

## **APPENDIX 1 - WORK-LIFE BALANCE PROTOCOL**

### **1.- ADAPTATION OF WORKING DAY**

#### **1.1. FLEXIBLE TIMETABLE:**

Voluntary timetable flexibility: If they wish, to achieve a work-life balance, the Bank's staff may have flexible starting and finishing hours or a flexible lunch hour on the days that they must work in the afternoon.

This flexibility will be an interval of up to an hour in the established working timetable. In the event of a reduction in the working day, such flexibility can be applied.

The management of this timetable flexibility will correspond to each office or work centre, based on their organisational needs.

#### **1.2. ADAPTATION OF THE DURATION OF THE WORKING DAY:**

The reduction in the working day regulated in article 37 of the Working Statute may be exercised in the legally stipulated terms. However, for those that, as a result of custody or guardianship awarded legally, directly take care of a minor aged up to 12 years or a disabled minor, the timetable reduction may be limited to Thursday afternoons during the winter timetable, without the minimum 1/8 reduction being demanded nor the need for a daily reduction.

In any case, it is stipulated that, to reduce their working day, the employee must ask to exercise this right, at least 15 calendar days before the proposed start date, except in exceptional circumstances (such as, for example, the retroactive recognition of disabled children).

The working day reduction ratio is calculated month by month by dividing the reduction by the total effective working hours of the town in which the employee is registered.

In the event of the birth of children with a legally recognised disability, employees can enjoy paid leave on Thursday afternoons until their child is three years old. When the degree of disability, regardless of whether it is physical, mental or sensorial, is equal to or exceeds 65%, employees can take the foregoing paid leave on Thursday afternoons on a permanent basis.

Despite the foregoing, for employment reasons, other working day reduction schemes may be established which, for organisational purposes, require specific timetable regulations.

Timetable reductions can be obtained at the Store Centres, Business Bank and In Touch with the following schemes:

- i. Daily with a proportional salary reduction, pursuant to art.37 of the Workers' Statute and Collective Bargaining Agreement applicable at CaixaBank.
- ii. Of one and a half hours on working afternoons in line with the order of registration for the specific timetable, which may be taken until the child is two years old.
- iii. The system to reduce the working day by one and a half hours on working afternoons, included in this section, may be substituted by delaying the starting time of the split working day by one and a half hours, provided that it does not affect the correct organisation of the Centre.

This system will be deemed to be a company improvement and employees cannot opt for the benefits envisaged by the regulations to reduce working hours as a result of legal custody regulated in art. 37 of the Workers' Statute.

- a. To exercise the improvement stipulated in section 1.2 of CaixaBank's work-life balance protocol, the change may also be requested at a work centre with a general timetable located within the limits established at each moment in the Collective Bargaining Agreement, which will be dealt with in a maximum period of 30 days, conserving their right to return to their work post at the Centre with a specific timetable, on completing the working time reduction requested.
- b. Within the Equality Plan, other additional improvements can be established in the reductions of working hours for the reasons included in CaixaBank's Work-Life Balance Protocol, provided that the correct organisation of the centre is permitted, and in accordance with its Management and/or Coordinating Management.

A wage cut will be applied in proportion to the reduction of the working day to take care of children.

Likewise, it is recalled that, during the second year in which the working day is reduced, the Specific Timetable Plus reduction will be applied, in proportion to the reduction in the working day between 15:00 and 18:30 or through system ii.

### 1.3. OTHER ALTERNATIVES:

Aside from the foregoing, other alternatives may be adopted, on an exceptional strictly personalised basis, by mutual agreement with the Bank. The Equality and Work-Life Balance Committee will be frequently informed of the nature and scope of the agreements that may be entered into.

These agreements must be due to serious or unusual family or personal causes. A serious cause will include, among others, victims of harassment or gender violence.

The Monitoring Committee will be informed of the requests made by the workforce.

#### 1.4. CHANGES IN SHIFTS:

In the event of work centres with different shifts, it will be endeavoured to meet shift change requests of those taking care of dependants.

## 2.- PERMITS, HOLIDAYS AND EXTENDED LEAVE OF ABSENCE

### 2.1. SHORT-TERM LEAVE

The employee may alternatively enjoy paid leave of one working day or 10 working hours with the purposes described in this section.

Under no circumstances can the worker enjoy both permits at the same time since they are not compatible with each other nor are they complementary. Accordingly, if a worker uses their hours, even if they do not complete them, within the same calendar year, they will not be entitled to one working day of leave.

They will be managed independently by the office itself or the work centre.

They will be linked, to the extent required, to emergencies, unforeseen events and personal and family circumstances, etc.

### 2.2 EXTENSION OF THE MAIN PAID LEAVE ALREADY REGULATED

The workforce has the possibility of adding a maximum of three working days a year in total, on one or two occasions, as a result of the following leave (their current regulation is detailed) at the discretion of the interested party:

- A) Wedding leave: Twenty calendar days in the case of first marriage. A first marriage is deemed to be that held while working at the Bank. Successive marriages will be governed by the leave in this area, which will be legally established from time to time. If the day on which the event takes place justifying the leave is not a working day, it will be calculated on the following working day.
- B) Leave due to illness or death: Three working days due to death, accident or serious illness, hospitalisation or outpatient surgery which requires the home care of patients up to the second degree of a blood or family relationship. When for such purpose the worker needs to make a trip in this regard, the period will be extended by two calendar days.

In the case of the death of the spouse or cohabiting partner duly registered with minors in common, two additional days could be added to this leave.

The foregoing paid leave will also be included in the 2015-2018 Collective Savings Bank and Financial Institutions Bargaining Agreement and in the specific case of the hospitalisation of the child, spouse/cohabiting partner and father/mother, it may be distributed upon the request of the employee within the temporary nature of this hospitalisation, or outpatient surgery until its completion through hospital or medical discharge if there is no hospitalisation, without the beginning having to coincide with the first day of hospitalisation or outpatient surgery. The sending of a request or notification except for exceptional causes must be made before its start date. In this regard, the Bank may request the employee to accredit that the family that generated such request maintains the situation that generated entitlement to it.

- C) In the event that the triggering event occurred once the working day established has ended, leave will commence on the first following working day.
- D) Leave for change of home: Two days due to the change of main home.
- E) Leave due to the reinclusion of seconded employees abroad: as a result of reinclusion at the destination in Spain, these employees will be granted paid leave of fifteen days from the date of their departure from the foreign country.

### 2.3 PAID LEAVE DISABLED CHILDREN:

Paid leave is provided for the birth of a child with a disability equal to or exceeding 65%, within the first 24 months of birth, with justified reasons in line with the disability, on a fractioned basis, and in a maximum of three periods, up to the limit of the 30 days established, and the employee must make its request with advance notice of 15 days.

### 2.4 HOLIDAYS:

Generally, annual holidays are taken within one calendar year. Despite the foregoing, if for reasons of a work-life balance, it was not possible to take all holidays in the year under way, said holidays can be taken until 31 January of the following year.

In any case, following the suspension of the employment contract due to birth, adoption, custody for adoption or fostering purposes or breastfeeding (cumulative), even if the year changes, unused holidays can be taken at the discretion of the employee.

It will be possible to divide holidays into three periods for specific reasons of providing a work-life balance, based on the organisational possibilities.

If, in the event of a divorce or separation agreement, the workforce is assigned the holiday dates to take care of children under 12, priority will be given to the choice of dates, of at least two weeks for those that have a minor in their charge.

In the event a disabled child attends a special school, priority will be given to the choice of dates of at least ten working days in which these centres are closed.

## 2.5 UNPAID LEAVE:

- a. Up to ten days for regulated studies leading to a qualification generally recognised in Spain.
- b. Up to ten days for serious personal or family situations.
- c. Up to one month, extendible, in the case of international adoptions or the use of assisted reproduction techniques.

## 2.6 EXTENDED LEAVE OF ABSENCE:

### a) To take care of dependants (children, parents and partners)

Term: Up to three years, with the right of immediate readmission in the geographical area established in the Collective Bargaining Agreement in force from time to time. The reservation of the specific work post will be maintained during the legally stipulated period.

Maintenance of the employee's banking conditions.

Calculation of age.

Retraining upon readmission.

Under no circumstances, will this extended leave of absence give rise to the need to care for a child that cannot take care of themselves for reasons inherent to their condition of minor, being envisaged for situations with a loss arising from dependence that requires intervention in the form of aid, assistance or personal care.

### b) Due to gender violence.

Term: That required by the victim, established by common agreement and renewable. Right of immediate readmission in the geographical area stipulated in the Collective Bargaining Agreement prevailing at all times, in the most adequate work post in agreement with the victim.

Maintenance of the employee's banking conditions.

Alternatively, suspension of the contract for six months, extendible up to 18 months.

Application of the further benefits of the previous extended leave of absence, to the extent legally possible.

During the extended leave of absence, the employee will be entitled to receive a nursery allowance or an allowance for their children's education.

c) To continue cohabitation

Cause: obligatory transfer of partner, without the possibility of the simultaneous transfer of the employee (e.g., transfer abroad).

Term: From 1 to 5 years. Right of immediate readmission in the first year in the geographical area established in the Collective Bargaining Agreement in force from time to time.

d) Extended leave of absence for charity purposes

Cause: Collaboration with NGOs, charity and humanitarian organisations, etc.

Term: Up to one year, with the right of immediate readmission in the geographical area established in the Collective Bargaining Agreement in force from time to time.

Maintenance of the employee's banking conditions.

e) Unspecified extended leave of absence for personal reasons. Under no circumstances, can personal reasons be understood to be the performance of remunerated work.

A minimum seniority of ten years is required at CaixaBank.

Term: up to one year, with the right of immediate readmission in the geographical area established in the Collective Bargaining Agreement in force from time to time.

f) For study purposes: For the performance or completion of higher studies, Master's Degrees or PHDs

Term: Up to one year, with the right to conserve their post.

### **3. NEW RIGHTS TO ACHIEVE A WORK-LIFE BALANCE**

The following measures are adopted, applicable to the people that hold posts.

#### **3.1 RESERVATION OF POST:**

Right to reserve their post for a maximum of three years, in the event of an extended leave of absence to take care of dependant people.

Commitment to recover the post in a maximum period of 12 months, from the readmission date at the same or another office.

Specific retraining.

3.2 People on an extended leave of absence to take care of children or dependent family members or victims of gender violence can attend training tests during the period in which their work post is legally reserved.

3.3 Also, if they wish, they can have access to CaixaBank's training platforms established at all times.

#### **4.-UPGRADING OF THE SUSPENSION OF THE EMPLOYMENT CONTRACT DUE TO BIRTH, ADOPTION, GUARDIANSHIP FOR ADOPTION, FOSTERING AND BREASTFEEDING PURPOSES**

##### **4.1 EXTENSION OF LEAVE FOLLOWING THE SUSPENSION OF THE EMPLOYMENT CONTRACT DUE TO BIRTH, ADOPTION, GUARDIANSHIP FOR ADOPTION, FOSTERING AND BREASTFEEDING PURPOSES**

In the case of birth, adoption, guardianship for adoption or fostering purposes, following the period of suspension legally envisaged and only for the cases recognised, each parent will have 10 calendar days of paid leave which they can take, on a cumulative basis, immediately after any of the aforementioned suspension periods have been completed. The employee can request to take this remunerated leave when they ask for the right to suspend the uninterrupted employment relationship or any of the interrupted suspension periods to be recognised, in the legally envisaged terms.

The aforementioned paid leave will be 14 days in the event of a multiple birth or the birth of a disabled child.

A period of gradual application of the aforementioned paid leave is established in relation to the other parent other than the mother, adoptive parent, guardian for adoptive purposes or fostering parent. Accordingly, the following period of transition is established whose application will be determined, based on the moment of the birth, adoption or custody for adoption of fostering purposes:

- Based on the entry into force of this Work-Life Balance Protocol, the aforementioned paid leave will be three calendar days and four in the case of a multiple birth or the birth of disabled children.
- From 1 January 2021, the aforementioned paid leave will be six calendar days and eight days in cases of a multiple birth or the birth of a disabled child.
- From 1 January 2022, the aforementioned paid leave will be ten calendar days in the case of a natural birth and fourteen days in the case of a multiple birth or the birth of a disabled child.

Since it is an individual non-transferable right, under no circumstances, will it be possible to transfer days remaining on paid leave to the other parent.

In the event of an extended leave of absence to care for children during the first twelve months, the five cumulative working days of breastfeeding will not be reduced.

#### 4.2 BREASTFEEDING LEAVE

Breastfeeding leave is vested as an individual right of employees-

However, if two employees of the same company exercise this right with respect to the same child, company management may limit the simultaneous exercise of said leave for justified reasons of company operations, which must be notified in writing.

4.3 BREASTFEEDING AFTER MULTIPLE BIRTH: In the event of a multiple birth, breastfeeding leave will be multiplied by the number of children.

4.4 COVERAGE OF ABSENT EMPLOYEES WITH CHILDREN: It will always be endeavoured, whenever possible, to cover employee absences following childbirth with sufficiently qualified staff.

### **5.- NEW WORK-LIFE BALANCE CRITERIA IN SECONDMENT POLICIES**

Based on the organisational possibilities, the following criteria are established.

On the Monitoring Committee, a circuit will be established to analyse secondment requests to favour a work-life balance.

5.1 Secondments requested by people in the following cases will be prioritised:

- Carers of dependant people.
- Pregnant and breastfeeding women.
- Family reunification needs.
- Shared custody by ruling or agreement.
- Illness of the employee or their partner, children and parents.
- Victims of gender violence, when accredited in the terms regulated in this agreement.

5.2 Symmetrically, distancing will be avoided in the same cases.

5.3 Preference will be granted to secondments requested for personal reasons, by those that have worked at CaixaBank for three or more years.

5.4 Voluntary mobility will be provided to employees with dependants or access thereto.

5.5 It will be endeavoured, as far as possible, to assign new employees to geographical areas not far away from their place of residence.

5.6 Temporary service committees will be set up while their situation lasts for pregnant women or during natural breastfeeding, provided that they are possible on an organisational basis and are recommended under the medical criteria of health surveillance.

## **6. POSITIVE ADAPTATION OF THE CONTRIBUTION OF OLDER EMPLOYEES**

6.1 SENIOR TEAMS: The creation of voluntary qualified “senior teams” will be promoted at Territorial Management or General Branch Office level, to perform the following functions (different from those of the Support Teams):

Qualified leave coverage (training and tutelage of younger people or those with less experience).

Support for business plans and units

Participation in commercial projects

Attention to charity work priorities

The Equality and Work-Life Balance Committee will be informed of the experience acquired in this area, together with the conditions for its application.

6.2 PROGRESSIVE RESTRUCTURING PLANS: Restructuring plans will be prepared on a progressive basis or by phases.

## **7- PROGRESSIVE TRAINING PLAN**

A Progressive Training Plan will be implemented at the Bank in the area of Equality and Work-Life Balance, which will include:

- Equality and Work-Life Balance
- Time management
- Diversity management
- Orientation towards results and not presence in the workplace
- Work planning and organisation
- Harassment prevention

- 7.1 The objective is established of providing adequate training in the matters indicated to whole of the workforce in a four-year period.
- 7.2. Training of management teams and other people in charge of a workforce will be prioritised.
- 7.3 Virtual means will be used as far as possible.

## **8- SITUATIONS OF SPECIAL NEEDS**

It is agreed that the following situations will be the object of special attention and, where appropriate, explicit preferences:

- 8.1 BIRTH OF CHILD, especially in the case of a disabled child. In this regard, the annual benefit currently established in the Agreement for disabled children will be €6,300/year (gross), if the disability is equal to or over 65%. This amount includes that envisaged in the Agreement.

If the disability is equal to or higher than 33% and lower than 65%, it will be €5,150/year (gross) and it will be received during the first three years of life of the child (the first one relating to the year of birth and the last one to the year in which the child turns two). This amount includes that envisaged in the Agreement.

The formula to calculate the aid of the annual benefit per disabled child envisaged in the Collective Bargaining Agreement and Work-Life Balance Protocol, whose payment is effective in the September payroll, will take into account those recognised effective between 1 October and 31 December. In this regard, the amount paid in September will be adjusted once the disability has been accredited for the purposes of the payment year.

- 8.2 VICTIMS OF HARASSMENT OR GENDER VIOLENCE, who will have total priority with respect to working hours, secondments, leave or extended leave of absence and they will have the support of the Bank. They are entitled to paid leave of up to three months, if they accredit the need for a restraining order.

Measures will be activated to guarantee the protection of personal details and the destination centre of victims of gender violence. These measures will apply once the Bank has reliable knowledge of the situation.

- 8.3 THOSE THAT COULD SUFFER DISCRIMINATION due to gender, disability, age, beliefs, ideas or of any other type, will be provided with the necessary care.

## **9. FINANCIAL INSTALMENTS LINKED TO WORK-LIFE BALANCE**

- 9.1 In the event of an extended leave of absence for the care of dependant people or as a result of gender violence, the advance payments which, where appropriate, may exist may be vested through a loan tied to the Euribor.
- 9.2 Reductions in working day to achieve a work-life balance will not diminish the employee's credit rating.
- 9.3 Possibility of advance payments of up to one year annuity (and once a year at most, in one or various advance payments) in the event of birth, adoption, fostering, hospitalisation and gender violence. The purpose of the expense must be accredited.
- 9.4 Possibility of advance payments of up to 11 monthly payments of the Total Base Salary (= Agreement Base Salary + Caixa Salary Improvement) and Prorated Extraordinary Payments of the XI Professional Level in the case of birth, fostering, adoption or gender violence). It may be requested up to three months after the event It will not be necessary to accredit the purpose of the expense.  
In the event of a multiple birth, the amount of the advance may be multiplied by the number of children.
- 9.5 Voluntary upgrade of the suspension of the employment contract due to birth, adoption or guardianship for adoption or fostering purposes. When the employee receives a direct Social Security benefit following the birth of a child, exceeding the Real Gross Salary for the month before commencement of the suspension, CaixaBank will pay the existing difference between the Real Gross Salary and that paid by the Social Security in a Voluntary Maternity/Paternity Upgrade. In any case, the maximum amount of this guarantee cannot exceed the amount of the aid for children arising from this maternity during the benefit period. This proposal will apply to children born from the signature date of this agreement. For the purpose of calculating this monthly payment, a real gross wage will be deemed to be all gross remuneration for the worker, excluding remuneration in kind and those irregular salary items (bonus, bonus for children's education, agreement plus, etc.). This item will be recalculated in the event of retroactive salary applications (ex. salary review)
- 9.6.- Advance for fertility treatment for up to three months

## **10.- APPENDIX OF EFFECTS OF EXTENDED LEAVE OF ABSENCE**

The effects included in this Appendix relate to the current legal and conventional regulations, and they may be modified by any future legal or conventional regulations set.

|   | Contr. Pension plan | ADESLAS | Seniority | Loans | Deposits | Reservation post | Reservation position                 |
|---|---------------------|---------|-----------|-------|----------|------------------|--------------------------------------|
| Non-active status   | YES                 | YES     | YES       | YES   | YES      | R                | YES                                  |
| Special Group leave   | YES                 | YES     | YES       | YES   | YES      | R                | No, vacancy same or similar category |
| Childcare leave   | YES                 | YES     | YES       | YES   | YES      | R                | YES (1st year) (+ 15/18 months) (1)  |
| Family care leave   | YES                 | YES     | YES       | YES   | YES      | R                | YES (1st year) (+15/18 months) (1)   |
| Leave for dependent family care (1st degree family members) | YES                 | YES     | YES       | YES   | YES      | r                | YES in a 1-year period               |
| Voluntary leave   | NO                  | NO      | NO        | YES   | NO       | D <sup>o</sup>   | No, vacancy same or similar category |
| Gender violence leave                                       | YES                 | YES     | YES       | YES   | YES      | R                | YES                                  |
| Cohabitation conservation leave                             | NO                  | NO      | NO        | YES   | NO       | r                | NO                                   |
| Leave for charity purposes                                  | NO                  | NO      | NO        | YES   | YES      | r                | NO                                   |
| Leave for personal reasons                                  | NO                  | NO      | NO        | YES   | NO       | r                | NO                                   |
| Study/training leave  | NO                  | NO      | NO        | YES   | YES      | R                | YES                                  |
| Leave for the performance of remunerated tasks              | NO                  | NO      | NO        | NO    | NO       | NO               | NO                                   |

(1) The employee's post will be conserved during 15 or 18 months in the case of a general or special large family.

An extended leave of absence for Study purposes within the Protocol replaces the Training purpose that appears in the Collective Bargaining Agreement.

- Other characteristics of extended leave of absence (duration, concatenation and readmission):

| Name  | Time  | Concatenation  | Reinclusion   |
|---|---|--|---|
| Voluntary leave                                 | Up to 5 years<br><b>Minimum duration: 4 months</b>  | 4 years  | Preferential reinclusion right  |
| Childcare                                       | Under 3 years old   | Each child generates a new right to leave. 4 years do not need to elapse since the last leave    | - 1st year reservation same work post.<br>- From the 1st year reservation equivalent work post.<br><br><i>In large families the reservation of the same work post will be prolonged up to 15 or 18 months, depending on the type of large family (general or special)</i> |
| Care family members up to 2nd degree            | Under 2 years old   | Each event generates the right to new leave. 4 years do not need to elapse since the last leave. |   |
| Training/study leave                            | Not exceeding 1 year<br><b>Minimum duration: 4 months</b>   | 7 years  | Reservation of the same work post for 1 year.   |
| Care of dependants (children, partners, couple) | Up to 3 years<br><b>Minimum duration: 4 months</b>  |  | - 1st year reservation same work post.<br>- From the 1st year reservation equivalent work post.   |
| Gender violence                                 | That required by the victim by common agreement and renewable.<br><b>Minimum duration: that required by the victim.</b> |  | Reservation of the same work post. The employee will be reincluded in the most adequate post in accordance with the victim.   |
| Maintenance of cohabitation                     | From 1 to 5 years   | 4 years  | Reservation of equivalent work post during 1 year.  |
| Charity work                                    | Up to 1 year<br><b>Minimum duration: 4 months</b>   | 4 years  | Reservation of equivalent work post during 1 year   |
| Unspecified personal reasons                    | Up to 1 year<br><b>Minimum duration: 4 months</b>   | 4 years  | Reservation of equivalent work post during 1 year   |
| Leave for the performance of remunerated tasks. | Up to 5 years.<br><b>Minimum duration: 4 months</b>   | 4 years  | Preferential reinclusion right.   |

Other considerations:

- To lengthen yearly extended leave of absences, a voluntary extended leave of absence will be taken. In any case, the employee must, prior to the end of the duration of the extended leave of absence initially granted, request a new extended leave of absence, in this case voluntary, which will be granted based on compliance with the legally established requirements.

- To take an extended leave of absence for a different cause (studies, charity work or for personal reasons), at least one working year must have elapsed.
- To take an extended leave of absence for the same cause, four years must have elapsed (even for an extended leave of absence for study purposes).