a new way of approaching self-development by enabling comparison with any profile, identifying which areas need to be developed in order to acquire the skills of the target profile.
- Provide valuable input for development conversations between managers and Business Partners, enabling the identification of employees who possess certain strategic skills, who show a high level of overlap with other profiles, and who are undergoing training to cover gaps in other functions, with a focus on critical roles.

Following this enhancement, a new task has been incorporated into the People CRM (Customer Relationship Management) tool for Business Partners, enabling them to be notified when an employee they manage marks a profile as a favourite. This information prompts the Business Partner to contact the individual concerned in order to understand their career interests and support their development within the Organisation.

Looking ahead to 2026, the development of two new functionalities is planned: the identification of internal opportunities within the Organisation and the creation of a gamified learning environment focused on strategic skills. These capabilities will expand the scope of PeopleSkills as

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a development ecosystem and strengthen its integration within the corporate **Talent Marketplace**, designed as a lever to identify career opportunities and enable more fluid career paths. All of this is supported by the role of Talent Committees, continuing to move towards more consistent, standardised and organisation-aligned decision-making.



Development by Skills was awarded the Global Prize in the eighth edition of the Talent and Leadership Awards, which recognise and value initiatives that contribute to organisational transformation and generate a positive impact on the business through people.

With regard to **increasingly proactive talent management**, progress continues towards a more dynamic mapping and a more comprehensive view of potential. In this context, CaixaBank has been promoting initiatives aimed at providing more personalised career development support, such as the **Impulsa Plan**, focused on defining career development plans based on succession and diversity criteria, and the **Dinamiza Plan**, focused on supporting emerging talent—particularly branch managers—through individual plans aligned with performance and professional capabilities.

Alongside talent planning and management, the **new learning experience** is another key element of the model. Throughout 2025, significant progress has been made in evolving the learning environment, preparing the launch in early 2026 of **Evoluciona**, the new learning platform replacing Virtaula. This platform will deliver a Learning Experience Platform (LXP) model, with a modern and intuitive interface, greater personalisation, and AI-based recommendations. Throughout 2026, Evolucion will further expand its capabilities, incorporating adaptive learning, advanced analytics and new interaction dynamics that will enable more immersive experiences tailored to each professional's role, forming a living learning ecosystem consistent with skills-based development.



Talent attraction continues to evolve towards increasingly predictive, personalised and data-driven processes to enhance the candidate experience. This approach, already under development, is supported by artificial intelligence solutions such as SelectIA, which help improve objectivity and efficiency in identifying the most suitable candidates, while ensuring that the final decision always remains in human hands, guaranteeing fair processes aligned with the Institution's values. The incorporation of young talent into the Group enables coverage of vacancies identified in workforce planning (anticipating both current and future needs), contributes to workforce rejuvenation, and, through the execution of Talent Programmes (WONNOW, Dualiza, interns, etc.), strengthens the employer brand.

Finally, the transformation of the talent model is accompanied by the **evolution of recognition and compensation systems**, which must reinforce skills-based management, meritocracy and transparency. In this line, during 2025 the transition towards a new remuneration model has begun, aligned with the principles of internal equity, market competitiveness and gender neutrality, in line with the General Remuneration Policy and the new transparency requirements expected for 2027.

2. Leadership

Leadership and an HR team equipped to address and lead change, fostering a diverse environment of trust, collaboration and autonomy.

Within this second strategic pillar, the Culture and Leadership Model is included, as well as programmes for leadership and pre-leadership development, training plans for a data-driven and Gen AI-centric organisation, and diversity and inclusion programmes.

The **organisational culture** of CaixaBank and its **Leadership Model** constitute the structural framework that provides meaning, coherence and alignment to the entire People strategy.

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, as well as being one of the key pillars for the implementation of our strategy, it is structured around three main axes that incorporate the behaviours grouped under the concept "**Somos CaixaBank**", which places the employee at the centre:

- **Above all, people.** It encompasses the attributes of Commitment, Engagement, Responsibility and Demand, and Honesty and Transparency.
- **Collaboration, our strength.** It includes the attribute of Collaboration.
- **Agility, our attitude.** It brings together the attributes of Agility and Innovation.



The Culture Model is defined based on these fundamental axes, which are deployed into six attributes, each of which is supported by *specific behaviours*:

1. People first.

Committed: we contribute to an inspiring purpose by promoting sustainable actions with a positive impact on people and society.

Purpose / Diversity / Participation / Sustainability.

Close: we tailor our relationships and communicate by generating bonds of trust.

Knowledge of people / Humanisation / Listening / Being present.

Responsible and demanding: we are proactive in delivering maximum value to others by acting with excellence and making decisions autonomously, minimising risks and without fear of error.

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

Honest and transparent: we build trust through integrity, honesty and consistency.

Ethics / Clarity / Humility / Recognition.

2. Collaboration is our strength.

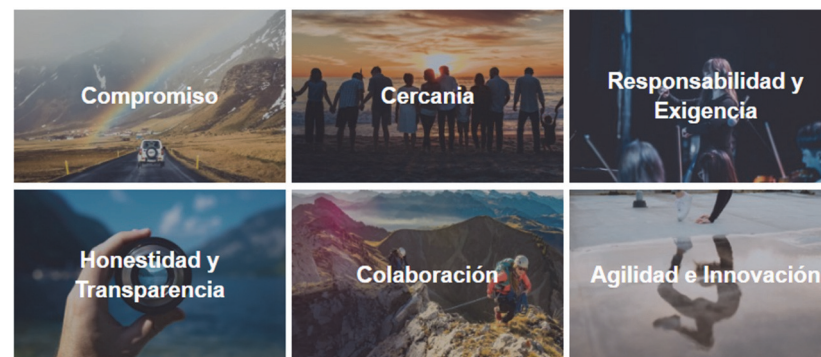
Collaborators: we think, share and work together as a single team.

Shared vision / Cross-functionality / Connection / Generosity.

3. Agility is our attitude.

Agile and innovative: we promote the generation of ideas and flexible change, and help make the best decisions quickly.

Flexibility / Embracing change / Effectiveness / Creativity.



The CaixaBank **Leadership Model** applies to the entire workforce and aims to foster greater self-leadership and accountability in decision-making. It is inclusive and promotes proactivity and cross-functionality, among other principles.

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. It is within this framework that the Leadership Model is designed to strengthen the business through greater engagement and competitiveness, and to support leaders in driving transformation. In this model, all employees are leaders within their sphere of influence:

- 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).

The **AHEAD Leadership Model** has been designed taking into account the following key factors: it is aligned with the strategy, culture and values; it is flexible and universal to adapt to the different organisational contexts; it is measurable to be evaluated in a clear way; it is inspiring on the competence and skills models; it serves as a guide towards a shared culture and performance.

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The behaviours, definitions and key words 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 foster self-awareness. We understand leadership as the ability to develop, motivate and recognise others 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 the 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



The evolution of the **Culture and Leadership Model** is driven by **six core pillars**:

Active listening based on continuous improvement

- Annual Employee Engagement and Satisfaction, Culture and Leadership Survey (hereinafter, the Engagement Survey). As a general rule, the Institution carries out this survey across the entire workforce every two years, and in the intervening years conducts a Radar survey on a representative sample of 20% of employees. These measurements make it possible to understand employee perceptions regarding engagement, the attributes of CaixaBank's Culture and the dimensions of the AHEAD.
- Design and implementation of the **"Nosotros" Plan**, an action plan to improve the employee experience based on survey results. It brings

together a series of initiatives aimed at addressing gaps identified through active listening exercises. In addition, it focuses on reducing the gap between the current and desired culture, and on developing managers to ensure alignment with the AHEAD Leadership Model.

- Implementation of twelve automated listening touchpoints at key moments in the employee lifecycle. These touchpoints enable continuous collection of workforce feedback and help proactively improve the employee experience.

Communication

- Implement actions to raise awareness of the We are CaixaBank culture and the behaviours associated with it, thus fostering the achievement of strategic challenges and reinforcing the pride of belonging.
- Strengthening awareness of corporate culture and CaixaBank values from onboarding, through the Welcome Pack (key content and Corporate Culture video), continuing through onboarding and throughout the employee life-cycle (for example, during 25- and 35-year service recognition events).
- Implement specific actions in management channels to transmit the AHEAD Leadership Model.
- Strengthening managerial communication as a key element of the Culture and Leadership Model, reinforcing engagement, consistency and the cascade of strategic messages across the Organisation. This line of action enhances the communicative role of managers and leaders, contributing to more aligned, clear and consistent communication across all areas.

Managerial development

- Conducting the managerial assessment (AHEAD Review), based on the behaviours defined in the AHEAD Leadership Model.
- Training for managers so they can carry out an assessment of their teams soft skills, based on the AHEAD Leadership Model's behaviours.
- Leadership development programmes where the Culture Model and the AHEAD Leadership Model are addressed, including professionals who are stepping into managerial roles for the first time.
- CaixaBank Talks: live talks in person and online on Culture and Leadership topics.

Training

- *First Experience* onboarding sessions for new hires. These sessions introduce the Group's purpose, culture and values.
- Participatory workshops designed to deepen understanding of purpose, culture and pride in belonging.

Value proposition for employees

- Continuous adaptation of a differentiated employee value proposition, aligned with the attributes of CaixaBank's Culture, delivered through the internal portal People Xperience, which provides a segmented view of all employee benefits and helps strengthen talent attraction and engagement across different employee groups.
- Communication of the value proposition externally and dissemination internally.

Ambassadors

- People Business Partners, Regional People Directors and Group Company People Directors, and Culture Trainers (internal trainers) act as agents of transformation, contributing to the dissemination of the "Somos CaixaBank" culture, the brand purpose and pride in belonging among all professionals, while also gathering feedback.

The **objectives** pursued through the evolution of the **Culture and Leadership Model** are to:

- Promote a team culture committed to our purpose and to be proud to work in CaixaBank Group.
- Strengthen knowledge of the attributes and behaviours of the corporate culture to facilitate cultural integration and bring acknowledgement.
- Promote a close, motivating, non-hierarchical leadership with transformational capabilities.
- Communicate a differentiated employee value proposition that impacts the employee experience throughout the entire lifecycle within the Organisation.

To achieve these objectives, CaixaBank relies on a set of consolidated workstreams, progressively developed and strengthened over time around three main groups:

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At the **managerial** level, initiatives are aimed at engaging managers with the Culture and Leadership Model, promoting their role as transformational leaders, role models and drivers of the “Somos CaixaBank” culture and the AHEAD Leadership Model. To this end, a combination of awareness-raising initiatives and activities to reinforce pride in belonging are deployed, along with content plans within the Manager Community, audiovisual materials for Business Partners with guided messaging to support communication of the model to managers, 360° assessment systems (AHEAD Review), and development and support programmes that help strengthen critical competencies and address key identified gaps.

With regard to **Culture Trainers**, their role as agents of transformation continues to be strengthened by providing them with training, materials and dedicated channels (Trainers Teams channel) that facilitate the dissemination of the “Somos CaixaBank” culture, the communication of the “Nosotros Plan”, and the structured collection of feedback from different regions.

Finally, for the **entire workforce**, cross-cutting initiatives are developed to reinforce awareness and adoption of cultural behaviours, supported by digital platforms and channels (Somos CaixaBank channel and the CaixaBank Culture and AHEAD Leadership Model portals), as well as communication of the Employee Value Proposition, including the #ForBeingCaixaBank social benefits campaign and the People Xperience space on the corporate intranet, which highlights what it means to work at CaixaBank.



To measure the evolution of the **Culture and Leadership Model**, the starting point is the **2024 Employee Engagement and Satisfaction, Culture and Leader-**

ship Survey (hereinafter, the Engagement Survey), distributed across the entire workforce. This survey provides insight into employee perceptions, identifies areas for improvement and enables the activation of action plans by area and region to progress towards strategic objectives.

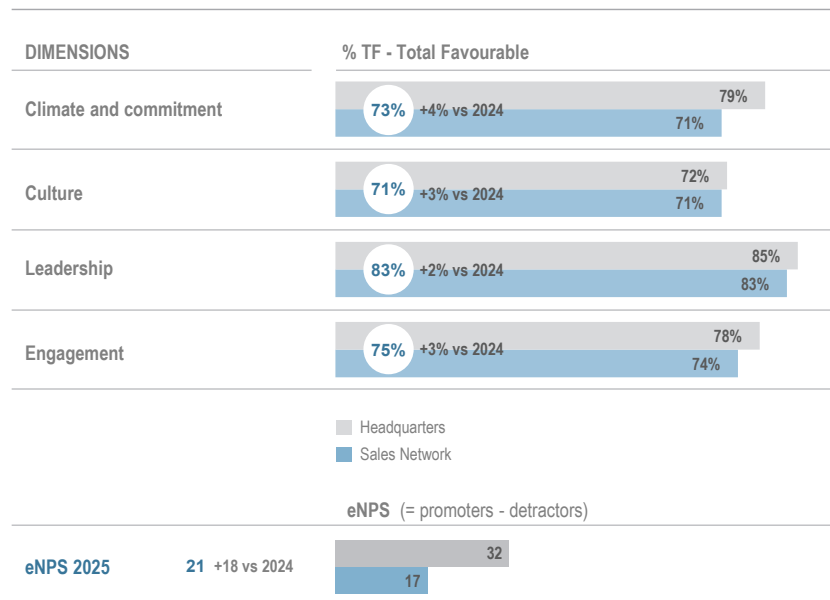
The **methodology** currently used in the Engagement Survey is based on a 64-item questionnaire designed to comprehensively measure employee engagement and satisfaction, as well as behaviours associated with culture and leadership, engagement levels and eNPS (Employee Net Promoter Score). In addition, the questionnaire provides relevant insights into other key areas such as retention, pride in belonging, purpose, and perceptions of workload/stress. The Study yields aggregate results for the following indexes:

- Commitment and Satisfaction (TF – Total Favourability)
- Culture (TC – Total Culture)
- Leadership (TL – Total Leadership)
- Engagement (TE – Total Engagement)
- eNPS (Employee Net Promoter Score)
- Detailed segmentation by variables such as gender, generation, tenure, Network and Corporate Services, business segments, branch typology or function, among others.

The **main results** of the **2025 Engagement Survey** (Radar covering 20% of the workforce) are as follows:

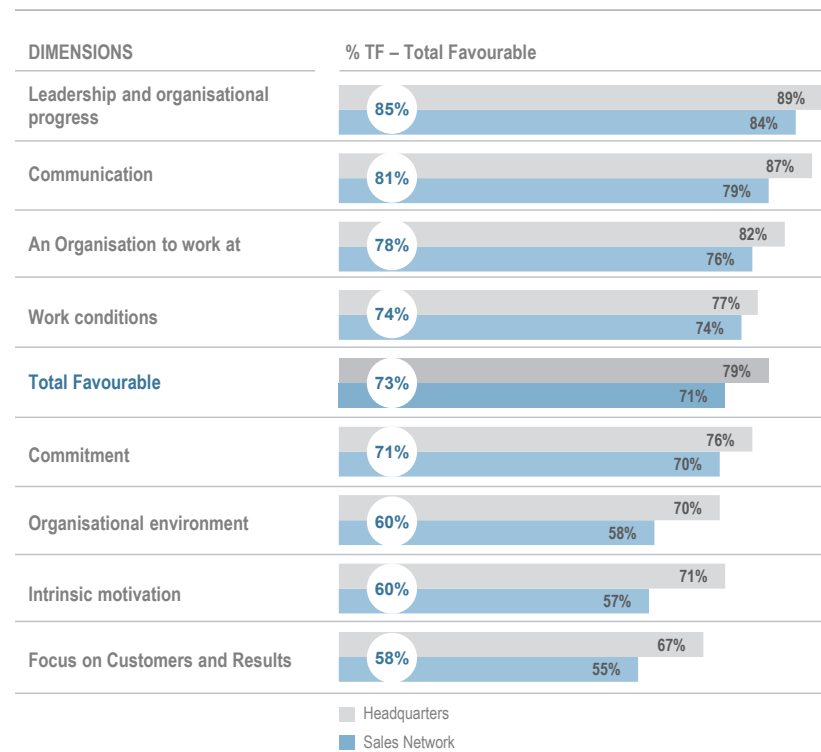
- Participation reaches 57% (4,246 people). Although this is lower than the 2024 Engagement Survey—which covered the entire workforce—it is 1% higher than the 2023 Engagement Radar, a methodologically comparable reference as it was also based on a representative sample.
- TF (Total Favourability) of 73% (+4% vs 2024). The TF results if analysed by organisational area show the following results: in Central Services TF stands at 79% and in the Territorial Network TF at 71% (in both cases +4% vs 2024).
- TC (Total Culture) of 71% (+3% vs 2024).
- TL (Total Leadership) of 83% (+2% vs 2024).
- TE (Total Engagement) of 75% (+3% vs 2024).
- eNPS of 21 points (+18 vs 2024)

2025 Engagement Radar results:



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

- A competitive and solid organisation that is progressing successfully.
- Being an institution that contributes to society's financial wellbeing and having an attractive future project are aspects that generate pride in belonging.
- An environment of non-discriminatory agility and innovation.
- Differentiated and satisfactory social benefits.
- Manager recognition of employee achievement and effort.
- Trust and job security in working at CaixaBank, providing employment stability.



In the Culture block (71%), there is an increase of 3% compared to 2024, with the "Committed" attribute being the highest rated (78%). The only attribute showing room for improvement is "Responsible and demanding", due to tolerance for error (67%).

The Leadership block (83%) has been very positively assessed, with an increase of 2% vs 2024 and improvements across all dimensions. In addition, no significant differences are observed either by organisational area (Corporate Services/ Network) or by entity of origin. These results are explained by the existence of a highly committed and dedicated senior management team. Facilitating people's development and progression based on meritocracy is the only area identified for improvement.

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Regarding the promotion of **leadership and pre-leadership development programmes**, it is worth highlighting their connection to strategic talent management and to preparing the Organisation to face future challenges. During 2025, leadership development has been strengthened through programmes aimed at managerial and pre-managerial groups, involving more than 1,000 leaders, in collaboration with leading academic institutions such as IESE Business School, IE Business School (Instituto de Empresa) and Headspring, and applying the 70-20-10 model to foster continuous learning.

10% Training activities

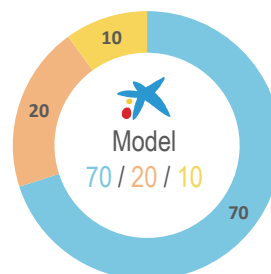
- 10% of learning comes from formal training resources such as reading materials, courses and workshops.
- Training activities enable development through accessible resources available to everyone.

20% Collaborative activities

- 20% of learning comes from resources such as feedback, coaching, mentoring and collaboration with others.
- Collaborative learning enables people to learn from others and improve based on different perspectives.

70% On-the-job learning

- 70% of learning is based on experience in the workplace.
- On-the-job learning helps develop capabilities, make decisions and solve problems.



These initiatives help strengthen managers' ability to anticipate and manage change in highly dynamic environments, promoting cultures of trust, collaboration and agility, while pre-managerial pathways help build a pipeline of talent ready to progressively assume strategic responsibilities.

The main lines of action in leadership development focus on the continuity and evolution of existing programmes and on supporting the rollout of the Strategic Plan. In addition, spaces for reflection and leadership assessment are being strengthened through dynamics linked to the AHEAD model, together with other initiatives aimed at promoting agility and developing key talent groups.

In parallel, the People function has moved towards a more agile, data-driven approach, supported by greater data integration and the development of analytical use cases. Within this framework, the focus is on **upskilling People teams** to adapt to a constantly evolving environment, enabling them to leverage available data and make evidence-based decisions. At the same time, training available to the entire workforce has been expanded through key areas of the virtual platform, such as the AI Academy (adoption of Copilot, etc.) and self-learning modules on agile methodologies.

Finally, with regard to **diversity and inclusion** programmes, **Wengage** is a key initiative.

CaixaBank is committed and works to foster diversity in all its dimensions as part of the corporate culture, through promoting the creation of diverse, transversal and inclusive teams, recognising the individuality and heterogeneity of the people and eradicating any exclusive and discriminatory conduct.

It is supported by a solid framework of effective policies that ensure equal access for women to managerial positions (internal promotion), ensure parity in recruitment, training and professional development, promote flexibility and work-life balance policies, and reinforce an inclusive culture based on 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 Organisation's diversity and inclusion programme, which takes a holistic approach covering gender diversity, the inclusion of people with disabilities, generational diversity, the LGTBI community and cultural diversity. 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:

Gender diversity:

- Strengthen the role of women.
- Involve all people.
- Contribute from People processes.
- Showcase diversity.

People with disabilities:

- Inclusion and integration of people with disabilities.
- Support and awareness-raising on disability across the entire Organisation
- Develop talent and champion professional opportunities for people with disabilities.

Generational diversity:

- Integrate generational diversity into the corporate strategy and the employee experience.
- Raise awareness of the unique value of each individual, regardless of age.
- Identify actions that encourage collaboration between different generations within the Group.
- Develop strategies and programmes tailored to each generation.

LGBTI diversity:

- Drive towards an inclusive and respectful culture with the LGBTI collective within the Group.
- Raise awareness across the entire workforce about LGTBI diversity, norma-

lising and increasing its visibility.

Cultural Diversity:

- Strengthen relationships in an interconnected world, promoting respect and tolerance at work.
- Recognise cultural diversity and promote equal opportunities.

During 2025, CaixaBank developed its new **2025–2027 Diversity and Inclusion (D&I) Master Plan**, with the aim of consolidating a more diverse, equitable and inclusive corporate culture, and evolving the **Wengage programme** into an initiative with greater impact on people and teams. This Master Plan responds to the new CaixaBank Group Strategic Plan, market trends and the corporate purpose, establishing diversity as a strategic pillar.

The new 2025–2027 Diversity and Inclusion (D&I) Master Plan sets out two key challenges:

Challenge 1 | Promote each individual's unique talent, prepared for transformation.

We promote the genuine inclusion of all individuals and value their uniqueness, supporting the development of their talent in a safe and supportive environment.

Challenge 2 | Foster an inclusive culture that positions CaixaBank as a benchmark organisation for its people, customers and society.

We encourage pride in belonging to —and being a customer of— an organisation that promotes an inclusive culture for everyone.

This comprehensive approach has been recognised with the **"Best Bank for Diversity and Inclusion in Europe" award** (Euromoney 2025), the **EFR Certification (excellent category)** and the **DIE Distinction**.



"Best Bank for Diversity and Inclusion in Europe" (Euromoney 2025), awarded by Euromoney, recognises CaixaBank as the leading European banking institution in terms of policies, practices and results in diversity, equality and inclusion.

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CaixaBank holds the *Flexible and Responsible Company* (EFR) certification at Excellence Level A. The 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"*.

The **main actions carried out during 2025** to achieve the two challenges set out in the new Diversity and Inclusion Plan are outlined below:

- **Training on unconscious bias for the entire workforce** through a course available on Virtaula comprising videos, podcasts and practical exercises aimed at deepening understanding of unconscious biases, stereotypes and prejudices, as well as diversity and inclusion concepts, with the objective of raising awareness and contributing to the creation of a more inclusive and equitable organisation.
- **Ongoing awareness and internal communication initiatives**, including diversity and inclusion courses on Virtaula and campaigns on PeopleNow, with dedicated content and participatory activities aimed at strengthening awareness, understanding and appreciation of diversity across the Organisation.
- **Promotion and communication of work-life balance measures** as a key lever to ensure gender equality, facilitating shared responsibility and a balance between personal and professional life.
- **Promotion and internal dissemination of the Inclusive Communication Guide**, aimed at fostering more empathetic, inclusive and respectful communication both internally and in interactions with customers, as a key element of cultural awareness.

- **Strengthen meritocracy and equal opportunities in development and promotion processes** through the consolidation of diverse shortlists in internal promotion processes, diversity within Talent Committees, and transparency in the publication of vacancies for managerial roles.
- **A common framework for preventing and responding to harassment and discrimination**, applicable to the entire workforce, establishing awareness measures, training and confidential channels for the detection, prevention and management of potential situations of harassment or discriminatory behaviour.

In line with this vision and its underlying principles, **CaixaBank develops specific initiatives tailored to different types of diversity**, aimed at addressing the needs of each group and reinforcing the impact of its diversity and inclusion policies.

Gender diversity. At CaixaBank, gender diversity is essential to ensure equal opportunities and foster an equitable environment where both women and men can develop their talent under equal conditions.

The following initiatives related to gender diversity are highlighted:

Impulsa Plan, created in 2024 with the aim of accelerating the presence of women in managerial positions, with a particular focus on areas with the greatest imbalance. The plan implements targeted actions in the phases of talent identification, development and vacancy coverage, complementing the measures already in place under the current Equality Plan and already being applied across the Organisation.

8th edition of the WONNOW Awards, promoted by CaixaBank in collaboration with Microsoft Ibérica, recognising academic excellence and talent among students in STEM (science, technology, engineering and mathematics) degrees, with more than 1,080 applicants. Through this initiative, aimed at promoting female talent in technology-related fields, 15 paid six-month internships at CaixaBank have been awarded, along with a financial prize for the best academic and personal record, and professional mentoring programmes with Microsoft. This enables students to join key areas of innovation, technology and digital transformation within the CaixaBank Group and contributes to reducing the gender gap in these fields.

International Day of Women and Girls in Science. To mark this day, on 11 February 2025, external communications highlighted WONNOW Award winners as STEM role models; internally, three CaixaBank STEM professionals were featured and interviewed to explore the origins of their interest in these fields, their role models and other inspiring topics.

GIFT Project (Girls in Finance Talent) This high-value programme was designed in 2025 as part of the strategic “Women in Finance” initiative, aimed at promoting female talent in financial disciplines. The GIFT programme aims to spark interest among female university students in Investment Banking and Markets and to address the low representation of women in this field. With a duration of three years and a planned launch in March 2026, the programme will begin with 40 students from leading business schools and universities. Following a hackathon challenge, ten participants will be selected for a summer internship and paid placements at CaixaBank, culminating in their entry into the New Graduate Programme, thereby creating a pipeline of female talent in finance and markets.



Talent Breakfasts, meetings organised across different regions, bring together professionals from a range of branch roles alongside senior management. These spaces promote collaboration, the exchange of ideas and professional development, strengthening the relationship between teams and fostering internal talent.

Wengage sessions, organised in the various Regional Divisions with the aim of spreading the culture of inclusion, promoting equal opportunities and fostering professional development among all employees.



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 1,000 women have participated in the gender diversity mentoring programme in the Regional Divisions and Headquarters and have advised and inspired other women in their career development. In 2023, CaixaBank became the first Spanish company to obtain AENOR certification for its mentoring programme.

Fifth Women Cross Mentoring with AED (Spanish Association of Executives), which promotes 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 an executive with proven leadership skills and professional experience (mentor) share their experiences.



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Participants in the 5th edition

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48 EMPRESAS

253 PAREJAS

506 PARTICIPANTES



Closingap mentoring programme, a cross-company mentoring initiative aimed at women from organisations —such as CaixaBank— that are members of the Closingap association. The fifth edition, held at the headquarters of the Fundación CEOE, brought together more than 200 women. 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.

Alignment with the Sexual Freedom Act. Support for victims of gender-based or sexual violence. CaixaBank expresses its rejection of any form of violence against women and shows its commitment and support to all victims. To this end, CaixaBank provides the following resources and measures to support women in these situations:

- Launch of mandatory training for the entire workforce, including managers, within the framework of the Sexual Freedom Act, which introduces new corporate obligations to prevent conduct against sexual freedom and moral integrity in the workplace, with a particular focus on supporting victims of sexual violence. This training, introduced in 2024 and linked to the Equality Plan, addresses the prevention of harassment in the workplace and the labour rights of victims of gender-based or sexual violence.
- Implementation of training initiatives (courses aimed at eradicating all forms of violence), provision of working conditions that prevent offences and other conduct against sexual freedom and moral integrity in the workplace (including risk assessments of roles held by women to incorporate the risk of sexual violence, where appropriate).
- Preparation and dissemination of a summary of labour rights available to victims of gender-based and sexual violence, to facilitate the exercise of these rights.
- A centralised and confidential reporting channel enabling women who may be victims of gender-based or sexual violence to report their situation, allowing the Institution to process their request, recognise their status and provide access to all applicable legal and internal rights and measures.

- Publication of awareness-raising content on the internal channel PeopleNow on the occasion of the International Day for the Elimination of Violence against Women and CaixaBank's internal manifesto regarding its rejection of any form of violence against women and the commitment and support to all victims.
- Action protocol to manage financial services and products for customers who are victims of gender-based violence, considered as a vulnerable group that requires special attention and treatment.
- In 2025, CaixaBank signed the “Companies for a Society Free from Gender-Based Violence” agreement with the Spanish Ministry of Equality, aimed at promoting awareness and social consciousness around gender-based violence, and continuing to build efforts and partnerships in this area.

Adaptation of the Equality plan to new regulations. In 2023, the **salary audit and registration** was updated in accordance with Royal Decree 902/2020 of 13 October, which establishes equal pay between men and women.

Persons with disabilities. *CaixaBank is committed to people with disabilities, equal opportunities and talent, prioritising respect for individuals, their differences and capabilities, and ensuring non-discrimination.*

This commitment is reinforced through the **Inclusive Policy for People with Disabilities**, in place since January 2020 and agreed with 100% of employee representatives. Its principles and commitments are focused on respecting people with disabilities and supporting their integration into the Institution under the same conditions as the rest of the workforce, including the provision of a range of employee benefits.

- **Commitments** to jobs and recruiting personnel: improve annually, promoting inclusion and the recruitment and integration of employees with disabilities, and encouraging the employment of people with legally recognised disabilities through strategic partnerships with foundations and associations.
- **Principles.** CaixaBank is governed by the following principles:

 **Non-discrimination**



Fostering receptive attitudes



The fight against stereotypes and prejudice



Inclusion



Recognition of capabilities, merits and skills



Accessibility

The measures of this agreement include a specific assessment of each job position in which a person with a disability will be recruited to ensure that it is adapted to their needs, as well as various permits and measures so that employees under the protocol can attend to any medical need related to their disability and can use means needed in the work environment to carry out their work, such as sign language, braille, accessible communication methods, or even, if the disability requires it, access with service animals.

For the **2025–2027 Strategic Plan** period, the plan launched in 2022 remains in force, continuing CaixaBank’s commitment to people with disabilities, promoting equal opportunities and talent development, ensuring respect for individuals, their differences and capabilities, and preventing any form of discrimination. This plan pursues three objectives and is implemented through a range of initiatives that consolidate inclusion, promote equality and raise awareness of disability across the Organisation:

*First: **full inclusion and integration of people with disabilities within CaixaBank, through initiatives such as:***

- An initial *discovery phase* was launched to analyse the status of disability within the Organisation; voluntary surveys, interviews and working sessions with employees and managers. Based on this phase, a conclusions report was prepared, assessing the level of maturity, identifying areas for improvement and proposing a cross-functional action plan. This included the creation of a dedicated unit responsible for coordinating all initiatives related to disability and accessibility. At the same time, continuous reviews of processes were carried out to remove barriers across all stages of the employee lifecycle, from recruitment to offboarding, incorporating measures such as suggestion boxes and improvements to accessibility in digital environments and workplaces, with support from the Health and Safety function.

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- **Aflora Plan with Vivofácil:** 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 Fundación Adecco:** a programme of care, guidance and intervention for children of employees with a disability equal to or greater than 33% and intended to foster competencies and skills to improve personal autonomy, as well as to provide greater possibilities for future employment. In 2025, a total of 397 families benefited from this initiative (investment €1.8 million).
- Consolidation of a **cross-functional working group** that centralises and coordinates the management of employees with disabilities at CaixaBank, streamlining queries and incident resolution.
- Promotion of the **disability mailbox** to handle queries and requests related to disability from CaixaBank employees and their families.
- Creation of the role of **visual disability ambassadors** among CaixaBank employees with lived experience who act as points of reference to support colleagues with visual impairments.

Second: support and awareness-raising across the entire Organisation on disability, through the following initiatives:

- **Guidance and advisory service on disability and dependency** for employees and their families, delivered in partnership with Vivofácil, providing support and advice in any situation related to disability. This service is aimed at people with a disability certificate to enable them to identify 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.

- **Consultation and awareness service**, through which teams can request calls or online meetings with Vivofácil to receive guidance on appropriate interaction and disability awareness.
- To mark the **International Day of Persons with Disabilities** (3 December 2025), the following awareness and visibility initiatives were carried out:
 - Publication and internal communication campaign for the **CaixaBank Disability Handbook**, with versions for managers and the workforce in general. An interactive guide providing information on the resources, initiatives and benefits offered by the Organisation to support disability, both for employees and their families.
 - Publication of new episodes of the **internal mini-series “Talent without labels”**, sharing inspiring stories related to disability: experiences of CaixaBank employees, testimonials from their families, and the Organisation’s participation in programmes for young people with autism.
- Dissemination of the **Disability and Appropriate Interaction Guide**, developed in 2024 in collaboration with CaixaBank employees with disabilities.
- **A dedicated section on disability within People Xperience**, providing visibility of resources, projects, measures and initiatives related to disability.
- **Training activity “Diversity, disability and appropriate interaction” on Virtaula.** Voluntary online course delivered by the Fundación Adecco, aimed at understanding the reality of people with disabilities without stereotypes or bias, and the value they bring to companies and society.
- **Ongoing communications on PeopleNow**, with inspiring and informative content.

Third: Talent development and promotion of equal opportunities.

- Third edition of the **socio-occupational assessment and guidance project for young people with ASD** (autism spectrum disorder). Through a donation linked to the LGD (General Disability Law), this pioneering initiative is funded to promote the labour inclusion of people with ASD. The programme includes a competency assessment and career guidance course for young people, designed and delivered by the international organisation **Specialisterne**, supported by its team of employment coaches. In 2025, a new edition took place, enabling participants to gain a realistic understanding of themselves

—including their vocational interests, skills, competencies, values and goals— while improving their awareness of the educational and professional environment and developing the skills needed to secure employment through tailored guidance actions.

- Project to onboard **three professionals with ASD** into the **IT Service and Quality Control** team for software review projects under an outsourcing model.
- Identification of services suitable for contracting **Special Employment Centres** (CEEs).
- **Donations** to organisations that promote the labour inclusion of people with disabilities.
- **Project Teresa** (TEchnology REsearch for Social Advance): the organisation Tasubinsa collaborates with CaixaBank in IT Quality Support, managing compliance with incident resolution commitments in coordination with the responsible teams. The aim of the project is to identify tasks and services that, by means of Information and Communication Technologies (ICT), can be executed by mentally or developmentally disabled people, adding value to society and expanding the service offering.
- **Promotion of educational and employment inclusion** for people with disabilities through two key initiatives. On the one hand, the **Fundación Randstad and CaixaBank 2025** project offers ten €1,000 scholarships for final-year higher education students and three nine-month internship placements in Barcelona and Madrid. And on the other, collaboration with the **Fundación Prevent** through the **NOVA Scholarships** programme connects university and higher education talent with disabilities with companies, facilitating their integration into the labour market.
- **Promotion of external hiring** by identifying talent pools in collaboration with Incorpora, a programme by the Fundación La Caixa that promotes the labour inclusion of vulnerable groups, including people with disabilities, through joint work with companies and social organisations.

incorpora
de "la Caixa"

Generational diversity. For years, CaixaBank has been strengthening its commitment to diversity as a strategic axis of cultural transformation, fostering inter-generational richness as a key asset and integrating the experiences, learning and needs of each generation.

This commitment is reflected in four key objectives:

- Respond to the specific needs of each generation within CaixaBank.
- Maximise and leverage the value of generational diversity, strengthening employee engagement and making it a differentiating factor for the Institution through knowledge sharing between generations.
- Promote employability for all individuals throughout their professional careers.
- Strengthen an inclusive leadership model that embraces generational diversity, enhances individual talent regardless of age, and adapts to the needs of each generation within the Organisation.

New Generational Diversity Plan aimed at promoting balance between generations, valuing diverse talent and fostering intergenerational relationships. Initiatives will focus on continuous learning, collaboration between senior and junior profiles, and supporting newly recruited talent.

Key initiatives implemented:

- **Performance of an internal analysis** of the workforce's generational composition and its evolution, complemented by generation-based results from the Engagement Survey and existing internal programmes. This diagnosis has made it possible to identify strengths, areas for improvement and key opportunities such as generational succession and the integration of new generations. A benchmark of best practices has also been carried out among leading companies, including both sector-specific and cross-sector comparisons, providing useful references to enrich the approach. All of this has made it possible to **compare the internal situation and the benchmark** in order to identify gaps, new opportunities and prioritise strategic lines of action to drive cultural transformation, engagement and generational cohesion.
- **Internal cross-functional working teams.** Discovery sessions with Business, Generación+, VidaCaixa and the People area have provided a shared view of generational challenges.

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- The **“We Are Healthy” programme**, with a generational perspective, takes into account different life stages and includes content such as articles of interest, workshops, webinars, challenges and healthy routines.
- **Ongoing Training Plan to promote employability** for all individuals throughout their careers.
- **Awareness-raising** for all employees through specific content on **diversity, inclusion, and unconscious bias**, to combat prejudice and eliminate labels associated with each generation.
- **Reverse Mentoring Programme**: 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.
- **Recognition events for 25 and 35 years of service within the company** aimed at valuing professional careers, commitment and the contribution of individuals who have built long-term careers at CaixaBank. These initiatives reinforce recognition of senior talent, a sense of belonging and the transfer of knowledge and values within the Organisation.
- **Participation in working groups to promote the value of senior talent**: Fundación SERES (whose mission is to promote business actions that contribute to improving the wider social environment while generating value for both society and companies), TeamWork by efr (Flexible and Responsible Company initiative by Fundación Másfamilia), and EnClave de Personas by AON (a think tank on talent and leadership).LGTBI diversity.



LGBTI diversity. At CaixaBank, LGBTI diversity is promoted and made visible as part of a commitment to an inclusive, respectful and non-discriminatory professional environment, where everyone can be themselves and develop their talent on equal terms.

The main objectives of the LGBTI Diversity Action Plan are to:

- Advance the promotion of an inclusive corporate culture that respects LGBTI individuals within the Organisation.

- Raise awareness of the entire staff on LGBTI diversity, normalising it, giving it visibility and contributing with value on this collective's reality.

In 2025, as part of the LGBTI Plan, the following key initiatives were carried out:

- Development of an **LGTBI Diversity Guide** in the workplace, with a cross-cutting approach aimed at making this reality more visible, improving understanding and fostering awareness and inclusion of all LGBTI individuals in the professional environment and in society.
- Promotion of awareness-raising initiatives to mark the **International Day Against LGTBI-phobia and Pride Week**, aimed at the entire workforce through intranet publications on PeopleNow, themed messages in offices and the use of themed corporate screens and spaces.



- Awareness and visibility of LGBTI diversity through content on corporate **social media**.
 - Availability to the entire workforce of a **Protocol for the prevention, handling and elimination of harassment**, which since 2023 explicitly includes the LGBTI community.
 - **Consolidation of the LGBTI Diversity Group**, created in 2023 and currently made up of more than 30 professionals, acting as an internal network of reference and support in diversity and inclusion matters.
- In addition to these initiatives, CaixaBank's commitment to LGBTI diversity is reflected in the following memberships and key partnerships:
- Endorsement, since 2020, of the United Nations Standards of Conduct for Business on tackling discrimination against LGBTI people (**Global LGBTI Standards for Business**), reinforcing the Group's commitment to human rights and equal opportunities.
 - Participation, since 2022, in **REDI**, a Spanish non-profit association that promotes an inclusive and respectful working environment for LGBTIQ+ diversity and encourages the exchange of best practices between organisations.

Cultural Diversity. Through knowledge and respect for different cultures, coexistence based on inclusion, mutual respect and tolerance is promoted, fostering a professional environment in which all individuals feel valued and accepted.

The Cultural Diversity Action Plan aims to strengthen understanding of and appreciation for diversity as a key element in a global and interconnected context. At CaixaBank, this commitment is reflected in the promotion of a multicultural and inclusive working environment, advancing racial and ethnic equality through awareness and communication initiatives both internally and externally.

To mark **World Day for Cultural Diversity** (21 May), awareness and visibility initiatives were promoted through PeopleNow and corporate social media channels.

These included, in particular, the dissemination of:

- A **practical guide on cultural diversity** in the workplace, with content aimed at promoting inclusive attitudes and language, identifying unconscious bias and addressing everyday situations, with the objective of detecting racial and cultural stereotypes and prejudices and improving intercultural relationships with colleagues and customers.



- The book **“Recipes of the World”**, showcasing the cultural diversity of CaixaBank employees. Created with the participation of 20 employees from different countries who, through a recipe, helped highlight the Organisation’s cultural diversity.

Finally, CaixaBank continues to make progress in developing a workstream focused on **cognitive diversity**, placing emphasis on “invisible” diversity with the aim of leveraging the richness of different perspectives, styles and ways of thinking. In this context, progressive awareness-raising is being developed, and tools are being identified that enable CaixaBank professionals to understand and manage behavioural and communication differences in the workplace (how we think, how we communicate, what we value, how we relate, etc.).

Challenge 2 | Foster an inclusive culture that positions CaixaBank as a benchmark organisation for its people, customers and society.

This commitment is reflected in initiatives that foster a sense of pride in belonging and reinforce the value of being part of, as a professional or as a customer, an organisation that actively promotes diversity, equal opportunities and respect for all individuals.

To be a benchmark in this area, CaixaBank structures its actions around **two key strategic areas**:

A. Impact on key segments and groups. Within this area, CaixaBank acts both on internal groups that drive inclusive culture and on business segments and customer groups, with the aim of integrating diversity into the Organisation’s day-to-day activity.

Actions for internal groups as a lever of impact:

Consolidation and expansion of the Diversity and Inclusion Agents Network, which ensures the dissemination of the Wengage programme across the entire workforce. In 2025, the Network was expanded with the incorporation of professionals from different Corporate Services areas, with the aim of generating greater impact and influence. The Network currently includes 35 agents across Territories, Corporate Services areas and Group Companies, who meet quarterly to share best practices, promote new initiatives and foster diversity and inclusion across the Organisation.

The role of the D&I agent is to promote safe and equitable environments, disseminate Wengage programme initiatives, channel requests in this area and propose new actions that enhance visibility and inclusion of diversity within their spheres of activity.

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Renewal of the Diversity and Inclusion Advisory Committee, whose mission is to advise CaixaBank on strategic decision-making in diversity and inclusion, bringing different perspectives based on the experience and expertise of its members. The Committee also contributes to the external communication of the Organisation's commitment to diversity. The Diversity Advisory Committee was renewed in 2025 and is currently composed of five leading professionals in their respective fields:

- Ramon Bernat, co-founder of Specialisterne and President of the Lovaas Foundation.
- Óscar Muñoz, Co-Director General of REDl. Business Network for LGBTI Diversity and Inclusion.
- María Ángeles Quesada, CEO & Co-founder of Equánima.
- Irene Unceta, Adjunct Professor in the Department of Operations, Innovation and Data Sciences at Esade.
- Krista Walochik, founder of Talengo and President of the International Women's Forum (IWF) Spain.

Wengage programme content on People Xperience, with a broader narrative beyond gender equality and focused on different aspects of diversity: people with disabilities, generational diversity, LGTBI, cultural diversity, etc.

Gender equality and inclusive culture (initiative with both internal and external actions).

Equality Week 2025 (linked to International Women's Day, 8 March), with a wide range of activities at both internal and external level.

Internally, the following stand out:

- Participatory campaign on PeopleNow **#SemanaDeLaIgualdad**, which included various initiatives such as interviews with women professionals from CaixaBank, a participatory campaign on PeopleNow to highlight female talent in which, for each post with a photograph shared, a financial contribution was made to the **Asociación Alanna** (inclusion of women in situations of severe vulnerability), as well as posts in internal communities and a corporate video featuring professionals naming other women who have been role models in their careers.
- Executive Channel. Creation of a communication toolkit for senior management, providing resources to be used in internal meetings with the aim of raising awareness within their teams.

Externally, the following stand out:

- Personalisation of All in One and Store branches, as well as corporate buildings in Madrid and Barcelona, on the occasion of International Women's Day to mark #EqualityWeek.
- #EqualityWeek. Publication of content on social media throughout the week, focusing on female executives, branch personalisation, and inspirational quotes related to #8M.
- External events with the participation of CaixaBank employees and customers. The event "Commitment with us" in Valencia is particularly noteworthy, which aims to promote gender equality and was attended by inspiring women from different generations and professional sectors.

Business segments and customer groups.

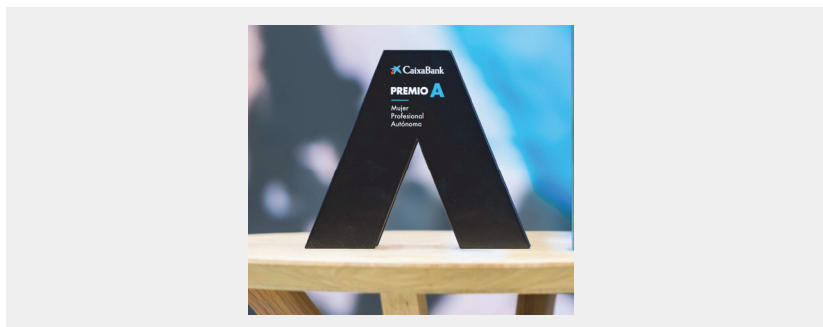
Companies and entrepreneurship

CaixaBank Premio Empresaria, in its 9th edition, recognises the talent and professional excellence of twelve leading businesswomen in Spain, distinguished by their track record, strategic vision, innovation capacity and leadership. The award also contributes to strengthening their visibility and participation in national and international business networks such as IWECE (International Women's Entrepreneurial Challenge).



CaixaBank Community Women in Business Award. This community, created in 2020, is a virtual network that brings together winners from all editions of the awards in Spain, serving as a platform for exchange of knowledge, ideas and experiences among the award-winning executives.

Self-employed Women's Award. In its 5th edition, this award recognises the leadership and talent of self-employed women professionals in Spain, highlighting their contribution to the productive economy and their entrepreneurial capacity. The award recognises twelve regional winners and one national winner, enhancing visibility and recognition of the work of self-employed women.



AgroBank with rural women

Through **AgroBank**, CaixaBank promotes the empowerment of women in rural areas, where significant inequalities persist, through initiatives aimed at promoting equal opportunities and the visibility of female talent.

In this context, strategic alliances have been established with leading organisations working to support women in rural areas, including FADEMUR (Federación de Asociaciones de Mujeres Rurales), AFAMMER (Asociación de Familias y Mujeres del Medio Rural) and Cooperativas Agroalimentarias de España.

Likewise, CaixaBank reinforces its commitment to gender equality in rural and scientific contexts through academic initiatives developed by AgroBank in collaboration with universities:

- AgroBank Chair, University of Lleida, which promotes the award for the best Master's thesis on topics related to quality or innovation in the agricultural or food sectors.
- AgroBank Chair "Women, Business and Rural Areas", in collaboration with the University of Castilla-La Mancha, focused on research activities, training programmes for women with entrepreneurial initiatives, and awareness-raising actions, meetings and events linked to gender equality.

Rural Mentors Project "Growing Together", a professional development programme available to women entrepreneurs in rural areas. This project has been designed jointly by CaixaBank teams and the Spanish Ministry of Agriculture, Fisheries and Food, and is aligned with CaixaBank's commitment to promoting equal opportunities and female empowerment in rural environments.

ClosinGap. Women for a Healthy Economy: CaixaBank is a member of the ClosinGap association, which analyses the economic and social cost of gender gaps and the impact of initiatives aimed at reducing them. CaixaBank has produced and led the cluster report "Gender gap in rural areas", analysing the opportunity cost represented by this inequality in rural environments.

Senior segment

At CaixaBank, the launch of **Generación+** represents an evolution of the value proposition aimed at the senior segment and reflects the Organisation's commitment to providing a personal and specialised service to more than four million customers over the age of 65. Integrated into the 2025–2027 Strategic Plan, the initiative addresses the challenge of increasing longevity, promoting solutions that provide wellbeing and financial security across different stages of retirement.



The development of Generación+ is supported by a collective effort combining training, innovation and personalised support, with more than 30,000 employees trained to understand the specific needs of the senior segment and provide differentiated service in branches and through digital and mobile channels.

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CaixaBank's commitment to this senior segment is reflected in the following initiatives:

- Specialised training for all employees on caring for and providing good service to older people.
- Unrestricted cash desk opening hours.
- Early payment of monthly pensions on the 24th.
- Commitment not to abandon small communities.
- Increased presence in areas at risk of exclusion by expanding the mobile branch service (ofibuses) to more than 1,300 locations by the end of 2025.
- Expansion of the easy-use ATM menu and improvements in channel usability.
- Specific telephone helpline and WhatsApp service for senior customers.
- Free training offer on financial education, use of digital channels and protection (including a fraud prevention initiative through the dissemination of videos created in collaboration with Tricicle).
- Launch of a reference centre in collaboration with prestigious universities to research and disseminate best practices in providing services to seniors.



CaixaBank has a **Financial Inclusion Protocol for Seniors** (signed in 2022), and it has also become the first institution to obtain the AENOR certification as an Organisation Committed to Older People.

Vulnerable clients and clients with disabilities

To address the value proposition for vulnerable clients, CaixaBank has a Plan for equal treatment and non-discrimination in the provision of financial services to customers (linked to the entry into force of Law 15/2022, which aims to establish a framework of safeguards designed to prevent and, where appropriate, remedy situations of discrimination). This plan defines indirect discrimination (caused by apparently "neutral" practices) and vulnerable consumer (in a situation of disadvantage due to any circumstance, whether per-

sonal, educational, social, etc.), identifies the various barriers to access banking products and services, and sets out measures to mitigate them. This is carried out by maintaining an ongoing dialogue with associations that represent some of vulnerable groups, without leaving anyone behind.

Value proposition for customers with disabilities through the creation of initiatives to improve the experience and accessibility of customers with disabilities, addressing their multiple realities, researching and understanding their experiences and needs, and developing *100% customer-centric* solutions that improve the service provided by relationship managers.

- Accessible CaixaBank branches for people with disabilities. Step-free access to the 24-hour area via ramps or lifts, and an ATM accessibility model based on the Apsis4All programme.
- Website with accessibility level AA (Conformity with the Web Content Accessibility Guidelines).



- CaixaBank is the first bank to launch a **video interpretation service in sign language** in its branches. The SVisual service, aimed at people with hearing impairments and provided free of charge, removes communication barriers, improves transparency, avoids errors arising from the flow of conversations and enables this group to be offered investment and financing value propositions.

B. Strategic alliances. CaixaBank promotes *strategic partnerships with specialist organisations* that help reinforce, scale and consolidate its commitment to diversity, equity and inclusion, helping to generate a positive social and economic impact beyond the Organisation's perimeter.

Within this framework, CaixaBank collaborates with leading organisations in areas such as gender equality, social inclusion, innovation, education and sport, pooling capabilities, knowledge and experience to move jointly towards a more inclusive society.

As part of its collaboration with **Closingap** and under the slogan "A look at the future", the sixth edition of the "Economic Equality Summit"

was held, a forum for discussion focused on youth talent, entrepreneurship and technology as key drivers to advance gender equality, with special emphasis on the economic impact of inequality on the country. The **ClosinGap Awards** were presented in this edition, and these recognise personalities that, through their professional and personal performance, have contributed actively to reduce the gender gap. The award winners stood out for their commitment and effort in promoting equal opportunities, evidencing that moving towards a more equitable society is possible and necessary.

ClosinGap Workshop & CaixaBank. On 20 November, we held the “Closingap Challenge” co-creation workshop with the participation of nearly 80 CaixaBank professionals and employees from Closingap partner companies. It was a dynamic session to share ideas and jointly advance the design of new actions related to diversity and equal opportunities.



FEDEPE (Spanish Federation of Women Directors, Executives and Entrepreneurs). CaixaBank participates as a sponsoring entity of FEDEPE, supporting initiatives aimed at promoting female leadership and the presence of women in senior positions, as well as fostering collaboration networks and the visibility of female executive talent.

Social and labour inclusion projects. In the field of inclusion, CaixaBank collaborates with social organisations that work on the labour integration of groups facing greater difficulties in accessing employment, with a focus on innovation, education, and employability. These include **Specialisterne** (people with Autism Spectrum Disorder), Fundación Adecco (people with disabilities), and Fundación Quiero Trabajo (women at risk of social exclusion), contributing to the development of professional opportunities in inclusive environments.

Partnerships with sports federations, committees, and clubs. CaixaBank promotes sport as a lever for visibility, inclusion, and the transmission of shared values, reinforcing equal opportunities, the normalisation of diversity, and social awareness. Within this context, the following are the most relevant initiatives supporting women’s sport, sport for people with disabilities, and sports projects with social and territorial impact:

- Support for sport for people with disabilities, through sponsorship of the Spanish Paralympic Committee (CPE), as well as a collaboration agreement with the Spanish Sports Federation for People with Physical Disabilities (FEDDF) to promote wheelchair basketball and sponsor the Spanish national wheelchair basketball team. All of this reflects a commitment to supporting athletes on a journey built on shared values such as effort, dedication, and self-improvement. In 2025, Empower Kids was launched, consisting of meetings held in schools or sports clubs between Paralympic athletes and children who practice the same sport, with the aim of normalising disability from an early age through sport.
- Support for women’s basketball through sponsorship of the Spanish national basketball team, both senior and youth categories. Promotion of women’s sport through the “Universo Mujer Baloncesto” programme and sponsorship of fifteen basketball clubs in Spain, with a special focus on youth development categories.
- Sponsorship of clubs in the Spanish Women’s Football League, as well as other sports with strong territorial roots and significant female participation, notably including the renewal of sponsorship of the ACT Traineras League, one of the bank’s longest-standing partnerships.
- CaixaBank Solidarity Stands at Spanish national basketball team games, which in 2025 brought basketball closer as a tool for social inclusion to more than 2,200 people from 50 social organisations supporting vulnerable groups.



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Memberships in and recognitions from organisations that promote diversity.
CaixaBank is a signatory to national and international principles that foster diversity:



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



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



Adherence to the 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.



The Diversity Charter, signed in 2011, represents a voluntary commitment promoted at European level to encourage equal opportunities and the adoption of anti-discrimination measures.



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.

closingap

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.



CaixaBank holds the Diversity Leading Company seal, awarded by Equipos & Talento in recognition of its commitment to leadership and female talent, as well as the promotion and management of diversity. It also holds the Empowering Women's Talent seal, recognising its commitment to developing female talent, and the Best Company for All Talent distinction.



CaixaBank ranks 7th in the 3rd Gender Equality Companies Ranking by Fundación Woman Forward, whose aim is to promote female leadership in the business environment. In addition, it received the Bronze Award in the Large company with Board category from Carme Artigas, Co-Chair AI Advisory Body United Nations.



Adherence to this initiative promoted by several women's networks in the Spanish banking sector and supported and strategically led by the Spanish Banking Association (AEB). The aim of this initiative is to drive change by raising awareness of the value of women in decision-making positions in the Spanish banking sector.



Top Diversity Company 2025 certification, awarded by Intrama, recognises its genuine commitment to Diversity, Equity and Inclusion in the corporate environment.



FUNDACIÓN ADECCO

First prize at the 8th Diversity, Equity and Inclusion Awards of Fundación Adecco, in the category of best strategic diversity and inclusion plan.



RED EMPRESARIAL POR LA
DIVERSIDAD E INCLUSIÓN LGBTI

Since May 2022, CaixaBank has been adhered to REDI, the Spanish non-profit association that promotes an inclusive and respectful atmosphere with the LGBTI diversity in the labour sector.

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 & Talent Observatory, "Generacciona".

Generacciona

formación diversidad generacional

- It is a member of Companies for Equity, Diversity and Inclusion (Randstad Foundation).

randstad fundación

- Participates in the Red Empresas DIE business network, for the exchange of good practices and experiences in equal opportunities.
- 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 White Book on Senior Talent 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 FRC 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 make the most of the full potential of senior talent.

- CaixaBank sponsors the International Women's Forum (IWF) Foundation, which promotes female leadership and equality worldwide, and the International Women's Entrepreneurial Challenge (IWEC) Foundation, which aims to support women entrepreneurs in internationalising their businesses and expanding their companies.



3. Employee Experience

A hyper-personalised, seamless and unified experience, with improved service and greater flexibility for employees.

This third strategic line includes the main communication and active listening channels, as well as the relationship model between the Institution and its employees, including the Engagement Survey, touchpoints, the Quality Survey, the Employee Service Centre, the Employee Office, and the role of Business Partners, all of which constitute a key source of information for identifying expectations, needs and areas for improvement.

The information gathered through these mechanisms, together with results in employer branding rankings (Merco Talento, Top Employer, among others), has enabled the definition and evolution of CaixaBank's Employee Value Proposition, aligned with its brand purpose **"Being there for people for everything that matters"** and focused on delivering a **distinctive employee experience**.

Communication and active listening channels:

The main listening channel for identifying the factors that matter most to employees in their relationship with the Institution is the **Engagement Survey** (360 Engagement Model), based on which an action plan (Plan Nosotros) is developed that includes initiatives aimed at delivering the best possible employee experience.

The Engagement Survey has evolved to strengthen the employee listening strategy following the integration with Bankia (greater integration of the Spanish financial system).

Below is the roadmap outlining the various actions carried out, summarised as communicating results, addressing identified gaps, and conducting new measurements.

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06/2022 Engagement Survey across the entire workforce	10/2022 Design of the 360° Engagement Model	01/2023 Action plan	09/2023 Presentation of Plan Nosotros to senior management	10/2023 Radar 2023	04/2024 Monitor the progress of Plan Nosotros (focus groups)	10/2024 Engagement Survey across the entire workforce	07/2025 Action plan	10/2025 Radar 2025
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Plan Nosotros Communication Plan. Recurrent communications on initiatives implemented in relation to listening.

Development of the new Action Plan

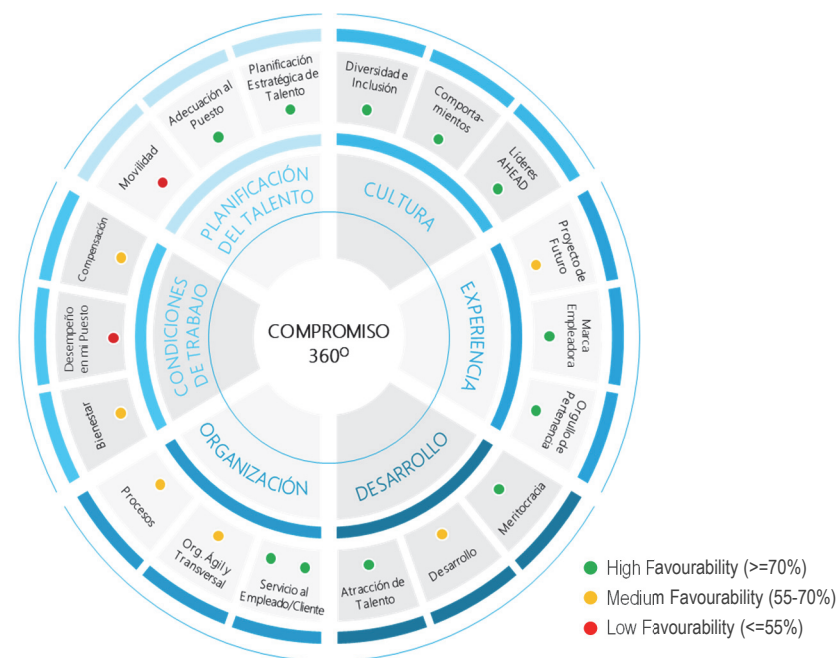
In 2022, an in-depth analysis was launched, making it possible to identify key levers to improve the employee experience. Following this analysis, the **360° Engagement Model** was conceived to measure the aspects that matter most to employees in their relationship with the Institution. This model makes it possible to guide both the analysis and the design and monitoring of actions that impact employee engagement and motivation.

The 360° Engagement Model is structured around six distinct blocks and 18 dimensions, together with a mapping of the results of the 2025 Engagement Survey (based on a favourability scale: high, medium and low), highlighting the most positive results and areas for improvement.

A cross-cutting action plan associated with the Engagement Survey was then developed for all CaixaBank Group companies, built around the Organisation's purpose of "Being there for people for everything that matters", thereby fostering greater employee engagement.

The development of this cross-cutting action plan followed the methodology below:

- Analyse the results obtained across the different areas of the Survey in order to generate initial findings.
- Deliver deeper analysis of the results through focus groups to identify root causes (areas of concern).
- Share the findings and decide where to focus in subsequent phases.
- Design and prioritise the actions to be implemented (quick wins and medium -and long- term actions), along with their associated KPIs.
- Define pilot initiatives to test improvement measures (sprints).
- Carry out iterative testing of improvement plans and identify adjustments before scaling the actions.
- Scale up the improvement actions and refine the KPIs to be measured.
- Develop a communication plan covering all the actions included in the Action Plan.



Very favourable results in

- All Culture dimensions
- Employer branding
- Pride of belonging
- Meritocracy
- Attracting talent
- Employee/customer service
- Suitability to the Vacancy
- Strategic Planning of Talent

Opportunities for improvement in

- Future Project
- Development
- Agile and Transversal organisation
- Processes
- Welfare programme
- Job performance
- Compensation
- Mobility

In 2023, **Plan Nosotros** (the action plan) was launched, aimed at improving the working environment at CaixaBank, the day-to-day employee experience and customer service, with the goal of becoming the preferred financial group to work for. It is a programme focused on enhancing the employee experience, integrating and prioritising the actions promoted by the Organisation in this area.

The plan is based on the areas of improvement identified through the active listening process carried out across the entire workforce, and sets out a series of initiatives to address them and translate them into concrete actions.

Since the launch of Plan Nosotros (2023-2024), which provides an overarching framework integrating all initiatives under MAC (Better Customer Service), More Time and People Xperience, more than 150 initiatives have been implemented, delivering a clear impact on improving the working environment and significant progress in customer service, workload and processes, as well as people development and mobility.



BUSINESS AND IMPROVEMENT CUSTOMER SERVICE,

to help the commercial team enhance the improvement of customer service, to reinforce their capacity to add value and excellence to the relationship and obtain a compensation that is more clearly aligned with these objectives.

Commercial Offer

Commercial Acts and Monitoring

Challenges, Bonus and Incentives Improvement Customer Service

Some initiatives that stand out:

- Commercial dynamic actions related to customer vision vs production vision
- MAC (**Better Customer Service**)
- Improvement of the bonus and incentives scheme

SUPPORT, ORGANISATION And PROCESSES,

to move forward in the progressive simplification of processes and in an operating environment that promotes collaboration and streamlining and facilitates the daily performance.

Support to Branches

Internal Processes

New Ways of Working

Administrative Load

Some initiatives that stand out:

- More Time** Programme, geared towards expediting tasks and reducing turnaround times in the resolution of operations

PEOPLE DEVELOPMENT AND MANAGEMENT,

to improve our AHEAD Leadership model and promote the development of people based on meritocracy, according to the skills, knowledge and results obtained in the development of their functions.

People Development

AHEAD Leadership

Function of People

Some initiatives that stand out:

- Development by Skills**
- AHEAD Leadership Model and 360° managerial assessment

Plan Nosotros was initially shared with all senior managers within the Institution to ensure that teams understood their voice had been heard and that the necessary actions were being implemented to improve their experience at CaixaBank. At the outset, the Plan included three main lines of action:

- Drive our business and customer service.
- Streamline organisational processes.
- Strengthen the talent of our professionals.

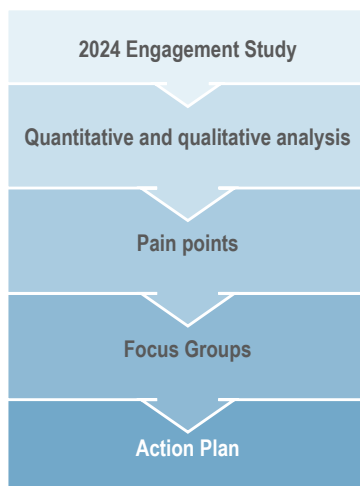


- **MAC (better customer service).** The main goal is to improve customer service and create a unique relationship model that allows for a better quality service and relieves branches from their operational load.
- **More Time.** Site that provides details of the actions implemented related to simplifying processes and loads and where proposals for improving the existing processes can be added. In short, it seeks to streamline the branches' day-to-day operations, relieving the network from administrative tasks, workloads and the associated stress, thus enabling it to focus on what really matters and providing more time to offer an excellent customer service.
- **People Xperience.** Space in CaixaBank's Corporate Intranet where CaixaBank professionals can see the set of services, provisions, advantages and benefits available to them. A new space designed to inform and showcase what it means to work at CaixaBank, from an employee experience perspective.

In 2024, a review of the progress of Plan Nosotros was carried out, consisting of both quantitative and qualitative analyses of the results of the 2024 Engagement Survey, alongside the identification of key areas for improvement, complemented by focus groups to enhance the qualitative analysis. All of this made it possible to redefine the lines of action to address the main pain points.

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Quantitative results and analysis of insights from the 2024 Study's comments.

Identification of the main **opportunities for improvement, based on the results analysis.**

Qualitative analysis to further examine the **areas for improvement in which clarifying the response is required.**

 Design of initiatives to mitigate the identified pain points (Plan Nosotros evolution).

In 2025, new initiatives were defined as part of the “Plan Nosotros” framework, aimed at continuing to improve the professional experience and strengthening the working environment, in keeping with the 2025-2027 Strategic Plan. The updated version of the Plan includes a total of 56 initiatives developed by different teams and distributed across three main areas: Business, Support Functions, and People, with the aim of continuing to improve the day-to-day experience of professionals and consolidate a more agile, efficient and people-focused working environment.

The 2025 action plan establishes the following lines of work:

- **Commercial Scope.** Promote actions and dynamics that allow meeting the commercial targets and encourage pursuing excellence at the customer service level.
- **Workload and processes.** Work on workload and the material (office tools) and immaterial (processes, systems and ways of working) barriers to promote collaboration and increase agility.
- **Development, internal mobility, compensation and well-being.** Proactively and transparently promote internal mobility and career development, fostering recognition and an objective and transparent remuneration management.

The governance model for the activation of the action plan includes the creation of a Steering Committee (SteerCo), composed of members of the Management Committee for Business, Risk, Support Functions and People.

This body meets regularly to prioritise and monitor initiatives, coordinate communication, and track their impact through indicators (KPIs).



Commercial challenges / Customer segmentation

- Improvements in communicating the new variable remuneration model.
- Improved criteria for setting and distributing targets, taking into account market alignment, branch rebalancing, and adjustments for non-performing loans.
- Creation of family groupings and customer mobility movements.

Commercial demand

- Code of good practices for commercial follow-up and coordination of meetings.
- Improvements in “My Sales” and “My Customers”.
- Personalised support package following analysis of commercial operating procedures by branch.

Collaboration

- Team for resolving incidents not handled by BAU (Business as Usual).



Administrative workload

- Reduction of low-value branch visits.
- Review of the inheritance process and Back Office teams.
- Cancellation and modification of insurance policies.
- Homeowners' associations (digitisation, etc.).
- Fraudulent transaction claims (platform).
- Mortgage subrogations and SIA infrastructure (associated infrastructure).

Bureaucracy and processes

- Home delivery of cards.
- Access to public databases with digital certificate.
- Improvements in customer transfer process.
- 3N Centre Operativo (single service model and single escalation tool).
- Improvements in financial terminals.
- SIREC (debt management platform). Improved availability of information.
- Review of NOA content (CaixaBank's cognitive virtual assistant).
- ServeNow improved request traceability.



Internal mobility

- New good practices and communication protocol on transparency
- SelectLA.
- HBT (Talent Search Tool) Recommender.
- Transfer protocol.
- Publication of vacancies for management positions.

Development

- Executive development and talent programmes.
- Definition of professional development in SS.CC.

Compensation and Social Benefits

- Remuneration inequality argument for HR Business Partners (HRBPs).
- Improvements to Adeslas.
- Communication campaign on Social Benefits (employee loans, etc.)
- Processing of the Dependency Law.

Welfare programme

- Manager training in line with PDI (H Humanism).
- Training programmes and wellbeing activities
- Reduction of working hours in special schedule arrangements.
- Psychological support.
- Coverage and pilot protocol for DANs

Purpose and future project

- Communication across three pillars: Growth, Transformation and
- Essence

In addition to the Engagement Survey, the bank has other communication and active listening channels, such as: listening at **key moments of the employee lifecycle or touchpoints, strategic pulse surveys, focus groups, and conversations between managers and employees**, which provide a segmented view of the employee experience and support evidence-based decision-making. Finally, also worth noting is the **Quality Survey, “Internal Quality, Your Voice”**, which is a reference space for collecting and analysing information on the quality of CaixaBank’s services from the perspective of employees as internal customers, and which makes it possible to systematically assess overall staff satisfaction (SAT), providing a comprehensive and complementary view of the employee experience.

Employee relationship model:

These enable high-quality support to meet the overall needs of staff:

The Employee Office promotes a more approachable and proactive relationship and service model, aimed at improving the employee experience and strengthening the perception of the value of the proposition CaixaBank makes available, ensuring that the internal experience is coherent and consistent across all touchpoints.

As a result of the initial diagnosis situation, it was identified that the employee experience as a CaixaBank customer evidenced areas for improvement. For this reason, a review of the current employee service model was carried out, and it was concluded that a new relationship approach was needed, focused on offering:

A dedicated point of contact in the form of a manager trained and specialised in social benefits to provide an end-to-end service. Employees have specific needs in their dual role as employee and customer, so it is necessary for those serving employees to have training in financial services, social benefits or certain People processes.

Remote/virtual service to take advantage of existing structure in the Entity at the organisational and digital tools level. In this sense, employees are highly digitalised customers compared to the average CaixaBank customer.

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:

Flexible hours for transactions (Monday to Thursday from 8:30 AM to 6:30 PM; and Fridays, eve of public holidays and summer period from 8:00 AM to 3:00 PM).

Direct telephone customer service, 93 102 82 87 (available 24/7).

Advisers trained in customer service for CaixaBank employees.

Commercial support, with one Connecta manager for approximately every 1,000 employees.

Attention, contracting and advice by specialist managers.

Wall, WhatsApp Wall, appointment booking and NPS as key tools for interaction, request processing and measurement of employee satisfaction.

Management of personalised opportunities for employees and their families:

Information and advice on available products.

Benefits and exclusive offers.

In 2025, a total of 17,847 customers were served, mainly employees and some first-degree relatives, with a total of 4,094 lending transactions and an NPS of 98.1%.

The **Business Partner** role is established as a support function that takes on an expert advisory position. It acts as the link between people in each area and People specialists, and exists both in Corporate Services and in the different Territorial units, including the International Network of overseas branches. This relationship model is further detailed in the section “Communication and participation areas”, within the employee lifecycle section.

The Employee Service Centre (PregúntaME), developed in late 2024, is a query channel based on a ticketing tool, which streamlines request management and optimises Business Partners’ time so they can focus on their strategic role of proximity, knowledge

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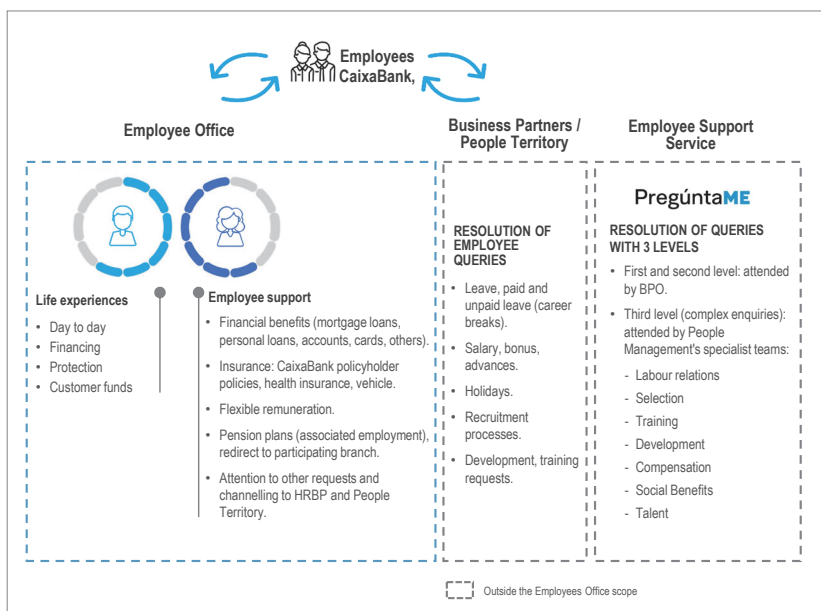
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and people development. It also makes it possible to collect key information using analytical tools in order to identify employees' main concerns.

PregúntaME

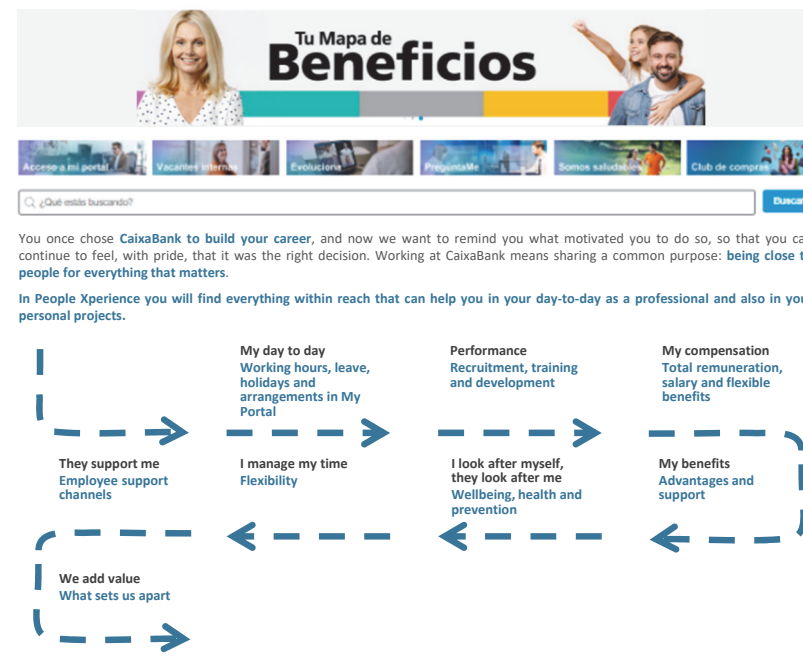
Para que no te quedes con la duda

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



CaixaBank's Employee Value Proposition, which stems from active listening, is presented in the **People Xperience** space, which enables the various initiatives offered by CaixaBank at different stages of the lifecycle to be visualised.

The **People Xperience** space is a meeting point that brings together, in a single place, all the services, perks, advantages and benefits available to CaixaBank professionals. It is a space designed to inform, inspire and highlight what it means to work at the organisation, offering a comprehensive view focused on the employee experience.



The Employee Value Proposition is managed and communicated through this space by means of continuously updated information, while it is periodically reviewed to incorporate market trends and the expectations of new professional groups.

People Xperience is much more than a platform; it is a step further in improving the value proposition of CaixaBank professionals, on the basis of three objectives:

- Standing by people for everything that matters.
- Informing about everything they have available as CaixaBank professionals.
- Developing an employee experience that reinforces the objective of being the best Group to work for.

The key features of the People Xperience platform are:

- Consistent, intuitive, approachable and transparent communication, with a significant improvement in content both in format (look & feel, infographics, videos) and in messaging.
- Centralisation in a single space of the entire range of services, products, advantages and benefits within the Employee Value Proposition.
- Clear, user-focused content, with a more intuitive organisation of information structured around the employee lifecycle.
- Improved user experience and greater personalisation of content for different groups (Corporate Services and Network).
- Greater traceability in monitoring usage and measuring the policies and benefits of the Employee Value Proposition.
- Incorporation of distinctive content, such as the Shopping Club (which expands the range of available benefits) and the Employee Benefits Map.

During 2025, People Xperience communicated the main updates in benefits and support measures aimed at CaixaBank professionals and their families. In total, 59 news stories were published, generating more than 380,000 visits and covering the key information milestones of the year.

The most prominent topics included:

- **Employee benefits.** Updates on advantages, discounts, support measures and Compensa+ (flexible remuneration) options, together with tools such as the Benefits Map.
- **Variable remuneration and incentives.** Information on the annual schemes, periodic payments and the results of commercial incentives.
- **Pension plan.** Updates on products, explanatory materials and resources to support financial planning.
- **Work-life balance and family support.** Changes in leave, study support and other measures aimed at work-life balance.
- **Health and wellbeing.** Campaigns and initiatives focused on physical, emotional and social wellbeing.
- **Recognition and professional development.** Celebration of career milestones and materials to support understanding of remuneration and development.

Employee lifecycle value proposition:

It is deployed throughout the entire lifecycle, identifying quick wins with an impact on processes and on the employee experience.

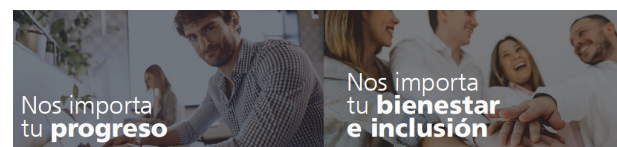
Attract and select (building inspiring experiences). We want to show who we are and everything we can offer top talent: a professional experience that combines development, innovation and commitment to people. Our culture, benefits and opportunities reflect an environment in which to grow and transform together.

The main initiatives include:

- Publication of all vacancies (including managerial positions), publication of appointments and linking of the profiles of vacancies to the job profiles system.
- Analysis of relationship moments and map of agents involved in selection stages.
- Standardised Selection Principles across the Group, ensuring consistency and meritocracy.
- Redefinition of the digital environment, improving traffic and the user experience, strengthening the connection between our career sites and ensuring transparency and clarity of information, providing integrated navigation that reflects CaixaBank's value proposition and corporate culture.
- External candidate experience. Feedback on the candidates' experience is obtained following the interview with the manager, with the aim of improving their experience.

In order to improve the employer branding and, this way, attract and retain the best talent in the job market, the following is continuously worked on:

- Simplifying the message aimed at external talent with a friendly and simple language that explains what CaixaBank Group offers and what is required.

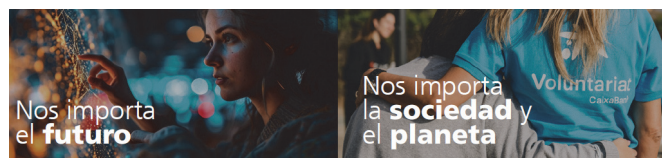


Queremos que crezcas, que te desarrolles, que encuentres oportunidades para avanzar en tu carrera

Queremos cuidar de ti. Contribuimos en tu bienestar financiero y personal, con una compensación

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- Promoting a network of employer brand ambassadors who convey a sense of pride in belonging and turn employees into reference points capable of attracting and engaging top talent.
- Increasing employer brand visibility by disseminating the value proposition across different online and offline channels, training internal staff to strengthen their personal brand and equipping them with the knowledge to make an effective impact on social media.
- Enhancing the organisation's visibility and leverage its involvement in human resources events and job fairs.
- Measuring and analysing the results of internal and external studies to enable continuous improvement of the Employee Value Proposition and its communication.

CaixaBank was named the **Top Employer Spain 2026**, which recognises excellence in the professional environment. This certification positions CaixaBank among the world's leading employers and as a leader in people management. At the same time, in 2025, in the **Merco Talento** ranking of best companies to work for, CaixaBank ranked seventh overall, being the second most preferred financial institution.



Onboarding (supporting integration). CaixaBank promotes an onboarding model aimed at facilitating a gradual integration aligned with the culture and the Employee Value Proposition, ensuring an initial experience consistent with the Institution's values and with the expectations of new hires.

Within this framework, onboarding aims to ensure that new employees have a friendly, distinctive experience and feel supported and welcomed from day one. 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:

- Designing distinctive experiences from the pre-onboarding stage, with actions that convey engagement and prepare future employees for integration.
- Creating memorable moments: Welcome pack, institutional messages and access to content on corporate culture.
- Ensuring traceability and support through the role of a mentor, optimising and standardising communication between managers and Business Partners.
- Facilitating integration with guidance for managers, effective mentor assignment and streamlined processes for delivering equipment.
- Promoting intensive training through the CaixaBank First Experience programme, which strengthens knowledge, networks and sense of belonging.
- Measuring the experience through surveys at 1, 6 and 12 months to continuously refine the programme.

Following acceptance of the offer, in addition to access to the Onboarding platform in SuccessFactors for data submission and digital signature, communication with the future employee has been reinforced to convey a sense of closeness and demonstrate that the Organisation is ready for and enthusiastic about their arrival. On the first day, the individual receives a Welcome Pack including work equipment, corporate materials and a welcome card from the Chairman and the CEO, with a QR code linking to the CaixaBank Corporate Culture video. After 30 days, a short questionnaire is automatically sent to assess the experience and continue improving the process. From 90 days onwards, the employee takes part in an intensive training week as part of the **CaixaBank First Experience** programme, where they expand their knowledge of the Organisation, are welcomed by a member of the Management Committee and build networks with other professionals at the same stage of onboarding.

Engage (strengthening the relationship over time). The Organisation works continuously to strengthen its relationship with employees throughout their professional journey, in an effort to steadily improve their experience, development and wellbeing.

At the engagement stage, and in line with the focus on internal talent, CaixaBank has implemented a **Crossboarding** model aimed at improving the experience of employees who change roles, locations or departments, providing greater support during the first months of the process and reinforcing their level of engagement.

The following has been implemented:

- Standardise communications and assign points of contact to guide the transition.
- Prioritise internal mobility through transparent and agile protocols, supported by the Technical Selection Office (to improve the experience of candidates and managers, reduce time to fill vacancies and ensure an objective approach to competency assessment).
- Redesign the internal Career Site to provide practical resources, vacancy alerts and tools to support professional development.

Another tool for engaging employees is remuneration. In this respect, CaixaBank has a distinctive benefits map that contributes to a strong and competitive financial value proposition.

To facilitate awareness and consultation of these social benefits, in 2025 a visual and interactive guide has been made available to all employees, bringing together in a single space information on the various advantages associated with being part of the Organisation. This resource provides a comprehensive, clear and accessible overview of the full range of available benefits, contributing to a more informed and consistent employee experience.



The benefits map is available in People Experience corporate portal, through which it is continuously updated to ensure that the information always reflects the current services.

Following the publication of the new benefits map in People Experience, the roadmap is focused on modernising management channels, improving and increasing the flexibility of the benefits package, and updating the regulatory framework. Actions prioritise social protection (Pension Plan and Aporta+ platform), the development of policies and associated services, and the strengthening of overall wellbeing, work-life balance and support for employees throughout their different professional and life stages.



The final major block of engagement initiatives is focused on promoting a culture of **safety, health and wellbeing** among employees, conceived as a key element of the Employee Value Proposition and a fundamental principle of people management, aimed at continuously improving working conditions and creating healthy, safe and sustainable working environments.

As part of creating a unique and distinctive employee experience, CaixaBank has implemented a **Healthy Organisation Management System (SIGOS)**, focused on actively promoting employee health and wellbeing, in a complementary and coordinated manner with an **Occupational Risk Prevention Management System (ISO 45001)**, which ensures the prevention of work-related risks.

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Since 2023, the Institution has held **SIGOS** and **ISO 45001** certifications, accredited and audited annually by **AENOR** and **AUDELCO** respectively. These certifications are based on voluntary standards that go beyond legal requirements and position the Organisation at a high level in terms of integrating prevention and a health and wellbeing perspective across all its processes.



The promotion of a culture of wellbeing and health is implemented through the **"We Are Healthy" Corporate Wellbeing Programme**, which aims to promote all the factors and variables that affect people's wellbeing and influence their motivation, personal satisfaction, lifestyle and commitment to CaixaBank.

The objective of the programme is to promote health, healthy habits and lifestyles by building an ecosystem in which individuals can create their own wellbeing framework depending on their life stage, in order to improve their quality of life and provide teams with safe, healthy working conditions aligned with their environment. By taking care of the workforce's health and wellbeing, the aim is to have a positive impact on the experience of CaixaBank employees, fostering maximum engagement and a sense of pride in belonging. The goal is for employees, families, customers, suppliers and other stakeholders to be healthier, more motivated and more satisfied.

Senior Management exercises its leadership by actively promoting a culture of wellbeing and health within the Organisation. It periodically reviews the Healthy Organisation Policy and the Occupational Health and Safety Policy, applicable to all employees, contractors or those under supervision, and annually defines the objectives that guide the continuous improvement of the model. Both policies incorporate the requirements of the Healthy Organisation Management System into the Group's processes and ways of working, ensuring strategic alignment.

Senior Management also establishes an explicit commitment to all initiatives that strengthen the Culture of Wellbeing, providing the necessary support for

training, awareness and active employee participation. This drive consolidates the Healthy Organisation as part of the corporate culture and the day-to-day management of teams. It also assigns the necessary roles and authorities and promotes the creation of specific working groups that facilitate progress and the achievement of objectives as a healthy company.

The annual review and approval of the Healthy Organisation Management System report is carried out at the highest level of management, ensuring appropriate decision-making for the evolution of the model. In addition, the most relevant wellbeing and health initiatives are presented to and validated by the Management Committee, reinforcing their monitoring, consistency and strategic priority.

In addition to Senior Management's involvement, the dissemination and consolidation of the Culture of Wellbeing is supported by a cross-functional collaboration model that brings together different corporate areas and the Territorial Network.

This model is implemented through the **ImpulsandoBienestar** project, which establishes a coordinated and participatory structure to ensure consistent implementation of health and wellbeing initiatives across the Organisation. The following roles and responsibilities have been defined:

- **Wellbeing and Occupational Risk Prevention (ORP) Department.** The unit responsible for the comprehensive management of wellbeing and occupational risk prevention, tasked with defining strategic and action plans in this area and coordinating their implementation with the various stakeholders involved.
- **Healthy Organisation Expert Group (GEOS).** A formally designated decision-making body promoted by Senior Management, with functions, responsibilities and operating rules defined in its regulations. All Territorial Divisions are represented, with the aim of acting in a coordinated manner and leveraging synergies around a shared approach to wellbeing, while maintaining the specific characteristics of each Territory.
- **Wellbeing Ambassador Network.** Individuals designated by the Territorial Divisions who, together with People Business Partners, act as a go-between with employees, fostering active listening and continuous feedback to identify wellbeing-related needs and expectations.



- **Wellbeing Partners.** Voluntary partners who support the dissemination of initiatives, local engagement and the identification of needs, contributing to embedding a culture of wellbeing in the day-to-day activities of teams.
- **People Business Partners (HRBP).** A key role that advises and supports teams, channels employees' queries and needs, and ensures smooth communication aligned with business areas, with access to up-to-date programme information and materials.
- **CaixaBank Brand Ambassadors.** External reference figures and opinion leaders who reinforce the commitment to and participation in health and wellbeing initiatives, providing visibility and alignment with corporate values.
- **Social Benefits–Wellbeing Coordination Group.** A working group that meets regularly to generate synergies and establish collaboration between both teams. Among the main lines of work, a forward-looking exercise is being carried out to improve the management of health and wellbeing, aimed at progressing towards the personalisation of benefits and initiatives according to employee needs, strengthening data analysis for the development of a Wellbeing Analytics model, and defining metrics and KPIs to assess the Wellbeing Plan.

Finally, **communication** plays an essential role in extending the Culture of Wellbeing through a continuous, two-way model that combines corporate channels, specific content and territorial engagement, supported by dedicated digital tools and platforms.

2025–2027 Healthy Organisation Strategic Plan

During the first Healthy Organisation Strategic Plan 2022–2024, progress was made in structuring and systematising the management of health and wellbeing through a comprehensive model, initially built around six pillars and based on standards and frameworks that have supported continuous improvement and progress towards excellence.

To continue advancing in the consolidation of the programme and to ensure that wellbeing is fully integrated into CaixaBank's culture, the **2025–2027 Healthy Organisation Strategic Plan** establishes as its main objective: **to build an ecosystem in which each individual can create their own wellbeing project**, fostering motivation, engagement, the ability to reach their full potential and preparedness to face the challenges and changes of the coming years.

All of this is supported by the following levers:

- 1 Strengthen **PROXIMITY** by optimising the current governance system: **a new and expanded Ambassador Network.**
- 2 Enhance **COMMUNICATION AND AWARENESS** with greater support from **MANAGERS**: increased visibility and involvement of managers as drivers of commitment to health and wellbeing and promoters of this culture.
- 3 Work towards **HYPER-PERSONALISATION** in the range of wellbeing resources to provide support and respond to what **MATTERS** to each individual: first phase, consolidate existing partnerships already established in the area of diversity, and second phase, management with the highest level of individualisation.
- 4 A **DATA-DRIVEN** approach to support strategic and operational decision-making based on **DATA ANALYSIS**: Wellbeing analytics and a system with key wellbeing indicators.
- 5 Focus efforts on **EMOTIONAL WELLBEING**: prioritise actions that can bring about meaningful and tangible changes in people's perceptions.

In this new phase, progress has been made towards a comprehensive wellbeing model structured around seven pillars:

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The 7 pillars of wellbeing

Your Emotional Wellbeing:

Strategies and tools to manage stress and promote personal balance.

Your Social Wellbeing:

Initiatives to connect with others and contribute to a positive impact.

Your Health:

Guidance on how to look after yourself and protect your health at all times.

Your Workspaces:

Keys to creating environments that enhance your wellbeing and productivity.

Your Healthy Eating:

Recipes and recommendations to eat better and feel more energised.

Your Physical Activity:

Routines and advice to help you move more and boost your energy.

Your Financial Wellbeing:

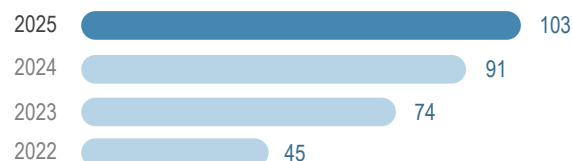
Guidance to manage your finances with confidence and security.



**"Wellbeing is a priority
Both personal and professional. Inseparable from what matters
most. That is why your wellbeing matters to us and drives us
forward".**

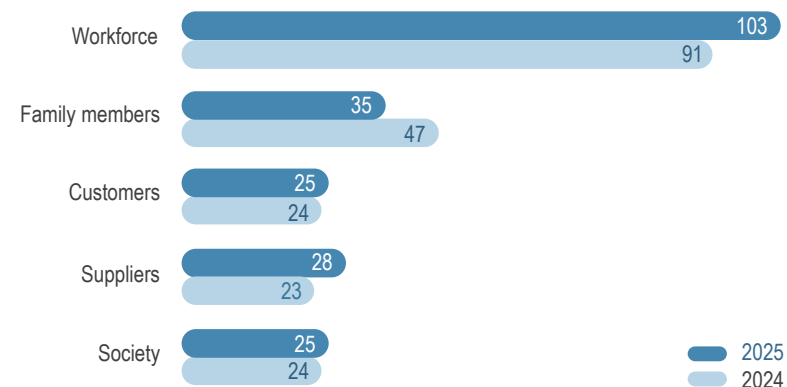
In keeping with the employee wellbeing strategy, the Healthy Organisation Strategic Plan 2025–2027 and the Healthy Organisation Action Plan 2025 (which defines the actions and initiatives carried out, approaching wellbeing from a holistic, 360° perspective that integrates all the dimensions influencing people's health and experience), further progress has been made in implementing initiatives aimed at strengthening the overall wellbeing of the workforce. In 2025, there was a significant increase in the number of initiatives compared to previous years, with a priority focus on those actions with the greatest impact on emotional wellbeing and health promotion.

Number of Health and Wellbeing initiatives (trend)

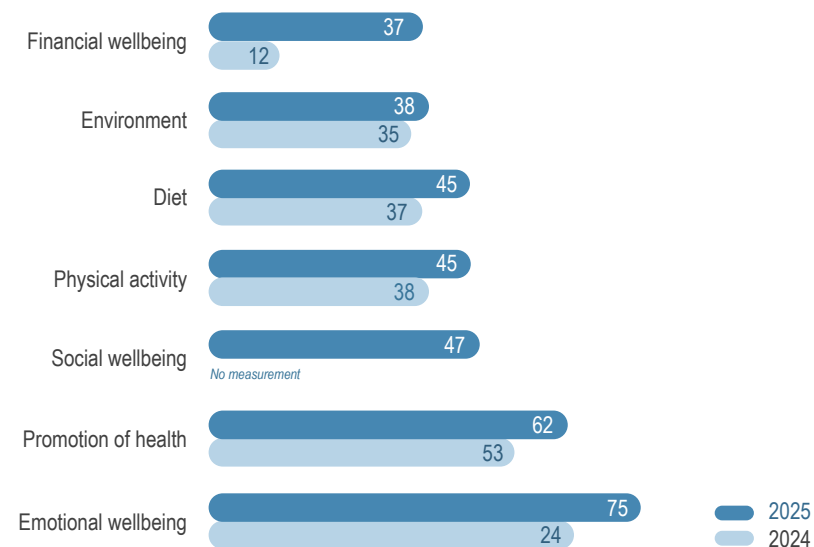


Below is a breakdown of the total number of initiatives, classified by the stakeholder group they are aimed at, as well as by the pillar on which they have had an impact:

Number of actions/programmes aimed at each stakeholder



Number of actions that impact the healthy organisation's pillars



Finally, the main initiatives carried out in 2025 are detailed below by area of activity:

Physical health and prevention

- **Medical check-ups and health monitoring.** In 2025, a total of 2,626 medical check-ups were carried out, representing an 83% increase compared to 2024, enabling the collection of more and better epidemiological data for prevention. To facilitate access to the service, communication efforts were strengthened through PeopleNow and PeopleXperience, a mobile unit was deployed at the Las Rozas building (90 check-ups), and proactive email outreach was carried out with employees located near Quirón centres close to their workplace, along with personalised reminders for individuals who had previously been absent or unable to attend their appointment.
- **Preventive health campaigns.** Annual campaigns were carried out for blood donation (268 donations), flu vaccination (906 vaccinations), eye health (211 retinal scans performed and 36 preventive referrals to ophthalmology), and skin cancer prevention, through a pilot campaign involving 160 participants and 11 referrals to dermatology, accompanied by awareness content.



- **Stroke prevention and “brain-protected” workplaces.** As part of CaixaBank’s commitment to health promotion and prevention, the agreement signed in 2023 with the Stroke Stop Foundation has continued, aimed at raising awareness, training and early intervention in relation to this condition. During 2025, training initiatives were carried out to equip employees with the skills to identify and prevent stroke at an early stage, training 1,154 individuals, and 134 new workplaces were certified as “brain-protected environments”.

In addition, during Equality Week, two conferences on “Stroke and Women” were held, featuring the participation of the President of the Stroke Stop Foundation, Julio Agredano, and Sonia González, who shared her personal experience, reaching 1,189 views. Additionally, on 28 October, a CaixaBank Talks session on stroke was held, recording 391 views.

- **Medical service and physiotherapy.** The medical and physiotherapy service was strengthened by expanding the healthcare team and launching the RehBody digital physiotherapy pilot, aimed at preventing and treating musculoskeletal pain, particularly in return-to-work processes following sick leave or job adaptation. In the first two months of the digital physiotherapy pilot, 260 individuals were supported, with a very positive assessment (satisfaction score of 9.88).
- **Women’s and men’s health.** Development of prevention and awareness campaigns within the framework of Equality Week and the Movember initiative, with awareness-raising and training activities focused on women’s and men’s health. Highlights include a webinar on female hormonal health and awareness campaigns on men’s health and prostate cancer prevention on the Somos Saludables platform.
- **Comprehensive menopause programme.** Implementation of a multidisciplinary support programme, with two editions in 2025, covering nutrition, exercise, emotional health, sleep and pelvic floor health, with 189 women participating and an average rating of 4.8/5 (NPS 96).
- **Addiction prevention.** Rollout of a comprehensive preventive approach through the development of an anti-addiction protocol, awareness actions (two articles on alcohol consumption), support for seven individuals in smoking cessation programmes, and delivery of the MONEO programme (an addiction prevention initiative for adolescents, aimed at employees’ children and delivered through the Parents’ School), with twelve parents participating.



- **Health Observatory.** Analysis of indicators linked to work absenteeism (absenteeism and incidence index), the results of which are analysed by province, gender and age group. It also allows analysing diseases and their causes in order to plan actions with the medical team.

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Emotional and psychosocial health

- **Psychosocial prevention strategy.** Ongoing development of the preventive model through regular meetings with employee representatives and the organisation of focus groups, the results of which have enabled the introduction of new preventive actions in 2025 and the updating of action plans relating to psychosocial risks.
- **Psychological support and counselling service.** Through the 24/7 psychological support service (Vivofácil), with 1,049 calls handled and 72.6% rated as excellent or very good.
- **Service provided via the Adeslas Health and Wellbeing platform,** which includes medical guidance in general medicine and paediatrics, as well as psychological support from specialists.
- **Inspira psychological support service.** Rollout of a digital psychology pilot through video consultation sessions and a free chat with the assigned psychologist, with up to four sessions per month, reaching 736 users, 810 sessions delivered, and an average rating of 9.77. This service also provides users with a self-help resource guide, podcasts and webinars promoting emotional wellbeing.
- **Manager training in emotional wellbeing.** Specific training provided to 1,247 managers on identifying psychosocial risks and early warning signs within teams, delivered by Teladoc Health (Inspira) and reinforced with awareness materials.
- **Psychological safety.** Development of a dedicated guide and training actions aimed at managers and Business Partners to promote psychologically safe working environments.
- **Mindfulness and emotional resilience.** Delivery of three mindfulness sessions and nine coaching sessions for specific teams, aimed at strengthening resilience and emotional wellbeing.
- **Emotional wellbeing content.** Publication of 124 pieces on awareness, self-care and emotional management on the Somos Saludables platform, facilitating access to practical resources to support psychological wellbeing.
- **Inspirational talks on emotional wellbeing.** Organisation of three talks with leading professionals in psychology and emotional intelligence, focused on emotional



management and neuro-empowerment. Two CaixaBank Talks: with Elsa Punset (“Wings to Fly”) and Rafa Guerrero (“Emotional Management within the Family”), with ratings of 9.4 and 9.6 respectively, and a webinar with Beatriz García (“Neuroempowerment”), with a rating of 8.6.

Healthy nutrition

- **Promotion of healthy eating habits.** Delivery of talks and webinars with specialists in nutrition and healthy eating, aimed at promoting balanced habits and prevention through a practical approach. In 2025, 4,342 attendees took part in expert-led sessions, including two CaixaBank Talks with FuturLife21 (explaining the biochemical functioning of the body in relation to diet and the adoption of healthy habits) and one with Adeslas on the anti-inflammatory diet, as well as Adeslas Family Dialogues and two webinars (nutrition and healthy shopping at the supermarket).



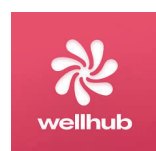
- **Nutrition integrated into health programmes.** Cross-cutting inclusion of nutritional content in wellbeing and health initiatives, such as the comprehensive menopause programme and Wellbeing Week, reinforcing a preventive and holistic approach that integrates diet, exercise, emotional health and rest.
- **Healthy recipe competition.** During Wellbeing Week, a recipe competition open to all employees was launched, with the collaboration of Ferran Adrià as brand ambassador, who introduced the initiative through a motivational video.
- **Community and awareness in nutrition.** Creation of a forum for individuals interested in nutrition on the Somos Saludables platform, with 98 registered participants, as a space for sharing and learning about healthy eating habits.



- **Improved catering options in corporate canteens.** Meetings were held with CaixaBank Facilities Management and catering providers to assess user satisfaction and define improvements in nutritional quality, sustainability and service, based on a specific survey.
- **Ongoing communication on healthy eating.** Monthly publication of articles on healthy eating on Somos Saludables, covering topics such as strengthening the immune system, nutrition and fertility, childhood obesity and how to interpret food labels.

Physical activity and sport

- **Corporate sports activities.** Organisation of an annual calendar of sports activities and events, with a total of 2,259 participants, promoting active lifestyles and team cohesion.
- **Running and sponsored races.** Promotion of running through the publication of a map of races sponsored by CaixaBank and the development of runner communities across Territorial Divisions, facilitating participation in iconic races and sporting events with a social impact.



- **Wellhub, physical activity and digital wellbeing.** Consolidation of the Wellhub platform as a key driver for promoting physical activity. In 2025, the Group has 8,780 subscribers (approximately 20% of the potential user base). Activity levels have increased by 56%, and the network of gyms and studios has expanded to 3,850.

- **Virtual Gym.** Consolidation of the online training service through the regular publication of new videos across different disciplines and levels, integrated into the Somos Saludables platform as an accessible resource for exercising at any time.
- **Healthy charity challenges.** Organisation of step challenges linked to social initiatives, such as the charitable challenge in support of the Spanish Association Against Cancer, with 289 participants and a total donation of €2,852.



- **Corporate sports events.** Participation of employees and their families in leagues and sports circuits, including the organisation of the CaixaBank 3x3 Circuit, with 104 participants, strengthening the link between sport, values and corporate identity.
- **Collaboration with "La Soci".** Development of sports and cultural activities in collaboration with the Employees' Association, with three key initiatives (family paddle tennis open day, sports challenge and cultural activity), promoting participation among employees and their families.

Healthy and safe working environment

- **Workplace ergonomics.** Individual attention provided for 100% of ergonomic adjustment requests, including the provision of specific equipment (ergonomic chairs, footrests, wrist supports, etc.), and promotion of good postural practices through informative content and office stretching videos.
- **Standardisation of workstations in branches.** Development of a workstation and equipment standardisation programme aligned with the new commercial model, implemented across 326 branches in coordination with Business, General Services and Facilities teams.

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- **Environmental measurements.** Rollout of a pioneering programme to measure radon gas in workplaces, ahead of regulatory requirements, with measurements taken in 136 locations and associated preventive actions defined.
- **Breastfeeding and first aid rooms.**
- **Road safety.** Implementation of an accident analysis and development of preventive actions, including driving simulation workshops, drink- and drug-driving prevention workshops, and awareness campaigns on PeopleNow.

Wellbeing culture and communication

- **Somos Saludables (We are Healthy) platform.** Consolidation of the platform as the Organisation's single wellbeing hub, reaching 13,710 registered users and 113,150 visits during the year. In 2025, 41 events were scheduled, with an average rating of 9.82 and an NPS of 96; 21 communities were created with 497 participants.
- **Storytelling and service guide.** Development of a corporate storytelling narrative, an interactive wellbeing services guide and a communications toolkit for managers, aimed at increasing awareness and understanding of the Somos Saludables offering. These materials were shared with People Business Partners and communicated to the entire workforce through the Institution's communication channels. From July 2025, the interactive Wellbeing Guide has been included in the onboarding process for new hires.

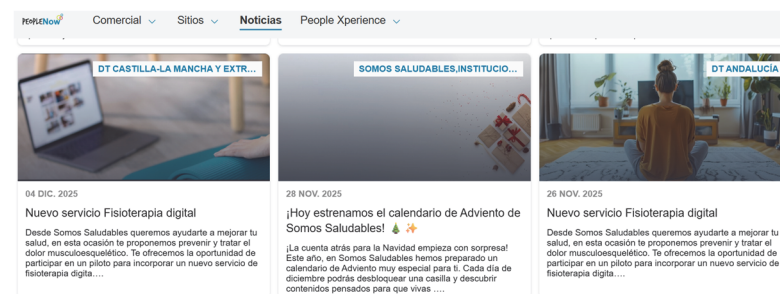


- **Network of Wellbeing Ambassadors and Partners.** Further development of the Wellbeing Ambassadors model and creation of the Wellbeing Partners role, reaching 213 active partners who help disseminate initiatives, channel proposals and collaborate in organising activities across the provinces.
- **Wellbeing Week.** Annual celebration with an extensive programme of in-person and virtual activities, including 108 initiatives and more than 9,000 participations, the onboarding of 2,000 new platform users and the

generation of more than 15,000 visits, including Talks, workshops, active breaks, sports activities, nutrition initiatives and preventive health campaigns.

Internal and external communication

- Healthy Organisation Internal Communication Plan. A general Internal Communication Plan for 2025, integrating strategy, messaging and a calendar of wellbeing and health content.
- Dissemination of content linked to the wellbeing and health pillars through news items, banners, digital formats and engagement actions on the PeopleNow platform, aimed at strengthening awareness and employee participation. In 2025, 110 news items were published, reaching 96,741 views. Key campaigns included Wellbeing Week, with 8,714 views of launch-related content, and the publication of 74 interviews under the hashtag #MoreHealthyHabits, which generated 7,535 views, along with recurring reminders for medical check-ups, promotional campaigns for Wellhub and the flu vaccination campaign.



- Strengthening the external visibility of the Somos Saludables programme through participation in media and digital channels, reinforcing CaixaBank's positioning as a benchmark in corporate wellbeing. This activity included institutional support for external communications (industry forums, radio and television programmes, press releases and certifications), participation in the specialised podcast "Organisations in Wellbeing", where CaixaBank's wellbeing model and its focus on diversity and hyper-personalisation were presented, as well as the publication of content on external digital channels, including LinkedIn posts and a TikTok video.

- **Active listening.** Conduct of a satisfaction survey of the Somos Saludables platform, meetings with employee representatives and with People Directors across the Territories, as well as focus groups with employees and interviews with managers, the conclusions of which have served as the basis for defining the 2026 action plan.
- **Specialised forums and innovation in occupational risk prevention (ORP).** Active participation in initiatives and specialised forums on prevention and corporate wellbeing (PRL Innovación / BeOn), addressing topics such as psychosocial assessment, nutrition during menopause, radon gas, adverse weather events and technological innovation applied to ORP.
- **Sector collaboration.** Participation in the Interbank ORP Coordination Committee as a forum for sharing best practices in health and wellbeing within the banking sector, strengthening collective learning and the Organisation's positioning.

Sustainability

- CaixaBank integrates environmental protection as a strategic priority and, in 2025, mobilised €46.167 billion in sustainable finance, exceeding its annual target and reinforcing its contribution to the energy transition, social finance and support for businesses and families.
- Through MicroBank, the social bank of the CaixaBank Group, 277,819 financing operations with a social impact were carried out in 2025, amounting to more than €2.4 billion, aimed at groups with limited access to traditional financing.

Training

- **Self-training conduction.** The goal is to ensure that all employees, gradually and step by step, become managers and promoters of their own health and wellbeing, acquiring the knowledge and tools needed to integrate into their daily lives the assets and levers that will enable them to move their health and wellbeing towards optimal and sustainable states.



- **Teaching of the course “Path to Your Health”**, a training initiative aimed at promoting healthy lifestyles that takes a comprehensive approach to the main health drivers, such as nutrition, rest, physical activity, obesity prevention, as well as stress management and emotional wellbeing. In 2025, 176 people enrolled in the course.

Social benefits

- **Review of Adeslas healthcare cover.** Negotiation to incorporate new cover options, including the new Primera Plus product (a model similar to Adeslas Completa, with lower premiums as it does not include hospitalisation), pharmaceutical reimbursement, toric lenses, pelvic floor rehabilitation, stress tests for individuals over 46, lung cancer screening cover and robotic surgery for lung, gynaecological and breast procedures.
- **Adeslas webinars and content on Somos Saludables.** Publication of six webinars (emotional health, anti-inflammatory diet, insomnia, childhood cavities, thyroid conditions and bullying) and related posts.
- **Support at key life moments.** An initiative aimed at strengthening support for individuals returning to work after parental leave or other significant leave periods, through targeted communication actions such as sending congratulatory emails to new parents as a sign of support and recognition from the Organisation. In this context, in 2024, online workshops were delivered for parents returning to work after parental leave, as a support initiative at this stage in their professional lifecycle. Looking ahead, consideration is being given to permanently integrating these contents and resources into the PeopleXperience corporate services space, with the aim of facilitating access to information and enhancing the employee experience.

Financial benefits

- **Signing of the Collective Agreement** for Savings Banks and Financial Institutions 2024–2026, which includes salary improvements for the entire workforce (an 11% increase over three years).
- **Continuity of other financial aid for employees:** supplement up to 100% of salary for temporary disability, work accident and maternity/paternity; savings and risk contributions to the pension plan; education allowance (languages, etc.); salary advances; loans with beneficial conditions; and the flexible remuneration programme (Compensa+).

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- **Employee loans – MDI (Maximum Discounted Interest).** Measure aimed at containing the costs associated with financing employee housing. In 2025, a total of 17,440 home purchase loans under employee conditions were recorded, benefiting 47% of the active workforce through the MDI model applied to these loans.
- **Shopping club.** Enhancement of the employee value proposition through the addition of eight new providers, reaching 7,327 users and total savings of €65,885, with 13,193 coupons redeemed and €10,957 in cashback.
- **Employee Office.** Financial service with an employee service model that is more personalised, online, over the phone and specialised in products for employees.

Social Action

- **Volunteering Programme.** An initiative that structures the charitable participation of CaixaBank Group employees, in collaboration with social organisations across the country, with the aim of creating a positive impact on vulnerable groups. In 2025, the programme coordinated actions with 2,422 social organisations, involving 23,800 volunteers in 31,359 activities, benefiting 754,902 people.
- **The Tree of Dreams.** A flagship social action initiative that channels the direct involvement of employees to fulfil the wishes and aspirations of children and elderly people in vulnerable situations, in collaboration with social organisations. In 2025, 9,576 CaixaBank employees and 118 from subsidiaries took part, helping to support 35,587 children and 1,062 elderly people, together with 404 social organisations.
- **The Project of All.** A CaixaBank social action and volunteering programme that channels employee commitment through financial support and direct involvement in projects led by social organisations. In 2025, the programme received 361 project submissions, involved 1,310 volunteers, selected 165 projects and generated impact for 8,971 beneficiaries, with more than 16,600 employees involved in promoting the initiatives.

Marketing and sponsorship strategy

- **CaixaBank Talks.** Customers and employees. An awareness and outreach initiative that integrates health and wellbeing into CaixaBank's value proposition for employees and customers, fostering reflection and shared know-

edge. In 2025, 25 talks focused on wellbeing and health were organised, reinforcing the Organisation's position as an active promoter of wellbeing in society.

- **Sports sponsorships (3x3 Circuit and races).** In 2025, a new edition of the CaixaBank 3x3 Circuit was held in collaboration with the Spanish Basketball Federation, with the participation of 3,856 players. As part of the circuit, 104 employees took part in the "Somos Saludables" league, and wheelchair basketball continued to be promoted, with 21 teams and 90 participants. In addition, the Sponsorships Department supported mass participation sport through the sponsorship of 74 races in 49 cities, consolidating a community of more than 3,300 runners, and a dedicated landing page was added to Somos Saludables to facilitate enquiries and registrations.



Certifications, awards and external positioning

- **Sports & Healthy Company Certification.** The Sports & Healthy Company Certification has been awarded, recognising the organisation's policies in promoting health, physical activity and emotional wellbeing, positioning CaixaBank as the first certified bank and aligning the Somos Saludables programme with international best practice standards.

The recognition validates the Somos Saludables programme, based on a holistic approach covering physical, emotional and social health, lifestyle habits and financial wellbeing, in line with international healthy company standards.

The certified model promotes data-driven management based on evidence and active listening, through periodic review of initiatives, indicators and



results over a multi-year cycle, as well as the identification and monitoring of improvement plans arising from external assessments carried out by the evaluation committee. It also helps integrate and provide coherence across existing policies and initiatives, linking wellbeing promotion with occupational health and safety systems.

Emotional wellbeing, one of the most highly rated pillars in the certification process, has emerged as a relevant factor in performance and employee engagement in contexts of high demand and transformation.

The certification also strengthens the employee value proposition and CaixaBank's positioning as a benchmark employer in the financial sector.

- **Other certifications and awards.** Top Wellbeing Company 2025 certification, second place in the Digital Compensation Awards by RRHH Digital, DCH (Directivos Capital Humano) Emotional Salary Award, third place in the Intrama Wellbeing Awards for emotional wellbeing, and the Solutia Global Health Solutions and AEDIPE (Spanish Association for People Management and Development) Healthy Company 2025 award.

Offboarding (responsible transition and lasting relationship).

At CaixaBank, the offboarding process is seen as a key stage of the employee lifecycle and is approached as a structured, transparent and respectful form of support, ensuring a consistent and well-managed experience at the point of exit.

The offboarding model is designed to support employees in their transition, facilitate the process and preserve critical knowledge, while maintaining a strong and consistent relationship between the employee and the organisation at this stage. It includes initiatives such as:

- A structured exit interview model, aimed at understanding the reasons for turnover and identifying opportunities to improve people management. This model is complemented by an exit survey system aimed at employees who leave voluntarily, automatically sent seven days

after their departure, with the aim of identifying opportunities to improve the offboarding process and further enhance the employee experience.

- A specific process is in place to identify and preserve critical knowledge within employee groups with a potential risk of departure. This includes actions such as handover meetings, preparation of supporting documentation, succession training modules, procedure manuals, professional practice communities and structured contact rounds.
- Support during the exit phase and engagement with the inactive group (former employees) is managed through the Participant Office, whose scope includes:
 - Handling queries from participants, deferred participants and beneficiaries of the Pension Plan regarding the plan itself and other retained employee benefits, such as health insurance.
 - Managing and processing the payment and amendments of benefits arising from contingencies covered by the Pension Plan: retirement, early retirement (including workforce restructuring processes), disability and death.
 - Providing the Control Committee with information on the daily unit value and benefits statistics, as well as attending its meetings.
 - Acting as a body reporting to the Control Committee, responsible for managing and overseeing support for Pension Plan participants and beneficiaries.

4. Agile

We are transforming the way we work to become a more agile, collaborative and value-driven organisation, capable of responding quickly and precisely to business challenges and people's needs.

In 2025, CaixaBank created the Agility Department with the aim of accelerating and coordinating the adoption of a simpler, more collaborative and customer-focused operating model across all business units and Group companies. This department acts as a cross-functional reference point, promoting a standardised, measurable transformation model focused on impact, within the **Group's Agility Plan** framework.

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Agility Plan

The actions carried out in 2025 have laid the foundations for CaixaBank to shift towards a more agile, simpler and customer-oriented model, enabling the Agility Plan to scale its impact, strengthen operational efficiency and continue improving the experience of both customers and employees.

The Agility Plan focuses on executing and scaling the model across the entire Group, structuring a comprehensive framework that covers organisation, culture and technology. The Agility Directorate defines the operating model and accelerates change, supporting the entire Group in prioritising transformative initiatives. The Plan also integrates diagnostics, employee climate data, operational data and Group feedback to identify improvement opportunities, consolidating a common measurement system with standardised KPIs and periodic reporting to governance bodies.

The **objectives** of the CaixaBank Group Agility Plan are to:

- Increase collaboration between areas with an end-to-end vision and shared objectives.
- Guide decisions, processes and priorities towards maximising customer-perceived value.
- Ensure that initiatives and efforts translate into useful, measurable results aligned with customer and Group objectives.
- Reduce unnecessary complexity (tasks, workflows, approvals) in order to gain speed and focus on what is essential.
- Establish a system for measuring agility that makes it possible to assess the impact on the customer.
- Embed a continuous learning and improvement system that turns obstacles and errors into concrete, visible and sustainable improvements.



Agility Principles

During 2025, a common agility framework was defined, establishing a unified language across the Group based on five principles:

Agility Principles



1 Focus on the customer

Provides an excellent service and resolves customer needs

2 Contribute to the final outcome

Generates useful, measurable results aligned with the objectives of the customer and the CaixaBank Group

3 Work as a team with shared objectives

Collaborates cross-functionally, shares information and commits to the common purpose

4 Simplify and act quickly

Prioritises the essential, eliminates the unnecessary, automates and makes decisions

5 Continuously improve

Challenges and transforms. Be ambitious. Agility starts with you

These principles have been rolled out across the Group and tested in strategic pilots (VidaCaixa, Risk Management and Compliance), enabling their practical application in processes, people, technology and governance, and consolidating agility as a common framework to drive efficiency, experience and transparency.

The main lines of action of the Plan include:

- The progressive rollout of the model across the entire Group through workshops, specific KPIs and implementation roadmaps.
- Promoting a culture of agility and communication through: leadership training, awareness initiatives, onboarding processes and the dissemination of success stories.
- The maturity of the Pain Points Observatory and the indicator system, incorporating new data sources, advanced analytics and executive dashboards.

Training and awareness raising. The adoption of the agility model has been supported by training and cultural change initiatives, most notably:

- Leadership development training focused on agile leadership for managers and key teams.
- Awareness-raising initiatives across the organisation through forums, sessions, videos and communication materials aimed at consolidating a shared understanding of the model and its principles.

Pain Points Observatory (integrated view of operational challenges). In 2025, the Pain Points Observatory was launched. It integrates information from multiple internal sources, enabling end-to-end analysis of operational challenges and prioritisation of those with the greatest impact.

The Observatory relies on qualitative and quantitative data to support the Group's main agility challenges, helping define common objectives and indicators to measure agility improvement.

Global agility indicators (a robust and consistent system to measure progress). In addition, in 2025 the global agility KPI system was defined, providing a clear view of the Group's progress. Its measurement ensures the real impact of initiatives and helps direct resources towards strategic priorities. This measurement focuses on the evolution of prioritised pain points and includes process, efficiency and experience indicators, making it possible to demonstrate concrete improvements in the Group's main friction points. The Agility Directorate has defined the measurement framework, source mapping and monitoring mechanisms, promoting periodic review by governance bodies.

Cross-cutting People lines

5. Transformation

An empowered People function that makes data-driven decisions in an evolved systems environment.

In this fifth line, and as part of the 2025–2027 Strategic Plan, the Transformation area promotes a more efficient, data-driven people management model by evolving systems and processes, promoting agile methodologies and collaborative tools, and strengthening data governance, together with the progressive deployment of People Analytics capabilities to support decision-making and talent management.

The **evolution of People systems** is moving towards a more efficient and coherent model that integrates both improvements in current processes and the development of future capabilities. In the short term, its activity focuses on the updates and maintenance tasks necessary to ensure reliable operations (including adaptation to regulatory changes). At the same time, a transformation roadmap is being driven, incorporating initiatives associated with aspects such as: the modernisation of learning platforms, the digitisation of key processes, the evolution towards FIORI environments (SAP's user experience layer), the expansion of data sources, the improvement of employee experience through more intuitive and connected solutions, as well as the incorporation of artificial intelligence capabilities. This progressive approach enables the modernisation of the People infrastructure, strengthens data quality and equips teams with increasingly integrated tools focused on decision-making.

The main systems currently in place are:



SAP SuccessFactors

SuccessFactors to enhance digital People services for employees and adapt them to their needs, resulting in a more positive user experience, incorporating market best practices and improving time-to-market in the implementation of new functionalities.

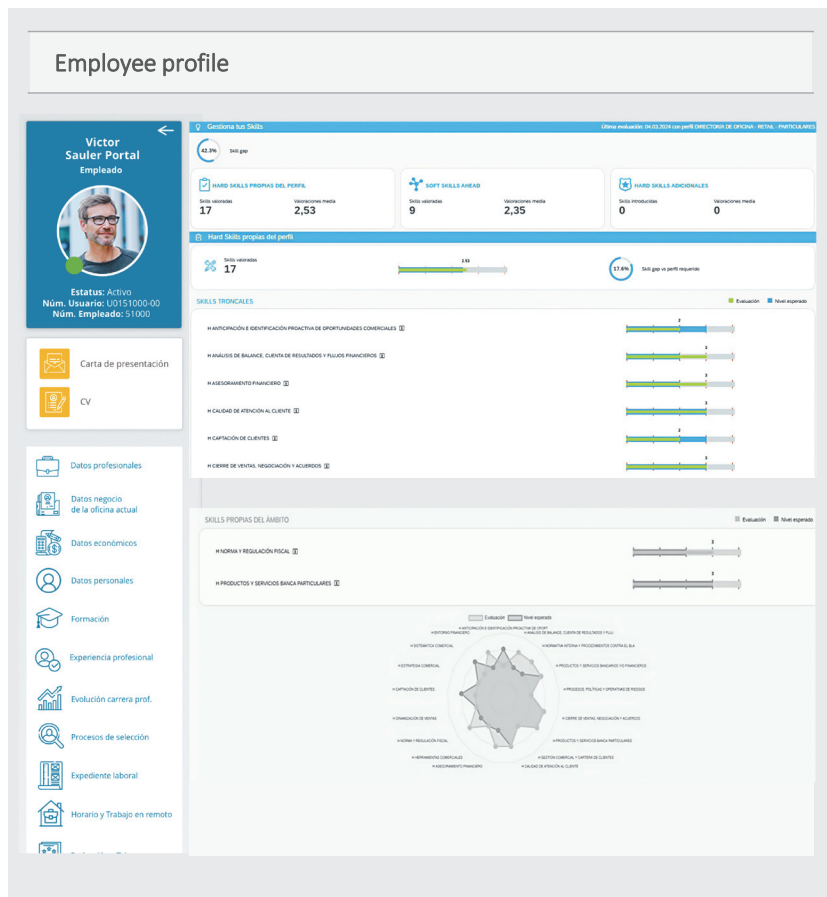
Among the most relevant developments are employee and manager portals, a mobile app for corporate devices, performance and skills assessment processes—including challenges, hard and soft skills, onboarding evaluation, career plans and role consolidation— as well as other processes related to senior talent assessment (Succession Plan, Ahead Review and external talent interviews), workforce planning and end-to-end vacancy management (from the moment a position is requested until the employee joins the role), and the employee profile (developed in SAP Fiori).

The employee profile integrates information from SAP and SuccessFactors into a more complete and adaptable format for different roles (Employee, Manager, People Directorate and Executive Management). This profile brings together key data such as professional information, compensation, training, experience, career progression, internal processes, employment record, working

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hours, remote work, talent and competencies. It also incorporates the People Skills view, providing a detailed breakdown of core and role-specific skills, assessed by the manager versus the expectations for each role.



In addition, essential modules have been implemented in SuccessFactors to manage the full employee lifecycle: selection (Recruiting), onboarding, internal role changes (Crossboarding) and exit (Offboarding), along with specific processes for executive 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 is the social and participatory intranet. It is much more than an internal communication channel: it acts as a lever for cultural transformation, driving two-way and cross-functional communication, employee engagement and closer team interaction. Through PeopleNow, strategic information, business updates and reference content are shared, while leadership and manager communication with teams is strengthened.



During 2025, PeopleNow has continued to evolve with migration to a new environment integrated into the Microsoft 365 suite and hosted in the cloud, improving user experience, enhancing social functionalities and preparing the platform for greater integration with other corporate tools. This evolution has been rolled out progressively across the bank and the Group's main companies, maintaining continuity of content and communities.

Since its gradual implementation, which began at the end of 2020, PeopleNow has consolidated itself as a reference space within the Group, reaching up to 322,428 interactions in 2025, with 50% of employees interacting with or generating content on the platform. This reflects its role as a central hub for internal communication and workforce engagement.

Virtaula is the corporate learning platform that consolidates digital functionalities aimed at enhancing professional development and improving the employee experience, in line with workforce needs and the evolution of CaixaBank's training model.

To support learning, the platform provides employees with a wide range of resources and features, including:

- A self-training catalogue.
- Votes and comments in self-training.
- An annual training planner with objectives.
- AI-based content recommendation tools tailored to the employee's role and profile.
- A questionnaire on training interests.
- Employee recognition and feedback mechanisms.
- integration with external learning platforms such as Education First and Cornerstone.

During the year, functionalities focused on employee experience were further strengthened through improved design and usability, the incorporation of a support chatbot, the generation of individualised activity reports and the integration of content for language learning and improvement. The training offerings, predominantly online, have been developed cross-functionally with the Business area and other Corporate Services functions, making the learning plan more flexible and facilitating access to continuous training.

At the same time, progress was made during 2025 in the evolution of the learning environment, preparing the launch in early 2026 of **Evoluciona**, the new learning platform that will replace Virtaula and that marks a shift towards a simpler, more personalised and more integrated learning experience. The platform offers a more intuitive and connected environment, integrated into People Xperience, prioritising content recommendations,

AI-driven support agents and clearer tracking of learning progress, enabling more informed decision-making aligned with continuous personal development.

evolucionana



In addition to the evolution of People systems, and in order to accelerate the digital transformation, **agile and collaborative ways of working** have been implemented, alongside **training programmes** designed to enable new working methods and improve productivity in an increasingly digital environment, as well as **digital and collaborative tools**.

The Agile transformation makes it possible to adopt agile practices and values that foster a culture of continuous improvement and efficiency in delivering solutions, breaking down silos through collaborative work. This involves working iteratively, embracing failure, focusing on delivery, improving workflows and managing demand. The following initiatives have been implemented:

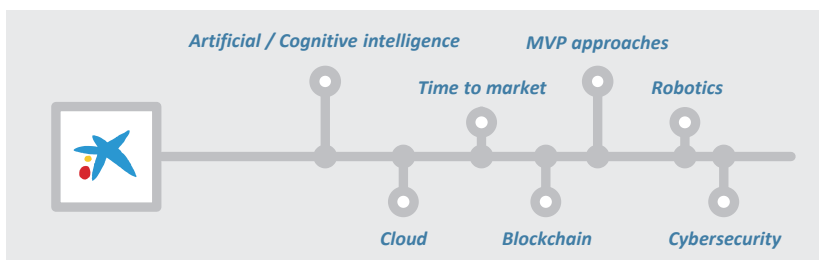
- Self-training (within the digital transformation itinerary).
- Training on Corporate Services (focusing on agile fundamentals).
- Integration of business agility practice work into the day-to-day.
- Launch of Challenges from the CaixaBank Agile project.
- Creation of Value Streams as a collaborative working model between Business and Technology, incorporating agile best practices for end-to-end value delivery.

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- Creation of a strategic management team aimed at boosting agility at a corporate level.
- Changemakers project, a corporate programme of internal change agents who, through Agile and New Ways of Working dynamics, practices and tools, drive new ways of working within their areas.

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



CaixaBank has promoted the **digital upskilling** of branch network teams through the **Digital Proximity Programme**, aimed at management, deputy management, relationship managers and employees, with the objective of strengthening the knowledge and use of commercial digital tools and developing the skills required for their day-to-day application. Complementing this approach is the **Transformation in the Digital Era learning paths**, 100% online training content designed in collaboration with the Business area and other Corporate Services functions, and made available to the entire workforce as a cross-cutting lever for developing digital skills.

It should be noted that, in 2025, CaixaBank promoted the development of data and artificial intelligence capabilities through cross-functional training initiatives, with a particular focus on areas and groups with the greatest impact on analytics, data and technology. This effort is delivered through the Artificial Intelligence School, integrated into the virtual learning platform, which centralises content, learning paths and training resources on AI and its responsible use.

At the same time, the organisation has consolidated the use of **collaborative tools** such as Microsoft 365 and Confluence, driving a gradual transformation in ways of working. To support this change, an adoption and support plan has

been rolled out to foster internal collaboration, increase efficiency in the use of resources, adapt to more agile, collaborative and cross-functional ways of working, and promote professional development, internal mobility and talent attraction.

This support has been implemented through the provision of Microsoft 365 tools, together with training and awareness initiatives that have enabled their effective use to be extended across the organisation.



Building on this foundation of digital maturity and collaboration, the organisation has progressed in the gradual incorporation of artificial intelligence into the workplace (Copilot) as a lever to improve efficiency and enable new ways of working.

The adoption of Copilot began with a pilot phase, which made it possible to identify high-value use cases and gather insights from the experience of diverse user profiles, many of them linked to the Changemakers programme. In 2025, this approach evolved into a model aimed at democratising the day-to-day use of AI, with the universal rollout of Copilot, consolidating its integration into everyday work tools, and with the introduction of Copilot Pro for more than 3,000 employees.

This rollout has been supported by a scalable training model based on functionalities and practical use cases, efficient teams, document collaboration, task management, planning and effective meetings, which has enabled the Change Network (Digital Trainers) to extend knowledge across the organisation. Support continues through **Office 365 learning paths available on the virtual training platform**, reinforcing collaborative work and the effective adoption of digital tools.

Finally, with the aim of promoting the use of technology and data analysis to improve people management, support decision-making and talent management, the **People Analytics** project is being advanced. This project incorporates the use of advanced tools such as artificial intelligence and machine learning to enable data-driven decision-making in people management. The project also includes

training and upskilling for employees within the People Directorate in the use of these new technologies, ensuring that all team members are prepared to leverage data analytics capabilities. The project also focuses on integrating systems and platforms to create a more cohesive and collaborative working environment.

People Management thus joins CaixaBank's digital transformation. People Analytics is not only a technology project, but also a cultural transformation project geared towards promoting the data culture. New technologies make it possible to better understand people within the organisation and to change ways of working in order to provide greater autonomy and efficiency in the use of information. People Management strives to make decisions based on the analysis and interpretation of data, always taking into account the privacy of employees.

This People Analytics Plan, initiated in the previous Strategic Plan, was structured into three complementary pillars, which continue to provide the foundation for evolving the model:

1. Data quality audit and roadmap

In the initial phase of the People Analytics project, a Data Audit was conducted to provide an overview of the information and reporting needs within the People function. Reports and data sources were inventoried, data quality (completeness, consistency, etc.) was assessed, and cleansing and preparation actions were defined as a prerequisite for ingestion into the corporate data lake and for its use in use cases and dashboards.

The main conclusions were as follows: data quality is sufficient to address the prioritised use cases, but it is necessary to strengthen self-service, advance automation and establish a single information model that standardises data interpretation, improves quality and increases update frequency.

Based on the audit, a **cross-cutting roadmap** was defined covering all areas, enabling progress towards a data-driven culture within People. This includes: the creation of a People Analytics Committee to prioritise needs and dashboards; the assessment and incorporation of new data sources; the creation of a Discovery space and centralised information in the data lake; the promotion of training and a Data Champions community; the definition of a strategy for

incorporating data from Group companies; and strengthening data governance through defined roles and responsibilities.

2. People Operational Model - Data Driven

Within this pillar, three initiatives were incorporated consisting of:

Training and creation of the Data Champions community.

The training was provided in order to promote a data-driven culture within the People team and to embed the use of data analytics in ways of working and processes. It was structured into two phases: an initial Data Literacy phase, which involved the entire People workforce in Head Office and regional areas, followed by a second phase of Data Champions aimed at key representatives from each functional area. This second phase included advanced content on programming, visualisation in Qlik Sense and data structures in the corporate data lake, with the participation of 46 professionals.

These Data Champions, as key reference figures in data access, management, processing and visualisation, and as experts in the corporate data model, acted as facilitators of data use within teams. In addition, online sessions were held to consolidate the community and share best practices, progressively reinforcing team autonomy in the use of information.

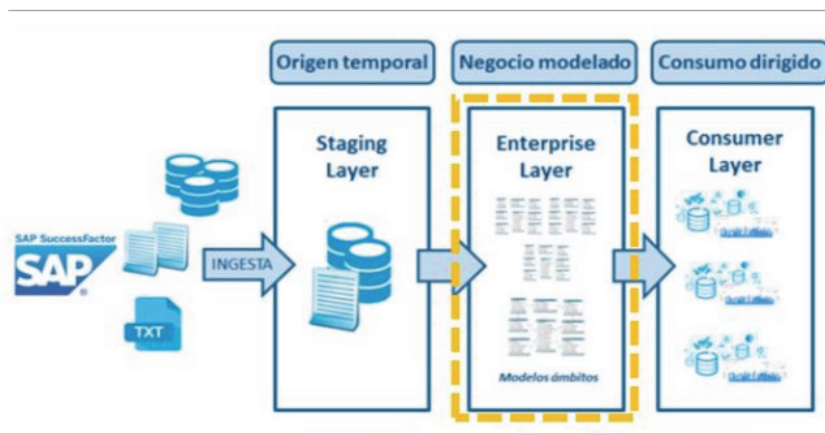
People Data Model.

The objective of ingesting data into the corporate Data Lake is to support AI and Analytics projects, while also helping functional and technical users consume standardised and validated information. For this reason, work has been carried out to expand the information available in the People Directorate's shared repository of structured data.

In recent years, progress has been made in the ingestion and progressive structuring of People data within the corporate data environment, with the aim of enabling the automation of recurring reports, the development of dashboards and support for advanced analytics and artificial intelligence projects. This work included migration to the corporate cloud environment as part of the DataNow strategic project, enabling a broader, more standardised data repository that is ready for further evolution.

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Dashboarding for decision-making.

The main objective is to develop dashboards that, through key indicators in each area, serve as a management and control tool for Directorate objectives, using aggregated data. During this period, several dashboards have been developed, including: the **People Reference Data Dashboard** (Management Committee), the **Lite Reference Data Dashboard** (Territory and Head Office Business Partners), and the **Dashboard for Group Companies**. These scorecards were initially in a Sandbox environment (brainstorming) and subsequently they were industrialised and the Data-UIX visualisation methodology was incorporated.

In 2025, the first phase of the **Selection Dashboard** rollout was launched, displaying the main KPIs (open recruitment processes, number of vacancies, average time to fill a vacancy, etc.).

In addition to dashboards that provide an overall view of key People indicators, there are also dashboards for managing more specific areas, such as workforce planning. In this regard, the **"Heat Map"**, industrialised since Q2 2024, is used to visualise workforce surpluses and shortages with different segmentations: organisational areas (Territorial Directorates, Business Area Directorates or provinces), business segments (Retail Banking, Corporate Banking, Private Banking, etc.), branch types (Stores, Urban, Rural, etc.) and functional mapping.

This information is used to make decisions on: external hiring, temporary staffing needs to cover non-structural roles, and the need to open new internal specialist positions to enable workforce progression.

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. With this in mind, the People Analytics team, with the support of Advanced Analytics and in collaboration with the rest of departments that intervene in the governance of data processing and security (Labour Relations, Labour Legal Department, Innovation and Privacy Legal Advice, AI Manager and Information Security), have developed the following use cases for managing people, which are non-automated decision-making systems, but algorithms that help in the decision-making, where all final decisions made by people.

Main Use Cases of AI developed:

Forecasting talent attrition.

This use case aims to forecast employee turnover, helping to identify those people who are at risk of leaving the Organisation. The goal is to prevent departures in key positions (talent drain) and manage professional development in order to improve their bond and satisfaction. The result of the algorithm is a tool that supports decision-making, which will always be made by a person. The technology used by the algorithm is a *Gradient Boosting Machine* (GBM). It is a machine learning technique used to analyse regression and statistical classification problems to yield a predictive model based on decision trees.

Absence forecasting by site.

This use case identifies the probability of employee absences due to common contingencies (illness) at Territorial Network work sites over the next three months. Its aim is to plan the resources required to ensure business continuity by managing workforce cover and carry out prevention plans. The algorithm does not make predictions at an individual level, but in terms of work centres. The output of the algorithm is decision support, with all decisions always being

made by a person. The technology used by the algorithm is Random Forest, a supervised machine learning algorithm used for classification, regression and other predictive analytics tasks.

Analysis of the Employee, Culture and Leadership Engagement and Satisfaction Study carried out on the entire workforce.

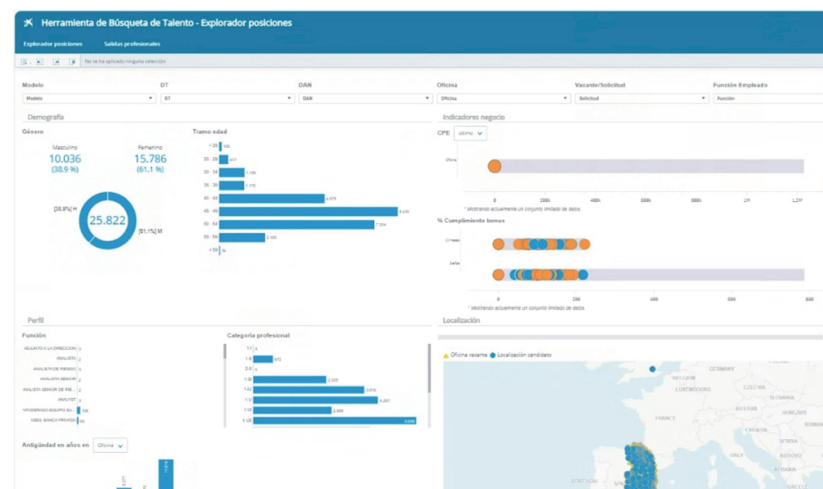
This use case aims to implement analytical models along 3 axes:

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

This use case focuses on further analysing survey comments using **Gemini**, a Google technology that can be used to process large volumes of textual and quantitative information to identify trends, sentiment and patterns in responses.

Talent Search Tool (HBT).

The aim of this use case is to develop a model that helps to streamline, simplify and optimise internal selection processes for Retail Banking branches. This tool helps identify the most suitable employees to cover any potential vacancies in the Organisation, provided that these are part of the functions covered by the Tool (management, deputy management and Retail Banking specialists). The result of the algorithm is a tool that supports decision-making, which will always be made by a person. The algorithm uses a *Gradient Boosting Machine (GBM)*, which is an automatic learning technology used to analyse regression and solve statistical classification issues, yielding a predictive model based on decision trees. The graphical user interface to display the model's results is a Scorecard in QlikSense.



This is a decision-support system that automatically extracts relevant information from CVs and job descriptions and calculates the degree of fit with the success profile, combining language models (Gemini/Vertex AI) for semantic extraction with a traditional model for candidate ranking. This use case has been documented under the corporate Responsible AI framework (System Card, Task Cards and Model Card). In 2025, the proof of concept was completed, along with Responsible AI documentation, the Google Cloud Platform architecture design and the industrialisation plan, which anticipates integration into Qlik and SuccessFactors in 2026.

Additionally, within the area of **advanced analytics**, the gender pay gap of CaixaBank and the Group in 2025 was calculated in the first quarter of 2026, providing a quantitative and comparative diagnosis to support action plans and compliance with internal and regulatory commitments on remuneration.

In addition, from a data analytics perspective, work has continued in the following areas:

Strategic workforce planning, with the aim of estimating staffing needs by function over the coming years. Three types of studies are carried out on a regular basis.

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This planning is carried out with aggregate data:

- 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 specialist advisers and office staff (structure of the staff by functions), based on the trend in customer acquisition and on the integration of future branches, in order to conduct economic analyses that support the negotiations with the trade union representatives.
- Two-year staffing forecast. In order to keep the comparison between the estimated budget and the actual workforce up to date, a two-year forecast for new hires, attrition and transfers between centres is reviewed every month.

Detailed analyses on workforce trends. Various studies have been carried out focusing on: turnover of managers in Head Office, monitoring of unfilled vacancies, departures of new employees and voluntary departures across the organisation, career progression within the Network in Regional Directorates, and analysis of career paths by gender, among others.

As a final point, the Transformation stream envisages incorporating new technological enablers to simplify operations and move towards more predictive management models. These include the exploration of solutions based on artificial intelligence and intelligent agents, as well as the development of alert systems to enable more proactive support at key stages of the People lifecycle. These developments will mark the next phase of evolution, laying the foundations for a more agile, proactive management model with greater added value for both People teams and the wider organisation.

6. People Business Partners

From administrators to advisers and strategic business partners, standardising the HRBP function.

In this final stream, with the aim of continuing to enhance cross-functionality and delivering a service that is closer, more agile, proactive and higher quality to the internal customer, the **People Business Partner model** has been conso-

lidated, with this role assigned across all Head Office areas and the Territorial Network, including the international scope.

The implementation of the internal customer relationship model has the following main objectives:

- Improve the value proposition to business areas through a personal, holistic understanding of needs, combined with existing specialist services.
- Facilitate the adoption and consolidation of the strategic indicators and initiatives of People Management.
- Increase People's overall knowledge of departments, anticipating needs and solutions.
- Manage demand and expectations with direct decision-making in certain delegated areas, improving time to market.

The Business Partner role continues to evolve to establish itself as a true strategic partner to the business. To this end, continuous development is promoted to strengthen its advisory capacity to senior management, anticipate organisational needs, proactively manage talent, foster internal mobility and make advanced use of analytics and artificial intelligence in decision-making.

Within this framework, the key development areas for Business Partners are:

- **Strategic advisory:** guiding managers in talent decisions aligned with the business.
- **Autonomy and agile decision-making:** the ability to act with sound judgement in complex contexts.
- **Proactive talent management:** early identification of risks and opportunities, promoting preventive actions to ensure the sustainability of key talent.
- **Internal talent mobility and development:** fostering growth experiences that expand capabilities, accelerate careers and increase engagement.
- **Coaching for People Directors and Business Partner teams:** support for development and teams in critical conversations.
- **Curiosity and business insight:** anticipating trends and emerging needs.

- **Impactful feedback:** the ability to give and receive constructive feedback.
- **Adaptability to change:** leadership in uncertain environments that support internal talent mobility and development.
- **Effective communication:** influence and transparency in day-to-day interactions with both managers and non-managers.
- **Applied analytics and AI:** use of data and AI tools to anticipate needs and propose solutions.
- **Continuous learning:** ongoing adaptation to new methodologies and technologies.

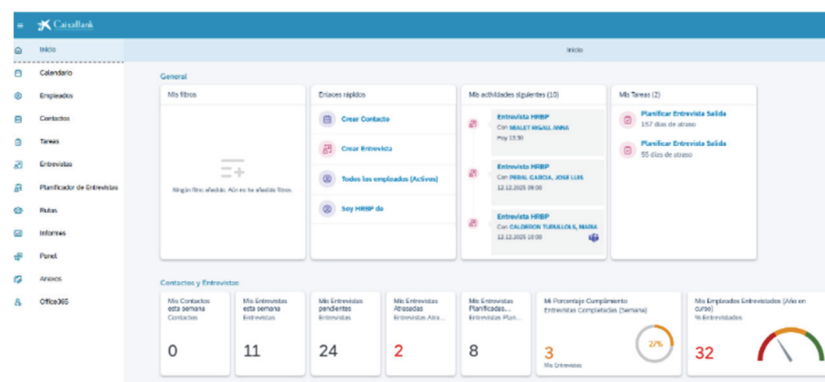
The consolidation of the People Business Partner model has been accompanied by significant progress in elevating, transforming and standardising the Business Partner role, evolving from an administrative function to an advisory one so that employees perceive that the organisation understands their talent, supports their development and places them in the most suitable roles.

In 2025, the closer and more proactive relationship with the internal customer, supported by a holistic view of needs, enabled the development of actions in the following areas:

- **Proactive talent management.** Structured assessments, interviews and individual follow-up have been carried out, making it possible to anticipate needs and provide more agile solutions.
- **Protocols for internal mobility.** Ensuring fairness, meritocracy and anticipation of needs. This includes the identification and active management of leadership movements and succession plans for key positions.
- **Training and professional development.** Implementation of tailored pathways for each area, specific programmes on coaching, leadership, change management and applied artificial intelligence, as well as online training content to facilitate access to relevant resources.
- **Collaboration between teams.** The interaction between Business Partner teams in Head Office and Territories has enhanced the impact of initiatives, promoting the sharing of best practices, the creation of working groups and spaces for joint reflection. At the same time, the production of reports, statistics and dashboards has increased to monitor activity and support decision-making.

The tool used to plan Business Partner management actions is CRM, which acts

as a single talent repository, centralising key information on employees and adding value through recommendations and personalised reports. It facilitates decision-making in areas such as succession, mobility and development, thereby reinforcing the role of the Business Partner as a trusted adviser and strategic partner.



From an international Business Partner perspective, the objective is to move towards a more integrated People management model, capable of unifying processes, data and employee experience across the different countries where the organisation operates. The focus is on defining a global solution that improves consistency between systems, simplifies day-to-day operations and provides a consolidated view to support analysis and decision-making. This progressive evolution will strengthen efficiency, improve data quality and ensure that international teams have tools aligned with corporate standards.

In 2025, the ability to adapt and collaborate has been demonstrated, consolidating the People Business Partner model as a central pillar of talent management at CaixaBank. Thanks to the professionalisation of Business Partner teams and a strong commitment to continuous training, progress has been made towards more accessible, agile management aligned with corporate objectives. The commitment is to continue evolving and strengthening a model that anticipates sector challenges and emerging organisational needs by improving processes, developing key capabilities and incorporating innovative tools to enhance the impact of the People Directorate on achieving CaixaBank's strategic objectives and sustaining talent.

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2025–2027 Strategic Plan indicators

Below are all indicators related to People (first and second level) at the close of the first year of the 2025–2027 Strategic Plan:

Level	Scope	Monitoring metrics	Starting point December 2024	2025	2027 Target
1st	CaixaBank Group	% of staff under 35	9.1%	10.2%	11.4%
1st	CaixaBank S.A.	Merco Talent ranking. Overall position	11	7	Top 15
1st	CaixaBank S.A.	Engagement Survey – Overall favourability	69%	73%	72%
1st	CaixaBank S.A.	Engagement Survey – Culture favourability	68%	71%	66%
1st	CaixaBank S.A.	% of women in leadership positions (from large branch deputy manager level upwards)	43.4%	44.0%	45.0%
1st	CaixaBank S.A.	% of employees in critical roles invited to training	--	59%	90%
1st	CaixaBank S.A.	% of managers participating in talent, technology and agility programmes	--	45%	95%
2nd	CaixaBank S.A.	Top Employer. CaixaBank score	92.2	92.7	>90
2nd	CaixaBank S.A.	Merco Talent ranking. Position among potential employees – university students	19	16	No target
2nd	CaixaBank S.A.	Merco Talent ranking. Position among potential employees – alumni, business schools	22	26	No target
2nd	CaixaBank S.A.	Merco Talent ranking. Position in People management benchmarking	14	3	No target
2nd	CaixaBank S.A.	Engagement Survey – eNPS	3	21	>=5
2nd	CaixaBank S.A.	Engagement Survey – Total Collaboration Favourability	56%	61%	57%
2nd	CaixaBank S.A.	Engagement Survey – Total Agility Favourability	68%	71%	68%
2nd	CaixaBank S.A.	New functionalities in PeopleSkills (Profile comparator and associated training: discover new opportunities and strategic skills)	--	1/3	Milestone reached (3)

2025-2027 Strategic Plan Results

A workforce ready for transformation

The actions carried out during 2025 within the People function have made a decisive contribution to progress in the execution of the new 2025–2027 Strategic Plan, consolidating a distinctive value proposition for employees and strengthening the CaixaBank Group’s positioning as a benchmark in talent management.

During this period, significant progress has been made in employer branding, making it possible to attract and retain top talent. In terms of external benchmarks, the Group has moved up in the Best Companies to Work For – Merco Talent ranking (from 11th to 7th place) and has improved its score in the Top Employer 2026 certification, which assesses the Institution’s people policies and processes (from 92.2 to 92.7 points). Internally, there is a higher level of employee engagement, reflected in the improvement of the Total Favourability (TF) indicator in the Engagement Survey, which has risen from 69% to 73% (exceeding the 2027 target), and in Culture TF, which has increased from 68% to 71%. At the same time, eNPS (the indicator measuring employees’ willingness to recommend the company as a place to work) has risen from +3 to +21 points. Agility and Collaboration metrics have also shown positive trends, increasing from 68% to 71% and from 56% to 61% respectively.

The proportion of women in leadership positions from deputy manager level upwards (branches A and B) has improved from 43.4% to 44.0%, in line with expectations, reflecting CaixaBank’s clear commitment to promoting female talent in leadership roles.

By expanding its features, the People Skills tool enables each employee to gain a comprehensive view of their professional growth potential and to guide their own development. In 2025, the Profile Comparator was launched, the first of the three functionalities planned under this Strategic Plan.

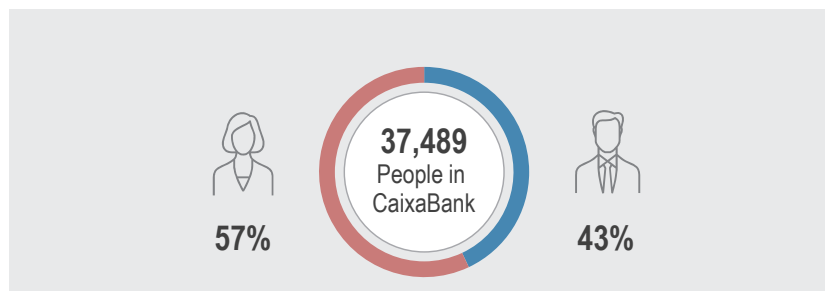
In terms of developing critical profiles and the management population, it is worth noting that: the percentage of employees in critical roles invited to training reached 59%. Of the 32 identified critical profiles (2,833 individuals), 1,684 have been invited to training; and the percentage of managers participating in talent, technology and agility programmes reached 45.2%.

Finally, the generational balance has been strengthened through an increase in employees under 35, rising from 9.1% to 10.2%, with a total of 1,567 new hires under the age of 35. This consolidates a diverse workforce that is prepared to face future challenges and aligned with the values of the CaixaBank Group.

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

Main indicators



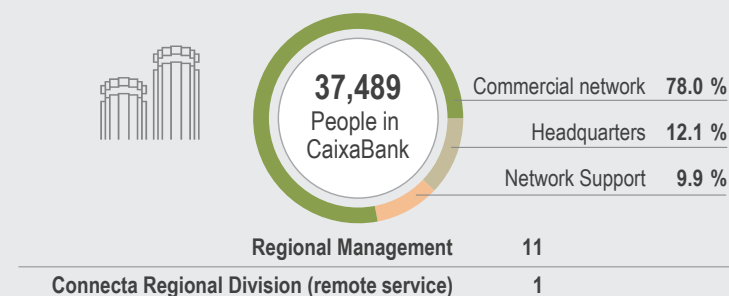
Women in managerial positions:	44.0 %
Average age, years:	48
Average length of service, years:	21

Indefinite contracts:	100.0 % (99.98%)
External turnover (does not include voluntary leaves):	0.8 %
External turnover without restructuring plans:	0.8 %
Voluntary turnover:	0.3 %

Source:	
Organic growth inorganic growth:	54 % 46%
Nationality:	
Spanish:	97 %
Other countries (84 different countries):	3 %
Geographical distribution of workforce:	
Spain:	99.2 %
Other countries:	0.8 %
Workforce trained:	100 % 63 hours/person
Level change promotions:	6,496
Average remuneration per person*:	88,435 million
Salary gap*:	0.7 %

*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.

Organisational structure. Distribution of staff:



Organisational structure. Branches by segment:

Retail Banking	3,542
Conventional	1,608
Store	783
Store Business	68
Store SMEs	72
AgroBank	818
HolaBank	193
Specialised centres	498
International network	26

Workforce figures 2021-2025

CaixaBank's workforce stood at 37,489 employees as at December 2025, which is 4,113 fewer employees than in December 2021, equivalent to a 10% reduction in the workforce. The trend recorded over these four years is largely explained by the restructuring process carried out following the integration of Bankia, formalised on 26 March 2021, which involved the incorporation of 15,485 employees. It is important to note that, over recent years, the Institution has actively managed its workforce, focusing on optimising it in line with current market needs and achieving an appropriate territorial balance.

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During the period between December 2021 and December 2024, as part of the Restructuring Plan agreed in 2021, a total of 5,420 employees left the organisation.

At the same time, the final departure associated with the voluntary incentivised severance plan launched in 2020 took place, which allowed employees aged 58 or over, exclusively in the province of Barcelona, to leave the organisation. These departures have contributed to rejuvenating the workforce and optimising personnel costs due to staff replacement.

With regard to recruitment, 2,835 people have joined over the last four years, including 1,143 in specific positions within Central Services or specialised segments, while the remaining 60%, representing 1,692 hires, joined the branch network (Retail Banking) in order to fully meet the planned staffing requirements.

As a result of the internalisation of functions previously carried out by Group subsidiaries, 246 employees joined from CaixaBank Facilities (Group Procurement function), the Joint Prevention Service, CaixaBank Operational Services (Group Human Resources function and new Operations Model) and, in the case of CaixaBank Advanced Business Analytics (development of digital projects), following the integration of the company into CaixaBank.

The rest of the movements in the period are explained by recurrent departures, -1,128 employees, of whom 323 departures correspond to employees

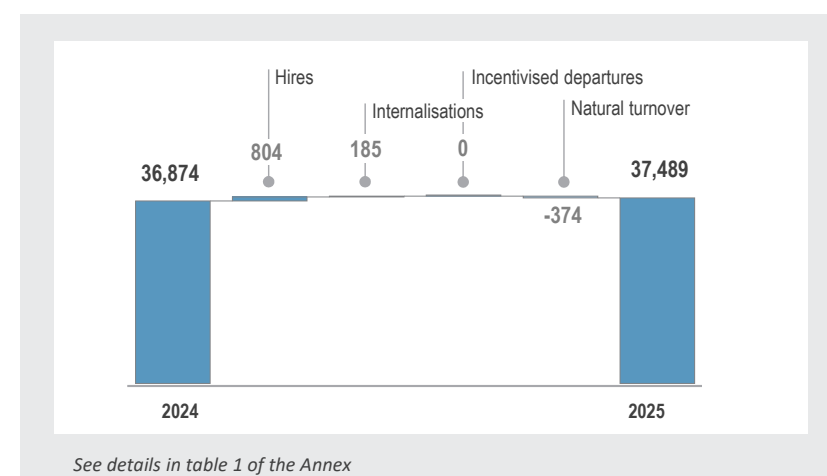
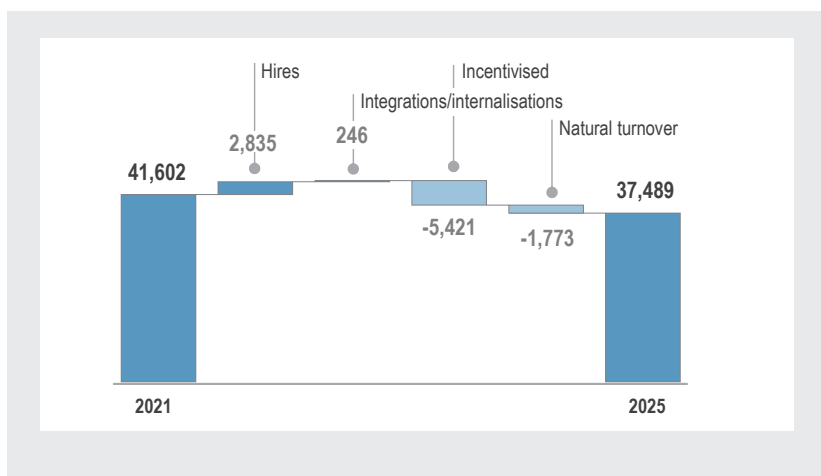
who joined the commercial network, and due to the net balance of absences (645 employees), calculated as the number of returns less the number of leave-of-absence arrangements.

This net balance of absences includes workforce movements between CaixaBank and Group companies which, over this four-year period, resulted in a net outflow of 364 employees, notably the transfer of 296 employees to CaixaBank Tech in 2022 and the transfer of 84 employees to BuildingCenter in 2024.

Personnel figures 2024–2025

Over the last year, CaixaBank's workforce increased by 615 employees, mainly driven by the 804 new hires made, of which 47% corresponded to recruitment for specific positions, primarily within Central Services (Operations, Corporate & Institutional Banking, Risk, Digital Transformation and Advanced Analytics, among others) and international offices, while the remaining 53% joined the Retail Banking branch network; as well as the incorporation of 185 employees resulting from the integration of CaixaBank Advanced Business Analytics and the internalisation of part of the activity previously carried out by CaixaBank Operational Services (arising from the new Operations Model).

The net increase in the workforce was offset by recurring departures (184 departures) or departures associated with turnover among newly hired branch network employees (120 departures).



See details in table 1 of the Annex

The net balance of personnel on leave was -70, calculated as reinstatements minus leaves of absence. With regard to intra-group movements, 40 employees took leave to join Group companies and 76 returned. In 2025, overall turnover stood at 0.8%, while voluntary turnover was 0.3%. *See details in table 2 of the Annex*

Demographic structure

The trend in the demographic pyramid over the last four years has been characterised by a strong female presence and the progressive ageing of the workforce. At the end of 2025, women represented 57.3% of the workforce, while the average age stood at 47.8 years.

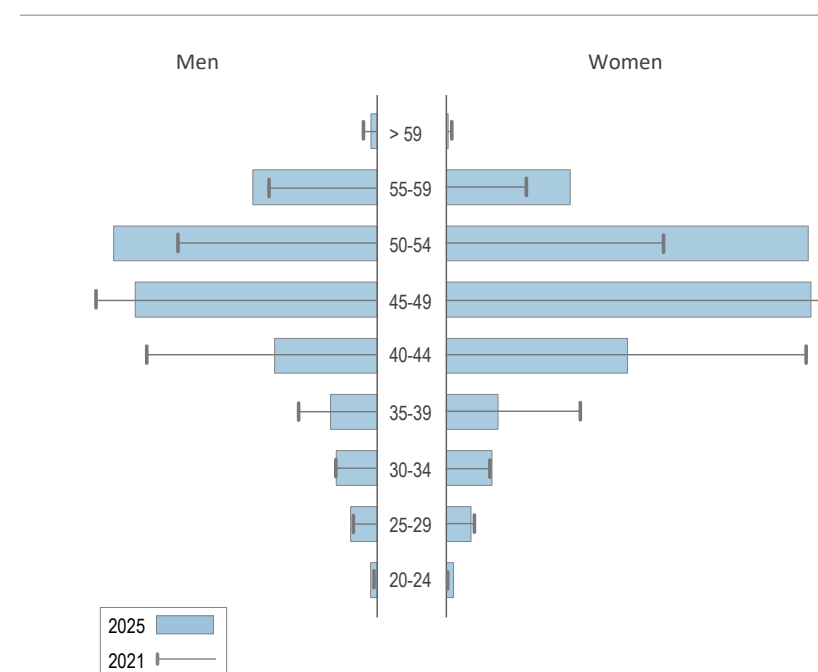
The percentage of women in the workforce increased from 56.0% in 2021 to 57.3% in 2025, mainly due to two factors: firstly, the higher number of male departures, as men accounted for a larger proportion of employees participating in the large-scale departure plans implemented by the Institution; and secondly, the proportion of women originating from Bankia (56.3%).

With regard to the average age of the workforce, there was an increase of 1.8 years between 2021 and 2025, rising from 46.1 years in 2021 to 47.8 years in 2025. Although this increase was mainly driven by employees integrated from Bankia, whose average age was 47.5, together with the natural ageing of the workforce, it is important to note that the containment of the average age was made possible by two factors:

- The large-scale departure of employees aged over 50 through the 2021 Restructuring Plan.
- The increase in new hires in 2025, with an average age of 32.

The ageing of the workforce is reflected in the increase in employees aged between 50 and 59 years, whose share of the workforce rose from 27.1% in 2021 to 43.2% in 2025. This situation is not a phenomenon exclusive to the Entity, 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.



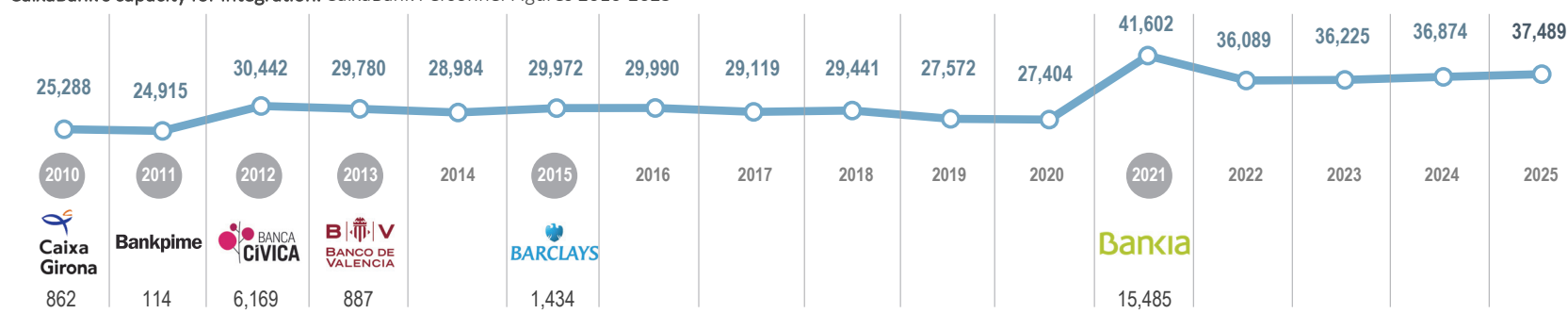
See details in table 3 of the Annex

The CaixaBank workforce composition is the result of the Entity's history, which since 2010 has welcomed six companies (Caixa Girona, Bankpime, Banca Cívica, Banco de Valencia, Barclays and Bankia).

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CaixaBank's capacity for integration. CaixaBank Personnel Figures 2010-2025



Integration into CaixaBank and number of people

Of the current workforce, 46.3% originates from inorganic growth, mainly as a result of the latest integration with Bankia in 2021 (10,662 employees as at December 2025), representing 28.4% of the workforce.

98.3% of CaixaBank's workforce is of Spanish origin (36,246 employees), which reflects the fact that the business is predominantly carried out within Spain. However, it has 1,243 employees from 84 countries other than Spain. They are distributed by continent as follows: Rest of Europe (574 employees), South America (410), Africa (105), Asia (73), Central America (45), North America (34) and Oceania (2).

Workforce origin by continent:

Spain	36,246	98.3%
Rest of Europe	574	1.6%
South America	410	1.1%
Africa	105	0.3%
Asia	73	0.2%
Central America	45	0.1%
North America	34	0.1%
Oceania	2	0.0%

See details in table 4 of the Annex

Organisations structure

CaixaBank organises the national territory into eleven Regional Divisions and one Connecta Regional Division (remote service).

At national level, CaixaBank has 4,040 centres (-72 compared with the previous year), distributed as follows:

- 498 specialised centres, mainly including Corporate Banking centres (142 centres), Wealth Management (86 centres), Connecta (119 remote service centres) and Corporate & Institutional Banking (14 centres).
- 3,542 Retail Banking branches (-28 compared with the previous year). The number of branches has been reduced following the integration of 30 centres in order to size the branch network at the desired level. Within this context, urban branches decreased by 1% (-16 branches compared with 2024). Store, Store Business and Store SME branches, which are the driving force behind the transformation of CaixaBank's distribution model, recorded a slight reduction in 2025. The number of Store branches remained at 783, Store Business branches stood at 68 (-2 compared with 2024) and Store SME branches at 72 (-1 compared with 2024). Lastly, rural branches decreased by 1% (-9 branches compared with 2024).

Branch types in the regional network:

Retail Banking	3,542
Rural	1,376
Urban	1,243
Store	783
Store Business	68
Store SMEs	72
Specialised Centres	379
Connecta	119

See details in table 5 of the Annex

In terms of international presence, CaixaBank has a workforce of 304 employees within the Foreign Offices and International Banking segment, distributed across 22 countries. In addition, there are a total of 26 offices, broken down as follows: 17 representative offices and 7 international branches (9 offices). From January 2026, CaixaBank's office in Portugal will become integrated into Banco BPI (the CaixaBank Group's banking subsidiary in Portugal).

Spanish Desk:

Centres outside CaixaBank with their own staff

- Mexico City, Mexico
- Vienna, Austria

Subsidiaries:

- Banco Português de Investimento – BPI
- CaixaBank Wealth Management Luxembourg



Additionally, there are 2 banking subsidiaries (Banco BPI and CaixaBank Wealth Management Luxembourg) and 2 Spanish Desks (Mexico and Austria).

In addition to the Commercial Network workforce of 29,221 employees, there are Central Services comprising 4,539 employees and Network Support centres (including Regional Division staff) totalling 3,729 employees. See details in table 6 of the Annex

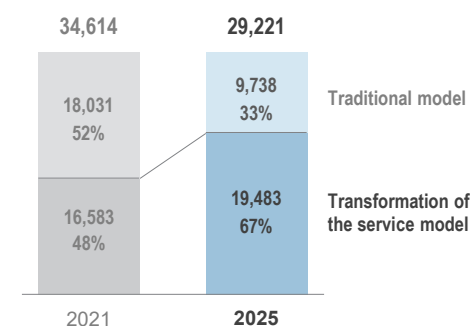
Workforce functional evolution

The accelerated transformation being implemented in the customer service model is reflected in the fact that the proportion of Commercial Network employees forming part of the new model has increased significantly over the last four years, rising from 47.9% in 2021 to 66.7% in 2025.

The workforce located in centres associated with the new customer service model (Store, Store Business, Store SME, Connecta centres and Day One) totals 12,978 employees, representing 66.6% of all employees involved in the transformation of the customer service model.

Additionally, the remaining 33.4% of employees involved in the transformation of the customer service model consists of advisory specialists within the Corporate Banking (1,127), Wealth Management (1,339), Corporate & Institutional Banking (230) and International (304) segments, together with Premier Banking, Business and Agro Relationship Managers (2,398) and Personal Banking Managers (1,107) who are not assigned to Store, Store Business, Store SME, Connecta or Day One centres.

Total Business Network Workforce



See details in table 7 of the Annex

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Who we are and how we are organised. CaixaBank Group

Group structure

» Business support ¹

	1,632 CaixaBank Tech (100%) Provision of IT services
	554 CaixaBank Operational Services (100%) Services for back office administration
	185 CaixaBank Facilities Management (100%) Project management, maintenance, logistics and procurement

» Business activity

	796 CaixaBank Payments & Consumer ² (100%) Consumer finance and payment methods		37 Facilitea Selectplace S.A.U. (100%) Marketing of products		5 CaixaBank Equipment Finance (100%) Vehicle and equipment leasing		348 BuildingCenter (100%) Holder of property assets		Bankia Habitat (100%) Operation, management and administration of real estate assets
	919 VidaCaixa (100%) Life insurance and pension fund management		77 BPI Vida e Pensões (100%) Life insurance and pension fund management		15 Caixa life Mediation OBS (100%) Insurance banking operator		4,476 Banco BPI (100%) Credit institution Portugal		Living Center (100%) Real estate development
	287 CaixaBank Asset Management (100%) Management of collective investment undertakings		48 BPI Gestão de ativos (100%) Management of collective investment undertakings		10 CaixaBank Asset Management Luxembourg (100%) Management of collective investment undertakings		38 CaixaBank Wealth Mgmt. Luxembourg (100%) Credit institution Luxembourg		2 BPI Suisse (100%) Credit institution Switzerland
	86 Imaginersgen (100%) Gestión del segmento joven del Banco		49 Nuevo MicroBank (100%) Financing of microloans		24 Openwealth (100%) Independent wealth advisory		11 CaixaBank Titulización (100%) Securitisation fund management		

» Other Group companies

	14 Credifimo (100%) Mortgage and personal financing		8 Puerto Triana (100%) Real estate holding and property development company		8 Líderes de Empresa Siglo XXI (100%) Surveillance and protection services		2 Web Gestión 4 (100%) Management and administration of real estate
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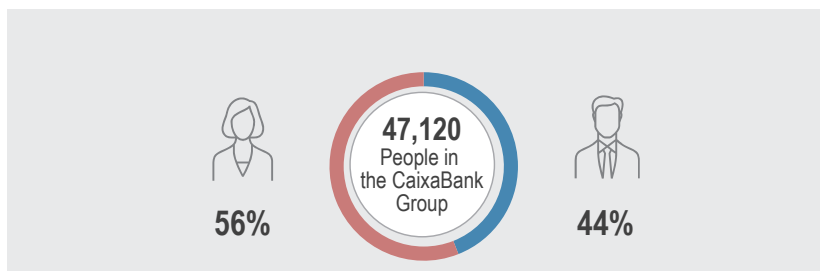
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1) The subsidiary CaixaBank Advanced Business Analytics was integrated into CaixaBank, S.A. in April 2025.

2) Merger of CaixaBank Payments & Consumer (absorbing company) with Telefónica Consumer Finance (absorbed company) in November 2025.

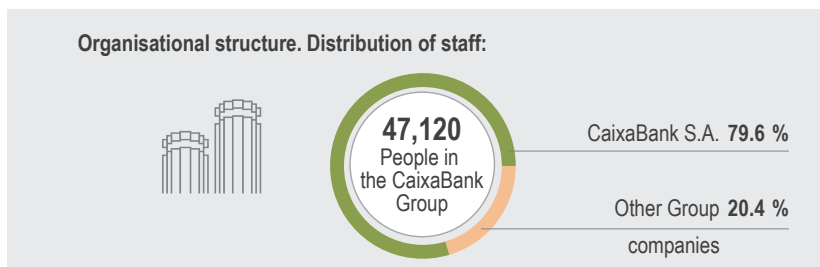
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Main indicators

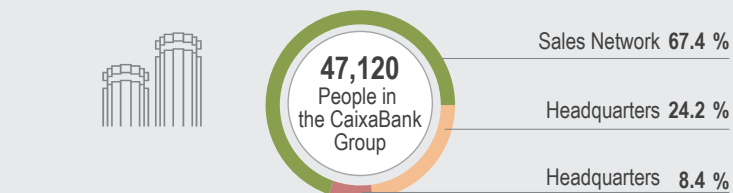


Average age, years:	47
Average length of service, years:	19
Indefinite contracts:	99.6 %
Overall external turnover:	1.9 %
External turnover (excluding restructuring plans):	1.9 %
Voluntary turnover	0.7 %

Country of origin:	
Spain	87 %
Other countries (88 different)	13 %
Geographical distribution of workforce:	
Spain:	89 %
Other countries:	11 %
Workforce trained:	100 %
Hours of training per employee:	60 92 % online
Average remuneration per person ⁽¹⁾:	82,214 €
Salary gap ⁽¹⁾:	1.1 %



Organisational structure. Distribution of staff:



	CaixaBank	BPI
Regional Divisions:	12 ⁽²⁾	1
Organisational structure. Branches by segment:		
Retail Banking	3,542	259
Specialised Centres	498	33
International Network	26	-

(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 Connecta Regional Division.

CaixaBank Group history

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, effective from that same date, the Governing Council of the European Central Bank determined, based on compliance with the conditions established in Article 26(8) of Council Regulation (EU) No 1024/2013, that CriteriaCaixa was no longer the parent undertaking 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 CaixaBank Group history.

Main milestones in 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 Vellesa 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. 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. 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.

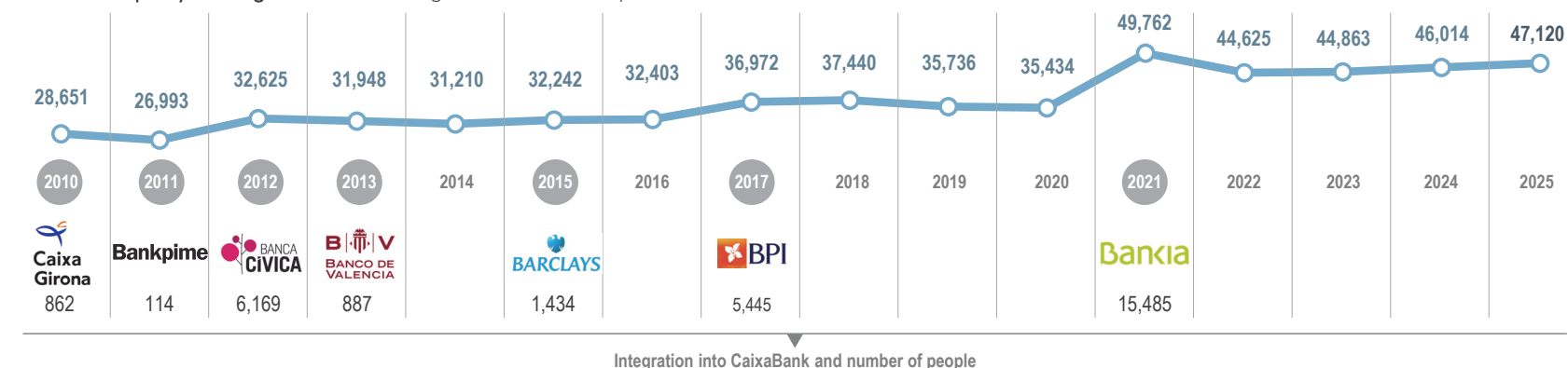
CaixaBank, S.A. is the parent company of the financial conglomerate comprising CaixaBank Group's regulated entities. As a listed bank, it is subject to oversight by the European Central Bank and the Spanish national securities market regulator (the Comisión Nacional del Mercado de Valores, CNMV); however,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

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Workforce figures CaixaBank Group 2010-2025

CaixaBank's capacity for integration. Workforce figures CaixaBank Group 2010-2025



The CaixaBank Group workforce stood at 47,120 employees as at December 2025, which was 18,469 more than in 2010, equivalent to a 64% 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.

Workforce figures 2010 - 2025*				
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	

Year	CaixaBank Group	Subsidiaries	CaixaBank	Integrations
2020	35,434	8,030	27,404	
2021	49,762	8,160	41,602	Bankia
2022	44,625	8,536	36,089	
2023	44,863	8,638	36,225	
2024	46,014	9,140	36,874	
2025	47,120	9,631	37,489	

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

Over recent years, various organisations have been incorporated into the CaixaBank Group perimeter, expanding and complementing the business activities carried out within the Group. The following incorporations are particularly noteworthy:

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 credit cards insurance and management.



- **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 2025, it merged with CaixaBank P&C.



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 comparable 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).



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.



- **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 business in Luxembourg and provides independent advisory services, discretionary portfolio management and reception and transmission of orders. It was born from a need for a bank that serves as an international platform to provide products to the Group's different businesses.



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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 merged with VidaCaixa.
- **Bankia Mediación**: private insurance management.
- **Bankia Habitat**: its activity focuses on the operation, mgmt. and administration of real estate. BuildingCenter acquired it in November 2021.
- **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**: 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. In 2022, the activity is sold and the employees are transferred in accordance with the provisions established in article 44 of the Workers' Statute.
- **Bankia Vida**. In December 2021, CaixaBank announced an agreement with Grupo Mapfre for the acquisition of 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

- Also, in June 2021, **CaixaBank neX**, a subsidiary specialising in the mgmt. 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 under which

the VidaCaixa subsidiary acquired its 81.31% shareholding in 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. In 2023, it was finally integrated into VidaCaixa's structure.

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 2023:

- Change of name from CaixaBank Business Intelligence, subsidiary engaged in developing digital projects, to **CaixaBank Advance Business Analytics**. It was integrated into CaixaBank S.A. in April 2025.



In 2024:

- Name of Wivai SelectPlace S.A.U., subsidiary engaged in marketing products, changed to Facilitea Selectplace, S.A.U.
- **VidaCaixa Mediación OBS**: the company Bankia Mediación Operador de Banca Seguros Vinculado S.A. absorbed VidaCaixa Mediación, Sociedad de Agencia de Seguros Vinculada, S.A.U. in July 2024, resulting in the company called VidaCaixa Mediación OBS, S.A.U.

In 2025:

- **Web Gestión 4**: dedicated to advisory, planning, design and intermediation services relating to real estate transactions. Established in 2001 and reactivated in 2025 due to the real estate market environment, which requires more direct and professional asset management from a management and advisory perspective.

Personnel figures 2024–2025

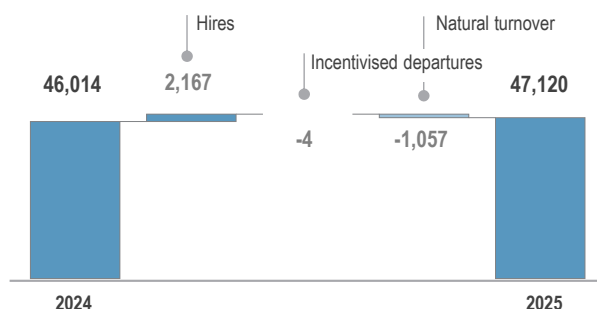
Over the last year, the CaixaBank Group workforce increased by 1,106 employees.

Of the new hires (+2,167 employees), 37% were concentrated in CaixaBank S.A. and 63% in the remaining subsidiaries. Within CaixaBank, S.A., 804 hires were made: 296 in Central Services, 59 in International Offices, 12 in Special Offices (Digital Banking), 9 in Wealth Management, 1 in Corporate Banking, 1 in the CIB network, 3 in Network Support and 423 in Retail Banking. The remaining new hires within the Group (+1,363 hires) were distributed as follows: CaixaBank Tech (+518), Banco BPI (+481), CaixaBank Payments & Consumer (+115), VidaCaixa (+90), BuildingCenter (+33), Imagin (+33), CaixaBank Asset Management (+27) and other subsidiaries (+66).

Conversely, there were 4 departures as a result of the incentivised redundancy plans carried out in Banco BPI.

Another factor explaining the reduction in headcount was natural turnover across the Group (-1,057 employees). Within this natural turnover, in addition to the net balance of leaves of absence (understood as total reinstatements minus leaves of absence: -160 employees), representing the remaining departures (-897), broken down as follows: voluntary departures (-318), dismissals (-121), retirements (-103) and other reasons (-355).

In 2025, overall turnover (total departures over average workforce) within the CaixaBank Group stood at 1.9% (2.1% if total departures and voluntary leave of absence arrangements are included), while voluntary turnover stood at 0.7%.



See details in table 27 of the Annex

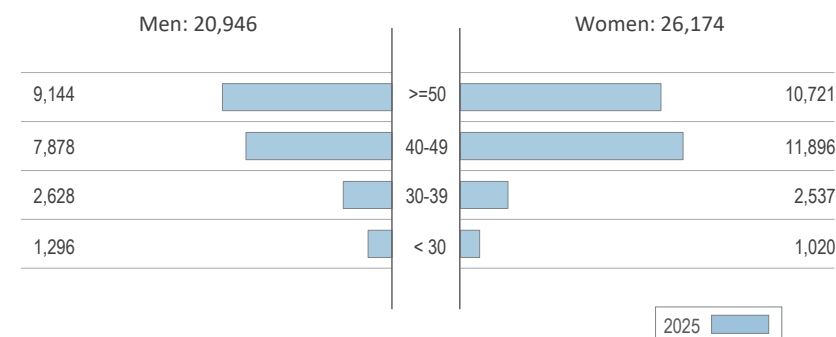
Demographic structure

The percentage of women in the CaixaBank Group workforce stood at 55.5%, down 0.6% compared with 2024. The average age and average length of service of the workforce were 47.2 years and 19.1 years respectively. These values are explained by the weight of the CaixaBank S.A. and Banco BPI staff in the Group's total workforce (89%). See details in Table 28 of the Appendix.

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

Distribution by gender

	Male	Female	Total	% women
CaixaBank S.A.	15,990	21,499	37,489	57.3%
Banco BPI	1,924	2,552	4,476	57.0%
CaixaBank Tech	1,265	367	1,632	22.5%
VidaCaixa	451	468	919	50.9%
CaixaBank Payments & Consumer	371	425	796	53.4%
CaixaBank Operational Services	240	314	554	56.7%
BuildingCenter	222	126	348	36.2%
CaixaBank Asset Management	155	132	287	46.0%
CaixaBank Facilities Management	101	84	185	45.4%
Other Subsidiaries	227	207	434	47.7%
Total Group	20,946	26,174	47,120	55.5%



See details in table 28 of the Annex

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Distribution by age bracket

	<30	30-39	40-49	>=50
CaixaBank S.A.	1,206	3,435	16,499	16,349
Banco BPI	465	428	1,748	1,835
CaixaBank Tech	384	588	368	292
VidaCaixa	66	238	313	302
CaixaBank Payments & Consumer	60	178	292	266
CaixaBank Operational Services	4	35	197	318
BuildingCenter	15	56	108	169
CaixaBank Asset Management	35	48	77	127
CaixaBank Facilities Management	7	32	50	96
Resto de Filiales	74	127	122	111

The highest concentration of employees falls within the >=50 years, with values very similar to those of 40 to 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.

	<40 years
CaixaBank Asset Management Luxembourg	80.0%
Imagin	76.7%
Facilitea	62.2%
CaixaBank Tech	59.6%
CaixaBank Titulización (Securitisation)	54.5%
BPI Gestão de Ativos	50.0%

	Male	Female	Total
CaixaBank S.A.	20.3	20.9	20.7
Banco BPI	18.8	19.1	19.0
CaixaBank Tech	3.5	3.8	3.5
VidaCaixa	9.3	12.7	11.0
CaixaBank Payments & Consumer	9.0	10.3	9.7
CaixaBank Operational Services	8.9	10.7	9.9
BuildingCenter	4.3	4.3	4.3
CaixaBank Asset Management	12.9	14.8	13.8
CaixaBank Facilities Management	12.2	14.6	13.3
Other Subsidiaries	7.8	7.9	7.8

87% of the CaixaBank Group workforce is of Spanish origin (41,005 employees) and 10% is of Portuguese origin (4,528 employees), which is consistent with the fact that the two largest Institutions conduct their banking activities in Spain and Portugal. However, there are a total of 1,587 employees of other nationalities, originating from 87 different countries. They are distributed by continent as follows:

Spain	41,005	87.0%
Portugal	4,528	9.6%
Rest of Europe	673	1.4%
South America	526	1.1%
Africa	211	0.4%
Asia	83	0.2%
Central America	56	0.1%
North America	36	0.1%
Oceania	2	0.0%

See details in table 29 of the Annex

Organisational structure

The CaixaBank Group comprises a total of 25 companies with employed staff, among which CaixaBank S.A. (37,489 employees) and Banco BPI (4,476 employees) stand out due to their larger workforce. These two companies account for 89% of the total CaixaBank Group workforce.

CaixaBank S.A. is organised into 11 Regional Divisions in addition to the Connecta Regional Division (remote service). At national level, it has 4,040 centres (-72 compared with 2024):

- 3,542 Retail Banking branches.
- 498 Specialised centres: 142 Corporate Banking, 119 Connecta, 86 Wealth Management, 37 Recovery, 33 mobile branches, 26 Financial Agents, 17 Imagin branches, 14 Corporate & Institutional Banking, 11 Promoters, 9 Digital/Virtual branches and 4 Monte de Piedad branches.

At international level, there are a total of 17 representative offices, 7 international branches (9 offices), 2 Spanish Desks (Mexico and Austria) and 2 banking subsidiaries (Banco BPI and CaixaBank Wealth Luxembourg).

At Banco BPI, there is one Business Division comprising a total of 292 branches (-1 compared with 2024):

- 259 Retail Banking branches.
- 33 specialised centres (10 Private Banking and 23 Business Banking).

The remaining CaixaBank Group subsidiaries are distributed, as outlined at the beginning of this chapter, into three major blocks:

- "Business Support", companies whose mission is to support the business activities of the parent company CaixaBank S.A. This includes CaixaBank Operational Services (administrative back-office services), CaixaBank Facilities Management (works management, logistics, maintenance and procurement) and CaixaBank Tech (IT services provision).
- "Business Activity", which encompasses the Payments & Consumer Group (dedicated to consumer finance, payment methods, product distribution and

vehicle and equipment leasing), BuildingCenter (real estate asset holding company), the VidaCaixa Group (life insurance and pension fund management), the Asset Management Group (dedicated to the management of collective investment undertakings), in addition to the BPI Group (Banco BPI, BPI Vida e Pensões and BPI Asset Management) and six other companies: Imaginersgen (management of the Bank's youth segment), Nuevo MicroBank (dedicated to microcredit financing), CaixaBank Wealth Management Luxembourg (credit institution in Luxembourg), BPI Suisse (credit institution in Switzerland), CaixaBank Titulización (securitisation fund management company) and Openwealth (independent global wealth advisory service).

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

In terms of international presence, the CaixaBank Group has a workforce distributed across centres located on five continents, in a total of 24 countries. Specifically, CaixaBank, SA has 26 centres, broken down into: 17 representative offices and 7 international branches (9 offices).

Additionally, there are also 2 Spanish Desks (Mexico and Austria) and 2 banking subsidiaries (Banco BPI and CaixaBank Wealth Luxembourg).

There are other Group subsidiaries located outside the Iberian Peninsula, such as CaixaBank Asset 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:

- Managers: 5,586 people (11.8%).
- Middle management: 8,948 people (19.0%).
- Remaining employees: 32,586 people (69.2%).

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

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	% Executives	% Middle Managers	% Other Employees
CaixaBank S.A.	13.0	21.6	65.4
Banco BPI	5.0	10.2	84.8
CaixaBank Tech	3.3	2.6	94.1
VidaCaixa	10.9	7.7	81.4
CaixaBank Payments & Consumer	12.3	12.9	74.8
CaixaBank Operational Services	2.5	15.9	81.6
BuildingCenter	12.9	15.5	71.6
CaixaBank Asset Management	20.6	2.4	77.0
CaixaBank Facilities Management	17.9	9.7	72.4
Other Subsidiaries	16.1	6.5	77.4

In 2025, the functional classification of certain companies in the group has been readjusted as a result of the homogenization of the organizational model.

See details in Table 30 of the Annex

Value chain

In addition to its own workforce, 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 the end of 2025, CaixaBank had a total of 2,248 active suppliers, including all Procurement categories (IT – Information Technology, Professional Services, Marketing, Works and General Services and Facilities), with up to €5.3 million awarded to Special Employment Centres, making it one of the entities with the highest such volume in Spain. In addition, 80,574 jobs were generated through the multiplier effect of purchases from providers between Spain and Portugal.

The main providers used by CaixaBank Group are:

a) Technological services main providers:

Provider	Main services provided
Fujitsu	IT services for ATMs
NTT Data Spain	Software development, IT systems maintenance
Indra	Software development and IT systems maintenance, management of administration and backoffice (BPO) processes
Accenture	Software development, IT systems maintenance
ViewNext	Software development, IT systems maintenance
CapGemini	Software development, IT systems maintenance
Salesforce Systems Spain	Contact and customer interaction management tool.
Oracle	Market software provider
Microsoft	Market software provider
MUREX	Market software provider - Recording of financial transactions
Sistemas Informáticos Abiertos	IT security
ServiceNow	Purchase and contract management/outsourcing with suppliers
Fihoca	Software maintenance
AIA	Software maintenance
Cecabank S.A.	Operational support for securities services
Everbridge	Surveillance in security of centres
Workiva	Preparation of financial statements, financial and non-financial information, etc.
PACOM	Surveillance in security of centres
SAS	Data reporting analysis and management

BNP	Operational support for securities services
Assurance	Management of incidences in operational continuity
CITRIX	Remote access management

b) Business services main providers:

Provider	Main services provided
Bloomberg	Valuation of financial instruments
SAP RRHH	Payroll management and payment
Prosegur	Cash transport and management
Loomis	Cash transport and management
Trablisa Transportes Blindados	Cash transport and management
DXC	Collection and payment management (cheques, national and international payments, etc.)
Servinform	Collection and payment management (cheques, national and international payments, etc.)
Zicatela	Collection and payment management (cheques, national and international payments, etc.)
CTI	Collection and payment management (cheques, national and international payments, etc.)
Diusframi	Claim and fraud investigation - card operations
Vilt Ibérica	Communications management
Garrigues	Tax advisory services
MorningStar	Specific and recurring investment advice (Investment proposal)
Banco de España (Terminal BdE)	Treasury operating support
Randstad	Purchase and contract management/outsourcing with suppliers
BDO Auditores	Prevention and Monitoring of Money Laundering Risks and FT

Deloitte Tax Advisors	Regulatory risk management
EY TRANSFORMA consultancy services	Prevention and Monitoring of Money Laundering Risks and FT
Allfunds	Contracting of investment funds
FIS	Calculation engine for calculating XVA and other risk components

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, paternity, illness, etc.), to cover the holiday period in small branches with 1 or 2 employees (mainly). In addition, there are staff hired through temporary employment agencies to perform the front-of-house role in the opening of new Store branches.

At the end of 2025, CaixaBank, S.A. had a total of 1,030 temporary agency workers (757.7 FTEs during 2025). The ratio of non-direct personnel in the Bank, defined 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 Entity. They must then fill in the questions detailed below. In the event of a negative response, the registration process is blocked.

- Do you declare complying with the content set forth in the Code of Conduct and Purchasing Principles published in 2023?
- 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?

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- 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?

Once the provider is registered, economic information is requested and must be validated in order to proceed with the subsequent approval of the company. Additionally, based on a classification of content founded on ESG (Environmental, Social and Governance) criteria, there are various technical questionnaires that vendors must complete independently of the provider approval process.

These are detailed below:

- **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 workers treatment, or the existence of clauses on requirements implementation 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 workers with disabilities inclusion. Certificates such as the Flexible and Responsible Company (FRC), 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, it may be required, where applicable, information related to the Register of Accredited Companies (REA) if it is a works provider, or the General Data Protection Regulation if the awarded service requires data processing.

Employee life cycle. Main indicators

Attracting and Hiring

- 51,010** CVs received
- 137%** attractiveness (CVs over average workforce)
- 2nd** best company in the sector to work for, MERCO (7th in the global ranking)
- CaixaBank awarded the **"Top Employer Spain 2026"** certification with a score of **92.7%**
- People Xperience Hub (Grupo vision) – employer branding
- Recruitment Programmes: Wonnow, New Graduates, Data Talent Programme, Dual Vocational Training, Scholarship Programme and Summer Internship

Welcoming

- Gamified Onboarding training programme (DAC Digital Agent CaixaBank)
- CaixaBank First Experience
- Number of hires:**
 - 804** hires
 - 78** interns

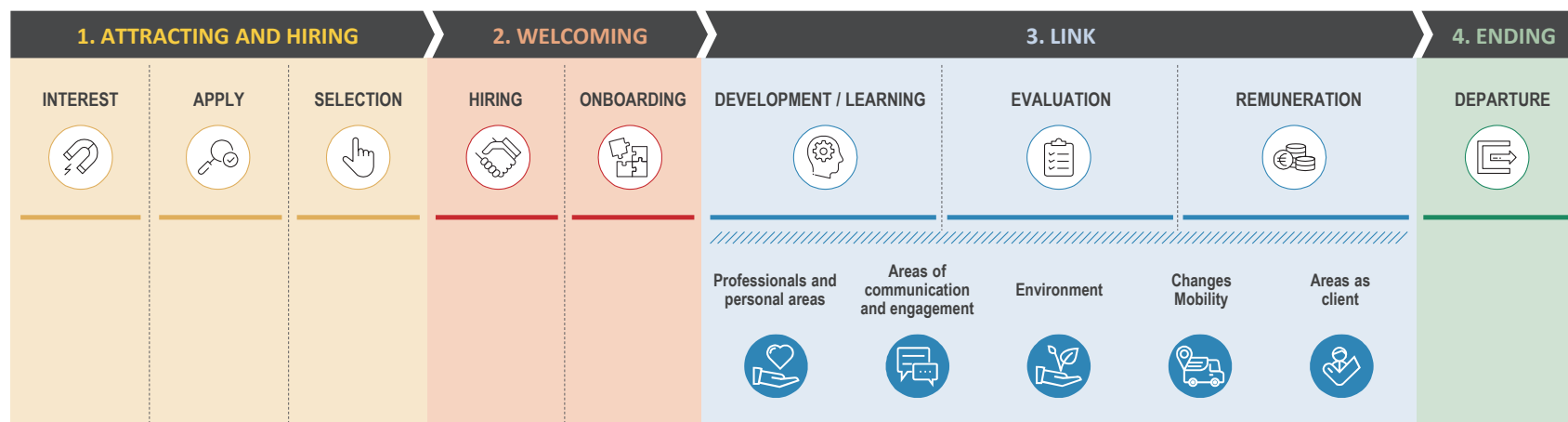
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- **Learning/Development**
 - 2.3** million hours of training
 - 100%** of the workforce trained
 - 96%** online training
 - 348** € per person (cost efficiency)
 - 1,150** Trainers (Internal trainers)
 - Gold GREF Award** for "Development by Skills"
 - Professional development:**
 - 8,075** participants, including CaixaBank Talks
 - 4.8** out of 5 rating
- **Assessment**
 - 1,252** have completed the **Ahead Review** evaluation
 - 6,977** have completed the **Skills Review** evaluation
 - Performance Assessment:**
 - 37,111** people received variable remuneration based on their evaluation
- **Remuneration**
 - 3,774** €m Personnel Expenses
 - 515.6** €m Social benefits
 - 13.7% of Personnel Expenses
 - 15,308** included within the Compensa+ Flexible Benefits Programme
 - 100%** of the identified group with multi-year remuneration metrics
 - Pension fund**, main social benefit:
 - 1st in the profitability ranking in Spain over 5, 10 and 15 years.
 - PC30 is within the maximum category in socially responsible investment (PRI A+) and the highest rating in its most representative module: Governance, Policy and Strategy.

Discontinuation

- **Professional and life areas**
 - Measures for work-life balance**
 - 2,146** people receiving paid leave
 - 2,013** workday reductions
 - 414** leave of absence
 - Areas of participation**
 - 2025 Employee Engagement and Satisfaction, Culture and Leadership Radar:**
 - 73%** Total Favourable
 - 57%** of participation
 - CaixaBank Volunteering**
 - 23,800** people
 - Manageable absenteeism:**
 - 4.00%** illness and accident (-0.6% over the last 4 years)
 - **Changes and mobility**
 - 17,658** promotion events
 - 97.8** management positions covered internally
 - 6,496** changes in professional level
- >15,000** departures due to mass plans from 2012 to 2023, with an approximate average cost of €345,000

Employee life cycle



In 2025, the **Employee Value Proposition** continued to be strengthened by aligning it with the **Culture and Leadership Model**, with the aim of increasing engagement and enhancing the employer brand to **become the best Group to work for in order to attract and retain talent**. This project was developed in line with the core purpose *“Choose to be close to everything that matters, Choose CaixaBank”* and was built around four pillars:

- **You progress matters to us.** We want you to grow, develop, find opportunities move forward in your career and do it in CaixaBank.
- **Your wellbeing and inclusion matters to us.** We want to take care of you. We contribute to your financial and personal well-being with competitive compensation and multiple benefits. We offer different measures to support worklife balance at key moments in your life and to create a healthy working environment where you feel safe and well, developing in a diverse and inclusive setting.
- **Your future matters to us.** At CaixaBank, we work on building a solid path for you, for us and for the coming generations. Together, we aim to innovate, transform, and prepare for future challenges.
- **Society and the planet matter to us.** Because what we do transcends and has impact. We not only work for us, we also work towards a sustainable and fair future. We take care of our environment and we contribute to improve the life of people. We know that together we can create a positive impact on the world around us.

The communication carried out around this differentiated value proposition seeks to further improve the **employee experience** and activate internal levers to help the workforce understand, become familiar with, and appreciate the comprehensive offering made available by the Bank. At the same time, the role of employees as ambassadors is strengthened, helping to attract and retain talent in a highly competitive environment in order to secure the best professionals.

With the aim of proactively enhancing the employee experience through initiatives that impact the relationship model with the Institution and create a distinctive experience, the most relevant actions at each stage of the lifecycle are set out below.

Attracting and Hiring

Attraction

Everything we do to attract and retain the best talent and project a strong, distinctive brand image.

CaixaBank strengthens its position as an employer of choice through an innovative value proposition aimed at attracting highly qualified staff. To this end, initiatives were designed to transform the selection experience into a digital, personalised, and memorable process, both for candidates and managers. This strategy helps attract and engage top talent while building an appealing employer brand.

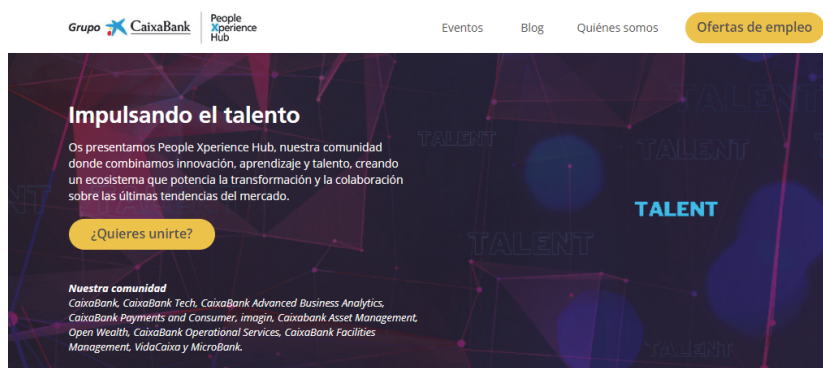
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Within this attraction framework and from a Group perspective, **People Xperience Hub** continued to promote initiatives aimed at creating a talent community, both internal and external, where knowledge and experiences from the CaixaBank Group are shared.

The main objective is to build a disruptive ecosystem of innovation, learning, and talent around the CaixaBank Group brand that helps enhance the experience of candidates, members of the People Hub community, and employees, and strengthens the Group's recruitment brand positioning. This ecosystem is managed through the initiatives launched and through landing pages that provide more detailed information on the profiles sought across the Group's different subsidiaries, as well as the various initiatives carried out.

<https://www.peoplexperiencehub.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.

- 11 companies
- 30+ strategic partnerships
- 700+ ambassadors
- 43,000+ members
- 50+ events

The People Xperience Hub activity includes:

- Events: job fairs, masterclasses, hackathons, webinars, mentorship programmes,...
- Job offers: active career opportunities in the Group. CaixaBank Group has an outsourcing service to cover the recruitment and selection objectives within the People Xperience Hub.
- Blog: sharing the Group's 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, work is carried out in three lines of action:

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

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 branding** on social networks. From the benchmark analysis performed, best practices and the identification of actions applicable to CaixaBank, three actions have been prioritised according to impact and complexity, which are:

- *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.
- *We promote the Group's brand* by holding public events with internal thought leaders and creating a space to learn and connect.

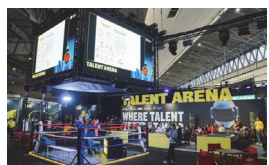
- *We build experiences for the candidate:* identify candidates who match our needs and present the CaixaBank Group by offering a digital and gamified experience.

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



WomenHack. In 2025, CaixaBank Tech strengthened its commitment to diversity and the attraction of digital talent by participating in WomenHack Madrid, held on 20 February 2025. This international event, based on a speed dating format, connects women professionals in the technology sector with leading companies

to promote equal opportunities in the industry. As a sponsor of the event, CaixaBank Tech presented its technological projects and career opportunities in areas such as software development, data, and digital platforms, expanding its talent network and showcasing its commitment to diverse and inclusive teams. Participation aligned with the CaixaBank Group's strategy to promote the presence of women in STEM roles and strengthen the innovation ecosystem.



Talent Arena. The CaixaBank Group had a strong presence at Talent Arena 2025, held as part of the Mobile World Congress. Over three days, knowledge on cybersecurity, artificial intelligence, and innovation was shared, reinforcing the commitment to digital transformation.

In addition, talks such as "The use of AI in the era of cyber fraud" and "CaixaBank and AI: a journey of innovation" were delivered, bringing attendees closer to the technological challenges of the financial sector. Participation also included a networking space to connect with young talent specialising in digital skills.



4YFN. As part of the Mobile World Congress (held from 3 to 6 March 2025), CaixaBank actively participated in 4YFN (4 Years From Now), the international event that brings together startups, investors, and corporations to drive innovation and entrepreneurial talent. Through DayOne, the division specialising in technology companies and their investors,

CaixaBank had its own stand, where more than 20 inspiring sessions, round tables, and networking activities were held together with strategic partners

such as SpainCAP, Endeavor, MIT, Acció, and Tech Barcelona. During the event, key trends in artificial intelligence, sustainability, and digital transformation were addressed. In this context, initiatives such as Investors Matchmaking were promoted, connecting more than 15 startups with investors, as well as discussions focused on the funding of scaleups (companies that have already moved beyond the initial startup phase and are in a stage of rapid and sustained growth), digital health, and institutional support for business growth. In addition, the Emprene XXI Catalonia Awards ceremony was held, reinforcing the CaixaBank Group's commitment to the entrepreneurial ecosystem and to attracting innovative talent.



explored challenges in the financial sector, and shared concerns on innovation and professional development. They also took part in unique experiences such as visiting the Insights Center (CaixaBank's R&D centre specialising in analysing customer needs and designing innovative solutions) and sessions with the CaixaBank Payment & Consumer team, discovering how technology drives digital transformation and improves the customer experience. These sessions reinforced the Group's commitment to education, entrepreneurship, and the attraction of young talent.



applying their technical knowledge and fostering creativity. The event became a key platform for promoting collaboration between the education and business sectors, bringing students closer to the reality of the labour market and making them better prepared for future challenges. Through initiatives like this, CaixaBank Dualiza reaffirms its commitment to Vocational Training and to creating opportunities for young talent.

Inspirational CaixaBank meetings with young talent in. CaixaBank welcomed the winners of ESADE's IQuest and the Nuclio Digital School Hackathon, in sessions that fostered the exchange of ideas and connection with emerging talent. Participants gained first-hand insight into the 2025-2027 Strategic Plan,

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IT Academy of Barcelona Activa. In 2025, the CaixaBank Group strengthened its commitment to employability and technological training by participating in the IT Academy initiative, a Barcelona Activa programme offering free bootcamps (intensive training programmes focused on acquiring highly practical skills, usually linked to technology and digital roles) in programming, data analysis, and cybersecurity. This collaboration is part of CaixaBank's strategy to promote digital inclusion and attract talent with specialised technology skills, one of the most in-demand areas in the labour market. CaixaBank's involvement in this project, which has a high job placement rate and strong female participation, reinforces its commitment to innovation and professional development, offering opportunities for new

candidates to join the Group's digital and technological ecosystem.

Throughout 2025, the CaixaBank Group participated actively in the **main university job fairs and forums** across Spain, reaffirming its commitment to attracting and developing young talent. These events were key platforms for bringing the reality of the financial sector closer, presenting professional development programmes, and creating networking opportunities. Among the most notable events in 2025 were **FOREMPLEO UC3M** (1 and 2 October), **Foro Empleo CUNEF** (14 October), and the **Virtual Employment Fair UCA** (12 and 13 November), as well as other forums at universities like ESADE, Comillas, and La Salle. At all of them, CaixaBank showcased its commitment to innovation and training, offering interactive activities and People Xperience Hub resources to support students' professional and personal growth.

	1st quarter	2nd quarter	3rd quarter	4th quarter
CaixaBank Group	8/01 Training on wheels. Pilar Gil. 28/01 Actuarial Day – UC3M. VidaCaixa. 28/1 Speed Dating. BDT. 7/02 Presentation of the interns' radio programme 18/02 XXI Job Fair. UAM 17/02 Present. Master's in Diplomacy and International Org. UB. 18/02 IT Engineering Talent Fair. UPF. 28/02 AFI4Talent. AFI. 3-5/03 Talent Arena. 4/03 Career Forum. IE (Tech & Fin). 3-6/03 MWC. 5/03 Training on wheels. Paula Heras. 5/03 IEB Job Fair. 6/3 4FYN. WONNOW Training 11/03 UC-Mpleo25 Job Fair. UCM 11/03 Universitat de Balears Talent Fair. UIB. 12/03 Early Talent Career Fair. ESADE Business School. 12/03 UdL Job Fair. UdL. 25/03 Fòrum d'Ocupació. UB Economia y Empresa.	20/05 Career Plan Talks engineering students. La Salle. 03/06 Legal advice session students. Esade.	30/09 Burgos Empleo. Burgos Chamber of Commerce.	1 and 2/10 Job Fair UC3M 15/10 Investment banking ICADE 10/10 ESADE Careers 14/10 CUNEF Job Fair 16/10 IT Academy Hackathon and Marketplace BCN Activa 21/10 3.0 SIPPE Talent Day and the programme Business Friends Alumni USAL (EAA). 22/10 ICADE Comillas Job Fair 30-31/10 Talent and Job Virtual Fair for University and Vocational Training Students. FYDE CajaCanarias 3/11 IQ ESADE 6/11 Career Day. IEB 12/11 UPFeina Job Fair. UPF 19 and 20/11 Job Fair. U. P. Gran Canaria 20/11 TalentWeek. La Salle
CaixaBank Tech	30/1 ETSII Internship Fair. US. 4/02 Connecting STEM Tale Job Fair. U. Loyola. 20/02 Speed Dating. WomenHack. 25-26/02 SATELEC. UPM. 26/02 Job Ven ETSI UHU. 11/03 Fair U. Rovira i Virgili.	5/04 Commit Conf 2025. 9/04 Fórum Industrial. U. Girona. 24/04 MEMEnginy. UAB. 30/04 FIBV/Isona Company Fair. UPC. 6/05 STEM Women in Congress. Madrid. 14/05 Telecom Forum. UPC. 16/05 IT.Nerary Day MWC + Town HallBCN. 28 and 29/05 UPV Job Fair.	25/09 US Job Fair.	7/10 Company gathering. ESPC. 7/11 8th Careers with a Future Workshop. UPO. 12 and 13/11 Virtual Fair. UCA. 14/11 Welcome IT Day 2025. MWC. 19/11 Job Day Business & Tech. UAX.

CaixaBank's current external communication strategy includes the **Employee Advocacy**, a volunteer programme aimed at helping enhance the digital identity of employees, making them brand ambassadors, and increasing the company's relevance on social media.

The programme was structured around training sessions aimed at different areas of the bank, personalised advisory sessions to strengthen digital identity, and regular audits of ambassador network profiles.

The Entity'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. Types of channels

	Off media	On media	Social media
Owned average		Corporate Website: News and Sphere	
Earned average	 News	 News	 Influencers Employee advocacy
Paid media	 Ads & Branded content	 Ads & Branded content	 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 received.
- Preparation of guides that include "standard" arguments to respond to the different types of issues that may arise and that enable to manage reviews and comments in the Company's profile.
- CaixaBank has a premium profile to strengthen its presence on these

platforms through the publication of engaging content and the promotion of job offers, reaching professionals who regularly use these channels to discover new opportunities.

- **Use of social media** such as LinkedIn, from which 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.



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- **Selection Principles.** 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:

Agility in filling vacancies in an efficient and timely manner.

Consistency between what we say and what we do, inside and outside CaixaBank.

Commitment between CaixaBank and people. Going further to make a difference.

Trust, speaking clearly and listening actively, with an engaging and professional style.

Confidentiality in participation in all selection processes.

Excellence in process quality through monitoring indicators.

Talent development, prioritising internal selection to promote opportunities for existing CaixaBank talent.

Diversity in managing opportunities to promote inclusion across all groups.

Innovation in selection tools and methodologies, adapted to different professional profiles.

Integration into the selection strategy of business segments and areas to identify and plan coverage needs that drive business profitability.

Meritocracy, as part of the corporate culture, to promote talent and equal opportunities.

Objectivity in all selection processes and decision-making.

Transparency in making the model explicit and communicating it.

Cross-functionality, promoting a company-wide vision that enables integrated talent management across the organisation.

The principles of action apply to selection processes, both internal and external, carried out by the Institution's internal People teams, as well as by external companies supporting these processes.

The Selection team ensures that our principles are adhered in order to:

- Develop talent through selection processes that remove barriers and ensure balance in the workforce.
- Optimise selection and onboarding based on meritocracy, efficiency, and transparency.
- Ensure quality and ethical principles at all stages, guaranteeing confidentiality and the handling of conflicts of interest.
- Promote internal participation and diversity, encouraging employees to share their data for future opportunities.
- Drive proactive search and create candidate pools for critical positions using innovative tools.
- Offer the best experience to candidates and managers through personalised and approachable processes.
- Align profiles with the corporate culture by promoting values to attract talent.
- Apply advanced technology to modernise processes and establish SLAs (Service Level Agreements) that ensure quality and response times.

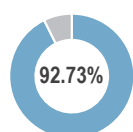
For the fifth consecutive year, CaixaBank was recognised for its management in 2025 and awarded the **"Top Employer Spain 2026"** certification by Top Employers Institute, a global authority in recognising excellence in the professional environments organisations create for their employees.



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.

"Top Employer Spain 2026"

Overall score



Bench: 2,395 certified companies worldwide,
139 nationally and 8 in the banking sector

Average data

Global	Spain	Banking
86.00%	85.93%	92.00%

99.68% Business culture

Values, ethics and integrity
Sustainability
Diversity and inclusion

CaixaBank previous year: 96.87%
Banking Sector: 88.50%

96.44% Attraction

Employer brand
Talent acquisition
Onboarding

CaixaBank previous year: 95.99%
Banking Sector: 85.05%

95.71% Address

Business strategy
People strategy
Leadership

CaixaBank previous year: 95.50%
Banking Sector: 89.55%

92.00% Organisation

Organisation and Change
HR digitalisation
Working climate

CaixaBank previous year: 92.93%
Banking Sector: 88.34%

91.28% Commitment

Welfare programme
Commitment
Compensation and recognition

CaixaBank previous year: 91.13%
Banking Sector: 80.56%

88.55% Development

Performance
Career
Learning

CaixaBank previous year: 87.42%
Banking sector: 87.04%

CaixaBank has **Talent Programmes**, distinctive, disruptive, and innovative initiatives aimed at transforming the sector through young talent, diversity,

and social commitment. These programmes aim to identify and develop early talent through unique experiences, with the goal of building a talent pipeline and anticipating future needs. They enable CaixaBank to hire new employees who are undergraduate, master's, postgraduate, and vocational training students, as well as university graduates, offering them a development plan that allows them to put their knowledge into practice.

The programmes include:

- **WONNOW.** 8th edition of the talent programme, carried out in collaboration with Microsoft, aimed at increasing the presence of women in technology and science from the early stages of their careers. The programme aims to promote gender equality and reward academic and personal excellence among female students in STEM degrees (Science, Technology, Engineering, and Mathematics), an area where female representation is still proportionally low. This year, 1,080 women took part, of whom 15 were selected to join strategic projects within the CaixaBank Group for six months. 11 WONNOW participants joined CaixaBank S.A. and 4 joined Group subsidiaries (3 in CaixaBank Tech and 1 in Payments and Consumer).
- **New Graduates, Talent Program (NGTP).** Programme to identify young talent with the aim of incorporating in different areas of Corporate Services young university graduates 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 and a good academic record. The programme lasts two years, with a career plan that allows them to take part in projects and collaborative, dynamic environments, as well as supporting their development.
- **Data Talent Program.** Programme aimed at recruiting top talent from professionals with expertise in the Data field. Participants join different Corporate Services areas of CaixaBank and Group subsidiaries, collaborating on strategic projects and in dynamic environments within the fields of Data Analyst, Business Analyst, and Machine Learning. The candidates selected are analytical, creative, passionate about the Data field, with formal training in this area, a high level of English, and knowledge of storage systems and programming languages. Data Talent is a challenging and differential pro-gram that seeks to transform the sector through talent.

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- **Dual vocational training programme** (via CaixaBank Dualiza). In 2024, the first edition of the Dual Vocational Training Programme was launched, based on a co-responsibility training model between the educational institution and CaixaBank. This edition had 17 participants and ended in June 2025. The second edition will start in 2026 and will include 36 students, who will combine their studies with internships at CaixaBank until June 2027. The programme is aimed at higher education students in an intensive format, studying courses such as Administration and Finance, Application Development, and IT Systems.

- **"Beca" Programme.** In 2025, CaixaBank launched the second edition of the university internship programme, a unique opportunity for students to apply their training, enhance their skills, and gain first-hand insight into how the Institution operates. The programme aims to establish long-term partnerships with leading educational institutions, anticipate the need for critical profiles, and position CaixaBank as a benchmark among university students. Aimed at undergraduate students with at least 120 credits completed and availability from March to August, the programme added 61 participants in strategic areas of Central Services.

It offers a six-month agreement, with the possibility of renewal or permanent incorporation into the Institution.

- **Summer Internship.** Paid internship programme designed to offer undergraduate students the opportunity to gain work experience during the summer months at the corporate offices in Madrid and Barcelona. In 2025, the first edition was launched with a group of 7 university students who joined areas such as Wealth Management, CIB & International Banking, Strategic Planning and Research, and Business, among others.

- **Randstad Foundation and CaixaBank Scholarship Programme.** The scholarship programme for the 2025–2026 academic year was launched in collaboration with Fundación Randstad, and aimed at students undertaking undergraduate, postgraduate, and vocational training studies in areas such as Administration and Management, Commerce and Marketing, IT and Communications, and Image and Sound, among others. The programme is intended for people with disabilities, who are unemployed or in roles that allow them to combine work with the programme, in order to support their academic and

professional development. 10 scholarships of €1,000 were awarded, along with the opportunity for two students to undertake nine-month placements within the IT Service and Quality team. This initiative reinforces our commitment to diversity, inclusion, and equal opportunities.



Iníciate en el mundo profesional a través de unas prácticas en una empresa líder en el sector bancario

El programa de prácticas universitarias está diseñado para brindar a **jóvenes estudiantes** de grado la oportunidad de realizar unas **prácticas profesionales remuneradas en el sector bancario**. Buscamos perfiles diversos que se ajusten a cada una de las becas ofertadas.

Selection

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

CaixaBank continues to make progress in the digital transformation of its selection processes, with the aim of improving operational efficiency, the candidate experience, and the traceability of each process. Technology is consolidating itself as a strategic ally in attracting, retaining, and managing talent, incorporating innovative solutions that strengthen objectivity and transparency.



Among the main developments are:

- **Integration of artificial intelligence (AI)** tools in selection processes: the Internal Talent Search tool (HBT), already developed and in the pilot phase, together with Select|A, still under development, are internal solutions designed to strengthen objectivity, quality, and agility in identifying candidates. These tools will facilitate the selection of profiles that best match each vacancy and will enable proactive searches that anticipate CaixaBank's needs.
- **New assessment methodologies:** introduction of group dynamics, telephone interviews, and hackathons in network processes.
- **Selection dashboard:** detailed reporting and monitoring of process status and associated timelines, making it easier to identify areas for improvement.
- **Automation in SuccessFactors:** includes the option to send offer letters across all types of processes, streamlining administrative management.
- **Full redesign of the Career Site:** improvements in accessibility, usability, and design, aligned with the new Employee Value Proposition, strengthening CaixaBank's positioning as an employer of choice.

In 2025, CaixaBank hired a total of 804 people across different age groups, specifically: 390 people under 30, 287 aged 30 to 39, 101 aged 40 to 49, and 26 aged 50 or over.

Attraction				
CVs received	51,010			
Attractiveness(CVs over average workforce)	137.0% (up over 40% vs. 2024)			
Hiring - External recruitment	No. of hirings	% Male	% Women	Average age
Hiring in Headquarters	299	55.2	44.8	36
Network hiring Commercial *	505	48.5	51.5	29
Interns	78	61.5	38.5	23

*Includes hires in the following segments: Retail Banking (423), International Offices (59), Special Offices (12), Wealth Management (9), Corporate Banking (1), and CIB (1).

Welcoming

Onboarding

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

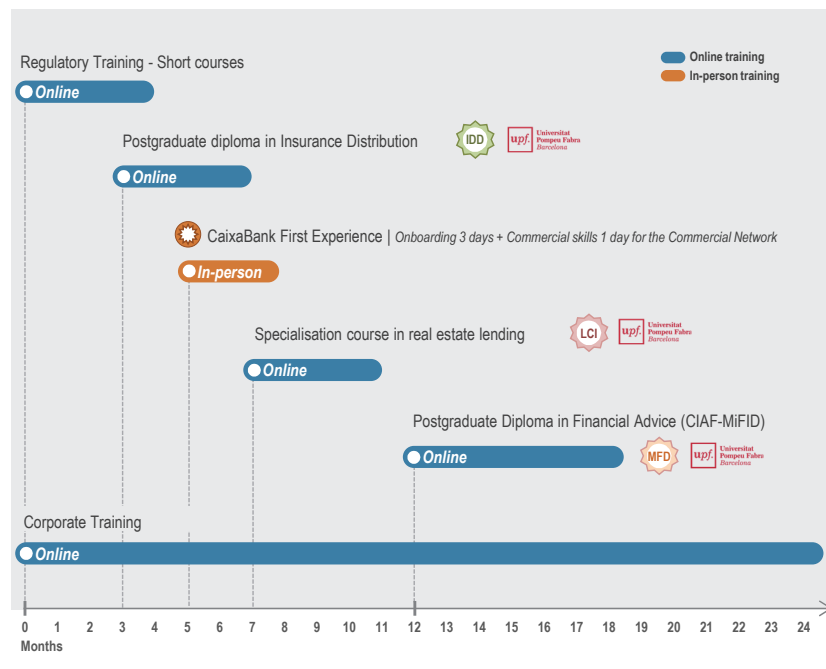
CaixaBank's commitment to attracting and retaining talent over recent years has consolidated the Onboarding Training Path. This programme arose from the need to change the training offering for new employees in order to adapt to changes in society and the needs of new generations, without losing sight of the training and regulatory compliance requirements that enable safe job performance. CaixaBank recognises that having the best committed professionals is essential to delivering the best customer experience, which is at the core of its business strategy.

Onboarding Training Path (DAC Digital Agents CaixaBank), with a duration of two years, this pathway supports new employees at all times, helping them integrate and feel part of the Institution, identify with its values and objectives, and providing them with high-value training. The approach adopted in this programme is to incorporate innovative training methodologies that improve both outcomes and the integration of new employees.

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Onboarding Training Itinerary Timeline

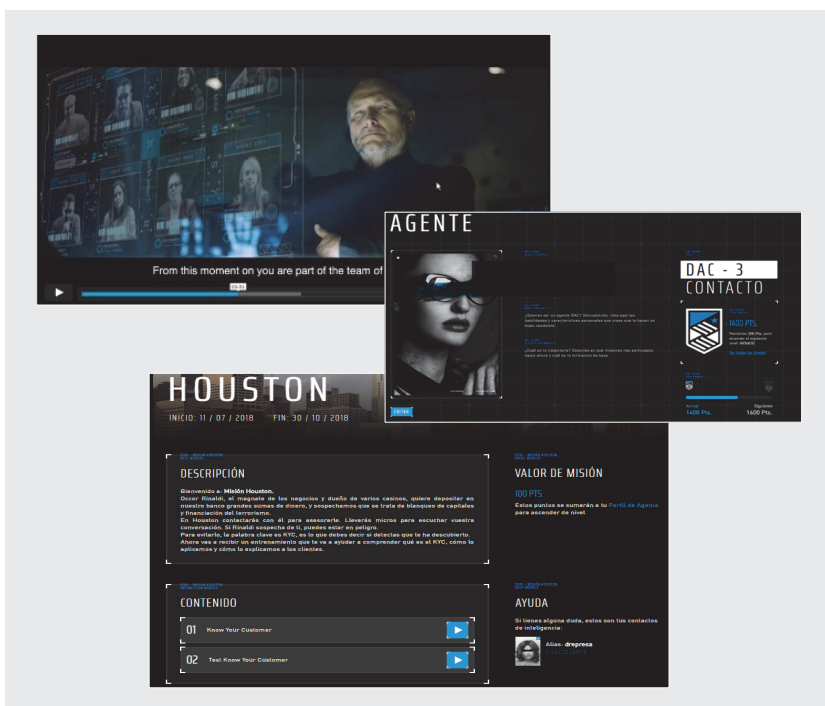


The programme is structured into two phases:

- **CaixaBank First Experience**, where groups of inter-regional employees undergo in-person training at the Headquarters 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.
- **Itinerary in Virtaula** (the Entity'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 Pompeu Fabra University, 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, together with Pompeu Fabra University, developed a course titled "Mortgage Credit Law Course".
- *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)".
- *Corporate 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 Entity'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.



Throughout the two-year programme, participants are supported by a mentor, a senior employee of the Institution, who accompanies them and periodically checks in on their situation. During this process, feedback is gathered on their personal situation in the workplace, as well as their career aspirations.

This onboarding programme was internationally awarded 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 national level, the programme received recognition from the Cegos Foundation as the best talent attraction and retention programme among 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.
- Employee benefits map, which includes details of financial benefits (such as joining the pension plan), information on health and well-being (medical insurance, medical check-ups, and the "We Are Healthy" wellbeing programme), work-life balance measures, and other advantages (such as the shopping club).
- 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 specific initiatives according to the point in the career are available within the CaixaBank Experience umbrella:

- 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 support onboarding into new roles/segments, ensuring that employees integrate quickly and effectively. It is made up of eight specific Welcome programmes by segment: Premier Banking, Wealth Management, AgroBank, HolaBank, Business, Microenterprise, Corporate Banking, and Connecta.
- An **onboarding programme that accompanies new managers** in their new functions and who take on responsibility over their teams for the first time, in both positions of the Commercial Network and Corporate Services. This programme offers training on their new role as team and project coordinators.

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The implementation of the current pre-onboarding and onboarding processes, together with the Onboarding Portal (available in SuccessFactors), improved the user experience. In addition, on the intranet, within the People Xperience section, the informational content related to the onboarding process is complemented, including all necessary information, as well as actions and resources available for new joiners, the buddy (mentor), and the manager. A space has also been added to bring awareness to the role of the Business Partner, a Human Resources expert that focuses on understanding the needs of employees, guiding them throughout their entire journey in CaixaBank and supporting them in key moments of their professional career.

Through the **Onboarding Project** for new hires, which aims to make the CaixaBank Group the best group to work for, the objective is to generate engagement from the outset, support new employees during their first years, accelerate the learning curve, and reduce the time needed to integrate into teams. As a result, the Onboarding experience has evolved and includes:

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.
- Assignment of the mentor and manager (with the possibility of interaction and introduction 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 People Business Partner.
- Creation of additional support materials to help the manager in mentoring the new hire during their professional growth
- In-person meeting with the mentor at the end of the first day.

- Delivery of Welcome Plan (who is who, details of interest, welcome pack).
- Receipt of work equipment (computer and mobile phone) and accreditation.
- Access to Virtaula to complete the onboarding training plan and set up a digital avatar.
- Operational training for Network staff (Financial Terminal TF9).
- Access to the onboardees community online.
- Follow-up with the mentor via the platform at the end of the week.

Subsequently, other actions are developed such as:

- Explanation of social benefits.
- Notification of 'Discover CaixaBank' and 'Training updates' webinar sessions.
- Notification on the platform of new culture content (social initiatives).
- Attendance at the CaixaBank First Experience face-to-face sessions.
- Inclusion of a first automated listening point after thirty days from the incorporation to continuously improve the programme. Subsequently, and from 2025 onwards, follow-up surveys are also conducted at 6 and 12 months after joining, with the aim of continuing to gather feedback and identifying potential areas for improvement in the employee experience.

hola

Hola **¡¡¡¡**

Desde el equipo de Personas queremos darte la bienvenida a CaixaBank.

Con el fin de acompañarte en tu proceso de incorporación, te facilitamos algunos contactos que te serán de gran utilidad en tu día a día.

Business Partner de Personas
Profesional de la Dirección de Personas que te acompañará y asesorará en tu carrera profesional. Accede [aquí](#) para conocer quién es el Business Partner de tu área.

Oficina del empleado
Para todas aquellas consultas de tu día a día financiero como cliente de CaixaBank, tienes a tu disposición un gestor especialista que te ofrecerá un servicio personalizado en condiciones de empleado. Envía un email [aquí](#) y se pondrá en contacto contigo.

Call Center de Incidencias técnicas
En el caso de que alguno de tus dispositivos de trabajo (smart PC, smartphone, etc.) sufra una incidencia técnica, contacta con el 93 887 25 35, donde un equipo de técnicos podrán ayudarte a resolverla.

Noa
A través de este asistente virtual ubicado en la intranet, podrás consultar cualquier duda que te surja. Pruebalo [aquí](#).

Aprovechamos la ocasión para recordarte que puedes acceder al portal [DudaCaixaBank](#), un espacio que pretende mostrarle todo aquello que tienes a tu disposición y que puede ayudarte tanto en tu día a día profesional como en sus proyectos personales. En el apartado, **"Me acompañará"** encontrarás toda la información para tus primeros días.

Saludos cordiales,
Área de Personas


Canalbank



Compensa+

Compensa+ es la plataforma de financiación flexible de Canalbank donde puedes contratar, de forma instantánea, servicios productivos y servicios con importantes ventajas fiscales y económicas.



¿Cómo puedo acceder a la plataforma Compensa+?

Para acceder a la plataforma Compensa+ debes tener una cuenta de cliente en Canalbank y estar al día en tus pagos de tus préstamos y tarjetas de crédito.

Si no tienes una cuenta de cliente en Canalbank, puedes solicitarla a través de la web canalbank.es o llamando al 900 100 100.

¿Qué ventajas ofrece Compensa+?

- **Flexibilidad:** Puedes contratar cualquier servicio que necesites, con un importe máximo de 10.000 euros.
- **Rapidez:** El proceso de contratación es muy rápido y sencillo.
- **Seguridad:** Los fondos están garantizados por la aseguradora Canalbank Seguros.
- **Transparencia:** Todas las condiciones y comisiones están claras y fáciles de entender.

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Finally, for new hires coming from young talent programmes, the Institution offers a training programme on **Introduction to Banking Business** for non-financial candidates. It is a face-to-face programme conceived together with the UPF Barcelona School of Management and which delivers general knowledge about the banking business for new incorporations without prior financial education, helping them better understand the business of the Entity they are part of.

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, multi-directional, proactive learning that can be everywhere and adapted to each function), under the claim **#SacaTuPower** (Bring Out Your Power).

CaixaBank Campus is the learning model under which the Institution's training offering is developed, promoting a culture of continuous learning, where the role of Trainers (internal instructors), as learning facilitators, is a key differentiating factor. This model guarantees the training coherence 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 Entity. Knowledge is not watertight, but interconnected and in constant motion. 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.

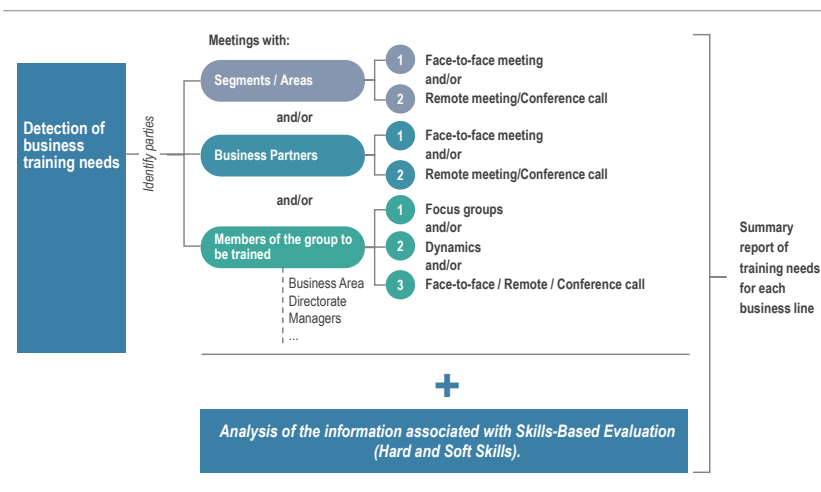
System for detecting training needs.

The training response begins with the identification of needs arising from joint discussions and reflections with each Business segment, feedback from Business Partners, and the results of skills assessments (including, within the Development by Skills Project, the analysis of gaps in both soft and hard skills). A diagnosis is then carried out and an appropriate training response is designed to meet the needs detected, which are ultimately reflected in the annual Training Plan (upskilling and reskilling).

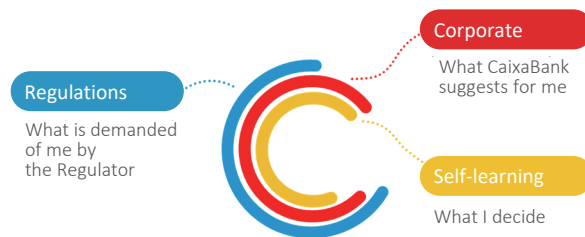
The flow of activity in the process between the detection of training needs and the development of training programmes is shown below.

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The **CaixaBank Campus learning plan** encompasses all the tools that the Organisation makes available to its professionals to meet the development needs and aims to train the entire workforce, regardless of the type of contract, 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 (Corporate training) and the individual training needs or "what I decide" (Self-learning).



Estrategia de aprendizaje CaixaBank Campus

Basada en estos pilares:

- Conocimiento conectado.
- Oportunidades de aprendizaje.
- Calidad y excelencia.

Plan de aprendizaje

Las personas que trabajan en CaixaBank, en CaixaBank Campus, pueden acceder a:

- **Formación normativa:** según lo que exige el ente regulador.
- **Formación recomendada:** según sugerencias de CaixaBank.
- **Autoaprendizaje:** según los intereses personales.

Impulsores: personas y herramientas

Disponemos de la plataforma **Virtaula**, una herramienta que **potencia el aprendizaje y mejora la experiencia de los/as profesionales** en CaixaBank, a través de:

- Escuelas de autoaprendizaje.
- Planificador anual de formación con objetivos.
- Herramienta IA para recomendar autoformaciones por función y perfil.
- Aulas de formación.

From the early years at the Institution, and partly due to the regulatory requirements of the framework in which CaixaBank operates, the bulk of **Regulatory Training** is providedd:

- **Short-duration mandatory training for the entire workforce**, totalling approximately 12 hours (following a reduction of more than 40% in training hours as a result of improvement actions driven by the "Nosotros" Plan and active listening to employees). The topics covered in 2025 were as follows: Regulatory Risks, Accessibility Law, Information Security and Customer Fraud, Conduct and Market Risks, and Anti-Money Laundering and Counter-Terrorist Financing.
- **IDD (Insurance) certification** for Network staff selling 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.
- **MiFID II (Investments) certification** for Network staff selling investment products (all except employee-level roles). The initial training (CIAF)

consists of 150 hours, with an additional 30 hours of continuous training, both delivered by Pompeu Fabra University.

- **LCCI (Mortgages) certification** for Network staff selling or providing information on mortgage credit products, as well as Centralised and Regional Services departments involved in these operations. 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.

As at 31 December 2025, the Institution had 31,252 professionals certified in IDD, 30,463 in MiFID II, and 30,672 certified in LCCI. These certifications mainly involve roles such as branch managers and deputy managers, as well as relationship managers and customer advisors (Personal Banking, Business, Premier Banking, Corporate, and Wealth Management), who provide advice to customers across different business segments.

Corporate Training refers to the training designed by the Organisation to support employees in their professional development. This training includes the following programmes, among others:

- **Pathways for critical profiles.** Development pathways for critical roles within the Institution (with current or growing relevance and therefore scarce in the market and with potential retention risk) were launched in 2025 for Wealth Advisors, Project Managers, Data Analysts, Data Scientists, Market Traders, and External Communication.
- **Training pathways for business transformation.** To support business transformation, in 2025, 164 in-person workshops were delivered across the Retail Banking and Connecta segments, supporting around 3,900 Personal Banking managers in their role and strategy. In parallel, several webinars and training sessions on behavioural economics and sales techniques were delivered, as well as online training to drive transformation in these two segments.

Additionally, to promote the Institution's omnichannel model, 89 in-person workshops were delivered for Premier Banking, supporting around 2,100 managers in making better use of the available channels, with particular emphasis

on videoconferencing with customers and the use of the Wall (a digital communication channel between the bank and its customers that allows secure and structured message exchange).

- **Sustainability.** At CaixaBank, sustainability training is viewed as a key development lever to strengthen capabilities and consolidate consistent ways of working across the Organisation, in line with the ambition to be a benchmark in sustainability and with the **Sustainable Banking Plan** integrated into the Strategic Plan. This approach is implemented through a **Sustainability Training Plan** that combines general and specialised training—including areas such as decarbonisation and climate risk—pathways and content tailored to different groups and areas, as well as advanced on-demand training.

- **Certification Programme** in Sustainable Financing and Investment. This programme, which began delivery in 2021, was completed by more than 13,200 professionals within the Institution, including Wealth Management advisors, Premier Banking managers, and branch managers and deputy managers. The training aims to strengthen the advisor's role in their relationship with customers and anticipate changes in societal expectations regarding sustainability.

In addition, the programme includes a certification process whereby participants who pass the external exam obtain a certificate issued by Pompeu Fabra University.

- **Specialisation Programme in new energy technologies.** This training programme provides participants with indepth knowledge of new energy technologies, focusing on their benefits, risks, and contractual management. The programme is mainly aimed at employees working in Business and Risk divisions.
- **Conference series on the energy transition**, helping to understand the drivers of the transition, its environmental impact, and new economic models.
- **Other training initiatives** focused on the impact of sustainability and regulation, as well as international ESG (Environmental, Social, and Governance) certifications for specific groups within the Bank.

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360° ESG TRAINING PLAN – 2025

01 GENERAL TRAINING. Compulsory training and Core training.

- Regulatory framework in sustainable finance
 - First steps in sustainability and finance
 - Sustainable energy as a source of profitability
 - Continuous MiFID and IDD training:
 - Generation+ training (seniors)
 - Accessibility training

02 RECOMMENDED SPECIALISED TRAINING. Includes recommended training to meet the different needs of segments and/or areas.

- Sustainable investment training and certification
 - Specialisation Programme in new energy technologies
 - Energy transition series
 - Referents training programme

03 SPECIALISED TRAINING. Ad hoc requests based on specific team needs.

- CESGA across 3 training editions
 - External enrolments

04 SELF-TRAINING SUSTAINABILITY SCHOOL / VIRTUAULA. Voluntary training available in Virtaula.

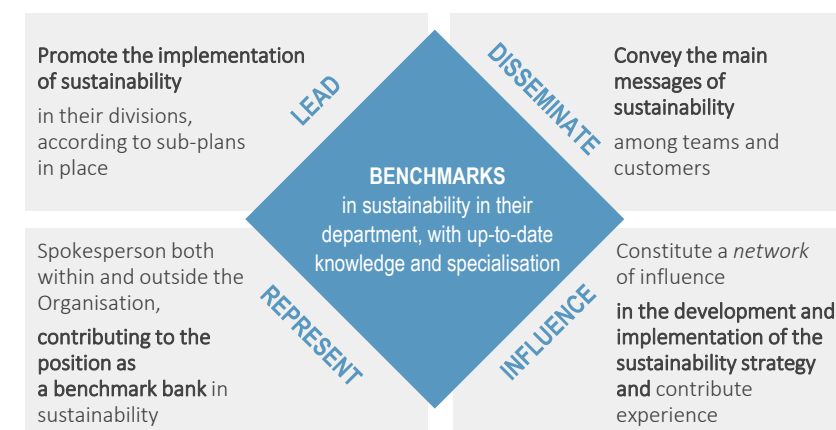
- Updating and new training on climate change:

Impact Training
Prevention of *Greenwashing* and *Socialwashing*
Household Finances
Geopolitical Trends in Energy and Climate
Consequences of Longevity

2024	2025
30,037 unique employees trained	36,645 unique employees trained
227,891 hours	215,462 hours
Completion of 985,000+ training hours between 2022 and 2025	

As evidence of CaixaBank's commitment to environmental, social, and governance (ESG) matters, an illustrative table is also provided showing the proportion of training delivered that includes ESG content. *See details in Table 10 of the Annex.*

As part of the CaixaBank Group's commitment to sustainability, and with the aim of ensuring up-to-date and consistent knowledge across the Organisation, the role of **Sustainability Leader** is promoted. This initiative institutionalises an internal network of reference, strengthening its value proposition to support the role and incorporating its perspective as a lever for improvement and evolution of the strategy, without implying an additional workload. The programme is aimed at consolidating a network with a Group-wide perspective, strengthening knowledge of the global sustainability context, fostering exchange and engagement, and ensuring key messages and priorities are communicated at every level. To this end, a value proposition is structured that combines regular information and self-training (fortnightly newsletter and webinars), supporting materials for representation activities —including a sustainability presentation for internal and external use available on PeopleNow, a factsheet with an executive summary of the sustainability strategy, and an infographic with key messages and indicators, as well as statements or a concise document outlining the sustainability narrative —and active listening and continuous improvement mechanisms (surveys, focus groups, and feedback sessions). All of this is complemented by specialised training tailored to identified needs, with the support of the People team.



This commitment to internal alignment and continuous improvement also extends to relationships with external stakeholders. In this regard, and within the framework of the **Stakeholder action plan**, CaixaBank promotes a structured relationship with ESG analysts, rating agencies, and information platforms, whose assessments are based on questionnaires and reports/ratings, with the aim of providing stakeholders —particularly investors— with a transparent view of ESG performance and, at the same time, identifying opportunities for improvement based on industry best practices. This plan is implemented through an annual gap analysis based on feedback from analysts who assess the Institution's sustainability, together with benchmarking against sector best practices, leading to the development of a cross-functional improvement plan with the involvement of the relevant areas. In parallel, support for the supply chain is strengthened through sustainability training initiatives for suppliers, notably the "Sustainable Suppliers" programme (promoted by the United Nations Global Compact together with Fundación ICO and ICEX), aimed at training SMEs in line with the Ten Principles and the 2030 Agenda.

• **Commercial.** Programmes aimed at mastering sales skills and learning about the tools and system to approach customers in the best possible way, turning the value offer into Business. The following programmes stand out:

- **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.
- **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.
- **Commercial training for Segments:** Training beyond MiFID II, LCCI, and IDD regulatory requirements in areas such as finance, risk, insurance, and sales, tailored to the needs of different segments: Retail Banking, Premier Banking, Wealth Management, Corporate Banking, CIB & International Banking, AgroBank, HolaBank, and Connecta.
- **Programmes linked to the professional's support in training** (cross-board), with the aim of facilitating their integration or change of Business segment in CaixaBank. This section includes training linked to the Welcome programmes of the different business segments.
- **Banking Business.** Programmes geared towards improving knowledge about Finances, Risks, Insurance, Management of non-performing loans, with the aim of providing a better service to customers.
 - **Postgraduate programmes: Financial Advice, Expert in Saving/Forecast, Banking Risk Analysis.** This training pathway, followed by priority advisory segments, provides in-depth technical knowledge of the banking business.
 - The **Master's Degree in Banking Business, Management and Customer Advisory** from Pompeu Fabra University can be obtained through these three diplomas and by completing two additional subjects that provide cross-functional training focused on improving management skills and gaining new perspectives on thinking and future outlook. With this training itinerary, employees can propose savings and protection solutions casting to suit the needs of each customer and use criteria to analyse the financing that the latter may need. In 2025, the eighth edition was delivered, with 127 professionals from all regions participating in the Master's programme.

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- **Analytics and Artificial Intelligence (IA).** Training in data and artificial intelligence is delivered through the AI School, aimed at promoting the systematic use of analytical tools and AI technologies to support decision-making and improve processes. It also aims to ensure an adequate level of AI literacy across the organisation, within an ethical, secure framework aligned with current regulations, in particular the European Artificial Intelligence Regulation (EU AI Act), which establishes the obligation to ensure sufficient competencies in AI.

The programme is structured across different levels of depth:

- Foundations and awareness, focused on basic concepts, impact on the financial industry, ethics, risks, and AI governance.
- Operational and technical use, aimed at understanding the available tools and their practical application in the workplace.
- Expert specialisation, focused on advanced techniques, algorithms, and complex use cases.



- **Long-term, highly specialised training** is also offered through a consolidated ecosystem of Specialisation Diplomas, Advanced Programmes, and Master's degrees in key areas such as Risk (Retail and Corporate), Savings and Protection, or Recovery Management. This is structured through progressive academic pathways that allow participants to obtain a Master's degree after completing several programmes and a certified final project.

In addition, there is a training offering aimed at Centralised Services and Territorial Services teams, including Specialisation Diplomas in Compliance and Audit, designed for new roles and competencies arising from a flatter and more agile structure. The Compliance Diploma is aimed at relevant areas, while the Audit Diploma is exclusive to the Audit function.

- **Training response to the Skills Review process**, implemented across two main areas.

- Firstly, a response adapted to each CaixaBank Directorate General has been designed, following an individualised analysis of its gap.
- Secondly, together with team managers, personalised training was defined and implemented for each team, aligned with their specific priorities and timelines, thereby ensuring effectiveness and strategic alignment.



The "33rd Edition of the GREF MEETING: CONNECT, INSPIRE, TRANSFORM" took place on 26 November 2024, which featured the 2024 GREF AWARDS for the best developed initiatives, in which CaixaBank S.A. was awarded the **Gold GREF Award** for "Development by Skills".

Meanwhile, the new training ecosystem **PeopleSkills**, which complements Virtaula, includes various key functionalities. This platform allows reviewing the individual gap skill and adding skills beyond the job profile, giving visibility to the hidden skills of internal talent. It also facilitates the development of skills by means of a personalised environment with recommendations suited to each specific profile and needs. Furthermore, it offers complementary training to reinforce knowledge associated with each job profile, including an extensive catalogue of content that fosters professional growth.

Finally, **self-learning** depends entirely on the employee, who can choose from a wide training offering based on their interests or motivations. Content can be filtered by Finance, Sales, Risk, Digital Transformation, Skills and Leadership, Sustainability and Well-being, and language training (Education First Academy, which lets them learn English, French, German, and Portuguese).

In the area of self-learning, CaixaBank offers the following programmes related to the **Digital Transformation**, available to all employees:

- **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.
- Making available to all collaborators the necessary knowledge to address the digital transformation in CaixaBank, creating a common knowledge base.
- Deepening how the digital transformation impacts the relationship with the client, the business model and the team's way of working, communication and, in essence, the Entity'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:

 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 Headquarters 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 Headquarters/Regional Services.
- Module 3: Data Academy III, advanced level. 50 people in Headquarters/Regional Services.

 Digital Skills I and II
5 hours online

- Module 1: Digital culture
- Module 2: Digital identity.
- Module 3: Digital communication.
- Module 1: Information management.
- Module 2: Continuous learning

 Agile working methodologies
6 hours online + hours of certification

- Module 1: Overview.
- Module 2: Methodologies, only Headquarters and Regional Services.
- Module 3: Certifications, only for Headquarters and Regional Services.

In parallel, and as a complement to the Digital Transformation pathway, 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 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 Entity.

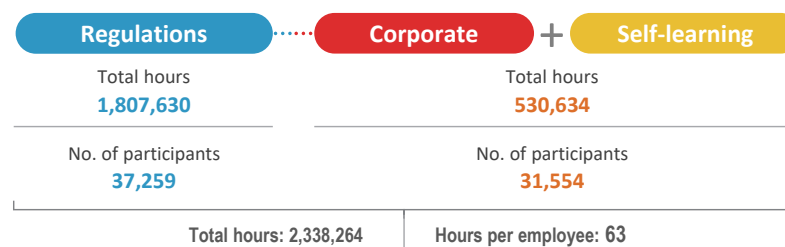
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- Understanding the social and market environment and identify critical essential skills for the Entity's long-term success in a digital context.

In 2025, 100% of the workforce received training, with a total of 2,338,264 training hours delivered. 96% of the training was delivered through online methodologies, and the remaining 4% through in-person and live webinar sessions. In 2025, training hours per employee stood at 63 (71 in 2024), mainly due to the reduced volume of regulatory training associated with the agility project (Plan Nosotros), and a lower volume of training arising from the Skills Review (Development by Skills).

The training in the Group goes far beyond that delivered to the workforce, and proof thereof is that with regard to subcontracting suppliers, CaixaBank requests that they know, become aware of, accept and commit to comply with 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.



See CaixaBank S.A. details in table 8 of the Annex, and details for CaixaBank Group in table 31 of the Annex

“The training is intended for all staff, regardless of the type of contract they have”

CaixaBank seeks **excellence in learning** through official academic recognition, in partnership 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 Open University of Catalonia, supported by a set of **key enablers**: people and tools that allow the effective implementation of the learning strategy and plan.

The main **enablers** are:



Virtaula + external platforms

An accessible, user-friendly, intuitive and simple virtual 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 ensuring their knowledge we maintain shared and connected knowledge throughout the company.



External schools

Leading schools in the country offer our workforce regulated knowledge through certifications or postgraduate courses.

Virtaula.

Virtaula is CaixaBank's online learning platform, designed to enhance learning and improve the employee experience. It centralises regulatory, corporate, and self-learning training, facilitating access to content and tracking learning progress.

The platform includes search and planning functionalities, personalised recommendations based on People Skills and Skills Review, as well as integration with external content through LTI (Learning Tools Interoperability), while maintaining training tracking records.

It also enables specific monitoring of training linked to variable remuneration, improves feedback collection through evaluation surveys, and complements the experience with chatbot-style support, including access to individual reports and classroom resources. In addition, Virtaula integrates videoconferencing functionality with Microsoft Teams.

2025		
Total valuations in self-training courses	number of ratings	47,216
	average rating out of 5	4.4
Full compliance in self-training courses		55,019
Answers to chatbot questions		1,324
Access to Virtaula		951,721
Active workforce that has accessed Virtaula		97%

In 2025, the migration process from Virtaula to the new CaixaBank Group learning platform, **Evoluciona**, began. This new platform took over from February 2026 with the aim of:

- Improving the employee experience through simpler, more modern, and intuitive navigation.
- Enhancing employee support by providing more information and AI assistants to resolve queries quickly.
- Managing training in an integrated way by centralising both online and in-person training within a single platform (LMS or Learning Management System), creating a single point of management.



Trainers CaixaBank, the internal Trainers (instructors) learning community, had 1,150 members as of December 2025. They are the best guarantee of training excellence and a key differentiating factor of CaixaBank's learning model. Their role is essential, as it reconnects with their core purpose as guides and facilitators of their colleagues' learning processes. The purpose and role of Trainers is to "Support to inspire and grow together".

- *Support*. Being approachable to help in the day-to-day.
- *Inspire*. Promoting a passion for learning.
- *Grow*. Developing people to help them reach their best version.

Type of Trainers:

Business 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: digitisation. Focused on digital transformation and support for change. Application of new tools and transmission of good practices.

Trainer of Risks and Non-performing loans.

Speciality: business risks. Focused on financial and operational. Training in different types of risks. Face-to-face and virtual sessions.

The key behaviours that define the CaixaBank Trainer cover three scopes (Personal, Professional and Organisational):

Dimension	Key behaviour	Scope and meaning
Employees	Have and convey passion	Work eagerly, with energy and excitement, enjoying what one is doing.
	Be humble	Accept the opinions and contributions of other as a basis for collaborative learning.
	Show empathy	Promote Active listening to understand colleagues' emotions and needs.
	Lead by example	Drive change by example, assuming the role of "Early adopters".
	Generate, influence	Rely on "natural" Leadership and experience to influence colleagues. Generate, drive and promote initiatives and best practices.
Professional	Motivate	Promote self-discovery to generate interest for learning in colleagues, providing its applicability.
	Communicate	Turn our spokesperson into the protagonist. Listen actively, promoting dialogue and sharing messages in a clear and concise manner.
	Be creative	Analyse situations from different points of view, proposing innovative learning solutions with a focus on the development needs of the team and people.
Organisational	Be catalysts of the CaixaBank Culture	Convey CaixaBank's culture and values through behaviours.
	Encourage new leaders	Identify potential, developing talent and offering opportunities to foster professional development.

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Training assessment.

CaixaBank evaluates training by applying the Kirkpatrick model, which defines the objectives to be achieved and measures the impact of what was delivered. 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. Measures the degree to which participants acquire knowledge and skills.

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 delivered in 2025 is presented (*see details in Tables 9-I and 9-II of the Annex*):

Programme

Personal Banking Manager Programme

As part of the evolution of the Personal Banking customer service model, the role of Personal Banking Manager (PBM) was introduced in 2025 to serve a group of customers who previously did not have a dedicated point of contact. In this context, a **tailored training programme was developed, structured into two components: an online welcome module** aimed at initiating managers into the new Personal Banking segment, its relationship model and the manager's role within the Institution's value proposition; and an **in-person workshop, "Role and Strategy for Personal Banking Managers"**, focused on supporting the implementation of the new commercial model based on value segmentation and a hybrid management approach.

The Personal Banking Managers (including the Connecta area) manage higher-value customer portfolios and, in 2025, have four-monthly commercial targets. Their role is therefore key to generating sustainable business and maintaining high-quality customer relationships. Within this framework, the programme aims to strengthen customer insight, commercial processes, sales and relationship skills, and the quality of decision-making, incorporating principles of behavioural economics and applied neuroscience.

The programme is designed as an experiential learning space that combines reflection, practice and direct application to the role, promoting the standardisation of best practices and the development of professional habits aligned with the new model.

The **online welcome module** facilitates understanding and day-to-day application of the commercial model, with a particular emphasis on the manager's role, activity planning, use of tools and proper execution of the service model.

The **in-person workshop, "Role and Strategy for Personal Banking Managers"**, is structured as a one-day session organised into six blocks, replicating a typical day in a manager's office:

- Introduction and contextualisation of the new commercial model
- Morning commercial briefing
- Interview preparation
- Call session
- Interview with the customer
- Commercial closing

The methodology combines group dynamics, individual exercises, practical cases and role plays, together with specific materials, to aid with the day-to-day commercial activity.

Initially forecasted business benefits:

The programme focuses on developing the key commercial and relational knowledge and skills of the Personal Banking Manager, as well as on standardising the implementation of the commercial processes associated with the new Personal Banking model. Both aspects contribute to improving the quality of customer relationships and increasing the effectiveness of commercial activity management.

- **Assessment:** participants rate the training received as positive, relevant and motivating, with scores above 4 out of 5.
- **Content quality:** participants rate the quality of the content, materials and tools of the commercial framework for application in day-to-day management above 4 out of 5.
- **Applicability/Usefulness:** participants rate the training as useful and applicable to their role above 4 out of 5.
- **Results:** define a reference framework for adopting commercial tools and boosting activity, setting a target of over 85% adoption and a minimum of 50 actions per manager per week. Likewise, establish as a benchmark service income growth above 3%, in keeping with the specialised advisory model and higher-value relationship management, together with improved commercial effectiveness, with more than 3 appointments per manager per day and a closing rate above 60%.

As part of CaixaBank's strong commitment to the professional development of its workforce, regardless of contract type, the People Development Division complements and structures the annual training offering for **executives, pre-executives, and critical groups** within the Institution, promoting initiatives around two key pillars:

- 2025-2027 Strategic Plan.
- CaixaBank Talent Model.

These initiatives reinforce CaixaBank's positioning as a benchmark in talent development and organisational leadership.

Under the motto **"never stop learning... and be a role model in learning for your team"**, a culture of continuous improvement and shared leadership is promoted at all levels of the organisation, combining a focus on internal talent with the 70/20/10 development model. This model is part of an approach broadly used in professional and organisational development that proposes that people learn and they develop their skills as follows: 70% of learning comes from practical experience, 20% from interaction with others (mentors or colleagues), and 10% from formal training (courses or workshops).

CaixaBank actively promoted professional development programmes which, during 2025, recorded 8,075 participations, with an average satisfaction rating of 4.8 out of 5. These indicators demonstrate both the scale of the initiative and the level of excellence perceived by participants.

The **Development Master Plan**'s content is aimed at:

- Enhancing the team leadership competencies.
- Fostering a strategic and cross-cutting vision, aligned with the corporate objectives.
- Driving the Talent Model at CaixaBank.
- Promoting the AHEAD Leadership Model's implementation, made up of five fundamental pillars: Alliances, Humanism, Empowerment, Anticipation and Diversity.

The actions promoted by the People Development Department are grouped into the following categories:

- AHEAD Review workshops.

- Development and Talent programmes.
- Supporting tools.
- TALKS (specialised conferences and talks).
- Language Training.

Below are detailed each category's main characteristics and objectives.

AHEAD REVIEW workshops.



Within the framework of AHEAD Review (360º Review for CaixaBank managers), a value proposition was designed to help our managers improve as AHEAD Leaders. The main objective of this initiative is to focus on the behaviours associated with each soft skill, working on them holistically by providing practical tools for continuous improvement.

This value proposition is structured through nine development actions aimed at strengthening the soft skills of the AHEAD Model, delivered by top-tier partners who bring significant added value to the training process.

The **AHEAD Model** is structured around five dimensions —**Alliances, Humanism, Empowerment, Anticipation, and Diversity**— which are translated into nine groups of behaviours identified as soft skills. In turn, each soft skill is broken down into different observable behaviours, making up a total of 28 behaviours that comprise the model.

The development actions share a series of characteristics that maximise the value provided to managers:

- In-person format.
- One-day duration.
- Practice work and equipment: with tools that help guarantee maximum learning and applicability.
- Awarding of a certificate of achievement issued by the Partner and CaixaBank.

Each workshop delivered is focused on one of the model's soft skills and is led by a top-tier partner that brings significant added value.

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In this way, the aim is to help the Institution's managers become AHEAD Leaders in a sustainable manner, fostering a stronger sense of belonging to the Institution and maximising their contribution to the overall results. The main partners delivering workshops across each of the AHEAD Model dimensions are set out below:



Alliances Leaders able to create **Partnerships** through collaboration and a common purpose.



Antony Cheung

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.



Development and Talent programmes.

These programmes focus on developing the skills and competencies required for team leadership, as well as promoting the Institution's strategy, agility, and cross-functional collaboration, reinforcing the AHEAD Leadership Model. The objectives of these programmes vary depending on the target audience (executives, pre-executives, and critical groups).

The academic content of the different programmes covers highly relevant and current topics related to the geopolitical environment and strategic outlook in the financial sector, the emergence of generative AI, and key relational leadership competencies such as self-awareness, influence, communication, and the management of engagement and emotions. Depending on the group they are aimed at, they can include modules on decision-making, Big Data and Analytics and positive leadership.

During 2025, as part of the 2025–2027 Strategic Plan, various development programmes were delivered, all focused on strengthening more capable, effective, and motivated leaders to drive current and future projects, while also ensuring they understand and promote the CaixaBank Leadership Model. The following aspects are of particular note:

1. CaixaBank Executive Development Programme. Within the executive talent model, its main objective is to provide and strengthen a strategic and global perspective, enhancing leadership and decision-making skills in changing environments. The training content particularly focuses on talent and technology, promoting the search for opportunities with agility and a growth mentality.

This approach is structured around the following focus areas:

- Prepare executives by strengthening leadership and equipping them for future challenges.
- Understand and analyse the current economic and geopolitical environment and its potential impact on the Bank.
- Work on the design of business scenarios that drive sustainable growth and promote innovation.
- Reflect on the role of the team leader, identifying the key factors for effective management that strengthen the Bank's culture, enhance team engagement, and reinforce agility in decision-making processes.

2. “Thinking AHEAD” Programme. Aimed at pre-executives within the Institution’s talent pool, it seeks to build capabilities around trends that may influence the transformation of the Institution, while also strengthening the skills and competencies required to face new challenges, promoting a culture of innovation and adaptability that drives transformation.

To that end, the objectives established in the 2025-2027 Strategic Plan need to be furthered by enhancing the critical skills for CaixaBank, such as Agility, Sustainability, and the environment’s new challenges.

This programme is structured around three thematic pillars consistent with the transformation strategy: Trends and Technology, Innovating and Driving the Business, and Strengthening Relationships.

3. “Leading the Transformation” Programme. This programme, linked to the 2025–2027 Strategic Plan and aimed at all managers within the Institution, is structured into two or three full in-person sessions, depending on the level of responsibility.

Its objective is to provide the participants with a strategic and global vision, enhancing the leadership skills and decision-making in changing environments, as well as develop key skills such as agility, promotion of talent and technological knowledge. The programme promotes knowledge about trends relevant to the Entity’s transformation, strengthens the AHEAD leadership model and contributes to the Strategic Plan’s advancement by developing critical skills, such as the adaptation to the environment’s new challenges, incorporation of generative artificial intelligence and managerial skills required in the new context.

4. Training on the AHEAD Review assessment and feedback process. As part of the rollout of the Development by Skills project, the programme includes on-line training sessions and supporting materials to equip managers for the 360° AHEAD Review assessment process, as well as training for upward reviewers (team members) and peer reviewers participating in the process for the first time.

5. Executive development programmes in Business. Notable among these are:

- *Executive Development Programme for Commercial Management:* designed and delivered in collaboration with ESADE, it provides Commercial Management teams in the Retail and Corporate networks with the knowledge and skills

required for a strategic view of the environment and for leading sales teams.

- *DAN Executive Development Programme:* designed and delivered in collaboration with ESADE, it equips Business Area Directors (DAN) in the Retail network with the training in competencies and leadership skills needed to successfully manage commercial teams within the branch network.
- *Executive Development Programme for Connecta Centre Management:* designed and delivered in collaboration with ESADE, it enables Connecta Centre Directors to develop the competencies and skills required to lead both in-person and remote teams within the Connecta network.
- *All in One Management Development Programme:* designed and delivered in collaboration with ESADE and NEXE, it supports the rollout of the All in One model, the development of managerial competencies among its leaders, and the creation of synergies across these flagship centres within the Retail Commercial Network. All in One branches follow an integrated model that brings together different services, segments, and specialities of the Bank in a single space.

Support tools: coaching and mentoring.

As part of CaixaBank’s commitment to the continuous development of its professionals, the Institution promotes a management development support model that coherently integrates coaching and mentoring as key tools to strengthen leadership, facilitate change management, and enhance professional performance. Both are intended to be complementary levers within the People Model, aligned with the Institution’s talent and leadership framework.

From different but complementary approaches, coaching and mentoring support managers in their professional growth, complementing training pathways and strengthening the link between individual development, the organisational context, and CaixaBank’s strategic challenges.

Coaching. Coaching is viewed as a strategic tool to support management development, based on a confidential and personalised process facilitated by specialised external professionals. It provides a space for reflection and individual work that complements corporate development programmes and talent pathways, fostering alignment between the managerial role, the organisational context, and the Institution’s leadership model.

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The main objectives of coaching are to:

- Help managers identify areas for improvement and manage challenges associated with their role.
- Facilitate progress towards specific development goals, defined individually.
- Promote self-awareness, proactivity, and sustainable performance over time.
- Strengthen leadership and adaptability in changing environments.

Coaching is structured across different areas of application, depending on the individual's career stage and development needs:

- **Coaching linked to development programmes**, as a continuation of pathways associated with talent programmes.
- **Transition coaching**, aimed at professionals taking on a management role for the first time.
- **Ad hoc coaching**, to address specific individual or team development needs based on defined objectives.
- **Project-based coaching**, as a support lever in transformation contexts.

Mentoring. Mentoring is part of corporate social learning, as a relational learning tool that complements individual coaching and training programmes. By supporting managers and internal reference roles, mentoring facilitates the transfer of organisational knowledge, reinforces corporate culture, and promotes cross-functional talent development. The Institution has experience in mentoring programmes aimed at specific groups and is moving towards a broader, more cross-cutting approach, aligned with the new talent model and focused on groups identified following executive development programmes.

The main objectives of mentoring are to:

- Strengthen the value proposition for groups identified in talent processes.
- Contribute to professional development and the transfer of knowledge and experience.

- Accelerate the development and career progression of high-potential individuals.
- Support the strategic alignment of key talent with the Institution's objectives.
- Promote internal visibility and the expansion of networks for relationships and learning.

The company promotes various mentoring programmes, depending on their purpose and target group, including programmes focused on the development of specific groups and targeted tutoring initiatives, with the aim of maximising their impact and ensuring alignment with the talent model.

Receiving the AENOR certification for CaixaBank's Mentoring process, the first company in Spain to obtain this recognition, stands out in 2023. This process is supported by a specific training programme that ensures mastery of the methodology, the quality of support provided, and the strengthening of the mentor's role.



CaixaBank has a large group of certified mentors, including more than 200 female mentors, contributing to the visibility of female leadership and strengthening internal role models within the Organisation.

Talks (specialised presentations and conferences).

CaixaBank Talks are learning and inspiration spaces designed to bring the organisation closer to key trends and developments in areas such as business, digital transformation, skills development, and sustainability. These sessions include top-tier speakers who are renowned experts in their respective fields, and they provide an updated, practical and strategic vision, encourage reflection and enable the alignment with the present and future challenges of the business environment. Their purpose is to foster an organisational culture that is open to change, knowledge, and continuous innovation.

Language Training.

In a global and constantly evolving environment, language proficiency has become a key skill for supporting professional development, enabling effective communication, and accessing new career opportunities. Against this backdrop, CaixaBank provides all employees with a language learning tool aimed at progressively improving language skills. The platform currently offers programmes in English, French, German, and Portuguese. In addition, ad hoc initiatives are developed to address specific needs.

Via the Virtaula Language school, developed in collaboration with EF Education First, employees have access to a flexible learning platform with asynchronous online classes, adaptive content and 24/7 availability.

Most important indicators:

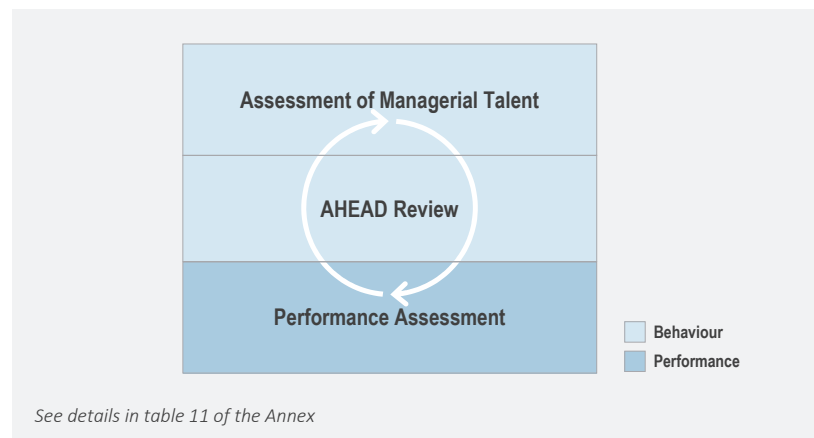
2025 Indicators	Participants	Average quality out of 5
Development Programmes	3,933	4.8
Accompanying actions	816	4.8
CaixaBank Talks	1,646	4.7
Languages	1,680	--
TOTAL	8,075	4.8

In 2025, a total of 2,607 employees across Group companies took part in development programmes covering executive onboarding initiatives, executive and transition coaching, cross-company mentoring, self-learning, continuous leadership development, the Acción AHEAD programme focused on leadership, and soft skills development workshops.

Assessment

A development conversation moment that builds the talent map (skills and potential). At CaixaBank, behavioural and performance reviews are conducted annually, processes that apply to the entire workforce.

Manager's assessment



The manager's evaluation model is structured around three areas: an assessment of Managerial Talent, the AHEAD Review and Performance Assessment, and based on the information available on the SuccessFactors platform, a series of processes is triggered:

- Determination of the talent map.
- The preparation of the Succession Plan involves a periodic review based on five lines of work:
 - Review of existing regulations to ensure they remain up to date.
 - 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 pool of successors.

The Succession Plan has identified 195 key positions, distributed across three areas: Business, Transformation and Services, and Control and Regulatory roles.

- Establishment of a both sexes candidates pool for an opening in management. Appointments are ultimately decided by the Talent Committee and the Executive Committee.

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Managerial Talent, external assessment

In order to assess external talent, the People Management can resort to various external consultants who specialise in assessing the soft /behaviours of professionals in the Entity. The process consists of different stages and tools to assess an individual's potential:

- An initial soft skills/behaviours-based interview to evaluate all the skills that are needed to do the job properly.
- Requesting references from people in the professional's environment in order to gain a deeper understanding of their leadership style.
- Based on the interview and references, where applicable, 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).

AHEAD Review

Managerial assessment programme based on the AHEAD Leadership model. This model, designed to address the challenges faced by the Institution in delivering its Strategic Plan, is based on specific, observable, and measurable behaviours for each leadership level and forms the basis of the assessment process (9 soft skills and 28 behaviours). The AHEAD Review's main goal is to promote the development and growth of managers, fostering the adoption and application of the behaviours defined in the AHEAD model.

The AHEAD Review assessment process is carried out in different phases and is based on the collection of feedback from multiple organisational perspectives, providing a multidimensional (360°) view of professionals' performance on an annual basis. The process is structured into:

- An initial interview is conducted in which the People team gains an in-depth understanding of the manager. Subsequently, they support and advise them throughout the entire process.
- Identification of the reviewers who will take part in the assessment process, both from a bottom-up and cross-functional perspective.
- Simultaneous collection of feedback using a 360° approach, including self-

assessment, input from the team, peers, and the line manager. To ensure consistency in the feedback collection process, a minimum number of reviewers and a minimum length of service in the role or unit are required.

- Once the feedback collection process is completed, individual reports are prepared, followed by feedback discussions and the definition of individual development plans (IDPs), which are subject to ongoing monitoring.
- These plans include a clear definition of development initiatives and associated metrics, with the aim of facilitating the monitoring of their implementation. To support this, a structured support journey has been defined, reinforcing the role of the manager and the People Business Partner in the months that follow, promoting continuous monitoring of the manager's development.

Performance Assessment for Managers

Annual factors, with individual and corporate criteria, are used to measure performance and evaluate results quantitative (financial) and qualitative (non-financial) results. 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 the 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 Headquarters.
- Members of the Identified Staff not belonging to Headquarters.
- 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. As a result, each of these professionals is assigned to 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:

- Corporate targets are set for each financial year, and their weighting is distributed across different metrics depending on the main objectives of the business unit.
- Individual targets are allocated overall based on those linked to the strategy of the business unit.

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 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

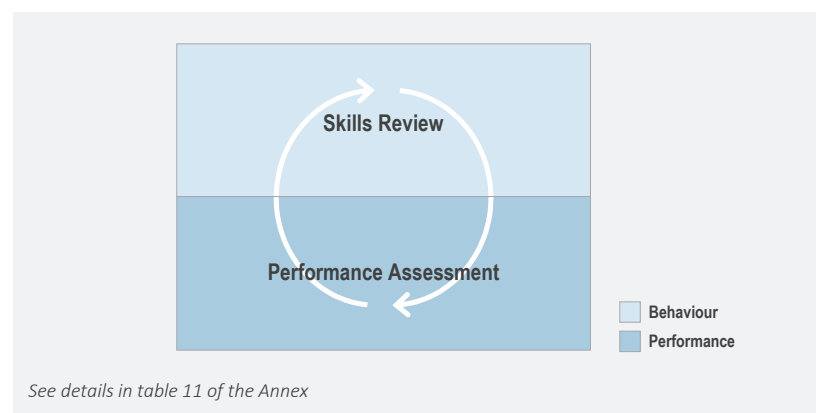
Shares awarded in 2025 are subject to a one-year retention period from the date of grant (three years in the case of the Chief Executive Officer), during which the employee may not dispose of them, except for shares awarded to employees who are not members of the Identified Staff, which are not subject to a retention 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 Entity performance, the business unit and the results achieved by the professional or in those cases covered by the regulations in force to which financial institutions are subject.

The number of management evaluations linked to behaviours was 1,448 in 2025. Additionally, 1,275 individuals received variable remuneration based on performance assessment. *See details in table 11 of the Annex*

Non-Management Assessment

The non-management evaluation model is structured around two areas: Skills Review and evaluation based on competencies.



Skills Review

A skills-based assessment process is carried out across the entire workforce every two years, enabling the creation of the Institution's knowledge and skills map and the identification of development gaps to implement upskilling and reskilling programmes in response. Both technical skills (hard skills) and corporate competencies (soft skills) are assessed. Combined with the definition of a single skills architecture and job profiles, this provides a comprehensive view of each professional profile.

The Skills Review process includes 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, whose monitoring is ongoing.

Below is a detail of the specific behaviours for each leadership level of the AHEAD Model, which is the basis of the assessment process:

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SOFT SKILLS					
Committed	Approachable	Responsible and demanding	Honest and transparent	Collaborators	Agile and innovative
• Positive impact on society • Diversity (origin, gender, culture, thought, generation) • Social action	• Humility • Long term • Listen • Be there • Omnichannel approach	• Quality • Proactivity • Thoroughness • Empowerment • Recognition	• Trust • Consistency • Humility • Understanding	• Mainstreaming • Participation • Networks • Synergies • Community	• Agile • Flexibility • Decision-making • Digitalisation • Omnichannel approach • Proactivity

During 2025, 6,977 assessments were carried out, covering both pending evaluations and those linked to career plans, thereby completing the assessment cycle initiated in previous years and reaching the entire workforce. In the first half of 2026, a new assessment cycle began for all non-management staff at CaixaBank.

2025 Activity	
Branch Executives	-
Branch asst. management	-
Corporate Banking / Wealth / Institutions Division	-
Customer Managers / Wealth Management Advisors*	6,319
All other employees and other jobs	658
Total	6,977

*Including career plan evaluations.

Performance Assessment for Non-Managers

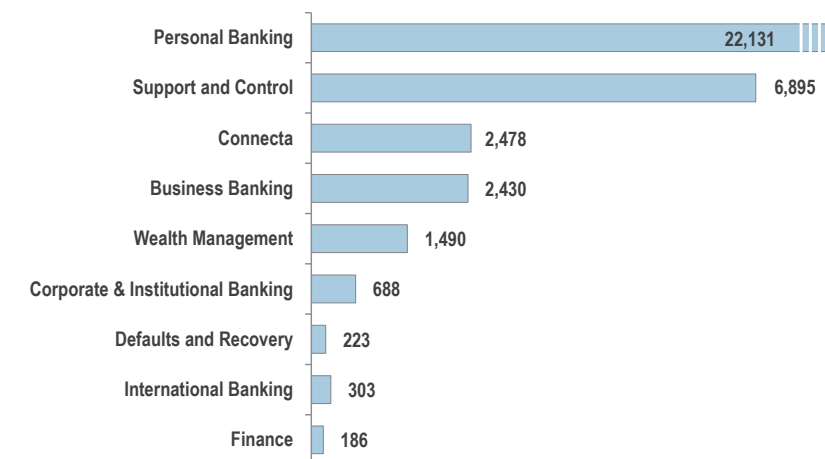
This involves an objective and transparent model for assessing the achievement of individual and team/corporate challenges that motivates and stimulates cooperation among teams.

There are various Challenge programmes, detailed in the remuneration section:

- Challenges Programme for Headquarters and Regional Services.
- Variable remuneration programme in the Regional Network, adapted to each business segment.

The number of non-management evaluations linked to behaviours (Skills Review process) was 6,977 in 2025. Additionally, a total of 35,836 individuals received variable remuneration based on performance assessment. *See details in Table 11 of the Annex.*

Performance assessment. Potential groups



Remuneration

The CaixaBank Board of Directors approved an update to the **General Remuneration Policy** in January 2026, setting out the main characteristics of each remuneration component. This policy is available to all employees via the corporate intranet.

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, and guarantee a respectable wage. 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 remuneration policy bases its attracting and retaining talent strategy on providing professionals with a chance to take part in a unique business and social project, to develop professionally and enjoy a competitive salary and benefits package.

The components of remuneration at CaixaBank, for all employees regardless of contract type, are structured taking into account the economic environment and performance, and mainly include:

Remuneration Components in CaixaBank

- Fixed remuneration
- Variable remuneration
- Employee benefits:
 - Pension Plan
 - Voluntary pension plan
 - Health Policy
 - Preferential terms on financial products
 - Benefits for family or personal situations
 - Flexible remuneration
 - Other social benefits



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. This remuneration is paid fortnightly to the entire workforce.

b) Variable remuneration linked to the achievement of previously established objectives, designed to avoid potential conflicts of interest and to take into account not only what is achieved but also how it is achieved. For this reason, objectives are not only quantitative but also include qualitative assessment criteria that consider alignment with customer interests and codes of conduct, as well as prudent risk management and adherence to the Institution's regulatory and ethical standards.

Salary bands are defined for each role, serving as a reference to establish a target variable remuneration amount for all employees. Assessment is based on performance evaluation, complemented by behavioural/soft skills assessment, enabling the management of annual variable remuneration. There are two assessment models:

- Evaluations are based on the achievement of business objectives, structured through commercial plans differentiated by segment, which also allow employees to track their results online on a monthly basis with updated data.
- Challenge achievement evaluations associated with the Operational Plan for employees in the Headquarters areas. Objectives are agreed between the employee and the manager at the beginning of the year, and bonus entitlement depends 65% on individual performance and 35% on a set of organisational metrics.

Within the variable remuneration schemes and with the aim of mitigating sustainability risks, the general Remuneration Policy includes sustainability factors, understood as Environmental, Social and Governance (ESG), since 2021. These have been further reinforced in the Long-Term Variable Remuneration system, as specific factors relating to this area are also included.

In line with the responsible management model of the CaixaBank Group, variable remuneration schemes (both annual and long-term) for employees are linked to ESG factors, such as: quality, the mobilisation of sustainable finance, and conduct and compliance objectives.

The metrics, weighting, targets, and results of the objectives linked to ESG factors for 2025 are set out below:

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Measurement metrics for annual factors		Weighting Non-proprietary Executive directors	Weighting for Regional Services Sustainability Address	Weighting SS.CC	Weighting SS.TT	Target	Completion level Executive Directors and Management Committee	Completion level Central Services and Regional services	
Quality	Customer satisfaction measured through a metric that combines customers who recommend the Institution across different areas	15.00%	10.00%	7.50%	5.00%	Relational NPS 21% Transactional NPS 67%	101.8%	100.0%	
Sustainability	Cumulative mobilisation of Sustainable Finance (25%)					€33,928m			
	Achieve engagement with 90% of companies with credit exposure in sectors within the Net Zero perimeter by the end of 2024 (25%)	10.00	5.00%	5.00%	2.50%	90%	117.0%	100.0%	
	Achieve above-average recognition in at least 3 out of 5 major sustainability rating agencies compared withEuro Stoxx Banks peers (25%)					≥3			
	% of women in management positions (25 %)					43.9%			
Compliance Division		A negative adjustment of 5% is applied where a certain number of high- and medium-criticality compliance gaps exceed 6 and 12 months of seniority, respectively, at the end of the 2025 financial year		A 5% negative adjustment is applied, linked to the 2025 conduct and compliance indicator		5.00%	--	Adjustment not applicable	Adjustment not applicable

Since 2024, sustainability factors have been included in determining variable remuneration for the entire CaixaBank workforce.

The measurement metrics for the 2023–2025 multi-year factors, which reduce deferred amounts from the third year onwards, include the sustainable finance mobilisation target, with a 25% weighting, linked to the achievement of the Sustainability Master Plan. The long-term adjustment applies to Executive Directors, members of the Executive Committee, members of the Identified Staff, and senior managers reporting directly, both at CaixaBank and across Group companies.

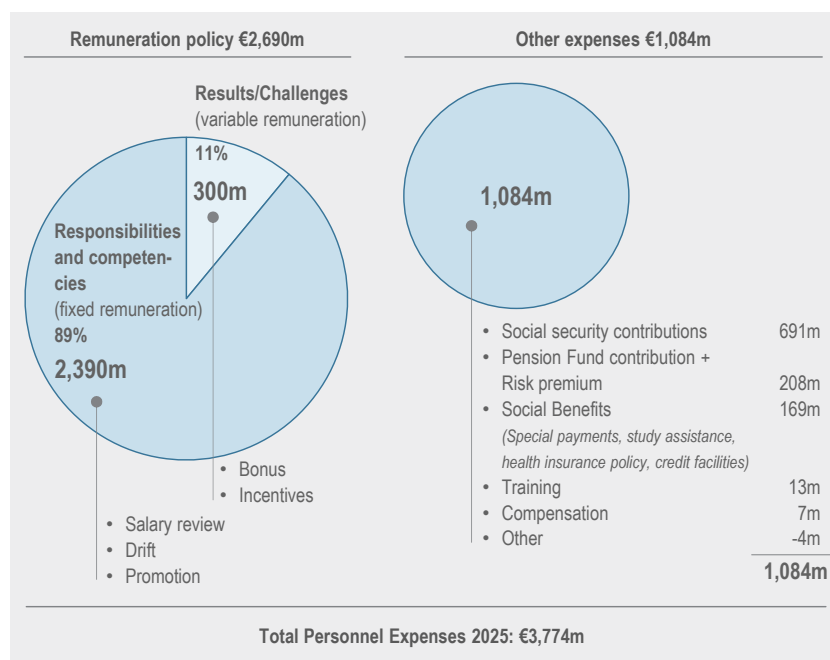
In order to align variable remuneration with sustainability and good corporate governance objectives, the weighting of metrics linked to ESG factors, such as Sustainability, Quality and Conduct and Compliance, has been maintained, in both the annual and long-term variable remuneration schemes. This greater weight of ESG factors affects Executive Directors, Senior Management and employees of Corporate Services.

In 2025, all employees (regardless of their type of contract) had variable remuneration linked to the completion and successful passing of mandatory training courses in regulatory areas, particularly those related to conduct and responsible practices, and focused on consumer protection.

Training in 2025	Linked to remuneration
Generación+ (focused on responsible and appropriate service for senior customers)	✓
Code of ethics, anti-corruption and whistleblowing channel	✓
Accessibility Act (focused on inclusive service and removing barriers in customer interactions)	✓
Prevention of money laundering and terrorist financing	✓

To this end, certifications in MiFID II (30,463), the Mortgage Credit Directive (30,672), and insurance under the Insurance Distribution Directive (31,252) were complemented by additional training courses related to responsible practices and employees' knowledge of products and services. This is key to ensuring that the information provided to customers is clear and comprehensive.

Variable remuneration programmes for 2025 were estimated at around €300 million and accounted for 8% of the Bank's staff costs (and 11% of total remuneration).



In 2025, variable remuneration models were enhanced by adopting an ongoing approach that allows for more dynamic monitoring aligned with business needs. As a result, the models became simpler, more transparent, and more efficient. The assessment carried out every four months introduces four new key changes:

- **Unification of schemes:** integrating the bonus and incentives models into a single scheme for Retail, Connecta, SMEs and Business, unifying the models and metrics to make them clearer and more focused.

- **More meritocracy:** eliminating rankings and increasing the level of individualisation of bonus schemes to better reward excellence.
- **Greater frequency:** reducing the payment frequency to a four-monthly model, enabling greater agility in responding to market changes and providing more immediate rewards for performance.
- **Long-term approach:** adopting a criterion based on the customer's value over time, beyond the product vision.

Variable remuneration scheme with multi-year metrics

Variable remuneration for the Group's senior executives is based on the measurement of annual performance, with a long-term adjustment based on multi-year metrics, as a mechanism to reduce the deferred portion subject to such factors. This scheme applies to 100% of eligible executives according to criteria established by CaixaBank, in line with the current remuneration policy, and is based solely on the achievement of corporate objectives set over a three-year period, with a maximum weighting of 100%.

It incorporates ESG criteria into its metrics, promotes long-term sustainability, and aligns the variable remuneration of all key Group staff with the interests of the Institution's shareholders and customers. The main characteristics are:

- Multi-year horizon that encourages a long-term vision. Three-year objectives with integrated ESG metrics.
- Deferral of up to 60% and payment in shares.
- Deferred payment (between 4 and 5 years) from the variable remuneration's accrual, subject to multi-year metrics.

Eligible group	% and years of payment deferral	Payment in cash and shares
Executive Directors*	60% and 5 years	Initial payment date: 50% cash and 50% shares Deferred payments: 30% cash and 70% shares
Management Committee*	50% and 5 years	Initial payment date: 50% cash and 50% shares Deferred payments: 30% cash and 70% shares
Rest of the Identified Staff*	40% and 4 years	Initial payment date: 50% cash and 50% shares Deferred payments: 30% cash and 70% shares
Other Key Employees	20% and 4 years	Initial payment date: 90% cash and 10% shares Deferred payments: 30% cash and 70% shares

*VR scheme subject to current regulations. For further details, see the Annual Remuneration Report of the Board of Directors and the Pillar 3 Report available at www.caixabank.com.

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Page 48 of the [2025 Annual Remuneration Report](#) includes the measurement metrics for multi-year factors for the 2025–2027 period.

c)Employee and financial benefits, which serve as tools for attraction and retention across the workforce. Employee benefits are a differentiating element in the offer presented to candidates compared to competitors, given their value as benefits in kind and their emotional value:

1. Occupational Pension Plan

• **Contributions to retirement savings** through the Pension Plan, based on a percentage of pensionable salary and the associated return.

- CaixaBank origin group: contributions of 10.5% of the pensionable salary from month 25 and 9.5% from month 121).
- Bankia origin group: standardisation of retirement contributions to a minimum of 7.5% of 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 joiners (from 1 January 2022): contributions are 4.5% from month 2 to month 12, 6% from month 13 to month 84 (inclusive), and 7.5% from month 85 onwards.

• **Defined benefit risk system:** benefits covering death and disability equivalent to a number of years of pensionable salary, depending on the contingency and the employee group:

CaixaBank origin group

Death ⁽¹⁾		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 PS	6 annuities PS	7 annuities PS	8 annuities PS

Annuities: for the purposes of calculating the above limits, each annuity will be at most €100,000.

PS: Pensionable Salary.

⁽¹⁾ 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 ⁽¹⁾		Disability		
	Widowhood	Orphan's pension	Permanent Total	Absolute permanent	Severe disability
Upper limit	4 annuities PS	1 year PS per child up to a maximum of 2 annuities PS	6 annuities PS	7 annuities PS	8 annuities PS
Lower limit	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 at most €100,000.

PS: Pensionable salary (with minimum guarantee of the source pensionable salary).

⁽¹⁾ 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.

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).

2. Voluntary Pension Plan. This is an individual associated plan, exclusive and voluntary, available to all active CaixaBank employees, as well as individuals on leave within Group companies, former employees, early retirees, and partially retired employees; it allows making voluntary contributions. This Plan offers the possibility of obtaining higher income in the future, as of the date of retirement, and covers disability and death risks.

3. Adeslas health insurance policy, provided free of charge exclusively to active employees and also to staff who have left the Institution, provided they remain within the established transition period, during which coverage is maintained at no cost. This policy offers enhanced health coverage compared to the market and includes travel assistance, also abroad. There is the option to include family members (spouse or partner and dependent children) at a reduced cost and with no waiting period or health questionnaire for family cover, provided enrolment takes place

within three months of the employee's start date. Similarly, inactive staff may maintain their own coverage and that of their immediate family under special conditions, provided that enrolment in the family policy is completed within three months of the change in status.

In 2025, significant new features were introduced to the policy, including new medical cover such as digestive implants for malignant neoplastic conditions, cardiac occluder implants, and, in the field of pregnancy, access to high-technology diagnostic services in gynaecology. In addition, the medical network was expanded to include Hospital Universitario Fundación Jiménez Díaz and Hospital Universitario HM Madrid Río, and the Adeslas Extra plan was enhanced by increasing the insured capital to €150,000, raising reimbursement to 80%, and strengthening all sub-limits (maximum amounts reimbursed for each specific service). The Dental Activa premium was maintained, and two extraordinary open enrolment periods were made available in January and July 2025, with no health questionnaire or waiting periods for the Adeslas Completa and Adeslas Extra plans. From January 2026, a new feature includes reimbursement of 50% of medicines covered by the Spanish National Health System (SNS), up to €200 per insured per year, provided they are prescribed by an Adeslas specialist for conditions covered by the policy.



4. Preferential conditions across a wide range of financial products, including loans (discounted interest rates for mortgages and personal loans), as well as special terms on cards (MyCard Gold and ViaT, with no issuance or maintenance fees), current accounts, fee waivers, and personal guarantees for renting a primary residence.

There are two types of loans for employees:

- **Personal loans (variable rate):** loan for various purposes (no justification required).

- **Mortgages (variable rate):** loan A (financing of a primary residence for own use), additional loan A (complement to Loan A once limits are exceeded), loan B (financing of a second residence for own use), additional loan B, and Home Improvement Loan (financing renovation works).

The outstanding portfolio as of December 2025 stood at €4.271 billion, with 83% relating to housing loans, 7% to general-purpose and home improvement loans, and the remaining 10% corresponding to Additional Loans A and B. To mitigate the impact of rising Euribor rates on employee mortgage costs, during 2025 a maximum discounted interest rate (IBM) of 2.00% was applied to the existing employee loan portfolio.

In addition, a fixed-rate commercial offering is available under standard customer conditions for home purchase and consumer lending, including an eco/green option for those opting for more sustainable financing that helps protect the environment. In 2025, this offering was enhanced by introducing new incentives for housing and adjusting rates in line with market developments through a periodic review mechanism, which enabled a reduction in fixed rates. In the area of taxes, a new Advance Pricing Agreement was concluded with the Tax Agency, allowing a reduction in the benefits in kind applicable to the employee mortgage portfolio, in force from 1 July 2025 to 30 June 2026.

In addition, extraordinary measures were introduced in response to the flooding for affected employees, including a moratorium on employee-condition loans and the provision of 0% consumer financing through the Flooding General-Purpose Loan.

5. 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: for children under 3 years old (nursery) and for children aged between 3 and 21, or up to 25 if they are still studying (education support for children). 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.

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In addition to the aforementioned aid, 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 Entity's corporate responsibility policy, which is part of its commitment to the social and occupational integration of people with disabilities. This programme offers disabled children of the Entity's 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 in public universities, training in official languages of Spain and other languages such as English, French, German and Portuguese, and a supplement of up to 100% of salary during periods of leave due to temporary disability or a workplace accident.

Social Benefits	€m 2025
Contribution to the Pension System	205.6
Insurance Policy	34.4
Aid for family situations	131.8
Aid for personal situations	46.2
Credit facilities for employees	97.5
Total	515.6

See details in tables 12 and 13 of the Annex

6. Flexible remuneration, as a supplement to the abovementioned components, the Flexible Remuneration Programme (**Compensa+**) is available, 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 goods and/or services available to 100% of the workforce.

Attractive and customised remuneration



For employees

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.**

The Agreement of 8 May 2019 established the basis for a Flexible Remuneration Plan to be implemented in the coming years. **Compensa+** allows employees to receive part of their annual monetary remuneration through the delivery of a series of goods and services previously selected by the Entity. 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 2025, a total of 15,308 employees had taken out one 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 they have with Adeslas, for their 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, they can contract the Daycare Service.
- **Savings Insurance:** option to take out a Retirement Savings Insurance policy with an annual limit of €100,000. From 1 January 2025, two new policy options with differentiated investment baskets were introduced: Compensa+ Conservador and Compensa+ Dinámico. Each employee may choose the option that best suits their needs, with a contribution limit of €100,000 per year (adjusted if the Institution makes contributions to the excess policy), and such contributions are limited to a single option within the same tax year.
- **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 year to purchase shares, and the amount will be exempt from personal income tax provided the employee retains ownership of the shares for at least three years. This product is equivalent to an "Employee Stock Purchase Plan" (ESPP), as it is a programme offered to all employees as part of their compensation and benefits package, allowing them to purchase CaixaBank shares.
- **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 Entity makes available to them in each academic year, according to labour regulations for language training.
- **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 may choose where to undertake the training, provided the institution is included in the list of approved training centres under the programme. In addition, the amount the employee is entitled to request is:

- Degrees in Public Universities: 90% of tuition fees and administrative costs, and up to €120 per subject for books.
- Degrees in Private Universities: 50% of tuition fees and administrative costs, and up to €120 per subject for books.
- Master's and postgraduate courses: 50% of the cost of the master's or postgraduate programme, up to a maximum of €3,700 over a four-year period.
- **Leasing of vehicles:** pay-per-use vehicle service, allowing the employee to choose a vehicle from the Institution's catalogue (hybrid/electric). Instead of purchasing or financing it, the employee pays a monthly fee for its use and enjoyment.

The products currently offered by the Institution, whose combined limit may not exceed 30% of total gross annual remuneration (whether cash or in kind), after deducting any amounts already classified as benefits in kind, are as follows:

% distribution of requests	Spouse and dependent <25 years	For children under 3 years of age
	Health insurance 73.0%	Childcare 2.1%
Limit 1,500 euros a year	Max. annual contribution 10,000 euros	Total annual maximum 12,000 euros
Transport card 5.7%	Savings Insurance 4.0%	Stock 13.7%
For each school year (with a yearly maximum based on the available pool)	University degrees between 50 and 90% of the tuition fee. Master's and postgraduate courses 50% of the amount	Vehicles hybrid/electric
Languages 1.0%	Degrees, Postgraduate courses and Master's degrees 0.1%	Vehicle renting 0.4%

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In order to encourage the adherence to the Flexible Remuneration Plan to the entire workforce, the following is available:

- An 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 Entity's Flexible Remuneration Plan. To be eligible for Compensa+, employees must first accept the Compensa+ Flexible Remuneration Plan. In this way, employees authorise the transfer of their data to this platform.



New products available in your Flexible Remuneration Plan!

7. Other employee benefits.

- Salary advance: option to request an advance for justified reasons (such as the purchase of IT equipment, hospitalisation expenses, fertility treatments or critical family circumstances, among others), for an amount ranging from one to twelve monthly payments depending on the type of advance. These are interest-free loans, which are treated as benefits in kind in accordance with the applicable legislation, and are repaid through a monthly deduction of 9% of gross monthly salary, except in the case of advances for the pur-

chase of IT equipment, which are repaid through a fixed monthly instalment of €83 until fully settled.

- Purchasing Club, which includes:
 - *PeopleXperience offers:* access to deals and discounts across a wide range of retailers and companies, available exclusively to employees through the PeopleXperience ecosystem, which offers up to 19 different categories such as: leisure, technology and home appliances, health, restaurants and delivery, books, toys and gifts, and charity, among others.
 - *Facilitea:* digital platform of the CaixaBank Group that allows employees to access a wide range of products and services, mainly in areas such as technology, home and mobility, under preferential conditions, with the option of interest-free financing and a fast and secure shopping experience tailored to their personal and family needs.
 - *Sustainable products:* offer of sustainable products and solutions that improve our impact on society and the planet, such as mobility, energy efficiency and investment products.
 - *Discounts on insurance:* various offers and discounts on VidaCaixa insurance and segurCaixa due to being a CaixaBank employee.
 - *Xperience CaixaBank:* a platform of benefits and experiences that allows customers and employees to access, through CaixaBankNow (CaixaBank's digital banking platform), discounts, promotions and exclusive offers in areas such as music, culture, gastronomy and sport.

The screenshot shows the 'Xperience' section of the CaixaBank website. At the top, there's a navigation bar with 'Sorteos y descuentos' and various categories like Music, Sports, Gastro, Culture, and Contenidos. Below this, the main heading is 'Sorteos y descuentos activos'. There are three featured promotional cards:

- 35% de DESCUENTO en PortAventura Park y Ferrari Land** (SPORTSXPERIENCE)
- 10% de DESCUENTO en hoteles de PortAventura World** (SPORTSXPERIENCE)
- DESCUENTO en Copos, en Baqueira** (SPORTSXPERIENCE)

The main employee benefit for CaixaBank's active workforce is the Occupational Pension Plan, already mentioned in the section on social and financial benefits. In 2025, this plan ranked as a leader in both assets and returns among the largest occupational pension funds over 5, 10 and 15 years.

The **CaixaBank Employees' Pension Fund (Pensions Caixa 30 or PC30)** achieved an annual return of 4.8% in 2025. Over five years, its annualised return stood at 5.0% (above its investment target of three-month Euribor plus 2.75% over the same period). The annual return since the fund's inception has been 4.2%.

Comparison of main employee pension funds in Spain

Data as at 31 December 2025, source: Inverco

	Assets in €m as at 31-12-2025	Annualised returns %				
		15 years	10 years	5 years	3 years	1 year
CAIXABANK *	8,909	5.2	4.6	5.0	6.7	4.8
ENDESA	3,246	4.2	3.4	3.5	6.7	5.4
TELEFÓNICA	3,037	2.9	2.8	3.6	6.4	5.8
BBVA	1,837	3.2	2.1	2.8	6.3	6.4
BANCO SANTANDER	1,103	3.4	3.0	3.9	8.5	7.0
RANKING (CBK position)		1st	1st	1st	2nd	5th
Employment Funds Subtotal (+/- €1,000 M)	18,132	3.8	3.2	3.8	6.9	5.9
Employment Funds TOTAL	40,577	3.2	2.5	3.4	7.1	6.3

* 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 Employees' Pension Fund, the development of the current 2024–2026 Strategic Plan is key, as it focuses on adapting the fund to different population profiles, leveraging new regulatory requirements to improve communication with members, and further integrating sustainability criteria. In this regard, the fund continues to advance its sustainable investment policy through targets linked to carbon footprint metrics, the application of ESG policies, and the strengthening of engagement processes with asset managers and companies. These lines of action, already in place since 2021, enable the fund to consolidate an investment strategy aligned with the Sustainable Development Goals identified as priorities.

In 2025, a change was made to the structure of the CaixaBank Occupational Pension Plan following the dissolution of Sub-plan B. As the defined benefits of all members of Sub-plan B had been fully settled, its dissolution and the integration of the remaining assets into Sub-plan A were agreed on 12 November 2025, in accordance with the provisions of clause twelve of the Labour Agreement of 13 May 2024. As a result of this process, at the end of 2025 the Plan is structured as a single Pension Fund.

Financial data as at 31/12/2025

CaixaBank Employment Pension Plan

Unit holders: 51,457

Beneficiaries:

	16,097	Retirement
	1,449	Disability
	3,964	Death

Pension fund position account in €m: 8,908.8

Contributions €m:

	199.23	Retirement
	21.93	Risk

Provisions €m:

	281.10	Retirement
	7.40	Disability
	4.71	Death

In December 2023, the **2024–2026 Strategic Plan** of “Pensions Caixa 30, Pension Fund” was approved, with the aim of responding responsibly and sustainably to the long-term needs of all participants in the CaixaBank Occupational Pension Plan. The plan positions the fund as a European benchmark in occupational pension funds, standing out for its commitment to its members, innovation and sustainability.

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The **Strategic Plan** is based on three pillars:

1. Analyse and meet our group's various needs, through active listening; promote direct communication through annual events and education on social protection; and modernise the digital resources for a more efficient interaction. In addition, the transparent communication of the activities of the Pension Plan Supervisory Committee to members is encouraged.

In the **area of promoting communication**, 2025 was a particularly significant year with the celebration of the **25th anniversary of the CaixaBank Occupational Pension Plan**, a milestone that not only invited celebration but also reflection on the Plan's contribution to collective wellbeing and to planning a more secure financial future for members.

Coinciding with this anniversary, new communication and outreach initiatives were launched, including the first Quiz on the VidaCaixa Aporta+ platform, an initiative aimed at strengthening knowledge of the Plan and encouraging active participation. This initiative allowed members to test their knowledge and qualify for the exclusive "Get to Know Your Plan" experience, which offered the opportunity to attend a monthly session of the Supervisory Committee, understand how it operates, meet its members and visit the Member Office and VidaCaixa, thereby enhancing transparency and bringing the Plan closer to its members.



In May 2025, the **fourth annual event for members and beneficiaries of the Pensions Caixa 30 Pension Fund (PC30)** took place, in a special edition marking the Plan's 25th anniversary. During the event, the annual report, the investment position and the economic outlook were reviewed, and there was reflection on the value of long-term investment and the

importance of sound financial planning. The event also included a session for interaction with members, where ideas were shared and the most common questions and enquiries from members and beneficiaries were addressed.

Finally, in December 2025, the sessions **"Plan Your Future:Take Another Step Towards Peace of Mind"** were held, aimed at strengthening financial wellbeing and retirement planning. The sessions covered the Plan's 25th anniversary, the launch of VidaCaixa Aporta+, the importance of long-term planning and the

main new features of the CaixaBank Occupational Pension Plan. The event was attended by 2,271 participants, reflecting members' interest in supplementary pension provision.

In the **digital sphere**, efforts were made to facilitate access to information and retirement planning by updating the Pensions Caixa 30 website, which offers a more dynamic experience and integrates information on the Associated Collective Plan. The website also offers two simulators that allow users to estimate the contributions required and explore different benefit payment options depending on their personal circumstances.



VidaCaixa Aporta+

In addition, in 2025 the **VidaCaixa Aporta+** platform was launched, centralising all pension products in a single space, making it possible to designate beneficiaries, and incorporating financial simulators and personalised content, among other features.

Finally, and as a relevant precursor to the improvements consolidated in 2025, in 2024 the Plan's benefit payment options were expanded, allowing greater adaptation to individual needs at the time of retirement. At the same time, the voluntary contributions project was launched, enabling the annual limit of €1,500 to be increased by an additional €8,500 within the occupational pension plan, provided that such increase comes from employer or employee voluntary contributions (the overall limit being €10,000 per year). These additional contributions offer the possibility of benefiting from tax deferral and of planning retirement more effectively.

2. Sustainably achieve profitability in line with our objectives, this pillar is based on maintaining a cautious approach in order to reach the goals, reducing the risk of losses. In addition, the initiation of the life cycle will continue to be fostered, the resilience of the investment process will be reinforced and a comprehensive perspective of sustainability will be sought, consolidating the commitment towards the fight against climate change and ensuring an effective investments monitoring through new monitoring tools.

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 funds to be classified according to their level of responsible investment.

The work carried out in recent years in relation to sustainability has led to Pensions Caixa 30 (PC30) being classified as a fund that promotes ESG (Environmental, Social and Governance) characteristics in its investment process. This classification confirms PC30's commitment to sustainability, a commitment that translates not only into a more responsible approach as an asset holder, but also into a higher level of long-term returns.

For all of the aforementioned reasons, the PC30 has been categorised 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. In 2025, PC30 once again achieved the highest rating of 5 stars in the United Nations Principles for Responsible Investment (PRI). With these results, PC30 stands above the industry median across all categories assessed, consolidating its position as one of the highest-rated ESG funds internationally.



PRI is an international network of investors that promotes responsible investment among asset owners and managers with the aim of improving returns and managing risks associated with ESG factors. It is a non-profit organisation supported by the United Nations.

PC30 is a participant in **collaborative engagement initiatives** such as **Advance** (a collaborative initiative on human rights promoted by the United Nations, enabling institutional investors to work together to address social issues), **Climate Action 100+** (the largest global investor initiative on climate change), **Votes Against Slavery** (a collaborative campaign to ensure that modern slavery has no place in business) and **Spring** (a collaborative initiative on nature and biodiversity).



In addition, since 2023, the CaixaBank employees' pension fund (PC30) has been a member of the **Net Zero Asset Owners Alliance (NZAOA)**, a United Nations-led initiative that entails a commitment to decarbonise the pension fund's portfolio to achieve net zero emissions by 2050. In 2024, PC30 published its interim NZAOA targets and adjusted its ESG objectives. Furthermore, since 2025, PC30 has participated in the PRI working group "Future of Responsible Investment Next Steps" and in the A4S Accounting for Sustainability initiative.

3. Consolidate a framework of efficient, collaborative and avant-garde governance, through an approach that cultivates and maintains a collaborative culture by updating internal functions and responsibilities, facilitating a more effective decision-making. In addition, it seeks to strengthen our influence position in the industry by means of the Pension Fund's internationalisation.

The Supervisory Committee of Pensions Caixa 30, F.P. (PC30) has established a set of **investment beliefs** aimed at achieving a dual 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.

The investment beliefs are as follows:

- A high level of good governance leads to better decision-making, which in turn results in better pensions for our members.
- 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 while ensuring that its investments generate 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.



The Supervisory Committees Forum, held on 4 November 2025 together with VidaCaixa in a face-to-face edition under the slogan “Lead the future” and promoted by the Supervisory Committee of the CaixaBank Occupational Pension Plan, is a meeting point for industry professionals where current issues in the field of pension planning

are discussed. A total of 366 participants registered for the forum and rated it with an average score of 9.41 out of 10, reflecting the high level of satisfaction among attendees.

To conclude the section dedicated to the Occupational Pension Plan, it should be noted that the Strategic Plan has been updated and the mission, vision and values have been reviewed, which are as follows:

Mission: to meet the long-term goals and needs of the group in a responsible and sustainable way by all stakeholders involved in the operation of the Pension Fund.

Vision: to be a benchmark in the European occupational pension fund sector, recognised for its commitment to its members, innovation and sustainability.

Values: commitment to the group, innovation and sustainability.

Below are the applications submitted by Pensions Caixa 30:

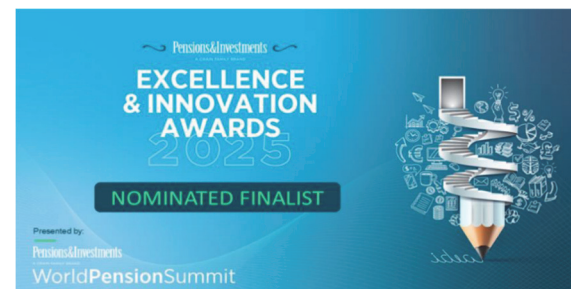
- **IPE Transition Conference & Awards 2025.** At the first edition of this event, held in Brussels on 17 June, Pensions Caixa 30 was recognised in the category “Public Markets Investments”.



- **Investment & Pensions Europe (IPE) Awards 2025.** At the 2025 edition, held in Seville on 4 and 5 December, Pensions Caixa 30 was recognised as a finalist in the categories “Commitment to Diversity” and “Best Pension Fund in Spain”.



- **World Pension Summit 2025.** At the 16th edition of the P&I WorldPension Summit, held in The Hague from 4 to 6 November, Pensions Caixa 30 was shortlisted as a finalist in the category “Excellence & Innovation Awards 2025”.

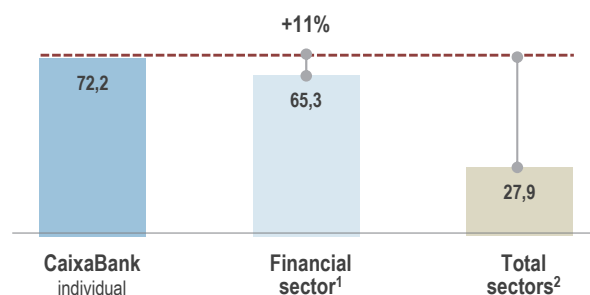


It is important to remember that the touchpoint associated with “I am compensated” is a Wow or differentiating moment, and thus one of the main gains. This is because CaixaBank pays its employees above the average in the financial sector and the remaining sectors, and because there is equal pay for both genders.

The 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. 2025 figures in thousands of euros.

Quarterly Cost of Labour Survey (INE). Projected FY2025 data based on information on 9M25



(1) Other financial services, except insurance and pension funds.

(2) Excludes the agricultural sector and household employees

The adjusted gender pay gap, which allows comparison of like-for-like roles and is calculated by comparing salaries between employees with the same length of service at the Institution, performing the same role and at the same professional level, stands at 0.7% in 2025. The pay gap calculation relied on total remuneration, including fixed and variable pay, employee benefits, such as pension fund contributions (savings and risk), financial support for employees' and their children's education, health insurance and other non-salary benefits (meal allowances, vehicle leasing, etc.).

The gross pay gap* (remuneration comparison), calculated as the average hourly pay of men minus the average hourly pay of women divided by the average hourly pay of men, stands at 14%. Finally, when calculated using the median hourly pay, the gross pay gap stands at 8%.

At CaixaBank Group level, the 2025 pay gap figures are as follows:

- Adjusted gap: 1.1%
- Gross gap (average hourly pay): 13%
- Gross gap (median hourly pay): 6%

Below is the average remuneration (total and fixed pay) at CaixaBank S.A. by gender and functional classification:

	Male		Female		Total	
	Full salary	Fixed salary	Full salary	Fixed salary	Full salary	Fixed salary
Directors	150,998	99,805	125,954	87,761	140,361	94,689
Middle management	105,833	78,874	95,647	73,016	100,546	75,834
Rest of employees	75,938	59,993	73,022	57,567	74,124	58,483
General total	96,429	71,589	82,509	63,467	88,435	66,925

In the countries where CaixaBank, S.A. operates, the Institution offers a fixed salary above the statutory minimum wage at any given time, thereby ensuring competitive remuneration conditions aligned with the principles of decent work and fair pay set out in ESRS S1 of the CSRD.

From the perspective of workplace inclusion, CaixaBank's commitment to equal pay between men and women is set out in the [Equality Plan](#) updated in 2023 and extended until 2027 (see section 7.2.2. Compensation Policy).

Additionally, the CaixaBank Group's General Remuneration Policy, in its fifth point, outlines the regulations and measures to ensure that the remuneration policy and working conditions affecting remuneration are gender-neutral.

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 framework focuses primarily on four key areas:

- The principle of remuneration transparency.
- The principle of equal pay for work of equal value.
- Remuneration Register.
- Salary Audit.

CaixaBank has an Equality Plan agreed with the Legal Representatives of the Employees, which includes the pay register, a pay audit and a diagnostic review, with no pay differences exceeding twenty-five per cent (25%) in favour of either gender in total remuneration, and therefore without the need to implement corrective action plans. Nevertheless, a commitment has been made to analyse the causes and circumstances that may explain any overall pay diffe-

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* The information relating to the pay gap is included in the Non-Financial Information Statement, verified by an independent third party, in line with the CSRD framework.

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rences which, on average, may exist between the total remuneration received by each gender and which exceed 15%.

The annex shows the trend in staff costs and employee benefits for the period 2021–2025, together with further detail on the items included therein. 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.

This perception is due to the large number of measures that the Entity makes available to the entire workforce, designed to facilitate the work-life balance.

Measures that ensure equal opportunities and promote, disseminate and contribute to gender equality—thereby reinforcing shared responsibility, the role of women and facilitating work-life balance—are, for the most part, set out in the Work-Life Balance Protocol annexed to the **Equality Plan**, which was updated in February 2023 to comply with the current applicable regulations in this area. The Work-Life Balance Protocol can be consulted on the corporate intranet, within the People Xperience section (Manage My Time).

Work-life balance measures, available to all employees, can be grouped into three main categories: **Leave of absence**, **Reduced working hours**, and **leave** (paid and unpaid), and it is important to note that in many cases these go beyond the provisions of the Collective Bargaining Agreement or the Workers' Statute.

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 CaixaBank Group (the time required, as established by mutual agreement).

In relation to leaves of absences to initiate or complete higher education, they involve a temporary interruption of the workforce's professional careers that could also involve professional unpaid experiences in other companies not related to the bank in order to acquire the practice needed to obtain the qualification in question. Furthermore, the solidarity unpaid leave allows interrupting the employment relationship with the Entity so the person can collaborate with NGOs and social and humanitarian organisations while maintaining the right to an immediate reincorporation to the Entity. Lastly, leaves of absence for personal reasons enable you to enjoy time for personal matters, provided that it does not involve carrying out paid work.

Reduced working hours entail a reduction in working time and are available to all employees working standard hours who are affected by one of the following work-life balance circumstances:

- 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 or hospitalisation of the newborn.
- Gender-based or sexual violence, with a personalised approach.

The Institution also provides numerous forms of **paid leave**, including enhanced provisions for maternity and paternity leave (birth, adoption or fostering) and breastfeeding leave:

- Time off for birth or adoption at CaixaBank is extended to a total of up to 23.5 weeks, exceeding the statutory minimum requirements. This period consists of 19 weeks of statutory maternity or paternity leave (of which 6 must be taken immediately following birth or adoption), plus an additional 1.5 weeks (equivalent to 10 calendar days) provided for in the Institution's Work-Life Balance Protocol. Three weeks more are added (equivalent to 15 working days) from the accumulation of breastfeeding leave.
- In cases involving children with disabilities or multiple births, the leave is extended to a minimum of 29 weeks. In this case, the leave period consists of 19 weeks, corresponding to the legal period for maternity or paternity leave (of which six must be enjoyed following the childbirth or adoption), two additional weeks if the child is born with a disability or for each child other than the first, plus the two weeks (equivalent to 14 calendar days) specified in the Entity's Work-Life Balance Protocol. In addition, six weeks more are added (equivalent to 30 working days) from the accumulation of breastfeeding leave.

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 (in the CaixaBank Work-Life Balance Protocol)
01. Article 48 of the Workers' Statute. Suspension of 17 weeks for both the biological mother and the other parent (+2 additional weeks of childcare leave up to the child reaching 8 years of age, in accordance with the applicable regulations).	10 calendar days of additional paid leave, and 14 calendar days for multiple birth or the birth of a child with disability.

02. Article 37 of the Workers' Statute. Access to a daily reduction in working hours for childcare of a child up to 12 years of age, provided that such reduction amounts to at least one-eighth of the working day.	Employees who directly care for a child up to 12 years of age may opt for the statutory reduction in working hours or for a reduction limited exclusively to Thursday afternoons during the winter period. The collective with children with a disability is allowed to take paid leave on Thursdays until the child's third birthday, and if the child has a disability of 65% or more, the paid leave is indefinite .
03. No legal requirement	Paid leave of 30 days for the birth of a child with disabilities equal to or greater than 65% , which can be taken within 24 months of the birth.
04. No legal requirement	Two sensitive cases are considered when it comes to giving preference to choosing holidays , to facilitate the work-life balance. If, due to divorce or separation, a holiday date has been assigned to take care of children under 12 years of age. The case of a disabled child attending specialist school centres, and these centres are closed.

In terms of economic conditions

Legislation	CaixaBank improvements
01. No legal requirement	Aid of 5% of salary for children until the child reaches the age of 18 or 21.
02. No legal requirement	Special birth allowance. Amount received at the time of birth, which is equivalent to 1.15 salary payments (50% of the monthly salary).
03. Collective Bargaining Agreement for Savings Banks and Financial Institutions €3,400/year in aid for people with disabilities.	Annual benefit of €5,150/year if the degree of disability $\geq 33\%$ and $<65\%$, and if this degree $\geq 65\%$, it will be €6,300/year.
04. Collective Bargaining Agreement for Savings Banks and Financial Institutions €510/year in aid for children up to 25 years of age. Between 21 and 25 years old continues to study and does not receive income higher than the minimum wage.	Children with degree of disability $<33\%$ and up to 25 years of age, payment of an additional amount to cover the expenses for special education, therapy or collective transportation, up to a maximum amount of €3,400 while the disability is recognised.
05. No legal requirement	Aid for loans and advances: – In the event of birth, adoption, and fostering, access to advances up to 1 year. – Reductions in working hours due to work-life balance do not imply a decrease in credit capacity.

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Once People Management 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, short-duration leave for personal or family-related unforeseen events or emergencies, permit 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 Sunday or national holiday or Saturday.

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 Entity), 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), unpaid extraordinary leave (up to 6 months) and parental leave (8 months per child, until the minor reaches 8 years of age).

Below is a breakdown of the main cases recorded in 2025 for leave of absence, reductions in working hours and leave:

Measures for work-life balance. Cases 2025	No. of cases	% Men	% Women
Leaves of absence			
Care for a child	271	9.6	90.4
Care for a relative	61	34.4	65.6
Maintaining co-habitation:	15	20.0	80.0

Studies	23	47.8	52.2
Charity	3	66.7	33.3
Unspecified personal reasons	33	30.3	69.7
Victims of domestic violence	--	--	--
Care for dependent people	8	25.0	75.0
TOTAL	414	18.1	81.9
Workday reductions			
Care for a child	1,647	10.4	89.6
Direct care for relative up to 2nd degree	46	13.0	87.0
Care for sick child	320	21.3	78.8
TOTAL	2,013	12.2	87.8
Paid leave			
Suspension due to childbirth	949	53.0	47.0
Extension Suspension due to childbirth and breastfeeding accumulation	1,197	47.5	52.5
Adoptions and fostering	--	--	--
TOTAL	2,146	50.0	50.0
Unpaid parental leave			
TOTAL	285	18.6	81.4

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

Possibility up to the child reaching 12 years of age, without the need to reduce 15 minutes in the morning.

It used to be until age 6

Expanded bereavement leave

Possibility of a 2-day extension in the event of the death of a spouse or partner, where there are children in common who are minors.

Previously this was 3 days

Holidays

Until 31 January (of the following year).

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

10 calendar days, or 14 in the case of disability or multiple childbirth.

Previously only extended to the mother

Improvement of the contribution base to the pension fund for the group in working day reduction.

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 childcare, 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 of the improvements included in the Equality Plan is the establishment of a target for **female representation in management positions** from the level of assistant manager of large branches (categories A and B), together with a commitment to adopt measures aimed at increasing the presence of women in segments where they are underrepresented. CaixaBank and the

Legal Representatives of the Employees agreed on the terms of the **adaptation of the Equality Plan** (updated on 7 February 2023 and extended until February 2027) in order to comply with current regulations on the representation of women in management positions, **setting a target of 43%** as at 31 December 2024, **which has been exceeded, reaching 43.4%**. In 2025, the indicator continued to improve, reaching 44.0%, in line with the commitments set out in the 2025–2027 Strategic Plan, at the end of which a target of 45% of women in management positions has been established. This indicator is monitored on a quarterly basis by the Diversity Committee.

Finally, it should be noted that, in addition to the Work-Life Balance Protocol, two further protocols are included under 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 have been introduced. This management protocol is triggered when, following a complaint by an employee, the external provider determines that there are indications of harassment; in such cases, the Institution initiates an internal investigation procedure conducted by the Legal and Employment Advisory Department, which concludes with a determination as to whether a situation of harassment exists. During 2025, 11 formal complaints were received relating to potential workplace and sexual harassment. The external advisers have determined that there were no cases with signs of harassment. If it were concluded that harassment occurred, the actions would be submitted to the bank's Incident Committee, which decides on the disciplinary sanctions for the persons involved.
- **Equality protocol** for common-law couples or domestic relationships.

Among the flexibility measures implemented, which contribute positively to talent retention and attraction, CaixaBank offers all employees specific (ad hoc) actions, including greater flexibility in working hours and on-site presence for those who, following assessment by the Occupational Health Service, have a report recommending such measures; the possibility of voluntarily applying for vacancies requiring special working hours or shift patterns; and flexibility in start and finish times, facilitating better alignment with personal and professional needs.

Another flexibility measure available within the organisation is **remote work**. The Management Committee approved for CaixaBank S.A. a flexible working

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model that allows a combination of on-site and remote working on a voluntary basis, agreed between the employee and their manager. It allows up to 6 days of remote working per month in Head Office functions and 4 days in Territorial Services and Connecta Centres, with flexibility on the remaining days. Its application requires an assessment by the manager, who determines suitability, the proportion and scheduling of on-site presence, as well as agreement on the weekly remote working days. The model allows working from a second residence, is formalised for renewable annual periods, can be temporarily suspended, and is reversible for organisational or operational reasons by either the Institution or the employee. The arrangement becomes void in the event of a change of workplace. For implementation, initiatives were developed focused on system adaptation, workforce training, awareness-raising and communication of the model, as well as support for cultural change.

At CaixaBank S.A., the percentage of employees enrolled in this measure as at 31 December 2025 stands at 74.4% of the eligible population (7,834 enrolled).

	Potential	% Adherence	% Men	% Women
Adherence to remote working measures	10,523	74.4	45	55

Remote work has been implemented in most of the Group's subsidiaries, although the number of days per week varies in order to adapt to the needs of each subsidiary. Its adoption responds to demand for a flexible model combining on-site and remote work, supporting talent retention and attraction, particularly for digital profiles.

Corporates	Remote working model	Adhered
CaixaBank Tech	Up to 3 days a week	1,597
VidaCaixa	Up to 2 days a week	713
CaixaBank Payments & Consumer (CPC)	Up to 2 days a week	343
CaixaBank Asset Management	Up to 2 days a week	234
BPI Vide e Pensões	Up to 2 days a week	77
Imagin	Up to 2 days a week	35
Facilitea	Up to 2 days a week	26
BPI Gestão de ativos	Up to 2 days a week	48
VidaCaixa Mediación OBS	Up to 2 days a week	13
CaixaBank Equipment Finance	Up to 2 days a week	2

Banco BPI	Up to 6 days a month	3,329
CaixaBank Operational Services (COPs) ¹	Up to 6 days a month	534
Building Center	Up to 6 days a month	308
CaixaBank Facilities Management (CFM) ¹	Up to 6 days a month	161
MicroBank	Up to 6 days a month	40
Credifimo	Up to 6 days a month	12
CaixaBank Qualification	Up to 6 days a month	11
Openwealth	Up to 6 days a month	6
CaixaBank Wealth Management Luxembourg	Up to 4 days a month	38

(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)



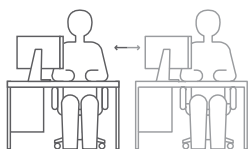
In January 2020, an agreement was also reached involving the **digital disconnect and the efficient use of working time**, through which the Entity commits to measures aimed at promoting a culture based on objectives and priorities, encouraging the reasonable use of new technologies and regulating the right to disconnect digitally, ensuring respect

for the rest, leave and holiday periods of workers, as well as their personal and family privacy.

The agreement regulates communications, meetings and training, while also incorporating best 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. Exceptional cases are defined as: those that may pose a serious risk to people or potential harm to the business, the resolution of which requires immediate responses or measures".
 - 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.

- Regarding meetings and training:
 - Meetings will be convened within the limits of each person's work schedule.
 - For meetings or training sessions, whether in person or remote, held outside working hours, the following limitations must be observed: meetings must not be scheduled to finish later than 18:30 and must be convened in writing, explicitly stating their voluntary nature, with at least 48 hours' notice, indicating the organiser, participants, location, start time and end time, appropriately taking into account any travel required.
- Addition of good practices to achieve efficient meetings. These include:
 - The number of meetings should be reduced where possible and travel minimised, encouraging the use of videoconferencing and other collaborative tools made available by CaixaBank.



Another agreement reached, aimed at improving key life moments, is the **Policy on coverage for absences and leave**, which establishes conditions and commitments to facilitate the organisation of workplaces when such situations arise.



Finally, an **Inclusive Policy for People with Disabilities** was agreed, setting out principles and commitments focused on respecting people with disabilities, their differences and capabilities, and on promoting their integration within the Institution under the same conditions as the rest of the workforce, while establishing a series of measures to support work-life balance.

The principles and commitments include adopting an active policy aimed at increasing each year the presence within the Institution of people with a disability equal to or greater than 33% and facilitating their inclusion.

- Not to discriminate, and to prevent discrimination, on the grounds of 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 or 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 communication formats, means and methods, and all other accessible communication formats, means and methods.
- Working from home is encouraged, provided that it is organisationally possible, in those cases where travelling to a work centre has to be avoided.
- Flexible working hours are encouraged and facilitated wherever organisationally possible.
- In any negotiation, including those involving improvements to financial conditions, people with disabilities are taken into account in order to establish more favourable conditions, such as in relation to home adaptation costs.

Communication and participation

Providing a positive working environment, in which teams feel heard, motivated and engaged, is a key pillar for CaixaBank. Listening actively to employees' views and translating them into concrete actions helps drive improvement and adapt the Institution's services to real needs.

In this context, CaixaBank makes various communication and participation channels available to employees, within an environment that is evolving towards more agile, collaborative and cross-functional working models, supported by collaborative tools and by the consolidation of the internal customer relationship model through the Business Partner role.

"Internal Quality, Your Voice" is the reference space where information related to the quality of CaixaBank's services is collected and shared, including internal measurements, results and available levers for improvement, as well as the main initiatives driven by the different areas. The CaixaBank Quality area, through its service measurement model involving employees, monitors service quality by assessing the overall level of employee satisfaction (SAT).

Internal Quality is measured through surveys that provide a comprehensive and

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complementary view of the employee experience as an internal customer of other areas within the Institution:

- **Relational service measurement** (biannual and annual), aimed at assessing overall satisfaction with corporate services and the ongoing relationship with support areas. Within Human Resources, employees' perceptions of services and processes managed by the People area are assessed.
- **Recurring employee measurements** (touchpoints), collecting feedback following interactions or service delivery, with the aim of identifying needs and opportunities for improvement quickly and early.
- **Interdepartmental measurement**, focused on the quality of services provided between areas, in order to foster collaboration and an internal customer-oriented approach. Within the People function, the relationship and level of service provided by Business Partners to the Central Services and subsidiary areas are analysed.
- **A study is also carried out on the support provided by Regional People teams to the branch network**, assessing the guidance and assistance delivered to the Network. Within the People function, the support provided by Territorial People Business Partner teams to the branch network is also measured.

These measurements are complemented by qualitative methodologies, such as interviews and focus groups, which make it possible to explore the results in greater depth and better understand the needs identified, particularly in those services with lower ratings.

In addition, the Quality team promotes the **AproximaT** programme, aimed at bringing Corporate Services closer to the branch network, fostering a better understanding of its day-to-day reality in order to improve the service and support provided. As a new development, the **reverse AproximaT** programme has been introduced, enabling the Network to gain first-hand insight into day-to-day operations in Central Services, both in corporate areas and subsidiaries, thereby strengthening collaboration and a shared vision.

APROXIMA-T

Other communication channels available to all employees include:

InfoProtect, which is the direct link with Security. This brand includes all actions aimed at protecting CaixaBank's information by raising its employees' awareness

and promoting a culture of global security throughout the Entity.

InfoProtect aims to help employees understand the risks faced by the organisation, encourages reflection before acting and provides guidance to maintain a constant sense of alertness. Its goal is to inspire a change of attitude in the Entity 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 communication channel for security-related matters and provides first-hand information on CaixaBank's main security challenges: phishing, social engineering, workplace protection, passwords, current risks and alerts, internal security events, and InfoProtect content and initiatives.

INFOPROTECT.
Think safely

Queries and Whistleblowing Channel, designed to facilitate compliance with the Code of Ethics in general and internal regulations in particular, and is essential for preventing and correcting breaches. It is also a communication channel made available by CaixaBank to all its Directors, Employees (including temporary agency staff), Agents and Vendors. Through this channel, communications may be submitted regarding acts or conduct, present or past, relating to the scope of application of the Code of Ethics, the Anti-Corruption Policy, the Corporate Criminal Compliance Policy, the Internal Code of Conduct in the Securities Market, the Supplier Code of Conduct or any other internal policy or regulation of CaixaBank.

Communications fall into one of two categories: Enquiries, meaning requests for clarification on specific questions resulting from the application or interpretation of the texts mentioned above. Reports are defined as communications of potential irregularities that may constitute breaches.

Data Community, where employees performing similar roles meet (physically or virtually) and present projects they have developed that may be useful to others, thereby generating significant networking on which to build new projects. These online sessions, organised on a regular basis by the CaixaBank Training team, are clearly aimed at sharing information on the Data field among professionals within the CaixaBank Group.

Más Tiempo site, where employees can identify processes that may be reviewed in order to streamline tasks and reduce response times in handling operations.

¡Participa!

¿Tienes identificado algún proceso que podríamos revisar? Envíanos tus ideas



Workplace Corner, news portal related to new developments in the post's day-to-day, always on the subject of IT (Information Technology).



In this context, CaixaBank promotes spaces designed to encourage teamwork, collaboration and the development of professional networks among employees. Through PeopleNow, the internal communication and collaboration platform, professional communities are structured —at the territorial, functional or thematic level— which act as spaces for exchange, collaboration and co-creation among the Bank's professionals. These communities facilitate the sharing of information, dialogue and active participation, enabling knowledge sharing, feedback, document collaboration and the promotion of best practices, in a dynamic similar to that of a corporate social network.

In addition to the aforementioned channels, multiple communication instances take place in the CaixaBank's people management processes. With this in mind, the Entity promotes active listening and effective communication as the strategic pillars to reinforce a collaborative environment. An integrated framework is in place, with innovative tools and spaces for dialogue, ensuring

that all voices are heard in decision-making. The active listening strategy is based on international standards and is supported by the People Department and Business Partners, reinforcing the commitment to continuously improving the employee experience through robust internal communication and fluid dialogue with employee legal representation.

The employee's Active listening strategy is being transformed to become:

- **Dynamic.** Recurrently and systemically identify the areas for improvement in work atmosphere, culture and leadership.
- **Segmented.** Collect segmented information for different groups (gender, generation, seniority, origin, function, business sector, branch type, etc.) and at all levels of the company's hierarchy, engaging with all centres provided they have sufficient responses to maintain confidentiality.
- **Holistic.** We listen through different sources and at different times, and we consistently launch actions that enable us to improve the employee experience in real time.
- **Continuous and agile.** Before a strategic need, develop various ad-hoc surveys for the group participating in the process, creating a continuous and agile listening both when launching issues and implementing improvements.
- **Qualitative.** Enhance the qualitative information in a representative sample of employees by means of systematic Focus Groups, allowing to study in detail the improvement points identified in the various listening sources and thus design the specific initiatives for the Action Plan.
- **Analytical.** Improve analytics by cross checking customer satisfaction data with data extracted from People Analytics' Uses Cases and connecting various listening sources. The Commitment data are cross-referenced with data collected from the active listening at key moments, which provides information that is more comprehensive regarding: eNPS, Engagement, Climate, Culture, Leadership, Retention, Effectiveness, etc.
- **Results.** Online surveys and consolidation of data through a platform, which enables the work team and managers of each area to query the results in real time. It includes both quantitative and qualitative data.

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- **Confidential.** CaixaBank guarantees the employee's confidentiality by only obtaining global data bundled by group.
- **Action Plan constantly undergoing transformation** and improvements based on recurrent listening with a Governance that includes, analyses and designs by means of a cross-cutting working group the initiatives that mitigate the detected pain points, and monitoring them.
- **Regular communication** of the actions derived from the initiatives put into place to build trust and increase the commitment of employees. This includes updates on the progress, implemented changes and obtained benefits, using different external and internal channels.
- **Keeping the Employee Value Proposition** (segmented) up to date and improving it, as well as the key messaging used for employer branding communication initiatives. Identify EVP areas to be improved, such as opportunities for professional development or inclusion policies, guaranteeing they are relevant and attractive for current and potential talent.

Below are some of the most relevant listening moments:

- **Employee Engagement and Satisfaction, Culture and Leadership Study**, which measures employee engagement and satisfaction and is carried out biennially across the entire workforce. In 2024, the Engagement Study was conducted across the entire workforce with the aim of being closer to employees. A participation rate of 83% (+8% vs 2022) was achieved, with a Total Favourability (TF) result of 69% (+2% vs 2022). In intermediate years, and with the aim of understanding both the evolution of employee engagement and the impact of action plans, a Radar survey is conducted with a representative sample of the workforce (approximately 20%). Accordingly, in 2025 a new Engagement Radar was carried out with 7,500 professionals, achieving a participation rate of 57% and a Total Favourability (TF) result of 73% (+4% vs 2024).

The Group companies also carry out the Engagement Study every two years, as well as a Radar on a representative sample of the workforce every year in between. For companies with fewer than 250 employees, the Engagement Study is conducted annually across the entire workforce.

- **Listening at key moments of truth.** Makes it possible to systematically measu-

- re and enhance important moments of the employee life cycle, and thus detect the strengths and pain points in order to launch action plans that help improve the employee experience at said key moment. Within the employee “moments of truth”, focus is currently placed on the following twelve touch-points:

Touchpoint	Description
Onboarding	Survey to understand the first-month experience
Onboarding +6 months	Evaluates integration and satisfaction after six months
Onboarding +12 months	Measures consolidation and perception after the first year
Crossboarding	Analyses the experience of transitioning into a new internal role
Internal candidate experience	Feedback on the internal recruitment process to improve equity
External candidate experience	Evaluates perception of the external recruitment process and employer brand image
Manager experience	Aims to understand the experience of the recruitment process management
Birth/adoption	Investigates the experience of work-life balance upon returning from leave
Offboarding	Collects reasons for leaving and final perceptions in order to improve the value proposition
Intern onboarding	Assesses the initial experience of interns
Intern offboarding	Gathers feedback on the overall experience
Return from long-term leave	Analyses adjustment following a prolonged absence

- **Strategic ad hoc pulses.** They allow a specific group to identify the perceptions of a specific topic (e.g., those linked to the new variable remuneration system or the new retail banking customer segmentation).
- **Focus Groups.** Qualitative listening to deepen understanding of improvement areas identified (insights).
- **Employee Support Service.** A query channel based on a ticketing tool, which streamlines the management of requests and also enables the collection of key information through analytics tools to identify employees' main concerns.
- **Development conversations** (Skills Review/Ahead Review). Held between managers and their team members, as well as **annual target-setting meetings**.

In addition, other **events or conventions** are held, which generate communication moments across the different business areas.

CaixaBank's strategy of active employee listening is an action-oriented integrated model of continuous improvement that focuses on improving the employee experience

2025

New measurement. 2025 Engagement, Culture and Leadership Radar



eNPS - Employee Net Promoter Score

eNPS = % Promoters - % Detractors

4,246 replies

2025 Active Listening

Survey on quality of Services

Daily. Assessments of network support services, available through different channels and tools to obtain real-time feedback: resolution of IT failures, branch enquiries, etc. **240,914 replies**

Monthly. Touch Point surveys, measuring processes for contracting products, legal processes, risks, etc. **30,556 replies**

Half-yearly. Surveys on services provided to the areas and subsidiaries that impact 100% of the commercial network.

36,664 replies

Yearly. Studies on the service provided by areas to their counterparts in other departments, and between Regionals units and branches within their scope.

Moment of truth. Automatic touchpoints

Touchpoints in onboarding, crossboarding, offboarding, birth/adoption, candidate experience, among others... **6,455 replies**

Employee Support Service (PregúntaME). Service launched in 2025; from next year onwards, usage volumes will be included.

Ahead / Skills Review (Evaluation by Skills) **8,229 replies**

8.8 replies/person in 2025

Internal Communication

Its function focuses on the following:

- Transmitting the Entity's values and culture, by enhancing and giving visibility to pride of belonging as a differential element.
- Promoting and supporting the Strategic Plan's challenges and the Business priorities.
- Strengthening the leadership and communication within the teams, through a permanent boost to managerial communication.

- Recognising and reinforcing good professional practices.
- Launching and dynamising the corporate social intranet, PeopleNow, by facilitating two-way communication, the conversation between professionals and the engagement between teams.

During 2025, Internal Communication activity has been aligned with the 2025–2027 Strategic Plan as a key pillar and has supported the Entity's main transformation processes, evolving towards a more approachable and participatory model aimed at reinforcing the active role of professionals.

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The action plan for Internal Communication activity during 2025 has focused on:

- **Bringing the 2025-2027 Strategic Plan closer to all CaixaBank professionals.** Supporting the rollout of the Plan through new, more approachable and participatory formats in PeopleNow, such as the **video podcast “Con Nosotros”**. In 2025, content focused on **Growth and Transformation** as two of the Plan’s core pillars. More than 150 professionals from the Entity have actively participated in the video podcast, either as audience members or as content contributors, generating more than 23,400 views.



- **Agility principles and the rollout of AI and Copilot.** Dissemination of the five Agility Principles, aimed at helping build a more flexible, innovative and future-ready organisation, through a multichannel campaign including PeopleNow posts, infographics, community posts and communications to managers via the Leadership Channel.

Agility Principles



1. **Focus on the customer**
Provide an excellent service and resolves customer needs
2. **Contribute to the final outcome**
Generate useful, measurable results aligned with the objectives of the customer and the CaixaBank Group
3. **Work as a team with shared objectives**
Collaborate cross-functionally, share information and commit to the common purpose
4. **Simplify and act quickly**
Prioritise what matters, eliminate the unnecessary, automate and make decisions
5. **Continuously improve**
Challenge and transform. Be ambitious. Agility starts with you

In this line, informational support has also been provided for the rollout and awareness of **Copilot** and artificial intelligence projects within CaixaBank, raising awareness of the value and impact of AI on our work and professional development.

- **Promote and give visibility to the engagement between all professionals.** Promoting and highlighting closeness among all professionals has been a continuous focus. In 2025, CaixaBank’s senior leadership made a significant effort to increase engagement and proximity, substantially expanding its meetings with professionals across all functions and geographical areas.



- **Strategic People projects.** Throughout the year, programmes driven by the People function have continued to be widely communicated and disseminated through informative and testimonial content. Some of the most notable initiatives included the dissemination of the full employee value proposition, **#PorSerCaixaBank**, which is hosted on the People Xperience platform, the space that brings together all information on Human Resources services, products, benefits and operational processes available to the Entity’s professionals, and which in 2025 generated 61 informational pieces on PeopleNow, with nearly 400,000 views.

Likewise, relevant developments have been communicated, such as the new feature allowing comparison between different professional profiles on the PeopleSkills platform or the Employee Support Service (Pregúntame), while also highlighting the Employee Pension Plan and the 2025 Engagement Study.



- **Campaign recognising 25 and 35 years of professional service.** Between September and November, both in the Regional Directorates and Corporate Services, PeopleNow reflected the various tribute events for colleagues who this year reached 25 and 35 years of professional service within the Company. During these events, 3,133 professionals were recognised for their commitment and dedication.



The videos and testimonials published on PeopleNow made it possible to relive the emotion and closeness of these events. The communities also served as a space to thank and highlight the professional careers of all those honoured. Moments full of memories, reunions and anecdotes that reflect the human and professional value of those who form part of our history.

- **Participatory actions of PeopleNow.** Highlights of the high-impact social initiatives carried out in 2025 include **International Women's Day**, the **Corporate Volunteering Social Month**, **Wellness Week**, and **International Breast Cancer Day**, which mobilised the entire Group and were also experienced through PeopleNow, giving visibility and recognition to our professionals.



Lastly, the PeopleNow corporate intranet 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 Entity and their interests.
- Possibility of commenting and sharing news, interacting in communities, recognising colleagues, etc.
- Recognition, good practices and positive behaviours are valued.



More agile and cross-cutting working 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.

A clear demonstration of CaixaBank's commitment to promoting agility and collaboration is the evolution towards more agile and cross-functional working models through the agile transformation project, with a customer-centric digital transformation focus and the creation of 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: This reduces production, response and decision-making cycles, enabling 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.

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- Collaboration: with multidisciplinary teams working in shared locations and with greater autonomy, which translates into improved employee satisfaction and the removal of silos.
- Focus: more aligned with the definition and initial sharing of objectives. This improves effectiveness, reduces risks and increases customer feedback.

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 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.
- Changemakers Project is corporate programme with internal agents of change that through dynamic activities, practice work and tools of the Agile world and New Work Models drive new ways of working in their areas.

During this period, and in coordination with Technology, Business, Innovation, People and Organisation, the next stage of Agile scaling has also been designed, evolving current Customer Experience Labs teams towards an aggregated product (programme) view that facilitates resource balancing towards higher-value initiatives.

In parallel, the implementation of collaborative technological tools has continued, improving employees' day-to-day work across all areas of the Company in which they operate, including the widespread use of Microsoft 365, with solutions such as Teams, SharePoint, OneDrive and OneNote, as well as other

digital environments that facilitate coordination, teamwork, information sharing and productivity in an increasingly digital environment.

At the same time, the use of tools such as the RTC (Rational Team Concert) request portal, the PPM (Project & Portfolio Management) Information Systems demand management tool, and ServiceNow has been significantly expanded, with the main objective of providing the necessary organisational support at scale.

People Management has also worked directly on providing technological tools and digital services to improve the management of our workforce, including the following:

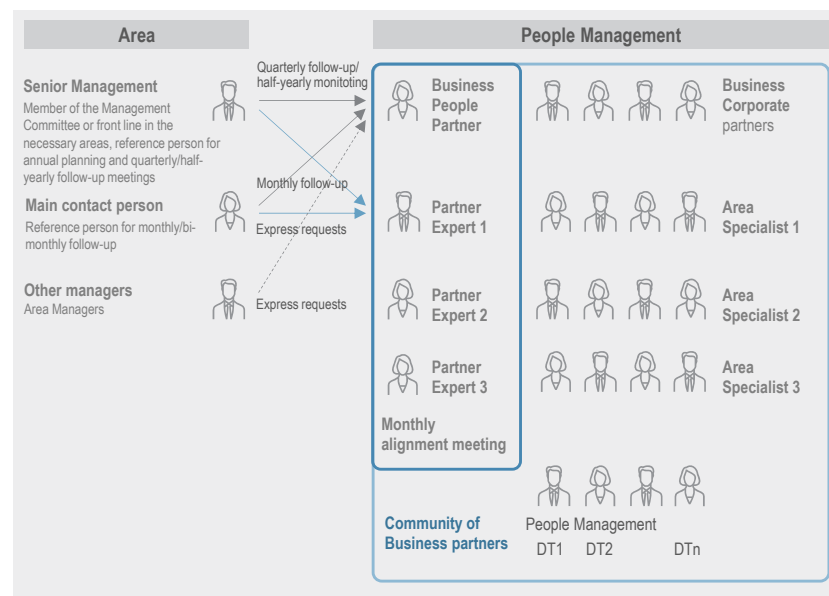
- The implementation of the People Xperience portal, Employee portals and Manager portal, the SuccessFactors mobile app (on corporate Android devices), as well as the PeopleSkills platform (skills management and development), aims to improve the user experience, making it more positive, adopting market best 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 are being 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 use cases can be viewed by internal customers through dashboards created in Qlik Sense.

In addition, work has continued on migrating the database and workspace to the Google Cloud environment, the cloud selected by CaixaBank for data access, storage and management, as part of the strategic DataNow project.

With the aim of continuing to advance cross-functionality and delivering a more accessible, agile, proactive and high-quality service to the internal customer, the consolidation of the People Business Partners (HRBP) Model stands out, with this role assigned across all Central Services areas (members of the Management Committee and their reporting teams), as well as across the Regional Network (including the international scope). This model also includes the figure of Middle Office, which continuously seeks to redesign the People processes with the aim of improving them and achieving efficiency and optimisation of time and thus improve 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 People Management.
- Increase People's 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.



People Business Partners act as a central pillar in talent management, aligning with the Bank's global objectives and ensuring a consistent and integrated approach to people management.

Among the most relevant milestones of the year are:

- **Training and professional development as a priority.** Rolling out tailored learning

pathways and initiatives adapted to each area, including specific coaching, leadership, change management and applied artificial intelligence programmes, as well as online learning capsules that have facilitated access to key content.

- **More proactive talent management.** Through evaluations, structured interviews and individualised follow-up. The implementation of CRM (Customer Relationship Management), a technological tool for managing and tracing data and interactions, has for the first time enabled mapping, segmentation and tracking of profiles, optimising decision-making in succession, mobility and development.
- **Internal mobility protocols.** Designed to ensure fairness, meritocracy and anticipation of needs, together with active management of executive movements and succession plans for key positions.

- **Cross-functional collaboration.** Coordination between Central Services teams and Territories has maximised impact, fostering best practices, working groups and spaces for joint reflection. In addition, the generation of reports, statistics and dashboards has been intensified to monitor activity and support decision-making.

People Business Partner model in Centralised Services. The work carried out in 2025 focused on extending and consolidating the model consistently across all areas, including international branches (England, Germany, Morocco and France), enabling global coverage tailored to the needs of each area.

The following activities and/or progress are highlighted:

- Improved relationship with internal customers through a close, agile service with a holistic perspective.
- Restructuring and expansion of teams, reducing the number of employees per Business Partner and enabling more personalised support.
- Strategic alignment with the business, adapting the People strategy to the objectives of each area.
- Identification of executive and pre-executive talent through interviews based on the AHEAD Leadership Model, with a particular focus on gender and generational diversity.
- Implementation of the "Más Cerca" initiative, ensuring the physical presence of the Business Partner in the areas at least two days per week, improving communication and the resolution of queries.

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- Active participation in key processes: AHEAD REVIEW, executive appointments, remuneration management (SGR), action plans derived from the Engagement Survey, onboarding, identification of training needs and coordination with programmes such as CaixaBank First Experience.
- Promotion of strategic projects: PregúntaME (Employee Service), Profile Comparator, Plan Dinamiza (talent promotion and development), among others.
- Intensive use of CRM for monitoring, segmentation and talent sustainability, consolidating the role of the Business Partner as a strategic advisor.

People Business Partner model in Regions. In 2025, a close and personalised approach was adopted, tailored to the specific characteristics of each region. This year, individual support for People Directors (DPs) and Regional Business Partners was intensified, with a particular focus on continuous training and professional development, consolidating a more cohesive network aligned with business needs.

The following activities and/or progress are highlighted:

- Launch of an accredited coaching programme for People Directors, aimed at strengthening leadership and team management, combining in-person and virtual sessions with individualised training.
- Organisation of in-person workshops and seminars for People Directors and Business Partners on leadership, change management and applied artificial intelligence, complemented by online modules tailored to identified needs.
- Creation and monthly updating of a calendar of key milestones and events for People teams.
- Implementation of an internal mobility protocol based on equity, meritocracy and forward planning, supported by traceability and intensive use of CRM.
- Collaboration on strategic projects such as the coordination of HUBs and Task Forces to ensure coverage and alignment of efforts.
- Comprehensive assessment of executive talent, proposals for movements and succession, and preparation of reports and dashboards for strategic advisory purposes.
- Strengthening of support through programmes such as: AHEAD Review, the Development Programme for Business Area Directors and the Impulsa Plan (Diversity and Equality), thereby promoting meritocracy, diversity and the

professionalisation of the Business Partner role.

- Coordination of working breakfasts between the CEO and different staff from the commercial network, fostering direct dialogue and closer ties with Senior Management.

In 2025, adaptability and collaboration have been demonstrated, consolidating the People Business Partner model as a strategic pillar in talent management. Thanks to the professionalisation of teams and the commitment to continuous training, progress has been made towards more engaging and streamlined management aligned with corporate objectives. The commitment for the coming years is to continue evolving the model, anticipating sector challenges and emerging needs, improving processes, developing key skills and integrating innovative tools to strengthen the impact of the People area on strategic objectives and on talent sustainability.

CaixaBank's social strategy aims to promote people's wellbeing, develop strong local communities and help protect and care for the planet. In addition, CaixaBank promotes social engagement among its employees and society as a whole through the CaixaBank Volunteers Association, in collaboration with a network of leading local social organisations with which it maintains a close relationship.

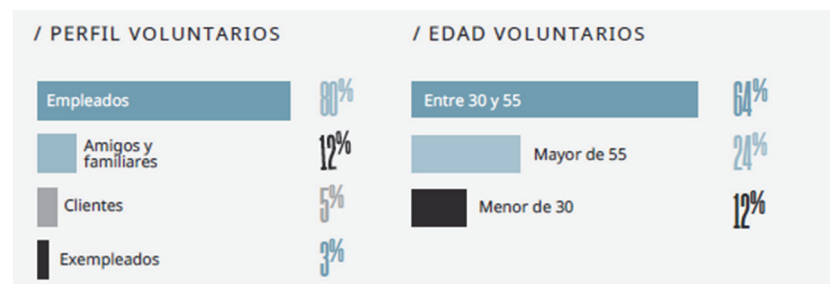
CaixaBank Volunteering

In the social sphere, and as one of the distinctive values that set CaixaBank apart, the **CaixaBank Volunteer Programme** operates through a partnership between CaixaBank, Fundación "la Caixa" 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.



For this reason, nationwide programmes have been designed to promote better financial education, the educational success of minors, improved preparation for the labour market and enhanced skills to address the challenges of new technologies, as well as to promote activities aimed at

caring for the planet and fostering biodiversity. Corporate volunteering activities are aimed at employees of the CaixaBank Group and Fundación “la Caixa”, although participation is also extended to family members, friends and customers, as well as to society at large.



The CaixaBank Volunteering's mission focuses on the following:

- Offering volunteering options to those who want a better, fairer and more sustainable world.
- Carrying out charity work in our local communities.
- Prioritising our attention towards the most vulnerable groups.

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 initiatives with a high positive social and environmental impact that are scalable, with a strong emphasis on incorporating continuous improvement learnings.

Resource mobilisation and staff engagement. Supporting employees, recognising the value of social commitment within the Company's corporate culture and facilitating their participation in social programmes.

Multiplication of action. Engage third parties that share CaixaBank's transformational vision and are willing to commit to accelerating the building of a more just and inclusive society

During 2025, the CaixaBank Volunteer Programme, thanks to the commitment of 23,800 volunteers, collaborated with 2,422 social organisations through 31,359 activities, helping to improve the wellbeing of 754,902 people in vulnerable situations.

In this year, which was particularly significant due to the celebration of the 20th anniversary of the CaixaBank Volunteers Association, employee engagement once again stood out with record participation in the Social Month, during which a very significant proportion of the Company's professionals mobilised on a large scale, consolidating the collective commitment to social action.

Corporate volunteering provides a series of personal and professional benefits for both the volunteering employees and companies, by developing skills and impacting the corporate culture.

Benefits for the volunteering employees	Benefits for the Company
Personal: Sense of achievement and satisfaction Broadening of horizons Development of skills and empathy Connection with the community Professional: Development of transferable and leadership skills Growth in professional networks Commitment and motivation	Reputation and Corporate Social Responsibility (CSR) Talent attraction Employee engagement Improvement of corporate culture Development of internal leadership

The range of social activities through which volunteering actions can be carried out is organised into three areas of action:

- Volunteer programmes - 51%
- Local volunteering - 48%
- Emergency response - 1%

- **Volunteer programmes:** programmes designed for different groups with the aim of enhancing skills and knowledge, improving wellbeing and capabilities. These programmes address the country's main needs and concerns, such as unemployment, climate change, the vulnerability of young people and older people, and the digital divide.

Their content is structured around five main lines of action: financial education, support, professional development, digitisation and the environment:

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- Financial education: volunteering initiatives aimed at promoting the exchange of financial knowledge between volunteers and vulnerable groups. Volunteers turn theory into practical tools for adults, young people and older people. This not only reduces exclusion gaps but also empowers those who need it most, strengthening their ability to make informed decisions.
- Support: shared moments between volunteers and people who, due to different circumstances, are in vulnerable situations. Each activity becomes an opportunity to grow, share and inspire, since providing support means transforming lives, generating a significant impact both for those who receive support and those who provide it.
- Professional development: programme workshops generate opportunities and transformation. These initiatives support individuals seeking to progress in their development, opening doors and boosting those looking for employment or wishing to start a business.
- Digitalisation: It is an opportunity to connect, learn and move forward, but also a challenge for those who have not grown up with access to a technological environment. For this reason, initiatives are promoted to bring technology closer to all types of groups, such as older people or people with disabilities, helping them to function in an increasingly digital world.
- Environment: environmental initiatives aimed at caring for the planet, adapted to the local context and aligned with the specific needs identified in each territory, reinforcing their commitment to sustainability and social responsibility.



- **Local volunteering:** through the 29 branches that CaixaBank Volunteer Programme has across Spain, local social activities are promoted in collaboration with social organisations, institutions and associations in their respective areas, with the aim of supporting and addressing identified needs. It is from these activities that programme initiatives emerge which are later implemented at the national level.
- **Emergency response:** events and situations that require an immediate response because they affect a large number of people at a specific point in time. The summer of 2025 was marked by a severe wave of wildfires that devastated more than 390,000 hectares in Spain, particularly in Ourense, León and Zamora. CaixaBank volunteers worked alongside emergency services and, following their guidance, began initial clean-up and reforestation actions towards the end of the year, such as the one carried out in Tres Cantos (Madrid).



In addition, the “277 smiles for Ukraine” project once again enabled children from this country to enjoy a holiday stay in Catalonia, thanks to the collaboration between the Fundación del Convent de Santa Clara, CaixaBank Volunteer Programme and various charitable organisations.

In the area of **community support**, it should be noted that Fundación “la Caixa”, through the **Incorpora Programme**, promotes the labour integration of people in, 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 Corporate Social Responsibility 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 improving 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 are part of it:



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 Entity, 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 Entity'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.

CaixaBank establishes specific agreements to ensure the protection and respect of human rights in the workplace, in accordance with international regulations and ensuring that none of these rights are violated. This includes the absolute prohibition of any form of forced or child labour in the countries where it operates, as well as a firm commitment to avoid any type of irregular recruitment. Additionally, the Entity ensures that there are equal opportunities and no social exclusion groups among its employees, promoting fair, inclusive and safe working conditions for all.

CaixaBank has internal employee representation bodies, including works councils and employee representatives, as well as trade union representation, which have formal channels and processes for dialogue with the Labour Relations Department on working conditions, labour regulation and organisational changes, ensuring freedom of association and collective bargaining in line with ILO (International Labour Organization) Conventions 87 and 98.

The Collective Agreement for Savings Banks and Financial Institutions 2024–2026 applies to the entire CaixaBank workforce, and the Company also has agreements that further develop and improve the conditions set out therein. As a general rule, specific labour agreements are entered into with Employee Representatives (RLT) in exceptional circumstances.

This regulatory framework contributes to guaranteeing the commitment in terms of labour rights: These cover, among other aspects, receiving a fair wage (understood by the Company as that determined in accordance with the applicable collective agreements and labour regulations in the countries in which it operates), the regulation of a maximum effective annual working time (1,680 hours), the establishment of working hours, shifts, overtime and related contributions, as well as rest periods and holidays (25 paid working days as established in the collective agreement). They also promote the principle of equal opportunities between women and men across all areas (training, development, remuneration, etc.).

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In addition, CaixaBank is part of the joint standing committee responsible for interpreting the Collective Agreement, which seeks to develop the labour rules applicable to all employees in the sector. Accordingly, the Company maintains and promotes full neutrality towards the different trade union groups present, providing both employees and unions with all the necessary resources. These trade union groups represented on the works councils are elected every four years by personal, free, direct and secret ballot, and are informed of any significant changes that may take place within the Company.

The following table shows trade union representation at CaixaBank resulting from the trade union elections held at the end of 2022:



	SECB-FINE	OC	UGT	ACEEC	SATE	STOP	FEC	SIB	UOB	CSIF	CGT	TOTAL
Representation	41.27%	30.62%	18.39%	3.87%	1.46%	1.15%	1.04%	0.94%	0.84%	0.21%	0.21%	100%
Company Work Council												
Members	395	293	176	37	14	11	10	9	8	2	2	957
Other												
Employee Pension Fund Control Committee	5	4	2	-	-	-	-	-	-	-	-	11
Associated Plan Pension Fund Control Committee	3	4	2	-	-	-	-	-	-	-	-	9
Single Occupational Health Committee	5	4	2	1	2	1	1	1	1	1	1	20

During the period of the 2024-2026 Bargaining Agreement, the Labour Relations activity has had both an internal and an external dimension.

In the **internal overview**, a series of labour agreements have been implemented, including:

Agreement on loan conditions to employees. In November 2023, a new agreement was reached establishing, on a temporary basis, a maximum discounted interest rate (IBM), which was applied during 2024 and 2025 to loans for the acquisition or improvement of housing, with the aim of mitigating the effects of the sharp and significant rise in interest rates. This agreement applies to the loans of: the active workforce, employees on leave or unpaid leave with maintenance of financial conditions, or individuals whose employment relationship has been terminated but who retain employee conditions in their loans

by express agreement. Specifically, the following is applied:

a) SMIR of 1.50% to loans with interest rate corresponding to the first tranche of the loan for primary home purchase (A modality) and of the loan for home improvement, governed in the workplace loan agreement, while the employee conditions are applicable.

b) IBM of 2% for the rest of the loans regulated under the employee loan agreement: second tranche of the loan for the acquisition of a primary residence (type A), additional A loan, loan for the acquisition of a second home (type B) in both tranches, and additional B loan.

The conditions of the Casa Fácil commercial offer (loan with customer conditions), with two modalities: Fixed Rate and Mixed Rate (first five years at

a fixed rate and from the sixth year onwards at a variable rate), aimed at CaixaBank employees.

Agreement to amend the specifications of the CaixaBank occupational pension plan (PC30). The incorporation of improvements in relation to the contributions for the new entry group of employees, among other aspects, stands out in this agreement signed in May 2024: contributions will be made between months 2 and 12, 4.5%; from month 13 to 84, both inclusive 6%; and from month 85, 7.5%. As well as the possibility of making voluntary contributions to PC30, allowing members to increase the annual contribution limit of 1,500 euros by up to a further 8,500 euros within the occupational pension plan, depending on the amount of employer contributions, with an overall limit of 10,000 euros per year.

With the aim of **adapting our distribution model** to the challenges and context expected in the coming years, the following agreements have been signed:

- **Customer Advisers Agreement.** In November 2024 the agreement that governs the conditions of the Customer Advisers group was adapted, improving the supplements associated with the established career. More specifically the following stands out:
 - Creation of the new role of Personal Banking Manager, included within the GCI career path, both in the branch network and in Connecta.
 - The Senior Manager role has evolved into Personal Banking Manager, expanding its scope in the management and personalised service provided to a broader group of customers (covering all senior customers).
 - The Business Manager role has evolved into the GCII career path, both in the Network and in Connecta, improving the career prospects of those performing this function, who may reach Level V within the GCII career path.
 - Current Agro specialists have also been incorporated into the GCII career path under the new role of AgroBank Manager, which has been expanded, creating new professional opportunities.
 - Improvements in the amount of the GCII supplement.
- **Connecta Centres Agreement.** In November 2024, the possibility of remote work in Connecta Centres of up to 4 days per month (20%), concentrated on

Fridays, was formalised.

The most significant aspects of the agreement are:

- The role of Personal Banking Manager is created, with an individual portfolio within the GCI career path, as well as shared management teams in Retail Banking, depending on customer volumes and portfolio allocation, optimising the management model.
- Shared management functions may be performed under either special or general working hours, with staff split 50/50 between both schedules at each centre.

• **Agreement on remote working and working hours in Store Branches and Connecta Centres:**

- Remote working on Fridays: from 1 January 2025, all Connecta staff are allowed to work remotely on Fridays, on a reversible basis at the discretion of both the employee and CaixaBank.
- Working hours in Connecta and Store branches: the start of the summer schedule is brought forward to 16 June and runs until 15 September, and an intensive working day is also in place during the last and first week of the year.

- **Corporate Banking Agreement.** In November 2025, the agreement governing the conditions of the Corporate Banking segment was adapted and will come into force on 1 January 2026. This agreement represents a further step forward in the specialisation of the Corporate segment and supports the evolution of our value proposition for corporate customers, relying on a network of specialised centres and a service model tailored to each type of customer within this segment (from small to large companies).

The new framework introduces particularly relevant elements, including:

- Minimum levels and allowances for the roles of Centre Manager and Head of Corporate Banking.
- Definition of a Corporate Banking career path for SME Managers, Micro-enterprise Managers and Technicians/Specialists (Subrogation, Foreign Trade, Treasury, Financing and Services, Hotels & Tourism Specialists and AgroBank Corporate Specialists).

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- Regulation of the conditions applicable to Asset Management Support and Technicians.
- Establishment of fixed salary guarantees for employees affected by the reorganisation of the segment.

The **external overview** includes the following agreements:

Collective Bargaining Agreement for Savings Banks and Financial Institutions 2024-2026 signed on 18 April 2024. This Collective Bargaining Agreement favours the employees recovery in purchasing power due to establishing a wage revision to 11% of the tables (5% in 2024, 3% in 2025 and 3% in 2026). There is a review clause if cumulative inflation for 2024–2026 exceeds 11%, capped at an additional +3%, which would apply with effect from 1 January 2027. Additionally, a one-off payment of 1,000 euros was agreed in 2024 for the entire workforce, the removal of level XIV (entry level for new employees), and the addition of one extra day of leave per year during the term of the new Collective Agreement.

Promote well-being in a healthy and sustainable environment

CaixaBank's Management, within the framework of its Occupational Health and Safety Policy, is committed to promoting safe and healthy working environments, reaffirming the measures already in place and stating its commitment to:

- Promote a preventive culture at all levels of the Organisation and integrate it into all its processes.
- Ensure compliance with the legislation applicable to our activities, as well as any other commitments voluntarily undertaken by the Company.
- Consider preventative issues at root level, during the design stage, the procurement of works and services, and the acquisition of equipment and 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 is the responsibility of all members of the Organisation.

- Establish and maintain an Occupational Risk Prevention Management System that ensures adequate protection of the health and safety of all employees, eliminating hazards and reducing risks.
- Extend these commitments to providers and other third parties that provide services to CaixaBank or that, in any form, act on behalf of CaixaBank, notwithstanding their obligation to comply with the policies established by their companies in this area.

In line with these commitments, CaixaBank and its subsidiaries associated with the Joint Prevention Service have an annual **Preventive Action Plan**, with quarterly monitoring, covering safety, health and corporate wellbeing for employees across several areas:

Integration of corporate safety, health and well-being.

- Training activities for the entire workforce on health and safety, branch security, as well as technical training for Prevention Delegates and Regional Prevention and Wellbeing Representatives.
- Creation and coordination of a cross-functional working team with the Corporate Safety, Health and Wellbeing Representatives from each Regional Division.
- Holding meetings of the Occupational Health and Safety Committee, both in ordinary and extraordinary sessions.
- Promotion of employee wellbeing and health.
- Management of contagious respiratory diseases caused by viruses, such as the annual flu vaccination campaign, extending beyond the target groups established by the Ministry of Health.
- Implementation of the Healthy Organisation Strategic Plan through annual action plans, including campaigns across the seven wellbeing pillars, specific workshops, challenges, team-building sessions and sponsorship of sports activities and other initiatives.

Proactive risk identification and health monitoring.

- Conducting risk assessments, both at workplaces and specific organisational assessments.
- Monitoring indicators related to psychosocial risks, as well as those associated with robbery risk in branches.
- Development and implementation of the psychosocial preventive strategy.
- Adjustment of workstations based on the specific needs of individuals with particular sensitivities, recognised disabilities or permanent disability.
- Protocols and specific monitoring in response to extraordinary situations caused by adverse weather events.

Emergency preparedness and accident prevention

- Review of emergency plans for key buildings, training of emergency teams and employee awareness through drills.
- Maintenance of fire protection systems.
- Investigation of workplace accidents, where they occur, in order to determine preventive actions.

Continuous improvement of the working environment and environmental conditions

- Assessment of workplaces and their environmental conditions.
- Improvement and control of workplace conditions in terms of noise, humidity, temperature and lighting. To this end, CaixaBank relies on a specialised company to implement preventive and corrective actions that enhance employee comfort and wellbeing, including the refurbishment or replacement of climate control and lighting systems, and improvements in noise reduction at workstations.
- Additionally, the Company regularly receives specialised external advice to improve indoor air quality, with recommendations progressively implemented.

Physical security and prevention of robberies, threats and assaults

- Security to prevent robberies and update security systems. The Company has a protocol in place to address the risk of robbery, threats or assaults, aimed at protecting individuals involved in such situations from a threefold time perspective: preventive, during and after the incident (including psy-

chological support and medical assistance where required, as well as legal support in the event of a report being filed).

Coordination, preventive management and continuous improvement of the system

- Management and coordination with other areas to ensure proper coordination of business activities.
- Update manuals, protocols, procedures and guidelines in line with ISO 45001 requirements.
- Strengthen preventive action in international centres, coordinating with Quirón and/or local partners to standardise preventive conditions in offices abroad.

In the area of **prevention and employee safety**, in 2022 the **Occupational Risk Prevention Management System** was adapted, transitioning from a framework based on the OHSAS 18001 standard to the ISO 45001 standard. In 2023, following both internal and external audits of the system, ISO 45001 certification was obtained.

Annual follow-up audits are carried out, obtaining the corresponding compliance in both cases. Therefore, 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.
- Internal and external audits are conducted annually in accordance with ISO 45001.



Beyond achieving a certification, this implies a higher level, above legal requirements, of integration of prevention and the health and safety perspective in all the Entity's processes.

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Annual Preventive Plan of the occupational risk prevention management system

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Metrics to be achieved	Measurement indicator	Cumulative 2025	2025 target	Traffic light
Objective 1: Management of occupational risk prevention: to improve process efficiency and achieve excellence in preventive management				
1. Achieve continuous improvement of preventive management	Degree of compliance with the activities planned in the Annual Preventive Plan	✓	✓	●
2. Compliance with legislation governing the Occupational Risk Prevention Management System (SGPRL)	No. of legal requirements reviewed	24	24	●
3. Reviews of equipment subject to industrial, safety and health regulations	No. of certificates for low voltage installations, AIB-Authorised Inspection Body	1,854	791	●
	No. of maintenance of air conditioning installations, earthing, etc.	12,190	12,000	●
	Fire maintenance Branch network	✓	✓	●
	No. of buildings with fire maintenance	37	37	●
4. Coordination of business activities	Implementation of ISST-01/04 instruction (according to needs)	✓	✓	●
5. WLR participation	Ordinary and extraordinary meetings (CUSL)	4+5	4+5	●
6. Documentary update	Preparation of the annual activity report	✓	✓	●
	Preparation of Health Surveillance report	✓	✓	●
	Report on accidents at work	✓	✓	●
	Certification of the Handbook of the Occupational Health and Safety Management System's monitoring.	✓	✓	●
7. Health and Safety objectives of the Occupational Health and Safety Management System (OHSMS)	Increase occupational health assessments	✓	✓	●
	Compliance with the planned assessments of radon gas exposure	136	50	●
	Road safety awareness initiatives	6	6	●
	Health and safety information for new employees (onboarding)	✓	✓	●
Objective 2: Integration of Health, Safety and Well-being in the Organisation: promotion of a safety culture, awareness and employee engagement				
1. Promotion of health and well-being	Accident incidence rate < Sector	2.02	1.54 (sector)	●
	Medical examinations	2,626	2,626	●
	Health and Well-being campaigns/workshops	852	852	●
	Adaptation for special needs personnel	225	225	●
	Implementation of the 2025 Healthy Organisation Action Plan	✓	✓	●
	Certification of the Healthy Organisation Management System	✓	✓	●
	Ongoing operation of the "Somos Saludables" platform (visits)	✓	✓	●
	Expansion of Ambassadors Programme	✓	✓	●
2. Improve staff awareness and training	Occupational Health and Safety Training (approved) ⁽¹⁾	859	1,078	●
	Security training in CaixaBank buildings (approved) ⁽¹⁾	10,180	11,474	●
	Security training in CaixaBank branches (approved) ⁽¹⁾	24,595	27,352	●
	Training in ORP for Management (approved) ⁽¹⁾	237	275	●
	Digital physiotherapy service	✓	✓	●
	Training on strokes (approved) ⁽¹⁾	1,154	1,809	●
	Equality Plan training (approved) ⁽¹⁾	1,514	3,133	●
Objective 3: Continuous improvement of the working conditions and the staff environment: Corporate Safety, Health and Wellbeing				
1. Improve working conditions to prevent robberies and aggression	No. of actions to raise awareness of the risk of robbery, threats, aggressions	17	4	●
	Modernisation of the facilities	691	691	●
2. Improve the conditions of the environment and facilities	No. of actions to adapt/replace lighting	369	100	●
	No. of actions to adapt/replace air-conditioning machines	671	350	●
	No. of actions carried out in centres arising from Risk Assessment	1,280	850	●
	No. of accessibility improvements (architectural barriers)	36	15	●
	Chair replacement campaign	323	300	●
	Inspection of stairs in Store branches	200	200	●
	Installation of Welcome area furniture	39	39	●
Objective 4: Proactive identification of risk: improve employee protection and safety				
1. Risk Assessment	No. of risk assessments carried out in corporate centres	13	3	●
	No. of risk assessments carried out in the network	863	850	●
2. Preparation for emergencies	No. of revisions of self-protection or emergency plans	41	42	●
	No. of emergency training courses	45	46	●
	No. of emergency drills	41	42	●
3. Review. Psychosocial risk assessment	No. of reports/minutes of meetings	4	4	●
Objective 5: Management of acute respiratory infections				
1. Adaptation of working environment conditions due to acute respiratory infections	Disinfection of facilities and relaunch of the activity after detecting infections (at request)	5	5	●

(1) Not all of the employees convened have been examined.

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 Occupational Risk Prevention Coordination Committee with effectively controlling and monitoring the System.

Reports are prepared on a recurring basis in line with the frequency of meetings of the various committees involved in the occupational risk prevention process, which ensure the safety and health of the workforce:

- **Management Committee:** in the area of Occupational Health and Safety, although regulations require an annual review of the Occupational Risk Prevention Management System, CaixaBank strengthens this framework by submitting periodic reports to the Management Committee —at least once a year— including standard review reports (activity monitoring), as well as information on relevant actions in the field of wellbeing and occupational risk prevention. Likewise, in the event of any extraordinary circumstance or particularly relevant matter, Management immediately submits the associated documentation and analysis to the Committee, ensuring direct oversight and proper alignment with the Company's governance principles and internal control mechanisms.
- **Occupational Risk Prevention Coordination Committee,** half-yearly. It acts as a representative of Management for the Occupational Health and Safety Management System (OHSMS), maintaining it informed about its evolution and whose responsibilities are included in the OHSMS document. It 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 mentioned above (monitoring with approximately 50 metrics in 5 differentiated chapters with quarterly reviews).
- **Single Occupational Health and Safety Committee:** quarterly, and extraordinarily when the exceptional situation requires it. It is joint committee made up of a Management representative and the Workers' Representatives, and it moni-

tors the annual preventive planning, as well as exceptional situations that may occur during the course of the year.

- **Extraordinary Psychosocial Strategy Monitoring Committee,** which meets on a quarterly basis. This is a dedicated committee responsible for preparing proposals for psychosocial assessments and monitoring action plans in this area.
- **Emergency Committees for business continuity.** A Committee made up of the Directorates of all decision-making areas, among of which the Occupational Risk Prevention Department is represented, meets whenever extraordinary or emergency situations require it.

Also, coordination and communication meetings are held between the Occupational Risk Prevention Department, People Management and the persons responsible for implementing the corrective actions in work centres, as well as with the Management of the different business units on health and safety risks.

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Business Unit Management

1. Identification of the specific need affecting the business unit in terms of Occupational Risk Prevention (ORP), which can be initiated by the centre itself, the trade unions or the People team of the Territory.
2. Opening of a communication channel between the Business Unit Management and those responsible for ORP if it involves any recommendation, limitation or advice.



Responsible for ORP (Human Resources)

3. Identification of the need, assessment of possible solutions and, finally, communication of corrective measures.



Business Unit Management

4. Implementation of the corrective solution to mitigate the identified situation, managed by CaixaBank Facilities Management, and once resolved, verified by the centre itself and by the People team in the Territory.

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Main risk management themes in health and safety matters:

- Support in drafting contracts with vendors regarding clauses on the coordination of business activities.
- Training and awareness actions in Occupational Risk Prevention matters.
- Incidences identification and resolution in the work centres.
- Adaptations, 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.
- Assessment of the conditions and risks of work centres and functions.
- Investigation of work-related injuries in order to propose corrective actions.
- Management of prevention in subsidiaries and international branches.
- Advisory and approval of new equipment, workstations or organisational arrangements.
- Appointment of and coordination with the Occupational Risk Prevention and Well-being contact persons in the Territories.

PREVENTIVE ACTIVITIES REPORT 2025 CAIXABANK



All preventive actions and initiatives carried out during the year are recorded annually in the “**Preventive Activities Report**”. These activities are defined in the annual planning of preventive actions and are implemented in accordance with the principles set out in the management manual. The Joint Prevention Service (integrated into the Bank since 2023), in coordination with the departments of the People Division,

Security, General Services and the Single Health and Safety Committee, is responsible for managing prevention, providing advice and ensuring the safety, health and wellbeing of the CaixaBank Group workforce.

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 Entity's suppliers.

- *Internally*, employees have access to detailed information on the performance of **internal risk assessments/inspections** (risk identification, evaluation and assessment) at each centre, as well as the planning of the preventive actions arising from them, through the PeopleNow corporate intranet.
- *Externally*, within the framework of outsourcing services to VENDORS, the Company requires them to be familiar with CaixaBank’s **Occupational Health and Safety Policy**. This is one of the fundamental aspects assessed during the vendor approval process prior to contracting. All commercial contracts include a clause governing the coordination of activities in the area of occupational risk prevention.



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.

On the occasion of the last **psychosocial risk assessment** carried out and based on the obtained results, an intervention programme on the various psychosocial factors that affect the Entity's entire workforce was prepared. It also included defining action plans for the optimisation of the affected factors. Four lines of action were defined based on the study and analysis conducted:

- **Workload:** review of the amount of work, intensity of the pace and the unpredictability of the tasks.
- **Participation:** review of the degree of participation to propose ideas in processes, working procedures, standards, work planning, products and services, among others.
- **Performance of the role:** review of situations where contradictory instructions are received, as well as the functions and responsibilities.

- **Psychological demands:** review of situations with high cognitive intensity and the emotional demands that are posed.

The different psycho-social factors analysed are shown below:

Psychosocial factors	Work time
	Autonomy
	Workload
	Psychological demands
	Variety of content
	Participation supervision
	Interest by the worker - compensation
	Role performance
	Relationships and social support

As a result of the entire process of assessing, analysing and diagnosing these factors, a series of optimising actions have been implemented, which are distributed into three large action blocks according to their nature:

- **Business.** Adds actions directly linked to the commercial activity, such as: review of the processes for setting challenges, monitoring sales, allocation of customers to portfolios, rationalisation of the commercial actions' schedule, etc.
- **Organisational support and processes.** Reviews issues related to an operation perspective of the activity, such as: administrative and operational processes in the network, applications and tools, monitoring of the relationship between the network and Headquarters, etc.
- **People management and development.** Actions with an impact on the entire workforce, such as: revision of the regulatory training load, revision of the internal coverage processes, implementation of the new Health and wellbeing platform ("We Are Healthy"), development of the Employee Office, identification of best practices in the Territories and design of actions, etc.

Furthermore, the following are other main preventive measures implemented

within the scope of psychosocial risks:

- Conduction of Focus groups with different functional groups to obtain qualitative information and to be able to draw further conclusions from the psychosocial risk assessment carried out. Particularly noteworthy are those carried out between November 2024 and January 2025, as well as those planned for the first quarter of 2026 to analyse progress in this area.
- Creation of a specific working group within the Single Occupational Health and Safety Committee (CUSSL), together with the Legal Representatives of Employees (RLT), to advance the planning of preventive measures aimed at improving psychosocial factors. In 2025, progress continued in the psychosocial preventive strategy, with four meetings held with the RLT.
- Strengthening of the preventive vision in the international centres, which is why CaixaBank was awarded the international prize (Occupation Risk Prevention 2019).
- The Health Surveillance protocol includes regular medical examinations, as well as health check-ups, when a person considers that they have a personal situation (sensitivity and/or disability) for which the workplaces must be adapted. Awareness campaigns are also carried out, providing preventive information on various conditions such as hypertension and smoking cessation, available for consultation on the corporate intranet. It is important to note that, in collaboration with the Health Surveillance Service, the Company offers employees the possibility of adjusting their workload in response to specific personal circumstances (illness, pregnancy, etc.), following a medical assessment, with the aim of implementing the adjustments recommended by medical professionals. Similarly, there are programmes for a gradual return to work over a defined period following the relevant medical assessment, facilitated either through mobile medical units (for example, in 2025 at the Las Rozas building, with 90 assessments carried out) or through access to nearby Quirón centres.
- A medical assistance service is available in the corporate buildings in Barcelona and Madrid, providing advisory support and primary care, both in person and virtually.
- All employees also have access to a free and fully confidential psychological support service provided by the Vivofácil Foundation, covering both work-related and personal matters, offering support to anyone who may need it.

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This service complements the psychological support available under the occupational risk prevention protocol associated with situations such as robberies, assaults, threats or other exceptional work-related events. Since last year, a new process has been in place to provide personalised psychological support in cases of exceptional and/or traumatic situations, which are reported quarterly to the Single Occupational Health and Safety Committee (CUSSL).

- We Are Healthy Platform and Wellness School: The We Are Healthy platform provides all the information on the different health and wellbeing programmes offered to the workforce (health campaigns, healthy diet, physical activity and activities related to sustainability, the environment, charity, etc.). Within the scope of managing psychosocial risks, the training content available in the We Are Healthy platform and the courses featured in the Wellness School (Virtaula) are also particularly noteworthy. In terms of stress management, there are a series of courses available to the entire workforce, among of which the following stand out: “Can you identify micro-stress?” and “Techno-stress: learn to switch off”, as well as two inspirational videos featuring well-known figures discussing stress and pressure management.

Healthy Organisation

The primary objective of a Healthy Organisation is to achieve the highest possible level of wellbeing for individuals who are part of the company or are connected to it (customers, shareholders, vendors, society as a whole, etc.). This approach goes far beyond mere regulatory compliance in the field of Occupational Health and Safety. For this reason, the Company has a **Healthy Organisation Management System (SIGOS)**, certified by AENOR, which helps to align all initiatives within a single strategy, organise actions and maximise their impact on wellbeing, thereby building trust among all stakeholders.

The Healthy Organisation model is a collective leadership strategy that is based on the corporate values and culture and is focused on the wellbeing of teams to optimise and bring to excellence all resources and processes.

CaixaBank is committed to this model because it:

- Has an effect on the productivity and competitiveness of the Entity, and thus on its sustainability.
- Has a positive impact on business indicators.

- Leads to a healthier, more motivated and satisfied staff, with increased commitment and pride of belonging.
- Enhances the corporate image and aids in talent attraction and retention.
- Improves the workplace climate and has a positive impact on absenteeism.

Following a **diagnostic** carried out in 2022 to identify potential gaps in this area, a Master Plan was established, complemented by annual plans setting out the measures to be implemented in relation to Health and Wellbeing. In 2025, a listening process was conducted through focus group sessions with employees, interviews with managers and surveys, which revealed perceptions regarding the functioning of the corporate wellbeing programme and will help guide its future development.

For the preparation of each Action Plan, a **Comprehensive Study for the Identification of Healthy Organisation Factors** is conducted annually. This study considers up to thirteen sources of information and enables the development of a relational explanatory model of the various factors and sub-factors that influence Health (physical and emotional) and Wellbeing, measuring their impact. This study was carried out in two phases: an initial qualitative phase, involving focus groups with employees and other stakeholders (customers, shareholders and vendors), followed by a second quantitative phase. The objective is to establish, implement and maintain a methodology for the ongoing identification of factors that influence a Healthy Organisation. The outcome of this annual analysis is reflected in a Strategic Improvement Matrix, which defines needs and guides action planning in order to prioritise those issues requiring the greatest effort and having the greatest impact on people’s actual wellbeing.

At the same time, the **Multidisciplinary Expert Group on Healthy Organisation** contributes to the development of the overall Healthy Organisation strategy and future roadmap, defining actions within the Strategic Plan.

CaixaBank's Management, through the **Healthy Organisation Policy**, is aware of the need to promote all initiatives and actions that foster the culture of wellbeing and appropriate safe, healthy, environmentally-friendly working conditions, actively protecting and encouraging people's health and well-being. The Company reiterates the actions already developed under the Healthy Company Programme and reaffirms

its strong commitment, in addition to those set out in the Occupational Health and Safety Policy (applicable to employees and stakeholders), to:

- Promote health, healthy habits and lifestyles to improve the quality of life of its stakeholders: employees and their family members, customers, shareholders, investors, suppliers, the local community and society in general.
- Comply with legal and regulatory provisions regarding Occupational Risk Prevention, as well as with other aspects related to human capital, such as equal treatment, gender equality, work-life balance, diversity and inclusivity.
- Continuously improve the Organisation, working conditions for employees and relationships with other stakeholders in all aspects that may impact the physical, mental and social wellbeing of individuals.
- Contribute to the UN's Sustainable Development Goal (SDG) 3: Good health and well-being, through actions aimed at promoting health and well-being in people.
- Train and raise awareness among all employees, involving them in the Healthy Organisation Policy and prioritising communication and information, so that Healthy Organisation management becomes part of the culture of all members of the Organisation.
- Establish and maintain an up-to-date Healthy Organisation Management System.
- Make the "Healthy Organisation Policy" available to the stakeholders.
- Set annual objectives to measure progress in the continuous improvement of management as a "Healthy Organisation".

The Healthy Organisation strategy has enabled the Company to evolve into a benchmark in Health and Wellbeing at both national and international level, supported by the development of a sustainable corporate wellbeing strategy that includes:

- 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.

- Availability of a specific "We are Healthy" channel in PeopleNow to share content and directly reach the Entity'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.
- Emotional management workshops, prioritised in centres where activity involves a higher emotional workload.
- Sponsorship of physical activity or nutritional actions.
- Completion of programmes focusing on diversity (gender, age, etc.), creation of ad hoc programmes in each of the Regional Divisions, provision of resources to the entire workforce to carry out Well-being actions.

The **We Are Healthy** programme shows the commitment towards promoting well-being in healthy and sustainable environments and the improvement of our professionals' quality of life. Through the activities, services, tools and campaigns developed, awareness is raised and benefits are provided to support the overall health and wellbeing of employees and their families.

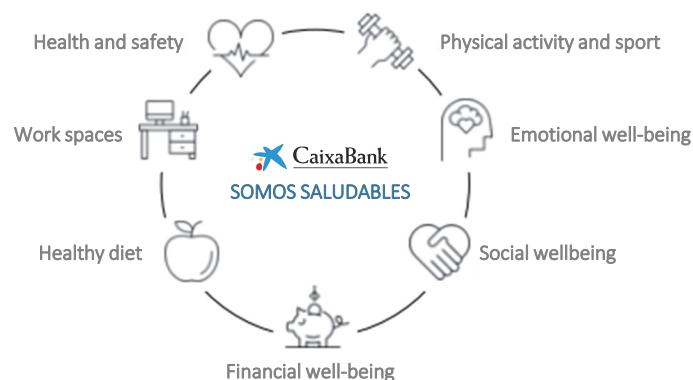


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The **“Somos Saludables” platform** is the main digital hub for wellbeing at CaixaBank. It brings together, in a single environment, all the resources, services and activities aimed at promoting the holistic health of employees. Through this channel, employees can access content and tools to improve their physical, emotional, social and financial wellbeing, as it offers a range of features enabling participation in workshops, programmes, health campaigns and other benefits.

Resources are organised around the seven pillars of wellbeing, allowing for easy navigation and dynamic management that incorporates a monthly schedule of new initiatives and activities:



- **Health and Safety**, information on current health campaigns and access to examinations, medical check-ups, preventive resources and therapeutic programmes aimed at improving well-being.
- **Work spaces**, exploration of different recommendations and advice on developing professional work in healthy, safe and sustainable work environments.
- **Healthy diet**, participation in cooking competitions, attendance to workshops and webinars with experts and nutritional health programmes.
- **Financial wellbeing**, highlighting the benefits available to employees (pension plan, loans on favourable terms, shopping club, etc.) as a factor that contributes to overall wellbeing.
- **Social wellbeing**, initiatives to connect with others (such as Corporate Volunteering, Social Action, the Life School or the Family Plan) and contribute to a positive impact.

- **Emotional wellbeing**, fostering personal development through training programmes, expert talks and psychological support resources (tips, workshops, book recommendations and Talks on emotional wellbeing, as well as information about the psychological support service).
- **Physical activity and sport**, initiatives such as Wellhub (a corporate wellbeing programme that, through a monthly subscription, provides access to various gyms or studios (dance, yoga, etc.) without contracts or additional costs), as well as participation in different sporting activities.

In terms of physical spaces, the following are available to all employees: a nursing room, physiotherapy consultation services and medical advisory services in both Barcelona and Madrid.

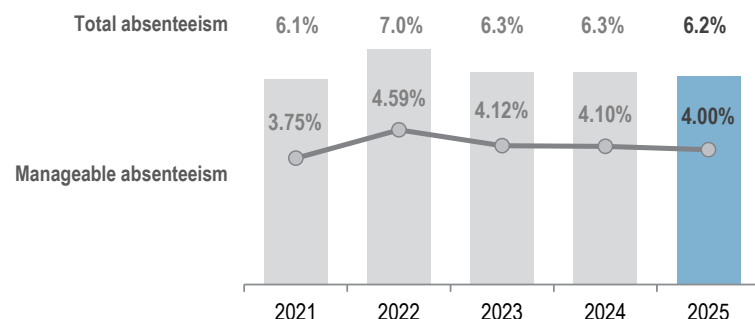
In addition, the **CaixaBank Health Observatory** provides a comprehensive and integrated view from a health perspective and serves as a reliable indicator of overall wellbeing. Among the information provided by the Observatory, the following stand out:

- Aggregated information on the causes of our absenteeism due to common and professional contingencies in the Entity.
- Information about the scopes in which specific actions are required.
- Information arising from the health surveillance medical examinations, the purpose of which is to guide our preventive activity in this area.
- The development of a predictive tool for absenteeism, with three months in advance (within the framework of the People Analytics project), which allows us to anticipate and establish preventive actions.
- 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.

The increase in absenteeism at CaixaBank up to 2022 was driven by the impact of the COVID-19 pandemic. From 2023 onwards, following the end of the pandemic, absenteeism has shown a favourable trend, with total absenteeism decreasing by 11% (from 7% to 6.2%), mainly due to a reduction in manageable absenteeism (non-work-related illness and workplace accidents), which fell from 4.6% to 4.0%.



In 2025, CaixaBank recorded a total of 88 hours lost per employee, lower than the 90 hours recorded in 2024 and also below the Spain-wide average for the same year, which stood at 120 hours in the second half of 2024 (across all sectors). This comparison is based on the 14th Adecco Report on Absenteeism (2024 data), published in the second half of 2025, using official working time data published by the National Statistics Institute (INE) in its quarterly labour cost survey, based on a sample of 28,500 companies nationwide with more than 500 employees. *See details in table 17 of the Annex*

The People Division, in coordination with the Social Security partner mutual insurance providers, analyses trends in manageable absenteeism both at national level and across Regions. This joint monitoring makes it possible to address absenteeism management more effectively, based on proximity and an understanding of the context, enabling the development of targeted action plans.

Since 2022, following the creation of the Health Observatory, absenteeism

levels have shown a continuous decline despite a general upward trend at national level. Actions currently being implemented to achieve this reduction in absenteeism include:

- **Promotion of an integrated management model for temporary disability (TD) absenteeism.** The full management cycle is strengthened —before, during and after medical leave— with special emphasis on mental health and commuting accidents. This is done in coordination with the Regional Directorates and the various departments within the People Division involved in all stages of the process.
- **Optimisation of the protocol with collaborating mutual insurance providers.** The temporary incapacity management procedure has been reviewed and updated. Communication channels and mechanisms between mutual insurers and employees have been simplified, enabling faster response times and improving monitoring efficiency.
- **Specific management of mental health-related leave and recurrent absenteeism.** Measures have been introduced to improve psychological support, aimed at preventing situations of particular sensitivity and proactively addressing cases of repeated absenteeism, thereby supporting operational continuity and employee wellbeing.

Changes and mobility

CaixaBank is committed to internal talent, which is reflected in an internal policy that enables employees to progress and develop their own careers. In practice, when a vacancy arises, priority is first given to internal candidates who may fill it.

All CaixaBank employees benefit from a **career based on experience**, linked to the passage of time, which allows progression from level XIII to level VII over 22 years. In 2025, 1,123 employees changed professional level through 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 19 years and only reaches level VIII.

In addition to this career path, there are **other faster promotion routes** linked to performance and job function:

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Promotion events 2025	
Career paths	9,238
Filling vacancies	6,215
Branch classification	314
Skills development	140
Appointments	1,751
Total	17,658

See details in table 18 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 path for Customer Managers I* (Personal Banking Managers): promotion to Level VI in 16 years.

- *Career path for Customer Managers II* (Business Managers, Premier Managers, Corporate Managers and Agro Managers): promotion to Level V in 15 years.

In the case of assignment to a non-standard working schedule, career progression is accelerated by an additional two months per year, starting at level XI for GCI and level X for GCII, with reduced timeframes to reach levels VI and V respectively.

- **Wealth Management Advisors career path**, which allows this group managing Wealth Management client portfolios to develop their expertise and accelerate remuneration, progressing to Wealth Management Director if the full pathway is successfully completed.

- *Wealth Management Advisors career path*: promotion to level VII within 10 years, progressing to Wealth Management Director the following year.

See details in table 20 of the Annex

- **Filling internal vacancies**: as a result of vacancies left by departures from the Entity or promotions to other positions, there is the possibility for employees to apply for these positions. This internal promotion mechanism enabled a total of 6,215 employees in 2025 to change their professional career path

(approximately 71% moved into branch management or assistant management roles, or into customer manager positions). See details in table 22 of the Annex

The internal selection model (internal coverage) offers a unique, personal and digital experience for employees (candidates) and managers.

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.
- Raising awareness of the Principles of Action for Recruitment to ensure transparency in our selection processes.
- A redesign of the communications model, generating a positive effect and recognition.
- Further independence of the Territories when it comes to proposing candidates for each vacancy.

The professionalisation of the internal mobility model is primarily aimed at proactively sourcing candidates through the following four projects:

- **Candidate search engine in SuccesFactors**, search tool for candidates in the Entity's selection and internal mobility processes, using the information available in the platform.
- **Internal talent search tool**. The purpose of this use case is to develop a model that contributes to streamlining, simplifying and, mainly, optimising internal selection processes for Personal Banking branches. This tool helps identify the most suitable employees to cover any potential vacancies in the Entity, provided that these are within the categories of job positions covered by the functions covered by the tool (Branch Management and Deputy Management and Specialist managers). The result of the algorithm is a tool that supports decision-making, which will always be made by a person. The use of this tool will provide standardised and consistent information for the development of the candidate identification and proposal process, as well as for subsequent evaluation for covering vacancies within the Company.
- **SelectIA**, the new artificial intelligence tool currently under development, aims to improve objectivity and efficiency in decision-making during both internal and external selection processes, helping to identify the best candidates.

- **Internal Mobility** through a business partner aims to improve the candidate and manager experience 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:

- **Retain talent.** Four trends will play a decisive role in the People area: the employee experience, data analytics and exploitation, internal mobility and diversity management. Companies that facilitate internal mobility more effectively will retain 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 People Management and with that of the Entity 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 Entity. Principles of Action for Recruitment that include internal mobility are key to highlighting and showcasing the talent that we already have in the Entity and motivating employees to grow and continuously improve.
- **Include talent development in managers' strategy.** To prevent managers from retaining talent within their teams and thereby limiting internal mobility, it is essential to empower them and integrate them into the value chain of this process. In this regard, it is crucial to incorporate talent development within their objectives.

With the continuous introduction of new initiatives and improvements, selection processes are made more efficient, enhancing the experience and impacting both employees and managers.

The established and new functionalities for employees include:

- More detailed vacancy information, including a contact person within the area (not the manager), with details of the job profile as well as the required skills (soft and hard skills).

- Confidentiality of the candidate.
- More development opportunities with the broadening of the curriculum vitae (concerns, interests and knowledge). Keeping the CV updated in the employee portal is part of shared responsibility in talent management; for this reason, periodic communication campaigns are launched to the entire workforce.
- Publication of Central Services vacancies for one week.
- Improve transparency with the publication of Headquarters Management internal vacancies and external vacancies.
- Removal of the resignation letter requirement for changes in employment conditions (except for executive roles), reducing timelines and improving the candidate experience.
- Internal Talent Search tool to identify suitable profiles using objective and merit-based criteria, reinforcing fairness and transparency.
- Pilot and evolution of the tool for more effective use, incorporating proactive talent identification by the People team.
- Professionalisation of processes in Central Services, ensuring interviews with the most suitable candidates and providing feedback on outcomes.

The established and new functionalities for managers include:

- Qualified pre-selection of candidates from Headquarters (psychotechnical, report, video interview).
- Improvement in the internal process' agility and hiring times: maximum 15 calendar days after candidate is selected.
- Participation of the branch manager in the network selection processes, as the process owner.
- Manager's visibility over the processes.
- They can request publications for vacancies approved by the Entity and request a new position from the Organisation. The manager will subsequently be able to track the selection process linked to the vacancy (knowing whether it has been approved or rejected).

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- Possibility for Business Partners and managers involved in hiring to access the selection module, thus promoting the cross-functionality and alignment of the process.
- Guide for interviews with key recommendations and guidelines for structuring the interview efficiently, consistent with the position. It includes resources for providing constructive feedback to candidates who are not selected.
- Greater manager visibility over the process, with access to all registered candidates.
- Support from Central Services, with communications and assistance at each stage of the process to ensure a professional and clear experience.

CaixaBank's Career Site has become a key tool for bringing the selection model closer to employees and candidates, reinforcing transparency, accessibility and understanding of the processes. This platform, supported by SAP SuccessFactors technology, has been redesigned in line with the new Employee Value Proposition, with the aim of offering a more modern, inclusive and user-centred experience.

The system currently provides an optimised user experience with a modern, easy-to-navigate interface, improved traceability of selection processes, and an advanced search engine with filters by keyword, area, function and city. It allows CVs to be uploaded to the employee profile, unifies processes and interviews in the Employee Portal, and is integrated with the external Career Site. It also facilitates the management of large-scale recruitment campaigns and non-public strategic processes, automatically publishes certain vacancies to the branch network, and allows resignations, withdrawals and direct appointments.

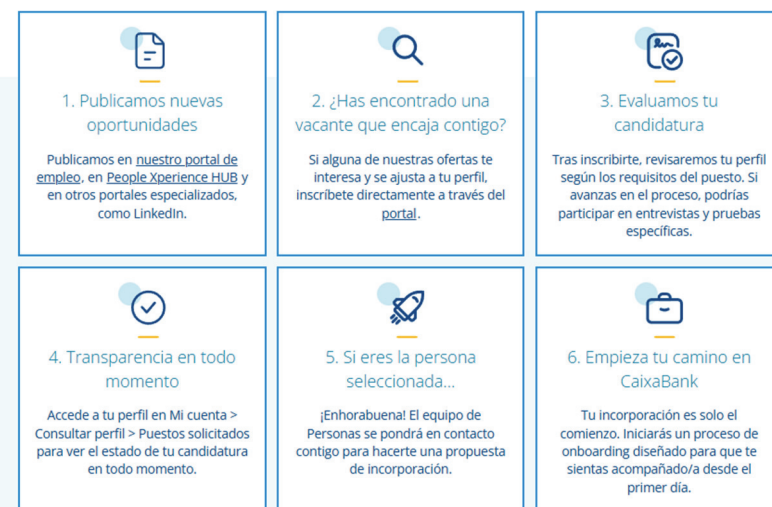


Among the main improvements this year are:

- Improved accessibility, adapting the Career Site to the new regulations and ensuring inclusive navigation for all users; all videos include subtitles and audio.
- Renewed, modern and user-friendly look and feel, aligned with the new Employee Value Proposition (EVP).
- Updated selection process infographic, with a clearer and more detailed explanation to facilitate understanding and bring the selection model closer to all candidates.
- Creation of new dedicated landing pages for young talent programmes, such as internship schemes.
- Inclusion of employee testimonials and programme participants' experiences, so users can learn first-hand what it is like to work at CaixaBank.
- Improved user experience, thanks to a more navigable, intuitive and visually appealing interface.

Conoce nuestro proceso de selección

Tu talento te diferencia. Por eso, nuestro proceso de selección - liderado por el equipo de Personas - se enfoca en una evaluación personalizada, basada en la transparencia y en la igualdad de oportunidades.



- **Office 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 branch classification ranking 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 2025, 2,968 branches were classified (a decrease of 18 compared to the previous year, mainly due to branch integration volumes), and the number of branches in each category is determined by fixed percentages established in internal agreements.

See details in table 21 of the Annex

- **Appointments:** promotion of groups from Headquarters.
- **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 2025, a total of 6,497 employees received an increase in their pay grade, representing 17% of the workforce.

Level changes. Distribution		
Customer Manager Programme	2,752	42.4%
Direct appointments	1,751	27.0%
Career by experience	1,123	17.3%
Coverage of positions	438	6.7%
Branch classification	156	2.4%
Skills development	140	2.2%
Wealth Management Advisor Programme	137	2.1%
Total	6,497	

See details in table 19 of the Annex

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 that decides to leave the Entity due to pay issues or because their expectations have not been met.

In CaixaBank, as a result of the large-scale exit plans agreed, between 2012 and 2023 more than 15,000 employees have left the organisation, either through incentivised voluntary redundancy programmes or through redundancy (collective dismissal) procedures. In all cases, participation was voluntary, with a total unit cost of approximately €345,000 per employee. The workforce has been informed in advance in the aforementioned plans through the representatives that participated in the negotiation process prior to the approval of these programmes.

In addition, in all cases where individuals voluntarily adhered to the termination measures, the individual notice periods established by the Workers' Statute were fully respected. Senior employees have been able to access exit processes with financial conditions that enable them to leave the company and maintain their living standards using the payments received, supplemented by the Pension Plan.

Despite this, within the framework of the 2021 Restructuring Plan following the integration of Bankia, CaixaBank implemented a **Guaranteed Redeployment Plan** to mitigate the impact of the layoffs for all employees who wished to join. This plan provided individualised and unlimited consultancy, training, career guidance (job search workshops), entrepreneurship support, and reskilling/upskilling programmes focused on digital skills and a digital mindset, as well as general support during this transition period. It included dedicated consultants for personalised job search support and the Senior Talent Programme to encourage the re-employment of employees over 50. It was based on a technological platform to connect supply and demand and to guide upskilling for different profiles. The duration of the Plan was 12+6 months, with the possibility of an indefinite extension if the employee was not redeployed.

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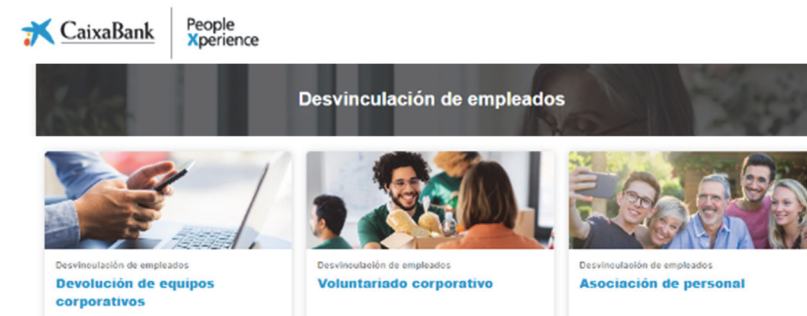
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The Guaranteed Redeployment Plan's itinerary is presented for illustrative purposes:



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.

The corporate intranet People Xperience includes more information for the employee at the time of departing the Entity. This information includes operational-type issues geared towards the termination at their workstation, as well as other activities to carry out once the employment relationship has ended, such as volunteering or other leisure activities through the Entity's Staff Association.



With regard to employees who are hired for the branch network and decide to leave the company, their decision is mainly motivated by the fact that they believed they received a lower than expected remuneration or because their expectations are not met.

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 (among other specialities) or Vocational Training (higher education in administration or finances) discover when they join the Entity that retail activity does not appeal to them and that, therefore, their expectations have not been met. These employees undergo a departure interview to learn about the reasons for the turnover and to incorporate improvement processes in onboarding management. All employees departing voluntarily currently take the interview seven days after their departure.

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 people) is carried out by providing this group the telephone 93.887.25.37 and by following up on them through VidaCaixa/CaixaBank, depending on the terminated group. To carry out the administrative steps related to CaixaBank's Employment Pension Plan, the Stakeholder Office is available, whose main functions are to:

- Attend to enquiries from members, suspended members and beneficiaries of the Pension Plan, on aspects related to the Pension Plan.
- 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 Pension Plan benefits, 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 Pension Plan beneficiaries.

<https://www.fpecaixa.info/en/>

The Stakeholder Office has a relationship with VidaCaixa:

- As a pension plan manager: it sends case files for processing and payment of benefits. Additionally, it handles enquiries from participants and beneficiaries referred by VidaCaixa. Finally, it receives information on the contracted benefits and investments.
- As an insurance company: it forwards to VidaCaixa beneficiary requests for payment of additional amounts under insurance policies. VidaCaixa takes payments on the 1st, 10th and 20th of each month.

The participants are continually informed about the CaixaBank Employment Plan via the Plan website, CaixaBank Now and the financial terminal.

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Table 1. Changes in the Workforce

	2024	2025	Net change
CaixaBank Workforce	36,874	37,489	615
Movements 2025			
Additions and readmissions	1,451	Departures and absences	-836
New entrants	804	Definitive leaves	-304
Headquarters	296	Retirement	-7
Personal Banking	423	Death	-15
Corporate Banking and Wealth Management	10	Dismissal	-70
CIB/Markets	1	Voluntary redundancy	-110
Foreign Branches and International B.	59	Contract termination	-1
Special branches	12	Not passed probationary period	-96
Regional Divisions / Network Support	3	Permanent disability	-5
Internalisations from the Group⁽¹⁾	185		
Reinstatements	462	Absences	-532
Leave of absence ⁽²⁾	301	Leave of absence	-316
Other	161	Other	-216

1) Includes 82 people from CaixaBank Operational Services resulting from the new Operations Model, 95 from the integration of CaixaBank Advanced Business Analytics and 8 from VidaCaixa.

2) Includes 11 employees returning from leave of absence from CaixaBank Operational Services due to the new Operations Model and 34 from the integration of CaixaBank Advanced Business Analytics.

Table 2. Workforce Turnover

	2021	2022	2023	2024	2025
Total departures ⁽¹⁾	1,369	5,539	400	306	304
Total departures (without restructuring plans)	236	220	299	306	304
Voluntary departures	123	90	126	125	110
Workforce year average	40,023	36,731	36,091	36,559	37,236
Workforce at close of year	41,602	36,089	36,225	36,874	37,489

% Workforce Turnover	2021	2022	2023	2024	2025
Global Turnover (total departures/average workforce) ⁽²⁾	3.4%	15.1%	1.1%	0.8%	0.8%
Turnover (without Restructuring Plans/average workforce)	0.6%	0.6%	0.8%	0.8%	0.8%
Voluntary turnover (voluntary departures/average workforce)	0.3%	0.2%	0.3%	0.3%	0.3%



2025

Breakdown of workforce turnover by gender and age bracket

	Total	Gender		Age brackets								
		Male	Women	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)	0.8%	1.2%	0.6%	12.7%	7.6%	3.6%	1.5%	0.4%	0.3%	0.2%	0.4%	7.2%
Turnover (without Restructuring Plans/average workforce)	0.8%	1.2%	0.6%	12.7%	7.6%	3.6%	1.5%	0.4%	0.3%	0.2%	0.4%	7.2%
Voluntary turnover (voluntary departures/average workforce)	0.3%	0.4%	0.2%	8.0%	3.1%	1.3%	0.5%	0.2%	0.1%	0.1%	0.1%	0.0%

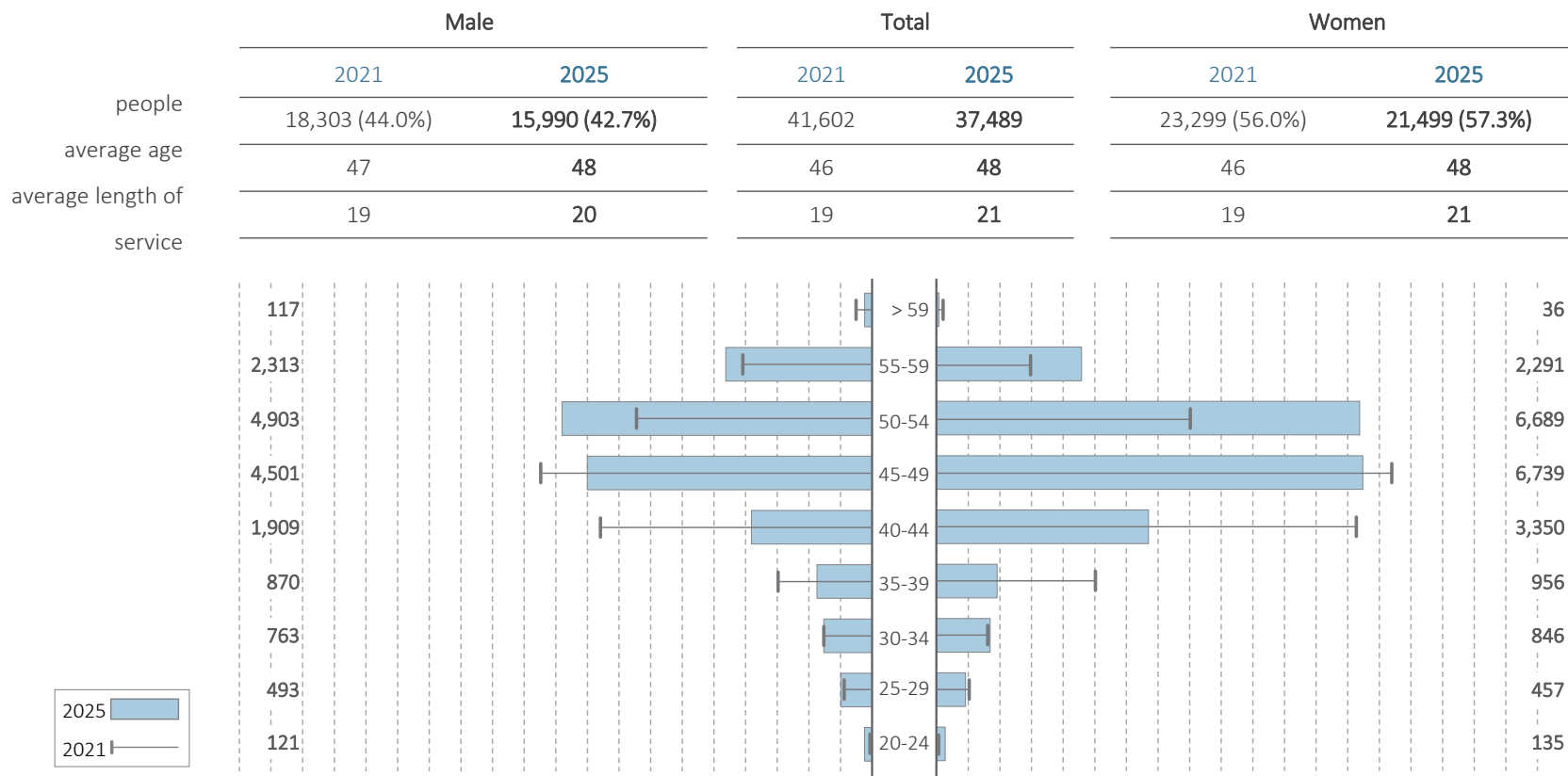
1) In 2025, of the 304 total departures, 183 were men (60%) and 121 women (40%).

2) Does not include voluntary leaves.

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Table 3. Demographic structure

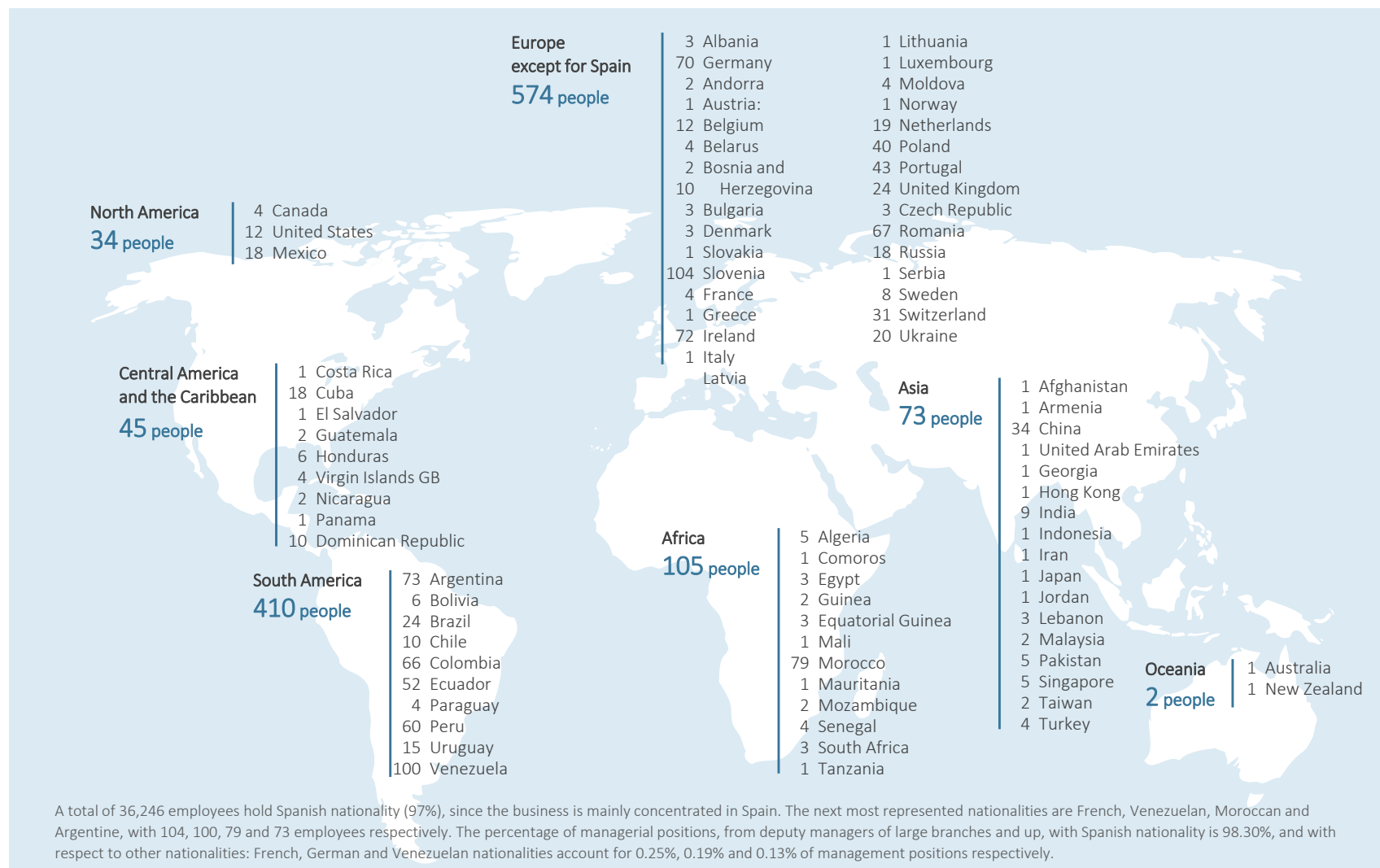


Additional information:

	Gender		Employees with disability		Age brackets									Total
	Male	Women	YES	NO	< 25	25 - 29	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59	> 59	
Directors	2,815	2,076	35	4,856	0	1	37	91	687	1,752	1,822	465	36	4,891
Middle management	3,902	4,177	62	8,017	0	27	218	393	1,222	2,587	2,761	821	50	8,079
Rest of employees	9,273	15,246	423	24,096	256	922	1,354	1,342	3,350	6,901	7,009	3,318	67	24,519
General total	15,990	21,499	520	36,969	256	950	1,609	1,826	5,259	11,240	11,592	4,604	153	37,489

Table 4. Mosaic of cultures

1,243 people from 84 countries other than Spain



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Table 5. Organisational structure. Branches in Spain

Regional Management

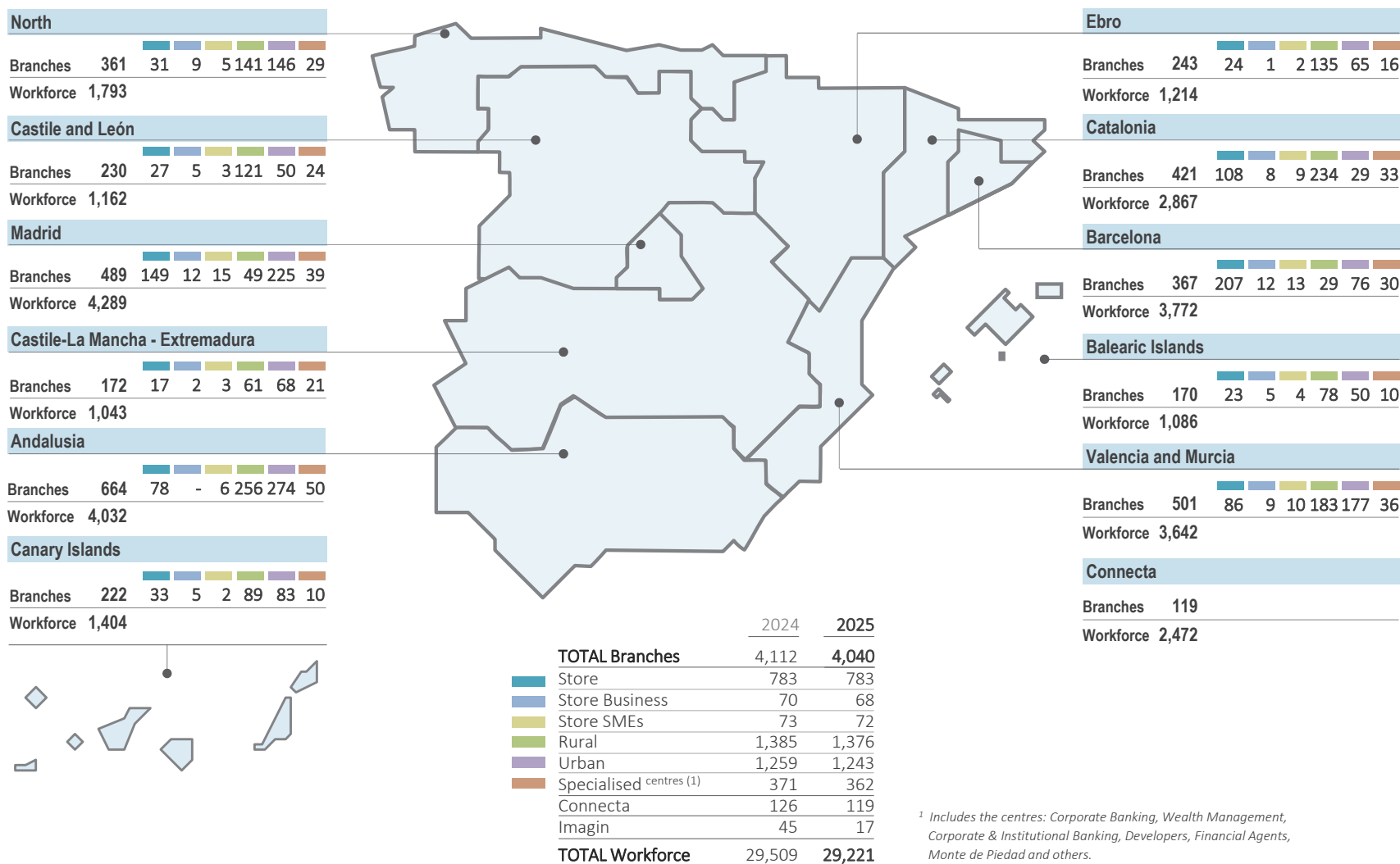


Table 6. Organisational and functional structure

Branch Network	Men	%	Women	%	Total
Senior Management	52	65.8	27	34.2	79
Regional Division Workforce	252	41.4	356	58.6	608
Management in DT/DG	55	60.4	36	39.6	91
Managers/Specialists/Technicians	169	39.1	263	60.9	432
Employees	28	32.9	57	67.1	85
Banking for Private Individuals	10,148	39.2	15,758	60.8	25,906
Business Area Management (DAN)	139	61.8	86	38.2	225
Branch management	2,005	54.7	1,658	45.3	3,663
Branch Asst. Managers / Second Mgr.	977	32.9	1,992	67.1	2,969
Customer Manager II - Premier Banking*	1,311	35.0	2,438	65.0	3,749
Customer Manager II - Corporate*	317	54.7	263	45.3	580
Customer Manager II - Businesses*	980	40.0	1,467	60.0	2,447
Customer Manager II - Agrobank*	88	71.5	35	28.5	123
Customer Manager I - Personal Banking*	1,186	29.9	2,784	70.1	3,970
Connecta Centre Management	15	51.7	14	48.3	29
Team Connecta Management	56	47.1	63	52.9	119
Support/substitution team	542	53.9	463	46.1	1,005
Employees and other jobs	2,532	36.0	4,495	64.0	7,027
Wealth Management	741	55.3	598	44.7	1,339
Centre Wealth Management	52	59.8	35	40.2	87
Management of W. M. (inc. Team Coordinator)	592	60.3	389	39.7	981
Wealth Management Advisory	72	51.8	67	48.2	139
Other roles	25	18.9	107	81.1	132
Business Banking	804	60.4	528	39.6	1,332
Corporate Center mng.	109	76.8	33	23.2	142
Corporate Banking mng.	278	70.7	115	29.3	393
GCLII - Business Banking Adviser	177	56.9	134	43.1	311
Other roles	240	49.4	246	50.6	486
CIB - Corporate & Institutional Banking	141	59.7	95	40.3	236
Monte Piedad	8	29.6	19	70.4	27
Special Branches	29	37.7	48	62.3	77
Abroad	172	56.6	132	43.4	304
Headquarters	1,183	42.2	1,618	57.8	2,801
Risks	129	53.5	112	46.5	241
Total Regional Network	13,659	41.5	19,291	58.5	32,950

* Includes attachment

Headquarters	Total
Workforce by areas	
Chairman's Office	8
CEO	27
Business	655
Risks	659
Finance	188
Corporate & Investment Banking	465
Accounting, Management Control and Capital	365
Resources	755
Partner	193
Compliance, Control and Public Affairs	234
Sustainability	53
Insurance	15
Secretaría General	246
Communication and Institutional Relations	84
Internal Audit	227
Digital Transformation & Advanced Analytics	357
Payments & Consumer	8
Total Headquarters	4,539

Workforce by functions	Men	%	Women	%	Total
Management Committee	13	81.3	3	18.8	16
Directorate	334	64.1	187	35.9	521
Management	645	51.5	607	48.5	1,252
Advisers	747	46.2	870	53.8	1,617
Employees and other jobs	592	52.3	541	47.7	1,133
Total Headquarters	2,331	51.4	2,208	48.6	4,539

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Table 7. Business model transformation

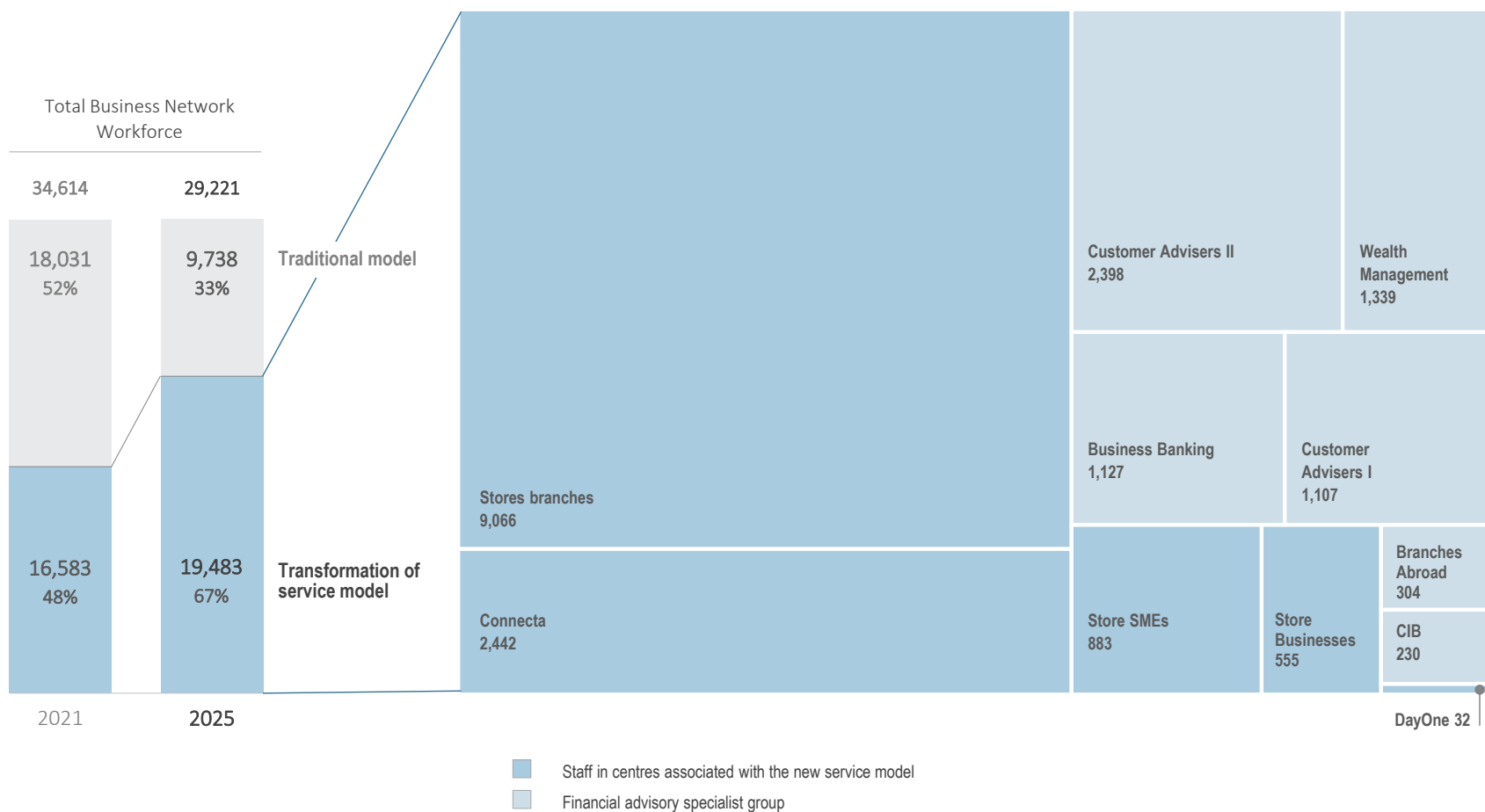
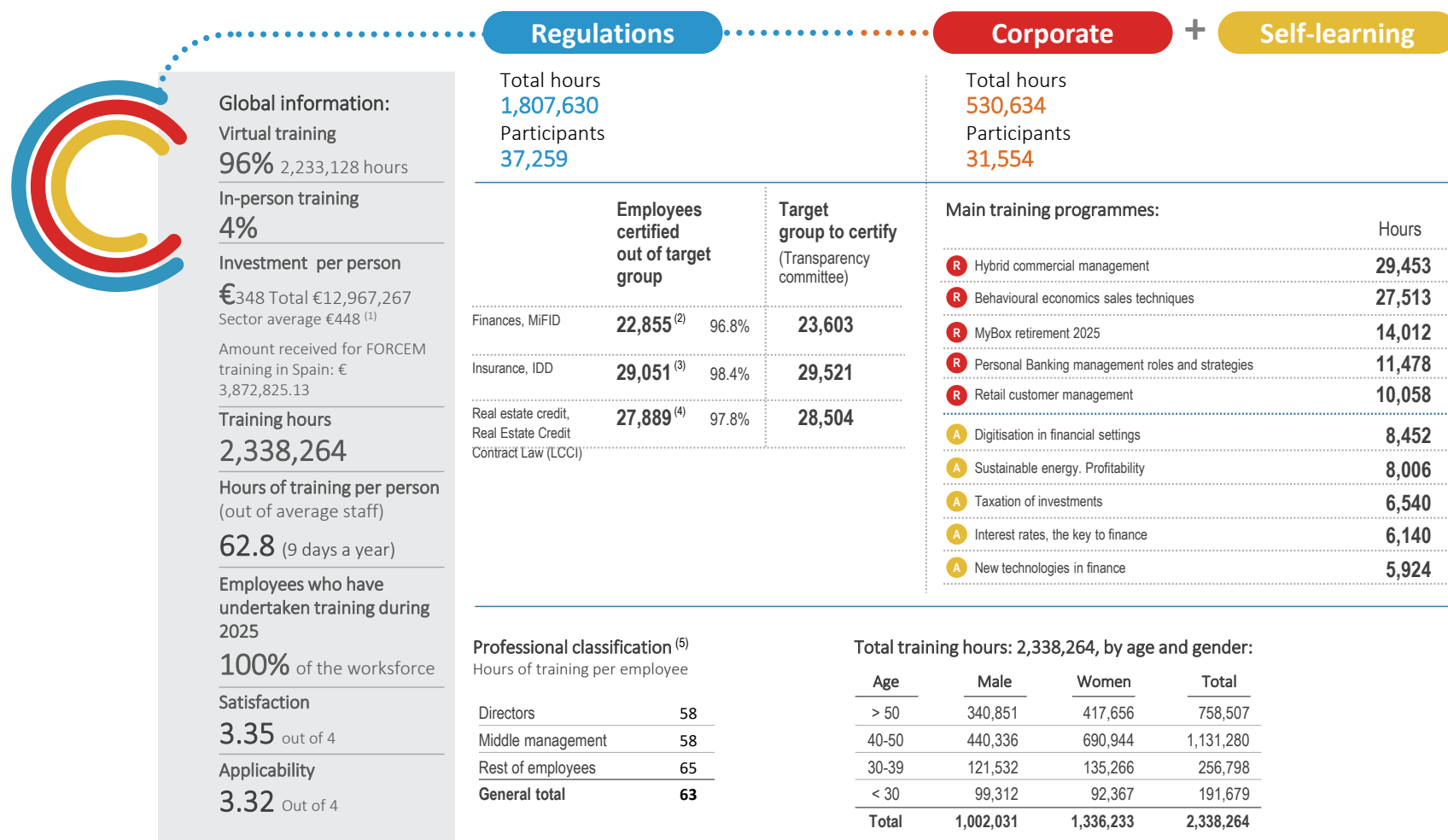


Table 8. Training activity

Key indicators Professional development 2025



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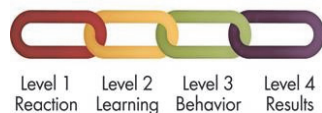
1) Source: 2024 survey of the Training Managers Group of Financial Institutions (GREF).
2) CaixaBank has 30,463 employees certified in MiFID II Finance.
3) CaixaBank has 31,252 employees certified in Insurance Distribution Directive (IDD).
4) CaixaBank has 30,672 employees certified in Mortgage Credit (LCCI).

5) Directors: after Branch Management (Network) and Headquarters Management Middle management: functions that hierarchically being below the previous classification are responsible for staff. Rest of the workstaff classified as Rest of employees.

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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.

Personal Banking Manager Programme

Description of the Programme	Benefits for the business (initial objectives)	Impact/Result	Participants
As part of the evolution of the Personal Banking customer service model, the role of Personal Banking Manager (PBM) was introduced in 2025 to serve a group of customers who previously did not have a dedicated point of contact. In this context, a tailored training programme was developed, structured into two components: an online welcome module aimed at initiating managers into the new Personal Banking segment, its relationship model and the manager's role within the Institution's value proposition; and an in-person workshop, "Role and Strategy for Personal Banking Managers", focused on supporting the implementation of the new commercial model based on value segmentation and a hybrid management approach. The Personal Banking Managers (including the Connecta area) manage higher-value customer portfolios and, in 2025, have four-monthly commercial targets. Their role is therefore key to generating sustainable business and maintaining high-quality customer relationships. Within this framework, the programme aims to strengthen customer insight, commercial processes, sales and relationship skills, and the quality of decision-making, incorporating principles of behavioural economics and applied neuroscience. The programme is designed as an experiential learning space that combines reflection, practice and direct application to the role, promoting the standardisation of best practices and the development of professional habits aligned with the new model. The online welcome module facilitates understanding and day-to-day application of the commercial model, with a particular emphasis on the manager's role, activity planning, use of tools and proper execution of the service model. The in-person workshop, "Role and Strategy for Personal Banking Managers", is structured as a one-day session organised into six blocks, replicating a typical day in a manager's office: • Introduction and contextualisation of the new commercial model • Morning commercial briefing • Interview preparation • Call session • Interview with the customer • Commercial closing The methodology combines group dynamics, individual exercises, practical cases and role plays, together with specific materials, to aid with the day-to-day commercial activity.	The programme focuses on developing the key commercial and relational knowledge and skills of the Personal Banking Manager, as well as on standardising the implementation of the commercial processes associated with the new Personal Banking model. Both aspects contribute to improving the quality of customer relationships and increasing the effectiveness of commercial activity management. Assessment: participants rate the training received as positive, relevant and motivating, with scores above 4 out of 5. Content quality: participants rate the quality of the content, materials and tools of the commercial framework for application in day-to-day management above 4 out of 5. Applicability/Usefulness: participants rate the training as useful and applicable to their job, with a score of over 4 out of 5. Results: define a reference framework for adopting commercial tools and boosting activity, setting a target of over 85% adoption and a minimum of 50 actions per manager per week. Likewise, establish as a benchmark service income growth above 3%, in keeping with the specialised advisory model and higher-value relationship management, together with improved commercial effectiveness, with more than 3 appointments per manager per day and a closing rate above 60%.	<i>Quantitative impact of profits for the business (monetary and non-monetary):</i> Assessment: the in-person training receives an overall score of 4.8 out of 5. The programme records an NPS of 87 (well above the 70-point threshold considered "world-class" according to Bain & Company). Content quality: participants rate the quality of the content, materials and competencies developed within the commercial framework at 4.8 out of 5 for application in day-to-day management. Applicability/Usefulness: participants rate the training as useful and applicable to their job, with a score of 4.8 out of 5, demonstrating a strong perception of transfer to their day-to-day professional activity. Results: targets are exceeded, with 95% adoption of commercial tools and 70 actions per manager per week. Service fee income grows by 5.4%, together with improved commercial effectiveness, with 3.7 meetings per manager per day and a closing rate of 67%. In addition, the weighted average performance (WAP) of the group stands at 115.0%, reflecting aggregate performance in assets, resources, acquisition, margin and sales.	3,986 participants (100% of the target), 11% of the total workforce. <i>Intended for:</i> Personal Banking Managers

Table 9-II. Training assessment

KIRKPATRICK model



Level 1
Reaction

Level 2
Learning

Level 3
Behavior

Level 4
Results

Commercial Management Development Programme

Description of the Programme	Benefits for the business (initial objectives)	Impact/Result	Participants
In a context of profound economic, technological and organisational transformation, this programme is intended to be a key lever to strengthen the impact of this function within the Institution, through a tailored programme aimed at positioning this group as a driver of change. The opening session also features the head of the business network, a member of the Management Committee. The initiative provides an updated perspective on team and people leadership, aligning the managerial role with the Institution's strategic challenges and the objectives of the 2025–2027 Strategic Plan. It combines strategic reflection, a practical approach and the development of key capabilities, with the aim of strengthening a commercial management function capable of generating sustainable value, enhancing the level of engagement with clients and leading high-performance teams in increasingly complex environments. From the participants' perspective, the programme's approach is particularly relevant due to its direct connection with the real challenges of the managerial role. The programme is structured into four blocks that provide a comprehensive approach to the managerial role: understanding the environment and strategic anticipation; the evolution of the customer relationship model and the commercial framework; leadership, engagement and people development; and reflection on the impact of transformation, digitisation and the impact of AI on people and businesses. The programme, delivered with ESADE Executive Education, begins with a visit to the <i>Barcelona Supercomputing Center</i> – National Supercomputing Center, as an experiential lever to prepare participants for transformation, based on understanding the changes driven by digitisation and the emergence of generative AI. The remainder of the programme takes place at ESADE facilities and combines in-person sessions, case analyses and exercises focused on practical application and the exchange of experiences among executives, fostering a learning experience that is practical and aligned with the day-to-day responsibilities of the role.	The programme aims to strengthen the impact of the Commercial Divisions on the business by improving managerial decision-making and standardising criteria for action within the group. It also contributes to enhancing effectiveness in team management and to consolidating a client relationship model focused on generating sustainable value and alignment with the Institution's strategic priorities. Overall programme evaluation: the objective is for the training to be positively rated by participants, with a score above 4 out of 5, reflecting the quality of the programme and its suitability for the managerial role. Acquisition of knowledge and skills: the benchmark is that the programme methodology facilitates the acquisition of new knowledge and the strengthening of key competencies for the managerial role, with a score above 4 out of 5. Applicability and usefulness: the objective is for the content to be perceived as useful and applicable to the managerial role, with a score above 4 out of 5, encouraging its use in day-to-day responsibilities. Results: in terms of business outcomes, the programme is designed so that the application of learning in leadership, decision-making and the commercial framework contributes to improved profitability and efficiency, in line with the positive evolution of the main economic indicators within the context of the Group's overall performance (profit, margin and service fee income).	<i>Quantitative impact of profits for the business (monetary and non-monetary):</i> Overall programme evaluation: participants rate the training received positively, with a score of 4.9 out of 5. In addition, the overall programme experience achieves an NPS of 96. Knowledge acquisition and skills development: participants rate the programme methodology at 4.8 out of 5 for enabling the acquisition of new knowledge and the strengthening of key competencies for the managerial role. Applicability and usefulness: participants rate the usefulness and applicability of the content to their role at 4.8 out of 5. These results are aligned with the improvement in the internal survey on the quality of in-person training and executive development programmes, in relation to the acquisition and applicability of knowledge, skills and tools, with an increase of 6.6 points to reach 87.1%. Results: the programme drives business profitability and efficiency within the Bank, ensuring a tangible return on training investment. Within this framework, strengthening managerial capabilities in leadership, decision-making and the commercial framework is consistent with the positive trend in the CaixaBank Group's results, as reflected in the growth of attributable net profit (+1.8%), gross income (+2.5%) and service fee income (+5.4%).	56 participants out of 56 invited (100% of the target), representing 0.15% of the total workforce. <i>Intended for:</i> Commercial Divisions: Retail Network and Corporate Banking

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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:	Corporate 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
MiFID II advisory services • DEIAF: Expert Diploma in Financial Information and Advisory Services • Ongoing training in MiFID II Real Estate Credit Act (LCCI) • Specialisation course in mortgage lending • Ongoing training in LCCI Insurance Training (IDD) • Specialisation diploma in insurance distribution • Ongoing training in Insurance Information security, fraud prevention in customer services and AI Code of ethics, anti-corruption and whistleblowing channel Prevention of Money Laundering and Terrorist Financing Accessibility Act Generación+ Regulatory framework in sustainable finance First steps in Sustainability and Finance Sustainable energy as a source of profitability	Onboarding and Crossboarding • Welcome Personal Banking • Welcome Premier Banking • Welcome Wealth Management • Welcome Corporate Banking • Welcome Business • Welcome Connecta • Welcome Agrobank • Welcome Holabank • CaixaBank First Experience Role and strategy in Personal Banking Management Hybrid customer management Sales Techniques GPS training for Wealth Management Training pathways for key profiles Sustainable Financing and Investment course Sustainable Investments Course Specialisation Programme in Energy Technologies Series of energy transition sessions Advanced Sustainability webinar sessions	Transformation and Digital Acceleration pathways: • IA School • Data Academy • Digital skills • Agile Office 365 training Postgraduate Audit Postgraduate Compliance Advanced Programme in Recovery Management Advanced Programme in Risk Management Function Academy of English EF Advanced CIAF Postgraduate in Business Banking Postgraduate course in risk analysis in Retail Banking Specialisation Diploma in Savings and Pension Planning (DEAP) Courses at the Sustainability School: • Training programme in energy for the transition • Socially responsible investment / circular economy • ESG (environmental, social and governance) analysts • Sector trends

- 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:  **Trainers.**  **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 Executive (processes)	No. of assessments	
		2025	196
		Cumulative 2022–2025	2,328
②	Ahead Review + 180°/270° Feedback	No. of assessments	
		2025	1,252
		Cumulative 2022–2025	2,743
③	Performance Assessment	Received bonus in 2025	
		Partner	1,275

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.
Gathering of the team's perceptions to identify skill gaps.

Performance

- ③ Headquarters challenges programme (annual)
Variable remuneration scheme with multi-year metrics for executives.

Non-managerial level

①	Skills Review	No. of assessments	
		2025	6,977
		Cumulative 2022–2025	50,815
②	Performance Assessment	Received variable remuneration in 2025	
		Partner	35,836

Behaviour

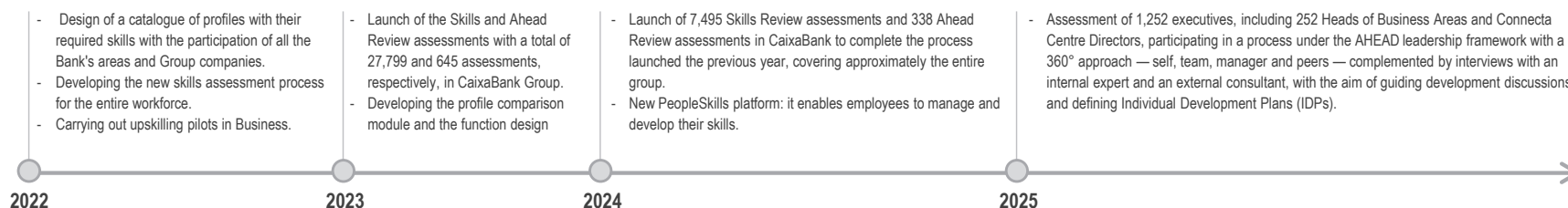
- ① Tool for objectively addressing the performance assessment, analysing the professional skills.
Space for dialogue between the immediate managers and their identified collaborators.

Performance

- ② Objective and transparent model for assessing the achievement of individual challenges, and team/corporate challenges, generating motivation and stimulating team cooperation.
 - Headquarters and Regional Services challenges programme.
 - Variable remuneration programme, scheme adapted to each business segment.

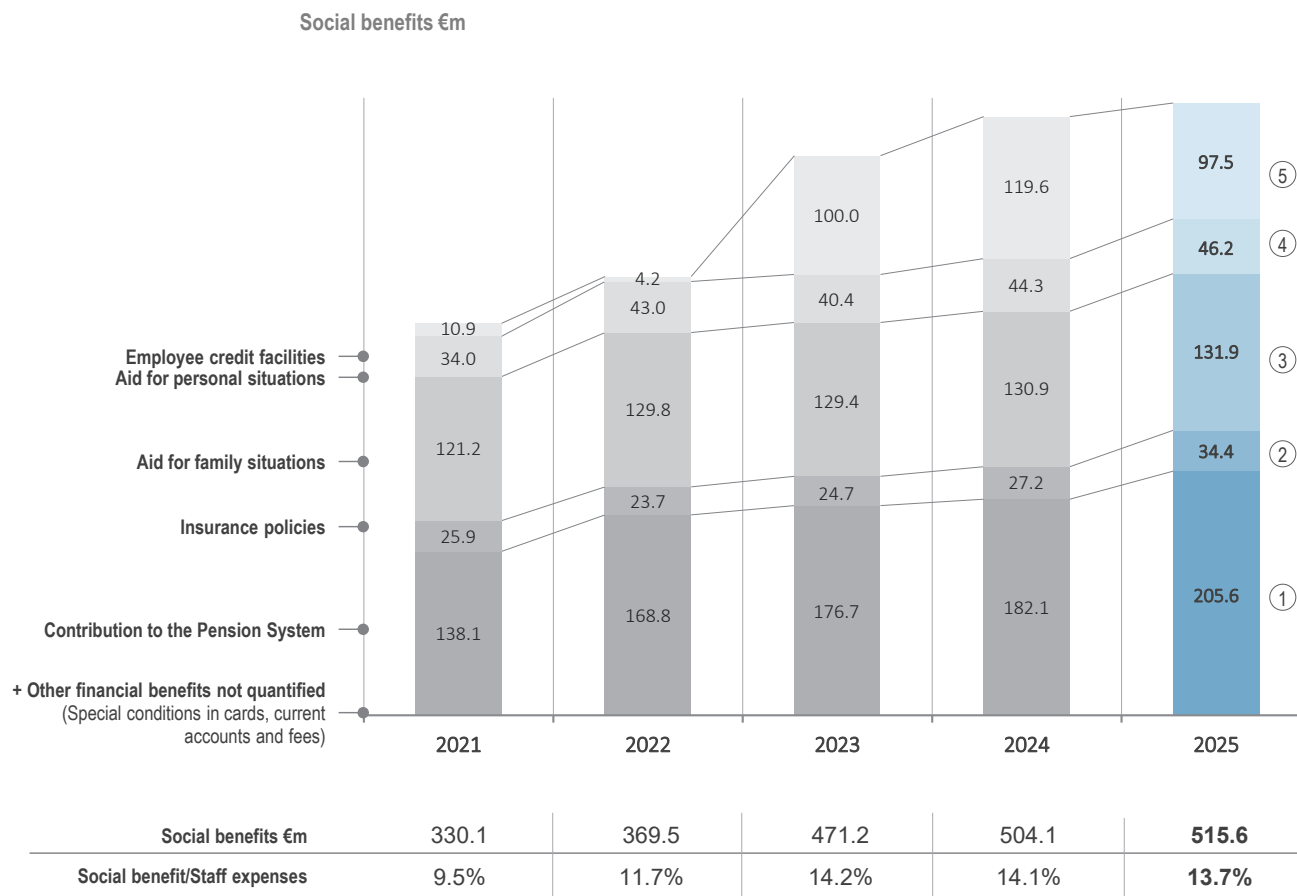
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Table 12. Social Benefits Assessment



- ⑤ FC Euribor in October 2024 stood at 2.69% versus 4.16% applied in the previous year. Application of IBM during 2025, capping the maximum interest rate on loans at 1.5% and 2% depending on the type of agreement.
- ④ Mainly the supplement's increase to 100% of the salary due to leaves (associated with the fact that the group causing absenteeism has higher wages).
- ③ 5% increase in salary for children of employees due to salary review and level increase due to careers.
- ② Cost associated with a 6.9% increase in the cost of the policy.
- ① Increase in contributions driven by the progressive alignment of Bankia, increases in pensionable salary due to career progression and salary review in 2025.

Table 13. Social Benefits. Breakdown and beneficiaries

Benefits	2021 €m	Staff benefiting	2022 €m	Staff benefiting	2023 €m	Staff benefiting	2024 €m	Staff benefiting	2025 €m	Staff benefiting
Contribution to the Pension System	138.1		168.8		176.7		182.1		205.6	
(1) Savings contributions	119.2		167.1		166.9		174.2		183.9	
(2) Risk premium	18.9	57,527 *	1.7	55,791 *	9.8 ***	53,159 *	7.9	51,669 *	21.7	51,457 *
Insurance	25.9		23.7		24.7		27.2		34.4	
(3) Healthcare policy	25.8	66,594 **	23.6	45,984 *	24.4	44,859 *	27.0	43,947 *	34.1	43,656 *
(4) Car - service management	0.1		0.1		0.3		0.3		0.3	
Aid for family situations	121.2		129.6		129.4		130.9		131.9	
(5) Birth bonus	1.7	796	1.8	834	1.6	748	1.4	619	1.5	640
(6) Death aid	0.9	395	1.1	498	1.2	512	1.3	562	1.5	610
(7) Study aid - nurseries	3.3	3,234	2.8	2,652	2.4	2,308	2.1	2,007	2.0	1,898
(8) Study aid - descendants	31.9	30,012	28.7	26,450	29.3	26,451	29.9	26,531	30.3	26,594
(9) Aid for children - 5% wage	80.9	27,955	92.5	26,452	92.3	25,553	94.1	25,127	94.7	24,811
(10) Maternity/paternity supplements	2.4	1,219	2.7	1,329	2.6	1,236	1.9	995	1.9	1,008
Aid for personal situations	34.0		43.2		40.4		44.3		46.2	
(11) Length of service bonus	1.3	400	2.2	658	5.3	1,549	5.4	1,551	5.0	1,430
(12) Study aid - employees	1.6	1,552	1.5	1,391	1.5	1,403	1.7	1,366	1.8	1,888
(13) Supplement for illness and work-related injury	31.1	10,237	39.5	17,664	33.6	10,923	37.2	11,151	39.4	11,257
Credit facilities made available to employees	10.9		4.2		100.0		119.6		97.5	
(14) Loans with special terms and conditions	10.9	42,887	4.2	41,646	100.0	39,471	119.6	38,241	97.5	37,306
(15) Other financial benefits, not quantified										
Social benefits €m	330.1		369.5		471.2		504.1		515.6	
Social benefits/Staff expenses	9.5%		11.7%		14.2%		14.1%		13.7%	

- (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 active and retired staff with entitlement

** For the Bankia group, family members are included in the health policy

*** Includes lower share in profits than the previous year

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Table 14. Staff Expenses Assessment

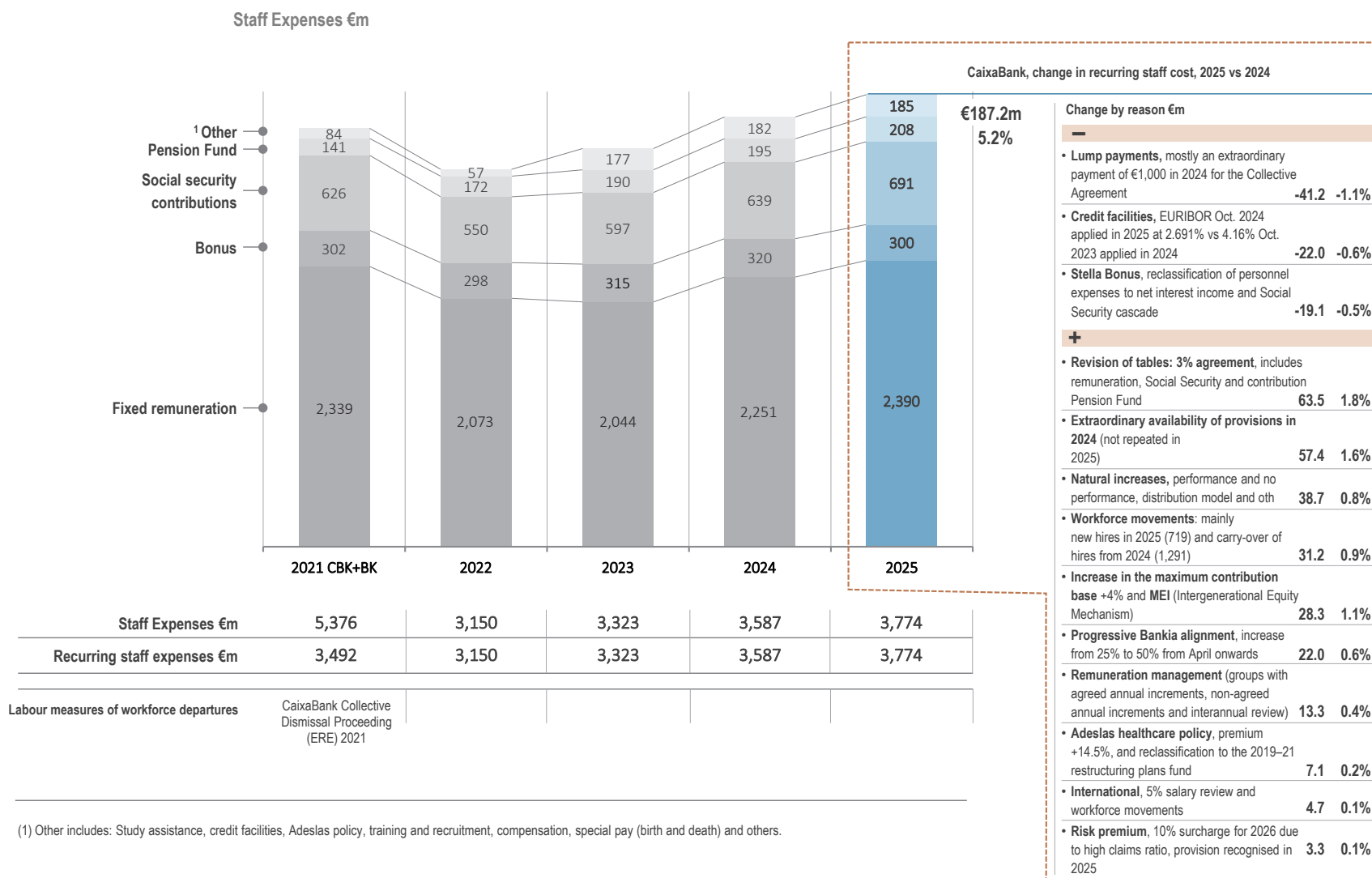
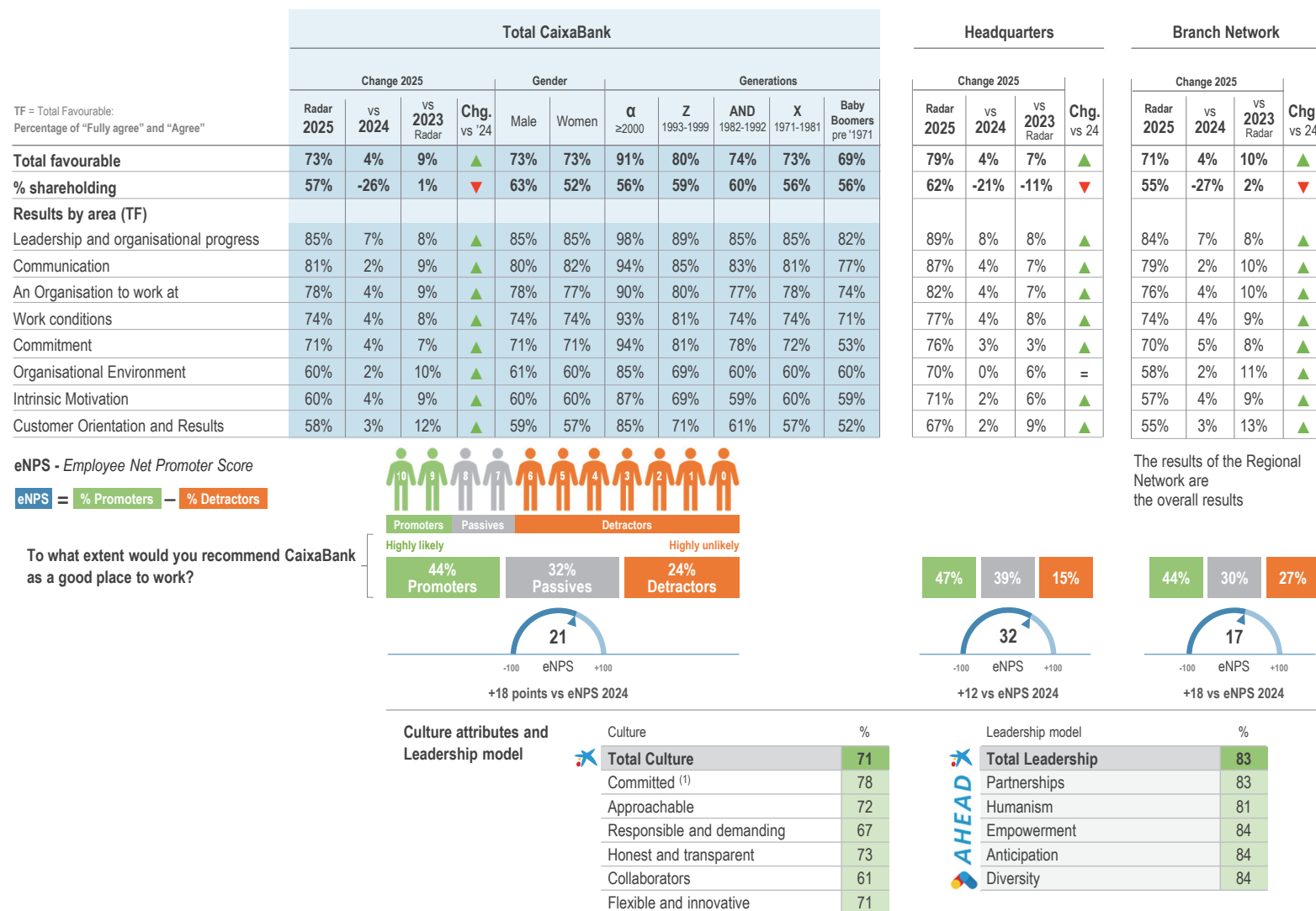


Table 15. Radar Employee Engagement and Satisfaction Survey, Culture and Leadership, conducted in 2025



(1) Includes the question: At CaixaBank, we value and recognise people and their diversity (gender, age, nationality, religion, etc.) with a favourability rate of 88%.

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Table 16. Results MercoTalento 2025 (own workers)

Position Overall and sectoral ranking

	2024	2025	Performance		2024	2025	Trend
Overall ranking	3rd	2nd	+1	Overall ranking	1st	1st	=

Overall rating in the 15 perception

		CaixaBank	Difference with MercoTalento
Job quality	Salary	8.84	1.54
	Stability	9.51	0.89
	Professional development	8.86	1.31
	Motivation and recognition	8.56	1.24
	Relationship with immediate superiors	9.19	0.82
	Autonomy and contribution of improvements	8.98	0.76
	Work-life balance	8.89	1.16
	Commitment to well-being	8.84	1.09
	Average Job Quality	8.96	1.10

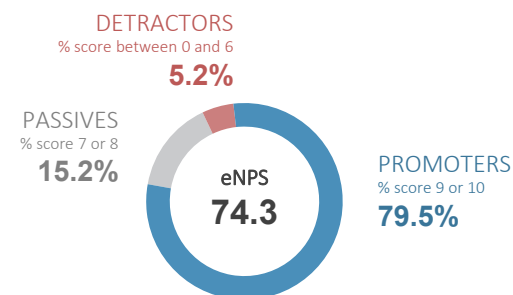
Employer branding	Attractive sector	8.86	0.74
	Reputation	9.35	0.66
	Admired for its culture, agility and results	9.04	0.83
	Commitment to technological innovation	9.22	0.97
	International presence	8.44	0.16
	Confidence and ambition regarding the future	9.26	0.86
	Brand and learning, driving future professional development	9.02	1.04
	Capacity to attract Talent	8.76	1.13
	Average Employer branding	8.99	0.80
Internal reputation	Values and transparency	8.86	1.00
	Sustainability, social and environmental responsibility	9.22	0.79
	Diversity and inclusion	9.34	0.84
	Positive working environment and relationships built on trust	9.07	0.90
	Active listening	8.84	1.08
	Talent retention	8.83	1.54
	Employees identified with the company and its purpose	8.77	1.06
	Pride of belonging	9.04	0.87
	Average internal reputation	9.00	1.01
Overall rating		9.00	1.12

Employee net promoter score

To what extent would you recommend working at your company to a friend or relative, on a scale from 0 to 10?

eNPS = Promoters - Detractors

Our employees		Total Personnel	
2024	2025	2024	2025
72.5	74.3	38.0	39.1



Survey question:

On a scale of 0 to 10, where 10 is the best rating, you would say that...

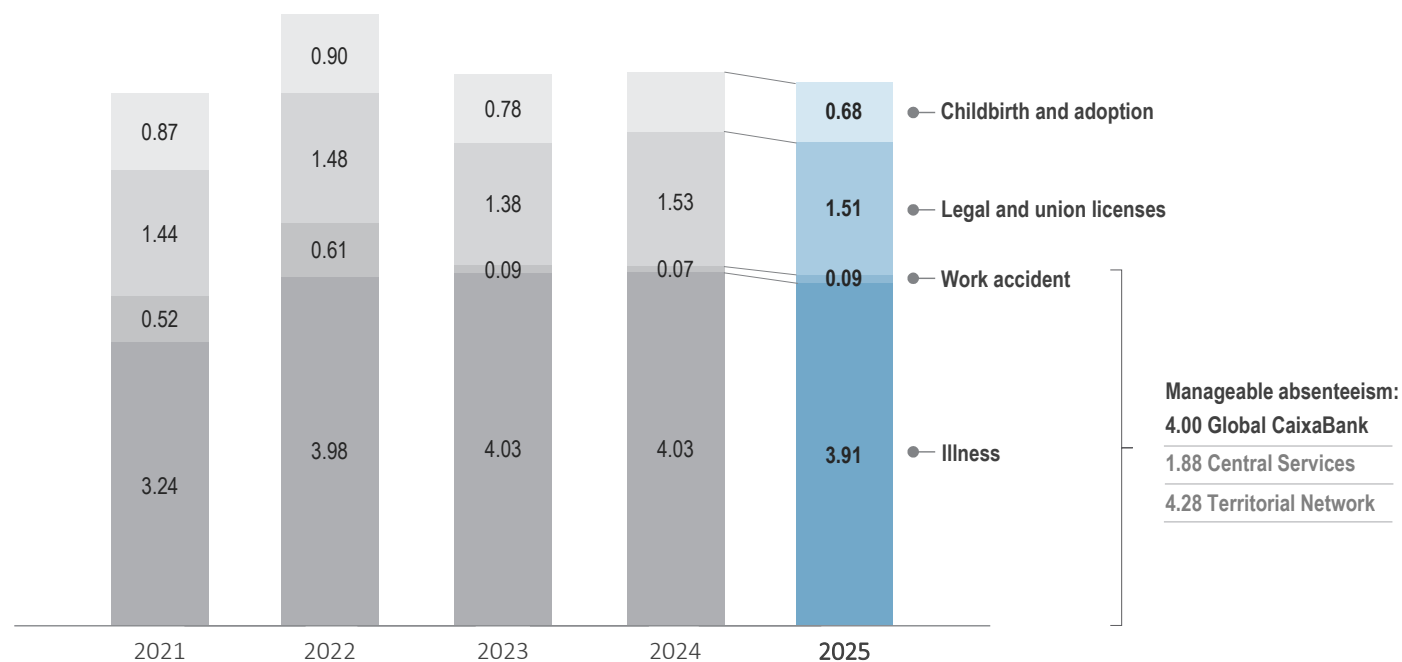
	CaixaBank	Average Merco
You are happy with the type of work you carry out	9.16	8.44
You enjoy a good work atmosphere	9.29	8.56
You consider that your work is recognised	8.88	7.68
You are growing professionally	8.96	7.54
Overall, you are happy in your job	9.06	8.04

CaixaBank S.A. shows results above the sector average in the variables of perception, eNPS and variable of happiness.

Table 17. Absences

Absenteeism index. Days lost/Total days:

Contents	6.1%	7.0%	6.3%	6.3%	6.2%	CaixaBank Global	4.2% Central Services	6.4% Regional Network
Days	891,006	937,232	828,961	844,504	840,932			



Manageable absenteeism:
4.00 Global CaixaBank
1.88 Central Services
4.28 Territorial Network

Manageable absenteeism rate. illness and accidents:

Contents	3.8%	4.6%	4.1%	4.1%	4.0%
----------	------	------	------	------	------

Illness in the last 12 months: 11,904 people

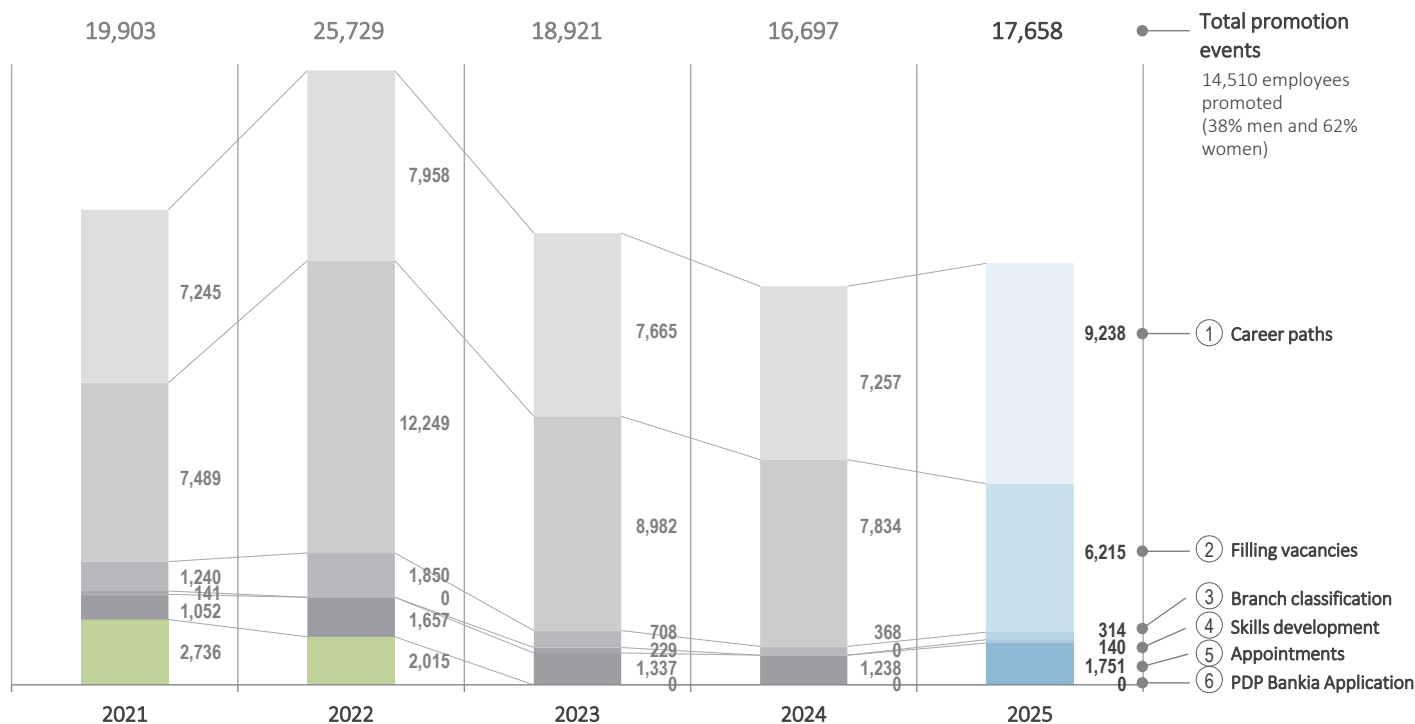
Duration in days	1 to 15	16 to 30	31 to 180	>180
of 18,989 cases	71%	8%	15%	6%
Of 531,699 days	9%	6%	37%	48%
Average (days)	4	22	78	353

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Table 18. Promotions

All employees have an experience-based career path, enabling them to progress from level XIII to level VII in 22 years. In 2025, 1,123 employees changed professional level based on experience.



- ① Includes: GC1 career: Promotion to Level VI in 16 years / GC2 career: Promotion to Level V in 15 years / AWM career: Promotion to Level VII in 10 years.
- ② Filling a managerial vacancy in the Network (Director, Deputy Director/GCII, Second Branch Manager, Wealth Management and Corporate Centre Management, etc.).
- ③ Annual ranking of branches that determines the promotion of managers and asst. branch managers, based on the category of their branch.
- ④ 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).
- ⑤ Promotion of groups from Central Services, Network Support and Assistance.
- ⑥ Promotion and Professional Development System (PDP), which enhanced the career of the Convention, based on the achievement of professional objectives and personal performance.

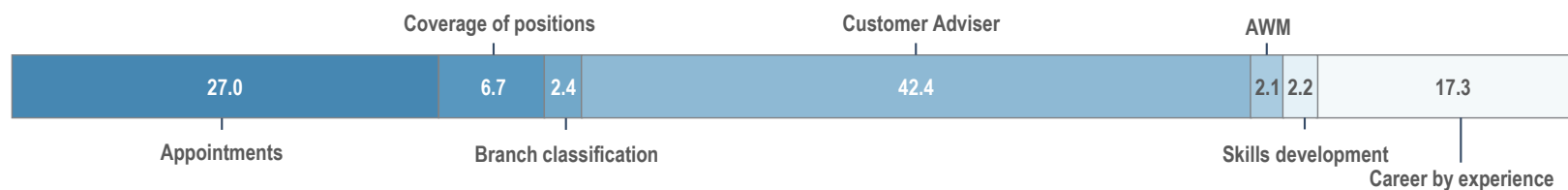
Table 19. Promotions. Level changes

Changes to level of compensation by reason

	2024					2025				
	Total	Men %		Women %		Total	Men %		Women %	
Appointments	1,238	625	50.5	613	49.5	1,751	815	46.5	936	53.5
Coverage of positions	359	155	43.2	204	56.8	438	207	47.3	231	52.7
Branch classification	293	114	38.9	179	61.1	156	79	50.6	77	49.4
Customer Adviser	2,665	1,047	393	1,618	60.7	2,752	1,015	36.9	1,737	63.1
AWM (promotion through stage	153	85	55.6	68	44.4	136	81	59.6	55	40.4
progression)	0	0	-	0	-	140	65	46.4	75	53.6
Skills development	1,424	461	32.4	963	67.6	1,123	389	34.6	734	65.4
Career by experience (length of service)	6,132	2,487	40.6	3,645	59.4	6,496	2,651	40.8	3,845	59.2

Total

Level changes in 2025 (%)



Resignations and revocation of positions

	2024	Men	%	Women	%	2025	Men	%	Women	%
Resignations	603	265	43.9	338	56.1	726	308	42.4	418	57.6
Revocation of positions	241	117	48.5	124	51.5	174	73	42.0	101	58.0
Total	844	382	45.3	462	54.7	900	381	42.3	519	57.7

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Table 20. Promotions. Career paths

Customer Manager I

Year	Personal Banking
1	292
2	57
3	34
4	21
5	14
6	43
7	25
8	70
9	34
10	373
11	242
12	104
13	799
14	178
15	102
16	442
Career path completed	1,142
3,972	

Customer Manager II

Year	Agrobank	Premier Banking	Banking Corporates	Businesses	2nd Resp. Commercial	Total Partner
1	-	20	-	91	4	115
2	-	23	1	7	3	34
3	2	115	6	274	14	411
4	1	123	15	192	18	349
5	-	121	16	50	16	203
6	4	142	19	103	48	316
7	-	292	45	120	40	497
8	1	281	39	113	48	482
9	11	289	36	169	94	599
10	2	285	63	157	66	573
11	2	200	60	134	88	484
12	14	229	55	137	72	507
13	6	357	63	229	45	700
14	-	130	40	14	54	238
15	19	179	71	428	64	761
Career path completed	61	965	362	229	127	1,744
123 3,751 891 2,447 801 8,013						

Wealth Management Advisor

Stage	Year	Total Staff
1	1	-
2	2	1
	3	-
3	4	-
	5	1
	6	1
4	7	3
	8	26
	9	53
	10	54
Career path completed		-
		139

• Customer Adviser:

Career plan for commercial managers of the branch network, linked to specific training plans and offering different levels and rates of remuneration progression depending on the business segment to which they belong.

Wealth Management Advisor:

Enables employees managing Wealth Management client portfolios to develop their knowledge and professional skills and accelerate their remuneration progression, ultimately advancing to a managerial role in Wealth Management upon successful completion of the full career pathway.

Table 21. Promotions. Branch classification

Ranking Variables	Segmentation		Classification 31 October 2025 (effective January 2026)	
	% Branches	Categories ¹	Results	Branch level changes:
Outside assets 40%	1.5	A1	45	Increasing 159
	2.1	A2	62	Decreasing 192
	3.1	B1	92	Maintain 2,617
	4.6	B2	137	
	4.6	C1	137	
	7.1	C2	211	
Potentially 25%	6.6	D1	196	
	11.1	D2	329	
	12.3	E1	365	
	17.3	E2	513	
	29.7	F1	881	
			2,968 Classified	
Ordinary income 25%	Other branches			
	Single		169	
	S1		292	
	S2		274	
Linked clients 10%	Total		3,703	
	Counters		450	

Promotions previous year (October 2025):	184
Partial consolidation (intermediate category)	7
Unconsolidated	27
Consolidated and/or ascended	150
Unclassified integrated	0

¹ Categories:

A and B	Large branches
C and D	Medium branches
E and F	Small branches
F1	One-person branches
S1	Two-person branches
S2	

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Table 22. Promotions. Filling vacancies

Movements 2025

	Total designations							
	Requests		Designations		Designations/Requests		Direct designations	
	Total	requests per position	Total	% women	% men	% women	Total	% women acc./total function
Branch management	2,545	4.0	629	45.8	24.3	25.3	234	41.9
Branch Asst. Managers / Second Mgr.	3,207	5.7	558	63.6	13.7	20.6	206	69.4
Business Corp./Inst./Wealth Banking	389	10.5	37	35.1	9.0	10.6	29	24.1
Customer Management	7,038	2.9	2,413	59.4	30.1	37.9	372	61.0
Support/substitution team	474	2.9	163	50.9	36.7	32.4	2	0
Specific positions	9,826	7.3	1,340	58.7	12.6	14.5	232	53.0
Total	23,479	4.6	5,140	57.6	19.8	23.7	1,075	55.6

Table 23-I. Main indicators

What are we like?	2021	2022	2023	2024	2025	Target
We have a highly qualified workforce						
Certified Professionals (MIFID)	21,527	20,665	21,253	21,214	22,855	-
% Certified Professionals out of Target	98%	96%	97%	97%	97%	>85%
Hours of training per employee, against staff at year-end	92	76	71	71	63	-
Investment in employee training, in euros	231	300	303	303	348	-
Training rating, out of 10	8.4	8.4	8.3	8.2	8.3	>=8
Employees trained	41,602	36,089	36,225	36,874	37,489	-
% Employees trained	100%	100%	100%	100%	100%	100%
% Online training	99%	98%	98%	95%	96%	>90%
Internal trainers	1,163	1,162	1,155	1,168	1,150	-
% of employees with university degree	90.8%	93.0%	93.3%	92.7%	93.2%	-
% Women in STEM positions and with STEM training	40.7%	39.9%	40.3%	41.1%	41.6%	>=45%
We promote diversity and meritocracy						
% Women on staff	56.0%	57.5%	57.4%	57.4%	57.3%	≈ 50%
% Women in managerial positions (starting from A and B branch asst. manager)	41.3% ⁽¹⁾	41.8%	43.0%	43.4%	44.0%	45% (2027)
% Women in non-managerial positions	59.4%	60.2%	59.8%	59.7%	59.5%	-
% Women in Junior Management ⁽²⁾	42%	44%	46%	46%	47%	>=50%
% Women in TOP Management ⁽²⁾	24%	31%	33%	33%	34%	>=35%
% Women in Revenue positions ⁽²⁾	41%	43%	44%	45%	45%	>=45%
% Access to managerial position	53.7%	48.2%	51.6%	54.4%	53.8%	>50%
% Women designations / Total designations	57.0%	58.4%	60.1%	59.7%	57.6%	>50%
% Designations/Applications - men	13.9%	15.5%	17.3%	20.0%	19.8%	-
% Designations/Applications - women	17.3%	20.6%	21.7%	23.2%	23.7%	% higher than designations/applications (men)
% Positions covered internally	99.4%	98.8%	96.8%	95.8%	94.3%	-
% Management positions covered internally	99.9%	100.0%	99.5%	98.8%	97.8%	>=95%
Employees with disability	433	407	425	463	520	-
% Generation Z (Born after 1992)	1.7%	2.3%	3.1%	4.5%	5.4%	-
% Generation Y (millennial, born between 1982 and 1992)	14.1%	15.6%	15.7%	16.1%	16.4%	-
% Generation X (born between 1971 and 1981)	61.2%	68.4%	67.9%	66.5%	65.5%	-
% Baby Boomer (prior to 1971)	23.0%	13.7%	13.3%	12.9%	12.7%	-
We ensure a high level of commitment and satisfaction						
% Overall satisfaction ⁽³⁾	74%	67%	64%	69%	73%	Positive trend
% Satisfaction professional development ⁽³⁾	73%	69%	61%	67%	68%	-
% Empowerment level ⁽³⁾	67%	59%	60%	65%	69%	-
% Talent retention	83.4%	73.5%	82.3%	84.1%	87.3%	>85%

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Table 23-II. Main indicators

How are we organised?	2021	2022	2023	2024	2025	Target
Branches/Centres	5,185	4,444	4,163	4,112	4,040	-
<i>Retail Banking branches</i>	4,615	3,818	3,618	3,570	3,542	3,450 in 2026
Conventional	2,828	1,947	1,712	1,632	1,608	
Store	608	705	772	783	783	
Store Business	84	96	67	70	68	
Store SMEs	-	-	73	73	72	
AgroBank	959	900	828	829	818	-
HolaBank	136	170	166	183	193	-
<i>Number of Specialised Centres</i>	570	626	545	542	498	
Digital/Virtual	37	25	29	42	9	-
Connecta	137	138	137	126	119	
Business Banking	190	146	145	142	142	-
Wealth Management	127	88	86	87	86	-
CIB / Corporate and institutions	16	15	37	37	37	
Recovery Centres	41	37	15	15	14	-
Imagin	-	124	45	45	17	
Rest (Ofimovil, Developers, Montes de Piedad,...)	22	53	51	48	74	-
<i>International network</i>	27	26	26	26	26	-
Specialists ⁽⁴⁾	10,020	10,874	11,187	11,212	13,467	
Customer Advisers I (CGI) - Personal banking	-	-	-	-	3,972	4,010
Customer Advisers II (GCII) - Premier Banking Adviser	-	-	-	-	3,751	3,782
Customer Advisers II (GCII) - Business	-	-	-	-	2,447	2,488
Customer Advisers II (GCII) - Business Banking Adviser	-	-	-	-	891	892
Wealth Management Advisors (AWM)	-	-	-	-	139	140
Other (Wealth Management, Corporate Banking, CIB and International)	-	-	-	-	2,267	-
And we contribute to the Financial Data	2021	2022	2023	2024	2025	Target
ROTE	7.6% ⁽⁵⁾	9.8%	15.6%	18.1%	17.5%	-
Cost-to-income ratio, (without extraordinary expenses)	57.7%	49.8%	40.8%	38.5%	39.4%	-
Return on investment in Group human capital (€)	3.64	4.63	6.90	7.09	6.17	-
Customers (including Spain and Portugal) (€m)	20.7	20.2	20.1	20.3	20.7	-
Group results (€m)	5,226	3,129	4,816	5,787	5,891	-
Obra Social (social work) contribution (€m)	510	515	538	600	655	-

1) Pre-integration CaixaBank scope. 39.9% with perimeter including Bankia.

2) Top Management (reporting line two levels below the CEO), Middle Management (two levels below Senior Management) and Revenue Positions (revenue-generating roles).

3) In 2022, the questionnaire structure was modified (reducing dimensions and questions); however, the historical series has been maintained.

4) The specialist structure is not comparable with previous years due to the changes introduced in 2025 in the organisational model; however, the aggregate total has been maintained. The target does not include deputies.

5) This ratio does not include the results of Bankia generated prior to 31-03-2021, and associated with the merger, in the numerator.

Table 24. Personnel management in the area of Human Rights

	2021	2022	2023	2024	2025
Block I. Equal treatment and non-discrimination					
Employment					
Total hirings	42	256	635	1,140	804
Hirings - men	16	138	351 (55.3%)	570 (50%)	410 (51%)
Hirings - women	26	118	284 (44.7%)	570 (50%)	394 (49%)
Director Hiring	1	0	8	17	25
Middle Management Hiring	15	29	75	74	142
Other Employee hires	26	227	552	1,049	637
Internal appointments and selection processes ⁽¹⁾					
Total appointments	7,569	12,352	9,098	8,027	6,361
% Appointments - men	44.1	42.5	40.7	41.7	43.1
% Appointments - women	55.9	57.5	59.3	58.3	56.9
Flexible working hours					
Employees with flexible working hours	26,389	24,612	25,299	25,805	27,570
% against total staff at year-end	63.4	68.2	69.8	70.0	73.5
Employees with flexible hours - % men	48.9	46.1	45.6	45.1	44.4
Employees with flexible hours - % women	51.1	53.9	54.4	54.9	55.6
Reduced working hours, paid leave and leave of absence ⁽²⁾					
Total workday reductions	2,166	2,326	2,017	1,997	2,013
% of total average headcount for the year	5.4	6.3	5.6	5.5	5.4
Workday reductions - % men	8.9	9.2	9.4	9.9	12.2
Workday reductions - % women	91.1	90.8	90.6	90.1	87.8
Total paid leave permits	3,059	3,081	2,492	2,233	2,146
% of total average headcount for the year	7.6	8.4	6.9	6.1	5.8
Paid leave - % men	41.5	44.7	47.3	48.2	50.0
Paid leave - % women	58.5	55.3	52.7	51.8	50.0
Total leaves of absence	615	526	507	438	414
% of total average headcount for the year	1.5	1.4	1.4	1.2	1.1
Leaves of absence - % men	11.9	11.4	13.6	17.6	18.1
Leaves of absence - % women	88.1	88.6	86.4	82.4	81.9
Taking the minimum period due to a birth ⁽³⁾					
% Men	95.6	97.1	99.4	99.3	100
% Women	98.6	98.6	100.0	100.0	100
Dismissals broken down by age and sex					
Total dismissals	53	77	92	70	70
Dismissals - men	27	38	50	38	42
Dismissals - women	26	39	42	32	28

(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. In 2025, 99% of women who took birth leave remained employed by the company.

(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.

(4) In 2025, the accident frequency rate was 1.32 (0.65 for men and 1.83 for women).

	2021	2022	2023	2024	2025
Block II. Working conditions					
% Staff covered by collective bargaining agreement	100	100	100	100	100
Members on company committees	924	957	957	957	957
% union representation					
CCOO members	349	293	293	293	293
% CCOO representation	37.77	30.62	30.62	30.62	30.62
SECB members	296	395	395	395	395
% SECB representation	32.04	41.27	41.27	41.27	41.27
UGT members	167	176	176	176	176
% UGT representation	18.07	18.39	18.39	18.39	18.39
Other members	112	93	93	93	93
% other representation	12.12	9.72	9.72	9.72	9.72
Psychosocial risk indicators					
Incidence rate (accidents on working days with sick leave/annual average number of Social Security affiliates *1000)	1.44	2.20	1.75	2.12	2.02
% Robbery index (number of robberies/branches *100)	0.21	0.42	0.25	0.11	0.27
Number of attacks on employees	21	13	17	12	16
Block III. Environment and workplace					
Accidents (type of accidents)					
Total accidents ⁽⁴⁾	363	350	367	361	348
Fatal accidents	1	1	0	0	0
Serious accidents	0	0	0	4	0
Non-serious and minor accidents	362	349	367	357	348
% Non-serious and minor accidents	99.7	99.7	100.0	98.9	100.0
Absenteeism					
Manageable absenteeism hours (illness and accidents)	2,416,421	2,690,834	2,369,326	2,393,498	2,370,102
% Manageable absenteeism rate (illness and accidents)	3.75	4.59	4.12	4.10	4.00
Other indicators relating to training, health promotion campaigns and initiatives in branches					
People who take the Health and Safety course annually	1,098	315	1,113	1,443	1,096
Participants in Security and Robbery training courses	40,451	400	33,216	1,867	34,792
Health improvement campaigns carried out	24	27	74	91	103
Branches modernised to prevent robberies	467	403	380	677	691
Work centres assessed for risks	483	663	1,010	1,228	876
Centre maintenance and review activities and initiatives	5,036	12,483	14,393	16,950	16,968

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- 25. Human Resources Contribution to Sustainability
- Annexes and Tables CaixaBank Group

Table 25. Contribution of Human Resources 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		37,489
% of permanent contracts		100
% men		43
% women		57
% Management positions covered internally		98
€m on wages and salaries		2,559
% of variable remuneration linked to quality of service		>99
€m in Entity taxes payable by Social Security		691
% of the workforce adhering to a Collective Bargaining Agreement		100
4 Quality Education		
Staff training		
€m investment in training		12.9
€m hours of training		2.3
Training hours per employee		63
% of online training		96
Employees with MiFID II certification		30,463
Employees with LCCI certification		30,672
Employees who have successfully completed ESG training		36,645
Main courses on responsible practices:		
• Generación+		✓
• Code of ethics, anti-corruption and whistleblowing channel		✓
• Accessibility Act		✓
• Prevention of money laundering and terrorism financing		✓

5 Gender Equality		
Wengage Programme		
Equality Plan, % in agreement with trade union representation:		
Leaves of absence		414
Paid leave		2,146
Workday reductions		2,013
% of women in managerial positions		44.0
% women on staff		57
Employees with disability		520
Diversity Committee (first level), quarterly		✓
Adherence to Women Empowerment - UN Principles		✓
AgroBank Diversity Programme, no. of rural branches in towns with <10,000 inhabitants		1,397
% CaixaBank S.A. salary gap		0.7
EFR Certification, Fundación MásFamilia. First Spanish financial institution to obtain the level of excellence A		✓
Best Bank for Diversity and Inclusion in Europe 2025 (Euromoney)		✓
Support for the main women's associations (Equality in the company: Diversity Charter Más Mujeres, EJE&CON, etc.)		✓
3 Health and Well-being		
We are Healthy Programme		✓
Sustainability 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.		✓

Dimensions aligned with the United Nations Sustainable Development Goals



Table 26. Result associated with DJSI in Human Resources policies

Recognition by Standard & Poor's Global (DJSI) of the measures adopted by People, which is reflected in the results of the social dimension and contributes positively to the overall index.

	CaixaBank						Industry					
	Score 2024	Score 2025	Change	Percentile 2024	Percentile 2025	Change	Average 2024	Average 2025	Change	Highest Score 2024	Highest Score 2025	Change
Total Sustainability Score	86	88	2	97	98	1	37	35	-2	92	94	2
Social Dimension	88	94	6	95	98	3	34	32	-2	97	98	1
Labour Practice Indicators ¹	92	95	3	95	99	4	38	33	-5	100	100	0
Human Capital Management ²	82	95	13	91	98	7	42	40	-2	98	98	0
Occupational Health & Safety ³	75	81	6	90	93	3	22	21	-1	100	100	0
Human Rights ⁴	98	98	0	96	96	0	25	24	-1	100	100	0

¹ KPIs for diversity of the workforce and equal pay.

² Training for employees who develop their skills, investment made and achievement of objectives. Incentive programme to retain talent, turnover rate, evolution of Employee, Culture and Leadership Engagement and Satisfaction Study results.

³ Absenteeism rate, initiatives to ensure the well-being and health of the workforce.

⁴ Human Rights Policy, internal assessment and publication of results.

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▪ **Annexes and Tables CaixaBank S.A.**

26. Result associated with DJSI in Human Resources policies

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Annexes and Tables

CaixaBank Group

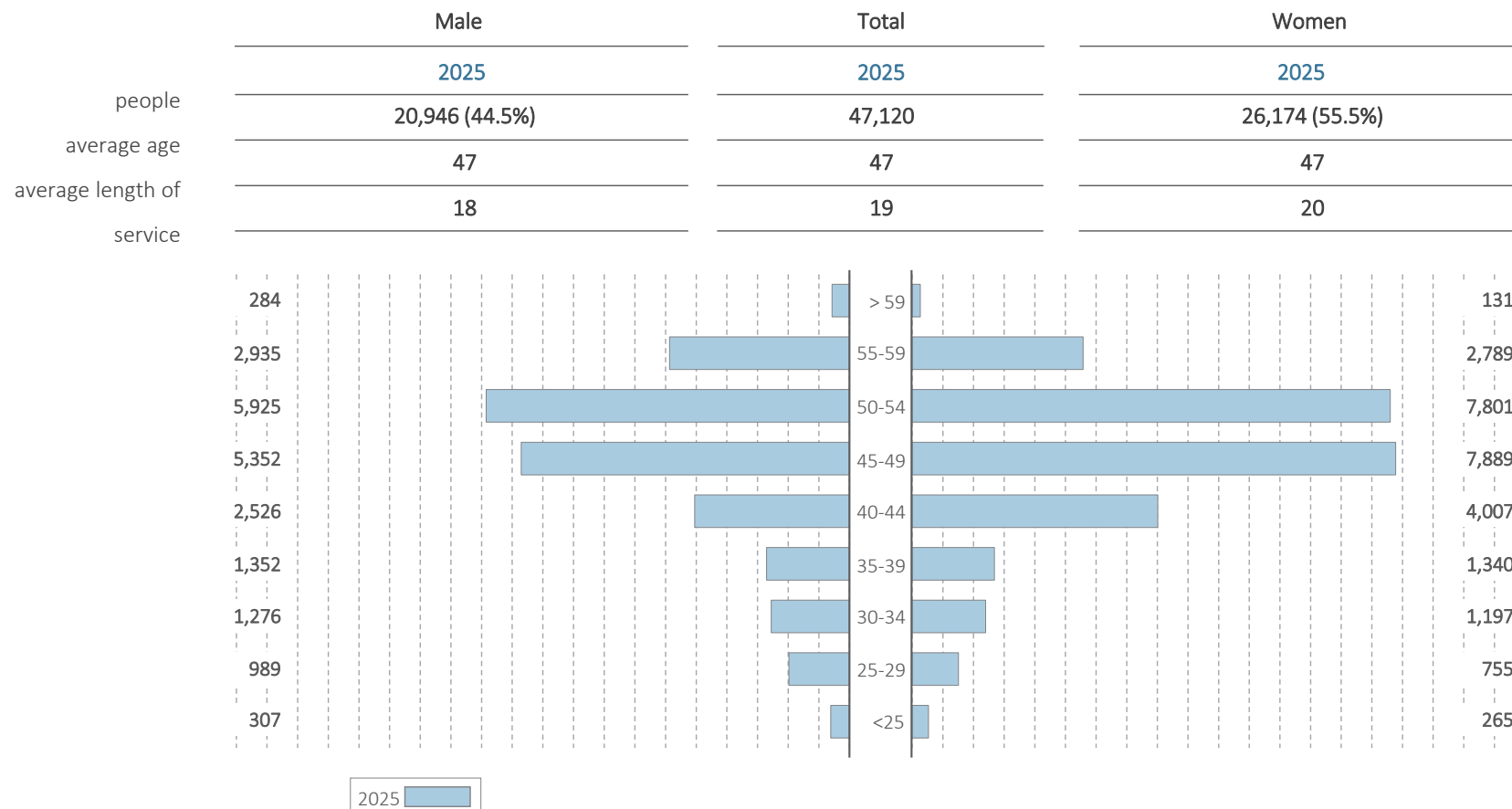
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- **27. Changes in the Workforce**

Table 27. Changes in the Workforce

	2024	2025	Net change
CaixaBank Group Workforce	46,014	47,120	1,106
Movements 2025			
Additions and readmissions	2,951	Departures and absences	- 1,845
New entrants	2,167	Definitive leaves	- 901
CaixaBank S.A.	804	Retirement	- 103
Business Support	535	Death	- 21
Business Activity	824	Dismissal	- 121
Other companies	4	Voluntary redundancy	- 318
		Contract termination	- 41
Reinstatements and others	784	Not passed probationary period	- 118
		Permanent disability	- 5
		Other recurring departures ⁽¹⁾	- 170
		Incentivised leave	- 4
		Absences (leave of absence and others)	-944

(1) Includes 155 departures resulting from "Inversiones Inmobiliarias Tegui Resort" leaving the CaixaBank Group perimeter following the sale of the shareholding.

Table 28. Demographic structure



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- 29. Mosaic of cultures**

Table 29. Mosaic of cultures

6,115 people from 88 countries other than Spain

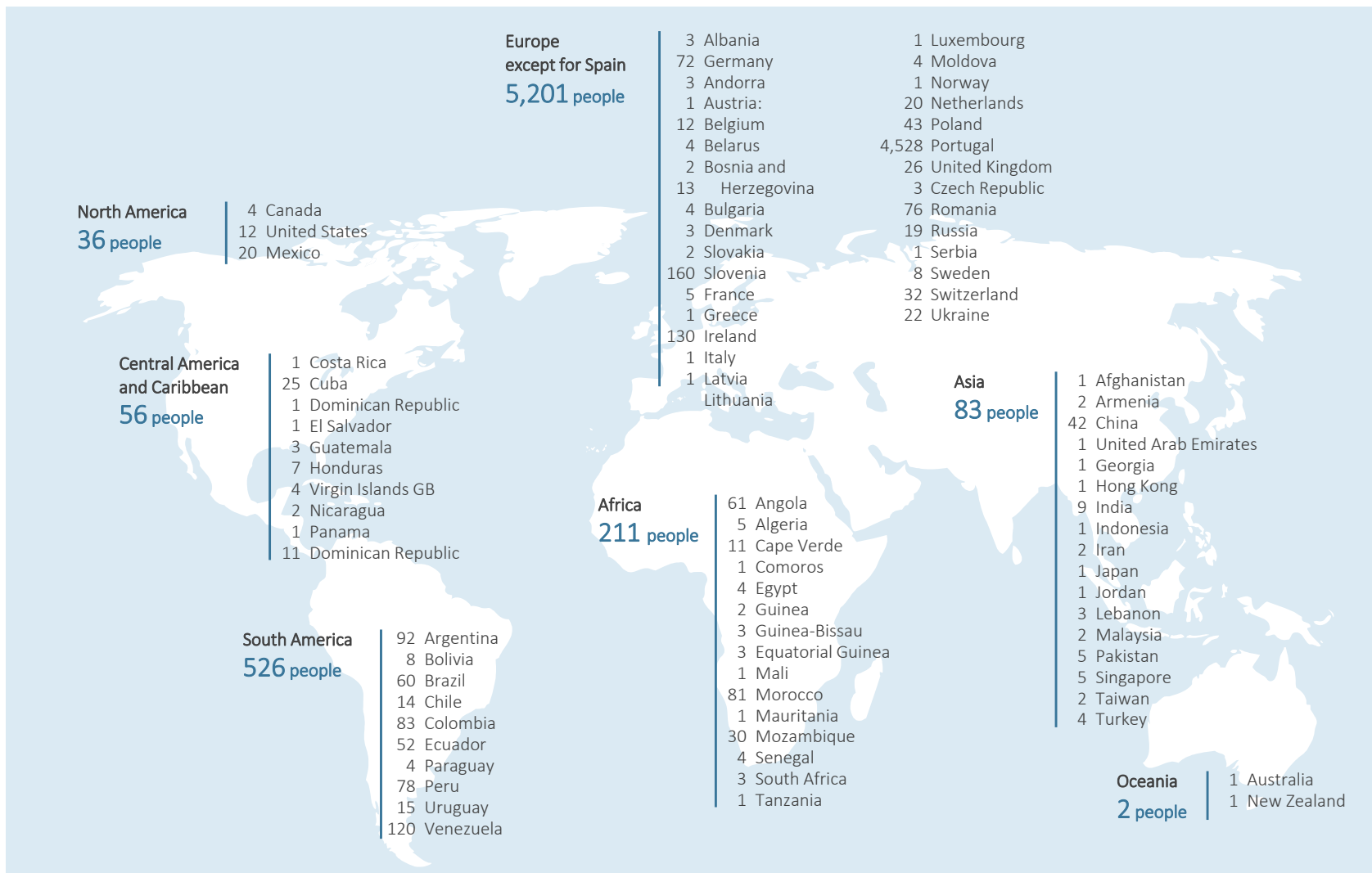


Table 30. Functional structure

CaixaBank Group	Directors						Middle management					Other employees				
	Total	Total	Male	%	Women	%	Total	Male	%	Women	%	Total	Male	%	Women	%
CaixaBank, S.A.	37,489	4,891	2,815	57.6	2,076	42.4	8,079	3,902	48.3	4,177	51.7	24,519	9,273	37.8	15,246	62.2
Business Support	2,371	101	69	68.3	32	31.7	148	81	54.7	67	45.3	2,122	1,456	68.6	666	31.4
CaixaBank Operational Services, S.A.U.	554	14	7	50.0	7	50.0	88	43	48.9	45	51.1	452	190	42.0	262	58.0
CaixaBank Tech, S.L.	1,632	54	40	74.1	14	25.9	42	30	71.4	12	28.6	1,536	1,195	77.8	341	22.2
CaixaBank Facilities Management, S.A.	185	33	22	66.7	11	33.3	18	8	44.4	10	55.6	134	71	53.0	63	47.0
Business Activity	7,228	590	364	61.7	226	38.3	718	373	51.9	345	48.1	5,920	2,588	43.7	3,332	56.3
CaixaBank Payments & Consumer, E.F.C., E.P., S.A.	796	98	55	56.1	43	43.9	103	48	46.6	55	53.4	595	268	45.0	327	55.0
Facilitea Selectplace, S.A.U.	37	5	3	60.0	2	40.0	9	4	44.4	5	55.6	23	8	34.8	15	65.2
CaixaBank Equipment Finance, S.A.U.	5	1	1	100.0	-	0.0	-	-	-	-	-	4	3	75.0	1	25.0
Banco BPI, S.A.	4,476	222	146	65.8	76	34.2	458	243	53.1	215	46.9	3,796	1,535	40.4	2,261	59.6
BPI Suisse, S.A.	2	1	1	100.0	-	0.0	-	-	-	-	-	1	1	100.0	-	0.0
VidaCaixa, S.A.U. de Seguros y Reaseguros	919	100	57	57.0	43	43.0	71	34	47.9	37	52.1	748	360	48.1	388	51.9
BPI Vida e Pensões - Companhia de Seguros, SA	77	7	2	28.6	5	71.4	4	2	50.0	2	50.0	66	24	36.4	42	63.6
VidaCaixa Mediación OBS S.A.U.	15	2	1	50.0	1	50.0	3	2	66.7	1	33.3	10	3	30.0	7	70.0
CaixaBank Asset Management, SGIC, S.A.U.	287	59	33	55.9	26	44.1	7	2	28.6	5	71.4	221	120	54.3	101	45.7
BPI Gestão de Activos, S.A.	48	6	5	83.3	1	16.7	3	2	66.7	1	33.3	39	26	66.7	13	33.3
CaixaBank Asset Management Luxembourg, S.A.	10	2	2	100.0	-	0.0	2	1	50.0	1	50.0	6	4	66.7	2	33.3
Imaginergen, S.A.	86	18	12	66.7	6	33.3	-	-	-	-	-	68	24	35.3	44	64.7
Nuevo MicroBank, S.A.U.	49	13	7	53.8	6	46.2	-	-	-	-	-	36	16	44.4	20	55.6
CaixaBank Wealth Management Luxembourg, S.A.	38	3	2	66.7	1	33.3	4	3	75.0	1	25.0	31	20	64.5	11	35.5
CaixaBank Titulizacion, S.G.F.T., S.A.	11	3	2	66.7	1	33.3	-	-	-	-	-	8	6	75.0	2	25.0
BuildingCenter, S.A.U.	348	45	32	71.1	13	28.9	54	32	59.3	22	40.7	249	158	63.5	91	36.5
Openwealth, S.A.U.	24	5	3	60.0	2	40.0	-	-	-	-	-	19	12	63.2	7	36.8
Other companies	32	4	4	100.0	-	0.0	3	2	66.7	1	33.3	25	19	76.0	6	24.0
Credifimo, E.F.C., S.A.U.	14	2	2	100.0	-	0.0	1	-	0.0	1	100.0	11	8	72.7	3	27.3
Líderes de Empresa Siglo XXI, S.L.	8	-	-	-	-	-	-	-	-	-	-	8	8	100.0	-	0.0
Puerto Triana, S.A.U.	8	1	1	100.0	-	0.0	2	2	100.0	-	0.0	5	2	40.0	3	60.0
Web Gestión 4	2	1	1	100.0	-	0.0	-	-	-	-	-	1	1	100.0	-	0.0
Total	47,120	5,586	3,252	58.2	2,334	41.8	8,948	4,358	48.7	4,590	51.3	32,586	13,336	40.9	19,250	59.1

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- 31. Training activity

Table 31. Training activity

Key indicators 2025:

Virtual training

92% 2,573,839 hours

In-person training

8%

Total investment

€18.1m

Investment per person

€ 388

Sector average €⁴⁴⁸ (1)

Training hours

2,810,229

Women 56%
Men 44%

Hours of training per person
(out of average staff)

60.3

Segmentation by occupational classification

	Male	Women	Total
Directors	183,831	133,913	317,744
Middle management	249,889	264,725	514,614
Other Employees	806,131	1,171,740	1,977,871
Total	1,239,851	1,570,378	2,810,229

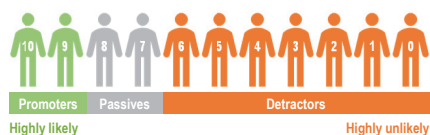
Segmentation by age bracket

	Male	Women	Total
< 30	155,015	131,439	286,454
30-39	171,021	173,632	344,653
40-50	515,385	789,157	1,304,542
> 50	398,430	476,150	874,580
Total	1,239,851	1,570,378	2,810,229

1) Source: 2024 survey of the Training Managers Group of Financial Institutions (GREF)

Table 32. Radar Employee Engagement and Satisfaction Survey, Culture and Leadership, conducted in 2025

	CaixaBank Tech	CaixaBank Operational Services	CaixaBank Facilities Management	CaixaBank Asset Management	CaixaBank Asset Management Luxembourg	BPI Gestão de ativos	VidaCaixa	VidaCaixa Mediación OBS	BPI Vida e Pensões	Building Center	CaixaBank Titulización	Credifimo	Puerto Triana	CaixaBank Payments & Consumer	Facilitea Selectplace	Telefónica Consumer Finance	Imagin	MicroBank	Openwealth
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Participation	87	84	98	93	100	100	86	93	91	95	100	100	100	89	94	83	84	94	100
TF - Total Favourability	78	77	81	84	73	87	82	97	75	83	79	93	93	82	81	84	83	93	81
TF Neutral	14	14	12	11	19	9	12	3	13	11	12	6	5	11	12	15	11	5	11
TF Unfavourable	8	9	8	5	7	4	6	1	12	6	9	2	1	7	8	1	7	2	8
Culture																			
Total Favourable	77	80	87	87	84	92	80	98	77	85	83	97	95	79	87	85	83	92	95
Total Neutral	15	15	9	10	12	6	14	2	15	10	10	3	4	13	9	12	10	6	4
TF Unfavourable	7	5	3	3	4	2	5	0	8	5	6	0	1	8	3	3	6	2	0
Leadership																			
Total Favourable	85	80	89	86	90	89	85	86	85	89	84	89	94	86	89	77	90	93	88
Total Neutral	10	14	9	10	6	6	10	12	9	7	14	10	6	10	9	23	7	4	11
TF Unfavourable	4	6	2	4	4	5	5	2	5	3	2	1	0	4	2	0	4	2	1
Empowerment																			
Total Favourable	75	66	77	82	83	89	82	100	76	81	70	85	88	84	77	100	83	90	80
Total Neutral	14	19	14	11	11	6	11	0	15	12	15	15	0	10	14	0	9	9	10
TF Unfavourable	10	16	9	7	6	5	7	0	9	8	15	0	13	6	9	0	8	1	10
eNPS	38	38	51	52	22	62	50	93	37	47	20	71	75	60	51	60	41	84	75
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Promoters	50	53	63	61	-	-	57	-	47	59	-	-	-	66	63	-	51	-	-
Passives	37	32	25	30	-	-	36	-	43	29	-	-	-	29	25	-	39	-	-
Detractors	13	15	12	9	-	-	7	-	10	12	-	-	-	5	12	-	10	-	-



eNPS - Employee Net Promoter Score

$$\text{eNPS} = \% \text{ Promoters} - \% \text{ Detractors}$$

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Pintor Sorolla, 2-4
46002 Valencia
www.caixabank.com