PEOPLE







PEOPLE







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Preface

Following the second year of CaixaBank's 2022-2024 Strategic Plan, the Entity stands at a leading, solvent and strong position with the best team. This enables us to face the future with confidence, for which we have established three structural priorities:

- Being profitable in a sustainable way, which entails continuing to transform the way we operate, because society our customers' habits and technology are changing the environment.
- Offering an excellent, long-term, quality service to our customers, through the MAC (Better Customer Service) programme.
- Achieving very high level of professional satisfaction among the Entity's employees by launching initiatives within the Plan Nosotros in order to improve our performance.

Therefore CaixaBank's ambition can be summarised in becoming financial leaders, the customers' favourite option and the preferred financial group to work for.

CaixaBank has a great present and excellent future opportunities, such as resume growth (acquisition of new customers, among others), maintain an impact on society (through the Foundation, MicroBank, etc.) and be the best place to work. In order to become the preferred financial group to work for, we must increase the pride of belonging by promoting humanism and closeness, sharing objectives (shared motivation), building trust through empowerment and delegation and constructively demanding enough to achieve the objectives.

The activity of People Management must support the efforts of driving the sector's transformation and achievement of "Being the preferred financial group to work for" and having the best talent to meet the Group's goals. To accomplish this, we need teams capable of adapting to the changing reality, which is where attracting, training and retaining talent becomes paramount.

The following are key aspects for this new Strategic Plan within the scope of People Management:

• Having the skills required to deal with the increasing speed of changes, where reskilling and upskilling training processes become essential.

- Incorporating people with new profiles in the banking sector (more technological and analytical), which involves competing with all sectors for a very limited factor, and adapting the Culture to onboard these people.
- Establish new ways of working: combining remote and on-site working, with the aim of ensuring efficiency and watching over personal interests; and improving the working methods/models by streamlining them for an excellent customer response.
- Diversity in the broadest sense is a requirement for an excellent entity. The current reality needs to be looked at from different points of view in order to become more innovative, competitive and sustainable over time.
- Taking on new leadership profiles that are very different from those of the past (experience is not so useful) to drive the new organisational models where teams require further independence and delegation.

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

In 2023, particularly noteworthy is the management of development (mapping all roles; evaluating skills by role; and making available individual development itineraries aimed at improving the roles in our workforce and providing them with access to other roles required by the Bank) and the management of talent (measuring the Entity's entire talent in a more coordinated, homogenous and transversal way), geared towards increasing meritocracy.

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

2022-2024 Strategic Plan. Main indicators

teamwork culture.

Measurement of the Culture and Leadership Model:

Employee, Culture and Leadership Engagement and Satisfaction Study (2022 aimed at the entire workforce)

67% Total Favourable (TF)

66% TF Culture dimension

57% TF Collaborators attribute

64% TF Responsible and Demanding attribute

82% TF Leadership dimension

-15 eNPS Radar 2023 to a sample of employees (continuous measurement)

Plan Nosotros

Initiative aimed at further improving the work environment.

Areas of work:

- · Promote business and customer service (MAC Programme, Better Customer Service)
- Expedite Organisation processes (More Time Programme)
- Reinforce the professionals' talent (Development by skills)

52.8% managers who completed training on leadership trends and team management

 1. Promote a close Leadership and
 2. New ways of working, respecting diversity, inclusion and sustainability

Ways of working:

71.6% adherence to remote work

Platform development:

- SuccessFactors
- PeopleNow
- Virtaula

Adoption of Agile methodologies and use of Microsoft Copilot

Diversity:

- 43.0% women in managerial positions, starting from A and B branch asst. manager (large branches)
- >800 participants in female mentoring
 - 6 Edition WONNOW Awards (STEM with >1.000
- 0.7% registered) adjusted gender wage gap guaranteeing equal pay Promotion other diversities: Cognitive and LGBTI Diversity Action Plan

Recognition:

- Top 3 worldwide, Bloomberg Gender Equality Index
- EFR A Level Certification (Flexible and Responsible Company)
- DIE seal. Company Equality (Spanish Ministry of Equality)
- · AENOR Certification of Excellence in the Mentoring process

Inclusion:

- Fundación Adecco Family Plan
- Aflora Plan with Vivofácil
- Incorpora Programme of "la Caixa" Foundation

Sustainability:

- 360º ESG Training Plan 35,489 employees / 199,519 hours
- Sustainability Leaders Programme

3. Transforming the management • of the people development model

Development by Skills:

- Skills architecture and professional profiles
- Launch of the Ahead Review managerial assessments (645) and Skills Review nonmanagerial assessments (27.799) in the entire CaixaBank Group
- Upskilling / Reskilling
- Review of HR processes
- System adaptation
- **4.6** overall rating out of 5 in management development
- 4.8 programmes overall rating out of 5 in support processes (coaching and mentoring)
- 10.0% direct appointments in open vacancies

4. A unique and differential value proposition for employees

Value proposal:

- New EVP portal in PeopleNow (PeopleXperience)
- Employee branch project (Now In Employees)
- Consolidation of the HRBP (Business Partners)
- Healthy Organisation project:
- Expert Group on Healthy Organisations (GEOS)
- 2022-2024 Healthy Organisation Strategic Plan 22-24 / Annual Action Plans
- Healthy Organisation Management System (SIGOS) and ISO 45001 certificates. certified by AENOR and AUDELCO
- New Somos Saludables Healthy platform
- **33.5%** of the workforce adhered to the Compensa+ Plan (flexible remuneration)
- Measures for work-life balance: 2,017 workday reductions, 507 leaves of absences and 2,492 paid leaves.

5. We are evolving towards a data-driven culture

People Analytics:

- · Data quality audit
- Training and creation of the Data Champions Community in People Management
- Creation of DataPool People (data model) with beginning of data migration to Google Cloud
- Dashboarding Tool
- Analysis of use cases

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

Banking Sector Ranking (MercoTalento): 2nd





2022–2024 Strategic Plan

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

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

CaixaBank Group closed the 2019-2021 Strategic Plan achieving a good results assessment in a highly adverse environment, marked by the COVID-19 crisis, which forced to suspend some of its financial targets. Nevertheless, the Entity managed to achieve many of the goals set out in the 2019-2021 vision and conclude the plan with a significantly stronger balance sheet in terms of hedging, capital and liquidity.

The assessment of Human Resources' contribution to the 2019-2021 Strategic Plan, specifically in promoting an agile and collaborative culture focused on people, was also very positive, as most of the objectives set for a preintegration perimeter were met, despite having to adapt the activity to respond to new needs (management of the COVID-19 global pandemic and greater integration into the Spanish banking system with the incorporation of Bankia). CaixaBank's merger with Bankia strengthened its leadership in retail banking in Spain. The Group geared all its efforts towards integrating the upwards of 6 million customers from Bankia and the branch network, offering the best possible customer experience at all times. The merged Entity is now Spain's largest banking group, holding 20 million customers, and has success-fully completed the largest technological and commercial integration ever conducted in Spain.

Having passed the halfway point of the current 2022-2024 Strategic Plan and despite the fact that the context in which the Plan was defined has changed significantly, it has been evolving favourably in terms of the strategic objectives that had been set and the main market identified trends remain fully in force: changes in consumer habits, the entry of new technologies and the growing importance of sustainability. The different macroeconomic reality, which has recorded higher inflation and higher reference rates for longer than anticipated in the Strategic Plan, has allowed for a growth in the interest margin more than initially expected. On the other hand, the tightening of financing conditions had a negative impact on demand for loans.

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



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Strategic lines

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

- 1. Driving business growth, developing the best value proposition for our customers, CaixaBank has developed a leading financial supermarket in the Spanish market, featuring a commercial offer built around customer experiences. Throughout the Plan, we will continue to expand the capabilities of this financial supermarket, increasing the penetration of our products and services to customers, progressing the commercial offer and making a quantitative and qualitative leap in the construction of ecosystems. This line's core ambitions include:
- Driving ecosystems as a new source of income in housing, mobility, seniors, health, entertainment and business, scaling Wivai as a lever in order to lead them.
- Strengthening leadership in retail banking through new housing and consumer banking products in order to boost business, in addition to achieving greater penetration in insurance and long-term savings products.
- Achieving leadership in the Corporate, companies and SMEs segments, through specialised value propositions by business and sector, greater focus on financing working capital and transactional banking, and growth in international banking.

With regard to the objectives set for **business growth**, the Group continued to consolidate its leadership in retail banking at the end of 2023, with a highly positive performance in the main market shares. Particularly noteworthy was the positive evolution of Corporate and Institutional Banking (CIB) lending, backed by significant growth in the International Banking portfolio, which also exceeded the target set for the end of the Strategic Plan in 2024.

- 2. Maintaining an efficient customer service model, adapted to customer preferences, with the aim of competing against the main competitors and making the most of the new ways of interacting with customers. Thus, this line's core ambitions include:
- Achieving greater operational and commercial efficiency, boosting remote (inTouch) and digital (Now, Imagin) customer service, consolidating the store model in the Urban network and upholding the Rural network's presence through the use of more efficient formats.

- Increasing the capacity of digital sales, by optimising onboarding and contracting funnels, deploying new digital marketing capabilities, remote management and digitalising the offering for legal entities.
- Ensuring a best-in-class customer experience, through the real-time measurement of the customer experience, offering the best service and experience to each profile.

The CaixaBank customer service model continues to be developed in order to make it more efficient and adapted to suit the needs of each customer. In this regard, the Imagin and Intouch communities are a key part in the Group's strategy, proof of which is that are currently more than 11 million digital customers and almost half, are customers that very frequently use the bank's digital channels.

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

To date, the cumulative mobilisation of sustainable funds is showing a very positive evolution, already reaching 79.4% of the 2024 target. The rating average received from ESG rating agencies remains at A, as set in the 2024 target.

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

Key enablers:









People and Culture

Technology and processes



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

The development of the necessary capacities outlined in the cross-cutting enablers of people is progressing as identified in the Strategic Plan. The Group has continued to promote the development of people as a key focal point and to make progress in identifying critical skills for the Entity with a view to assessing and planning strategic processes and activities, as well as defining upskilling and reskilling actions to improve the value proposition for employees. Particularly noteworthy is also the evolution of women in managerial positions, which now stands at 43% (target set for 2024), and that CaixaBank Group has improved its MercoTalento ranking, now in eleventh position (up three) at a national level and second (up one) in the financial sector.

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

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

Particularly noteworthy is the increase in the absorption of Cloud technology,

which is progressing in line with forecasts, and the advances in the transformation towards end-to-end process management, which seeks to boost the optimisation of the Entity's operating model.

In the Strategic Plan, the Group set the financial targets of a ROTE above 12% and an efficiency ratio of under 48%. It also committed to offering attractive shareholder remuneration with a pay-out ratio of over 50% and set the objective of generating capital of approximately 9,000 million euros for distribution purposes (cumulative amount in the 2022-2024 period). The foregoing comes while leveraging on a solid balance sheet position with an NPL ratio of under 3%, normalisation of the cost of risk below 0.35% (2022–2024 average) and keeping a strong capital position, with a CET1 target without IFRS9 transitional adjustments between 11–12%.

In the activity evolution, the Group's profitability improvement stands out, driven by the growth in net interest income and the good performance of insurance activity, while the NPL ratio stayed at historically low levels. The Entity continued to hold very solid levels of solvency and liquidity.

Given that the main financial metrics in the first two years of the Strategic Plan show very favourable results and coinciding with the presentation of results for 2023, the Group has presented an update of the 2024 targets, among which are a new ROTE above 15% and a capacity to distribute capital of 12,000 million euros (cumulative amount in the 2022-2024 period), keeping a strong capital position with a CET1 ratio of between 11.5% and 12%.

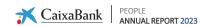
Contribution of People Management as an enabler of the 2022-2024 Strategic Plan goals

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

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1st policy line. Culture and Leadership model

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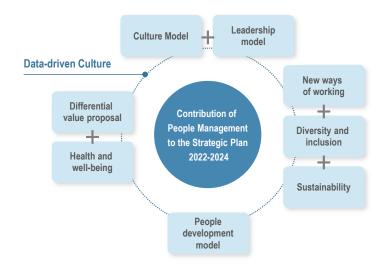
The following main lines of action or levers have been defined in the Master Plan:

- Driving an exciting **team culture**, committed to the new project, collaborative and streamlined, empowered and more tolerant for errors, as well as promoting **leadership that is approachab**le, motivating, non-hierarchical with transformative skills
- Encouraging **new ways of working** (agile, hybrid and flexible working, Role models, collaborative tools) that **respect diversity**, equal opportunities, inclusion and non-discrimination on the grounds of gender, age, disability or any other circumstance, while incorporating **sustainability** in the Human Resources processes (compensation, social benefits, training, internal communications, etc.).
- Transforming the management of the **people development model**: more proactive in training the teams, focusing on critical skills (analytical and strategic, technological and digital), as new knowledge and skills are required and evolve quickly. The challenge of organisations is to ensure that people have the necessary skills to meet the emerging challenges of their business.
- Developing a **unique and differential value proposition** for employees.

A fifth lever, with a cross-cutting effect, is added to the aforementioned four levers, and it consists in the following:

- Evolving towards a **data-driven culture** through People by optimising the data structure and applying artificial intelligence and new technologies to facilitate analysing information and decision-making based on data relating to people.

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



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

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

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

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

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

Agility, our attitude. Includes the point Agility and Innovation.





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

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

From the compilation of information from interviews with People management and from workshops with Business Area management, Network branch management and Culture Change Makers, a series of outputs were obtained to update the keywords and definitions of each point The following criteria were considered in the review: adjustment to the new labour situation, Group vision, alignment with the Strategic Plan, focus on the employee, inclusion, simplicity and prioritisation.

The Culture Model is defined on the basis of 3 key pillars that are expressed in 6 attributes, each of which has specific behaviours:

1. People, our priority

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

Purpose / Diversity / Participation / Sustainability

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

Knowing the people / Humanisation / Listening / Being

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

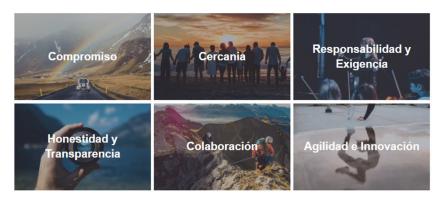
Excellence / Empowerment / Tolerance for error / Self-development

Honest and transparent: we build trust by being upright, honest and coherent. *Ethics / Clarity / Humility / Recognition*

2. Collaboration is our strength

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

Shared vision / Mainstreaming / Connection / Generosity



3. Flexibility is our attitude

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

Flexibility / Change Adoption / Effectiveness / Creativity

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

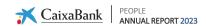
CaixaBank is in a sector undergoing intense disruption (digital, new competitors, inflation, sustainability) with increasingly rapid and profound changes, and it is necessary to lead the sector transformation. This is where the Leadership Model must enable the business to be strengthened with more commitment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

- Leaders able to create **partnerships** from collaboration and common purpose.
- Humanist, ethical, influential and approachable leaders who focus on people.
- Empowering leaders with high impact in achieving sustainable results.

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1st policy line. Culture and Leadership model

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- Leaders who anticipate and promote change, who are adaptable and learn continuously.
- Leaders who embrace **diversity**, are flexible, inclusive and digitally minded (open to technology and innovation).



AHEAD Leadership Model features the following 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.





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

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

Purpose / Collaboration / Influence

• Humanism. We encourage closeness, trust and empathy. We act with con-

• sistency and integrity, ethics and sustainability. We take care of well-being and health, promoting work-life balance. We encourage self-awareness. We understand leadership as the ability to develop, motivate and recognise based on meritocracy.

Communication / Development / Recognition

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

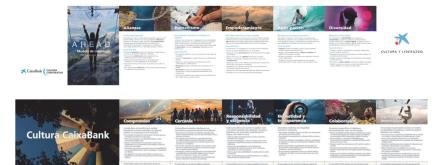
Agility / Transparency / Autonomy

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

Initiative / Change adoption / 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** will be driven by **six basic pillars**:



Active listening based on continuous improvement

• Conduction of the Employee, Culture and Leadership Engagement and Satisfaction Study 2022 (hereinafter, the Engagement Study) on the entire workforce, and in 2023 a Radar on a representative sample of employees (20% of the workforce). From these measurements, we obtain the workforce's perception on the commitment and each of the CaixaBank Culture's attributes, as well as on the dimensions of the AHEAD Leadership Model with respect to their immediate supervisor.



 Preparation of an action plan, Plan Nosotros, aimed at improving the experience of employees following the obtained results. The plan includes a series of initiatives to improve the gaps detected from the measurements of active listening. In addition, focus is placed on reducing the gap between the current and the desired culture and on developing managers with the aim of aligning them with the AHEAD Leadership Model.

Communication

- Conduction of 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.
- Conduction of specific actions in management channels to transmit the AHEAD Leadership Model.

Managerial development

- Launch of the "Leading Leaders" and "Commercial Leadership Store" programmes for Business Area management and Store branch managers, which transmit the Culture Model and the AHEAD Leadership Model.
- Conduction of the managerial assessment (AHEAD Review), based on the Leadership Model's behaviours.
- Training for managers so they can carry out an assessment of their teams soft skills, based on the AHEAD Leadership Model's behaviours.
- CaixaBank Talks: live talks in person and online on Culture and Leadership topics.

Training

- Training in Commercial culture (Branch network).
- Training in CaixaBank Culture and its behaviours for new recruits.
- Training in Culture and the AHEAD Leadership model for professionals who access managerial positions.

Value proposition for employees

- Continuous improvement of the EVP to promote the attraction of the best talent and establish a committed relationship with our collaborators.
- Communication of the EVP externally and internal dissemination.
- Creation of a differential EVP, aligned with the CaixaBank Culture's attributes. It is materialised through an internal web portal (People Xperience) that includes all the benefits for a CaixaBank employee.

Ambassadors

HRBPs (Human Resources Business Partners), People Managers of the Regional Areas and Culture Trainers (internal trainers), as Transformation Agents that contribute to disseminating the We are CaixaBank culture, the brand's purpose and the pride of belonging to all the professionals and obtaining their feedback.

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

- Promote a team culture committed to our purpose and to be proud to work in 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.
- Disseminate a differential employee value proposition that impacts on their experience throughout their life cycle in the Entity.

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To achieve these objectives, the Entity is leveraging actions aimed at three target groups, and in 2023 the following are worth highlighting:

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

· Executive Convention.

- Dissemination of the AHEAD Leadership Model by People Management within the framework of the Executives Convention 2023.

· Executive Community.

- Recurrent content plan.
- Creation of ad hoc content of different types (podcast, videos, articles, Talks, etc.). In 2023, the publication of several videos on each of the dimensions of the AHEAD (Alliances, Humanism, Empowerment, Anticipation and Diversity) Leadership Model, specifying each of the behaviours to be applied in the managers' day-to-day, as well as the recommendation of inspiring books for each of the dimensions.
- Participation promotion in the community by CaixaBank's executives.
- Analysis and monitoring of the main indicators and proposal of new actions based on them.

• Culture and Leadership Model discourse.

- The Headquarters' HRBPs and People Managers of the Regional divisions are provided audiovisual material with a modelled discourse aimed at providing managers the AHEAD Leadership Model in the context of the CaixaBank Culture.

Evaluation

- AHEAD Review conduction: assessment of the soft skills of each management's job profile and based on the AHEAD Leadership Model. It is a 360° assessment model (multi-dimensional) that consists of the following: self-assessment, assessment of peers, collaborators and managers.
- Awareness sessions conduction, in which the AHEAD Model is introduced and where the profile of the model's strategic leader is presented, and

delivery of training on the new assessment and how to carry it out.

· Managerial Development.

- "Leading Leaders" Management Development Programme for Business Area Managers, where the AHEAD Leadership Model is explained, the shared project is reinforced and it is transmitted from the managers to their teams, maximising the pride of belonging and commitment.
- "Commercial Leadership in Store branches" Development Programme, in which the management of Store branches and all DAN (Business Department Management) with Store branches participate. The programme includes a specific workshop (AHEAD Leadership in the Store) to develop the Skills critics required to implement the Model, and it includes the intervention of the Business Area and People Management.
- AHEAD Review gaps Development Programme, which includes actions to develop the critical Skills critics with gap detected in the AHEAD Review process, aligned with the AHEAD Leadership Model. This is a modular programme, since it can be customised and adjusted to the needs of each Manager, according to the detected gaps and the required degree of development.
- **2. Actions for Culture Trainers**, to empower them and provide them with the tools to be agents of transformation and to help spread the We are CaixaBank Culture to all professionals and gather feedback.

• Training for Culture Trainers.

- In-person sessions at all Regional Divisions training the Culture Trainers to transmit the purpose, reinforce the Culture and generate a pride of belonging in all the teams by designing the dynamic action "Live CaixaBank". The results obtained in the 2023 Trainers sessions were very positive:



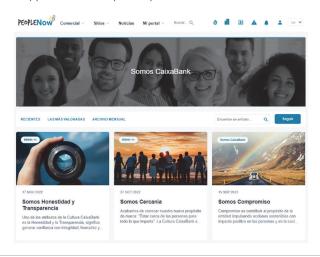
- Satisfaction with the sessions: 95%
- Pride of belonging: 94%
- ENPS: 70 points above the Entity's average.



- Preparation of the Training plan for Referent Trainers (there are two representatives per Regional Division) on Culture and pride of belonging, for dissemination purposes among their teams.

· Trainers Teams channel

- Culture space in the Teams channel of Culture Trainers with related content (surveys, videos, podcasts, articles, etc.).
- **3. Actions for the entire workforce**, to promote knowledge of the We are CaixaBank culture and the behaviours associated with it in order to foster cultural integration and pride of belonging.
- We are CaixaBank Portal.
- Website explaining the Culture and Leadership Model in People Now. There are two sites on the portal, one with the Culture model and the other with the Leadership model. Publication of the details of both models and the support materials (videos) created.



· We are CaixaBank channel.

- Annual content plan of different types (podcast, videos, challenges, surveys, etc.).

- Promotion of participation in the community by CaixaBank's professionals.
- Generate news and share information on the actions carried out under the Culture Programme (events in Regional Offices, leadership workshops, etc.).
- Videos on Culture and AHEAD Leadership Model.
- Dissemination of the new Culture video to inform all CaixaBank professionals of its attributes in an attractive and inspiring way.
- · Protagonists.
- Testimonial videos where different CaixaBank people from different profiles and backgrounds tell us their vision of the Culture and explain their day-to-day actions.
- Value proposition for employees.
- Creation of People Xperience (new space in CaixaBank's Intranet), which gathers a unique set of services, provisions, advantages and benefits for CaixaBank professionals. A new space to inform and highlight everything that means working at CaixaBank.

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

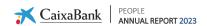
The main methodology features used in the Engagement Study are:

- Questionnaire with three blocks: Employee Satisfaction and Engagement, Culture and Leadership. The Study includes a questionnaire based on Leadership skills and Culture behaviours, and a global index of Engagement/Satisfaction (TE=Total Engagement / TF=Total Favourable), a Culture index (TC=Total Culture) and a Leadership index (TL=Total Leadership) are available. The Engagement Study questionnaire has 57 questions (62 in 2022 Engagement Study).
- Segmentation by gender, generation, Network and Headquarters, business segments, branch type, etc.

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The main results of the 2022 Engagement Study were:

- 75% participation (27,425 people), 5% more than in the 2020 Engagement Studv.
- TF (Total Favourable) of 67% (-5% vs 2020). The TF results if analysed by organisational area show the following results: Headquarters with a TF of 71% (-4% vs 2020) and the Branch Network with a TF of 66% (-5% vs 2020).
- TC (Total Culture) of 66% and TL (Total Leadership) of 82%.

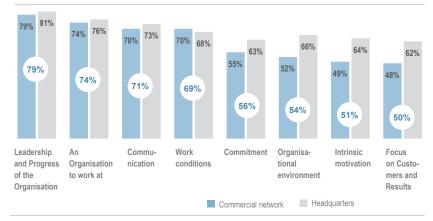


The breakdown of Total Favourable by dimension is detailed below and shows that CaixaBank's strengths are as follows: Leadership and progress of the Organisation, an Organisation to work at, communication and working conditions. The most highly rated aspects in the questionnaire are:

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

In the Culture block, Agility is the most highly valued attribute, especially in the Network, and where there was most room for improvement was in Collaboration (common objective between different areas, more pronounced in the Network), The Leadership block is highly valued (82%) in all its dimensions, with no differences between the Network and Headquarters or by Entity of

origin, which is explained by the fact that the management team is highly committed and dedicated. Facilitating the development and progress of people based on meritocracy, is the issue with the greatest scope for improvement.



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



This is an initiative aimed at further improving the work environment

(An action plan composed of initiatives designed based on the results collected in the 2022 Engagement Study).

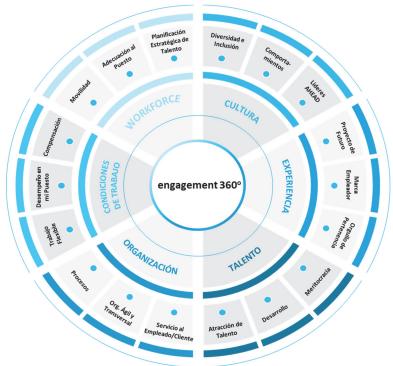


Following the 2022 listening period, a comprehensive analysis was conducted to improve the employee's active listening strategy, which identified the levers to improve the customer experience. As a result of this analysis, a 360° engagement model was designed to measure the factors that matter to employees and gain insights to go beyond the evidence of the results. This cross-cutting action plan linked to the **Employee, Culture and Leadership Engagement and Satisfaction Study** for all CaixaBank Group companies pivots on the Organisation's purpose of "Being close to people for everything that matters", thus producing greater engagement in the workforce.

The development of the cross-cutting action plan involves:

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

The incorporation of the **360° engagement model** refers to identifying all the factors that matter to employees in their relationship with the Entity and its representation gives rise to the 360° engagement framework, which guides both the analysis and the design and monitoring of actions that have an impact on employee engagement and motivation. This model has 6 differentiated blocks and 18 dimensions.



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

Favourability should focus on:

on the "root causes" that connect to the dimensions.

- Strengthening the **Pride of Belonging** by reconnecting with CaixaBank's purpose.

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- Working on the perception of **Customer Service** by putting the customer at the centre and listening to employees' proposals.
- Working on motivation with the **Future Project** offered by CaixaBank.
- Analysing the workload and barriers affecting **Job Performance** in order to address challenges and campaigns.

Culture should focus on:

- Working on the key **Behaviours** of **closeness** and **listening**, **empowerment** and **autonomy** without fear of making mistakes.
- Fostering an **Agile and Transversal Organisation** by working **collaboratively** towards a common goal, reducing bureaucracy and improving applications.

And finally with regard to **Leadership**:

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

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

1. Challenges and Campaigns

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

2. Work Conditions

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

3. Agility, Collaboration and Proximity Agility, Collaboration and Proximity

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

4. Professional Development and Leadership

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

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

Initiatives have been developed and included in Plan Nosotros based on these lines of action and aimed at improving the customer and employee experience.



Plan Nosotros

This is an initiative geared at further improving the work environment and addresses the ambition of the 2022-2024 Strategic Plan to be the best financial group to work for. It proposes over 30 improvement initiatives in three main areas of activity. The Plan Nosotros was shared with the Entity's managers, with the aim of informing the teams that they had been listened to and that the required actions were being implemented to improve their experience at CaixaBank.

The Plan Nosotros development and the monitoring of its actions can be consulted on the space dedicated to it on the corporate intranet. This space includes three main lines of activity:



- Promoting our business and customer service
- Expediting the organisation's processes
- Reinforcing the professional's talent



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.

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.

Commercial Actions and Follow-up 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 to Branches
Internal Processes
New Ways of Working
Administrative Load

Commercial Offer

 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

Development of People

AHEAD Leadership

Function of People

Some initiatives that stand out:

Some initiatives that stand out:

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



functions.

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 implemented actions related to simplifying processes and loads and where proposals for improving the existing processes can be added. In short, it seeks to streamline the branch's day-to-

day operations, relieving the network from administrative tasks, workloads and the associated stress, thus enabling to focus on what really matters, having more time to provide an excellent customer service.

People Xperience

People Xperience. New 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 to inform and highlight everything that means working at CaixaBank.

2023 Engagement, Culture and Leadership Radar

In accordance with the commitment of obtaining measurements in the interim years, the 2023 Engagement, Culture and Leadership Radar was conducted this year. This study was provided to a sample of 20% of the workforce (7,200 employees approximately), of which 56% took part and where an overall score of 64% was obtained. This study allowed measuring the effect of implementing the new improvements. (See details in Annex 15).

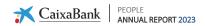
It yielded the following results:

- The rating of the organisation's leadership, as a solid and competitive company that is progressing successfully.
- "la Caixa" Foundation's Social Work and Social Action are rated very positively and follow an upward trend.
- Within the CaixaBank Culture, the Closeness attribute shows a significant rise with respect to 2022.
- The workload, which is a key issue for all organisations and still has room for improvement, it is progressing positively in this measurement.
- The social benefits that are usually among the best rated in this study show room for improvement. This result is influenced by the increase in interest rates.

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

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

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

In-office work:

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

Remote working:

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

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

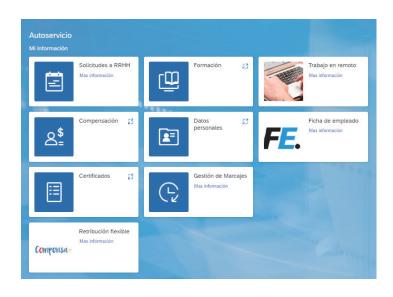
The key elements of CaixaBank's current flexible working model are as follows:

- This translates into 6 days of remote work per month in Headquarters (30%) and 4 days a month in Regional Services (20%), plus flexibility on the remaining days.
- There is an assessment by the manager with People support on the suitability of flexible working (% to be applied and physical shifts).
- The weekly working days on which remote work is carried out are agreed.

- Possibility to work from a second home (flexible home address communication).
- This is a voluntary model, and is agreed with the manager.
- It has automatically renewable annual periods.
- Possibility of temporary suspension.
- Reversible according to organisational/operational conditions on the part of both the Entity and the employee.
- The agreement validity is terminated due to a change in the employee's workplace.
- In addition, market trends are being continuously analysed to define the possible future evolution of the model and to drive the digital disconnection.

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

• Updating and development of the information systems (employee portal and manager portal in SuccessFactors) to automate the joining process and the working hours register / logging.





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

	2H	SESIÓN 1		2H	SESIÓN 2
MIN.	APARTADO	CONTENIDO PRINCIPAL	MIN.	APARTADO	CONTENIDO PRINCIPAL
15	1. CONTEXTO	Macro-Tendencias de Transformación Retos de CaixaBank Rol del Líder en la Relación Empleado - Organización	10	1. CONTEXTO	Repaso Contexto y Macro-Tendencias Las 4 Tendencias del Liderazgo Distribuido
15	2. TENDENCIAS DE LIDERAZGO	¿Qué palabras asociamos con el Liderazgo en la Nueva Realidad? Las 4 Tendencias del Liderazgo Distribuido	30	2.3 RELATE	Descripción del Relate Resultados Habilidades Relate en CaixaBank La palanca de la D&L en las empresas ¿Qué determina nuestra D&L? Perfil del Lider de CaixaBank (Mentimeter) Reacciones a las Olferencias: Escaleta de Inclusión
25	2.1 NAVIGATE	Descripción del Navigate en CaixaBank Resultados Habilidades Navigate en CaixaBank El Sentido del Projosito: la Brújula antel a Disrupción ¿Cómo puedo liderara a mi equipo con propósito? El Circio de Crod el Projosito: Herramienta Cultura de Equipo y Trabajo Virtual	30	2.4 CONNECT	Descripción del Connect Resultados Habilidades Connect en CaixaBank Impacto Comunicación en Productividad y Bienestar Comunicación catalizador de Seguridad Pisiciógica Seguridad Pisiciógica en Equipo Hibridos Conversaciones Presenciales y en Remoto Optimiza tu Comunicación como Lider
25	2.2 THINK	Descripción del Think Resultados Habilidades Think en CaixaBank Divergir - Converce - Priorizar ¿Qué caracteristicas tiene un tider Innovador? Mentalidad Cerativa si Mentalidad Reactiva Cartas de Creatividad & Innovación - Herramienta	25	3. GESTIÓN DE EQUIPOS DISTRIBUIDOS	Gestión de Equipos y Proyectos Distribuídos Tips de Gestión par a Lideres en Entornos Distribuídos Delegación y Trabajo Distribuído Claves para Fijar Objetivos Concretos Suenas Prácticas de Gestión y Planificación Buenas Prácticas de Gestión de Reuniones Hibridas Productividad y Descenexión Digital
40	3. CHALLENGE YOUR SKILLS	Retos de Liderazgo Distribuido (Caso 1 - Juan) Retos de Liderazgo Distribuido (Caso 2 - Isabel)	25	4. CHALLENGE YOUR SKILLS	Principales Herramientas de Gestión de Proyectos / Equipos - Planner + To Do + Teams

- Training in Occupational Risk Prevention and collaborative tools (Office 365).
- Information sessions to convey the model objectives and benefits, as well as preparation of the Operational Guide and the Manager's Guide.
- Support to the Digital Trainers community to assist in the cultural change involved in the new ways of working, with recruitment of new people through a campaign on PeopleNow and onboarding actions. As well as exclusive training content.
- Flexible Work conditions communication via the PeopleNow corporate intranet.
- At 31 December 2023, there was a 71,6% adherence to the remote work programme at CaixaBank S.A. (4,980 employees out of a potential 6,960).

Remote Working: % of adherence	71.6
Potential: 6,960. 4,980 adhered (48% Men 52% Women)	

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

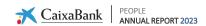
Company	Remote working model
CaixaBank Tech	Up to 3 days a week
CaixaBank Advance Business Analytics	Up to 2 days a week
Imaginersgen	Up to 2 days a week
VidaCaixa / VidaCaixa Mediación	Up to 2 days a week
Bankia Mediación	Up to 2 days a week
CaixaBank Payments & Consumer (CPC) 1	Up to 2 days a week
BuildingCenter / Credifimo / Puerto Triana / C. Titulación	Up to 6 days a month
MicroBank	Up to 6 days a month
CaixaBank Asset Management	2 days a week
CaixaBank Facilities Management (CFM) ¹	Up to 6 days a month
CaixaBank Operational Services (COPs) 1	Up to 6 days a month
Openwealth	Up to 6 days a month
BPI Vida e Pensões	Up to 2 days a week
BPI Gestão de Ativos	Up to 2 days a week

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

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In addition, CaixaBank has other flexibility measures to which the entire workforce could adhere. Specifically, ad hoc measures can be implemented for those people that have a report from the Health Monitoring Service that advises greater flexibility, whether in terms of working hours or in-office working. Furthermore, the entire workforce can voluntarily opt for vacancies that require special working hours or shifts and has flexibility in the arriving and leaving work times.

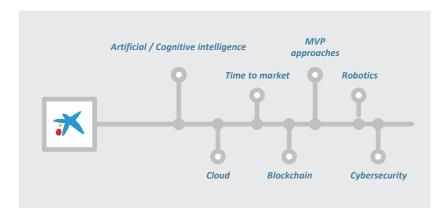
The digital transformation acceleration through the implementation of agile and collaborative work systems, focused on new customer behaviours and to achieve digital proximity in customer service, can be seen through the development of the following projects, among others: agile transformation, key groups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

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

Various actions have been carried out, such as:

- Self-training (within the digital transformation itinerary).
- Training on Corporate Services (focusing on Scrum Master and on Product Owner, making it easier to have this expertise internally in agile teams).
- Creation of a larger number of Agile teams based on the defined governance model.
- Coaching of agile teams by Agile Coaches and complementary training.
- Design of the following phases of Agile implementation in Corporate Services.
- Design of the Agile Framework for CaixaBank Group, based on a reference document (Agile Playbook).
- In 2023 the Changemakers Project stands out, a corporate program with 500 internal change agents that through dynamics, practice works and tools of the Agile world and New Work Models, drive new ways to work in their areas.

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



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



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



• Microsoft 365 Copilot, initiative part of the Microsoft's Early Access Program, aimed at assessing how this technology can improve the individual and collaborative productivity, as well as transform the New Work Models. The programme includes 300 Copilot O365 licenses assigned to users with various functions and roles within the Organisation, many of them part of the Changemakers programme. Adoption and session laboratories have been conducted to obtain the maximum feedback and identify use cases in which Copilot can contribute value.

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

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

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

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

• SuccessFactors Platform to improve People digital services for employees and adapt them to their needs, resulting in a more positive user experience by

relying on the best practices in the market and improving time-to-market when implementing new functionalities. In 2023 the following are fully developed:

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

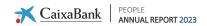
The following information has been added to the definition of the fields in the file (internal CV): professional, business, economic (remuneration and benefits), personal, educational (internal and external training and certifications), professional experience (internal and external), career path and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

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

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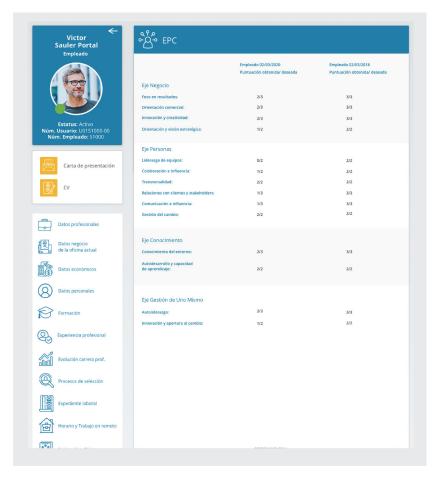
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- Management File (available for the Management Committee and Corporate Management).
- Recruiting (selection) module and the Onboarding (hiring), Crossboarding (change of position) and Offboarding (voluntary departure from the company) modules.
- Associated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



PeopleNow, a new participatory intranet that is much more than a communication channel: it is a driver for the cultural transformation that enhances two-way and cross-department internal communications, the relevance of people and the closeness between teams. In PeopleNow, the strategic information and new business developments, as well as its use as a tool to support the managers' leadership, stand out.

Management of rejections

Management of withdrawalsAnalytics of selection processes

PEOPLENOW

Progressively implemented since the end of 2020, PeopleNow has consolidated itself as a benchmark space in the bank and in most of the Group companies, reaching more than one million interactions in 2023, where 2 out of 3 employees interacted or generated content within the platform.

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

To promote learning, it offers:

- A self-training catalogue.
- Votes and comments in self-training.
- Annual training planner with goals.
- An artificial intelligence tool to recommend self-training based on the employee's job and profile.
- A questionnaire on training interests.
- Option to reward employee feedback.
- Facility to interconnect with other external training platforms (Education First and Cornerstone in 2024).



And to improve the employee experience, the platform has been restructured and redesigned, a help chatbot is available, and customised activity reports can be prepared for each employee, among other features. In addition, the content for (English) language learning and improvement is fully integrated, as is the new Transformation in the Digital Era itinerary, which is structured into four blocks: The digital environment, Data Academy, Digital skills, and Agile work methodologies.

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

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

Diversity and inclusion.

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

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



Diversity Manifesto

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

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

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

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

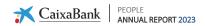
Spread the value of the diversity among all people, institutions, companies and organisations with which we interact.

Wengage is the Entity's diversity programme that already incorporated a triple vision: gender diversity, functional diversity and generational diversity, and which extends into other diversities (LGBTI, etc.). It is a programme based on meritocracy, equal access to opportunities, promoting participation and inclusion basically a model were diversity always adds up.

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The main objectives of the Wengage programme:

Gender Diversity Programme

Programme objectives:

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

Areas in which the programme operates:

- · Leadership and entrepreneurship
- Innovation and education
- Rural environment
- Sport

Functional Diversity Programme

Programme objectives:

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

Generational Diversity Programme

Programme objectives:

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

LGBTI Diversity Programme

Programme objectives:

- Take a further step in our drive towards an inclusive and respectful culture with the LGBTI collective within the Entity.
- Raise awareness of the entire staff on LGBTI diversity, normalising it, giving it visibility and contributing with value on this collective's reality.

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

To face the upcoming challenges both inside and outside of the Entity and continue to set an example in terms of Diversity and Inclusion at a national and international level, the Entity has evolved the Wengage programme to a more holistic and strategic dimension. This aim will be achieved through the 2022-2024 Diversity and Inclusion Plan, which includes four key challenges that are employed to present all the lines of work and initiatives within the scope of diversity and inclusion carried out during 2023.

Internal challenges:

- Consolidate gender diversity in managerial and pre-managerial positions and continue to promote women's leadership in the Organisation with a focus on senior management. (% women in managerial positions, 43.0% in December 2023).

Areas of work: supporting the Entity's women in their professional development and reinforcing their role, ensuring equal opportunities and meritocracy from People and giving visibility to the Entity's leading women.

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

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

External challenges:

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

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

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

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

The actions highlighted in 2023 to achieve the four challenges established are:

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

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

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

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 800 women have participated in the gender diversity mentoring programme in the Regional Divisions and Central Services and have advised and inspired other women in their career development.

Several editions of mentoring editions have been launched in CaixaBank Group companies, such as the 4th edition of the Female cross-cutting mentoring programme, which featured the participation of men and women in the role of mentor in different Group companies (16 couples) and the 1st edition of the Cross-cutting reverse mentoring. This edition featured a group of young professionals with a new vision on the digital culture (mentors), with the aim of transmitting it to senior management (mentees) in different Group companies. In November 2023 VidaCaixa carried out the Diverse and

mixed mentoring programme to promote the culture of mentoring and development of people with high potential.

After obtaining in 2023 the AENOR seal certifying the excellence of the mentoring process and with the aim of driving the challenge of being the first company with certified mentors, it carried out up to three certification editions with more than 200 professionals this year. This process provides a permanent pool of professionals, as well as a Community to share their experience. This certification enables viewing the technique's command and guaranteeing the mentor's confidence and soundness, as well as highlighting and enhancing their role.



Fourth 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 a manager with proven leadership skills and professional experience (mentor).

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Participants in the 4th edition





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

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

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

Wengage Portal, with a narrative that goes beyond gender equality and focuses on diversity: functional, generational, cognitive, LGBTI, cultural, etc.



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

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



The Wengage portal on PeopleNow includes exclusive and segmented content according to the different diversities and fields of action, as well as a news channel on PeopleNow, with the publication of monthly news items (video and communication material and content), workshops and a plan to involve the entire workforce and a promotion of existing materials: equal communication guide (a proposal to promote more empathetic and equal communication in the Entity and towards customers).

Strengthening of gender diversity in all areas

Equality Week 2023 (associated with International Women's Day of 8 March), a multitude of actions have been carried out both internally and externally.

At the internal level, the following should be highlighted:

- Incorporation of the Diversity Foundation into the Board of Trustees (first financial entity).
- PeopleNow #EqualityWeek: publication of a news item related to Wengage, 2022-2024 Challenges, summary of initiatives and infographics with diversity indicators. Participatory action: We celebrated the #Equality Week, where the teams uploaded photos to the PeopleNow communities, giving visibility to the Entity's female talent. News Launch 6th Edition of the WONNOW Awards. Other communications, such as: CaixaBank Leading Women (features by all Regional Divisions aimed at giving visibility to leading women and the diversity actions being carried out).
- STEM ROOM workshop: initiative led by the WONNOW winners to promote STEM vocations in children between 10 and 13 years of age with an "Escape Room" activity. Three workshops for employees' children were carried out in Barcelona, Madrid and Valencia.
- Breakfast with the management of the Barcelona Regional Division at the All in One branch, where the winners of the Woman in Businesss Award and the winner of the Professional Self-employed Women's Award attended as speakers.
- In-person meeting with the team of Diversity and Inclusion Agents.

At external level, the following stands out:

- Customisation of All in One branches in Madrid, Barcelona, Valencia and Ibiza on the occasion of the International Women's Day.
- CaixaBank Talks for customers in Barcelona (Biola Javierre, researcher of



Fundación Josep Carreras against Leukaemia) and Madrid (Laura Santolaya, illustrator and communicator).

- RD Valencian Community and Murcia Event: "Commitment with us", which was attended by the Chairman of CaixaBank (José Ignacio Goirigolzarri).
- Content on social networks #EqualityWeek and post on the corporate blog: "How to build a diversity programme".

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

The Plan contains:

- Drafting and dissemination of a recognised labour rights compilation for victims of gender-based violence.
- Centralised and confidential mailbox for any female victims of genderbased violence to communicate their situation so that the Entity can process their complaint, understanding their condition and making all existing legal and internal rights and measures available to them.
- Training actions are delivered (training courses to try to eradicate all types of sexual violence), providing working conditions that prevent the commission of crimes and other conduct against sexual freedom and moral integrity at work (risk assessment of jobs occupied by women to include the risk of sexual violence, if applicable), as well as monitoring the regulatory development of the "Companies for a society free of gender-based violence" label.
- CaixaBank sets out to sign the agreement (Enterprises for a society free of gender violence) with the Ministry of Equality to promote social awareness against gender violence and thus continue joining forces and alliances in this matter.
- In January 2024 a regulatory training activity was delivered to the entire workforce (including the management group) linked to the Equality Plan on the prevention of harassment in CaixaBank's professional environment and on the employment rights of victims of gender violence or sexual violence.

Equal pay and Human Resources processes

- Equality Plan adaptation to the new regulations. In 2023 the salary audit and registration has been updated in accordance with Royal Decree 902/2020 of 13 October, which establishes equal pay between men and women.
- Bias training, both for People professionals and the entire workforce.
- Training for People professionals (online live course with 3 modules), to raise stereotypes awareness that can affect recruitment, development and promotion within teams.
- Training for the entire workforce. Course in Virtaula, consisting of videos, podcasts and practical exercises, which deepens the understanding of unconscious biases, stereotypes and prejudices, diversity and inclusion, and the chain of discrimination, among others, with the aim of becoming aware of everything that is in our power to contribute to promoting an inclusive, bias-free and equitable Organisation.

LGBTI inclusion and diversity training in the company by REDI, the Enterprise Network for LGBTI Diversity and Inclusion, to professionals of the People team in order to promote safe and respectful working environments for all people, regardless of their identity, gender expression or sexual orientation.

Awareness actions for the workforce, through: courses on diversity and inclusion in Virtaula, campaigns on PeopleNow, with special content and participative actions and consolidation of the Network of Diversity and Inclusion Agents. This Network of People professionals specialised in equality and diversity, leaders in each territory and Group company. They hold quarterly meeting and training and networking sessions. This Network ensures that the Wengage programme reaches the entire workforce and launches initiatives aimed at widespreading the Wengage diversity programme to the largest extent possible by implementing all policies and initiatives in a close and personalised way in all the Entity's Regional Divisions and Group companies. It is therefore a broad team that promotes transversal and collaborative work in the carrying out of activities and initiatives to prevent discrimination and promote the diversity.

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Particularly noteworthy awareness-raising actions include promoting and communicating the measures of work-life balance as a lever key for ensuring gender equality and the consistent internal communication of the Equal communication guide in order to promote a more empathetic and equal communication in the Entity and towards customers.

Certifications and indexes, CaixaBank has been recognised with the following for all this management efforts in the area of diversity:



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



In addition, CaixaBank renewed in 2023, for the thirteenth consecutive year, the *Flexible-Responsible Company (FRC) certification*, keeping its **Level of Excellence A** certification. A certificate is awarded by the Fundación Más Familia in recognition of the promotion of a balance between business, work and family through the implementation of policies and measures that support it.



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

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

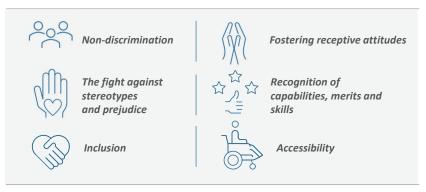
This programme:

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

Inclusive policy for people with disabilities

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

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



The measures 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 support animals.

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

First: full inclusion and integration of people with disabilities in CaixaBank, with the following initiatives:

- Discovery phase (during 2022 and the first quarter of 2023) for the current situation of disability in the Entity: people survey with disabilities in PeopleNow (voluntary), focus group with People professionals from the territories and the Recruitment team, in-depth interviews with employees with disabilities and focus group with managers of employees with functional diversity.
- Preparation of the Report of conclusions from the discovery phase: CaixaBank's degree of maturity in relation to disability, areas for improvement based on the employee journey, proposed action plan to improve the employee experience for people with disabilities. This first qualitative diagnosis on disability in CaixaBank has highlighted the need for creating an initial Cross-cutting action plan that establishes a unit responsible for monitoring, managing, implementing and following up all actions related to people with disabilities. It also includes actions linked to the awareness of disability, workforce's composition, internal procedures, communication and participation and aspects within the scope of accessibility. Among those activities carried out already and on the occasion of the International Day of Persons with Disabilities (3 December), those giving visibility to and normalising disabilities stand out: training, content on the corporate intranet and virtual reality sessions aimed at raising awareness on how the various

dimensions of disability are lived (Different realities by the Adecco Foundation). A new guide geared towards normalising and giving visibility to disabilities in the Entity is currently in development and is being disseminated on the intranet. Furthermore, an ongoing review of processes to reduce barriers and of procedures throughout their entire career (from selection processes to offboarding) is being carried out with the aim of analysing any needs for adaptability and accessibility of people with disabilities (suggestion box and review of accessibility in internal digital environments and in the work centres with the support of the Prevention area).

- 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 Adecco Foundation: programme of care, guidance and intervention for children of employees with a disability equal to or greater than 33% and aimed at promoting competencies and skills to improve personal autonomy, as well as to provide greater possibilities for future employment.
- Encourage external recruitment, identifying job vacancies in collaboration with Incorpora, a "laCaixa" Foundation programme that promotes the integration into the labour market of people at risk of social exclusion.



Second: awareness-raising throughout the entire Organisation on functional diversity, with the following initiatives:

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



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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.
- Disability awareness. Detection of people with disabilities (first-degree staff and relatives).
- Advice and help in obtaining the disability certificate or grade review (staff and first-degree family members).
- Individual guidance on the type of aid and/or benefits for people with disabilities/dependence.

In addition, all employees have the following available:

- Section in the new Wengage portal in PeopleNow on diversity, inclusion and equal opportunities, where visibility is given to the group with functional diversity. This site allows the sharing of relevant information and brings together all the services and projects related to disability created to promote diverse teams, break stereotypes and unconscious biases, disseminate the value of diversity and promote the inclusion and participation of all people.
- Training in functional diversity.
- Recurrent communications in PeopleNow, celebration of International Disability Day and other leading family showcases ("Family Plan") in PeopleNow.

Third: To convert and position CaixaBank, internally and externally, as a 100% inclusive and empowering Entity for people with disabilities.

- Incorporation of two professionals with ASD (Autistic Spectrum Disorder) in the IT Service and Quality Control team for software revision projects through a proof of concept on an outsourcing basis. The service will be contracted to a Special Employment Centre (SEC) and will qualify under the General Disability Act (GDA).
- Assessment and socio-occupational guidance project for young people with ASD, through a donation linked to the GDA, this pioneering project is financed to promote the inclusion of people with ASD in the labour market: a

skills assessment and career guidance course for young people, created and led by the international organisation SPECIALISTERNE and its team of career coaches. In 2023 the second edition was delivered, where young people acquire a realistic knowledge of themselves, their vocational interests, skills, competences, values, goals, etc., they gain knowledge about the training and professional environment and obtain the necessary skills to obtain a job, through individualised guidance actions.

- Identification of various services to be contracted out to Special Employment Centres (SECs).
- Donations to entities fostering the inclusion of people with disabilities in the labour market.
- Teresa (TEchnology REsearch for Social Advance) Project: the Tasubinsa organisation collaborates with CaixaBank in providing support to IT Quality, in managing compliance with the commitments of closing incidences, by processing it with the teams people responsible for their resolution. 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.
- Ability Week by Fundación Adecco: CaixaBank participates in the International Day of Persons with Disabilities with awareness-raising and visibility actions for the entire workforce.

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

It has the following objectives:

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



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

Some of the initiatives developed are:

- Somos Saludables (We are Healthy) programme with a generational vision, incorporating content and articles of interest, workshops, webinars, challenges and healthy routines.
- Ongoing Training Plan and healthy ageing, promoting the employability of all people throughout their professional career.
- Diverse team management module in all managerial development programmes, ensuring the real inclusion of all people, as well the cohesion of teams through inclusive leadership.
- Raising awareness among all people through specific content on diversity and inclusion and through unconscious biases to combat prejudices and eliminate the labels given to each generation.
- BUDDY GENERACcionando (crossmentoring) programme to reinforce the transmission of knowledge and culture.
- Internal campaign for mentors from different generations.
- 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.
- Participation in task forces to champion the value of senior talent: SERES Foundation, whose mission is to encourage and promote strategic business activities that contribute to the overall improvement of the social reality, adding value to society and enterprises); FRC TeamWork (Másfamilia Foundation's Flexible-Responsible Company); and Aon's EnClave de Personas, a think tank on talent and leadership.







Exploring other diversities.

Cultural diversity development and LGBTI initiatives (REDI Network - Business Network for LGBTI Diversity and Inclusion).

On the LGBTI Pride Day, various actions are carried out to show the Entity's commitment to this community and to give visibility and raise awareness through content on social media. Being associated with REDI means being committed to its mission to value talent regardless of gender identity, gender expression and sexual orientation and, in this way, contribute to creating more respectful societies. It also means creating an LGBTI-inclusive culture, where all our people can be themselves and develop their full potential.

At CaixaBank, diversity, inclusion and non-discrimination are values that are part of our corporate culture and on which we have been actively working for years. That's why we support all #LGBTI people to continue taking steps towards inclusion and equal opportunities for all, understanding that there is nothing better than being able to be youself, in both private and professional life in order to develop the best talent and enjoy a better well-being, increasing the engagement and pride of belonging. Since 2020, CaixaBank has been adhered to the United Nations standards of conduct to combat discrimination against LGBTI collective (Global LGBTI Standards for Business).

The main goals of the new 2023-2024 LGBTI Diversity Action Plan are as follows:

- Take a further step in the drive towards an inclusive and respectful culture with the LGBTI collective within the Entity.
- Raise awareness to the entire staff on LGBTI diveristy, normalising it, providing it with visibility and contributing with value on this collective's reality.

Initiatives carried out in 2023 within the framework of the 2023-2024 LGBTI Plan:

- Active listening. Conduction of 4 online sessions to learn about the experience and opinion of people in CaixaBank that are part of the LGBTI group.
- Action plan. Design of a proposal of initiatives and actions aimed at achieving the Plan's objectives based on the information collected in the listening sessions.

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- Training on LGBTI diversity for the entire People team by REDI.
- Creation of an LGBTI group of experts, made up of participants of the focus groups.
- Update of the Protocol for the prevention, management and elimination of sexual and workplace harassment, adding to the LGBTI group.
- Benchmark best practices LGBTI diversity in benchmark companies.
- An LGBTI Guide preparation in the working environment, aimed at providing visibility to the group and promoting awareness and their inclusion.

A pioneering plan development in **cognitive diversity**, focusing on the "invisible" diversity, in order to make the most of the richness of different thinking processes, styles and perspectives. In 2023 a plan was initiated to raise awareness and provide tools to all CaixaBank professionals when it comes to managing cognitive diversity, through various actions to understand and manage differences in behaviour and communication in the work environment (how we think, how we communicate, what we consider, how we engage. etc.).

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

- Availability of breastfeeding rooms in corporate buildings There are three rooms in the Barcelona corporate centres and two in Madrid, and a study is currently being conducted on the possibility of making available a breastfeeding room in centres with more than 50 employees.
- Online workshop "¡Bienvenidos papás y mamás!" (Welcome Mums and Dads!) as part of the "Somos Saludables" (We are Healthy) programme. A workshop created to support professionals who return to the work environment after birth, adoption or foster care leave.
- Baby gift basket campaign Once the People team is notified of an employee's childbirth, a gift is sent, consisting of a basket that includes gifts for the baby and a reminder of all the benefits that are associated with maternity and paternity.
- 3. To be the leading financial institution in Diversity and Inclusion for our customers and business segments by developing pioneering and high-impact initiatives:

Enterprises.

• CaixaBank Women In Business Award. 7th edition of these awards, which recognise the talent and professional excellence of 14 leading businesswomen in Spain, renowned for their career, strategic vision, capacity for innovation and transformational leadership, fostering their visibility and participation in national and international networks (IWEC). 92 regional winners from 2017 to 2023.



• CaixaBank Women in Business Community. This community, created in 2020, is a virtual network that brings together the winners of all Spain awards edition, and serves as a platform and meeting point for the exchange of knowledge, ideas and experiences among the award-winning female executives.



Businesses.

 Professional Self-employed Women's Award. 3rd edition of these awards acknowledging the leadership and talent of self-employed professional Spanish women. With 13 regional winners and 1 national winner of a total of 1,705 candidates.



- AgroBank with rural women, promoting the empowerment of women in a sector with great inequality.
- Strategic alliances with the main associations supporting women in rural areas: FADEMUR (Federation of Rural Women's Associations), AFAMMER (Association of Rural Families and Women) and Spanish agri-food cooperatives.
- CaixaBank Chair "Women, Business and the Rural Environment" AgroBank collaborates with the University of Castilla La Mancha (UCLM) in this chair, which was created to achieve a better fulfilment and development of objectives in the field of equality and the rural world, providing the applied and practical scientific transfer of knowledge via the research, training and promotion of entrepreneurship in rural areas.
- 4th edition of the AgroBank Chair "Science in feminine: Award to the best Master's dissertation degree" in collaboration with the University of Lleida. It supports women scientists that work in the areas of agriculture, stockbreeding and nutrition, promoting gender equality in the scientific field.
 Presence at sector events: Rural Environment Conference and Excellence Awards for rural women's innovation.
- ClosinGap. Women for a Healthy Economy; adherence to the benchmark platform on analysing the economic and social cost of gender gaps and the

impact of initiatives aimed at reducing them. This is a cluster that collaborates closely with the public and private sectors to develop joint mentoring programmes and exchange experiences between the member companies. CaixaBank has produced and co-authored the "Gender Gap in Rural Areas" cluster report, in collaboration with Analistas Financieros Internacionales (AFI), on the opportunity cost of the gender gap in rural areas.

- Rural Mentors Project "Crecemos juntas" (We grow together), a professional development programme available to female entrepreneurs in the rural environment. This project has been co-designed between the People Development team, Wengage, AgroBank and the Ministry of Agriculture, Fisheries and Food (MAPA), within the framework of the agreement that was signed in November of 2023. The consultancy firm LeaderPlanet also collaborates in the project. The first meeting took place in CaixaForum Seville on 7 November. Within the framework of this project, the following has also been carried out:
- Business training for female winners of the Excellence Awards for Rural Women's Innovation.
- Mentoring programme with a six months length. 17 female couples participated in the 2023 edition.
- Preparation of a Study on the impact of Law 35/2011, of 4 October, on the shared ownership, by the CaixaBank Chair "Women, Business and the Rural Environment" Castilla La Mancha University..
- Microcredits programme for rural women's entrepreneurship projects, with the collaboration of MicroBank.

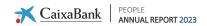
Diversity and inclusion plan with a focus on customers and commercial network, analysing and adapting the value proposition for customers, and our relationship with them, to make it as diverse and inclusive as possible. Developing actions to make customer service processes and commercial systems more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

• CaixaBank Senior, a value proposition aimed at senior profiles with a "back to the basics" relationship model built on an ecosystem of financial advantages and added value services. The drivers of the proposal are:

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- Senior Manager: people committed to providing care and service to the group, with specific training in gerontology, products and the relational model, with a dual objective of profitability and engagement. They carry out the comprehensive management of a portfolio of customers and support them in their daily operations, helping them to use the appropriate tools to encourage their autonomy (support for those who have not adapted to the digital banking transformation process). It is a training programme developed by leading experts in the field of care for the elderly, which combines a theoretical part of five thematic axes with participatory sessions in which the managers themselves are the relevant people, sharing their experiences and best practices. For this reason, in 2022 CaixaBank was awarded first prize in the Inside Company category of the IV Generacción Awards, awarded by Generación & Talento Observatory. These awards recognise good practices in awareness-raising and management of generational diversity in organisations.
- Ecosystem of services beyond the financial: global ecosystem with financial advantages (specific products) and services for any point in the lives of these customers.
- Senior customers experience: measures are developed and implemented both in branches and through other channels to improve the customer's experience with the Bank.
- Positioning: CaixaBank Seniors has a presence in the media, as well as in the main opinion forums on the Senior segment: Senior Economic-Forum, category in EXXI, UB Longevity Institute Chair, etc.

CaixaBank shows its commitment to the segment by signing the Financial Inclusion Protocol for the Elderly (February 2022), as well as being the first to obtain AENOR certification as an Organisation Committed to the Elderly.

We are expanding our commitment to our senior customers:



1,600+ specialised professionals with exclusive dedication



Reinforcement in branches for customer service



User-friendly ATMs adapted for passbooks



6,000+ face-to-face training sessions



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



Unrestricted business hours



Personal support in the use of ATMs



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



Personal service by telephone and WhatsApp



We are not abandoning towns and we are extending the ofibus service (currently in 687 municipalities)



Volunteering activities aimed at Seniors

- Events in Regional Divisions.
- Chair of the female entrepreneur and leader, a series of meetings and activities in the city of Murcia, where CaixaBank participates as a trustee together with CROEM (Confederation of Business Organisations of Murcia). The Regional Director of Valencia-Murcia opened the Live Meeting "Aprendiendo de Ellas" (Learning from Them) stating, "we work towards promoting gender diversity by implementing impactful initiatives at an internal and external level". She also explained that the Wengage diversity programme is in place and informed that "the corporate and personal initiatives can contribute to accelerate the change towards greater gender equality in the financial sector and in society as a whole".
- Extraordinarias Forum: with the aim of providing visibility to female leadership and within the framework of the International Women's Day, the yearly meeting "Extraordinarias in Murcia" was held, organised by LA VERDAD and sponsored by the City Hall of Murcia and CaixaBank. The act brought together a panel of experts to dissect the situation of women in the labour market and tackle the challenges that they face in the short, medium and long term.



 Plan for the equal treatment and non-discrimination in the presentation of financial services to CaixaBank customers.

With the entry into force of Law 15/2022, on equal treatment and non-discrimination in the presentation of financial services, aimed at establishing regulations that guarantee to prevent and, where, required, remedy situations of discrimination, the Entity has worked on adopting a Plan. This plan defines the meaning of indirect discrimination (caused by apparently "neutral" practices) or vulnerable consumers (in a compromised situation due to any circumstance, whether personal, educational, social, etc.), identifies the different entry barriers for customers to banking products and services and designs measures that 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, creation of initiatives to improve the experience and accessibility of customers with functional diversity, addressing their multiple realities, researching and understanding their experiences and needs and developing 100% customer-centric solutions for both customers and advisers.
- CaixaBank branches and apps accessible to people with functional diversity. The accessibility of CaixaBank branches is now a reality in the 24-hour area adapted with access ramps or lifts and the ATM accessibility model based on the Apsis4All programme.
- Website with accessibility level AA (Conformity with the Web Content Accessibility Guidelines).
- Project to improve the service for customers with hearing disabilities and to learn about their needs, expectations and use of banking (face-to-face and digital), with the aim of guaranteeing their inclusion by improving interaction, the resources available to advisers and the experience in this customer segment.
- 4. To continue to promote diversity and equal opportunities in society through awareness-raising actions and strategic partnerships:

Leadership, entrepreneurship and business initiatives

- ClosinGap Alliance: cluster that analyses the economic and social opportunity cost of gender gaps. The Fifth Economic Equality Summit, on Economics and Women, was held on 30 October. A space for debate and reflection on how female talent is a lever for economic growth. During the event, the ClosinGap Awards were presented (Social Transformation, Economic Knowledge Generation and Innovation and Career linked to Innovation in Equal Opportunities).



- Actualidad Económica-Telva Awards to the best businesswomen in Madrid and Hearst Group agreement (publishing brands such as Elle, etc.).
- Sponsors FEDEPE (Federation of Female Executives and Business Owners).
- Dayone, 4YFN: inspiring talk for Wonnow and other collaborations.

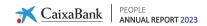
Innovation and education initiatives

- The 6th edition of the WONNOW Awards with Microsoft Iberica, which recognise the academic excellence and talent of students in STEM (science, technology, engineering and mathematics) degrees, had 1,000 candidates enrolled. The 15 winners of the scholarship award joined CaixaBank Group in October 2023 and began the mentoring programme with Microsoft.

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- WONNOW Teens project. Talks by Wonnow winners to create references and break stereotypes (together with Imagin).
- Participation in #ChicasImparables (#UnstoppableGirls) for young girls between 15 and 18 years of age with professors from IE University, promoted by CaixaBank.



- ImaginKids Challenge with the Mobile World Capital.
- Donations to projects fostering the inclusion of people with disabilities in the labour market: Specialisterne + Scholarships (Randstad Foundation and Prevent Foundation).
- Funding of a pioneering employment guidance course for young people with ASD by Specialisterne. Course development and participant recruitment.
- Funding of scholarships for young people with disabilities, in partnership with the Randstad Foundation and the Prevent Foundation.

Sports Initiatives

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

- Camino a Paris (Journey to Paris). Several actions will be carried out through this project to provide visibility to and normalise disability, raise awareness of society and bring closer each one of these elite athletes to the regions. CaixaBank has created a journey that simulates the route of the paralympic flame, passing through each of the Regional Divisions in which the Entity has distributed its activity in Spain.



Awareness-raising and empowerment content and projects

- Diversity events in all regional divisions, with CaixaBank Talks for customers.
- Recurring content on Diversity and inclusion on Social Networks and the CaixaBank Blog.
- Sponsorship of European Diversity Month in Spain (the 3rd edition was held in May 2023), strategic sponsorship, for the third consecutive year, of the European Commission's initiative involving more than 26 European Union countries, whose objective is to promote diversity and inclusion in companies and society. It has the following objectives:
- Celebrating and promoting diversity and inclusion.
- Raising awareness of its benefits.
- Motivating companies and entities to give visibility to their actions and commitments.
- Focusing on building bridges between organisations and policy areas of diversity and inclusion.

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

- Collaboration in the 8M Challenge of the **Eurofirms Foundation** (job placement project for women with disabilities), whose goal is to incorporate 1,000 women with disabilities into the labour market in one year.
- Four editions of the *Triunfa en tu entrevista* (Succeed in your interview) programme; Wengage, together with the Quiero Trabajo Foundation and with the support of CaixaBank Volunteering, has promoted the "Triunfa en tu entrevista" initiative, created to help women at risk of exclusion to find a job. The collaboration is based on the initiative financing and the participation of CaixaBank volunteers, who receive prior training, who mentor the female mentees and provide them with support, highlighting their skills and talent and empowering them to feel ready to re-enter the labour market. This programme from the **Quiero Trabajo Foundation** uses different learning methods, such as a training platform where the participants are able to acquire new knowledge, group training sessions where everything learnt was reviewed and strengthened, and the aforementioned individual mentoring sessions to consolidate the skills acquired and to resolve doubts.

Endorsements and recognitions from entities that promote diversity, CaixaBank is committed to national and international principles that promote diversity:



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



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



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



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

Voluntary agreement with the Women's Institute,

management positions. An initiative that seeks to

in decision-making in the business and economic

which promotes greater representation of women in

promote a balanced participation of women and men



sphere.



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



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



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

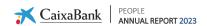


As of 2022, CaixaBank has been awarded the Diversity Leading Company seal, a Teams & Talent recognition for our commitment to female leadership and talent, and the promotion and management of diversity.

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In 2023, it received the Empowering Women's Talent seal for its commitment in the development of female talent.



Silver Award and 4th company in the 1st edition of the Woman Forward Foundation's Ranking of Gender Equality Companies, the aim of which is to promote female leadership in the business environment. The Ranking of Gender Equality Companies evaluates companies quantitatively and qualitatively through six priority areas of gender equality.



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".
- Member of Companies for Equity, Diversity and Inclusion (Randstad Foundation).
- Participates in the Red Empresas DIE business network, for the exchange of good practices and experiences in equal opportunities.
- Sponsorship of Intrama: FactorW Diversity event.
- Member of the Diversity & Inclusion in Business Council (Conference Board).
- Collaborates with ONCE and ILUNION to include people with disabilities in the workplace.
- Takes part in task forces with other companies to champion the value of senior talent and reveal the corresponding social visibility. Particularly noteworthy is the Libro Blanco del Talento Sénior prepared by the Lab Talento Senior with the Adecco Foundation-SERES Foundation, which

includes best practices aimed at raising awareness in companies, public administrations and society about the relevance that the senior workforce will acquire in the coming years.

- Cooperates in the 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.
- Member of Vital Voices (Global Mentoring Walk). This initiative encourages mentors and mentees to walk in their communities, sharing challenges and solutions and establishing bonds of support that promote growth, security and leadership.
- It is a sponsor of the International Women's Forum (IWF) and of the IWEC Foundation. The IWF promotes female leadership and equality in the world. The IWEC Foundation pursues helping entrepreneurial women to internationalise their businesses and expand their companies.

Sustainability

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

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

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

- 1. Responding to supervisory expectations and regulatory developments.
- 2. Mitigating the "washing" effect on channelling sustainable resources.
- 3. Continuing with the Group's decarbonisation process.
- 4. Integrating climate and environmental risks into the risk management model.
- 5. Supporting the transition through business engagement and expanding the portfolio of sustainable (social and green) products.



- 6. Strengthening the data structure.
- 7. Advancing ESG (Environmental, Social and Governance) awareness: CaixaBank Culture.
- 8. Incorporating new trends: perimeter extension of sustainable criteria.
- 9. Strengthening social positioning.

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

- Culture and Leadership alignment with ESG principles.
- An ESG training plan development.
- Somos Saludables Platform update (We are Healthy).
- The design and implementation of ESG metrics in remuneration schemes.
- Salary register information improvement.
- Social benefits policy review.
- A specific internal communication plan on sustainability preparation, aimed at CaixaBank Group and with participatory actions (Sustainability Day).

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

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

Sustainability Leaders Programme.

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

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

- To consolidate a growing network of sustainability officers with a Group vision.
- To strengthen up-to-date knowledge of the global context of sustainability with a specific value proposition.
- Entity.
- area of sustainability at all levels of CaixaBank Group.

The Sustainability Officer functions are summarised in the following table:



- To encourage the exchange of ideas and engagement internally and externally on sustainability and to reinforce the sustainable positioning of the
- To ensure the transmission of key messages, knowledge and priorities in the

Promoting the implementation Transmitting the of sustainability main messages of sustainability in their divisions, according to sub-plans among teams and in place customers Sustainability OFFICERS in their division, with up-to-date knowledge and specialisation Spokesperson both Constituting a *network* within and outside the of influence Organisation in the development and and contributing to the implementation of the sustainability strategy position as a benchmark bank in and contributing

sustainability

experience

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

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- Regular information/self-training on sustainability: updated knowledge of the ESG context through newsletters (every two weeks), specific webinars focusing on relevant developments and/or analysis with experts on issues of interest (quarterly).
- Audiovisual material to support their presentation activity: sustainability
 presentation for internal/external use which is updated quarterly and
 available on PeopleNow, quarterly factsheet (executive summary of the
 sustainability strategy with infographics with sustainability messages and
 indicators) and statements (summary document with sustainability story).
- Engagement activities and active listening on the experience of the sustainability officers for continuous improvement:
- Quarterly webinar with the Sustainability Director to comment on the advances in the implementation of the Sustainable Banking Plan and a yearly meeting with the CEO.
- Opinion survey: survey on newsletter-initial feedback, annual email survey and feedback on the ambassador programme and suggestions for improvement.
- Selective focus groups: pre-launch meetings of priority projects to gather feedback and information prior to internal/external announcements.
- Specialised training on demand, with the support of **People**: training to ensure specialist knowledge. Priority on sustainability training, access to think tank working groups and facilitating links with experts.

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

While in 2021 the foundations were laid to raise staff awareness and ensure the basic subject concepts, during the last two years, the activity has been accelerated. This training includes:

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

In 2023 and with the aim of CaixaBank becoming a benchmark in sustainability in Europe, a new edition of the **Sustainability Training Plan** was launched, with a total of 199,519 hours on sustainability for a total of 35,489 employees. This training includes:

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



Perspective of business sustainability for executives

Objective:

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

Organisation

- 120-minute session
- Virtual/in-person format

Attendees

- Aimed at the entire CaixaBank management body
- In-person: at All in One Madrid for the Headquarters managers in Madrid.

Table of contents:

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

Strategy and management of ESG aspects at CaixaBank

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

Organisation

- 90-120-minute session
- Virtual format
- · Delivered by the Sustainability Area

Attendees

Aimed at the entire CaixaBank management body

Table of contents:

- 1. Overview of the Sustainability Plan
- Ambition I: to promote sustainable finance by supporting companies and society
- Ambition II: to lead financial inclusion and positive social impact
- Ambition III: to promote a responsible culture as a benchmark in governance
- Levers of the CaixaBank Sustainability Master Plan
- 2. Top-level KPI reporting, importance of data

Action plan with stakeholders

Analysts:

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

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

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

Suppliers:

Training programme: Sustainable Suppliers. Project endorsed by the United Nations Global Compact, together with the Fundación ICO (Official Credit Institution) and ICEX (Spain Export and Investments), aimed at SMEs with the objective of training supply chains on the Ten Principles of the Global Compact and the 2030 Agenda.

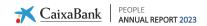
This is a free training programme lasting 6 months, which will include a follow-up of the participating companies to assess their experience and help them to achieve the identified improvements, among other actions. In 2023 200 companies participated and 60% completed the programme.

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

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2nd policy line. New ways of working

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



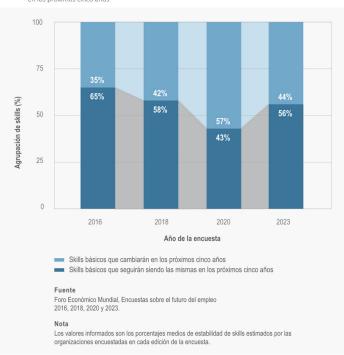


3rd policy line. People development model

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

Disrupción de los skills

Evolución de los skills básicos de los trabajadores que cambiarán o seguirán siendo los mismos en los próximos cinco años



Development by Skills, was created to transform the Group's employee development model the result of the banking sector transformation and the need to have new profiles. This project leads to a transformation in the management of People in CaixaBank and its Group companies, to the extent that it has an impact on all the processes of the Human Resources' function. It involves the creation of an agile and personalised development model that puts our employees at the centre of their own professional growth, to the extent that each professional is responsible for and an active part of their own learning and development.

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

What the job profiles and skills model provides

Lever for transformation of 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.

 Facilitates the implementation of expert figures and new career models.

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3rd policy line. People development

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Impact of skilling programmes on multiple levels

Trends and best practices IBM, 2021

- +50% Increase in internal mobility
- +60% Improved identification of skills and competencies of employees
- -30% Investment in training and development
- +20% Improvement of the overall employee experience (promoters)
- +40% Improve retention of key talent
- +66% Efficiency in hiring
- -25% Reduction in Time to Hire

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

The project is structured around five major blocks:

- A unique architecture of skills and professional profiles, transversally involving all the bank áreas (Headquarters and Regional Network) and Group companies. This unified catalogue enables a more efficient talent management and a more precise strategic planning, where 224 job profiles have been defined in Headquarters and Business and 185 in Group companies.
- Conducting upskilling pilots in Business, specifically for Intouch senior advisers, managers and coordinating managers and the Business Department Management. Skills of the different groups have been defined from exhaustive interviews, including best practices for the three profiles and developing programmes and itineraries aimed at generating an impact on business indicators.
- Retail Senior Advisers: Profile that is uniquely important in serving Senior customers, which require special care and have a high income and penetration in the Bank. A differential programme was implemented for senior advisers, with considerable participation and focused on developing

- skills for special attention to Senior customers. The development programme is structured into three phases:
- *Phase 1*, e-learning: online dynamic self-training module. The content to be consumed is based on the skills to be developed by the Senior Adviser.
- Phase 2: practical session to work on Senior Adviser skills and action plan to be followed up.
- Phase 3: dynamisation and monitoring in virtual classrooms to maintain participant engagement and delivery of good practice monitoring session and measurement of KPIs.
- InTouch Advisers and Coordinating Managers: Remote customer service roles arising from the bank transformation and the customer relationship model. The development programme for this group aims to increase individual and team results, and it contains three modules: Knowledge and relationship with the customer, Effective commercial and Business management and Cross action plan between Advisers and Coordinating Managers.
- DANs (Business Department Management): Key managerial figure in generating business and managing commercial teams in CaixaBank. A specific programme was designed for this group in order to reinforce the leadership and management skills.
- Developing the new skills assessment process for the entire workforce, with the disclosure of assessments every two years. This process is segmented in:
 - Skills Review (aimed at the entire workforce, except Management). Once
 the unique skills architecture was defined, the new skills assessment
 process was designed (Skills Review). In 2023, 27,799 assessments were
 carried out across the entire CaixaBank Group (approximately 62% of the
 workforce).

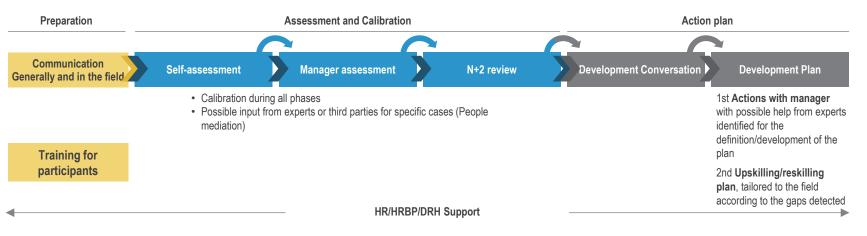
This process will make possible to shape the Entity's knowledge and skills map and identify development gaps in order to implement upskilling and reskilling programmes in response to the gaps detected.

Both technical skills (hard skills) and personal and social skills (soft skills) are reviewed, which together with the definition of a unique skills architecture and job profiles, provides a comprehensive view of the professional profile.



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

behaviours. Each letter of the AHEAD Leadership Model (Alliances, Humanism, Empowerment, Anticipation and Diversity) has been broken down into specific behaviours, which are the basis of the AHEAD Review assessment process.



- AHEAD Review (aimed at Management). A 360° review process (multi-dimensional) has been implemented for management, based on CaixaBank's AHEAD leadership model. This management review process contributes to the objective of driving management growth and development. 645 reviews were carried out in 2023, and the rest will be carried out in 2024.

AHEAD Review objectives:

- Create feedback Culture. Encourage a feedback culture that contributes to creating a continuous learning environment.
- Promote the AHEAD Leadership. Encourage a change of mentality, aligning the leadership with the AHEAD model.
- *Promote management development*. Prepare development plans that favour management's growth and performance.

The AHEAD Review process exclusively focuses on the soft skills. The AHEAD Leadership Model defines different observable and measurable

Model description:

360º vision. With the vision of all the professionals that interact regularly with the manager, with the corresponding process preparation.

Fully aligned with the Company'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. Management preparation for self-assessment purposes and to assess superiors and peers within the framework of AHEAD behaviours via training materials, guidelines and support processes.

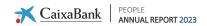
Maximum transversality. New calibration process that systematically objectifies and ensures the transversal vision.

Fully digitised. Process integrated into CaixaBank's human capital management systems with dashboards to exploit data for decision-making purposes.

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3rd policy line. People development model

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4th policy line. a singular and unique **Employee Experience**

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The AHEAD Review process is presented below. Once all the AHEAD Review assessment process visions have been collected and the results analysed, comes the phase involving feedback and design of individual development plans, which is aimed at improving each participant's performance and growth in terms of management.





AHEAD REVIEW assessment process



• Human Resources processes review and continuous evolution, adopting a skills-based management model implies adapting Human Resources processes such as assessment, development, training, selection in the first instance, without prejudice to other processes that may also be impacted.

As a result, the selection processes will benefit from the architecture of job profiles based on skills, which will optimise the attraction and selection of talent. The training processes will also use job profiles based on

- skills to identify gaps and opportunities for development through the assessments, enabling to offer training suited to the needs of each professional profile. Lastly, the rest of Human Resources processes are expected to evolve similarly.
- Human Resources systems adaptation and evolution, the assessment process evolution in SuccessFactors stands out, adapting it to the new skills-based model that allows seeing the skills gap that exists after the Skills Review has been carried out.



Process dates

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

Creator Assessment management (People EVALUACIONES)

Review period 02/06/2023 - 07/07/2023

Hard Skills

01 Basic



- Has knowledge of the domains related to the skill.
- Requires supervision for the performance of the skill or for the application of knowledge.
- ()2 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.

∩4 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.

In addition, the functional design of a tool has been designed that allowing employees to highlight their skills and knowledge, to compare their professional profile with other profiles in the Entity and to access an ecosystem of development opportunities, where a more personalised offer of training and development content adapted to the needs of each profile will be provided.

In short, the achievements reached in 2023 in the "Development by Skills" project shows CaixaBank's commitment to its employees' professional development and the strengthening of its leadership in the banking sector, adapting to an environment in constant evolution.

4th policy line: a singular and unique Employee Experience

With the creation of CaixaBank's new brand purpose, "Standing by people for everything that matters", and with the goal of further fostering proximity to our people, CaixaBank's employees, we have continued to work on a series of

initiatives geared towards generating a differential employee experience.

Various factors such as the results of the 2022 Employee, Culture and Leadership Engagement and Satisfaction Study, the results of the Radar carried out in 2023, the position of the employer branding in different studies and rankings (MercoTalento, etc.), as well as the general context of the labour market (competition for talent, the great resignation, etc.) have led to the Employee Value Proposition review (EVP) as one of the employee loyalty tools, as well as the employer branding strategy to make CaixaBank an attractive employer brand to attract the best talent in the market, all based on the new purpose of "Being close to people for everything that matters".









The following actions are highlighted in the value proposition review:

• Information update and reorganisation in PeopleNow with the new EVP portal, structuring the information in a clear way so that employees can directly see the Employee Value Proposition, i.e. everything that CaixaBank makes available to its employees and that differentiates it from its competitors.

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

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

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

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

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

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

Actions such as the following stand out:

- All vacancies publication (including managerial positions), appointments publication and linking of the vacancies profiles to the job profiles system.
- Relationship moments and map of agents analysis involved in selection stages.
- Principles of Action for Recruitment across the Group.

In 2023 an exhaustive diagnosis was carried out in order to improve the employer branding and, this way, attract and retain the best talent in the job market. Activity main areas:

- Simplify the message aimed at external talent with a friendly and simple language that explains what CaixaBank Group offers and what is required.
- Promote a movement of employer branding ambassadors that enables extending the pride of belonging among the current workforce and making the latter the centre of talent attraction.
- Increase the employer footprint by disseminating the value proposition through various online and offline channels.
- Promote the Entity's presence and capitalise the participation in Human Resources events and job fairs.
- Measure and analyse the results of internal and external studies that continuously improve the EVP and its disclosure.

Emphasise that CaixaBank has been named Top Employer Spain 2024, which acknowledges excellence in relation to the professional environment. This certification positions CaixaBank among the worldwide leading employers and as a leader in people management. Furthermore, in 2023 CaixaBank is positioned as the eleventh best company to work for according to Merco Talento's global ranking, as well as the second preferred financial institution.

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

• Onboarding and Crossboarding: traceability and buddy support. Optimise and standardise communication of managers and HRBPs.



- *Onboarding Project*: it aims to make CaixaBank Group the favourite financial group to work for, which involves a friendly, differential employee, and make employees prescribers of the branding employer.

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

The measures carried out consist of:

- Improving communication in the pre-Onboarding phase, with the aim of showing closeness before the candidates incorporation.
- Carrying out welcoming actions that support the welcoming phase of the new addition.
- Improving the process of assigning and incorporating the buddy (Culture trainer) to facilitate integration into the dynamics of the Entity.
- Ensuring that the organisational manager provides guidance at the technical and business level and supports their development.
- (In both cases, the support of the Buddy and the manager will be guided by the HR Business Partners).
- Optimising the supply and delivery of IT equipment to ensure its availability on the first day.

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

On the day employees join the company, they receive a welcome pack which includes, in addition to work equipment, a kit of merchandising (notebook, pen, water bottle, rucksack), as well as a card with the institutional welcome from the Chairman and CEO, which also includes a QR code as a link to the CaixaBank Corporate Culture video. Within 30 days of joining, a link is automatically sent to respond to a short questionnaire about the experience during the selection process and onboarding, with the aim of continuously improving the experience.

After 90 days of joining, employees are invited to partake in an intensive week of training through the "CaixaBank First Experience" programme, which has a two-year duration. During this period, they will expand their knowledge about the Organisation through talks by various areas, be welcomed by a member of CaixaBank's Management Committee and network with other employees in the same situation.

- *CrossBoarding Project* to improve the experience of all professionals that change their function, centre or department and create further engagement and support during the process first months. The following has been implemented throughout 2023:
- The gap detection and analysis process in relation to the actual and desired experience.
- The systematisation and homogenisation of communications of all people that intervene in the CrossBoarding process.
- The identification of initiatives with a positive impact during the change of position and/or promotion (assignment of a reference employee with the same function for support purposes).
- New People Xperience space in CaixaBank's Intranet, which gathers a unique set of services, provisions, advantages and benefits for CaixaBank professionals. A new space to inform and highlight everything that means working at CaixaBank, with an employee experience vision. Highlights:
- A homogenous, intuitive, close and transparent communication that improves and expands the current content in both content and format (look & feel, infographics and videos).
- Enables the personalisation of content for Corporate Service and Network.
- Improves the traceability in monitoring the use and measurement of all advantages.

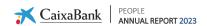
People Xperience is much more than a platform; it is a step further in improving the value proposition of CaixaBank professionals, on the basis of three objectives:

- 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 preferred financial group to work for.

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4th policy line. a singular and unique Employee Experience

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Q ¿Qué estás buscando?





Trabajar en CaixaBank significa compartir un mismo propósito: estar cerca de las personas para todo lo que importa. Y para lograrlo, queremos estar a tu lado en los momentos clave, contribuir a tu bienestar y a tu desarrollo y mejorar continuamente como equipo para poder ser los mejores embajadores con nuestros clientes y con la sociedad.

PeopleXperience es un nuevo espacio que pretende mostrar todo aquello que tienes a tu disposición que puede ayudarte en tu día a día profesional y también e tus proyectos personales.

Main developments:

- The entire offering of services, products, advantages and benefits, gathered in a single space.
- Further clarity in the content and aimed at the user.
- New, more intuitive and structured information organisation.
- Improved user experience, with more personalised charts and content.
- New content: "Purchasing Club", which includes and extends the available advantages.
- New relationship model with the employee as a customer: Employee Office
 Project (Now In Employees), with a change in the relationship and customer
 service model, forming close and more proactive relationships, so that the
 employee has a better experience, perceives greater value in the proposal
 that CaixaBank makes available to them and so that employees become
 prescribers through their own experience.

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

- Lack of knowledge of employee benefits and protocols (application and

approval circuits).

- Slow, not very transparent, with no privacy.
- Inefficient communication and inaccessible information.
- Lack of specialisation.
- Available tools.

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

- A leader in the form of a manager trained and specialised in social benefits to provide a 360° service. Employees have specific needs in their dual capacity as employee and customer, so it is necessary that the people who care for employees are trained in the four life experiences (Day to Day, Enjoying Life, Sleeping peacefully and Thinking about the future), in social benefits or in certain HR processes.
- Remote/virtual service to take advantage of existing structure in the 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 (from 8 AM to 10 PM).
- Direct telephone customer service, 900 21 00 24 (available 24/7).
- Agents trained in customer service for CaixaBank employees.

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

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

Proactive sales, benefits and exclusive offers.

- Personalised opportunities management for employees and their families.
- Information and advice on available products.

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

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

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

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

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

- Off-boarding: accompaniment on departure. CaixaBank prioritises accompaniment at the time of departure and the subsequent association with actions at the time of off-boarding. For this reason, the Entity has:
- A model of exit interviews to find out or get feedback on the reasons for turnover and thus incorporate improvement processes in the management of onboarding.

Specialist teams

COMPLEX QUERIES

Resolution of complex queries and

HRRP and People Management

Outside the scope of NowIn Employees

incidents that will be referred back to

There is no direct dialogue with the

- A process to garner critical knowledge from the group by means of: transfer meetings, FAQs, substitution training module, procedure manuals, professional practice communities, contact rounds, etc. Support during offloading and management of the "passive" group needs (terminated employees) is carried out from the Stakeholder Office, whose main functions are:
- Dealing with queries from participants, suspended participants and beneficiaries of the Pension Plan related to the Pension Plan and other social benefits that are maintained, such as the health policy.
- Manage and arrange for the collection and modification of the contributions from the contingencies covered by the Pension Plan: retirement, early retirement (mass lay-offs), disability and death.
- Provide the Monitoring Committee with information on the daily value of the participation and statistics on the benefits of the Pension Plan, attending its meetings.
- The Stakeholder Office is a body that reports to the Oversight Committee. This Committee directs and supervises the attention paid to the members and the Pension Plan beneficiaries.

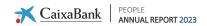
- Employees HR Business Partners/ Centres of Excellence NowIn Employees People Territory RESOLUTION OF EMPLOYEE RESOLUTION OF 2ND LEVEL / QUERIES Absences, paid and unpaid AOS leave (leave of absence) Labour Relations Life experiences Employee service Selection Salary, bonus, advances. Financial benefits (mortgage loans, personal loans, Day to day Training accounts cards others · Enjoy life Insurance: CaixaBank policyholder policies, health · Development Selection processes · Sleep peacefully insurance vehicle Compensation Development, training requests, · Think about the future Flexible remuneration. · Social benefits · Pension plans (associated employment) → redirect Talent Attention to other requests and channelling to HRBP and People Territory.
- the nature of the query • Consolidation of the HRBP (Human Resources Business Partners) model in Corporate Services as in different Regional Divisions. In 2023 it was expanded to the International Network of branches abroad. The Business Partner is a support figure that acquires the role of expert adviser and is the link between the people of each area and People experts.

Advice on the best contact partner depending on

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4th policy line, a singular and unique **Employee Experience**

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Health and Well-being

CaixaBank has a **corporate Health and Well-being Culture** that puts people at the centre; it develops a preventive culture and undertakes actions to foster health and well-being in safe and sustainable working environments.

As part of creating the unique and differential Employee Experience, the Entity has a **Healthy Organisation Management System (HOMS)** to promote the workforce's health and well-being, which is complemented by the **Occupational Risk Prevention Management System (ISO 45001)**. The **HOMS and ISO 45001** certifications by AENOR and AUDELCO, respectively, were obtained in 2023. These standards are voluntary and go beyond the legal requirements, which means it is at a higher level in terms of integrating prevention and the perspective of Health and Well-being in all the Entity's processes.





As a result, a journey initiated in 2019 is consolidated with the launch of the Healthy Organisation project and the initial diagnosis conducted in 2021, which gave rise to the following: a Healthy Organisational Expert Group (HOEG), the 2022-2024 Strategic Plan for a Healthy Organisation, and the annual Action Plans developed as part of the Somos Saludables Programme, which is a driver for promoting the health and well-being of the entire company and the various stakeholders.

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

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

• The 2022-2024 Strategic Plan for a Healthy Organisation includes and prioritises major action lines and those that revolve around the six main factors that affect a Healthy Organisation:



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.

PHYSICAL ACTIVITY AND SPORT

Initiatives such as Gympass (corporate well-being programme which, with a monthly subscription, provides access to various gyms and studies without additional contracts or extra costs) or the participation in various sports activities.

EMOTIONAL WELL-BEING

Increasing personal development through training programmes, talks with experts and psychological support resources.

FINANCIAL WELL-BEING

Highlighting the benefits available to the workforce (pension plans, loans with beneficial conditions, purchasing club, etc.), which are elements that impact the overall well-being.

HEALTHY DIET

Participation in cooking competitions, attendance to workshops and webinars with experts and nutritional health programmes.

WORKSPACES

Exploration of different recommendations and advice on developing professional work in healthy, safe and sustainable work environments.



More ambitious goals have been set in 2023 with the aim of establishing itself as a leading and benchmark organisation in the field of Health and Well-being:

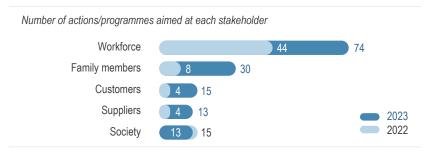
- Being closer than ever to the workforce and better communicating the Somos Saludables Programme
- Increase the pride of belonging.
- Bring cohesion to, involve and improve the engagement and participation of the Healthy Organisation Expert Group's members
- Establish a two-way active listening with the People team Leaders in all Regional Divisions in terms of needs and expectation in Well-being and Health.

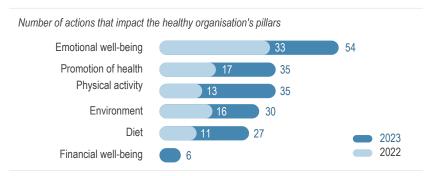
· Healthy Organisation Action Plan 2023

It defines the actions and initiatives carried out, understanding well-being with a holistic, 360° vision that considers all areas of well-being (emotional, social, relational, work-related, spiritual, physical, etc.).

The 2023 Healthy Organisation Action Plan has been designed and developed by the HOEG (Healthy Organisation Expert Group) and it includes representatives of thirteen CaixaBank Divisions that work on actions with an impact on any of the Well-being pillars. It is, therefore, a cross-cutting, integrating and collaborative programme that seeks synergistic gains and maximises the efficacy of objectives as a Healthy organisation.

A **considerable number of actions** took place within the Action Plan framework in 2023. Many more than those in the previous year. Further effort has been invested in those with an impact on **emotional well-being**, which is a priority for CaixaBank. Below, are all the actions carried out according to the affected stakeholder and to the impacted healthy organisation.





A list of all the actions carried out in the Healthy Organisation Action Plan 2023 grouped by scope of management is presented below. It also includes other actions already being carried out in the Entity, such as the improvements in work-life balance, the various types of aids to employees, the Somos Saludables platform and the development or social action programmes, among others, with the aim of implementing a comprehensive actions programme.

Prevention, Health and Well-being

- · Action Plan arising from the psychosocial assessment
- Participation of the Occupational Risk Prevention team in the Engagement Working Group, which collaborates in various improvement plans arising from the Engagement Study, specifying actions in the programmes gathered under the Plan Nosotros. This plan is an initiative aimed at further improving the work environment, and it includes three action lines:
- MAC Project, aimed at improving customer service and the business.
- More Time Programme, geared towards expediting tasks and reducing turnaround times in the resolution of operations.
- New People Xperience web portal, to reinforce people management and development.
- Psychosocial committee: constitution of an extraordinary Working Group within the scope of the Occupational Health Committee and the Psychosocial Preventive Strategy.
- Training on Emotional Management: training material has been prepared for this programme, which in 2023 was carried out in pilot format, obtaining a rating of 4.3 over 5.

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 CaixaBank Talks with Marian Rojas (medical psychiatrist): 1-hour talk on mental health and emotional well-being with approximately 10,000 employees registered.

· Somos Saludables (We are Healthy) platform

- Carrying out of workshops and activities in each of the different pillars of the Somos Saludables digital platform. A total of 25,775 visits to platform's pages and 594 visits to video-workshops took place in 2023.
- The **new Somos Saludables web portal** has been launched in 2024, which gathers all health and well-being services and resources available to CaixaBank professionals and offers dynamic and participatory content. This action has been synchronised with the first edition of the **#Well-beingWeek**. It coincides with the International Day of Sport (6 April) and the World Health Day (7 April), and it includes various activities and initiatives (in person and online) that have an impact on the well-being pillars of the Somos Saludables programme, with the aim of promoting healthy habits among the workforce.

• Promotion of physical activity and sport

- Gympass. Provision of the Gympass service to all employees, who can add up to three people in their family or personal sorroundings. Gympass covers the entire country by offering more than 2,000 gyms and wellness centres, and it involves significant savings (up to 50%) with respect to the market price. Its launch in PeopleNow has been one of the news items most viewed in the year, with 28,126 visits.
- Activities promotion in the Region. Active listening in Regional Offices in terms of needs and expectations in order to promote sports activities in each area.
 Particularly noteworthy in 2023 is the creation of a Network of Health and Wellness Ambassadors in all regional offices, with the aim of being closer
- Wellness Ambassadors in all regional offices, with the aim of being closer than ever to the workforce and thus provide a figure of proximity that enables the dissemination and organisation of activities according to the needs and idiosyncrasies of each area. Its actions includes the following: organising meetings to give visibility to the Somos Saludables Programme, proposing and carrying out actions in the regions (sport tournaments, hiking route, talks on emotional well-being or nutrition) and collaborating in the events and activities organisation that have an effect on well-being, together with Sponsorships and Somos Saludables teams. Promotion of sports

- activities with the collaboration of Sponsorships (Runners CaixaBank or Plaza 3x3 CaixaBank).
- Multi-function spaces: continuation of the group activities in multi-function spaces of Barcelona and Madrid, extending the service by providing new spaces in the Kio tower of Madrid and in Las Rozas.

· Healthy Diet

- Healthy corporate canteens: gradual incorporation of healthier menus in the Corporate buildings.

· Health observatory and campaigns

- Construction of the Health Observatory, where two indicators (absenteeism and incidence index) have been defined, the results of which are analysed by Region (province), gender and age group. It also allows analysing diseases and their causes in order to plan actions with the medical team. The convenience of medical check-ups is also being informed, with the aim of obtaining health data with further statistical reliability.
- Cardiovascular condition and brain stroke: following the collaboration agreement signed with the Freno al Ictus Foundation, a first conference was delivered by the foundation's President, in which the entire People team was convened and a pilot training activity on brain stroke was carried out. This training is essential to obtaining the "Espacio cerebroprotegido" (Brainprotected Space) certification.
- Prevention of addictions: informative material on addictions (definition and types of addictions) has been prepared, whether behavioural or substance addictions. An action and support protocol is also planned for employees.
 Particularly noteworthy in this same section in 2023 are the CaixaBank Talks on the awareness of addictions, with the former football player Julio Alberto, organised by Social Action, as well as a giving up smoking programme for employees.
- Standardization of preventive policies: a uniform preventive policy has been established for all companies within the Group that are affiliated with the Joint Service, or alternatively, by coordinating with the contracted external service to adapt operations. The implementation of procedures and instructions identified in the Health and Safety Management System, according to the ISO 45001 standard, are coordinated with all the areas involved.



- CONOCERNOS Programme: where the medical service has attended 6,127 consultations with 4,318 people. The physiotherapy service has assisted 383 employees. Other campaigns have been carried out, such as the flue vaccination campaign, where approximately 700 people participated; the vascular risk factor campaign, where 439 people were monitored; and the medical service has controlled and monitored the incidence of COVID, Flue type A and B and Reversible Cerebral Vasoconstriction Syndrome (RCVS) in 708 people.
- 24/7 psychological helpline for the entire workforce, aimed at preserving and taking care of mental health (Vivofácil): throughout the year, 1,612 calls requesting information and 1,082 calls for psychological therapy have been received.
- Ergonomics: individualised assistance programme to improve the workstation ergonomics, which includes: ergonomic assessments of the job post and delivery of different equipment (more ergonomic chairs, footrests, palm rests, etc.). In 2023, 76 people used this service, with the aim of improving the job post's ergonomics.

• Content communication of Somos Saludables Healthy Programme

- Participation and query box Creation of a Somos Saludables participation and query box for employees, where 60 direct communications have been managed. This has been disclosed in news articles on PeopleNow and PeopleXperience.
- Website and employee portal. A new space has been created with content on the Somos Saludables Project on PeopleXperience, which includes the description of the Programme, objectives, action plans and activity reports, among other relevant documentation. The corporate website has also been updated with new content, with the aim of advertising the Programme to all stakeholders, in addition to the workforce.
- Participation in events, forums and conferences to promote project information. Participation in the following stands out: round table on well-being at the Human Digital Health Congress (speakers), round table on diversity at the Ágora Bienestar Congress (moderators) and participation in a breakfast meeting share on well-being at CENTRHO (Human Resources Management Centre Association).

Active mobility

- 45 new spaces for bicycles have been made available at Barcelona Headquarters, and road safety content has been prepared.
- Participation of the Prevention, Health and Well-being team in the Entity's sustainable mobility working group.

· Certifications and acknowledgements

- CaixaBank has obtained the ISO 45001 standard (Occupational Health and Safety Management System) and SIGOS (Healthy Organisation Management System) certification.
- In 2023, CaixaBank received three acknowledgements in Health and Wellbeing:



"Top Wellbeing Company" certification awarded by Intrama, which certifies the Entity as one of the Top 30 companies in Spain with best practices in health and well-being.



First prize in the nutritional well-being category at the "Corporate Wellbeing Awards".



Innovation and Health Award by Mutua Universal.

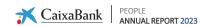
Labour Relations

- · Family plan, aid for children, work-life balance and financial well-being.
- Continuity of the Adecco Family Plan (a guidance and intervention programme aimed at achieving the maximum living autonomy of a beneficiary with a disability so that they can take up an occupation or work activity in the future), with an investment of 1.4 million euros, benefitting 302 families.

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- Continuity of financial aid for children: wage increase of 5% per child up to the age of 18, education allowance for children and special childbirth allowance.
- Work-life balance: a catalogue of measures has been made available to the staff, which are designed to make work and life compatible in the various stages of work activity in CaixaBank. These measures, which improve those set forth by the current legislation, are framed within the management model for FRC (flexible-responsible company) work-life balance and are classified into five major categories: Employment quality, Time and location flexibility, Family support, Professional training and development and Equal opportunities. In 2023 the following was granted: 2,017 workday reductions, 507 leaves of absences and 2,492 paid leaves.
- Financial well-being. 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+).

Social Benefits

Emotional and physical management of teams

- Review of health coverage, including new hospitals in the Adeslas medical directory and new health centres for medical check-ups. Employees' health coverage has been extended by adding new treatments and increasing the medical directory.
- Making available via a website all the information related to emotional and physical well-being (infographics, webinars, practical advice, personal challenges related to health plan, etc.). Particularly noteworthy in 2023 are nine publications about the following: Cyberchondria, How to manage anxiety, Do you want to save life? Donate Blood, How to face respiratory allergies. Headaches, what they are and what their cause is. Burns, how to treat them, Child accidents, Heart attacks, Obesity and three webinars (Adeslas): How to face respiratory allergies/Management of emotions with Javier Quintero and Anxiety in Minors.

Development

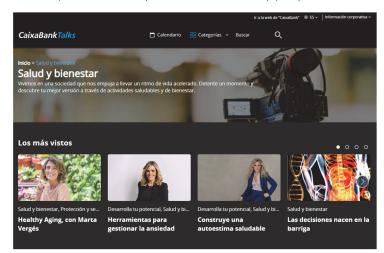
- Emotional management/well-being programmes for managers. Completion

- of five programmes:
- Management well-being (with a rating of 4.8 and an NPS of 89).
- The healthy leader (with a rating of 4.7 and an NPS of 92).
- The leader coach (with a rating of 4.5 and an NPS of 90).
- Leading in uncertainty (with a rating of 5 and an NPS of 99).
- High impact on skills (with a rating of 4.6 and an NPS of 89).

Marketing strategy

- CaixaBank Talks related to Health and Well-being for customers, employees and society. 25 events were carried out, with more than 20,000 attendees live and 104,000 views on the CaixaBank Talks Portal.

The following talks registered the most attendees in 2023: "La felicidad detrás del orden" by Bego, "Ordenatriz" with 1.933 views "Herramientas para mejorar la ansiedad" with psychologist Cristina Martínez (1,590) "Entender el amor para vivir mejor" Silvia Congost, expert psychologist in emotional dependence, self-esteem, toxic relationships and marital conflicts (1,578).



Internal Communication

- An internal communication plan that includes the cross-cutting strategy, the actions and the most relevant milestones in 2023 that have been worked

on: the reissue of the corporate video Somos Saludables, the dissemination of news, banners, and other dynamisation actions in PeopleNow. Up to 23 news items have been prepared this year, with a total of 64,000 views (doubling the previous year).

Culture and diversity

· Workshops and activities

- Online workshops for parents returning to work after parental leave.
- CaixaBank in Family, leisure activities for employee's children in the corporate buildings on the occasion of the Christmas holidays.

Functional diversity plan

- Awareness-raising actions on disabilities, where Ability Week stands out with the experience "Various realities" (Virtual Reality goggles), which enabled the 170 people that participated to put themselves in the shoes of a disabled person.
- Conduction of a disability diagnosis in CaixaBank with listening sessions (4 focus groups).

· Diversity integration in health and well-being

- An analysis on the Intergenerational Health and Well-being study based on the salutogenic model designed by the Generation & Talent Observatory, as well as other publications that define the characteristics of each generation in terms of health and well-being, has been initiated.
- The BeDona pilot, which addresses health matters in two groups (women in menopause age and pregnant women), was incorporated into the Entity's Health and Well-being Programme. It addresses the health situation in these two groups, carrying out a therapeutic intervention to prevent symptomatology and health issues associated with these landmarks in the women life.

• Leadership Model Evolution

 In relation to the AHEAD Leadership Model evolution, the following activities were carried out: material distribution with the Leadership Model discourse for Business Partners of Headquarters and the People Management of Regional Divisions. publication of five videos in the Management Community to raise awareness of the model; model description in the First Experience Programme (new employees), and all Regional Divisions have been visited delivering training to the Culture Trainers.

- Leadership sessions delivery to Store Branches; 284 managers participated in the sessions this year.

· Engagement Study

- Engagement Radar conduction that includes items on climate, engagement, culture and leadership on a representative sample of the workforce. The Culture and Leadership perception of the immediate supervisors was asked.

Training

• Self-training programme conduction, such as:

- Health generating forces (health, emotional management and physical activity), which includes four courses: Journey towards health (health and well-being), Positive thinking (emotional energy), Breathe (breathing and relaxation techniques) and Physical activity (tools and tips for practicing sport).
- Conscious nutrition, with four courses (Carbohydrates, Quality fats, Healthy eating and Proteins).

The aim is to get all employees to gradually become managers and promoters of their own health and well-being, acquiring the knowledge and tools required to integrate in their day-to-day assets and levers that will enable them to achieve optimum and sustainable health and well-being.

Virtaula.



** * * * * (33) Comentarios: 15



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Social Action

- Volunteering Programme, with the collaboration and coordination of more than 2,200 social organisations across Spain, more than 17,000 volunteers and over 25,000 activities, benefitting 350,000 people in vulnerable situations.
- Other actions such as: the Tree of Dreams (where the Christmas wishes of 29,229 children in situation of vulnerability were fulfilled, collaborating with 354 social entities), Everybody's project (278 projects were submitted by various social entities, where CaixaBank employees selected 122 finalist projects), or ReUtilízame (programme that channels the surplus of materials of companies to social entities).

El impacto en el bienestar de toda la sociedad

Programas de acción social



Sponsorship

- Sports activities promotion. The following actions have been carried out with the collaboration of Sponsorships: Runners CaixaBank, (sponsoring a total of 64 races and more than 1,500 Runners) or Plaza 3x3 CaixaBank, an itinerant basketball circuit (10 editions and almost 4,500 participants).

Sustainability:

- Environmental protection is one of the Entity's strategic priorities, and it has an Environmental and climate strategy in place that seeks to contribute to this transition by funding and investing in sustainable projects, managing environmental and climate risk and curbing the direct impact of its operations. In this regard, the reduction of the carbon footprint thanks to the creation in 2023 of the Group of Sustainable Mobility Group and the design and launch of an awareness plan stands out. In addition, the persons responsible for sustainable mobility have been trained, and an agreement has been reached on the reduction targets:
- 6% reduction of mobility emissions in work-related travel.
- 85% quota in long-distance train travel (journeys under three hours).
- 70% of kilometres covered by taxi using Imbric (application with mobility services featuring hybrid and electric vehicles).
- Reduction of mobility needs in at least 4% by means of actions such as reducing unnecessary travel, promoting virtual meetings, etc.

Employer branding reputation:

- Positioning in social media, disseminating actions or corporate milestones related to Healthy Organisation and aligned with the purpose of closeness and Digital Channels and Brand strategy. All of which with the aim generating a digital footprint that contributes to improving CaixaBank's reputation in terms of employer branding. Seven posts have been uploaded in social media under the hashtag #WeAreHealth, with a potential audience of 484,300 people.

External communication

- Re-dissemination of communications made from organisations that have given Health and Well-being awards.
- CaixaBank Talks related to Health and Well-being for customers, employees and society. 25 events were carried out, with more than 20,000 attendees live and 104,000 views on the CaixaBank Talks Portal.



Somos Saludables Programme, purpose and mission

Vision: Desire of making the workforce healthier and having CaixaBank become a benchmark in Health and Well-being at the national and international level.

Purpose: Work towards improving health and well-being, under the premise of people being the most important element, as a healthier workforce involves further commitment, more productivity and a better work environment.

Mission: Increase the pride of belonging and commitment through taking care of health and well-being.

Objective of the Somos Saludables Programme

The primary objective is to achieve the maximum possible well-being of people who are part of the organisation and the rest of stakeholders: customers, shareholders, suppliers and society in general. It is about going far beyond mere compliance with legal obligations in the field of Occupational Health and Safety, and the objectives are more ambitious and far-reaching.

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





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

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

In People Management we are joining the Bank's digital transformation. People Analytics is not only a technology project, it is also geared towards promoting the data culture. New technologies offer possibilities for getting to know our people that were unthinkable a few years ago. The new tools change the ways we work to give us greater autonomy and use information efficiently. People Management strives to become Data Driven to make decisions based on the analysis and interpretation of data, taking into account the privacy of employees.

The 2022-2024 People Analytics Plan is based on three pillars:

1. Data quality audit and roadmap

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

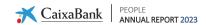
The main audit conclusions were that:

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

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5th policy line. Data Driven

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- Measuring and improving the data quality.
- Improving the frequency of updating the information.

The methodology used in the Data Audit included:

- Meetings with the 14 People teams to learn about their processes and how they obtain the information they need (data transformation, preparation of scorecards, etc.).
- Information uses identification with the SIPOC methodology (Suppliers Inputs Process Outputs Customers), to see the process diagram.
- Data Driven capacities assessment with the HPUM (Capacity Assessment Model of Accenture) methodology.
- Data Quality: Data verification by applying quality rules (10 initial rules: blank values, duplicates, etc.).

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

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

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

2. People Operational Model - Data Driven

This pillar incorporates three initiatives, consisting of:

Data Champions community training and creation

The training was carried out with the aim of empowering and training People teams in the Data Driven culture, so that they incorporate data analytics in the way they work and in their processes, in order to improve decision-making based on data and information. This was structured in two phases: Phase 1, Data Literacy (introduction to general concepts), in which all the People Teams of Headquarters and Regional Services took part. Phase 2, Data Champions: training for the leaders of each People área with programming content (SQL, etc.), visualisation in QlikSense and data structure in Datapool. The 46 Data Champions took part in this second phase. During 2023, various online sessions were carried out in which the Data Champions community spirit was promoted, with the aim of sharing best practices and new developments and providing them will training pills to improve independence and the use of these tools.

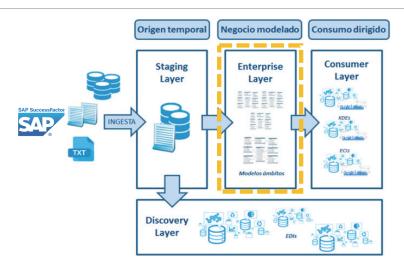
The Data Champion is the person of reference, within each functional area, in matters related to the access, management, processing and visualisation of departmental information. They are the experts on the corporate information model and will collaborate with other colleagues by sharing their knowledge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

• People data model:

The Datapool aim is to support Big Data and Analytics projects, while helping functional and technical users consume homogeneous and validated information. For this reason, work has been carried out on expanding the information available in the common repository of structured Human Resources data. In 2023 various phases of data intake have been carried out and the following phases have been planned to provide the various People teams with the information needed to automate their recurring tasks and reports.



At the end of 2023, work was initiated on planning the migration of the database and of the workspace (KDE) to the Google Cloud environment, which was chosen by CaixaBank to access, store and manage data within the strategic project DataNow.



Staging layer (SLE): landing and distribution layer; temporary and not accessible. Discovery layer (KDL): information consumption in SLE NOT modelled; temporary use. Enterprise layer (ELE): cross-cutting corporate data model.

Consumer layer:

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

• Dashboarding for decision-making:

The main objective is to draw up Scorecards that serve, through the key indicators of each group or area, as a tool for management and control of the Management's objectives, developing an Information System that "automatically" supports the Scorecards. Two new Scorecards have been developed: People Reference Data for Management (Management Committee) and the Lite Reference Data (Regional Business Partners and Headquarters). These score-

cards were initially in a Sandbox environment (brainstorming) and subsequently they were industrialised and the Data-UIX visualisation methodology was incorporated. The industrialisation of the People Reference Data for Management and the Lite Reference Data were completed in the last quarter of 2023 and the first quarter of 2024, respectively.

In the last quarter of 2022, work began to design a Scorecard called "Heat Map", which has been evolving in the Sandbox environment throughout 2023 and will make it possible to visualise the situation of staff leaves of absence and deficits with different segmentations: organisational areas (Regional Divisions, Business Area Management or provinces), business segments (Retail, Corporate, Private Banking, etc.), type of branches (Stores, Urban, Rural, etc.) and functional map. With this information, decisions can be made on: hiring external staff, the need for temporary employment agencies to cover non-structural personnel, the need to call new internal specialist positions to promote staff. The industrialisation of the "Heat Map" has been planned for the second quarter of 2024.

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, Al Manager and Information Security), is this year analysing these four use cases for managing people, which are none automated decision-making systems, but algorithms that help in the decision-making:

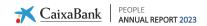
Forecasting talent turnover:

This use case aims to design and implement a model that allows to foresee an undesired departure, helping to identify the groups that are at risk of leaving the company, in order to assess and take actions to avoid it, focusing on the positions considered "key". Often the employees communicate their intention to leave the company when the decision is already made; with this use case it will be possible to identify

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people who intend to leave voluntarily and, if necessary, take decisions to prevent unwanted turnover.

The objectives of the use case are:

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

The methodology will be:

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

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

At the Recruitment level, it will allow:

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

At the HRBP level:

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

Absences prediction by centre:

This use case aims to anticipate the centres in which there is the possibility of absences in the following three months. In the past, employees would fall ill and we would know about it the day they did not come to work; now we can predict absences over three months. This will allow us to draw up action plans to prevent and try to reduce it and making easier to manage cover.

This use case objectives are:

- Improve the cover of long-term sick leave.
- Carry out prevention plans.

The methodology used will be:

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

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



In terms of People Management:

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

In terms of Occupational Risk Prevention:

- It will enable action plans to be drawn up to prevent and try to reduce it.
- Through the work team comprising the Health Observatory at CaixaBank, which prepares specific campaigns where the impact is greatest, through training content, health campaigns associated with certain illnesses, etc.
- Repeated absences will be dealt with by the Labour Legal Department, and the actions to be taken will be determined: individualised management with people by providing medical support or some kind of treatment to resolve their health problems.
- Employee, Culture and Leadership Engagement and Satisfaction Study analysis carried out on the entire workforce:

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

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

· Candidate Recommendation tool:

This use case purpose is to develop a model that estimates the suitability of a

person for a specific vacancy. The tool will use a machine learning model to make the recommendations and the graphical user interface used to display the model's results will be QlikSense.

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

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

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

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

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

- Staff demographic structure. The goal is to forecast the evolution of staff by age brackets in order to estimate potential re-staffing needs due to departures, as well as to gauge productivity.
- Needs for new managers and directors, both from the estimation of specific positions and in order to know the structure of the staff by functions, as well as for the negotiations with the trade union representatives, make it necessary to estimate the future staffing needs for Management, Assistant Management, Premier Banking, Business Banking and Business Manager jobs based on the trend in customer acquisition and on the integration of future branches.
- 2-year staffing forecast. In order to keep the comparison between the estimated budget and the actual workforce up to date, each month the forecast of new hires, departures and transfers between centers is reviewed with a horizon of 2 years..

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Workforce trends detailed analysis. Various studies have been carried out focusing on: rotation of Managers in Headquarters, tracking unfilled vacancies, departures of new employees, voluntary departures throughout the Entity, evolution of careers in the Barcelona Regional Division network and analysis of careers by gender.

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



2022-2024 Strategic Plan indicators.

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

	Monitoring metrics	December 2021	December 2022	December 2023	
Level		Starting point			2024 target
1st	% of women in managerial positions from deputy managers of large branches and up (categories A and B)	39.9	41.8	43.0	43,0 (previously 42.0)**
1st	Number of implemented People Analytics use cases			2+4*	8
1st	Number of critical roles identified. Evolution of supply/demand for these roles				No objective
1st	Merco Talento Ranking Position - Banking Sector	3rd	3rd	2nd	1st
1st	% Total Favourable (TF) - Employee, Culture and Leadership Engagement and Satisfaction Study	74	67	64	75
2nd	% direct appointments in open vacancies		11.9	9.9	No objective
2nd	% of employees with flexible remuneration measures	25.9	30.0	33.5	No objective
2nd	% managers and directors who completed training on leadership trends and hybrid team management		52.8	52.8	No objective
2nd	eNPS - Employee, Culture and Leadership Engagement and Satisfaction Study	14	-15	-17	13
2nd	% of women in strategic managerial positions	34.8	37.2	38.4	No objective
2nd	% Responsible and Demanding Attribute	69	64	61	70
2nd	% Collaborator Attribute	70	57	51	72
2nd	% Total Favourable Culture	72	66	62	75
2nd	Overall rating of the tools for supporting management development, coaching and mentoring		4.8	4.8	No objective
2nd	Overall rating for management development programmes	4.6	4.9	4.5	No objective

 $^{^{\}star}$ Forecast for the completion of four Use Cases in production (currently under analysis) in the 2nd half of 2024

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^{** 43%} was set following the Equality Plan.



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Strategic Plan results.

Preferred financial group to work for

At year-end 2023, the 2023 Merco Talento Ranking results (published in March 2024) placed CaixaBank in second place of the ranking of entities within the financial sector (the aim is to be number one at the close of 2024). To help achieve this goal, the project for the revision of the Employee Value Proposition and the positioning of the Employer Branding was launched in January 2023.

In 2023, CaixaBank obtained the Top Employer certification for the third consecutive year, improving its score compared to the previous year. The global seal recognises the excellence of the HR policies and professional environment that organisations create for their employees.

Within the initiatives to improve the employee value proposition, the adherence to the Variable Remuneration programme (Compensa+) continues to show a positive evolution, reaching 33.5% in December 2022 (3.5% higher than 2022). This means that up to 12,140 employees have received a payroll discount for one of the products/services available (family health insurance, savings insurance, childcare, transport card, purchase of shares, training for higher education and/or vehicle leasing).

Regarding the Total Favorability metric of the Engagement Study and Employee Satisfaction, Culture and Leadership shows a slight decrease (-3 points) in the Radar carried out in October on a sample of 7,200 people. Despite this, the in-depth analysis of the results of 2022 has served to focus and prioritise the lines of action that need to be worked on to increase staff engagement, with the aim of improving the results of the 2024 Engagement Study, which will be carried out on the entire workforce.

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

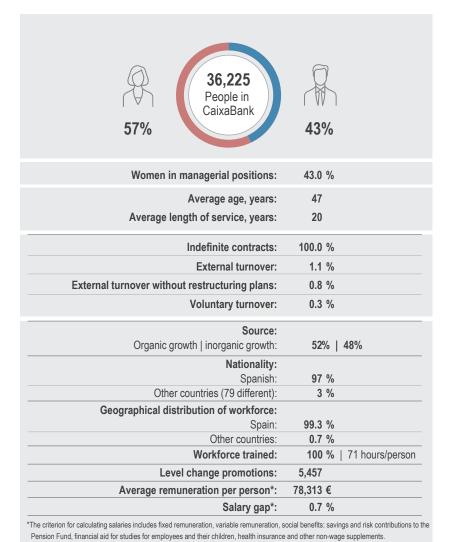
The People Analytics team, working transversally with the rest of the Bank's People departments and with the Innovation area (Advance Analytics), has completed two use cases ("Heat Map" of the workforce and Scorecard Reference Data for Management) and is analysing another four, specifically: Forecasting turnover, Predicting absenteeism, Candidate recommendation tool and a model to understand the Engagement Study's results.

The growing representation of women in managerial positions, from assistant manager in large branches (categories A and B), stands at 43.0% in December 2023 (1.2% higher than 2022), reaching the target set for 2024.



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Main indicators



Organisational structure	. Distribution of staff:		
	36,225 People in CaixaBank	Commercial network Headquarters Headquarters	10.5 %
	Regional Management	11	
Regional Division I	nTouch (remote service)	1	
	Imagin digital business	1	
Organisational structure	Imagin digital business e. Branches by segment:	1	
Organisational structure		3,618	
Organisational structure	e. Branches by segment:	<u> </u>	
Organisational structure	e. Branches by segment:	3,618	

Store SMEs

AgroBank

HolaBank

Specialised centres

International network

73 828

166

545

26

Workforce figures 2019-2023

CaixaBank's workforce in December 2023 stands at 36,225 people, 8,653 more than four years ago, representing a 31% increase in the workforce, mainly due to the Bankia integration on 26 March 2021 with a total of 15,485 people and the internalisation of functions previously carried out by subsidiaries. In the last 3 years, particularly noteworthy is the incorporation of 138 people: neX (reinforcement omni-channel vision of customers), CaixaBank Facilities (Group Purchase function), Joint Prevention Service and CaixaBank Operational Services (Group Human Resources function).

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It is important to note that in recent years, the Entity has been actively managing its workforce, focusing on optimising it in line with current market needs and achieving a territorial balance.

In the period from December 2019 to December 2023, in terms of workforce management, it is worth highlighting plans for mass departures such as: the 2019 Restructuring Plan, with 22 departures between 2020 and 2021, and the Restructuring Plan signed in 2021 whereby a total of 6,550 people left between November that year and January 2023 (6,634 considering leave and other situations).

At the same time, there have been 213 departures associated with the Voluntary Redundancy Plans for 2020, where groups aged 58 and over were allowed to leave, but only in the province of Barcelona. All these departures have contributed to the rejuvenation of the workforce and to an optimisation of staff costs as replacement takes place.

In terms of recruitment, 1,286 people have been hired in the last four years, 642 in specific positions in Headquarters or specialised segments, while the remaining 50% or 644 hires were mainly in the branch network.

The rest of the movements in the period are explained by recurrent departures (-965 people, of which 187 departures correspond to hiring in the Commercial network) and by the net balance absences (-506 people), which is calculated as the number of reinstatements minus the number of leaves of absence.

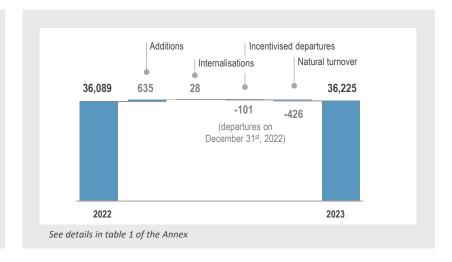
Additions Incentivised Integrations/internalisations Natural turnover 36,225 -6,785 -1,471

This net balance of absences includes staff movements between CaixaBank and Group companies, which over this four-year period has led to a net outflow of 332 people, including the massive outflow that took place in November 2021 with 167 employees relocated to various CaixaBank Group companies (mainly Building Center, CaixaBank Operational Services, CaixaBank Payments & Consumer and CaixaBank Business Intelligence) and the departure in 2022 of 296 people from CaixaBank Tech.

Workforce figures 2022-2023

In the last year, CaixaBank's workforce increased by 136 people, mainly due to the 635 additions and the internalisation of 28 people from functions that were carried out in the corporate subsidiaries. 47% of hires correspond to specific positions, mainly in Headquarters (Risks, Corporate & Institutional Banking, etc.) and international branches, and 53% correspond to the Retail Network, mostly the Barcelona Regional Division.

The workforce's net increase was tempered by the latest departures on December 31st, 2022, which completed departures associated with the 2021 Restructuring Plan (6,634 departures) and the recurrent departures (235 departures) or those associated with the turnover of new additions in the branch network (64 departures).





The net balance of personnel on leave was -127, calculated as reinstatements minus leaves of absence. With regard to intra-group movements, 30 employees have taken a leave of absence from Group companies and 63 have been reincorporated. The overall turnover in 2023 was 1.1% (0.8% excluding departures due to the Restructuring Plans) and the voluntary turnover was 0.3%. See details in table 2 of the Annex

Demographic structure

The demographic pyramid evolution at CaixaBank over the last four years is defined by an increase in the presence of women (57%) and an ageing workforce (average age 46.5).

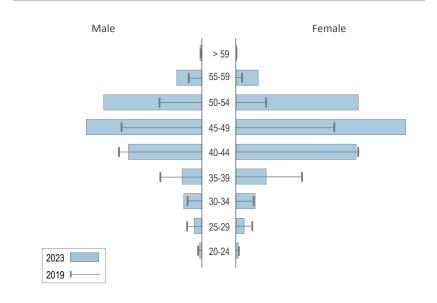
The women percentage in the workforce increased from 55% in 2019 to 57.4% in 2023, mainly due to two factors: firstly due to a higher men departure number, who have taken advantage of the mass departure plans that have been carried out in the Entity, and secondly due to the women percentage from Bankia (56.3%).

With regard to the employees average agein the 2019-2023 period, this value has grown in 3.2 years from 43.3 years in 2019 to 46.5 in 2023. Although the growth has come mainly from the Bankia's staff integration, with an average age of 47.5 years, it is important to note two factors have allowed the average age to be contained:

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

The workforce ageing is evident in the increase in the number of staff aged 45 to 54, which went from 38.5% of the workforce in 2019 to 59.1% in 2023. 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 general population ageing 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 merged six companies (Caixa Girona, Bankpime, Banca Cívica, Banco de Valencia, Barclays and Bankia).

Of the current workforce, 47.7% come from inorganic growth, mainly as a result of the recent integration with Bankia in 2021 (10,767 employees at the close of December 2023), which accounts for 29.7% of the workforce.

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CaixaBank's capacity for integration. CaixaBank workforce figures 2010-2023



Integration into CaixaBank and number of people

97.4% of CaixaBank's workforce is Spanish (35,270 people), in line with the fact that the business is mainly carried out in Spanish territory. However, it has 955 employees with origin in 79 countries other than Spain. They are distributed by continent as follows: Rest of Europe (467 people), South America (275), Africa (86), Asia (67), Central America (34) and North America (26).

Workforce origin by continents: 35,270 97.4% Spain 467 1.2% Rest of Europe 0.8% 275 South America 86 0.2% Africa 67 0.2% Asia 34 0.1% Central America 26 0.1% North America See details in table 4 of the Annex

Organisational structure

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

At the national level, CaixaBank has 4,163 centres (-281 compared to the previous year), distributed as follows:

- 545 specialised centres, including mainly Business Banking (145 centres), Private Banking (86 centres), InTouch (137 remote centres), Imagin (45 centres) and Corporate & Institutional Banking (15 centres).
- 3,618 Retail Banking branches (-200 compared to the previous year). The number of branches has been reduced due to the integration of 182 centres to resize the Network to the desired level. The number of branches has been reduced by 15% (-225 branches with respect to 2022). The Store, Store Business and Store SME branches, which are the transformation drivers of CaixaBank's distribution model, have increased in 2023, with Store branches increasing by 67 and standing at 772 and the Store Business and Store SME branches increasing by 44 to 140 as at December 2023 (67 Store Business and 73 Store SME branches). Lastly, we note that rural branches have decreased by 6% (-86 branches compared to 2022).

types in the regional networ	K: Store	772	
	Store Business	67	
	Store SMEs	73	
	Rural	1,397	
	Urban	1,309	
	Specialised Centres	363	
	InTouch	137	
	Imagin	45	

In terms of its international presence, CaixaBank has a staff of 241 people in Foreign Branches and in the International Banking segment, distributed across 23 countries. There are also a total of 26 centres, broken down as follows: 17 representative offices plus 9 CaixaBank branches. It should be noted that in January 2023 the Milan representation office was transformed into a new international branch.



In addition, there are 2 banking subsidiaries (Bank BPI and CaixaBank Wealth Management Luxembourg) and 2 Spanish Desks (Mexico and Austria).

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

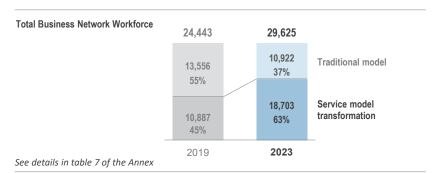
In addition to the Commercial Network with 29,625 people, there are Headquarters with 3,813 people and Network Support Centres (which include the Regional Divisions staff) with a total of 2,787 people. See details in table 6 of the Annex

Workforce functional evolution

The accelerated change taking place in the customer service model is evidenced by the fact that the number of employees in the Commercial Network who are part of the new model has increased significantly in the last four years, from 44.5% in 2019 to 63.1% in 2023.

A total workforce of 12,701 work in the centres associated with the new service model (Store, Store Business, Store SMEs, InTouch, Day One, Now IN Sales and Imagin Sales), which represents 67.9% of the total number of employees included in the service model transformation.

Additionally, the remaining 32.1% of employees forming part of the service model transformation is made up of the advisory specialists group in the Business Banking (1,129), Private Banking (1,242), Corporate & Institutional Banking (246) and International Banking (241) segments, as well as Premier Banking advisers (1,480) and Business and Senior advisers (1,664) who are not linked to the Store, Store Business, Store SMEs, InTouch and Day One centres.



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Group structure

>> Business support



CaixaBank Tech* (100%) Provision of IT services * Includes Silk Inmuebles



CaixaBank Operational Services (100%) Services for back office administration



CaixaBank Facilities Management (100%) Project management, maintenance, logistics and procurement

134

CaixaBank Advanced Development of digital projects

>> Business activity

₽ 612

815

CaixaBank Payments & Consumer (100%)

Consumer finance and payment methods

Life insurance and pension

fund management



Wivai Select Place (100%)Marketing of



Nuevo MicroBank (100%) Financing of microloans 8 8 8

Telefónica Consumer Finance (50%) Consumer finance

88

CaixaBank Equipment **Finance** (100%) Vehicle and equipment

leasing

RA 68 VidaCaixa (100%) 1 **BPI Vida e Pensões**

management

products

(100%)

Bankia Mediación (100%) Life insurance and pension fund

Insurance banking operator

& R 1

Vida Caixa Mediación (100%)Insurance banking operator

4.263 **Banco BPI** (100%) Credit institution Portugal

₽\\ 260

CaixaBank Asset Management (100%) Management of collective investment undertakings

R 42 BPI Gestão de ativos (100%)

Management of collective investment undertakings

CaixaBank Asset Management Luxembourg (100%)

Management of collective investment undertakings

AA 18

CaixaBank Wealth Mgmt. Luxembourg (100%) Credit institution Luxembourg

BPI Suisse (100%) Financial advice and asset management

₽ **62**



Business Analytics (100%)



889

Openwealth (100%) Asset management

RR 9

CaixaBank Titulización (100%) Securitisation fund

management

217

Building Center (100%)Holder of property assets

>> Other Group companies

Holder of real estate assets





Inversiones Inmobiliarias Tequise Resort (60%)

Credifimo (100%) Mortgage and personal financing



Puerto Triana (100%) Real estate holding and property development company



Líderes de Empresa **Siglo XXI** (100%) Surveillance and protection services

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¹⁾ In November 2023, VidaCaixa took over Sa Nostra Vida.



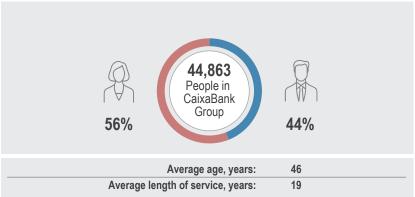
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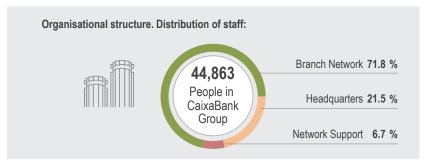
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Main indicators



Average length of service, years:	19
Indefinite contracts:	99.8 %
External turnover: total without restructuring plans:	2.1 % 1.8%
Voluntary turnover:	0.6 %
Nationality:	
Spanish	88 %
Other countries (88 different)	12 %
Geographical distribution of workforce:	
Spain:	90 %
Other countries:	10 %
Workforce trained:	100 %
Hours of training per employee:	66 94% online
Average remuneration per person (1):	73,588 €
Salary gap (1):	1.1 %





Regional Divisions:	CaixaBank	BPI 1
Organisational structure. Branches by segment:		
Retail Banking	3,618	283
Specialised Centres	545	34
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 InTouch Regional Division and the Imagin Digital Business Unit.

CaixaBank Group history

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

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

The following table details the main milestones in 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 pension fund Catalan name: Caixa de Pensions per a la Vellesa i d'Estalvis de Catalunya i Balears.
1918	Social Projects integration in the Organisation.
1955	Social property developments launch.
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 Portugués 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 CaixaBank S.A. structure.

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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Integration into CaixaBank and number of people

CaixaBank Group's workforce at December 2023 stood at 44,863, 16,212 more than in 2010, representing a 57% 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, Bankpime, 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.

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

Year	CaixaBank Group	Subsidiaries	CaixaBank	Integrations
2010	28,651	3,363	25,288	Caixa Girona
2011	26,993	2,078	24,915	Bankpime
012	32,625	2,183	30,442	Banca Cívica
2013	31,948	2,168	29,780	Banco de Valencia
2014	31,210	2,226	28,984	
2015	32,242	2,270	29,972	Barclays
2016	32,403	2,413	29,990	
2017	36,972	7,853	29,119	BPI
2018	37,440	7,999	29,441	
2019	35,736	8,164	27,572	
2020	35,434	8,030	27,404	
2021	49,762	8,160	41,602	Bankia
022	44,625	8,536	36,089	
023	44,863	8,638	36,225	

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



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 payment instruments insurance.



In 2014:

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

Telefonica CONSUMER FINANCE

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



In 2018:

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



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





In 2019:

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



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



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



In 2021:

- Integration of the investee companies from Grupo Bankia.
- **Bankia Fondos**: its corporate purpose was to offer a wide range of domestic and international investment funds; in July 2021 it merges with CaixaBank Asset Management.
- Bankia Pensiones: subsidiary dedicated to the management of pension funds. In December 2021, it merges with VidaCaixa.
- Bankia Mediación: private insurance management.
- Bankia Habitat: its activity focuses on the operation, real estate operation, management and administration.
- **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 performance 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 that it has signed an agreement with the Mapfre Group to acquire 51% of Bankia Vida, Sociedad Anónima de Seguros y Reaseguros. After this acquisition, CaixaBank became the holder of 100% of the share capital. In November 2022, Bankia Vida, S.A. merged into VidaCaixa.

Bankia

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



In 2022:

- SA Nostra Vida: CaixaBank reached an agreement with CASER for the subsidiary VidaCaixa to purchase its 81.31% stake in the share capital of Sa Nostra Vida, a life insurance and pension plan company operating in the Balearic Islands. CaixaBank also transferred the remaining 18.69% of Sa Nostra Vida's share capital to VidaCaixa, thus reaching 100% of the company. In 2023, it is finally integrated into VidaCaixa's structure.

11 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.





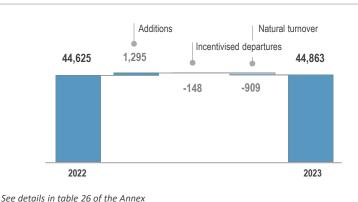
Workforce figures 2022-2023

In the last year, CaixaBank Group's workforce has increased by 238 people.

In terms of new hires (+1,295 people), 49% were concentrated in CaixaBank, SA and 51% in the other subsidiaries. CaixaBank, S.A. made 635 new hires: 239 in Headquarters, 43 in international branches, 5 in Corporate and Institutional Banking, 5 in Private Banking, 3 in Network Support, 1 in Regional Divisions and 335 in Retail Banking. The rest of the Group's new hires (+660) are distributed as follows: CaixaBank Tech (+198), Banco BPI (+128), VidaCaixa (+64), CaixaBank Payments & Consumer (+41), Buildingcenter (+24), CaixaBank Asset Management (+21), Imagin (+14) and other Subsidiaries (+170). On the other hand, there were 148 departures as a result of the incentivised redundancy plans, such as: CaixaBank, SA 2021 Restructuring Plan (-101) and the agreed departures in Banco BPI (-47).

Another factor explaining the workforce reduction is the natural turnover of CaixaBank Group as a whole (-909 people). Within this natural turnover, in addition to the net balance of leaves of absence (understood as total reinstatements minus leaves of absence: -133 people), the rest of the leave is accounted for, broken down as follows: voluntary (-280), retirement (-163), dismissals (-153) and other reasons (-180).

In 2023, CaixaBank Group's overall turnover (total departures on average staff) was 2.1% (1.7% excluding restructuring plans) and voluntary turnover stood at 0.6%.



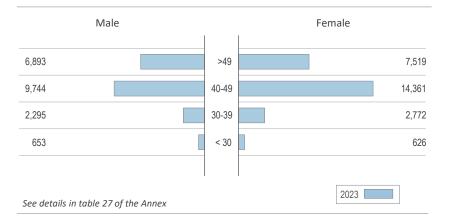
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The percentage of women in CaixaBank Group's workforce was 56.3%, down 0.2% on 2022. The workforce average age and length of service is 46.4 and 18.5 years, respectively These values are explained by the weight of the CaixaBank S.A. and Banco BPI staff in the Group's total workforce (90%). See details in table 27 of the Annex.

The Group's main subsidiaries breakdown is as follows:

Distribution by gender

	Male	Female	Total	% women
CaixaBank S.A.	15,423	20,802	36,225	57.4%
Banco BPI	1,820	2,443	4,263	57.3%
CaixaBank Tech	654	261	915	28.5%
VidaCaixa	385	430	815	52.8%
CaixaBank Operational Services	306	397	703	56.5%
CaixaBank Payments & Consumer	283	329	612	53.8%
CaixaBank Asset Management	141	119	260	45.8%
Buildingcenter	128	89	217	41.0%
CaixaBank Facilities Management	110	80	190	42.1%
CaixaBank Advanced Business Analytics	72	62	134	46.3%
Other Subsidiaries	263	266	529	50.3%



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Distribution by age bracket

< 30	30-39	40-49	>49
848	3,677	20,266	11,434
158	406	2,131	1,568
98	258	335	224
43	204	331	237
7	77	311	308
19	133	268	192
17	39	92	112
3	61	75	78
3	29	84	74
22	51	45	16
61	132	167	169
	848 158 98 43 7 19 17 3 3	848 3,677 158 406 98 258 43 204 7 77 19 133 17 39 3 61 3 29 22 51	848 3,677 20,266 158 406 2,131 98 258 335 43 204 331 7 77 311 19 133 268 17 39 92 3 61 75 3 29 84 22 51 45

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

CaixaBank Asset Management Luxembourg	75.0%
Imagin	72.6%
CaixaBank Titulización	55.6%
CaixaBank Advanced Bussines Analytics	54.5%
Wivai Selectplace	48.1%
BPI Gestão de Ativos	47.6%

Service average length

	Male	Female	Total
CaixaBank S.A.	19.4	19.8	19.6
Banco BPI	20.3	19.9	20.1
CaixaBank Tech	4.2	3.7	4.0
VidaCaixa	9.8	12.5	11.2
CaixaBank Operational Services	7.3	8.2	7.8
CaixaBank Payments & Consumer	9.4	10.6	10.1
CaixaBank Asset Management	11.3	12.3	11.8
Buildingcenter	4.1	3.4	3.8
CaixaBank Facilities Management	12.1	14.6	13.1
CaixaBank Advanced Business Analytics	3.6	3.5	3.6
Other Subsidiaries	8.2	7.4	7.8

88% of CaixaBank Group's workforce is Spanish (39,444 people) and 9% is Portuguese (4,240 people). This is in line with the fact that the two largest companies carry out their banking activity in Spain and Portugal. However, there are up to 1,179 people with other nationalities, who come from 87 other countries. They are distributed by continent as follows:

 Spain	39,444	
Portugal	4,240	
Rest of Europe	495	
South America	341	
Africa	194	
Asia	73	. L
Central America	43	
North America	31	
Oceania	2	



Organisational structure

CaixaBank Group comprises a total of 28 companies; due to their larger workforces, CaixaBank SA (36,225 staff) and Banco BPI (4,263 staff) stand out. These two companies account for 90% of the total CaixaBank Group workforce.

CaixaBank, SA arranges the national territory into 11 Regional Divisions, an InTouch Regional Division (remote service) and a new Imagin Digital Business Unit to offer a value proposition to digital customers. There are 4,163 centres nationwide (-281 compared to 2022):

- 3,618 Retail Banking branches.
- 545 Specialised Centres: 145 Business Banking, 137 inTouch, 86 Private Banking, 45 Imagin, 37 Recovery Centres, 35 Financial Agents, 29 Digital/ Virtual, 15 Corporate & Institutional Banking, 12 Developers and 4 Monte de Piedad.

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

At Banco BPI, there are two Business Divisions that include a total of 317 branches (-9 compared to 2022):

- 283 Retail Banking branches.
- 34 specialised centres (12 Private Banking and 22 Business Banking).

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

- -"Business Support," companies that support the parent company CaixaBank, SA. This includes CaixaBank Operational Services (backoffice administration services), CaixaBank Facilities Management (works management, logistics, maintenance and purchases), CaixaBank Business Intelligence (digital projects development), CaixaBank Tech (formerly Silk Applications of digital projects).
- "Business Activity," which includes the **Payments & Consumer Group** (dedicated to consumer financing, payment methods, product marketing and

vehicles and equipment leases), Buildingcenter (holding of property assets), the VidaCaixa Group (life insurance and pension fund management), the Asset Management Group (dedicated to management of collective investment institutions), and the BPI Group (Banco BPI, BPI Suisse, BPI Vida e Pensões and BPI Gestão de Ativos) and six other companies: Imaginersgen (Bank youth segment management), Nuevo MicroBank (dedicated to microloan financing), CaixaBank Wealth Management Luxembourg (credit institution in Luxembourg) and 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.

Internationally, CaixaBank Group has staff distributed in centres across five continents in a total of 25 countries Specifically, CaixaBank, SA has 26 centres, broken down into: 17 representative offices plus 9 CaixaBank branches. It also has, 2 Spanish Desks (Mexico and Austria), 2 banking subsidiaries (Banco BPI and CaixaBank Wealth Luxembourg), as well as strategic alliances in Central America with Inbursa Financial Group, in Central Europe with Erste Bank and in Asia with Bank East of Asia (BEA).

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:

- Executives 5,459 people (12.2%)
- Middle management 8,219 people (18.3%)
- Other employees 31,185 people (69.5%)

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

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	% Executives	% Middle Managers	% Other Employees
CaixaBank S.A.	13.4	19.4	67.2
Banco BPI	6.7	14.0	79.3
CaixaBank Tech	6.1	-	93.9
VidaCaixa	2.1	10.4	87.5
CaixaBank Operational Services	3.0	16.4	80.6
CaixaBank Payments & Consumer	17.0	25.0	58.0
CaixaBank Asset Management	4.2	23.5	72.3
Buildingcenter	5.1	23.0	71.9
CaixaBank Facilities Management	5.8	24.2	70.0
CaixaBank Advanced Business Analytics	11.9	23.9	64.2
Other Subsidiaries	13.2	12.9	73.9

See details in table 29 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 year-end 2023, CaixaBank had a total of **2,037 active providers**, including all Purchasing categories (IT-Information Technology, Professional Services, Marketing, Works and General Services and Facilities), with a total of €5 million awarded to Special Employment Centres, as one of the largest entities in Spain. In addition, 76,807 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:

Supplier	Main services provided	
Fujitsu	IT services for ATMs	
NTT Data Spain (formerly Everis)	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 supplier	
Microsoft	Market software supplier	
MUREX	Market software supplier - Recording of financial transactions	
Sistemas Informáticos Abiertos	IT security	
S.W.F.T. Society Worldwide Interbank Financial	Global financial infrastructure Financial Messaging (for collections and payments)	
ServiceNow Nederland B.V.	Purchase and contract management/outsourcing with suppliers	
Fidessa LatenZero Limited	Licensing, implementation and maintenance of LZ software.	
Simcorp Iberia	Software development, IT systems maintenance projects.	
Fihoca	Software maintenance	
AIA	Software maintenance	
Cecabank S.A.	Operational support for securities services	
Everbridge	Surveillance in security of centres	



Beezy	Management of internal communications
Pyramid (Analytics)	Regulatory reporting
Insightsoftware	Preparation of financial statements, financial and non-financial information, etc.
PACOM	Surveillance in security of centres
SAS	Data reporting analysis and management
BNP (acceso a Neolink)	Operational support for securities services
BME PC	Operational support for securities services
Assurance	Management of incidences in operational continuity
Sygris	Preparation of financial and non-financial information, tax advisory services, preparation of non-financial statements, etc.
HFM	Prudential, fiscal and accounting consolidation
Protocol	Treasury operations
CITRIX	Remote access management

¹ Formerly HP and DXC.

b) Business services main providers:

Supplier	Main services provided
Bloomberg	Valuation of financial instruments
SAP RRHH	Payroll management and payment
Reuters	Information on financial markets
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.)
СТІ	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
Etrali S.A (Telefónica Soluciones)	Treasury stock management, structural portfolio management, hedging management and contracting and liquidity management.
Randstad	Purchase and contract management/outsourcing with suppliers
BDO Auditores	Prevention and Monitoring of Money Laundering Risks and FT
Krata	Asset appraisal services
Tinsa tasaciones inmobiliarias	Asset appraisal services
	Asset appraisal services Regulatory risk management
inmobiliarias Deloitte Asesores	
inmobiliarias Deloitte Asesores Tributarios EY TRANSFORMA	Regulatory risk management
inmobiliarias Deloitte Asesores Tributarios EY TRANSFORMA consultancy services	Regulatory risk management Prevention and Monitoring of Money Laundering Risks and FT
inmobiliarias Deloitte Asesores Tributarios EY TRANSFORMA consultancy services Allfunds	Regulatory risk management Prevention and Monitoring of Money Laundering Risks and FT Contracting of investment funds
inmobiliarias Deloitte Asesores Tributarios EY TRANSFORMA consultancy services Allfunds FYR	Regulatory risk management Prevention and Monitoring of Money Laundering Risks and FT Contracting of investment funds Purchase and contract management/outsourcing with suppliers
inmobiliarias Deloitte Asesores Tributarios EY TRANSFORMA consultancy services Allfunds FYR Enfoque (access to ECAP)	Regulatory risk management Prevention and Monitoring of Money Laundering Risks and FT Contracting of investment funds Purchase and contract management/outsourcing with suppliers Measurement, monitoring and reporting of solvency risk Calculation engine for calculating XVA and other risk
inmobiliarias Deloitte Asesores Tributarios EY TRANSFORMA consultancy services Allfunds FYR Enfoque (access to ECAP) FIS (access to Adaptiv)	Regulatory risk management Prevention and Monitoring of Money Laundering Risks and FT Contracting of investment funds Purchase and contract management/outsourcing with suppliers Measurement, monitoring and reporting of solvency risk Calculation engine for calculating XVA and other risk components Management, control of marketing of products and services and

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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 and to support projects such as the Self-Service and Digitalisation Plan, which aims to help senior customers to get to grips with new technologies.

At year-end 2023, there were a total of 591 temporary agency employees (565.5 FTEs during 2023). The ratio of non-direct personnel in the Bank, understood as temporary employment contracts to employed staff, is 2%.

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

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

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

- 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 points 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.



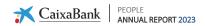
Governance: this section includes topics related to quality (ISO 9001 certification), regulatory compliance (existence of code of ethics and/or ethical principles published for internal and external consultation), information security (compliance with applicable cybersecurity laws and regulations, security 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 persons percentage with disabilities equal to or greater than 33%).

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

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Employee life cycle. Main indicators

Attracting and Hiring

Welcoming

21,289 CVs received

59.0% attractiveness (CVs over average workforce)

2nd best company in the sector to work for, MERCO

CaixaBank has been awarded the "Top Employer Spain 2024" seal with a score of 91.98%

- People Xperience Hub (Grupo vision) – employer branding
- Recruitment Programs:
 Wonnow, New Graduates,
 Data Talent program and dual
 vocational training

Gamified Onboarding training programme (DAC Digital Agent CaixaBank)

• Learning/Development

Link

2.6 M hours of training

 ${\bf 100\%}\,$ of the workforce trained

98% online training

303 € per person (cost efficiency)

1,155 Trainers (Internal trainers)

Trainers Academy, to help this group to learn, communicate and share knowledge better

Professional development:

17,778 participants, including CaixaBank Talks

4.5 out of 5 rating

Assessment

 $\label{lem:ahead/Skills Review} \textbf{Ahead/Skills Review} \ \ (\texttt{hard/soft skills}) \textbf{:}$

29,684 have completed the Evaluation

Performance Assessment:

34,860 people received variable remuneration based on their evaluation

Remuneration

3,323 M euros in Staff Expenses

471 Social benefits €m

11.7% Staff Expenses

Flexible Remuneration programme: Compensa +

Pension fund, main social benefit:

1st in the ranking in Profitability in Spain over 3, 5, 10 and 15 years. P30 awarded at Investment & Pensions Europe (IPE) Awards 2023 for the best Pension fund in Spain.

Professional and life areas

Measures for work-life balance

2,492 people receiving paid leave

2,017 workday reductions

507 leave of absence

Equality Plan:

Approved with 100% of Trade Union Representation and adapted in February 2023

Areas of participation

Employee, Culture and Leadership Engagement and Satisfaction Study 2022:

67% Total Favourable

75% of participation

CaixaBank Volunteering

17,240 people

Manageable absenteeism:

4.12% illness and accident

· Changes and mobility

18,921 promotion events

99.5% management positions covered internally

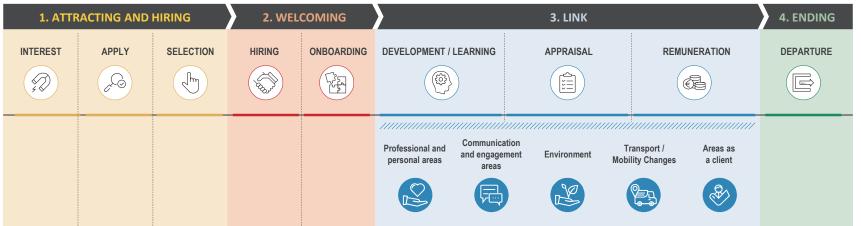
5,457 changes in professional level

Discontinuation

>15,000 departures due to mass plans from 2012 to 2023, with an approximate average cost of €345,000



Employee life cycle



In 2023, we have continued to develop the **Employee Value Proposition**, adjusting it to the **Culture and Leadership Model** and with the aim of increasing commitment and boosting the employer branding to **be the best Financial Group to work for in Spai**n. This project is developed in accordance with four pillars:

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

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

With the aim of working proactively on the employee experience, with initiatives that have an impact on the relationship model between the employee and the Entity, as well as generating a differential experience, the most significant advances in each of the stages of the life cycle (focusing in 2023 on attraction and selection, onboarding and engagement) are outlined.

Attracting and Hiring

Attraction

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

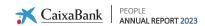
CaixaBank is committed to attracting talent through a differential value proposal and, with this objective, aims to incorporate processes that help build an experience that is attractive, digital and memorable to candidates and managers, with the aim of attracting and retaining the best talent as well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

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Within this framework of attraction and with a Group vision, the **People Xperience Hub** in 2023 has continued to promote initiatives with the aim of creating an internal and external talent community, where Caixabank Group knowledge and experiences are shared.

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



The People Xperience Hub activity includes:

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

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

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

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

This Community has the following guiding principles:

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

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 performed analysis, best practices and the actions identification applicable to CaixaBank, four actions have been prioritised according to impact and complexity, which are:

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

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

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



Mobile World Congress. CaixaBank Group participation at the worldwide benchmark event in the technology sector, with leading employees in two round tables about the two currently leading technologies: Blockchain and Cybersecurity. Jose Manuel Bolós Herrero, Innova

tion at CaixaBank Tech, participated in the "Blockchain in the business world" round table, where Blockchain concepts beyond cryptocurrencies were explained. The attending students were able to see first-hand the attending companies real cases: how the blockchain works, its applications and how it is helping to transform business. On the other hand, María Guillamon Bagán, director of CyberSecurity Prevent & Detect in CaixaBank, participated in the round table "Strategic hacking strategic, the power of basics". During the session, they explained the cybersecurity concept, how teams are organised in the sector on a large scale and the cybersecurity importance for companies in order to protect them from thousands of attacks on a daily basis. All this was presented through theoretical and practical examples.





Tech4Challenge. The collaboration between CaixaBank Tech and Nuclio Digital School gave rise to an initiative in which the school's students participated with the support of CaixaBank Tech experts, with the aim of facing real business challenges with technolo-gical solutions. This initiative not only provides a learning environment, but it is also a showcase for innovation and technology.

JUMP2DIGITAL. CaixaBank Group has consolidated itself as the main partner in the largest talent and digital transformation event, Jump2Digital, organised

by Barcelona Digital Talent in Barcelona, where it participated in the various activities presented: Hackathon, Speed Dating, Mentoring, Twitch, a keynote presentation and a round table for women in Woman in Tech.



Hackathon "Tech4Good". Organised at Barcelona Activa and Mobile World Capital Barcelona, CaixaBank Group was present at this event where 144 students of several IT schools faced challenges related to the Sustainable Development Goals (ODS), establishing solutions that improve wellbeing in the city of Barcelona.

IFRS17 Masterclass. Attendance to Madrid University Carlos III Puerta de Toledo Campus, with the aim of delivering a masterclass on IFRS17 and the social impacts of its application to students of the Master's Degree in Actuarial Sciences. The Reserving director and two Senior Reserving IFRS17 actuaries of VidaCaixa explained to the students the IFRS17 fundamentals, its scope and the actuary profile in relation to IFRS17.

Webinar "Thematic investments through investment fund" - Escuela de la Fundación de Estudios Financieros (FEF). Patricia Pomares, Senior Portfolio Manager at CaixaBank Asset Management, in collaboration with Escuela FEF, revealed the power of thematic investments in a webinar dedicated to financial products based on the trends that will lead to the main social, demographic and environmental changes, such as digital transformation, artificial intelligence and life expectancy.

Immune Dialogues. CaixaBank Tech, with the aim of promoting and encouraging the women role in the STEAM field, is sponsoring this event which consists of monthly talks by women experts from CaixaBank Tech and other leading companies on current topics such as Cloud Computing, Artificial Intelligence, Smart Working, Innovation, Advanced Analytics and Cybersecurity.

Speed Dating Sessions coordinated by Hacker X or Recruiter Corners organised by The Bridge. These meetings aim to identify exceptional skills and network to drive the growth of all participants.

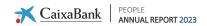
DevBcn. Attendance to the multidisciplinary conference for developers to learn

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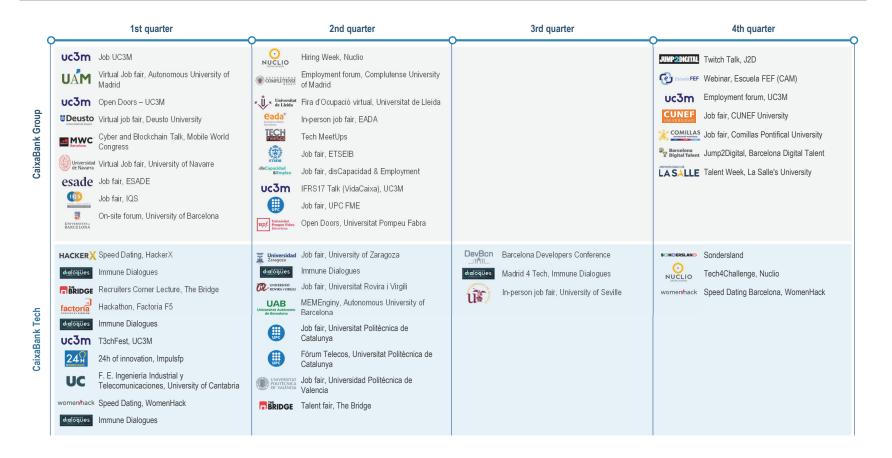
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and share experiences on the latest software technologies used in companies and related backend and frontend, Agile, DevOps and Cloud development, among others.

24 hours of innovation with Dualiza. CaixaBank Dualiza and the Catalan Education Department held the 4th edition of the 24 hours of innovation, a unique event that intends bring Vocational Training students of all Catalonia closer to the job market.

In addition, CaixaBank Group has been present at the most relevant **job fairs** in cities such as: Madrid, Barcelona, Girona, Tarragona, Lleida, Cantabria, Navarra, Bilbao, Valencia, Zaragoza and Sevilla, connecting the best talents in the academic and professional world. In 2023, **open doors sessions** were carried out at CaixaBank branches in Madrid and Barcelona, to which Madrid Carlos II University and Pompeu Fabra University, respectively, attended.



CaixaBank's current external communication strategy includes the **Employee Advocacy**, a volunteer programme aimed at helping enhance employees digital identity, making them brand ambassadors, and increasing the company's relevance on social media. The actions for 2023 include: the training sessions for employees from different Bank areas, the personalised advice to improve digital identity and audits of the 150 ambassadors profiles who are part of the programme.

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 blogCommunication website	
Earned average	News	News	o o Influencers o o 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 Employee Experience opinion.
- Company description and updated profile branding: Who we are, Company mission, vision and values, "Join the team" content, links to social media and official website, all with images and videos of what it is like to work at CaixaBank.
- Benefits offered by the company and awards it has received.
- Preparation of guides that include "standard" arguments to respond to the different types of issues that may arise and that enable to manage reviews and comments in the Company's profile.
- CaixaBank has a premium profile with greater functions, including the possibility to publish information of interest.

- Use of Social Media such as LinkedIn, where job offers are published, corporate results are explained and employee testimonials are shared. The content strategy is based on the brand strategic pillars 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.
- Selection process structure and different steps.
- 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.
- Principles of Action for Recruitment. CaixaBank's aim is to have those people who best fit the business project, the team and the role, giving the Entity a set of principles for action that allow the management of vacancy coverage, aligned with CaixaBank's values, culture and strategy. To do this, the selection model is based on the following principles:

Coherence between what we say and do, both inside and outside the Entity.

Commitment between the Company and people. Going further to make a difference.

Confidence, speaking clearly and actively listening, in a close, professional and confidential style.

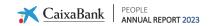
Confidentiality in all selection processes, which are confidential until their completion.

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Excellence in the process quality through monitoring indicators.

Equal opportunities and managing diversity.

Innovation and digitisation in selection tools and methodologies, taking into account the different professional profiles.

Transparency in specifying and communicating the model itself.

Integration into the strategy for selecting the business segments and areas to identify and plan the coverage needs that boost the business' profitabilitv.

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

- Develop and promote the internal talent professional growth through the selection processes.
- Maximise the selection processes quality, guaranteeing the confidentiality policy and a full service focus.
- Generate the best experience for the candidate and hiring manager.
- Optimise the selection and integration processes, taking into account efficiency and transparency criteria.

For the third year running, CaixaBank has been recognised for its management in 2023 and awarded the "Top Employer Spain 2024" seal by the Top Employers Institute, a global authority in recognising excellence in the professional environment that organisations create for their employees.



"Top Employer Spain 2024"



Bench: 2,302 companies worldwide 137 nationwide and 10 in the banking sector

> Average data Spain | Banking 85.19% 91.19%

96.87% Business culture

Values, ethics and integrity Sustainability Diversity and inclusion

CaixaBank 2023: 96.45% Banking Sector: 91.98%

95.43% Organisation

Organisation and Change HR digitalisation Working climate

CaixaBank 2023: 96.44% Banking Sector: 92.87%

93.89% Management



Business strategy People strategy Leadership

CaixaBank 2023: 94.36% Banking Sector: 95.16%

94.83%

Attraction Employer brand Talent acquisition On-boarding

CaixaBank 2023: 90.65% Banking Sector: 90.01%

90.06% Engagement



Welfare programme Engagement Compensation and recognition

CaixaBank 2023: 90.40% Banking Sector: 85.12%

87.58%

Development Performance Carreer Continuous learning

CaixaBank 2023: 84.11% Banking Sector: 93.99%

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



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

- WONNOW. Talent programme 6th edition, carried out in collaboration with Microsoft, aimed at promoting the women presence in the field of technology and science from the beginning of their professional careers. The programme aims to promote gender equality and to reward the academic and personal excellence of female students in STEM (Science, Technology, Engineering and Mathematics) degrees, an area in which women are proportionally under-represented. This year the number of registrations was 3% higher than last year, with a total of 1,006 women registered for this edition. 15 of them were selected to join strategic projects for six months. 10 WONNOWs joined CaixaBank and 5 in Group companies (3 in CaixaBank Tech, 1 in Payments and Consumer and 1 in CaixaBank Advance Business Analytics).
- 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 participate in dynamic and collaborative projects and environments, as well as contribute to their development.

During 2023, between Madrid and Barcelona, 65 young people joined, which will be part of the strategic, innovative and disruptive projects development, distributed in two programmes:

- NGTP CIB (Corporate & Institutional Banking) programme: 4th edition with more than 900 candidates and where 15 young people joined the Structured Finance, Project Finance, Asset & Structured Trade Finance or Corporate Banking (Transactional) areas.
- NGTP Corporate Services programme: 1st edition, where 50 young people joined different Headquarters areas.

They also participate in a personalised development programme run by the ESADE business school, which focuses on the development of their competences and which has a Buddy who supports them during these two years in their adaptation and development.

- Data Talent Program. Programme aimed at incorporating the best talent of professionals who are experts in the Data field. The participants have worked in different areas of CaixaBank Corporate Services and Group companies, collaborating in strategic projects and dynamic environments in the world of Data Analyst, Business Analyst and Machine Learning. The selected profiles are analytical, creative, passionate about the data world and with a formal training in this field, with a high English level and knowledge of storage systems and programming languages. Data Talent is a challenging and differential program that seeks to transform the sector through talent.
- Dual vocational training programme (via CaixaBank Dualiza). Conduction of a dual vocational training pilot on IT auditing and Digital Banking. As a result of this initiative's success, the Management Committee has decided to incorporate 17 new students to Headquarters and to the Barcelona and Catalonia commercial network, as of June 2024.

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.).

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

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

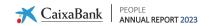
This process starts with the hiring manager's request for external recruitment for the vacancy in his or her organisational area, following the approval by the Organisation department.

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



Nuestro crecimiento es nacional e internacional, y así queremos que sea tu desarrollo profesional. Donde sea que quieras potenciar tu talento, en CaixaBank puedes hacerlo posibl

Highlights in 2023:

- Consolidation in the use of tools such as **video interviewing** (visio-talent) to optimise the selection process, as a consequence of the digitalisation and adaptation of the usual processes accelerated in the wake of the COVID-19 pandemic.
- Preparation in SuccesFactors of **proactive searches for candidate**s in the Entity's selection and internal mobility processes, thus enabling selection to be carried out with objective and merit-based parameters.
- New methodologies evaluation incorporation for processes on the Network (dynamics, telephone interviews, hackathon...).

Attraction	action		
CVs received	21,289		
Attractiveness(CVs over average workforce)	59.0%		

Hiring - External recruitment	No. of hirings	% Male	% Female	Average age
Hiring in Headquarters	239	59.0	41.0	32.0
Network hiring Commercial *	396	53.0	47.0	29.7
Interns	8	50.0	50.0	25.2

^{*}Includes 339 in Banking Retail, 43 in international branches, 5 in CIB, 5 in Private banking, 3 in Network Support and 1 in RD/GD.

In 2023, CaixaBank hired 635 people in different age groups, specifically: 362 people under 30 years of age, 195 from 30 to 39 years of age, 68 from 40 to 49 years of age and 10 from 50 years of age or older.

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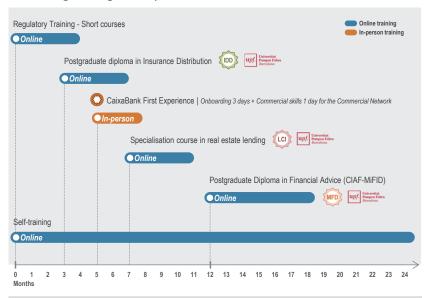
Onboarding and integration experience to achieve a successful adaptation to the organisation or in the new role.

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

Onboarding Training Itinerary (DAC-Digital Agents CaixaBank), with a two year duration, this itinerary accompanies new employees at all times, making easier for them to integrate and feel part of the Entity, identifying with its values and objectives and offering them high-value training. The approach adopted in this programme is to incorporate innovative training methodologies to improve both the acquisition of results and the integration of new employees.



Onboarding Training Itinerary Timeline



The programme is structured into two phases:

- CaixaBank First Experience, where groups of inter-territorial employees undergo face-to-face 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. In 2023, an extra training day has been introduced for new employees of the Commercial Network, during which the commercial skills required for the day-to-day duties in branches are worked on.
- 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, in conjunction with the university Pompeu Fabra, has drawn up a postgraduate university diploma "Course in the Real Estate Credit Act".
- Regulatory Training in Financial Advising (MiFID II), regulated by the CNMV (National Securities Market Commission) and designed in accordance with ESMA (European Securities Market Authority) guidelines for MIFID II, which involves 150 hours of initial training and 30 hours of annual continuing training. To cover initial training, CaixaBank, in conjunction with Pompeu Fabra University, has drawn up a postgraduate university diploma "Course on Financing Information and Advice (CIAF)".
- Recommended training, adapted to the profile and role of each employee within the Company, working on the skills and knowledge that are necessary in each case, with a specific onboarding programme: "You make CaixaBank", intended to be a key element of the Employee Experience It is a global accompaniment process that begins with the sending of the job offer and ends after two years. This programme also includes the 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.

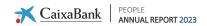
All this online training is conducted through the gratification use in the Virtaula platform, which makes possible to sustain motivation during the learning process. New employees are entering a group especially created for them and they become candidates in the CaixaBank Digital Agents (DAC). To become true experts, they must carry out missions and overcome challenges around the world with the help of a tutor.

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

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

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







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

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

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

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

The implementation of the existing pre-onboarding and onboarding processes, together with the contribution of the **Onboarding Portal** (available in SuccessFactors) has enabled the user experience improvement. Furthermore, with the new space launch in the intranet **People Xperience** in 2023, information related to the process of new incorporations is complemented and all the required information, as well as the actions and available resources for new incorporations, the buddy and the manager, are included. A space has also been added to bring awareness to the new space launch, a Human Resources expert that focuses on understanding the employees needs, guiding them throughout their entire journey in CaixaBank and supporting them in key moments of their professional career.

In the last quarter of 2022, the **Onboarding Project** was initiated for new incorporations, which aims to make CaixaBank Group the favourite financial group to work for, which involves a friendly, differential employee, and make employees prescribers of the branding employer. This project intends to generate engagement from the outset and support new employees during their first years in the Entity, speeds up the learning curve and reduces integration times in the 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 onboardee.
- Receipt of credentials for accessing the onboarding platform.
- Access to gamified content (recognition of achievements).
- Check list with the documentation to be provided and the documentation to be signed digitally.
- Allocation of the Buddy and Manager (the option to meet and introduce is given before the first day).
- Possibility of meeting your future colleagues.
- Receipt of the agenda for the first week.

When onboarding:

- Welcome message via the Onboarding Portal.
- Execution of the first day protocol (reception, team presentations, facilities, job check, etc.).

- Face-to-face meeting with the Manager and HR Business Partner.
- New support material generation to help the responsible guide the person incorporated in their development.
- Face-to-face meeting with Buddy at the end of the day (day one).
- Delivery of Welcome Plan (who is who, details of interest, welcome pack).
- Receipt of work equipment (computer and mobile phone) and accreditation.
- Advance notice of access to Virtaula between days 1 and 2, digital avatar and educational itinerary.

Desde el equipo de Per

Profesional de la Dirección de Personas que te

Jiente de CaixaBank, tienes a tu disposicio. ... especialista que te ofrecerá un servicio alizado en condiciones de empleado. Envía ur ...

in el caso de que alguno de tus dispositivos de trabajo smart PC, smartphone, etc.) sufra una incidencia décnica, contacta con el 938872535, donde un equipo

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

Subsequently, other actions are developed such as:

- Social Benefits description.
- 'Discover CaixaBank' and 'Training updates' webinar sessions notification.
- New culture content (social initiatives) notification on the platform.
- Attendance at the Experience Week (included in CaixaBank First Experience).
- Inclusion of an automated listening point after thirty days from the incorporation to continuously improve the programme. In addition, HRBPs (Human Resources Business Partners) are given feedback so they can pass any improvement points to managers in their areas of influence.

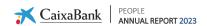


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Lastly, aimed at new incorporations from the young talent programmes (New Graduates or Wonnow), the Entity has made available a new training programme on the Introduction to the banking business for non-financial people since 2023. It is a face-to-face programme conceived together with the UPF Barcelona School 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.

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

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

CaixaBank Campus is the learning model through which the Entity develops its training offer, promotes a culture of continuous learning and where the Trainers (internal trainers), as learning facilitators, are a key differential value. This model guarantees the training coherence with the Strategic Plan and promotes the exchange of experiences and good practices to enhance all employees professional development. 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 movement. Through this interconnection, new ideas emerge, we evolve, often spontaneously. Our way of doing things is based on sharing knowledge, horizontality and transversality. Because CaixaBank's culture is one of sharing, collaboration and transversality.



Driving the transformation of the business

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.



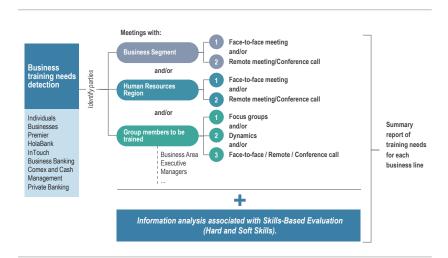
Ongoing learning

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

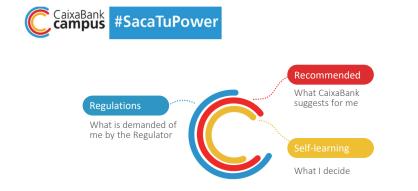
System for detecting training needs.

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

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



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 all its professionals by promoting a continous learning culture, responding to the regulator's requirements (Regulatory training), to the business challenges or what CaixaBank suggests to me (Recommended training) and the individual training needs or "what I decide" (Self-learning).



From the initial years of joining the Entity, and partly due to the framework regulatory requirements in which CaixaBank operates, the Regulatory training bulk is carried out:

- Short regulations for all staff with lasting approximately 21 hours. Topics in 2023: Safety in branches (or in buildings); Course on Act 8/21, relating to the people with disabilities treatment; Marketing of insurance and MIFID products with transparency; Prevention of Money Laundering and Terrorist Financing; Climate change, decarbonisation and reporting; FATCA/CRS (Foreign Account Tax Compliance Act/Common Reporting Standard) and right to competition; Vulnerable groups; and Ethics and integrity.
- Certification in IDD (Insurance) for the network that markets insurance products. The 200 hours of initial training, carried out in collaboration with Pompeu Fabra University (postgraduate course), VidaCaixa and SegurCaixa, is for new employees and new recruits to the Commercial network from other Bank areas, 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.
- Certification in MiFID II (Investments) for the network that markets investment products (all except the employee function). The initial training (CIAF) is 150 hours and there is a continuous training of 30 hours, both given by Pompeu Fabra University.
- CCI Certification (Mortgages) for the Network that markets or reports on real estate lending products and departments of Headquarters or Regional Services involved in the operation. Initial training (CCI) is 50 hours and there is a continuous training of 10 hours, both of which are carried out with Pompeu Fabra University.

This training and certification programme drives customer service quality and fosters the employees promotion with an advice approach.

At 31 December 2023, the Entity had 30,510 professionals certified in IDD (25-hour continuous training), 29,528 in MiFID II and 29,189 professionals certified in LCCI. This mainly focuses on branch management and assistant management, as well as customer advisers (Business.

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Premier Banking and Companies advisers) that offer financial advice to different business customers.

Recommended training is training the Organisation thinks could help employees in their professional development. This training includes the following programmes, among others:

- Culture and Diversity. Launch of the following programmes: "Leading Leaders" for the Business Department Managements and "Commercial Leadership in Store Branches" for the Store Branch Management. These programmes intend to widespread the CaixaBank Culture and enhance the AHEAD leadership model (Alliances, Humanism, Empowerment, Anticipation and Diversity).
- Sustainability. ESG 360º training plan, which includes actions aimed at incorporating environmental, social and good governance factors, so that they are present in all the activities carried out by the Entity's professionals and they reach the customers.
- Certification in Sustainable Financing and Investment: This programme has been completed by over 9,100 professionals in the Entity, with Private Banking and Premier Banking management and Office Management positions, and it is geared towards reinforcing the adviser's role in their relationship with customers and anticipating changes in the demands of society in terms of Sustainability. In addition, the programme includes a Certification process in which the participants that pass the external examination obtain a certificate issued from a renowned University.
- Sustainability in depth: This training action is mainly aimed at Business Banking advisers and provides a more detailed cross-cutting knowledge about Sustainability, from the perspective of environmental, social and governance criteria, to continue understanding the implications of the new sustainability paradigm for the economy as a whole, in the financial sector and in CaixaBank.

As a demonstration of CaixaBank's commitment to environmental, social and governance matters, below is an illustrative chart showing the training delivered that includes ESG content: Environmental, Social and of Governance. See details in table 10 of the Annex.

360º ESG TRAINING PLAN



GENERAL TRAINING. Compulsory training and Core training.

2022

- MiFID II suitability test adaptation and investment proposal.
- > In-depth Training.
- > Sustainable Finance Development. Ongoing training in MIFID.

2023

- Mandatory bonus-linked training on Risks linked to climate change.
- > In-depth Training.



RECOMMENDED TRAINING, recommended to cover the different sectors and/or areas needs.

2022

> Training and certification Sustainable Investments for Premier Banking.

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- > Training on managerial development.
- > Training and certification Sustainable investments for new collectives.



SPECIALIST TRAINING. Specific requests based on the specific teams needs.

2022

- > CESGA, Certified ESG Analyst.
- > SGARP. Sustainability and Climate Risk Certificate.
- > Sustainable finance short course.
- > Other training on sustainability.
- > External registrations.

2023

- > CESGA, Certified ESG Analyst.
- > **SGARP**, Sustainability and Climate Risk Certificate.
- > Sustainability Benchmarks.



SELF-ASSESSMENT. Sustainability School / Virtaula. Voluntary training.

2022

Updates and new training on climate change.

- > Sustainable finance.
- > Human Rights.
- > Socially responsible investment.
- > Contribution to the environment improvement.

2023

New training activities:

> Agencies and ratings.

31,315 unique employees trained

35,489 unique employees trained

343,173 hours

199,519 hours



- 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 Store Business model particularities and operation:
- Guarantee the customer experience, either through digital channels, at the customer's home or using the Store branch different spaces.
- 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.
- Senior Advisers. This training main objective to learn about CaixaBank Seniors (the Bank's value proposition aimed at responding to the needs of the senior segment) and to highlight the importance of the Senior Adviser in its implementation. This project is pioneering in the Spanish financial sector and has allowed us to gain a deeper understanding of the segment in order to develop a services ans solutions package that are increasingly adapted to its needs. In addition, it aims to improve services for this group, especially for all day-to-day operations. All this is in a financial sector's commercial model evolution context in which technological deployment has led to a restructuring and redefinition of sale physical points, the increase in remote and online services in remote environments and the personal contact reduction.

- Development by Skills inTouch. Training aimed at the InTouch business segment managers and advisers, an upskilling programme that identifies the business challenges and objectives to be improved, as well as the key skills, practices and techniques for the business. The course is part of the "inTouch-Flix" training and the content is presented in an attractive and educational manner. The content is structured through training modules that work and focus on knowledge and customer relations, video classes where the focus is on the effective commercial management of the portfolio, and finally, roadmaps to put the acquired knowledge into practice.

CaixaBankSēniors



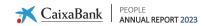
- Commercial training for Segments: Retail Banking, Premier Banking, Private Banking, Business Banking, CIB,International Banking, AgroBank, HolaBank and InTouch: training based on the needs of each segment, over and above MiFID ii, LCCI and IDD requirements in the areas of: Finance, Risks, Insurance and Commercial.
- Programmes linked to the professional's support in training (cross-boarding), with the aim of facilitating their integration or change of Business segment in CaixaBank. This section includes associated recommended training, such as the Welcome programmes for the different business segments.

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- 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. Key considerations:
- Postgraduate programmes: Financial Advice, Expert in Saving/Forecast, Banking Risk Analysis. The training itinerary followed by priority advice sectors enables students to acquire significant know-how in the banking business. Employees can obtain a Master's in Business Banking, management and customer advice from the Pompeu Fabra University with these three diplomas and by completing two additional subjects that provide cross-discipline training, focused on improving the skills applicable to management and on acquiring new perspectives on thinking and vision for the future. 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. The fifth edition was carried out in 2023, in which 136 professionals of all territories participated in the Master's degree.
- NPL management and prevention. In the current economic climate, it is considered of vital importance to bring the management of bad debt closer to the branches through negotiation, the generation of alarms and preventive management. This training aims to support all people in the different business segments that manage non-performing loans, and also to work preventively through three main areas: Preventive management, negotiation and operational knowledge of processes and monitoring.
- New ways of Working and Agile. Programmes to advance towards more collaborative and transversal ways that empower employees and facilitate decision-making. This section includes training activities such as the following:
- Agile Fundamentals: Programme to learn about and study in detail the Agile methodology fundamentals and the importance of Digital Transformation.
 The contents that are worked are as follows: What is Digital Transformation, What is Agility and doing Agile, Shuhari, Scrum and Kanban.
- **Product Owner/Scrum Master**: programmes based on learning about these figures in detail, acquiring the skills required, putting into practice the concepts with exercises of varying complexity based on real-life situations. The contents that are worked are as follows: Review the Agile and Scrum

- concepts, the figure's objectives and functions and practical exercises on real situations.
- Data and Analytics. Programmes aimed at disseminating the data culture in CaixaBank to help and improve the decision-making process. These include:
- Data visualisation, Data movement tools, Government and data quality and other training activities included in the Analytics School. These programmes have focused on: the data visualisation, predictive models and data analysis, among others, in order to improve decision- making. In 2023, a certification programme has been launched in Google Cloud, focusing on key areas such as cybersecurity, and data architecture, among others, to reinforce the employee's knowledge and skills in these emerging and increasingly relevant areas in the current entrepreneurial landscape.

Finally, **self-learning** depends exclusively on the employee, who can choose from a wide range of training courses depending on their interests or motivations. The content can be filtered by Finance, Commercial, Risks, Digital Transformation, Skills and Leadership, Sustainability and Well-being, and language training (Education First English Academy).

Specifically, the English Academy (Education First), which is available to all staff, offers the possibility to learn or improve the level of English and including: a level test, self-study content and course certificates.

There is also training focused on non-managerial teams of Headquarters and Regional Services, which includes **postgraduate programmes in Compliance and Audit**, training to adapt to the new roles and competences associated with the flat and agile structure, as well as specific actions adapted to each area.

In 2023, the incorporation of other content through external platforms complementary to Virtaula, where training is carried out in collaboration with institutions such as Pompeu Fabra University and organisations such as IMD Business School and ISDI.

In terms of self-learning, the following programmes associated with Digital Transformation stand out:

• 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.
- Transformation itineraries 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: Ongoing learning



Agile working methodologies

nours online + nours 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 itinerary, the Data Community is available to all employees. This community is focused on fostering knowledge about data and its impact on the digitalisation evolution. The community has associated a sessions series 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 tools use: 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:

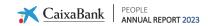
- Gain an overview of the current digital ecosystem and a clearer idea of various points of digitalisation.
- Gaining a view of the new business challenges and opportunities created in the new environment. Analyse the potential strategic changes brought about by digitalisation and their importance for the development of our business model, ways of working, communication and promotion of the Entity value.
- Understanding the social and market environment and identify critical essential skills for the Entity's long-term success in a digital context.

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See CaixaBank S.A. details in table 8 of the Annex, and details for CaixaBank Group in table 30 of the Annex

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

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.

Learning excellence. CaixaBank seeks excellence in learning through official academic certifications with leading business schools and universities, such as IESE Business School, ESADE Business School, ISDI, IMD, Pompeu Fabra University, the Barcelona University and the Universitat Oberta de Catalunya.

Within the framework of the rest of CaixaBank Group companies, the following activities stand out:

- Programme to implement the AHEAD leadership model for the leadership group (457 people), aimed at reaching group agreements through leadership that have an impact on the improvement areas of each company's work environment. This project's general satisfaction is rated at 4.6/5 on average for all the groups that completed it.
- Forty-five people participated in the first edition of the Early Talent programme in 2023, which is aimed at developing emerging talent, with an average NPS of 97%.
- Self-learning offer as lever for the workforce's training and development, where the content is continuously reviewed and updated to ensure its high quality. Up to a total of 1,286 people (+7% with respect to 2022) have requested a self-learning programme.

The drivers are the people and tools that enable the learning strategy and plan implementation:



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. A platform designed to enhance learning and improve the employees experience. During 2023, new developments have made possible to improve the experience in the virtual environment and make the Learning Plan more flexible. Some such developments include:

- Improvement in the visibility of the access to Virtaula classrooms, where the course and classroom name have been made more prominent.
- Unique courses: technological development that enables linking the training and self-training activities to similar content and better adjusting the number of training hours.
- Improvement in the self-training catalogue loading times.
- Improvement in the information available on the page, which allows monitoring the courses linked to bonuses (compulsory training in order to receive variable remuneration).



- Opening of new schools (Agile) and improvement of the existing schools design (Sustainability).
- Synchronisation via external platforms of courses with competences associated with the job profile.

In addition to other existing features on the platform, such as:

- Teams videoconference system implementation.
- Hard and soft skills catalogue review.
- Self-training catalogue update.
- Votes and comments in self-training.
- Annual training planner with goals.
- Artificial intelligence tool to recommend self-training based on the job and profile.
- Availability of a search engine for self-training.
- Questionnaire on training interests creation.
- Immediate access, no need for authorisation.
- Reward employee feedback.
- Improved employee experience: chatbot, report for each employee and training seminar.

2023		
Total valuations in self-training courses	number of ratings	60,408
	average rating of 5	4.3
Full compliance in self-training courses		36,376
Answers to chatbot questions		1,842
Access to Virtaula		1,867,964
Active workforce that has accessed Virtaula		99%

In 2023, 100% of the workforce received training with a total of 2,567,949 training hours. 98% of the training was provided through the online method and the remaining 2% through the in-person and synchronous webinar methods. The total number of training hours per employee in 2023 was 71, five

less than in 2022 due to the less training on regulations and a greater focus on this year's competency-based evaluation (Development by Skills).



CaixaBank Trainers, the learning community of Trainers (formerly internal trainers/change makers), numbered 1,155 people in December 2023 and are the best guarantee of training excellence and the differential value of CaixaBank's learning model. Their role is crucial, as their essence as support figures and facilitators in their peers' learning processes is regained.

The Trainers purpose and role is "Support to inspire and grow together".

- Support. Being approachable to help in the day-to-day.
- Inspiring. Promoting the passion about the learning.
- Growing. Developing people to help reach their best version.

Trainers type:

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. New tools application 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.

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

Dimension	Key behaviour	Scope and meaning	
	Having and transmitting passion	Working eagerly, with energy and excitement, enjoying what one is doing.	
	Being humble	Accepting others opinions and contributions as a basis for collaborative learning.	
Staff	Showing empathy	Promoting Active listening to understand the colleagues' emotions and needs.	
	Giving example	Driving change by own example, assuming the "Early adotpers" role.	
	Generating, influencing	Leaning on "natural" Leadership and experience to influence colleagues. Generating, driving and promoting initiatives and best practices.	
	Motivating	Promoting self-discovery to generate interest for learning in colleagues, providing its applicability.	
Professional	Communicating	Turning our interlocutor into the main character. Listening actively, promoting dialogue and sharing messages in a clear and concise manner.	
	Being creative	Analysing situations from different points of view, proposing innovative learning solutions with a focus on the team and people development needs.	

Organisational	Being catalysts of the CaixaBank Culture	Transmitting CaixaBank's culture and values through behaviours.
	Encouraging new leaders	Identifying potential, developing talent and offering opportunities to foster professional development.

CaixaBank Trainers, in every Business Department Management (BAM) and together with People Management, are responsible for the following:

- Identifying the people training needs in the Network, analysing them and proposing solutions that apply to their scope of action.
- Delivering training sessions requested from Headquarters / BAM on certain areas of Business (systematics, product, etc.).
- Helping transmit to their colleagues the best practices and main new developments that affect the Branch Network.

In 2023 their activity has focused on the following:

- Working on four of the ten behaviours identified; having and transmitting passion, motivating, communicating and being CaixaBank culture catalysts.
- The different sessions on the commercial style, default and non-payment management, driving remote management and the Now customer/employee (commercial tool for customer service) and working the pride of belonging, focusing on improving closeness and collaboration.
- Launching the 2023 Trainers Academy Programme: to train the Trainers on the identified behaviours and work their expertise, separate from CaixaBank's objective "Be near the people for everything that matters". This programme consists of four webinars of one hour each and a face-to-face session in each of the Regional Divisions. In addition, thanks to the Reference Trainers in each of the Territories and the focus groups conduction, the Trainer's role is fostered and the community is stimulated, identifying the entire group training needs.

Training assessment.

CaixaBank assesses the training by applying the Kirkpatrick model, which determines what the desired objectives are and measures the impact of what has been achieved. There are four assessment levels:



- **Level 1.** Participants assess whether the training was motivating and relevant for their work, and if the training experience was positive.
- **Level 2.** The model acquisition degree and the participants skills is measured.
- **Level 3.** It takes place 4/6 months after the training activity, and measures how the material learned is applied to the job.
- **Level 4.** The extent to which the objectives set for the training activity were achieved is measured.

By way of illustration, the evaluation of one of the programmes carried out in 2023 is presented here: (See details in table 9-I and 9-II of the Annex):

Programme

Commercial leadership in Store Branches

Following the Retail network branches integration, as a result of the integration between CaixaBank and Bankia, the need was identified to provide a meeting place for the branch managers to share knowledge and experience and standardise their practices in the function, with the aim of consolidating the Bank commercial system Implementation and its Culture and Leadership Models. With this in mind, Store branches were implemented due to the size of their staff, the volume of customers they serve and their specific weight in the results achievement.

Commercial Leadership in the Store Branches is a Managerial Development programme for Store Branch Management designed to provide benefits to the Entity through the training and development of various key skills for leadership in the Store Branch Network business, directly impacting the commercial activity of this segment. This programme addresses the following: the main skills required to manage and implement the commercial system and the skills needed to lead teams. The programme is a meeting point between Store Branch, Business Department and Retail Department Managements, promoting the exchange of knowledge, best practices, knowledge of the commercial systematics and the business strategy. Senior managers from People and Business Management are involved.

The programme's methodology is structured around carrying out the following developed activities in two days:

Masterclass:

- Presentation by senior management on the main challenges for the Bank future and its commercial strategy.
- Presentation by Regional People Management on the Culture and Leadership Models.
- Presentation by Retail Banking Managment on the business key issues, the situation in the sector and the Bank's commercial systematics model.
- · Workshops:
- Commercial systematics (commercial activity Promotion and Management).
- AHEAD Leadership in the Store (communication, management and motivation of commercial teams).
- Leadership skills training (role-play real cases Branch Store).

Initially forecasted business benefits:

The programme focuses on the development of key managerial skills and knowledge for the leadership of a team in a Store Branch, and on the homogenisation on the implementation of the organisation's Commercial Systematics model; both key aspects for the achievement of the business objectives and challenges set by CaixaBank. The objectives for this year are associated with the increase in service quality perceived by the client and the sale of products marketed in the branch Network.

- Assessment: participants rate the training received as positive (relevant and motivating), with a score of over 4 out of 5.
- *Knowledge acquisition:* participants rate above 4 out of 5 that they have acquired the knowledge, skills and competences of commercial systematics in order to apply them in their day-to-day management.
- Applicability: the participants rate the training as useful and applicable, over 4 out of 5.
- *Results:* the number of linked customers and their resources, as well as the amount of consumer loans, must show an increasing trend. An improvement of the commercial activity, meaning an increase of general insurance (>15%), life insurance (>2.5%) and security systems (>15%) contracts, must be specified.

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The Executive Development Master Plan has just completed CaixaBank's training offer, and its motto is "never stop learning... and be a learning benchmark for your team." The Entity promotes professional development programs both at the pre-executive and executive levels, and as a result, 17,778 participants have attended in 2023 with an average rating of 4.5 out of 5.

The programmes included in this Master Plan are focused on the development of leadership skills to lead teams and promote the Entity strategy and transversality, reinforcing the new AHEAD Leadership Model. This model is focused on creating Partnerships with a Humanistic and Empowering vision, based on Anticipation and promoting Diversity. The AHEAD Leadership Model applies to the entire workforce and seeks greater self-leadership and responsibility in decision-making, as well as promoting proactivity and transversality: all employees are leaders in our sphere of influence.

AHEAD

Alliances

Leaders able to create **Partnerships** from collaboration and common purpose.

Humanism

Humanist, ethical, approachable and influential leaders who focus on people.

Empowerment

Leaders who are **Empowered** and committed to achieving sustainable results.

Anticipation

Leaders who **Anticipate** and promote change, who are flexible and learn continuously.

Diversity

Leaders with a **Diverse** and **Inclusive** mindset, open to technology and innovation.

Several stages are considered in each function life cycle. In the case of the managerial roles, this cycle considers three stages: Incorporation (first access to a managerial job), Consolidation , and a third for developing High-potential groups. An incremental development is proposed in the case of people managing teams, based on experience and consolidation in the position, including development actions suited to the needs in each life cycle moment in the managerial function and adapted to the organisation's requirements. The different specific actions are implemented with the support of different toptier national and international partners.

+01
INCORPORATION

+02
CONSOLIDATION

+03
POTENTIAL
DEVELOPMENT

+01. Incorporation: this first stage provides training aimed at developing leadership that is focused on oneself, on laying the foundations of the business and having the critical knowledge to perform specific functions. It is interned for groups with critical talent groups or professionals that are in pre-managerial posts or who are starting new managerial jobs.

The main programmes available include:

- NG-New Graduates CIB programme. A face-to-ace programme whose goal is to develop skills. It is intended for the New Graduates group (Recruitment Programme).
- Data Talent and New Joiners Data Talent Programme. Face-to-face programmes that facilitate obtaining key knowledge in the sector and training the main hard and soft skills required for an excellent performance of their position.
- New Hire Analyst Program. Face-to-face programme aimed at training participants in preparing documentation of their activity, detailing an economic-financial analysis, the modelling and assessment of companies.
- Transition coaching processes structured into three sessions and addressing pre-managerial and managerial positions.



These programmes' objectives vary according to the target (managers or premanagers). The following are the most transversal and relevant:

- Reinforce the message and implement the AHEAD Leadership Model.
- Develop the required specific knowledge to perform with excellence the function in CaixaBank
- For team managers, train managerial and leadership skills and people management by means of self-knowledge tools that can be used to set up a personal development strategy and implement the material learned.
- Expand analysis frameworks to increase the strategic vision and professional skills in individual collaborators and team managers.
- Bolster networking and transversality, and, together with other managers, explore the current environment challenges and opportunities.
- Analyse the geopolitical setting and the economic variables affecting companies in a global environment.
- **+02. Consolidation:** this second stage involves providing training to managers at CaixaBank in order to have leaders who are more capable, more effective and more proactive, and who can promote current and future projects and disseminate CaixaBank's Leadership Model.

The academic content of the different programme's included in the second stage contains aspects related to the financial situation and the financial sector's strategic outlook, innovation in leadership, details of basic relationship skills in leadership; self-knowledge, influence, assertiveness, feedback and points of improving communications, managing commitment and emotions. Similarly, there are modules on decision-making, Big Data and Analytics and positive leadership.

The objectives of this programme are to:

- Foster the leadership and management capabilities needed to generate collaborative and competent teams, contributing to the growth of each of the team's members.
- Develop a global and inclusive vision of the company, and reinforce the ability to reason and decide. Work on making decisions and managing conflict in the Organisation.

- AHEAD Leadership: Leader influence.
- Determine the processes of changing and managing teams and people, and their involvement as future managers in these processes to contribute more value to the strategy.
- Discuss new approaches to leadership to apply them in specific contexts and gain confidence in making the best decisions, while taking into account the need to integrate and convey CaixaBank's behavioural model in the process.
- Become leaders that promote a responsible culture.
- Be able to anticipate the future.
- Act as a driver for change in implementing the strategy.

+03. High-potential development: in this third stage, proposals are made exclusively to high-potential groups that are able to take on new responsibilities in the short term.

The offering is structured around the following axes: **Self-leadership**, **Communication**, **Customer Focus/Strategic Vision and Leadership**.

- **Self-leadership:** an external mentor specialising in the manager's area of responsibility is made available, with whom to explore, experiment, improve and broaden their skills via a new perspective from outside the organisation.

A coach with experience in senior management is made available to help achieve the stated goals so as to enhance knowledge and boost performance.

- **Communication:** it is essential to be able to efficiently communicate and convey to the teams a clear and defined vision of the challenges and the business strategy to follow, in a way that effectively involves each member of the Organisation in achieving said objectives.

An individual coach in communication and personal branding is made available to develop and improve skills in this area and to improve the ability to influence others.

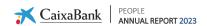
Participants are given the option to have individual in-person or phone sessions to improve a language, tailored to the manager's schedule. A premium version of the Virtaula Language School (EF-Education First) is also available, which offers live, online classes and is accessible 24/7.

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Customer focus/Strategic Vision, this training relies on taking part in specialised forums in which to address and develop the Entity's strategic priorities in the current environment of complexity and volatility.

Most of these programmes are undertaken in conjunction with internationally renowned universities and business schools. Of particular relevance are the following programmes:

- Focused Programme. Strategic Digital Mentality.
- Aspen Seminars.
- Digital Business Executive Programme.
- Senior Executives Global Programme.
- Board of Directors Programme.

Leadership: provides access to:

- Roundtables: roundtables to exchange best practices.
- Aspen seminars, where a small number of participants from different sectors create a neutral forum for reflection and debate.
- Discovery Events: intensive full and half-day workshops on topics that are immediately applicable, innovation, digital transformation, understanding macrodata and analysis...
- International leadership programmes.

Universities and business schools involved in the managerial development programme:















Lastly, in the area of managerial development, cross-area activities are carried out in the three phases (incorporation, consolidation and development of high potential):

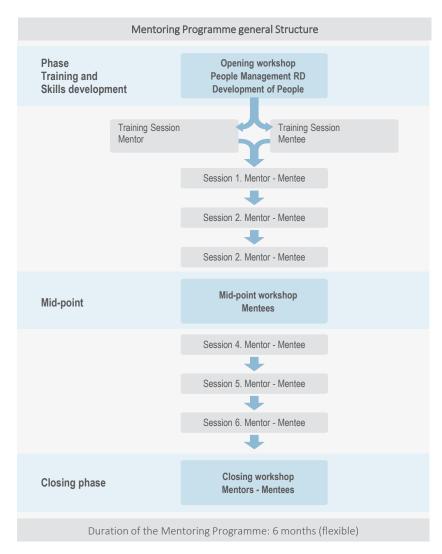
- **Self-training actions** with the aim of promoting the self-development of professionals, each semester we offer development programmes and actions, working with leading consultancies and the main national and international business schools (IESE, IMD, EY, ESADE, Médico Mentor...), putting special focus on new ways of working, digital transformation, customer relations, potential development and well-being.
- Accompanying actions: different initiatives aimed at providing participants with a transformative experience with the support of a mentor, tutor or experienced professional acting as a coach:

Coaching at different moments of professional life, offering support and action plans for personal and professional improvement, providing discipline and methodology. In 2023, transition coaching actions in online format stand out.

Mentoring, mainly gender and generational: as strategic tools for developing talent. Experienced managers are involved, and this is to accelerate the development of the junior management position while transmitting organisational knowledge, the informal relationship circuits and, therefore, the Entity's Culture and Values. There are different programmes depending on the purpose, such as the Mentoring for Development Programme (aimed at women in the network) and the Buddy programme of the WonNow group. Receiving the AENOR certification for CaixaBank's Mentoring process, the first company in Spain to obtain this recognition, stands out in 2023. In addition, a mentor certification programme (three editions with over 200 participants) was conducted in 2023, consolidating the technique's command and guaranteeing confidence and soundness, as well as highlighting and enhancing their role as mentors.



The following diagram shows the Mentoring Programme General structure and itinerary:



• Actions aimed at promoting diversity and inclusion within the Entity: given that we understand diversity as one of the fundamental pillars within the

global people development strategy, various initiatives have been carried out throughout the 2023 financial year, some of the most noteworthy being participation in the Closingap initiative, the cross-mentoring carried out within the AED (Spanish Association of Executives) and training in unconscious biases.

- Sustainability (ASG) Programme for Managers: programme geared towards raising the Management's awareness on the importance of sustainability in relation to today's global challenges and the role of financial institutions as drivers of the transition to a sustainable economy, as well as inform about CaixaBank's strategy in terms of sustainability.
- **Programme on cognitive biases:** Focused on correcting distortions in our reasoning which, although they sometimes help us to make quick decisions, can also lead to misinterpret the people around us.
- Training AHEAD Review: within the framework of implementing the Development by Skills project, the programme includes online training sessions and support materials to train managers on the new 360° AHEAD Review process and training for bottom-up (team members) and secondary evaluators that intervene in this process for the first time.
- Business approach programmes: including programmes such as Commercial Leadership in Store Branches. Sessions in which the importance of the positions of Business Department Management (BAM) and Store Branch Management in the organisation is discussed, as well as different workshops on business skills and commercial strategy. The Business and People Managements take part in these sessions and highlights the new AHEAD LeadershipModel.
- Other actions. As part of the people development strategy, other actions were carried out in 2023, including the CaixaBank Talks (top-level speakers who present trends and new developments in business, digital transformation, skills and sustainability), the School of English (through an online platform accessible to all employees), the project to identify Digital Transformation needs in cross-cutting projects, and the project to identify and develop early talent. In 2023, the new Management Development Community was launched (a space created on PeopleNow with the aim of becoming an information and meeting point for Managers and a place where they can work on their professional and personal development).

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Most important indicators:

2023 indicators	Participants	Average quality out of 5
Development Programmes	5,597	4.6
Self-training	768	4.5
Accompanying actions	4,162	4.8
CaixaBank Talks	4,519	4.7
Languages	2,732	4.2
TOTAL	17,778	4.5

The CaixaBank Talks details given in 2023 are as follows:

Guest	Title	Date	Enrolled	Participants	eNPS	Measureme nt
Marta Gascón (NTT data)	People Analytics, the most human version of data	28 Mar.	3,102	1,357	45	4.4
Marian Rojas	Focus on the trip, not the destination	25 Oct.	9,976	5,066	87	4.8

• Management development programmes in Group companies.

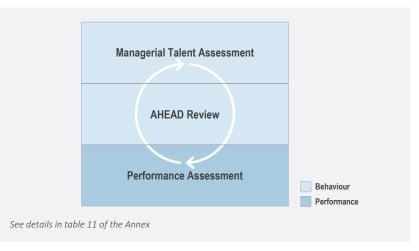
- 1,122 employees of the Group's companies participated in 2023.
- Strategy and Leadership Programme in IESE aimed at the pre-managerial group with potential of a managerial in the short- and medium-term.
- GPS managerial onboarding aimed at new managers with less than one year in the managerial position. The aim is to give support on the transition to the new role, providing a strategic and cross-cutting vision on leadership and internal positioning.
- Cross-cutting mentoring programmes between Group companies, with the aim of developing people with potential and transmitting managerial knowledge.
- Resilience to manage change: focused on learning to manage transformation and lead teams in adverse situations.
- Other programmes with CaixaBank Group vision, such as those linked to: AHEAD (to implement the corporate leadership model), ESG and financial sector "Present and future" (for leaders to learn in depth the organisation's sustainability strategy and ESG criteria) and Coaching processes for managers (soft skills gaps development).

Lastly, the Managerial Development team is aware of the scope of managerial training and has an external benchmark available, by means of regular visits to benchmark companies in best practices and the participation in different forums, such as Instituto de Empresa's Benchmarking Club.

Assessment

Time to discuss the professional development that builds the talent map (skills/potential) terms of behaviour and performance. In CaixaBank annual assessments are carried out in terms of behaviour and performance.

Manager's evaluation



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:

- Talent Map determination.
- Succession Plan preparation. In 2023, a new review of the Succession Plan has been carried out based on five lines of work:
- Existing regulations review to ensure that they are up to date from a regulatory point of view.



- Review of existing regulations to ensure that they are up to date from a regulatory point of view.
- Benchmarking: industry analysis, specifically banks and insurance companies, both nationally and abroad.
- Review of the key positions currently identified to date.
- Organisational structure review to identify new key positions.
- Identification of the successor pool.

At year-end 2023, the Succession Plan has identified 203 key positions in three areas: Business, Transformation and services and Control and Regulation positions. The Plan is available on the SuccessFactors platform, which allows real-time consultation and analysis, as well as updating and making changes to key positions, holders and successor pools with great agility.

A both sexes candidates pool establishment for an opening in management.
 The Talent Committee and the Management Committee will have the final say on the candidates.

Managerial Talent, external assessment

In order to assess external talent, the People Management can resort to various external consultants who specialise in assessing the skills of professionals in the sector. The process consists of different phases and tools to assess a person's potential:

- An initial competency-based interview to evaluate all the skills that are needed to do the job properly.
- Ask people in their team for references, to learn about their leadership style in depth.
- 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 face the Entity's challenges in complying with its Strategic Plan, is based on specific, observable and measurable behaviours for each leadership level and which are 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 process is structured around several stages where assessments are collected from different organisational scopes, following a 360° (multi-dimensional) vision of professionals that interact regularly with managers and carried out every two years. The process is structured as follows:

- A first interview where the People team studies the manager in detail. In addition, it supports and advices the manager throughout the process.
- Identification of the evaluators that will participate in the assessment process, in both a bottom-up and cross-cutting vision.
- 270º vision collection (own, bottom-up and cross-cutting assessment).
- Subsequent collection of the supervisor's vision completing the 360º visión.
- Following the assessments collection, individual reports are prepared, giving way to feedback conversations and defining the Individual Development Plans (IDP), which are continuously monitored (ongoing).

To guarantee an objective collection of the assessments in the AHEAD Review process, the following aspects have been considered:

- It requires the participation of at least five evaluators, in both the team and cross-cutting visions, that ensure the confidentiality.
- Seniority in the centre and/or functions of the evaluees and evaluators longer than 3 months.

Performance Evaluation for Managers

From 2022, the new Variable Remuneration System (VRS) will come into force, affecting the Management Committee, Identified Staff and other executives reporting to the Management Committee.

Annual factors, with individual and corporate criteria, are used to measure performance and evaluate results quantitative

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(financial) and qualitative (non-financial). The proper mix of quantitative and qualitative criteria depends on the tasks and responsibilities of each employee. Multi-year factors are also used, which are based solely on corporate (quantitative) criteria, and serve to adjust downwards the payment of the deferred portion subject to multi-year factors.

The groups to which this new Variable Remuneration System applies are:

- Executive Directors.
- Members of CaixaBank's Management Committee.
- Persons Responsible for Independent Business Control Functions and members of the Identified Staff in 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. Therefore, each of these professionals is assigned a specific variable remuneration or bonus programme.

The achievement level for the annual metrics is set based on corporate and individual targets. The percentage corresponding to the corporate and individual targets will depend on the target scheme set by the corresponding business unit:

- The percentage corresponding to the corporate challenges is fixed for each financial year, and its weighting is distributed among different metrics according to the business unit main objectives.
- Regarding the individual challenges portion, it is distributed globally on the challenges basis linked to the business unit's strategy.

With regard to the challenges setting of the multi-year objectives, the corporate challenges set for each financial year are taken into account.

All beneficiaries of the new Variable Remuneration System (VRS) have a fixed percentage of upfront and deferred payment (between 4 and 5 years). In turn, each payment is made partly in cash and partly in shares. Specifically, the new system has the following structure:

	% annual factors	% multi-year factors	% upfront payment	Upfront: Cash / shares weighting	% Deferred payment	Deferred: Cash / shares weighting
Executive Directors	64%	36%	40%	50/50	60%	30/70
Management Committee and persons with control functions	70%	30%	50%	50/50	50%	30/70
Members of Identified Staff	80%	20%	60%	50/50	40%	30/70
Other executives reporting directly to the Management Committee	80%	20%	80%	90/10	20%	30/70

All instruments delivered (cash and shares) are subject to a holding period of one year from delivery, during which the employee may not dispose of them except for shares delivered to employees who are not members of the Identified Staff, which do not have a holding period.

Under current regulations, variable remuneration, including the deferred portion, should be paid or consolidated only if it is sustainable in accordance with the financial situation of the Company as a whole, and if it is justified on the basis of the Entity performance, the business unit and the results achieved by the professional; in those cases covered by the regulations in force to which financial institutions are subject.

The number of managerial appraisals linked to behaviours was 1,517 in 2022. In addition, 1,202 people received variable remuneration based on their performance evaluation.

Non-Management evaluation

The non-management evaluation model is structured around two areas: Skills Review and evaluation based on competencies.





Skills Review

Skills review process conducted on the entire workforce that enables shaping the Entity's knowledge and skills map and identifying development gaps in order to implement upskilling and reskilling programmes in response to the gaps detected. Both technical skills (hard skills) and corporate skills (soft skills) are reviewed, which together with the definition of a unique skills architecture and professional profiles provides a comprehensive view of the professional profile.

Activity 2023	
Branch Executives	3,367
Branch asst. management	2,029
Business/Private/Institutional Banking Management	1,057
Customer Advisers/Private Banking Consultants (Including the career plan evaluations	9,131
of customer managers and ABPs.).	
All other employees and other jobs	14,100
Total	29,684

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 AHEAD Model leadership level, which is the assessment process basis:

		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 Omnichannel approach	Quality Proactivity Thoroughness Empowerment Recognition	Trust Consistency Humility Understanding	Mainstreaming Shareholding Networks Synergies Community	Agile Flexibility Decision-making Digitalisation Omnichannel approach Proactivity

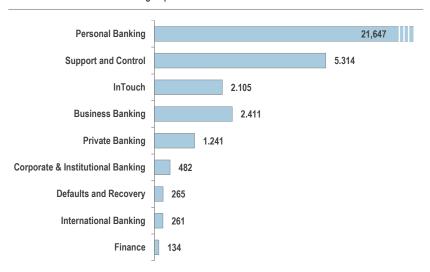
Performance Appraisal for Non-Managers

This involves an objective and transparent model for assessing the achievement of individual and team/corporate challenges that motivates and stimulates cooperation among teams.

There are various Challenge programmes, which are detailed in the remuneration section:

- Challenges Programme for Headquarters and Regional Services.
- Regional Network Bonus Programme, adapted to each business sector.
- Incentive programme designed for the staff located in the Regional Network that carries out commercial tasks, to achieve the commercial campaign goals.

Performance evaluation. Potential groups



The number of non-managerial appraisals linked to behaviours was 29,684 in 2023. In addition, 33,658 people received variable remuneration based on a performance evaluation.

See details in table 11 of the Annex.

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Remuneration

In December 2023, CaixaBank's Board of Directors approved the latest revision of the CaixaBank General Remuneration Policy, which specifies the main features of each remuneration type and is available to the entire workforce on the corporate intranet.

The principles of the General Remuneration Policy, approved by the Board of Directors, are applicable to all CaixaBank employees 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 talent recruitment and retention strategy on providing professionals with a chance to take part in a unique corporate business project, to develop professionally and to enjoy a competitive salary and benefits package.

The salary components at CaixaBank are structured in due consideration of the economic juncture and results, include primarily:

- a) Fixed remuneration based on the employee's level of responsibility and career path. This accounts for a significant part of the total remuneration and is governed by the collective bargaining agreement and the various internal labour agreements. This remuneration is paid fortnightly to the entire workforce.
- b) Variable remuneration system in the form of bonuses or incentives for achieving predetermined goals, and set up to prevent potential interest conflicts, and to include not only the challenges achievement (what), but also the way in which they are achieved (how). As a result, the challenges are not just quantitative, they also include qualitative assessment principles that take into account how they align with the customers interests and the

codes of conduct, as well as prudent risk management and the Entity's regulatory and ethical criteria.

Wage bands are defined for each function that serve as a reference to establish a target bonus amount for all staff. The value of this target Bonus according to the Performance Assessment, complemented by the behavioural assessment, makes possible to manage the annual variable remuneration. There are three evaluation models:

- Evaluations based on achieving business challenges, with different business plans according to the business sector.
- Evaluations for the Regional Network, based on achieving the targets of commercial campaigns.

Staff can track online monthly updated results of their achievements of both business challenges and commercial campaigns.

 Challenge achievement evaluations associated with the Operational Plan for employees in the Headquarters areas. They are agreed between the employee and the manager at the beginning of the year, with 65% of the Bonus being determined by their individual performance, while 35% depends on a series of organisational metrics.

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 reinforced with the implementation of the Multi-year Variable Remuneration system, which also includes specific factors in this matter.

Consistent with the CaixaBank Group's responsible management model, the variable remuneration schemes for Executive Directors, Senior Management, Identified Staff, Corporate Services, Private Banking, Business Banking and Corporate & International Banking are tied to ESG factors, such as Quality, the challenges of Conduct and Compliance and the goal of mobilising sustainable finances

Below are the metrics, weighting, objective and result of the challenges linked to ESG factors for 2023:



Cover

2023 Annual factors metrics		Weighting Executive and Non- Executive Directors	Weighting Management Committee members and rest of schemes	Purpose	Profit/(loss)	Achievement degree Executive Directors and Management Committee	Achievement degree rest of schemes
Quality	Consumer satisfaction in a combined metrics of customer experience and recommendation.	10%	5%	NPS branch 69.7 IEX 90.0 NPS digital 58.5	NPS branch 78.2 IEX 92.5 NPS digital 60	117%	100%
Compliance	Aggregate metrics index that measures processes of Money Laundering Prevention and correct marketing.	10%	5%	97.5	98.6	113%	100%
Sustainability	Mobilisation of sustainable financing	10%	5%	€19,728 M	€27,228 M	120%	100%

As of 2024, these factors have been included in the variable remuneration calculation of CaixaBank's entire workforce.

The 2023-2025 multi-year factors metrics, which adjust downward the deferred amounts as of the third year, include the challenge of mobilising sustainable finances, with a weighting of 25%, and are linked to the compliance with the Sustainability Master Plan. The long-term adjustment affects the Executive Directors, Management Committee members, Identified Staff members and Non-Executive Directors of the first line of reporting.

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 2023, in both the annual and long-term variable remuneration schemes. This greater weight of ESG factors affects Executive Directors, Senior Management and Corporate Services employees.

In 2023, the variable remuneration of all employees was linked to attending and passing compulsory training courses on regulatory matters or issues of particular sensitivity with regard to conduct and responsible practices. To this end, in addition to certifications in MiFID II (29,528), the Real Estate Credit Act (29,189) or certification in the field of insurance under the Insurance Distribution Directive (30,510), there are also other complementary courses

linked to responsible practices and products and services knowledge by employees. This is key to ensuring that the information conveyed to customers is clear and complete. Training and awareness-raising also help to ensure that employees have adequate products and services knowledge.

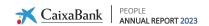
Training in 2023	Linked to remuneration
Transparency in the marketing of banking and social welfare products	Ø
Prevention of money laundering and terrorist financing	Ø
Climate change, descarbonisation and reporting	Ø
Customer protection	Ø
Ethics and integrity	⊘

The bonus and incentive programmes for the year 2023 are estimated at around EUR 315 million and account for 9.5% of the bank's personnel expenses (and 13.3% of remuneration).

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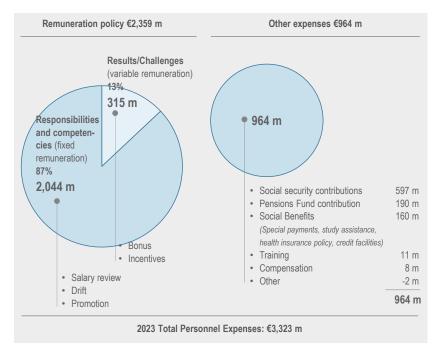
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- c) Social and financial benefits that are used to recruit and retain both new employees and active staff. The benefits we provide to candidates set us apart from the competition, given their salary in kind and emotional value:
- Retirement savings contribution offered in the Pension Plan, with a percentage of pensionable salary and the associated returns.
- CaixaBank origin group: 10.5% contributions of the pensionable salary from month 25 and 9.5% from month 121.
- Bankia origin group: retirement contributions homogenisation to a minimum of 7.5% on Pensionable Salary, within the term of 60 months. 0% until 01/04/22 and path from 1 April for each year initiating 2022: 4.2%; 4.5%; 4.9%; 5.75%; 7.5% pensionable salary. Adaptation of the contribution frequency in Bankia and the 7.5%, with guarantee of the minimum contribution at the date of integration.

- New entry group: Starting on 13 May 2024, as established in the Labour Agreement, the contributions will be made as follows: 4.5% between months 2 and 12; 6% from month 13 to 84, both inclusive; and 7.5% from month 85.
- Defined benefit risk system: provisions to cover risk of disability and death equivalent to the following annuities of pensionable salary according to the contingency and 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 a maximum of €100.000.

SP: 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	
Maximum limit	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	
Limit fee	2 annuities PS		2 annuities PS	3 annuities PS	4 annuities PS	

Annuities: for the purposes of calculating the above limits, each annuity will be a maximum of €100,000.

PS: Pensionable salary (with minimum guarantee of the source pensionable salary).

(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).

 Adeslas health policy for employees with above-market health coverage, including travel assistance, also abroad. There is available the option of insuring relatives (spouse/common-law partner, children) at a lower price than the standard rate, with no waiting period or prior medical check-up, provided they are added to the insurance policy within two months of joining the company.

In recent years, the health service and coverage have been improved by incorporating next-generation treatments (such as the fusion-guided prostate biopsy in cases with a high clinical probability of prostate cancer, strap band for stress incontinence and logopaedics in medical directory for functional speech disorders and atypical deglutition) and new technological services, including: medical advice (video consultation, medical chat and telephone service), remote access to the medical network (video/telephone consultation; electronic prescription), enhanced emergency telephone hotline, specialised coaching for chronic pathologies and the "Adeslas Salud y Bienestar" platform.



• Advantageous conditions on all types of financial products, including loans (discounted interest rates on mortgages and personal loans), as well as special conditions on cards, checking accounts and fees.

There are two loan types for employees:

- Personal loans (variable rate): loan for various purposes (no justification required).

- Mortgages (variable rate): loan A (primary residence financing), additional loan A (supplementing loan A, once limits have been exceeded), loan B (second residence financing) and additional loan B and home improvement loan (financing of remodeling works).

The outstanding portfolio in December 2023 is 4,630 million with some 65,580 beneficiaries, of which 86% are housing loans and 7% miscellaneous and home improvement loans, the remaining 7% being additional loans (A and B type).

Furthermore, there is a commercial offer at a fixed rate at customer conditions for operations involving a home purchase or for consumption, including an eco/green option for those who want more sustainable financing that helps taking care of the environment.

- d) Social benefits that involve grants associated with family or personal situations that are regulated in the Agreement or in internal labour agreements.
 - Help for family situations: financial allowance for the child birth, allowance resulting from the death of a first-degree relative, study grant: childcare centres for children under 3 years of age and for children between 3 and 25 years of age who are studying. In addition, there is a salary supplement of 5% of the salary received for each child until they turn 18, as well as a salary supplement that pays up to 100% of the salary during maternity and paternity leave.

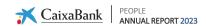
In addition to the aforementioned aid, the Family Plan (for employees with children with a disability equal to or greater than 33%) was incorporated, and in collaboration with the Adecco Foundation, CaixaBank makes this programme available to all employees as part of the Entity's corporate responsibility policy, which is part of its commitment to the social and occupational integration of people with disabilities. This commitment is materialised through a programme especially designed for CaixaBank employees and their families.

This programme offers disabled the Entity's employees disabled children advice, guidance and a support plan that is fully personalised based on their age

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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 up to 90% of tuition for university studies, and a supplement up to 100% of salary during periods of leave due to temporary disability or a workplace accident.

Social Benefits	2023 €m
Contribution to the Pension System	176.7
Insurance Policy	24.7
Aid for family situations	129.4
Aid for personal situations	40.4
Credit facilities for employees	100.0
Total	471.2

See details in tables 12 and 13 of the Annex

e) Flexible remuneration, as a supplement to the abovementioned components, the Flexible Remuneration Programme (Compensa+), allowing for tax savings and the of remuneration customisation according to each person's needs. Flexible remuneration has been consolidated in CaixaBank thanks to the incorporation, year after year, of new services available to 100% of the workforce.



Attractive and customised remuneration

For the entire workforce

Tax savings

Most of the products offered receive advantageous tax treatment, maximising an
employee's net remuneration.

Customisation

 Adjustment of remuneration to individual needs and concerns at each moment of life. Compensation adapted to diversity.

Better deals

 Better deals on various goods and services through economies of scale in procurement.

For CaixaBank

- More efficient remuneration management (same cost).
- Promotes the business of the Group's companies.
- Reinforces satisfaction with "Total Compensation".
- · Alignment with best practices in the sector.

The Agreement of 8 May 2019 established the basis for a Flexible Remuneration Plan to be implemented in the coming years. The remuneration system allows employees to receive part of their annual monetary remuneration through the delivery of a series of goods and services previously selected by the 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 2023, a total of 12,140 employees had subscribed to 1 or more products within the Flexible Remuneration Plan. The following are available to all staff:

- Health Insurance for Family Members: the employee can take out Medical Insurance for Family Members, or transfer the current policy he/she has with Adeslas, for his/her spouse (legally married) and/or for children under 25 years of age or with a legally recognised disability of 33% or higher.
- Enhanced Employee Medical Insurance: an employee who has a recognised disability of 33% or more may take out the coverage of the extra policy (orreimbursement modality), or transfer the current extra policy he/she has with Adeslas.
- Transport Card: prepaid card that can only be used to pay for public transport between the employee's home and work centre.
- Nursery: if the employee has a child up to 3 years old, he/she can contract the Daycare Service.
- Savings Insurance: option to take out, as part of the Flexible Remuneration Plan, a Retirement Savings Insurance policy with a maximum annual contribution up to €10,000.

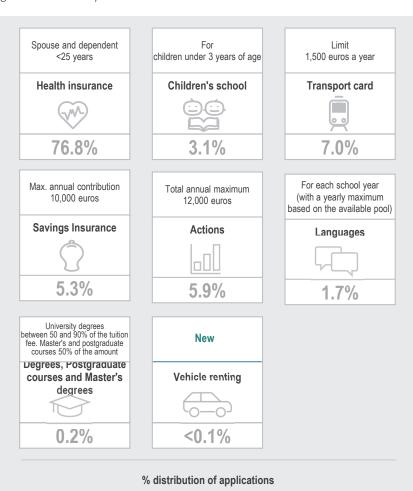
- Purchase CaixaBank shares: aimed at all employees, they have the possibility of contracting this service at any time of the year, with the effective change of the shares ownership only once a year, always with effect from the month of February following the acquisition request. Employees may allocate up to €12,000 gross per annum to buying shares, with this amount remaining exempt from personal income tax provided that the shares are held for a minimum of three years. This product is equivalent to an "Employee Stock Purchase Plan" (ESPP) due to being a programme that is offered to all employees within their compensation and benefits package, involving the possibility of purchasing 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. This will also have the same tax treatment as indicated in the previous point.
- Higher training courses (degree, postgraduate and master's degree): the employee may allocate part of their remuneration to refreshing, training or retraining in order to improve the development of their activities and/or skills related to their job. The employee will be able to choose where to take the training in advanced courses, Masters, Postgraduate and/or Degrees, from among those included in the list of training centres associated with the programme. In addition, the amount the employee is entitled to request is:
- Degrees in Public Universities: 90% of the tuition and administrative fees.
- Degrees in Private Universities: 50% of the tuition and administrative fees.
- Master's and postgraduate courses: 50% of the master's degree cost or postgraduate course, with a maximum amount of 3,700 euros over a period of 4 years.

In order to continue improving the Compensa+ Flexible Remuneration Plan and to offer a wider range of products to the CaixaBank workforce, a new product has been added in 2023:

- Vehicle renting: a payment service for vehicle use chosen within the catalogue offered by the Entity (hybrid/electric). Instead of purchasing or

financing it, employees make a monthly payment for using and enjoying the vehicle.

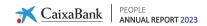
The products currently offered by the Entity with a maximum of 30% of their gross annual salary are:



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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!

The main company benefit available to active CaixaBank employees is the Pension Plan, which, in 2023, remained the leader in assets and return at 3, 5, 10 and 15 years, and is among the largest national employment pension funds.

In 2023, CaixaBank's employee pension fund (PC30) obtained an annual return of 6.72%. In a 5-year period, Its annualised return was 5.81% per year (above the investment target of a 3-month Euribor +2.75% in the same period). The annual return since the fund was established is 3.95%.

Spain main employee pensions funds comparison

Figures at 31 December 2022, source: Inverco

	Assets in €M		An	nualised returns%			
	at 31-12-2022	15 years	10 years	5 years	3 years	1 year	
CAIXABANK *	8,280	5.46	4.52	5.81	3.87	6.72	
ENDESA	3,055	4.15	3.18	3.31	1.70	7.45	
TELEFÓNICA	2,916	2.51	2.33	2.47	1.68	6.35	
BBVA	2,155	3.21	1.77	1.48	0.63	6.56	
BANCO SANTANDER	1,002	2.57	2.29	2.43	1.42	10.08	
RANKING (CBK position)		1st	1st	1st	1st	3rd	
Employment Funds Subtotal (+/- €1,000 M)	17,407	3.58	2.25	3.10	1.86	7.44	
Employment Funds TOTAL	35,986	2.96	2.09	2.35	1.33	7.73	

^{*} From 12/03/2022, the CaixaBank Employee Pension Plan includes the part of the Bankia company corresponding to the Bankia Group Pension Plan

Within the context of the Employee Pension Fund, the current 2021-2023 Strategic Plan development is key, as it focuses on adapting the fund to the different population profiles available, trying to take advantage of regulatory requirements to improve communication with participants and enhance the fund sustainability parts, such as applying metrics that are aligned with the sustainable development goals that were defined as priorities.

Therefore, and since 2021, the fund seeks to go beyond its sustainable investment policy, implementing goals associated with metrics involving the carbon footprint, ESG (environmental, social and governance) policies and engagement processes with managers and companies to improve in these points.

In summary, the axes of the 2021-2023 Strategic Plan are:

 Strengthening service and proximity to the group, through designing and implementing a Communications Plan based on the established strategic lines. The PC30 website features a completely refreshed design, offering users a more interactive and dynamic experience, and in turn integrating information related to the Associated Collective Plan, which receives voluntary contributions from staff, while the Employment Pension Plan (EPP) is exclusively made up of contributions from the company.



Plan de pensiones de **empleo** at CaixaBank



Plan colectivo asociado

at CaixaBank

The current Pensions Fund website includes two benefits and contributions calculators, which allow the user, with minimum information, to calculate an estimated retirement contribution that they would need to make to reach their retirement goal, and to discover the alternative options for receiving this when the time comes, depending on their personal situation, giving the user the chance to discover how to enhance their retirement with their pension plan, in an optimal way and with the best tax savings.

The second annual event for PC30 participants and beneficiaries took place in May 2023, where they were able to learn first-hand about how the fund works, the outlook for long-term savings instruments, as well as resolve some of the most frequently asked questions.



• Deepen the Investments alignment with the long term, where the main goal to be addressed is the life cycle implementation.

Successful mobilisation of the Bankia Group's Employment Pension Plan to the CaixaBank Employment Pension Plan and the CaixaBank Employees' Associated Pension Plan.

• To foster commitment to sustainability, through the application of metrics aligned with the sustainable development objectives that were defined as priorities by the fund. Based on the analysis conducted in 2022 and culminating in the approval on 26 January 2023 with the adherence to the Net Zero Asset Owner Alliance (NZAOA) initiative, our global commitment to sustainability and the drive for a low-carbon economy is demonstrated.

It is also important to highlight the commitment of the "PC30" to Climate Change, which has defined targets for decarbonisation, supports the Task Force on Climate Related Financial Disclosures (TCFD), is adhered initiatives such as the Montreal Carbon Pledge and Climate Action100+ and now, through the new membership of the NZAOA, will work towards achieving the decarbonisation commitment by 2050.

PC30 as a sustainability promoter:

On 10 March 2021, the new European regulation that requires the Environmental position disclosure of collective investment instruments (SFDR-Sustainable Finance Disclosure Regulation) entered into force. This regulation allows the funds to be classified according to their level of responsible investment.

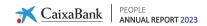
The work carried out on sustainability in recent years has led to the PC30 being classified as a fund that promotes ESG (Environmental, Social and Good Governance) features in its investment process. This classification endorses the PC30's commitment to sustainability, a commitment that translates not only into a more responsible attitude as an asset holder but also into a higher level of long-term returns.

Adherence to the TCFD (Task Force on Climate Related Financial Disclosures), which aims to raise awareness of the climate change effects, together with the strategic plan to enhance the fund's impact on sustainability issues, ensures the the responsible approach continuity in the PC30 investment process. 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.

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The PC30 is within the maximum category in socially responsible investment, pioneering sustainable investment. The Caixa 30 Pension Fund has been a signatory of PRI (Principles for Responsible Investment) since 2008, when Spanish entities first signed on. Already in 2019, the rating agency awarded it the highest score in strategy and good governance, which was renewed in 2022. The 5-star rating obtained is more important than in previous years, given that the assessment methodology was modified in order to make it more demanding and differential between signatories. The maximum rating revalidation, places PC30 among the funds with the best ESG rating (Environmental, Social and Good Government) at the international level. This edition was especially demanding in terms of active property (dialogue and vote).

PRI is an investors international network that fosters responsible investment among asset holders and managers in order to improve returns and manage risks associated with ESG factors. PRI is a non-profit agency that has the United Nations support.



The Control Committee of Pensions Caixa 30, F.P. (PC30) updated the investment beliefs with a twofold objective: to serve as a guide in the investment process of the Pension Fund and to enable effective decision-making by all the agents involved in it (Control Committee, Sub-Committees, Management Company and Consultants), incorporating the concepts associated with sustainability.

- A high level of good governance leads to better decision-making, which translates into better pensions for our people.
- Sustainability is an intrinsic part of our mission and generates added value for our group.
- The Fund's main risk is its failure to meet its objectives.
- Our long-term time horizon is an advantage over other investors.
- Investment strategy is the main element in explaining our performance.
- The fight against climate change and its impact on our portfolio must be considered in all our decisions.
- The fund must achieve its objectives by ensuring that its investments have a positive impact.

- Cost management should deliver value to the Pension Fund.
- The engagement and voting active exercise and voting allows us to aspire to generate better pensions for our group.
- The Fund performance regular monitoring and analysis should focus on the achievement of all the objectives set.
- Have an organisation and resources that keep the fund on the cutting edge, making it an international benchmark and strengthening the position of influence in the industry. Notable in this area:
- The adherence to different collaborative dialogues, such as Advance (collaborative initiative for human rights, promoted by the United Nations, that enables corporate investors to work together in facing social issues),
 Climate Action 100+ (largest global initiative by investors against climate change) and Votes Against Slavery (collaborative campaign aimed at guaranteeing that modern slavery does not take place in businesses or supply chains).





- The Forum of Control Committees, held on 14 November 2023 together with VidaCaixa as an in-person edition under the slogan "Breaking limits. Creating opportunities, LIMITLESS". Promoted by the CaixaBank Employment Plan Control Committee, it is a meeting point for professionals in the sector, where current issues in the field of social welfare are debated. A total of 313 people signed up for this edition with an average rating of 9.0 out of 10, making it the edition with the best score so far.

The Caixa 30 Pension Fund has received numerous awards in different fields (socially responsible investment, innovation, etc.), including in 2023:

Investment & Pensions Europe (IPE) Awards 2023.

In December 2023, the IPE Awards ceremony was held in Vienna, where CaixaBank's PC30 Employment Pension Plan obtained the award for the **best Pension Fund in Spain and it was a finalist in various categories in Europe**: Longterm investment strategy Risk management and Corporate pension fund.



Pensions & Investments World Pension Summit Innovation Awards 2023

PC30 nominated **finalist in the Portfolio Management category,** in the context of a bearish market.





Despite the Pension Plan good results in terms of profitability and the excellent perception that employees have of this social benefit, a new survey of participants and beneficiaries was launched in February 2023 in order to garner their opinion, improve their experience and identify possible areas for improvement.

Financial data at 31/12/2023

CaixaBank Employment Pension Plan

Unit holders:

Subplan A	53,159
Subplan B	6

14,474	Retirement
1,466	Disability

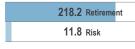
3.725 Death

Pension fund position account in €m:

Subplan A	8,279.7
Subplait A	0,219.1
Subplan B	38.9

Beneficiaries:

Contributions €m:



۲	r٥١	/ISI	ons	€m:	

472.7	Retirement
10.5	Disability
6.6	Death

In December 2023, the 2024-2026 Strategic Plan of "Pensions Caixa 30, Fondo de Pensiones" was approved, the mission of which is to meet the long-term needs of all the CaixaBank's Employment Pensions Plan Participants in a responsible and sustainable way. The fund seeks to be a European benchmark

of Employment Pension Funds, highlighting its commitment to the group, innovation and sustainability.

The new strategic plan is based on three pillars:

- Analyse and meet the 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, a transparent communication of the Pension Plan Control Committee's activity will be provided to the group.
- Sustainability achieve a profitability in line with the objectives, this pillar is based on maintaining a cautious approach in order to reach the goals, reducing the losses risk. In addition, the life cycle initiation will continue to be fostered, the investment process resilience will be reinforced and a comprehensive perspective of sustainability will be sought, consolidating the commitment towards the fight against the climate change and ensuring an effective investments monitoring through new monitoring tools.
- 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, we will seek to strengthen our influence position in the industry by means of the Pension Fund internationalisation.

The Strategic Plan has been updated, while the mission, vision and values have been reviewed as follows:

- Mission: group long term goals and needs in a responsible and sustainable way by all stakeholders involved in the Pension Fund operation.
- **Vision**: be a benchmark of Employment Pension Funds in Europe, acknowledged for its commitment to the group, innovation and sustainability.
- Values: commitment to the group, innovation and sustainability.

It is important to remember that the touchpoint associated with "I am compensated" is a Wow or differentiating moment, and thus one of the main gains. This is because CaixaBank pays its employees above the average in the financial sector and the remaining sectors, and because there is equal pay for both genders. The gender pay gap, which allows comparing similar positions and is calculated by comparing salaries between employees with the same

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length of service in the Entity performing the same role or job and with the same rank, was 0.7% in 2023. The criterion for calculating salaries includes fixed remuneration, variable remuneration, social benefits: savings and risk contributions to the Pension Fund, financial study grants for employees and their children, health insurance and other non-wage supplements (meal allowances, car leasing, etc.).

The gross pay gap (pay comparison), calculated as men's average pay minus women's average pay over men's average pay, is 15.6%. This calculation based on median pay puts the gross pay gap at 9.3%

The gap data for CaixaBank Group in 2023 is as follows:

- Adjusted gap: 1.1%
- Gross gap (average): 15.6%
- Gross gap (median): 8.6%

From the point of view of inclusion in the workplace, CaixaBank is committed to equal pay for men and women in the equality plan signed in 2020. (see section 5.6. Pay policy).

https://www.caixabank.com/deployedfiles/caixabank com/Estaticos/PDFs/Personas/Plan de Igualdad CaixaBank 2020.pdf

Additionally, the General Remuneration Policy of the CaixaBank Group, 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 pay area, developing mechanisms to identify and correct discrimination in this area and to combat it.

The standard focuses on 4 main aspects:

- The principle of remuneration transparency.
- The principle of equal pay for equal value work.
- Remuneration Register.
- Salary Audit.

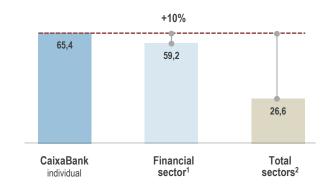
CaixaBank currently has an equality plan signed with the Workers' Legal Representatives that includes the register, a salary audit and diagnosis, with no salary differences exceeding twenty-five percent (25%) in favour of either sex in total remuneration, which are the differences that article 6.b of RD902/2020 indicates must be justified, and without the need to establish action plans to correct them. In spite of this, it has committed to analysing the causes and circumstances that could explain the differences in total remuneration that, on average, may exist between the total remuneration recognised to either sex higher than 15%. In addition, a working group has been created to design an action plan that contributes to reducing the differences.

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. 2023 figures in thousands of euros.

Quarterly Cost of Labour Survey (INE). Projected FY2022 data based on information on 9M23



- (1) Other financial services, except insurance and pension funds.
- (2) Excludes the agricultural sector and household employees

The Annex shows the trend in personnel and social benefit expenses for the period 2019-2023, and more detail of the items that comprise them. *See details in tables 12 and 14 of the Annex.*



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.

The measures that guarantee equal opportunities and that promote, disseminate and contribute to gender equality, reinforcing joint responsibility, the women role, and facilitate work-life balance, are included in the Work-Life Balance Protocol annexed to the Equality Plan, which was agreed with the Workers' Legal Representatives in January 2020 and which was adapted in February 2023, in order to comply with the current regulation in this scope. The measures can be consulted by the workforce on the corporate internet in the new People Xperience space (I manage my time).

The work-life balance measures can be divided into three main groups: leaves of absence, reduced working hours and leaves (paid and non-paid). It is important to note that in many cases, they provide better terms than those contained in the Collective Agreement or the Workers' Legal Representatives.

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.

Workday reductions entail a work schedule reduction, and they are available for the entire workforce in the event of any of the following work-life balance situations:

- Caring for children up to 12 years of age (no age limit for children with a legally recognised disability), with a workday reduction between 12.5% and 50%.
- Workday reduction on Thursday afternoon, up to 12 years of age, with no need to reduce the daily hours by 12.5%.
- Paid leave on Thursday afternoons until the child's 3rd birthday in the case of disability of 33% or more and indefinite in the case of disability of 65% or more.

Additionally, the Workers' Statute already provides for these four:

- Caring for a relative up to the 2nd degree with a physical, mental or sensory disability who is not engaged in gainful employment and cannot manage by themselves, with a workday reduction between 12.5% and 50%.
- Caring for minors with a severe illness, workday reduction between 50% and 99.9%
- Premature birth or hospitalisation of the newborn. In addition to the one-hour leave, there is the option to increase the leave period while the child is in hospital.
- Gender violence, tailored to the situation.

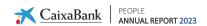
At CaixaBank, the workforce has numerous paid leaves, including enhanced maternity and paternity leave (birth, adoption or fostering) and the accumulation of breastfeeding breaks.

• Leave due to birth, adoption, guardianship for the purpose of adoption or foster care of a child: 16 weeks, with 2 additional weeks (one per parent) for each child other than the first. 10 calendar days are added, or 14 days in the case of disability or multiple births.

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• Breastfeeding (child under 9 months old; in the event of multiple childbirth, this leave is multiplied by the number of children): there are three options, the first being to drop one hour of the working day (not the starting or ending hour). The second is a half hour reduction to the day. The third is 10 calendar days after the leave due to birth, adoption, guardianship for the purpose of adoption or foster care + 5 working days, not cumulative to the previous ones, during the first 12 months of the child's life.

Below is a comparison of CaixaBank's improvements with respect to legislation in terms of leave, reductions in working hours and economic conditions associated with leave due to birth, adoption, guardianship for the purpose of adoption or foster care:

In terms of paid leave and reductions in working hours Legislation CaixaBank improveme

CaixaBank improvements (in the CaixaBank Work-Life Balance Protocol)

01. Article 48 of the Workers' Statute. 16 weeks of leave for both the biological mother and the other parent.

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 reduced working hours due to caring for a person under 12 years of age, provided that it entails at least 1/8 of the working day.

People who directly care for a child under 12 years of age may request reduced working hours exclusively on Thursday afternoons in the winter (involving a reduction of less than 1/8 of the working day).

The collective with **children with a disability** is allowed to take **paid leave** on Thursdays afternoons 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 \in 5,150/year if the degree of disability >= 33% and <65%, and if this degree >= 65%, it will be \in 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 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.

Once People Management is notified of an employee's child birth, a gift is sent, consisting of a basket that includes gifts for the baby and a reminder of all the benefits that are associated with having a child.

The other paid leaves are for: holidays, personal days, marriage, common-law marriage, special leave for disabled child, death, serious illness, accident, hospitalisation or surgery without hospitalisation of relatives, moving primary residence, extension of leaves (maximum 3 working days), attendance at official exams, unavoidable public or personal business, personalised leave due to domestic violence, and short-duration leave for personal or family-related unforeseen events or emergencies, permit to accompany dependent minors for medical care (up to a maximum of ten hours per year which



can be recovered) and an additional leave day will be available, when the worker is required to take regulatory training exams on a Saturday, Sunday or national holiday.

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 6months) and unpaid extraordinary leave (up to 6 months).

The following is a breakdown of the main cases recorded in 2023 for leave and workday reductions:

Measures for work-life balance. 2023 Cases	No. of cases	% Men	% Women
Leaves of absence			
Care for a child	358	7.5	92.5
Care for a relative	62	22.6	77.4
Maintaining co-habitation:	20	15.0	85.0
Studies	22	50.0	50.0
Charity	4	25.0	75.0
Unspecified personal reasons	31	38.7	61.3
Victims of domestic violence			
Care for dependent people	10	10.0	90.0
TOTAL	507	13.6	86.4
Workday reductions			
Care for a child	1,779	8.7	91.3
Direct care for relative up to 2nd degree	36	19.4	80.6
Care for sick child	202	13.4	86.6
TOTAL	2,017	9.4	90.6
Paid leave			
Suspension due to childbirth	1,082	52.4	47.6
Extension Suspension due to childbirth and breastfeeding accumulation	1,410	43.4	56.6
Adoptions and fostering			
TOTAL	2,492	47.3	52.7

The Equality Plan includes improvements in the area of work-life balance, as follows:

Flexitime - Flexibility measure available to 100% of staff.

Extended to 1 hour. It is managed by each centre, based on its organisational needs.

It used to be half an hour

Reduction in working hours Thursday afternoon

Available until the child reaches age 12, without the need to reduce 15 minutes in the morning.

It used to be until age 6

Expanded bereavement leave

For the death of a spouse or common-law partner, with minors in common.

+ 2 days

Holidays

Up to 31 January for work-life balance reasons

It used to be until 31 December

Improvements in:

- Divorce or separation with a ruling, with children under 12 years of age: 2 overlapping weeks.
- Children with disabilities in special centres: When they are closed, 10 overlapping days.

Improvement in suspension of contract due to birth

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.

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Another enhancement in the Equality Plan is the female representation in senior management positions target, starting with assistant management in large branches (categories A and B), and the commitment to adopt measures aimed at increasing the presence of women in segments with a lower representation (Private Banking and Premier Banking). CaixaBank and the Workers' Legal Representation agreed the terms of the adaptation of the Equality Plan (7 February 2023) with the aim of complying with the current regulations in force regarding the representation of women in management positions, setting a target of 43% by 31 December 2024.

Lastly, two additional protocols to Work-life Balance have been incorporated under the Equality Plan umbrella:

- 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. The management protocol begins when the external management firm determines that there are signs of harassment, and the Entity triggers an internal procedure to investigate the facts by the Employment Counsel that concludes on whether harassment has occurred. In 2023, 6 formal complaints were received regarding possible behaviour of occupational and sexual harassment. The external advisers have determined that there are two cases of possible harassment signs that are finally resolved with no existence of harassment. If it is concluded that harassment occurred, the actions are submitted to the bank's Incident Committee, which will decide on the disciplinary sanctions for the persons involved.
- Equality protocol for common-law couples or domestic relationships.

Among the flexibility measures implemented that have a positive impact on engagement, as well as on talent retention and attraction, is remote working. On 19 July 2021, the Management Committee approved a flexible working model of less than 30% of the effective working day, which took the form of 6 remote working days per month in Headquarters (30%) and 4 days per month in Regional Services (20%). The percentage of adherents to this measure as of 31 December 2023 stands at 71.6%.

	Potential	% Adherence	% Men	% Women
Adherence to remote working measures	6,960	71.6	48.0	52.0

The remote working model is voluntary, flexible, agreed with the manager and reversible according to organisational/operational conditions. It allows the possibility of working from a second home address.



In January 2020, an agreement was also reached involving the digital disconnect and the efficient of working time use, 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

resting time respect, workers leave and holiday periods, as well as their personal and family privacy.

This agreement regulates communications, meetings and training and incorporates good practices.

- Regarding messages:
- The staff will be entitled not to reply to any message outside working hours.
- Messages will not be sent by any means between 7 pm and 8 am on the following day, or on weekends or bank holidays. 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. Exceptional cases are defined as: "justified emergencies: those that may pose a serious risk to people or potential harm to the business, the resolution of which requires immediate responses or measures".
- Regarding meetings and training:
- Meetings will be convened within the limits of each person's work schedule.
- The following limitations apply to face-to-face or online meetings or training outside working hours:

meetings will not be convened to end later than 6.30 pm and they must be convened in writing, expressly stating that they are voluntary, at least 48 hours in advance, indicating who is convening the meeting, the participants, the venue, the meeting start and the end time, adapted to the commuting to be made.

- Addition of good practices to achieve efficient meetings. These include:
- The meetings number will be reduced as much as possible, and travel will be minimised. The use of videoconferences, call, link and other collaborative tools that CaixaBank makes available will be encouraged.



Another agreement reached that will improve key life moments is the agreement for the **Policy on sick leave and absences**, in which conditions and commitments are established to make it easier to organise work centres when these moments occur.

The main points are:

• Not only is maternity leave covered, but also the other parent leave.



Lastly, a **new inclusive policy for disabled people** has been agreed that lays out the principles and commitments aimed at respecting disabled people, their differences and abilities, and promoting their integration within the Entity under the same conditions as all other employees by establishing a series of measures to facilitate work-life balance.

- The principles and commitments are focused on an active policy intended to increase every year the presence in the Entity of individuals with a level of disability over 33%, and to facilitate their inclusion.
- Not discriminate and avoid discrimination due to any type of disability.
- Plan to make work centres and new technologies universally accessible.
- Active employment and promotion policies.

Accompanying measures for staff with disabilities:

- Adaptation, training and participation in the workplace design.
- One day of paid leave for medical needs, check-ups and consultations related to their disability and/or illness.
- Free advisory service for legal procedures and/or processes related to their disability.
- The use of sign language, Braille, alternative and augmented communication formats, means and methods, and all other accessible communication formats, means and methods.
- Working from home will be encouraged, provided that it is organisationally possible, in those cases where travelling to a work centre has to be avoided.
- Flex hours will be implemented and encouraged, provided that it is organisationally possible.
- In any negotiation, including those that involve improved financial conditions, people with disabilities will be considered when establishing better conditions, as in the case of home adaptation costs.

Communication and participation

CaixaBank prioritises generating a positive working environment in which teams feel motivated and committed. To achieve this goal, we pay close attention to our employees opinions, and employ active listening to develop an action plan that satisfies their requirements. For this reason, we believe that periodically assessing the social and work climate, our employees experience, and the service quality provided, helps to generate this positive environment.

The Entity provides the workforce with various methods of communication and engagement, and it is evolving towards more agile and cross-cutting work models by encouraging the use of collaborative tools and developing a relationship model with the internal customer via the figure of the Business Partner figure. The main channels are as follows:

"Internal quality, Your voice" is the space for participation and dissemination of Quality and Customer Voice, and its aim is to highlight the importance of both

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customers and employees voice, to create value for the entire Organisation.

It gathers the customers and employees opinions, tools to contribute to improving the customers experiences, specific activities on areas where we need their opinion and access to the ideas box ("Your ideas"), where they can send ideas and suggestions on any subject, whenever they want.

The Internal Quality department has a process of measuring employee services, which is implemented by means of four survey types:

01

People Management services overall assessment

Objective: to extend the People services assessment with the Network and Headquarters in the overall CaixaBank services study, which is sent out twice a year.

02

Touchpoint surveys with employees

Objective: collect the employees assessment as internal customers, through touch point surveys.

03

Inter-departmental survey

Objective: to assess the overall support and service offered by People to other Company areas and to the Regional Divisions through the Business partner figure.

04

Survey of Regional Division People Management support to the Network

Objective: to assess the overall support and service offered by the Regional Division's People team to the branches and centres network.

Furthermore, the Internal Quality team has the Approxima-T programme in place, which aims to bring Corporate Services and Group companies closer to the Branch network, with the intention of enhancing the areas knowledge about the branches day-to-day to subsequently improve the service and support.

APROXIMA-T

InfoProtect is the direct link to security. This brand includes all actions aimed at protecting CaixaBank's information by raising Its employees awarenessand promoting a global security culture throughout the Entity.



InfoProtect seeks to help us understand the risks facing the Organisation, make us think twice before acting and guide us to keep us on high alert at all times. Its goal is to inspire an attitude change in the Entity in order to avoid becoming a cyberattacks victim. CaixaBank employees can join the InfoProtect Club, which is an ambassadors network in global security. The ambassador is the fastest and most direct method of communication for security issues and provides first-hand information on the major security challenges facing CaixaBank: phishing, social engineering, workplace protection, passwords, current alerts and risks, internal security events and InfoProtect actions and content.

Channel for Enquiries and Whistle-blowing, to facilitate compliance with the Code of Ethics in general and with internal rules specifically. This channel is a key element for preventing and rectifying regulatory breaches. This channel is a means of communication made available by CaixaBank to all Directors, Employees (including staff from Temporary Job Placement Companies), Agents and Suppliers. This channel can be used to send reports on acts or behaviour, past or present, related to the scope of the Code of Ethics, the Anti-Corruption Policy, the Corporate Criminal Compliance Policy, the Internal Code of Conduct in Securities Markets, the Code of Conduct of Vendors or any other internal policy or standard at CaixaBank.

Communications fall into two different categories: Enquiries, meaning requests for clarification on specific questions resulting from the application or interpretation of the texts mentioned above. Whistle-blowing, meaning reports of possible irregularities that may involve offences.

Virtaula online training channel, as a tool to share knowledge and experience among the staff. The Data Community, among others, has been created in relation to this idea, where employees who carry out similar functions meet (physically or virtually) and present projects that they have developed and could be useful to others. The result is a considerable networking opportunity that can lead to the creation of new projects. These online sessions are organised periodically by the CaixaBank Human Resources Training team with the clear objective of sharing information on Data among CaixaBank Group professionals.

Site More Time, where employees can identify the processes that are susceptible of review in order to expedite tasks and reduce turnaround times in resolving operations.

Workplace Corner, news portal related to new developments in the post's day-to-day, always on the subject of IT (Information Technology).



People management processes also give rise to communication initiatives:

• The Employee, Culture and Leadership Engagement and Satisfaction Study is carried out between the workforce and the Entity, and it measures the employees engagement and satisfaction and is done biannually across the entire workforce. In May 2022, the 2022 Engagement Study was carried out

with the aim of getting closer to employees, this being the first universal survey conducted after the integration with Bankia. This study, for the first time, incorporated measurements of Culture and Leadership that have made it possible to identify the employees perception with respect to these areas. The study results make possible to detect areas of improvement for the subsequent implementation of corporate action plans focused on the main lines identified and which allow progress to be made in achieving the strategic objectives.

Following this listening period, a cross-cutting action plan has been designed for all CaixaBank Group companies with the aim of further advancing the ambition of being the preferred financial group to work for. To draw up the Action Plan, the factors that matter to employees in their relationship with the company were identified. These factors representation has resulted in the engagement 360° framework that allows us to guide both the analysis and the design and monitoring of actions that impact on employee engagement and motivation.

Based on this framework and an in-depth results analysis, the 4 main areas for improvement have been identified:

Sales challenges and campaigns: working on internal issues for the customer service improvement in the pursuit of excellence.

Work conditions: work on workload and barriers and how it affects day-to-day performance to impact customer service.

Agility, collaboration and proximity: strengthening the purpose of forming close relationships and working on collaboration and a fear of making mistakes will have an impact on agility and enhance employee motivation.

Professional Development and Leadership: promoting development based on meritocracy, skills and knowledge.

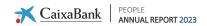
In addition, a specific monitoring committee has been created with five members of the Management Committee to monitor all the actions identified.

With the aim of determining employee satisfaction, on an annual basis in the years in which the Employee, Culture and Leadership Engagement and Satisfaction Study is not conducted for the entire workforce, an Engagement Study Radar is carried out on a representative sample of employees.

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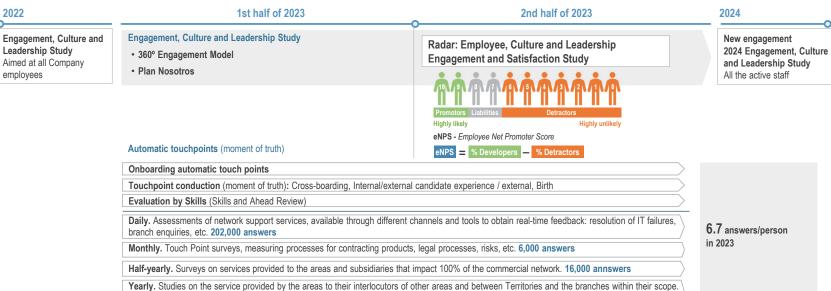
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CaixaBank's strategy of active employee listening is an action-oriented integrated model of continuous improvement that focuses on improving the employee experience



This Radar also makes possible to follow up on the measures adopted in the Action Plan from the previous Study and, therefore, to see whether there is a favourable evolution in the workforce engagement. As a result in 2023, and Engagement Study Radar was conducted on a sample of approximately 7,200 employees, with a 56% participation and a total favourable of 64%.

14.000 answers

The Group companies also carry out the Engagement Study every two years, as well as a Radar on a representative workforce sample every year in between. In the event of a workforce below 250 employees, the Engagement Study is conducted on the entire workforce every year.

- Strategic surveys and specific touchpoints. In 2023, different surveys were conducted through qualitative analysis (focus groups) and quantitative analysis (online questionnaire).
- Touchpoints associated with the onboarding. Conducted on the new additions and where more than 500 responses were obtained, providing information about the employee's experience during the process and to

be able to adapt and outline action plans and improve the employee's experience.

- Touchpoints of the employee's journey: in order to improve employee experience, the processes of cross-boarding, off-boarding and experience of the internal/external candidate and within the work life balance area in connection with parental leave, continue to be developed on an ongoing basis.
- Specific, quantitative and tailor-made targeted listening actions on specific issues, such as: the adoption of Office 365 tools, training assessment, among others.
- The **Conversations for Development** (Skills Review / Ahead Review) and meetings for setting annual challenges are held between by managers and their collaborators.

Other events and conferences that result in communication moments within the different business areas are also carried out.



Internal communication. Its function focuses on the following:

- Transmitting the Entity's values, as well as the corporate 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, recognising and reinforcing professional best practices, by fostering the managers and employees relevance.
- Launching, dynamising, creating content and monitoring the corporate social intranet, PeopleNow, by facilitating two-way communication, the conversation between professionals and the engagement between teams.
- Reinforcing and supporting managerial communication and providing arguments and content for its implementation, aligned with the Entity's strategy .

The action plan for Internal Communication's activity for 2023 has focused on the following:

• **Promoting ENGAGEMENT**, with maximum reliance on the teams and professionals at CaixaBank based on our brand purpose "**Standing by people for everything that matters**".

This has been reflected in **PeopleNow** and in the **internal events and actions**, where the professionals have been able to share their pride of belonging and reinforce their bonds, as well as give visibility to teams' transversal work and facilitate the participation of managers, while acknowledging the teams.



For example, in the **Executives' Convention**, which gathered more than 2,200 professionals from the bank and all Group companies and coincided with the mid-point of the 2022-2024 Strategic Plan, the agenda highlighted the advances and transformation achieved throughout the period, as well as the key issues that will enable us to exceed the goals and aspirations we face as an Entity. During the meeting, CaixaBank Group's teams and professionals were acknowledged for their exceptional contribution.

PLAN 22 ESTRATÉGICO 24

In 2023, CaixaBank's Senior Management invested great effort in engagement, significantly increasing its meetings with professionals of all profiles and locations. From PeopleNow, the visits and meetings held by the Chairman, CEO and other members of Management Committee with the Entity's teams and professionals have been monitored.

 Designing and implementing Internal Communication plans of People Managements' strategic projects, like the new People Xperience platform, which is a space that gathers all the information about Human Resources services, products, benefits and operations that the CaixaBank's professionals have available.



All the new **Skills Review and AHEAD Review** professional development processes, the launch of the **new Employee Office** and the **Somos Saludables** programme has been communicated. This has been carried out in conjunction with the internal dissemination, especially among the management group, of the **Plan Nosotros**, which seeks to advance in professional environment Improvement and which is in line with the 2022-2024 Strategic Plan's ambition of becoming the preferred Financial Group to work for.

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• Carrying out participative and acknowledgement actions in PeopleNow. The participative actions with a social impact have stood out in 2023, such as the International Women's Day, the corporate Social Volunteering Month and the International Day Against Breast Cancer, which mobilised the entire group with over 2,600 photos shared in the PeopleNow communities. Also the actions that gave visibility to the more personal side of CaixaBank professionals, with the initiative of getting to know our colleagues who are "writers" or linked to the music world.

Lastly, events were held to recognise or highlight specific colleague groups (linked to Mobile branches or the AgroBank sector) and the teams in the entire branch network through the news series 'Buenos días'.



- Consolidating PeopleNow as the internal information and participation channel, with focus on engagement, in both the content where the employees are the focal point and promotion by means of participative actions. In 2023, all the PeopleNow indicators increased:
- More participation: 2 of 3 employees have participated in PeopleNow and a total of 24,935 professionals have shared a post, comment or like.
- More conversation: nearly one million interactions (938,244) with news and messages generated by our staff through comments and reactions.



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.
- Agile production of news, promoting the creation of own content autonomously by employees in the regions.
- The Senior Management's internal visibility is reinforced through its participation in profiles and communities.
- Independent communication spaces are generated for the teams within each of the areas, segments and Regional Management units.
- The communication of current Entity's strategic challenges is facilitated and the Senior Management's internal position is improved.
- Recognition, good practices and positive behaviours are valued.

More agile and transverse work models.

New working ways are still being consolidated in the Organisation: the digital transformation implementation of agile methodologies application to increase flexibility and efficiency when delivering solutions, focusing on the customer and breaking down silos through collaborative work, project management and the adoption of specific skills to address strategic challenges.

Proof that CaixaBank is committed to promoting the agility and collaboration atributes is that it is evolving towards more agile and mainstreamed work models through the agile transformation project, which focuses on the digital transformation based on the customer and on creating the Customer Labs.

The main work lines are the definition of the strategy and roadmap for the agile transformation, and the agile methodologies Implementation at all levels through coaching and training in new roles, promoting mainstreaming and circular relationships.



The benefits of scaling agile work models are:

- Efficiency: use of fewer resources, time and management and more constrained requirements.
- Agility: reduced production, reaction and decision-making cycles, yielding faster and more continuous solutions delivery.
- Flexibility: a dynamic allocation of human and economic resources, with the consequent improvement in production and adaptation to CaixaBank's priorities.
- Collaboration: with the work of co-located, multi-disciplinary, more independent teams, which entails an improvement in employee satisfaction and the silos elimination.
- Focus: more aligned with the definition and initial sharing of objectives. This improves effectiveness, lowers risks and increases customer feedback.

This implementation is managed by the Agile Transformation Team (ATT), which is a cross-department team made up of employees from different bank areas, taking into consideration a series of pre-established criteria regarding labour risk minimisation. The process of creating an agile team lays out three moments:

- Initial team configuration and objectives definition, budget, resources allocation and timeline.
- Model evaluation to identify the methodological operation maturity degree of each agile team.
- Agile dynamic coordination through the Agile Coach group towards teams, and mainly towards Scrum Masters and Product Owners.

The following initiatives have been implemented in recent years:

- The methodology used was consolidated, with the tools standardisation 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 teams activation in the Customer Labs, with an ecosystem of people with a direct impact (staff from CaixaBank S.A., Group subsidiaries and external staff).
- The Agile expansion, Scrum and Kanban practices in different Corporate Services áreas as well as at the Group level, successfully advancing different initiatives.
- Changemakers Project is a corporate programme with 500 internal change agents that through dynamic activities, practice work and tools of the Agile world and New Work Models drive new ways of working in their areas.

Also in this period, in coordination with Technology, Business, Innovation, People and Organisation, the next Agile roll-out Stage was designed by evolving the current Customer Experience Labs teams towards a product overview (programme) that makes easier to assign resources to initiatives with a higher value.

At the same time, work continued on implementing collaborative technological tools that improve the Entity's employees routine in each of the areas where they carry out their activity.

Mass-market tools such as the portal for making RTC (Rational Team Concert) requests, the PPM (Project Portfolio Management) tool for managing demand in information systems, and Service NOW, whose main goal is to provide large-scale organisational support as needed.

Other tools whose main goal is to improve collaboration and agility in the preparation, documents editing and transmission, as well as to help track projects between professionals in several departments, including Teams and Confluence, in addition to Sharepoint and OneDrive, which improve the availability and accessibility of information.

People Management has also worked directly on providing technological tools and digital services to improve our workforce management, including the following:

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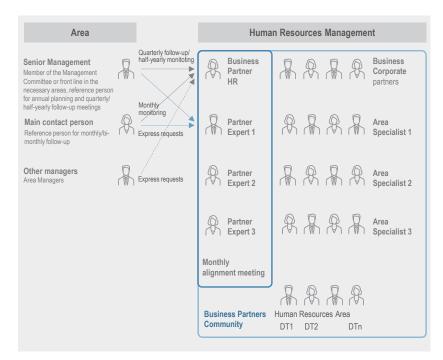
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- The new People Xperience portal implementation, the Employee and Manager portals, the Success-Factors mobile app (on Android corporate mobiles), and the performance and skills-based evaluations (Skills/ Ahead Review), mainly to improve the user experience, making it more positive, taking the best market practices and improving time-to-market.
- The People Analytics project development, with the aim of progressively implementing a Data Driven culture that allows decisions to be made based on the data obtained in the use cases preparation. These use cases that will be developed will allow processes to be adapted, as well as working ways and making better decisions, with the aim of being more efficient and being able to extract greater value from the data. The use cases results can be viewed by the internal customer in scorecards that will be developed in Qlik Sense. Within this project frameworkThe Data Champions figure was created in People Management, whose mission is to gradually bring all departments closer to this new reality.

With the aim of continuing to advance in transversality and achieving a service of greater proximity, agility, proactivity and quality with the internal customer, the HRBP Model (Human Resources Business Partners) has been consolidated by assigning this figure in all Headquarters areas (members of the Management Committee and its dependent teams) and the Regional Network (including the international scope). To all this, we have to add the Middle Office figure continuous evolution, which continuously seeks to redesign the human resources processes with the aim of improving them and achieving efficiency and time optimisation and thus improve the employee experience.

The implementation of the internal customer relationship model main objectives 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 strategic indicators adoption and consolidation and People Management initiatives.
- Increase People's overall departments knowledge, anticipating needs and solutions.
- Manage the demand and expectation with direct decision-making in certain delegated areas, improving time-to-market.



The Business partner model evolution and implementation in 2023 has involved a process of expanding and restructuring teams, with the aim of generating a closer and higher quality support and thus reducing the ratio of people assessed by each Business Partner. With the role's consolidation and penetration across the Organisation, the activity has been homogenised by means of a training and development itinerary that allows to position the role as an expert advisor for each of the managed areas.

The Corporate Services' HRBP (Human Resources Business Partners) model works closely with Senior Management in aligning the People Management's strategy with each of the areas' objectives. In addition, it participates in projects and processes specific to the People area, such as:

• **Selection:** with actions such as the critical positions definition that require selection processes, as well as the Jobs profiles description and other requirements of each vacancy.



- **Incorporation:** participation in welcoming processes for new incorporations in the areas, supporting the onboarding and the performance reviews during the first few months (probationary period).
- Setting challenges and remuneration management (RGC): support and advisory actions in the process of setting objectives and assessments of challenges for managers, as well as in the management remuneration process. The HRBP role is also available for any employee that requires support in any of the processes.
- Engagement Study: support in the results interpretation and explanation, as well as in the arising action plans preparation.
- Education: assistance in the different training needs detection in the area and in the relationship with the training department, geared towards its management.
- Ahead Review and Development by Skills: promotion and implementation tailored to each area, together with the provision of support and expert advice to customers throughout the entire process, with the subsequent support and gauging of quality in each of the stages.

In 2023, the initiative has been taken in developing Talent by means of a process of talent identification and interviews. A process has been implement-ted entailing getting to know the teams through interviews based on the AHEAD Leadership, involving people that are in managerial or pre-managerial positions. This approach has allowed identifying and revealing the hidden talent within the Organisation, which has facilitated the implement-tation of strategies to promote its development. Proactivity in this scope has not only promoted the retention and loyalty of the potential talent, but also has enabled to continue assessing the performance of the best non-managerial profiles. In addition, the focus has been maintained on diversity, thus creating a solid talent pool of qualified candidates for future managerial positions.

Lastly, this year, the so-called "stays" have taken place. These are Business Partners stay periods in different areas, providing close support. The goal is getting to know the teams and clearing up any doubts on site, thus guaranteeing effective communication.

With respect to the HRBP model of Territories in Headquarters, we have continued to advance and evolve the internal processes and controls to encourage the response to the People teams of Regional Divisions, where the following responsibilities stand out, among others:

- Executive Talent processes management and coordination: organisational restructuring; managerial promotions, destinations and consolidations; succession plans and talent maps; CEO breakfasts with managers and premanagers, etc.
- Coordination of specific People Management processes in Territories: new hirings, new structures creation and employees internal selection, relocation management, etc.
- Monitoring, analysis and coordination between Territories of institutional projects that have an impact on the Network: Plan Nosotros, AHEAD Review and Skills Review, etc.
- Communication and knowledge strengthening of business reality by the People teams of each Territory: face-to-face visits, regular support meetings, etc.
- HRBP role transformation in the territories, with the main aim of engaging with professionals. On the one hand, their role has been enhanced to be perceived as trustworthy advisers that are close to the professionals, in order to be able to anticipate business needs and reinforce the relationship with key stakeholders. On the other hand, the role has been homogenised to consolidate People Management's ambition and the key figure of the HRBP in the Territories, to standardise the working ways through key interactions and activities and to evolve the roles critical skills critics (job profile).

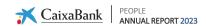
The transformation of the People Manager's role in the Territories and HRBP has been addressed considering three key aspects:

- Roles definition and evolution with a more strategic nature and focusing on value points through a homogenous work system, creating the People Director and HRBP guides.
- Identification and initiation of quick wins focusing on process improvements and role changes, in order to generate an impact from day one: monitoring and support in processes for assessing specialists, in processes for appointing branch managers, branch visits model, etc.
- People Managers and HRBP development through a specific training and development itinerary to implement the role, the new working ways and key skills (leadership and communication skills, among others), enhancing their empowerment.

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Finally, in the more social field and one of the distinguishing values that sets CaixaBank apart, there is corporate volunteering.

In the social field and as one of the differential values that distinguish the Entity, there is CaixaBank Volunteers, formed in alliance between CaixaBank, "la Caixa" Foundation and MicroBank. Its aim is to work on the most important social causes in society that most affect vulnerable groups or those with special needs. Focused on being close to those who need it most, special attention is given to young people and the elderly. This is why national programmes have been designed to promote better financial education, educational success for children, better preparation for the working world and better training to face the new technologies challenges, as well as to promote activities to care for our planet and promote biodiversity. Corporate volunteering activities are aimed at Caixabank Group employees and "la Caixa" Foundation, although the invitation to participate is also extended to family members, friends and customers as well as to society in general.

CaixaBank's social strategy aims to promote people's well-being, develop strong local communities and help protect and care for the planet. CaixaBank also promotes social activism among its employees and society in general through the CaixaBank Volunteers Association and in collaboration with the leading local social organisations network, with which CaixaBank maintains a close relationship.



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.

Action principles:

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 neglected communities at the local level.

Social impact and continuous improvement. Focus on transformational actions with a high social and environmental impact that are positive and scalable, with a special focus on incorporating continuous improvement.

Resource mobilisation and staff engagement. Supporting employees, recognising the value of social commitment in the Entity's corporate culture and facilitating their participation in social programmes.

Multiplication of action. Involve third parties who share CaixaBank's transformational vision and want to commit to accelerating the building of a fairer and more inclusive society

In 2023, thanks to the invaluable efforts of 17,240 volunteers, CaixaBank Volunteering collaborated with nearly 2,200 social organisations through more than 25,000 activities to improve the well-being of more than 372,000 people in vulnerable situations.

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	Reputation and Corporate Social Responsibility (CSR)
Broadening of horizons	Talent attraction
Skills and empathy development	Employee retention
Connection with the community	Corporate culture improvement
Professional:	Internal leadership development
Development of transferable and leadership skills	
Growth in professional networks	
Commitment and motivation	

The range of social activities, in which volunteering activities can be carried out, is organised in three areas: strategic programmes, local activities and solutions to emergency situations.

• Strategic Programmes: programmes designed for different groups with the aim of promoting skills and knowledge, improving well-being and capabilities. These programmes cover the country's main needs and concerns, such as unemployment, climate change, the vulnerability of the elderly and the technological divide, acting on 14 of the 17 Sustainable Development Goals (SDGs).

Their content is grouped into four main lines of action: education, digitalisation, support and environment.

EDUCATION

Financial education for adults Financial education for people with intellectual

people with intellectual disabilities Finances for young people EDUCATION FOR CHILDREN AND YOUNG PEOPLE Reading support and school

DIGITALISATION

OFFICE TOOLS

• Microsoft Word
• Microsoft PowerPoint
• Microsoft Excel

DIGITAL
SKILLS

• The computer
• Digital tools
for communication
• Website creation
• Internet browsing
• Google apps
• Social media



SUPPORT



Labour integration
Entrepreneurship
Methodology for
entrepreneurs
CLOSE TO THE
ELDERLY
Adopt a grandparent

ENVIRONMENT

TAKES CARE YOUR
PLANET

• Activities in the

- rural environment
 Activities related to the animal world
- Activities related to
- environment and spo



- Education: face-to-face volunteering actions that encourage the sharing of knowledge between those who have it and those who need it. Different training programmes have been designed to help overcome limitations in key environments or moments in people's lives.
- Digitalisation: simple and comprehensive content that facilitates learning of the main IT tools and use of the social networks needed to develop with ease in a society and at a time in which ignorance of these tools represents a high discrimination risk.

- Support: CaixaBank Volunteering is committed to different support forms. Action that involves, for example, being with someone to support them, boosting their working life, or sharing moments with the elderly and encouraging them to have a greater degree of autonomy and a better life quality, thus creating a close link to avoid unwanted loneliness.
- Environment: programme developed at the local level and focused on activities that promote activism to encourage the conservation of forests, the cleaning of beaches, the protection of biodiversity and the care of the planet as a whole, and addressing the climate change consequences.
- Local Activities: the 30 delegations that CaixaBank Volunteering has throughout Spain promote social activities of closeness in collaboration with social organisations, institutions, associations, etc. in their environment with the aim of supporting and providing a solution to the needs detected. It is from these activities that programme initiatives are born, which are then implemented at the national level.

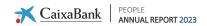


• Emergency Situations: events and situations that require an immediate response because they affect a large number of people and in a very specific way. Throughout 2023, CaixaBank volunteers actively responded to natural disasters, such as addressing the impacts of the earthquakes in Turkey, Syria and Morocco and torrentials rains in Spain, among other actions. All this, while continuing other activities, such as the collaboration with the Food Bank or the coordination with the rest of services offered to Social Entities in the financial sphere, thanks to the platform for collecting donations for social causes made available by CaixaBank.

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In the **community support area**, "la Caixa" Foundation, through the **Incorpora Programme**, promotes the integration into the labour market of people in situations of or at risk of social exclusion. Its activity involves:

- For companies. Accompanying the company before, during and after the job placement. Advising on tax and CSR issues, helping to find the right professionals for each company.
- For people. Offering job opportunities to people who need it most. To this end, personalised labour market integration itineraries are designed through the Incorpora programme and the other lines that comprise it.
- For integration professionals. Free tools and resources to improve the skills and professionalisation of the labour market integration experts.

Incorpora is created as a driving force for the professional and personal development of people at risk of exclusion. It therefore contributes to 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: Self-employment, supporting future entrepreneurs; Reincorpora, creating second chances for people who have been deprived of their freedom; Mental Health, eliminating existing mental health barriers; and Incorpora, promoting the employment of people at risk of exclusion, such as those over 45 years old, migrants or women and young people at risk of exclusion.

Environment

CaixaBank places fundamental importance on compliance with labour standards, the employees rights 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 current legislation framework and strictly respecting the purpose of such temporary contracts), in general, such incorporation is part of a policy for attracting stable talent and is aimed at offering a sustainable and long-lasting professional project over time.

In addition, the Collective Agreement on Savings Banks and Financial Institutions applies to the entire CaixaBank workforce. There are also additional agreements to develop and improve the Collective Agreement conditions. In general, specific working agreements are made with the Workers' Labour Representation when exceptional cases arise.

CaixaBank is also part of the Joint Standing Committee on the Interpretation of the Agreement, which aims to develop labour standards that are applied to all employees in the sector. As such, the Entity maintains and promotes total neutrality with the different union representations, making available all the means necessary to the workforce and the trade unions. These trade union efforts involved in the company committees are chosen every four years by means of an individual, free, direct, and confidential voting system. They are notified of any relevant changes that may arise within the Entity.

All the information is provided to staff through the corporate intranet, so they are aware of the different trade union options and their candidates and they can freely choose one of them.

The following table shows the trade union representation at CaixaBank following the 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			I	I	I	I	I	l I		ı	I	I
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 Bargaining Agreement 2019-2023, 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:

Equality Plan. In January 2020, the agreement was signed for the new Equality Plan, which contains improvements in the area of work-life balance and two new protocols: Protocol to prevent, address and eliminate harassment and Equality protocol for civil partnerships. In February 2023 the Equality Plan was adapted, including a negotiation with the Workers' Legal Representation, and established the terms of the agreement reached, with the aim of complying with the current regulations in force regarding equality. To this end, a remuneration diagnosis and audit was carried out in 2022, as required by current legislation, in accordance with the principle of equality and in order to promote transparency in remuneration.

Policy for the inclusion and integration of people with disabilities, which includes commitments aimed at respecting people with disabilities and promoting their integration within the Entity under the same conditions as all other employees by establishing a series of measures to facilitate work-life balance.

Digital Disconnect Agreement, which regulates the employees right to disconnect digitally, ensuring that rest, leave and holiday periods are observed, along with their personal and family privacy. It regulates communications, meetings and training and incorporates good practices.

Agreement to cover leaves and absences, which includes commitments to make it easier to organise work centres when these personnel situations occur.

Voluntary redundancy plan, in 2020 the plan for redundancies was implemented, where 229 people aged 58 and over and in the province of Barcelona opted for voluntary redundancy and had mostly left as of 1 April 2020.

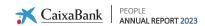
Agreement on loan conditions to employees, in 2020 it is adapted in Accordance to the Real Estate Credit Act (LCCI) and it incorporates improvements to various loans, mortgages and advances. In November 2023, a new deal was reached that temporarily sets a maximum interest rate applicable in 2024 to loans for home purchases, in order to alleviate the quick and considerable rise in interest rates. The Casa Fácil commercial offer conditions (loan with customer conditions) aimed at CaixaBank employees have been improved and extended.

Remote working regulation, during 2019, the option was offered for employees of all the Headquarters departments and Regional Divisions to work from home 1 day a week. Subsequently, this possibility evolved with the subsequent approval on 19 July 2021 by the Management Committee of a new flexible working model of less than 30% of the effective working day: 6 days per month in Headquarters (30%) and 4 days in Regional Services (20%).

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Labour agreement for the integration of neX. CaixaBank, through the subrogation of its employment contracts, hires as permanent staff, on the integration effective date, neX workers. This incorporation is carried out by virtue of Article 44 of the Workers' Statute; of application to these employees for all matters not specifically included in the agreement are the Collective Bargaining Agreement of Savings Banks and Financial Institutions in effect at any given time, CaixaBank's internal labour agreements and other applicable working conditions, as per the Labour Agreement for the Indirect exercise of financial activity through CaixaBank of 1 April 2011, as well as the CaixaBank Labour Agreement of 17 July 2014.

Workforce Restructuring Plan and Agreement 2021. In the merger between CaixaBank and Bankia context, the need arose for restructuring to resolve the redundancies and overlaps that occur in Headquarters, intermediate structures and in the branch network. To this end, on 1 July 2021, an agreement was reached with 92.8% of the union representation, which was then implemented on 7 July by means of the final agreement text and which provides for: a collective redundancy plan (Article 51 of the Statute of Workers' Rights), the amendment to certain working conditions in force at CaixaBank (Article 41 of the Statute of Workers' Rights) with matters related to cost reduction, efficiency improvement, competitiveness, sustainability (including the complementary social provision), business model flexibility and development, and a labour integration agreement to standardise the workforce from Bankia working conditions.

With regard to the collective redundancy plan, a maximum of 6,452 voluntary departures was initially established, accompanied by direct and indirect redeployments to Caixabank Group subsidiaries. On 1 January 2023, all anticipated employee departures were finalised, which in addition to those of 2021 and 2022, amounted to 6,634. The departures number is higher than initially planned because redeployments among Group companies were exchanged for terminations, as agreed in the monitoring committees of the 2021 restructuring labour agreement with trade union representatives.

The lines defined in the work conditions amendment can be divided into three blocks:

- Network distribution model (Store branches number increase, InTouch segment strengthening and specialists number increase).

- Complementary social welfare model (risk system transformed into a capital model and adjustment of the pension contributions percentage).
- Other commitments: new products and services in the Compensa + flexible remuneration programme, establishment of new leaves and protocol for transfers and exchanges.

In addition, with regard to the labour integration agreement to standardise the Bankia staff working conditions, progress continued with the progressive adjustment of the fixed remuneration as of 01/04/23, of the amounts exceeding the original remuneration and with the adjustment to a minimum of 4.5% of pensionable salary in the retirement contributions as of 01/04/23, while maintaining the guarantee of origin.

The *external overview* includes the following agreements:

- Framework agreement on recording work hours as part of the Collective Bargaining Agreement for Savings Banks and Financial Institutions.
- CaixaBank Employment Pension Plan Specification Agreement. In application of Law 12/2022 and in the context of the Equality Plan negotiation, it was agreed with the Workers' Legal Representation to modify Caixabank Employment Pension Plan specifications so that the contribution base is increased to 100% for participants who may be in situations of reduced working hours for childcare, care of a relative up to the 2nd degree, hospitalisation of a premature child, breastfeeding, gender violence and/or other situations that may fall under the provisions of articles 34.8, 37.6 and 48.4 to 8, of the Workers' Statute.
- Collective Bargaining Agreement for Savings Banks and Financial Institutions 2019-2023. On 30 September 2020, the Collective Bargaining Agreement was signed for a five-year term, and published in Spain's Official State Gazette on 3 December, taking effect from 4 December 2020. The Agreement allows flattening some important costs not linked to performance (such as pay reviews, three-year agreements and the agreement supplement) and face a highly complex period in a better situation. The Collective Bargaining Agreement also specifically regulates matters such as teleworking and digital disconnection.

In May 2022, the Sector Observatory was set up to analyse the inflation situation and other factors affecting the sector. The final agreement was established around an annual recurring (from 2023 onwards) Improvement Bonus Agreement to compensate for the loss of purchasing power. The amount of the improvement bonus agreement is equivalent to 4.25% of the base salary with a minimum of €1,000, as it is intended to compensate lower salaries, which are more affected by inflation. An agreement has finally been reached with the three majority sections of the Collective Bargaining Agreement (FINE, CCOO and UGT).

• 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 revision clause for cumulative inflation between 2024 and 2026, where if it exceeds 11%, a limit of +3% would be applied with effect 1 January 2027. Other agreements include a lump payment in 2024 of 1,000 euros for the entire workforce, the elimination of level XIV (incorporation level for new employees) and the extension of an additional personal day in every year that the new Collective Bargaining Agreement is in force.

Promoting well-being in a healthy and sustainable environment

CaixaBank has a Corporate Culture that puts people at the centre; it develops a preventive culture and carries out actions to promote health in safe and sustainable work environments.

CaixaBank's management, aware of the need to promote all initiatives and actions that foster safe and healthy working conditions, reaffirms the actions it has already been carrying out and declares its commitment to:

- Foster a culture of prevention at all levels of the organisation and integrate it into all of its processes.
- Ensure our activities and other commitments that the bank undertakes voluntarily are in compliance with the applicable laws.
- Consider preventive aspects from the outset, during the design phase, when contracting works or services or procuring equipment or products.

- Prevent risks, damages and occupational diseases by phasing in the corresponding improvement measures and taking into account the issues needed to guarantee continuous improvement in the protection levels.
- Train and raise awareness among employees, emphasising consultation and participation with them and their representatives, involving them in the Occupational Risk Prevention policy and prioritising communication and information, so that the management of Occupational Risk Prevention involves all the organisation members.
- Establish and maintain an up-to-date Occupational Risk Prevention Management System that guarantees adequate protection for the health and safety of all workers, eliminating hazards and reducing their risks.

In the area of **prevention and safety** of our workforce, in 2022 the **Occupational Risk Prevention Management System** was adapted to the new ISO 45.001 standard, and in 2023 the System's internal and external audits were passed, obtaining the ISO 45001 certificate.

Beyond achieving a certification, this implies a higher level of integration of prevention and the health and safety perspective in all the Entity's processes.



The Management Committee is the body that holds the maximum responsibility in the company in all matters relating to Occupational Risk Prevention, and appoints the Coordination Committee for the system effective control and monitoring . Reports are prepared on a recurring basis in accordance with the frequency with which

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the various committees that intervene in the occupational risk prevention process meet:

- Management Committee half-yearly, although the standard is annualy. The detail of the information that is provided to the Management Committee includes the following: ordinary review reports (monitoring of activity), as well as information about relevant actions in terms of well-being and ocupational risk prevention and the envisaged action plans.
- Occupational Risk Prevention Coordination Committee, with half-yearly.
- Single Occupational Health and Safety Committee quarterly, and extraordinarily when the exceptional situation requires 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.

Main management themes:

- Support in drawing up contracts with suppliers with regard to business activity coordination clauses.
- 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 work centers conditions and risks and functions.
- Work-related injuries investigation in order to propose corrective actions.
- Prevention management in subsidiaries and international branches.
- Appointment of and coordination with the ORP and Well-being contact persons in the Territories.

In accordance with the aforementioned commitments, CaixaBank has an annual Preventive Action Plan in the areas of health, safety and corporate well-being for the workforce, which covers a number of areas:

- Training activities for the entire workforce: health and safety, security in branches and the creation of a cross-cutting work team with the corporate safety, health and well-being benchmarks of each Regional Management body.
- Carrying out psychosocial risk assessments and monitoring psychosocial risk indicators.
- Workplaces and their environmental conditions assessment.
- It carries out investigations of accidents that may occur in order to determine preventive actions.
- Management with other areas to coordinate business activities.
- Development of the Strategic Plan for Healthy Organisation by designing annual action plans that include: campaigns on the six pillars of well-being, specific workshops, challenges, Team Building sessions and sponsorship of sports activities and others.

Business Unit Management

- 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)

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.



- Reviewing of the emergency plans of singular buildings, training emergency teams and raising awareness among the workforce by carrying out simulations.
- Security to prevent robberies and update security systems. The Entity has an
 action protocol to address the risk of robbery, threat or assault, with the aim
 of protecting the people involved in any of these situations from a triple time
 perspective: preventive, during and after the situation (psychological support
 and medical assistance if required, as well as legal support in the event of
 filing a report).
- Improvement and control of conditions in the work centres in terms of noise, humidity, temperature and lighting. CaixaBank has a specialised company for the implementation of preventive and corrective actions in addition to initiatives to benefit the workforce comfort and well-being and carries out functions such as renewing or replacing climate control and lighting, including sound insulation improvements in work equipment, etc. Furthermore, specialised external advice is regularly received on initiatives to improve the internal air quality, which are subsequently implemented by the Entity.
- Holding meetings of the Occupational Health and Safety Committee, both in ordinary and extraordinary sessions.
- Specific protocols and monitoring as a result of COVID-19 or exceptional situations (La Palma volcano, extreme climate, etc.).
- Management of contagious respiratory diseases caused by virus, such as the annual flu vaccination campaign, covering more than the target group established by the Spanish Ministry of Health).
- Maintenance of fire fighting systems.
- Adaptation of protocols, procedures and instructions to ISO 45001.
- Promotion of well-being and health.
- Adaptation of workplaces for people with special sensitivities and/or recognised disability.
- Technical training for Prevention Officers, as well as for ORP and Well-being contact persons in the Territories.
- Buildings risk assessments standardisation from Bankia to the CaixaBank Management system.

- Strengthening preventive intervention in the international centres, coordinating with Quirón (and/or partners in each country) to standardise the preventive conditions of all the offices located abroad.

CaixaBank's occupational risk prevention system is reviewed periodically through regular audits:

- External regulatory audit: Every four years, in accordance with the legislation in force.
- Internal and external audits, according to ISO 45.001, on an annual basis.

Preventive processes and initiatives from the year are gathered on an annual basis in the "Report on Preventive Activities", a public document posted on the corporate website. These activities are determined in the annual planning of preventive activities, and are developed in accordance with the principles established in the management handbook. The Joint Prevention Service (integrated into the bank since 2023), in coordination with the departments of Human Resources, Safety, General Services and the Single Health and Safety Committee, is responsible for managing prevention, advising and guaranteeing the safety, health and well-being of CaixaBank Group's workforce. Additionally, for the speciality of Occupational Medicine, CaixaBank opted to partner with the Quirón PrevenciónExternal Prevention Service.

CaixaBank, S.A. has specific committees to guarantee its staff health and safety:

Single Occupational Health and Safety Committee. Together with the Workers' Representatives through the Preventive Officers, it monitors the annual preventive planning, as well as exceptional situations that may occur during the course of the year.

Occupational Risk Prevention Coordination Committee. This committee establishes the policies related to occupational risk prevention, to improve the control, management, and monitoring of the health and safety requirements and to organise and conduct training. At the same time, in accordance with the Occupational Risk Prevention Management Manual, it defines, establishes and reviews the health and safety objectives, ensuring that they are achieved, which are presented in the **Annual Preventive Plan** for the Occupational Risk Prevention management system, found at the end of this section (monitoring of 44 metrics in 5 differentiated chapters with quarterly reviews).

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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 2023	2023 objective	Traffic light
Objective 1: Management of occupational risk prevention: to improve process ef	ficiency and achieve excellence in preventive management			
Achieve continuous improvement of preventive management	Degree of compliance with the activities planned in the Annual Preventive Plan	✓	✓	•
2. Compliance with the legislation on the ORPMS (Occupational Risk Prevention	•	24	24	_
Management System)	No. of legal requirements reviewed	24	24	•
3. Legal inspections of equipment subject to industrial and health and safety regulation	s No. of certificates for low voltage installations, AIB-Authorised Inspection Body	1,163	725	•
	No. of maintenance of air conditioning installations, earthing, etc.	11,550	12,000	•
	Fire maintenance Branch network	✓	✓	•
	No. of buildings with fire maintenance	41	41	•
Coordination of business activities	Implementation of IPRL03 instruction (1) (according to needs)	✓	✓	•
5. WLR participation	Ordinary and extraordinary meetings (CUSSL)	5+6	4+4	•
6. Documentary update	Preparation of the annual activity report	✓	✓	•
, 1	Preparation of Health Surveillance report	✓	✓	•
	Report on accidents at work	✓	✓	•
	Certified in ISO 45001	✓	✓	•
Objective 2: Integration of Health, Safety and Well-being in the Organisation: pro	moting culture and awareness-raising among the workforce.			
Promote Health and Well-being	Accident incidence rate < Sector	1.75	1.77 (sector)	•
v	Medical examinations	1,852	850	•
	Health and Well-being campaigns/workshops	298	298	•
	Adaptation for special needs personnel	141	141	•
	Development of the Healthy Organisation Action Plan 2023	✓	✓	•
	Certification of the Healthy Organisation Management System	✓	√	•
	Adherence to the Luxembourg Declatation	X	X	
	Promotion and improvement of the We Are Healthy platform (actions)	317	317	•
Improving staff awareness and training	Occupational Health and Safety Training (approved) (1)	820	1,751	•
	Physical Security Training (approved) (1)	58	379	
	Training in ORP (remote work) (approved) (1)	687	857	
	Training for ORP officers	36	36	
	Training in ORP for contact persons in Territories			
	Training in ORP for Management (approved) (1)	226	293	•
Objective 3: Continuous improvement of the working conditions and the staff en	vironment: Security, health and cornerate well-heing	220	293	_
Improvement of working conditions for preventing robberies and aggression	No. of actions to raise awareness of the risk of robbery, threats, aggressions	63	3	•
1. Improvement of working conditions for preventing robbenes and aggression	No. of video entryphones installed in S1 and V offices	68	60	
	Modernisation of the facilities	380	430	
Improving the conditions of the environment and facilities	No. of actions to adapt/replace lighting	231	80	
2. Improving the conditions of the environment and facilities	No. of actions to adapt/replace air-conditioning machines	522	150	
	No. of actions to adaptive place air-conditioning machines No. of actions carried out in centres arising from Risk Assessment	686	750	•
	No. of accessibility improvements (architectural barriers)	44	20	_
Objective 4: Proactive identification of risk: improving the protection and securit		44	20	•
Dispective 4: Proactive identification of risk: improving the protection and security 1. Risk Assessment	No. of risk assessments carried out in corporate centres	10	5	•
1. RISK ASSESSMENT	No. of risk assessments carried out in the network	1.000	750	•
Dranaudian for announced		40	40	•
2. Preparation for emergencies	No. of revisions of self-protection or emergency plans			_
	No. of emergency training courses	47	47	•
Deview Developed in interest	No. of emergency drills	38	38	•
3. Review. Psychosocial risk assessment	No. of reports/minutes of meetings	5	5	•
objective 3: Govid management: adaptation of the working conditions and envir	onment of the workforce in the area of Health and Well-being as a result of COVID-		4 404	
Adaptation of working environment and facilities during COVID management	Maint, and review of climate installations according to COVID recommendations	4,993	4,191	•
	Disinfection of facilities	5	5	•
2. Business activities coordination	Actions with Suppliers and Temporary Employment Agencies (COVID)	√	√	•
Improved staff awareness and training	Advice and enquires regarding COVID (intranet)	✓	✓	•

(1) Not all of the employees convened have been examined.



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 **internal risk** assessments/inspections performance (risks 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, in the framework of subcontracting services with suppliers, the
 Entity requests that these must be aware of CaixaBank's Occupational Risk
 Prevention Policy (ORP). This section is one of the basic and essential issues
 in the supplier approval phase prior to contracting a supplier. All commercial
 contracts include a clause on prevention in which the activities coordination
 in the area of occupational risk prevention is carried out.



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 the in previous year and based on the obtained results, an intervention programme on the various psychosocial factors that affect the Entity's entire workforce was prepared in 2023. It also included defining action plans for the optimisation of the affected factors. Four lines of action have been 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**: degree of participation review to propose ideas in processes, working procedures, standards, work planning, products and services, among others.

- Role performance: 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 analyzed are shown below:

	Work time
Psychosocial factors	Autonomy
	Workload
	Psychological demands
	Content variety
	Participation supervision
	Interest by the worker - compensation
	Role performance
	Relationships and social support

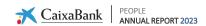
As a result of the assessing entire process, analysing and diagnosing these factors, a series of optimising actions have been implemented this year, which are distributed into three large action blocks according to their nature:

- 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.

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People management and development. Actions with an impact on the entire
workforce, such as: revision of the load of regulatory training, 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.
- Setting up of a working group within the Single Occupational Health and Safety Committee (CUSSL) together with the Workers' Legal Representation to advance in the planning of preventive measures that have an impact on the improvement of psychosocial factors.
- 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. In addition, campaigns are carried out providing preventive information on different diseases, such as high blood pressure and giving up smoking, which is available for consultation on the corporate internet. It is important to note that the Company, together with the Health Monitoring Service, offers employees the possibility of adapting the workload of their position in view of a specific personal situation (illness, pregnancy, etc.) by means of a medical examination and with the aim of implementing the adaptations determined by the doctors. Similarly, there are programmes for gradually returning to work over a period of time following the appropriate medical examination.
- Offering a Medical assistance service at the corporate buildings in Barcelona and Madrid, providing face-to-face and virtual primary care and advice.
- Offering employees a free and completely confidential psychological counselling service provided by the Vivofácil Foundation, covering both work and personal matters, with support to anyone who needs it. This service complements the

- psychological support that exists in accordance with the ocupational risk prevention protocol associated with situations of assaults, aggressions, threats or other exceptional situations linked to work, which are reported quarterly to the Single Occupational Health and Safety Committee (CUSSL).
- "Somos Saludables" Platform: Communication channel where all information is provided on the different well-being and health programmes offered to the workforce (health campaigns, healthy diet, physical activity and activities related to sustainability, the environment and charity).

Healthy Organisation

The primary objective of a Healthy Organisation is to achieve the maximum possible well-being of the people who form part of the company or have a connection with it (customers, shareholders, suppliers, society in general...), this is an approach that goes far beyond mere compliance with regulations on Occupational Health and Safety. For this reason a new **Healthy Organisation Management System (HOMS)** has been implemented, certified by AENOR, which will help guide all initiatives within the framework of a single strategy, order actions and maximise their impact on well-being and thus build confidence among all stakeholders.

The Healthy Organisation model is a new collective leadership, which is based on the corporate values and culture and is focused on the well-being of teams to optimise and bring to excellence all resources and processes.

CaixaBank is committed to this model because:

- This has an effect on the productivity and competitiveness of the Entity and thus on its sustainability.
- It leads to a healthier, more motivated and satisfied staff, with increased commitment and pride of belonging.
- It improves the corporate image and encourages the attraction and retention of talent.
- It improves the social and work climate and reduces absenteeism.

During 2022, a **diagnosis** was carried out to identify possible gaps in this area, as a result of which a Master Plan has been established, which will be completed with annual plans that will establish the measures to be developed in Health and Well-being.



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To prepare each Action Plan, a Comprehensive Study for the Identification of Healthy Organisational Factors is carried out, which will make possible to build a relational explanatory model of the various factors and sub-factors, which have an influence on Health (physical and emotional) and Well-being. This study was carried out in two phases: an initial qualitative approach that included a focus group with both employees and other stakeholders (customers, shareholders and suppliers) and a second quantitative phase. The aim is to establish, implement and maintain a methodology that makes possible to continuously identify factors that influence a Healthy Organisation.

In addition, a **Multidisciplinary Healthy Organisation Expert Group** has been created with well-defined tasks and functions, which have been formally designated and appointed by the Senior Management. Its responsibilities include:

- Building the global Healthy Organisation strategy and roadmap for the future.
- A general Plan definition in which the main lines of action are collected and prioritised.

CaixaBank's management, aware of the need to promote all initiatives and actions that foster the culture of well-being and appropriate safe, healthy, environmentally-friendly working conditions, actively protecting and encoura-

ging people's health and well-being. It reaffirms the actions it has already been carrying out in the Health Company Programme and declares its firm commitment, in addition to those already defined in the Occupational Health and Safety Policy with the approval of the Healthy Organisation Policy.

The strategy as a Healthy Organisation allows the Entity to become a national and international benchmark in health and well-being, through:

- Activities and campaigns on the "We Are Healthy" virtual platform, where we raise awareness and offer benefits geared towards global health and the employees and their families well-being.
- Content adaptaion and workshops according to needs and interests.
- Availability of a specific "Somos Saludables" 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 "Somos Saludables" 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, prioritising centres where the activity requires a higher emotional load.
- Physical activity or nutritional actions sponsorship.
- Programmes completion 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.

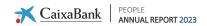
The We Are Healthy programme shows the commitment towards promoting well-being in healthy and sustainable environments and our professionals' quality of life improvement. Through activities and campaigns conducted on its virtual platform, we raise awareness and offer benefits geared towards global health and the employees and their families well-being.

In April 2024, the We Are Healthy platform was updated by unifying all the health and well-being resources within reach of the Entity's professionals.

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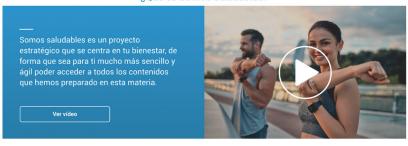
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The communication has been synchronised with the first edition of the #WellbeingWeek (8 to 12 April). Several activities and initiatives were carried out on the occasion of the International Day of Sport (6 April) and the World Health Day (7 April), and they were geared towards promoting and improving CaixaBank's professionals health.



¿Qué es Somos saludables?



The new We Are Healthy platform proposes its continuation with the aim of making CaixaBank professionals fit, making available emotional self-knowledge resources, taking care of their diet, offering information about health campaigns and different workshops, programmes, benefits and many more advantages. All the available resources and services are distributed into the six well-being pillars. These are dynamic and participative, and they will be renewed every month based on a scheduled content planning.

The six well-being pillars in which all the Somos Saludables proposals are included, based on their nature, are as follows:

- **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 debeloping 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.

- Physical activity and sport, initiatives such as Gympass (corporate well-being programme which, with a monthly subscription, provides access to various gyms and studios without additional contracts or extra costs) or the participation in various sports activities.
- **Emotional well-being**, increasing personal development through training programmes, talks with experts and psychological support resources.
- **Financial well-being**, highlighting the benefits available to the workforce (pension plans, loans with beneficial conditions, purchasing club, etc.), as an element that impacts the overall well-being.

The platform has new functionalities and resources, such as:

- Registration to workshops, courses or talks on taking care of emotional wellbeing.
- Participation in sports communities, access to entering sports races or events or exercising at the virtual gym.
- Request for medical examinations or check-ups, as well as receive advice to prevent illnesses.
- Healthy menus and tips to take care of nutrition, with recipe competitions or recommended books.
- Advice for working in a safe and healthy way.

In terms of face-to-face activity, the following physical spaces available to all employees: breastfeeding room, physiotherapy consultation service and medical advice service in both Barcelona and Madrid.

The **Health Observatory** provides an integrated and comprehensive view from a health perspective (health diagnosis) and serves as a good gauge of wellbeing. Among the information provided by the Observatory, the following stand out:

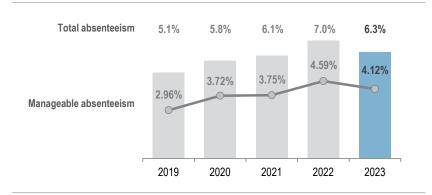
- Aggregated information on the causes of our absenteeism due to common and professional contingencies in the Entity.
- Information about the scopes in which specific actions are required.
- The future development of a predictive tool for absenteeism (within the framework of the People Analytics project) which will allow us to anticipate and establish preventive actions.
- Information arising from the health surveillance medical examinations, the purpose of which is to guide our preventive activity in this area.



- Other sources of information in analysis: Adeslas and mutual accident insurance companies.

All these initiatives in Health, Safety and Well-being have a positive impact on absenteeism at CaixaBank.

The increase in the absenteeism rate in CaixaBank between 2020 and 2022 is due to the impact of the COVID-19 pandemic. As of 2023 and following the end of the pandemic, absenteeism shows a favourable trend as a result of the drop in overall absenteeism by 10% (from 7% to 6.3%), mainly caused by a decrease in manageable absenteeism (illness and work accident), from 4.6% to 4.1%.



In 2023, CaixaBank had 90 hours lost per employee, down from 99 hours in 2022, below the Spanish average for the same year, which in the second half of 2022 was 113 hours (in all sectors). This comparison has been made on the basis of the 12th Adecco Absenteeism Report with 2022 data, published during the second half of 2023, based on official working time data published by the INE (National Statistics Institute) in the quarterly labour cost survey; a sample was taken of 28,500 companies throughout the country, with more than 500 workers. See details in table 16 of the Annex.

People Management, jointly with Mutua Universal and Umivale, analyses the overall absenteeism trend each month in each of the regions, in order to manage it from proximity and knowledge.

Despite the unexpected situation of the pandemic that has caused a rise in the absenteeism rate of all companies, the action plan has continued with the aim of containing absenteeism through various action levers:

- Promote the entire process of comprehensive management of absenteeism due to illness (TI) before, during and after absenteeism, establishing a cross-disciplinary team formed by people from different People Management departments (Labour Relations, Culture and People Management) that are involved in the different management phases.
- Optimise the management of absenteeism by modifying the TI management protocol by Mutua Universal to anticipate action in all regions starting from the seventh day of sick leave, instead of the 12th day of sick leave, and the communication procedure simplification between Mutua Universal and employees.
- Manage pre-maternity leave by promoting measures that promote working conditions and the repeat absenteeism management.

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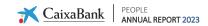
Changes and mobility

CaixaBank is committed to internal talent, and this is evidenced by internal rules to enable employees to promote and develop their own career, and the fact that, in the event of a vacancy, suitable internal candidates are sought first.

Promotions: all CaixaBank employees have a career by experience, associated with time, which enables them to evolve from level XIV to level VII in 23 years. In 2023, 1,455 people changed professional level due to past experience.

This career plan is better than that included in the Collective Agreement of Savings Banks and Financial Institutions, is quicker and leads to a higher professional level, since following the Agreement takes 20 years and only reaches level VIII.

In addition to this career, there are other ways to be promoted more quickly linked with performance and the duties being performed. *See details in table 17 of the Annex.*



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Promotion events 2023	
Career paths	7,665
Filling vacancies	8,982
Branch classification	708
Skills development	229
Appointments	1,337
Total	18,921

- 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.
- Customer Manager I career (Business Managers and Senior Managers): by means of the July 2021 Restructuring Labour Agreement, the CMI career has improved again, specifically reducing the length of time taken to reach level XI by one year and being able to reach level VI after three years in level VII. Promotion to Level VI in 16 years.
- Customer Manager II career (Premier Banking and Business Banking managers): promotion to Level V in 15 years.
- Career plan for Private Banking Advisers enables this group that manages private banking customer portfolios to develop their professional knowledge skills and speed up their pay progression, being promoted to Private Banking Management if they successfully complete the entire scheduled itinerary.
- Private Banking Advisers career:promotion to level VI in 11 years. See details in table 19 of the Annex.
- Filling internal vacancies: as a result of vacancies left by departures from the Entity or promotions to other positions, there is the possibility for employees to apply for these positions. This is an internal promotion mechanism that in 2023 allowed around 8,982 employees to make a change in their professional career (approximately 64% have been promoted to branch

management or assistant manager and customer manager positions). See details in table 21 of the Annex.

The internal selection model (internal coverage) offers an attractive, digital and memorable experience for employees (candidates) and managers. Previously, it had been indicated that there was a lack of transparency or trust in the process.

Internal selection is aimed at:

- Providing quick and proactive selection with a model of identified professionals that generates customised opportunities.
- Promoting the development of people by encouraging mobility.
- To raise 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 of Headquarters mainly aims to proactively seek candidates with these two 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.
- Candidate recommendation tool. The purpose of this use case is to develop a model that estimates the suitability of a person for a specific vacancy. The tool will use a machine learning model to make the recommendations and the graphical user interface to visualise the results of the model will be QlikSense. The use of this tool will provide homogeneous and uniform information for the development of the process of identifying and proposing candidates, as well as their subsequent evaluation in the Entity's vacancy filling committees.
- **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, the data explotation and analysis, internal mobility and people belonging to each generation (multi-generational). Companies that have facilities to promote internal mobility will retain their employees for longer.
- Identify key skills for the future, such as the ability to identify the skills required for current vacancies and those for future vacancies, and to assess how suitable employees are for them (People Planning).
- Strengthening transparency and opportunities for internal growth. One of the key factors for having a good internal mobility strategy is to align it with the general strategy of People Management and with that of the Entity itself, with a suitable definition of the process parts and providing transparency. In this way, employees really believe that there are new opportunities for growth within the Entity; the Principles of Action for Recruitment that include internal mobility are key to highlighting and giving visibility to the talent that we already have in the Entity and motivating employees to grow and continuously improve.
- Include talent development in managers' strategy. To combat the obstacle of manager retention and to avoid "the flight" of talent from their team, they must be empowered and included in the internal mobility value chain. To do this, "Talent Development" of their team must be included among objectives.

With the ongoing introduction of new initiatives and improvements, both employees and managers are impacted. Improvements for the entire workforce are:

- More detailed vacancy information and a contact person for the area (other than managers). The details of the position's job profile, as well as the required skills (soft and hard), has also been added in 2023.
- Candidate confidentiality.
- More development opportunities with the broadening of the curriculum vitae (concerns, interests and knowledge). Maintaining the curriculum updated in the employee portal is necessary in the co-responsibility of talent management. This is why communication campaigns are regularly launched to the entire workforce.

- Publication for two weeks for applications to vacancies in Headquarters.
- Improve transparency with the publication of Headquarters Management internal vacancies and external vacancies.

Improvements for managers include:

- Qualified pre-selection of candidates from Headquarters (psychotechnical, report, video interview).
- Agile hiring: maximum 45 calendar days after the candidate is selected.
- Participation of the branch manager in the network selection processes, 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. Subsequently, the manager may monitor the selection process linked to that vacancy (whether it has

SOMOS CAIXABANK



We want you, we need you!



CaixaBank's Career Site provides more information on the hiring model to improve transparency and knowledge.

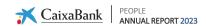
This platform, supported by SAP SuccessFactors technology, has the following improvements:

- It offers a better user experience, thanks to its navigable interface.
- It improves traceability in the selection processes monitoring.
- A renewed, pleasant and modern look & feel.
- Search engine optimised with search options by keywords and with the option to filter by area, function and city, among others (simpler and more efficient search for talent).

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- Allows you to upload your CV as a file to the internal employee file.
- It unifies the selection processes and interviews in the Employee Portal to optimise the entire process management.
- It is integrated with the external Career Site.
- The People Selection department can launch mass adverts and, from the Talent department and HR Business Partners, can launch no public processes for more strategic positions and thus fill managerial vacancies.
- Automatically publishing some branch network vacancies (specific positions and positions).
- Resignations, withdrawals and direct designations may be carried out.



• Branch classification: The functions of branch manager and assistant manager are regulated by CaixaBank internal labour agreements and are an improvement on what is regulated by the Collective Bargaining Agreement for Savings Banks and Financial Institutions. The category of the branch in which they perform their duties determines their professional level and functional bonuses. A branches 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 2023, 3,046 branches have been classified (this represents an decrease of 188 branches, mainly due to the high integration of branches) and the number of branches in each category is established by the percentages set out in the internal agreements. See details in table 20 of the Annex.

- Appointments: promotion of groups from Headquarters, Support and Network Support.
- Skills tests: there is also the possibility of promotion by passing a skills test, to be promoted to Levels VIII and X (according to the Collective Bargaining Agreement every 3 years) and promotion to Level VII (according to the CaixaBank internal agreement every 2 years).

In 2023, a total of 5,457 employees have had an increase in pay levels, which is almost 15% of the workforce.

Level changes: 7,600, year 2023. Distribution						
Customer adviser	1,785	32.7%				
Career by experience	1,455	26.7%				
Appointments	1,337	24.5%				
Coverage of positions	339	6.2%				
Skills development	229	4.2%				
Branch classification	187	3.4%				
Private Banking adviser	125	2.3%				

See details in table 18 of the Annex

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Termination:

Terminations in CaixaBank are mainly due to two reasons: the senior group that decides to voluntarily adhere to departure programmes and the young group with an internship contract that decides to leave the Entity due to pay issues or because their expectations have not been met.

At CaixaBank, as a result of the agreed mass redundancy plans, between 2012 and 2023, more than 15,000 employees have left the bank, either through voluntary redundancy programmes or through restructuring plans, in all cases on a voluntary basis and at a total cost of around €345,000/employee. Senior employees have been able to take advantage of departure processes with financial conditions that allow them to leave the company and live with payouts that complement the Pension Plan.

Despite this, in the latest Restructuring Plan agreement implemented following the integration of Bankia in 2021, to mitigate the lay-offs impact, CaixaBank agreed a **Guaranteed Redeployment Plan** for all employees who have joined and activate the plan, with bespoke and unlimited consultancy, training resources, employment guidance (employment workshops), support for entrepreneurship/self-employment initiatives (financial, wealth, tax and employment advice) and reskilling/upskilling with focus on digital skills and digital mindset.

This Plan has a team of employment consultants exclusively to individually search for job offers and opportunities for CaixaBank candidates and the Senior Talent Programme to encourage the placement of people over 50 years of age. The plan is leveraged on a technology platform and other available resources to identify the necessary capacities in the market (connect supply and demand and guide the skilling of profiles), through the creation of an "employment ecosystem" that integrates leading regional and small/medium-sized enterprises in the full cycle. The duration is: 12 months + 6 months + Indefinite if the active employee has not been redeployed in the initial period and with the possibility of deferring or suspending the programme if the person does not remain in the position.

Finally, 4,362 people have benefited from the redeployment programme (3,618 employees, 54.4% of terminations and 744 family members).

Guaranteed redeployment plan itinerary

Registration on the platform Get started with us! · Upload photo to the platform profile · Register with ELLA - virtual assistant Explore the platform Request appointment with the expert Branding service Update CV and upload it to the platform Participate in branding training Update LinkedIn • Explore resources on the platform related to branding, webinars, documents, etc. Readiness career transition Customised consultancy · Setting professional targets and training

Training

· Marketing plan

· Communication strategy

Action

Target company, intermediaries, networking
Work teams for job search

Specific research for the candidate
Presence on social media
Prepare interview
Networking
Attending employment events and activities
Continuous intermediary in the market

Redeployment

Catch job opportunities
Management of selection processes
Support all the way to placement

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.

Cheers to your success!

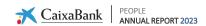
The new design within the corporate intranet People Xperience includes more information for the employee at the time of departing the Entity. This information includes operational-type issues geared towards the termination at their workstation, as well as other activities to carry out once the employment relationship has ended, such as volunteering or other leisure activities through the Entity's Staff Association.



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With regard to employees who are hired for an internship in the branch network, and who decide to leave the company, their decision is mainly motivated by the fact that they believed they received a lower than expected remuneration 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 are interviewed on the reasons for the departure and to identify improvement processes in onboarding management.

CaixaBank has an offboarding model to garner critical knowledge about the group leaving the company and avoid its loss. 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:

- Attend to enquiries from members, suspended members and beneficiaries of the Pension Plan, on aspects related to the Pension Plan and other social benefits such as the health policy.
- Manage and arrange for the collection and modification of the contributions from the contingencies covered by the Pension Plan: retirement, early retirement (mass lay-offs), disability and death.
- Provide the Oversight Committee with information on the daily value of the participation and statistics on the 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 the Pension Plan beneficiaries.

The Stakeholder Office has a relationship with VidaCaixa:

- As a pension plan manager: sending dossiers to claim benefits. VidaCaixa takes out the benefits on the 1st, 10th and 20th of each month. The Stakeholder Office handles enquiries from members and beneficiaries derived from VidaCaixa. Finally, it receives information on the contracted benefits and investments.
- As an insurance company: sending VidaCaixa requests to collect excess policies and retirement premiums for these policies beneficiaries. VidaCaixa takes payments on the 1st, 10th and 20th of each month.

Employees are continually informed about the CaixaBank Employment Plan via the Plan website, CaixaBank Now and the financial terminal.



https://www.fpecaixa.info/ca/

Lastly, it should be noted that, based on the internal analysis of demographic evolution in CaixaBank and associated with the generational diversity project, there is s plan to carry out actions that could involve this older group that has departed:

- To promote the external vision of the group, taking advantage of their experience and knowledge as a brand ambassador, providing them with technological tools and developing their digital skills on social media. This should enable the company to grow its reputation.
- Senior Collective Communities that can direct and coordinate mentoring processes, learning communities, etc.





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1. Changes in the Workforce

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Table 1. Changes in the Workforce

	2022	2023	Net change	
CaixaBank Workforce	36,089	36,225	136	
Changes in 2023				
Additions and readmissions	1,097	Departures and absences		-961
New entrants	635	Definitive leaves		-400
Headquarters	239	Retirement	-2	
Personal Banking	339	Death	-17	
Business Banking and Private Banking	5	Dismissal	-92	
CIB/Markets	5	Voluntary redundancy	-126	
Foreign Branches and International B.	43	Contract termination	-20	
Regional Divisions / Network Support	4	Not passed probationary p	eriod -17	
		Permanent disability	-25	
Internalisations from the Group (1)	28	2021 Restructuring Plan	-101	
Reinstatements	434	Absences		-561
Leave of absence	320	Leave of absence	-373	
Other	114	Other	-88	

^{1) 14} people from CaixaBank Facilities, 6 from Joint Prevention Service and 8 from CaixaBank Operational Services.



Table 2. Workforce Rotation

	2019	2020	2021	2022	2023
Total departures (1)	2,273	442	1,369	5,539	400
Total departures (without restructuring plans)	338	423	236	220	299
Voluntary departures	154	95	123	90	126
Workforce year average	28,509	27,454	40,023	36,731	36,091
Workforce at close of year	27,572	27,404	41,602	36,089	36,225

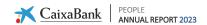
% Workforce Turnover	2019	2020	2021	2022	2023
Global Turnover (total departures/average workforce)	8.0%	1.6%	3.4%	15.1%	1.1%
Turnover (without Restructuring Plans/average workforce)	1.2%	1.5%	0.6%	0.6%	0.8%
Voluntary turnover (voluntary departures/average workforce)	0.5%	0.3%	0.3%	0.2%	0.3%

2023		Ger	nder	Age brackets								
Breakdown of workforce turnover by gender and age bracket	Total	Male	Female	20 to 24	25 to 29	30 to 34	35 to 39	40 to 44	45 to 49	50 to 54	55 to 59	>59
Global Turnover (total departures/average workforce)	1.1%	1.4%	0.9%	30.8%	6.2%	2.7%	1.4%	0.4%	0.5%	0.6%	4.8%	25.6%
Turnover (without Restructuring Plans/average workforce)	0.8%	1.0%	0.7%	30.8%	6.2%	2.6%	1.3%	0.4%	0.5%	0.4%	0.8%	6.7%
Voluntary turnover (voluntary departures/average workforce)	0.3%	0.5%	0.2%	19.2%	3.5%	1.6%	0.7%	0.1%	0.1%	0.0%	0.3%	3.3%

¹⁾ In 2023, out of the 400 leaves, 178 were women (44.5%) and 222 men (55.5%).

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2. Workforce Rotation



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3. Demographic structure

Table 3. Demographic structure

	Male		To	Total		Female	
	2019	2023	2019	2023	2019	2023	
people	12,397 (45.0%)	15,423 (42.6%)	27,572	36,225	15,175 (55.0%)	20,802 (57.4%)	
average age	44	47	43	47	43	46	
average working time	17	19	16	20	16	20	

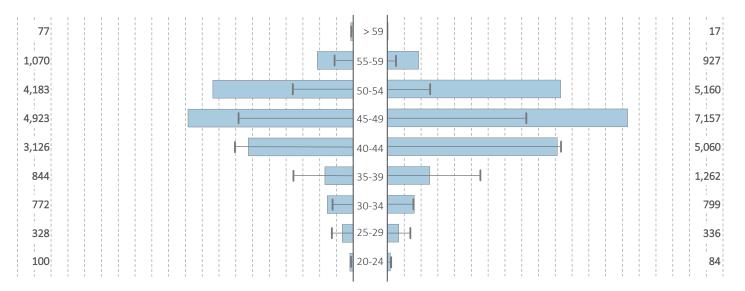




Table 4. Cultures mosaic

955 people from 79 different countries other than Spain

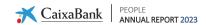
	Europe except for Spain 467 people	3 Albania 65 Germany 2 Andorra 2 Armenia 1 Austria: 13 Belgium 3 Belarus 2 Bosnia and	1 Latvia 1 Lithuania 1 Luxembourg 4 Moldova 1 Norway 17 Netherlands 33 Poland 40 Portugal	
North America 3 Canada 9 The United States		9 Herzegovina4 Bulgaria	23 United Kingdom 3 Czech Republic	
26 people 9 The United States 14 Mexico	3		41 Romania	
	30	1 Slovakia	8 Sweden	
		1 Slovenia	32 Switzerland	
		83 Finland 3 France	4 Turkey	
		49 Greece	14 Ukraine	
Central America 1 Costa Rica		Italy		
34 people 14 Cuba			Asia	25 China
1 El Salvador 1 Guatemala 5 Honduras 4 Virgin Islands GB 1 Nicaragua 1 Panama 6 Dominican Republic	A	Africa 4 Algeria	67 people	1 United Arab Emirates1 Georgia1 Hong Kong7 India1 Iran1 Japan1 Jordan
South America 275 people 41 Arge 4 Boliv 14 Braz 9 Chile 46 Colo 34 Ecua 3 Para 42 Peru 15 Urug 67 Vene	ria il e mbia dor guay	3 Egypt 3 Guinea 2 Equato 65 Moroc 1 Maurit 2 Mozan 2 Senega 2 South 1 Tanzar 1 Togo	orial Guinea co ania nbique al Africa	3 Lebanon 1 Malaysia 4 Pakistan 15 Russia 3 Singapore 2 Taiwan 1 Uzbekistan

83, 67 and 65 and 65 employees respectively The percentage of managerial positions, from deputy managers of large branches and up, with Spanish nationality is 98.24%, and with respect to

other nationalities: French, Venezuelan, German and Moroccan nationals, representing 0.25%, 0.10% and 0.23% and 0.02% of management positions.

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4. Cultures mosaic



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5. Organisational structure. Branches in Spain

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Table 5. Organisational structure. Branches in Spain

Regional Management

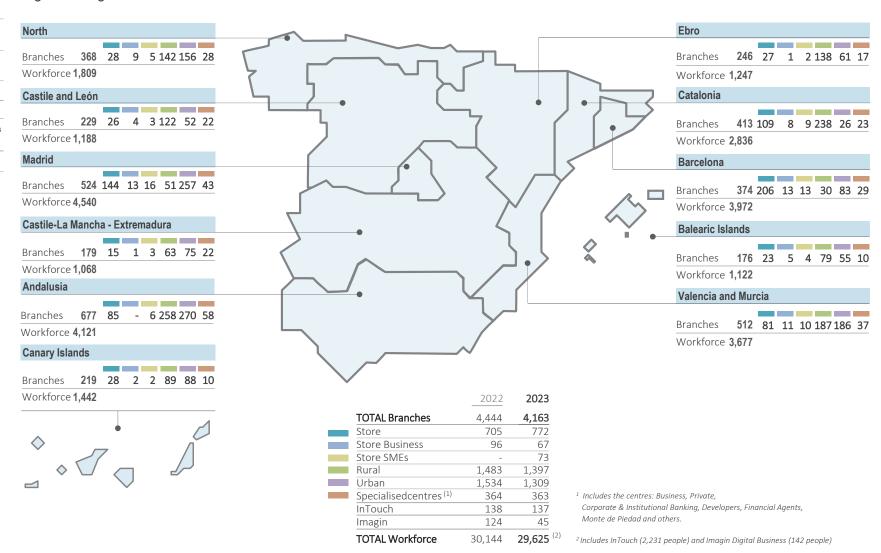




Table 6. Organisational and functional structure

Branch Network	Men	%	Women	%	Total
Senior Management	50	64.9	27	35.1	77
Regional Division Workforce	271	42.7	363	57.3	634
Management/Segment Management	63	65.6	33	34.4	96
Managers/Specialists/Technicians	157	40.9	227	59.1	384
Employees	51	33.1	103	66.9	154
Banking for Private Individuals	10,121	39.0	15,799	61.0	25,920
Business Area Management (DAN)	136	58.9	95	41.1	231
Branch management	2,042	56.0	1,602	44.0	3,644
Branch Asst. Managers / Second Mgr.	982	33.1	1,987	66.9	2,969
GCII - Premier Banking Adviser	1,292	34.8	2,423	65.2	3,715
GCII - Business Banking Adviser	320	54.7	265	45.3	585
GCI - Businesses Adviser	930	39.7	1,415	60.3	2,345
GCI - Senior Adviser	408	25.3	1,204	74.7	1,612
Support/substitution team	493	56.6	378	43.4	871
Employees and other jobs	2,660	34.4	5,083	65.6	7,743
inTouch functions	858	38.9	1,347	61.1	2,205
Private Banking	694	55.9	548	44.1	1,242
Private Banking Centre mng.	51	61.4	32	38.6	83
Private Banking Mng. (inc. Team Coordinator)	455	61.3	287	38.7	742
Private Banking Adviser	163	54.7	135	45.3	298
Other roles	25	21.0	94	79.0	119
Business Banking	802	60.2	530	39.8	1,332
Corporate Center mng.	111	77.1	33	22.9	144
Corporate Banking mng.	265	71.4	106	28.6	371
GCII - Business Banking Adviser	191	55.8	151	44.2	342
Other roles	235	49.5	240	50.5	475
CIB - Corporate & Institutional Banking	166	63.4	96	36.6	262
Monte Piedad	8	29.6	19	70.4	27
Special Branches	128	40.6	187	59.4	315
Abroad	143	59.3	98	40.7	241
Network Support	931	44.8	1,145	55.2	2,076
Risks	145	50.7	141	49.3	286
Total Regional Network	13,459	41.5	18,953	58.5	32,412

Headquarters	Total
Workforce by areas	
Chairman's Office	13
Secretaría General	178
CEO	26
Business	554
Risks	656
People	177
Insurance	9
Internal Audit	223
CIB (Corporate & Institutional Banking)	361
Compliance, Control and Public Affairs	217
Accounting, Management Control and Capital	334
Communication and Institutional Relations	76
Finance	164
Resources	573
Sustainability	44
Payments & Consumer	12
Digital Transformation & Advanced Analytics	194
Pending	2
Total Headquarters	3,813

Workforce by functions	Men	%	Women %		Total	
Management Committee	14	82.4	3	17.6	17	
Address	322	66.1	165	33.9	487	
Management	499	52.1	458	47.9	957	
Advisers	649	47.1	728	52.9	1,377	
Employees and other jobs	480	49.2	495	50.8	975	
Total Headquarters	1.964	51.5	1.849	48.5	3,813	

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7. Business model transformation

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Table 7. Business model transformation

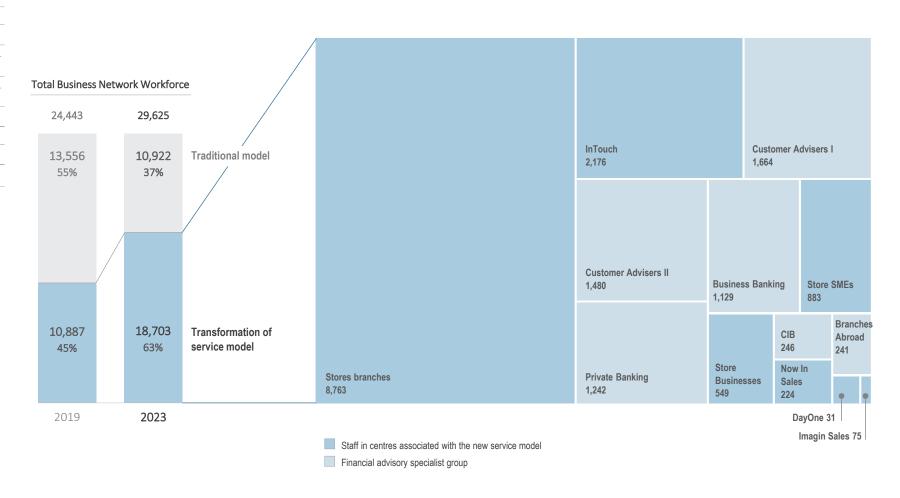


Table 8. Training activity

Key indicators Professional development 2023

Global information: Virtual training **98%** 2,512,129 hours Face-to-face training 2% Investment per person €303 Total €10,939,896 Sector average €214 (1)

Regulations

1,987,792 **Participants** 36,067

Total hours

	Employees certified out of targe group	t	Group target to certify (Transparency committee)
Finances, MiFID	21,253 ⁽²⁾	97.0%	21,905
Insurance, IDD	28,898 ⁽³⁾	98.7%	29,284
Real estate credit (LCCI)	26,994 ⁽⁴⁾	98.1%	27,504

Total hours

Recommended

580,157 **Participants** 33,952

Main training programmes:

	Hours
R Certification on sustainable investment	108,307
R Postgraduate Diplomas on Risk analysis (Business and Retail)	78,811
R Savings and Retirement Expert Graduate Programme	35,969
R Security and protection systems Seniors	30,770
R Postgraduate Course on Financial Information and Advice (CIAF)	23,836
A Big Data: Mass transformation of data	19,039
A Online marketing	17,247
A Challenges of the banking business	16,437
A Inheritance tax planning	15,385
A Turning risks into opportunities	15,286

71

Employees have completed the training in 2023

Hours of training per person (out of average staff)

Amount received for FORCEM training in Spain: €3,653,776.18

Training hours 2,567,949

100% of the worksforce

Customer

3.32 Out of 4

Applicability

3.31 Out of 4

Professional classification (5)

Hours of training per employee

Directors	67
Middle management	68
Rest of employees	73
General total	71

Cumulative hours of training, 2,567,949, by age and gender:

Age		Male	Female	Total
> 49		348,066	408,515	756,581
40-49		556,406	862,930	1,419,336
30 - 3	9	122,927	154,973	277,900
< 30		54,147	59,985	114,132
Total	1	,081,546	1,486,403	2,567,949

- 1) Source: 2022 Survey of the Group of Financial Institution Training Managers GREF.
- 2) CaixaBank has 29,528 employees with MiFID finance certification.
- 3) CaixaBank has 30,510 employees with IDD finance certification.
- 4) CaixaBank has 29,189 employees with LCCI real estate credit certification.

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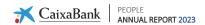
Self-learning

Hours

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8. Training activity

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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9-I. Training assessment

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Table 9-I. Training assessment

KIRKPATRICK model



Level 1 Level 2 Level 3 Level 4
Reaction Learning Behavior Results

- 1. At this level the participants assess whether the training was motivating and relevant for their work, and if the training experience was positive.
- 2. The degree of acquisition of knowledge and skills of the participants is measured at this level.
- **3.** We measure the application what is learnt in their work position at this level. This measurement is taken from 4/6 months after the training is taken.
- 4. We measure the degree of achievement of the objectives set for the training action at this level.

Evaluation of Commercial Leadership in Store Branches

Description of the Programme	Profits for the business (initial objectives)	Impact/Result	Participants
Following the integration between CaixaBank and Bankia, the need was identified to provide a meeting place for the branch managers to share knowledge and experience and standardise practices, with the aim of consolidating the implementation of the Bank's commercial system and its Culture and Leadership Models. With this in mind, Store branches were implemented due to the size of their staff, the volume of customers they serve and their specific weight in the achievement of results. This is a Managerial Development programme designed to provide benefits to the Entity through the training and development of various key skills for leadership in the Store Branch Network business, directly impacting the commercial activity of this segment. This programme addresses the following: the main skills required to manage and implement the commercial system and the skills needed to lead teams. The programme is as a meeting point between Store Branch, Business Department and Retail Department Managements, promoting the exchange of knowledge, best practices, knowledge of the commercial systematics and the business strategy. Senior managers from People and Business Management are involved. The programme's methodology is structured around carrying out the following	The programme focuses on the development of key managerial skills and knowledge for the leadership of a team in a Store Branch, and on the homogenisation on the implementation of the organisation's Commercial Systematics model; both key aspects for the achievement of the business objectives and challenges set. The objectives for this year are associated with the increase in service quality perceived by the client and the sale of products marketed in the branch Network.	Quantitative impact of profits for the business (monetary and non-monetary):	758 participants (100% of the target and 2.1% over CaixaBank total) Intended for: Store Branch Management
	Assessment : participants rate the training received as positive (relevant and motivating), with a score of over 4 out of 5.	Assessment: the participants rate the training received as positive, with an overall score of 4.8 out of 5 . In addition, the programme's NPS obtains 90.5%.	
	Knowledge acquisition: participants rate above 4 out of 5 that they have acquired the knowledge, skills and competences of commercial systematics in order to apply them in their day-to-day management.	Knowledge acquisition: participants rate 4.6 out of 5 that they have acquired the knowledge, skills and competences of commercial systematics in order to apply them in their day-to-day management.	
developed activities in two days: Masterclass:	$\begin{tabular}{ll} \textbf{Applicability:} & the participants rate the training as useful and applicable, over 4 out of 5. \end{tabular}$	Applicability: participants rate the training as useful and applicable at 4.8 out of 5.	
 Presentation by senior management on the main challenges for the future of the Bank and its commercial strategy. Presentation by Regional People Management on the Culture and Leadership Models. Presentation by Retail Banking Management on the keys aspects of the business, the situation in the sector and the Bank's commercial systematics model. Workshops: Commercial systematics (Promotion and Management of commercial activity). AHEAD Leadership in the Store (communication, management and motivation of commercial teams). Leadership skills training (role-play real cases Branch Store). 	Results: the number of linked customers and their resources, as well as the amount of consumer loans, must show an increasing trend. An improvement of the commercial activity, meaning an increase of general insurance (>15%), life insurance (>2.5%) and security systems (>15%) contracts, must be specified.	Results: the development of the commercial system, homogenising the way of working with an emphasis on the customer in order to consolidate the customer-adviser relationship, has led to an increase in the linked customer base (+1.1%), customer resources (+3.1%) and consumer loans (+1.9%). In addition, there has been an increase of general insurance (24%), life insurance (6%) and security systems (24%) contracts.	



Table 9-II. Training assessment

KIRKPATRICK model



Evaluation of the Higher Course in Recovery Management

Benefits for the business (initial objectives	Impact/Result	Participants
year the business results, by impacting the commercial dynamics in the customer relationship. The critical content has been expanded and the recovery management process in the various segments is studied further in depth, impacting the commercial system; developing skills and competences in the customer relationship, with the aim of finding the best solution; and, thus.	Quantitative impact of profits for the business (monetary and non-monetary):	(98.7% of the target and 1.3% over CaixaBank total) Intended for: Recovery Managers as useful ce is rated an increase in elephone calls be completion recovery of ered amount pared to the colon has been
Assessment: participants rate the training received as positive, with a score of over 4 out of 5.	Assessment: the participants rate the training received as positive, with a score of 4.7 out of 5.	
Knowledge acquisition: the participants rate above 4 out of 5 that they have acquired the knowledge of the recovery function and the skills and techniques to improve the negotiation.	Knowledge acquisition: the participants rate 4.8 out of 5 that they have acquired the knowledge of the recovery function and the skills and techniques to improve the negotiation.	
Applicability: the participants rate the training as useful and applicable, over 4 out of 5.	Applicability: participants rate the training as useful and applicable at 4.7 out of 5.	
above 8 out of 10. Increase of commercial management linked to recovering defaulted loans due to increasing commercial visits and telephone calls (>30%), as proof of the improvement of the commercial system and acquired skills. The improvement in the management of recoveries must increase the amount of recoveries (>15%) and place the default rate (stage 3) below the sector average.	defaulted loans, an increase in the recovered amount (+22%) has been observed when compared to the previous period. The default rate (2.8%) has been	
	The ad hoc designed programme seeks to improve this year the business results, by impacting the commercial dynamics in the customer relationship. The critical content has been expanded and the recovery management process in the various segments is studied further in depth, impacting the commercial system; developing skills and competences in the customer relationship, with the aim of finding the best solution; and, thus, generating engagement in the function. **Assessment:* participants rate the training received as positive, with a score of over 4 out of 5. **Knowledge acquisition:* the participants rate above 4 out of 5 that they have acquired the knowledge of the recovery function and the skills and techniques to improve the negotiation. **Applicability:* the participants rate the training as useful and applicable, over 4 out of 5. **Results:* the programme's overall experience is rated above 8 out of 10. Increase of commercial management linked to recovering defaulted loans due to increasing commercial visits and telephone calls (>30%), as proof of the improvement of the commercial system and acquired skills. The improvement in the management of recoveries must increase the amount of recoveries (>15%) and place	The ad hoc designed programme seeks to improve this year the business results, by impacting the commercial dynamics in the customer relationship. The critical content has been expanded and the recovery management process in the various segments is studied further in depth, impacting the commercial system; developing skills and competences in the customer relationship, with the aim of finding the best solution; and, thus, generating engagement in the function. **Assessment:** participants rate the training received as positive, with a score of over 4 out of 5. **Knowledge acquisition:** the participants rate above 4 out of 5 that they have acquired the knowledge of the recovery function and the skills and techniques to improve the negotiation. **Results:* the programme's overall experience is rated above 8 out of 10. Increase of commercial management linked to recovering defaulted loans due to increasing commercial visits and telephone calls (>30%), as proof of the improvement of the commercial system and acquired skills. The improvement in the management of recoveries must increase the amount of recoveries must increase the amount of recoveries cases (>15%) and place the default rate (stage 3) below the sector average.

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9-II. Training assessment

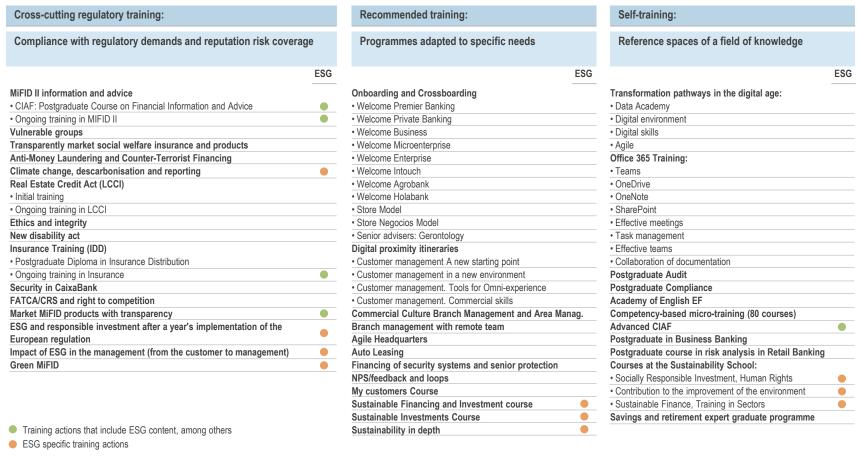


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Annexes and Tables CaixaBank Group

Table 10. Knowledge management

CaixaBank Campus CaixaBank knowledge management strategy. Face-to-face and online offer for personalised competence development.



ESG: Environmental, Social and Governance. Training courses related to environmental, social and governance (ESG) aspects

Drivers:





Virtaula. | 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

Assessment of Managerial Talent	No. of assessments 812 Accumulated 2020-2023 3,171
② Ahead Review + Feedback 180°	No. of assessments 2023 705 Accumulated 2020-2023 1,081
Performance Assessment	Received bonus in 2023 People 1,202

Behaviour

- 1 Ad-hoc reports from an external expert bringing objectivity and independence.
- Tool to identify/contrast internal talent and managerial skills. Assessment by the hierarchical manager.

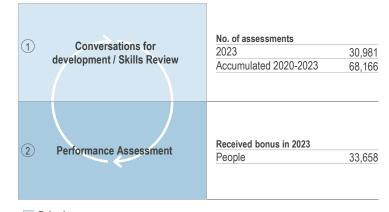
Evaluation by the hierarchical manager.

Collection of team perceptions to identify competency gaps.

Performance

(4) Headquarters challenges programme (annual) ILP programme (long-term incentives - Strategic Plan period).

Non-managerial level



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

- 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.
 - Network Bonus Programme, scheme adapted to each business sector.
 - Incentive Programme.

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11. Assessment methods

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Timescale of most relevant facts of the 2020-2023

- 270° feedback to Headquarters management positions.
- 270° feedback to Group company managers.
- Bankia integration, start of appraisal interviews with managers of both companies.
- Conducting nearly 2,100 interviews on professional expectations and analysis of competencies, responsibilities and future aspirations of CaixaBank and Bankia executives within the framework of the integration.
- Creation of an appraisal map based on objective and homogeneous data for the meritocratic, fair and responsible appraisal of employees.
- Appointments to the Talent Committee made within the framework of the new structure post-integration of hierarchical dependencies (N2, N3, N4).
- -Design of a catalogue of profiles with their required skills with the participation of all the Bank's areas and Group companies.
- Developing the new skills assessment process for the entire workforce.
- -Carrying out upskilling pilots in Business.
- Launch of the Skills and Ahead Review assessments with up to a total of 27,799 and 645 assessments, respectively, in CaixaBank
- Developing the profile comparison module and the function design

2020 2021 2022 2023



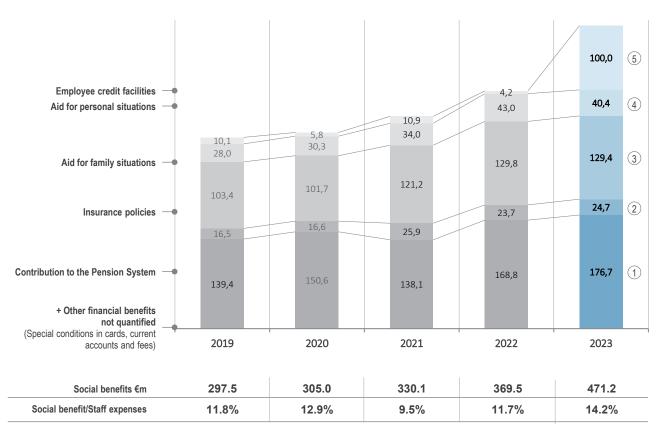
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12. Trend in Social Benefits

Annexes and Tables CaixaBank Group

Table 12. Trend in Social Benefits

Social benefits €m



- (5) The Euribor stands at 2.629% in October 2022 versus -0.477% the previous year. This rate increase causes a greater difference between what the employee and the best customer pay.
- (4) Lower amount of salary supplement up to 100% for leave (associated with a decline in absenteeism).
- 3 5% increase in salary for children of employees due to salary review and level increase due to careers
- ② Cost associated with the increase of the policy's cost by 4.5%.
- Increase of contributions due to Bankia's progressive adaptation, increase of pensionable salary due to careers and salary review in 2023.

Table 13. Social Benefits. Breakdown and beneficiaries

Benefits	2019 €m	Staff benefiting	2020 €m	Staff benefiting	2021 ∈m	Staff benefiting	2022 €m	Staff benefiting	2023 €m	Staff benefiting
Contribution to the Pension System	139.4		150.6		138.1		168.8		176.7	
(1) Savings contributions	110.6		107.9		119.2		167.1		166.9	
(2) Risk premium	28.9	36,631	42.7	37,074	18.9	57,527 *	1.7	55,791 *	9.8	*** 53,159
Insurance	16.5		16.6		25.9		23.7		24.7	
(3) Healthcare policy	16.4	32,118	16.6	31,579	25.8	66,594 **	23.6	45,984	24.4	44,859
(4) Car-service management	0.1		0.0		0.1		0.1		0.3	
Aid for family situations	103.4		101.7		121.2		129.8		129.4	
(5) Birth bonus	2.1	943	1.8	770	1.7	796	1.8	834	1.6	748
(6) Death aid	0.9	377	1.0	419	0.9	395	1.1	498	1.2	512
(7) Study aid - nurseries	3.3	3,197	2.7	2,613	3.3	3,234	2.8	2,652	2.4	2,308
(8) Study aid - descendants	21.0	20,072	21.6	20,282	31.9	30,012	28.9	26,450	29.3	26,451
(9) Aid for children - 5% wage	73.9	20,075	72.5	19,153	80.9	27,955	92.5	26,452	92.3	25,553
(10) Maternity/paternity supplements	2.1	1,070	2.1	932	2.4	1,219	2.7	1,329	2.6	1,236
Aid for personal situations	28.0		30.3		34.0		43.0		40.4	
(11) Length of service bonus	0.7	208	1.7	505	1.3	400	2.2	658	5.3	1,549
(12) Study aid - employees	1.8	2,059	1.4	1,612	1.6	1,552	1.3	1,391	1.5	1,403
(13) Supplement for illness and work-related injury	25.6	7,666	27.2	8,782	31.1	10,237	39.5	17,664	33.6	10,923
Credit facilities made available to employees	10.1		5.8		10.9		4.2		100.0	
(14) Loans with special terms and conditions	10.1	29,061	5.8	28,877	10.9	42,887	4.2	41,646	100.0	39,471
(15) Other financial benefits, not quantified										
Social benefits €m	297.5		305.0	1	330.1		369.5		471.2	
Social benefits/Staff expenses	11.8%		12.9%		9.5%		11.7%		14.2%	

- (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

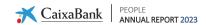
- (11) Financial bonus at 25 and 35 years of service
- (12) Compensation of up to 90% of university study enrolment
- (13) Supplement of up to 100% of salary for temporary disability situation and work accident
- (14) Subsidised interest rates for mortgages and personal loans
- (15) Special conditions in cards, current accounts and fees

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^{*}Includes passive and active workforce

^{**}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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14. Trend in Personnel Expenses

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Table 14. Trend in Personnel Expenses

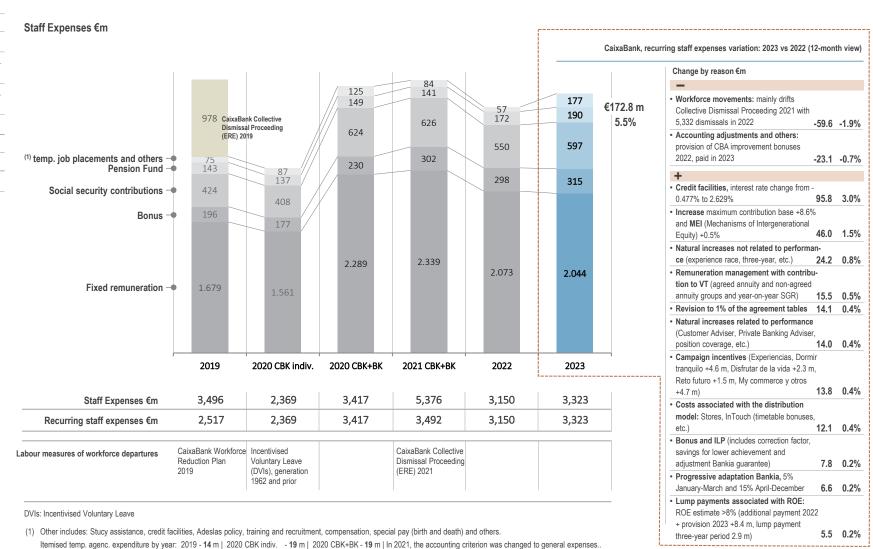


Table 15. Employee, Culture and Leadership Engagement and Satisfaction Study (Radar carried out in 2023)

		Total CaixaBank								
		Chang	je 2023	J	Ger	nder	Generations			
TF = Total Favourable: Percentage of "Fully agree" and "Agree"	Radar 2023	about 2022	vs 2020	Chg. vs '22	Male	Female	Z post 1993	AND 1982-1992	X 1971-1981	Baby Boomers pre '1971
Total favourable	64%	-3%	-8%	_	64%	64%	60%	61%	64%	60%
% shareholding	56%	-19%	-14%	_	63%	51%	46%	55%	56%	60%
Results by area (TF)										
Leadership and organisational progress	77%	-2%	-8%	_	77%	77%	73%	74%	78%	73%
Communication	72%	1%	5%		70%	73%	65%	71%	72%	65%
An Organisation to work at	68%	-6%	-17%	_	69%	68%	57%	63%	69%	57%
Work conditions	66%	-3%	-6%	_	66%	65%	69%	63%	66%	69%
Commitment	64%	8%	-1%		63%	64%	62%	64%	67%	62%
Organisational Environment	53%	-1%	-7%	_	52%	53%	50%	50%	53%	50%
Intrinsic Motivation	51%	0%	-4%	=	50%	52%	45%	49%	52%	45%
Customer Orientation and Results	46%	-4%	-12%	_	45%	47%	45%	47%	46%	45%

	Chang		
Radar 2023	about 2022	about 2020	Chg. vs '22
64%	-7%	-11%	•
73%	-7%	-7%	•
77%	-4%	-9%	▼
72%	-1%	5%	•
68%	-8%	-18%	•
66%	-2%	-7%	▼
64%	1%	-6%	A
53%	-13%	-19%	•
51%	-13%	-16%	•
46%	-16%	-21%	_

Headquarters

Change 2023 about about Chg. Radar **2022 2020** vs '22 64% -2% -7% -22% -15% 53% \blacksquare 77% -2% -8% 2% 6% 72% 68% -6% -17% 66% -4% -6% 64% 9% 0% 53% 1% -5% \blacktriangle -2% 46% -2% | -10%

The results of

the Regional

Network are

the overall results

Branch Network

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15. Employee, Culture and Leadership Engagement and Satisfaction Study

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eNPS - Employee Net Promoter Score



To what extent would you recommend CaixaBank as a good place to work?





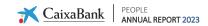




"Culture" and "Leadership Model" attributes

	Culture	%
×	Total Culture	62
	Committed	64
	Approachable	64
	Responsible and demanding	61
	Honest and transparent	67
	Collaborators	51
	Flexible and innovative	64

	Leadership model	%
*	Total Leadership	79
Q	Partnerships	79
AHEA	Humanism	77
Ħ	Empowerment	80
V	Anticipation	81
5	Diversity	80



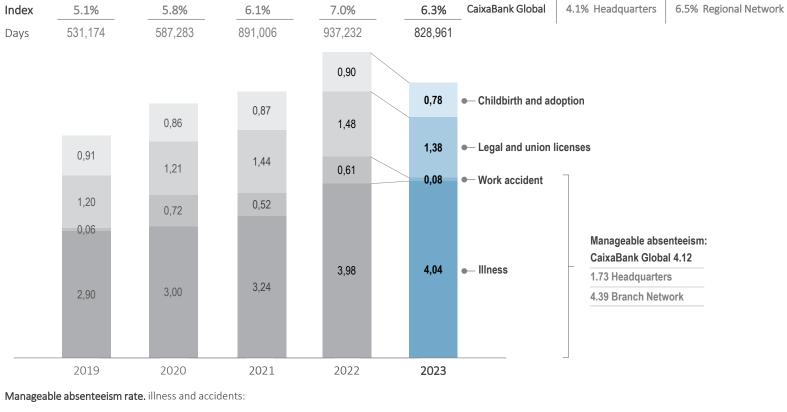
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16. Absences

Table 16. Absences

Absenteeism index. Days lost/Total days:



Index 3.0% 3.7% 3.7% 4.6% 4.1%

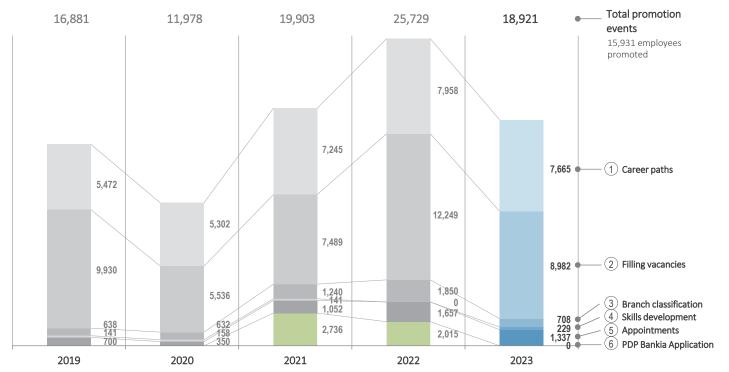
Illness in the last 12 months: 11,544 people

Duration in days	1 to 15	16 to 30	31 to 180	>180
of 17,560 cases	69%	7%	18%	6%
534,980 days	9%	5%	43%	43%
Average (days)	3	21	73	303



Table 17. Promotions

All employees have an experience-based career path that allows them to progress from level XIV to level VII in 23 years. In 2023, 1,455 employees have changed their professional level due to experience.



- 1 Includes: GCI career: Promotion to Level VI in 16 years / GCII career: Promotion to Level V in 15 years / ABP career: Promotion to Level VI in 11 years.
- 2 Coverage of a vacancy in the Network (Management, Asst. Management/GCII second branch manager, management of Private Banking and Business Banking centres, 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 Headquarters, Support and Network Support.
- 6 Promotion and Professional Development System (PDP), which enhanced the career of the Convention, based on the achievement of professional objectives and personal performance.

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17. Promotions



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18. Promotions. Level Change

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Table 18. Promotions. Level changes

Changes to level of compensation by reason

	2022									
	Total	Men	%	Women	%	Total	Men	%	Women	%
Appointments	1,657	721	43.5	936	56.5	1,337	648	48.5	689	51.5%
Coverage of positions	475	234	49.3	241	50.7	339	149	44.0	190	56.0%
Branch classification	125	73	58.4	52	41.6	187	94	50.3	93	49.7%
Customer manager	1,626	643	39.5	983	60.5	1,785	678	38.0	1,107	62.0%
ABP (promotion due to change of level)	125	64	51.2	61	48.8	125	60	48.0	65	52.0%
Skills development	-	-	-	-	-	229	101	44.1	128	55.9%
Career by experience (length of service)	1,577	523	33.2	1,054	66.8	1,455	460	31.6	995	68.4%
PDP Bankia*	2,015	812	40.3	1,203	59.7	0	0	-	0	-
Total	7,600	3,070	40.4	4,530	59.6	5,457	2,190	40.1	3,267	59.9%

^{*} PDP: Promotion and Professional Development

Revocation of positions

Total

523

1,744

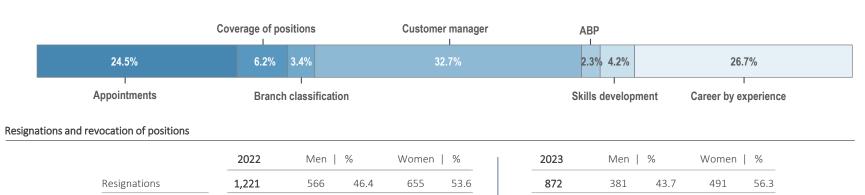
253

819

48.4

47.0

2023 level changes



51.6

53.0

270

925

293

1,165

142

523

48.5

44.9

51.5

55.1

151

642

Table 19. Promotions. Career planning

Customer Adviser I

Customer Adviser II

Year	Business	Senior	Total
1	79	35	114
2	29	17	46
3	104	39	143
4	86	40	126
5	65	4	69
6	78	26	104
7	38	11	49
8	88	104	192
9	97	90	187
10	144	121	265
11	147	173	320
12	110	5	115
13	183	168	351
14	175	308	483
15	142	10	152
16	116	50	166
Career path completed	761	411	1,172
	2,442	1,612	4,054

Year	Banking Premier	Banking Companies	Second Sales Manager	Total People
1	21	2	1	24
2	15	-	4	19
3	175	11	4	190
4	193	29	16	238
5	310	32	26	368
6	351	55	46	452
7	335	47	49	431
8	227	53	40	320
9	265	72	114	451
10	280	63	74	417
11	353	51	36	440
12	155	45	64	264
13	210	81	58	349
14	153	84	46	283
15	140	50	51	241
Career path completed	770	253	87	1,110
	3,953	928	716	5,597

• Customer Adviser:

Career plan for Adviser of the Retail branch network, associated with specific training plans and offering different levels and rates of pay progression according to the business segment to which they belong.

Private Banking Adviser (ABP)

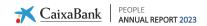
Stage	Year	People
1	1	-
	2	-
2	3	1
	4	1
	5	4
3	6	2
	7	29
	8	113
4	9	79
	10	67
Career path completed		2
		298

Private Banking Consultant:

This enables employees that manage Private Banking customer portfolios to develop their professional knowledge skills and speed up their remuneration, being promoted to the function of Private Banking Management if they successfully complete the entire scheduled itinerary.

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19. Promotions. Career planning



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20. Promotions. Branch classification

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Table 20. Promotions. Branch classification

Ranking Variables	Seg

egmentation Classification 31 October 2023 (effective January 2024)

Outside assets 40%
Investments 25%
Ordinary income 25%
Linked clients 10%

6 Branches	Categories ¹	Results
1.5	A1	46
2.1	A2	64
3.1	B1	94
4.6	B2	140
4.6	C1	140
7.1	C2	216
6.6	D1	201
11.1	D2	338
12.3	E1	375
17.3	E2	527
29.7	F1	905
		3,046 Classified
Other branche	s	
Single		177
S1		287
S2		277
Total		3,787
Counters		450

Branch level changes:	
Increasing	35
Decreasing	83
Maintain	1,85
Classified	3,04
Classifieu	3,0-
Previous year increases (October 2023):	•
	92
Previous year increases (October 2023):	92 23
Previous year increases (October 2023): Partial consolidation (intermediate category)	92

¹ Categories: A and B Large branches

C and D Medium branches
E and F1 Small branches
S1 One-person branches
S2 Two-person branches



Table 21. Promotions. Filling vacancies

Changes in 2023

Total designations

	Requ	Requests		Designations		ns/Requests	Di	Direct designations	
	Total	requests per position	Total	% women	% men	% women	Total	% women	% acc./total function
Branch management	4,180	4.2	1,002	47.5	21.7	27.0	238	45.8	19.2
Branch Asst. Managers / Second Mgr.	4,240	6.0	707	64.4	12.5	20.4	178	73.0	20.1
Business, Institutional & Private Banking	368	8.0	46	41.3	11.3	14.8	39	35.9	45.9
Customer Management	13,666	4.0	3,418	63.8	21.4	27.7	166	61.4	4.6
Support/substitution team	968	4.1	236	48.3	25.3	23.5	1	100.0	0.4
Specific positions	17,546	6.6	2,675	60.3	13.8	16.4	276	50.0	9.4
Total	40,968	5.1	8,084	60.1	17.3	21.7	898	55.0	10.0

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22. Main indicators

Annexes and Tables CaixaBank Group

Table 22. Main indicators

What are we like?	2019	2020	2021	2022	2023	Target
We have a highly qualified workforce						
Certified Professionals (MIFID)	14,855	14,870	21,527	20,665	21,253	-
% Certified Professionals out of Target	95%	95%	98%	96%	97%	>85%
Hours of training per employee, against staff at year-end	108	81	92	76	71	-
Investment in employee training, in euros	468	414	231	300	303	-
Training rating, out of 10	8.3	8.1	8.4	8.4	8.3	>=8
Employees trained	27,527	27,404	41,602	36,089	36,225	-
% Employees trained	100%	100%	100%	100%	100%	100%
% Online training	96%	98%	99%	98%	98%	>90%
Internal trainers	1,958	1,043	1,163	1,162	1,155	-
% of employees with university degree	97.1%	97.4%	90.8%	93.0%	93.3%	-
% Women in STEM positions and with STEM training	-	-	40.7%	39.9%	40.3%	>=45%
% Women in total Information Technology (IT) staff	39.6%	38.9%	38.4%	34.8%	35.8%	-
We promote diversity and meritocracy						
% Women on staff	55.0%	55.2%	56.0%	57.5%	57.4%	>=50%
% Women in managerial positions (starting from A and B branch asst. manager)	41.3%	41.6%	41.3% (1)	41.8%	43.0%	43% in 2024
% Women in non-managerial positions	58.3%	58.2%	59.4%	60.2%	59.8%	
% Women in Junior Management	42%	44%	42%	44%	46%	>=50%
% Women in TOP Management	23%	22%	24%	31%	33%	>=35%
% Women in Revenue positions	42%	43%	41%	43%	44%	>=45%
% Access to managerial position (1st time women)	46.8%	44.7%	53.7%	48.2%	51.6%	>50%
% Women designations / Total designations	56.7%	56.0%	57.0%	58.4%	60.1%	>50%
% Designations/Applications - men	19.0%	18.4%	13.9%	15.5%	17.3%	-
% Designations/Applications - women	22.7%	20.5%	17.3%	20.6%	21.7%	% higher than designations/applications (men)
% Positions covered internally	98.0%	97.4%	99.4%	98.8%	96.8%	
% Management positions covered internally	99.3%	99.1%	99.9%	100.0%	99.5%	>=95%
Employees with disability	213	222	433	407	425	-
% Generation Z (Born after 1992)	2.1%	2.5%	1.7%	2.3%	3.1%	-
% Generation Y (millennial, born between 1982 and 1992)	15.3%	15.5%	14.1%	15.6%	15.7%	-
% Generation X (born between 1971 and 1981)	65.2%	65.4%	61.2%	68.4%	67.9%	-
% Baby Boomer (prior to 1971)	17.4%	16.6%	23.0%	13.7%	13.3%	-
We ensure a high level of commitment and satisfaction						
% Overall satisfaction (2)	75%	71%	74%	67%	64%	Positive trend
% Professional development satisfaction (2)	74%	71%	73%	69%	61%	-
% Level of empowerment (2)	70%	64%	67%	59%	60%	-
% Talent retention	89.3%	86.1%	83.4%	73.5%	82.3%	>85%



How are we organised?	2019	2020	2021	2022	2023	Target
Branches/Centres	4,139	3,809	5,185	4,444	4,163	-
Retail Banking branches	3,918	3,571	4,615	3,818	3,618	3,425 in 2024
Conventional	2,488	2,033	2,828	1,947	1,712	-
Store	458	548	608	705	772	-
Store Business	42	49	84	96	67	-
Store SMEs	-	-	-	-	73	-
AgroBank	784	801	959	900	828	-
HolaBank	146	140	136	170	166	-
Number of Specialised Centres	221	238	570	626	545	-
Digital/Virtual	21	23	37	25	29	-
InTouch	-	-	137	138	137	-
Business Banking	125	125	190	146	145	-
Private Banking	53	68	127	88	86	-
CIB / Corporate and institutions	16	15	16	15	37	-
Recovery Centres	-	-	41	37	15	-
Imagin	-	-	-	124	45	-
Other (Business of Developers, Montes de Piedad, etc.)	6	7	22	53	51	-
International network	27	27	27	26	26	-
Specialists (3)	7,122	7,504	10,020	10,874	11,187	
Customer Advisers I (CGI) - Businesses Adviser	1,962	2,129	2,689	2,534	2,442	2,577 in 2024
Customer Advisers I (CGI) - Senior Adviser	-	-	-	1,203	1,612	1,794 in 2024
Customer Advisers II (GCII) - Premier Banking Adviser	2,499	2,676	4,248	4,083	3,953	4,031 in 2024
Customer Advisers II (GCII) - Business Banking Adviser	802	810	1,137	926	928	921 in 2024
Private Banking Adviser (ABP)	174	126	240	302	298	233 in 2024
Other (Private, Business Banking, CIB and International)	1,685	1,763	1,706	1,826	1,954	-
And we contribute to the Financial Data	2019	2020	2021	2022	2023	Target
ROTE	7.7%	6.1%	7.6% (4)	9.8%	15.6%	-
Cost-to-income ratio, (without extraordinary expenses)	55.4%	54.5%	57.7%	49.8%	40.8%	-
Return on investment in Group human capital (€)	3.59	3.67	3.64	4.63	6.90	-
Customers (including Spain and Portugal) (€m)	15.6	15.2	20.7	20.2	20.1	-
Group results (€m)	1,705	1,381	5,226	3,129	4,816	-
Obra Social (social work) contribution (€m)	545	560	510	515	538	-

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22. Main indicators

- 1) Pre-integration CaixaBank scope. 39.9% with perimeter including Bankia.
- 2) In 2022, the structure of the questionnaire has been modified, reducing both the dimensions and the number of questions. The historical series is maintained because if it had been adapted to the current structure of the questionnaire, the numbers presented would have been similar and therefore the trend shown is correct.
- 3) Customer Advisers include the Assistant Costumer Adviser function, but not in the target.
- 4) This ratio does not include the results of Bankia generated prior to 31-03-2021, and associated with the merger, in the numerator.



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23. Personnel management in the area of Human Rights

Table 23. Personnel management in the area of Human Rights

	2019	2020	2021	2022	2023
Block I. Equal treatment and non-discrimination		-		_	
Total hirings	431	353	42	256	635
Hirings - men	222	190	16	138	351 (55.3%)
Hirings - women	209	163	26	118	284 (44.7%)
Director Hiring	13	12	1	0	8
Middle Management Hiring	41	21	15	29	75
Other Employee hires	377	320	26	227	552
Internal appointments and selection processes (1)					
Total appointments	10,261	5,708	7,569	12,352	9,098
% Appointments - men	44.3	45.1	44.1	42.5	40.7
% Appointments - women	55.7	54.9	55.9	57.5	59.3
Flexible working hours					
Employees with flexible working hours	17,896	18,262	26,389	24,612	25,299
% against total staff at year-end	64.9	66.6	63.4	68.2	69.8
Employees with flexible hours - % men	48.8	48.3	48.9	46.1	45.6
Employees with flexible hours - % women	51.2	51.7	51.1	53.9	54.4
Reduced working hours, paid leave and leave of absence (2)					
Total workday reductions	1,727	1,080	2,166	2,326	2,017
% of total average headcount for the year	6.1	3.9	5.4	6.3	5.6
Workday reductions - % men	7.6	8.1	8.9	9.2	9.4
Workday reductions - % women	92.4	91.9	91.1	90.8	90.6
Total paid leave permits	2,555	2,344	3,059	3,081	2,492
% of total average headcount for the year	9.0	8.5	7.6	8.4	6.9
Paid leave - % men	27.3	37.8	41.5	44.7	47.3
Paid leave - % women	72.7	62.2	58.5	55.3	52.7
Total leaves of absence	555	769	615	526	507
% of total average headcount for the year	1.9	2.8	1.5	1.4	1.4
Leaves of absence - % men	9.0	9.2	11.9	11.4	13.6
Leaves of absence - % women	91.0	90.8	88.1	88.6	86.4
Taking the minimum period due to a birth (3)					
% Men	95.0	90.2	95.6	97.1	99.4
% Women	99.2	99.3	98.6	98.6	100.0
Dismissals broken down by age and sex					
Total dismissals	60	48	53	77	92
Dismissals - men	36	24	27	38	50
Dismissals - women	24	24	26	39	42

	2019	2020	2021	2022	2023
Block II. Working conditions					
% Staff covered by collective bargaining agreement	100	100	100	100	100
Members on company committees	759	759	924	957	957
% of union represenn					
CCOO members	308	308	349	293	293
% CCOO representation	40.58	40.58	37.77	30.62	30.62
SECB members	284	284	296	395	395
% SECB representation	37.42	37.42	32.04	41.27	41.27
UGT members	136	136	167	176	176
% UGT representation	17.92	17.92	18.07	18.39	18.39
Other members	31	31	112	93	93
% other representation	4.08	4.08	12.12	9.72	9.72
Psychosocial risk indicators					
Incidence rate (accidents on working days with sick leave/annual average number of Social Security affiliates *1000)	2.38	1.27	1.44	2.20	1.75
% Robbery rate (number of robberies/offices *100)	0.35	0.25	0.21	0.42	0.25
Number of attacks on employees	19	22	21	13	17

Accidents (type of accidents)					
Total accidents	400	227	363	350	367 (4)
Fatal accidents (fatalities)	0	0	1	1	0
Serious accidents	1	0	0	0	0
Non-serious and minor accidents	399	227	362	349	367
% Non-serious and minor accidents	99.8	100	99.7	99.7	100.0
Absenteeism					
Manageable absenteeism hours (illness and accidents)	1,356,617	1,647,500	2,416,421	2,690,834	2,369,326
% Manageable absenteeism rate (illness and accidents)	2.96	3.72	3.75	4.59	4.12
People who take the Health and Safety course annually	872	613	1 098	315	1 113

People who take the Health and Safety course annually	872	613	1,098	315	1,113
Participants in Security and Robbery training courses	747	25,932	40,451	400	33,216
Health improvement campaigns carried out	27	11	24	27	74
Branches modernised to prevent robberies	1,000	450	467	403	380
Work centres assessed for risks	638	186	483	663	1,010
Centre maintenance and review activities and initiatives	8,119	6,067	5,036	12,483	14,393

⁽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, 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 2023, 99.6% of women that completed a leave for birth continued at 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 2023, the accident frequency rate is 1.14 (0.42 for men and 1.66 for women). The severity rate is 0.12 (0.10 for men and 0.14 for women).



Table 24. Contribution of Human Resources to Sustainability (ESG-Environmental, Social and Governance)

Human Resources policies have an impact on the Social and the Governance features.

Social (impact of the Organisation on its social environment, in the comm	
8 Decent work and economic growth:	
Professional development for CaixaBank's employees - Total employees	36,225
% of permanent contracts	100.0
% men	43
% women	57
% Management positions covered internally	99
€m on wages and salaries	2,346
% of variable remuneration linked to quality of service	99.4
€m in Entity taxes payable by Social Security	597
% of the workforce adhering to a Collective Bargaining Agreement	100
4 Quality Education	
Staff training	
€m investment in training	>10
€m hours of training	2.6
Training hours per employee	71
% of online training	98
Employees with MiFiD II certification	29,528
Employees with LCCI certification	29,189
Employees who have successfully completed ESG training	35,489
Main courses on responsible practices:	
• Transparency in the marketing of banking products and payment services	\checkmark
 Prevention of money laundering and terrorism financing 	\checkmark
Climate change, descarbonisation and Reporting	\checkmark
Customer protection: Vulnerable groups	\checkmark
Ethics and Integrity	\checkmark

Dimensions aligned with the United Nations Sustainable Development Goals









5 Gender Equality Wengage Programme Equality Plan, % in agreement with trade union representation: Leaves of absence 507 Compensated leave 2,492 2,017 Workday reductions 43.0 % of women in managerial positions % women on staff 57 425 Employees with disabilities $\sqrt{}$ Diversity Committee (first level), quarterly Adherence to Women Empowerment - UN Principles AgroBank Diversity Programme, no. of rural branches in towns with <10,000 inhabitants 1.416 Leader in gender diversity in Europe. % women fund managers. 39.5 % CaixaBank S.A. salary gap 0.7 EFR Certification, Fundación MásFamilia. First Spanish financial institution to obtain the level of excellence A Bloomberg 2023. CaixaBank ranks among the top 3 companies in the world in the gender equalityindex. Support for the main women's associations (Equality in the company: Diversity Charter Más Mujeres, EJE&CON, etc.) 3 Health and Well-being Somos Saludables Programme Sustainable Performance School

Governance (compliance with the Company's own or external rules and regulations)

Creation of the Sustainability Directorate in 2021.

The General Remuneration Policy has been linked to ESG risks.

% women on the Board of Directors

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40

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24. Contribution of Human Resources to Sustainability



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25. Result associated with DJSI in Human Resources policies

Annexes and Tables CaixaBank Group

Table 25. 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.

			Caix	caBank			Dow Jones Sustainability Inde			
	Score 2022	Score 2023	Change	Percentile 2022	Percentile 2023	Change	Average 2022	Average 2023	Change	
Total Sustainability Score	80	82	2	90	95	5	84	80	-4	
Social Dimension	81	85	4	87	93	6	88	85	-3	
Labour Practice Indicators ¹	86	91	5	92	93	1	88	89	1	
Human Capital Development ²	53	100	47	35	96	61	89	88	-1	
Talent Attraction & Retention ³	92	81	-11	97	93	-4	85	80	-5	
Occupational Health & Safety 4	63	75	12	86	87	1	73	81	8	
Human Rights ⁵	98	98	-	98	97	-1	91	92	1	

¹ KPIs for diversity of the workforce and equal pay.

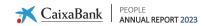
²Training for employees who develop their skills, investment made and achievement of objectives.

³ Incentive programme to retain talent, turnover rate, evolution of climate survey results.

⁴ Absenteeism rate, initiatives to ensure the well-being and health of the workforce.

⁵ Human Rights Policy, internal assessment and publication of results.





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26. Changes in the Workforce

Table 26. Changes in the Workforce

	2022	2023	Net change
CaixaBank Group Workforce	44,625	44,863	238
Changes in 2023			
Additions and readmissions	1,881	Departures and absence	- 1,643
New entrants	1,295	Definitive leaves	- 924
CaixaBank S.A.	635	Retirement	-163
Business Support	220	Death	-22
Business Activity	325	Dismissal	-153
Other companies	115	Voluntary redundancy	-280
		Contract termination	-78
Reinstatements and others	586	Not passed probationary	period -30
		Permanent disability	-25
		Other recurring departur	es -25
		Incentivised leave	-47
		Restructuring Plan	-101



Table 27. **Demographic structure**

 Male
 Total
 Female

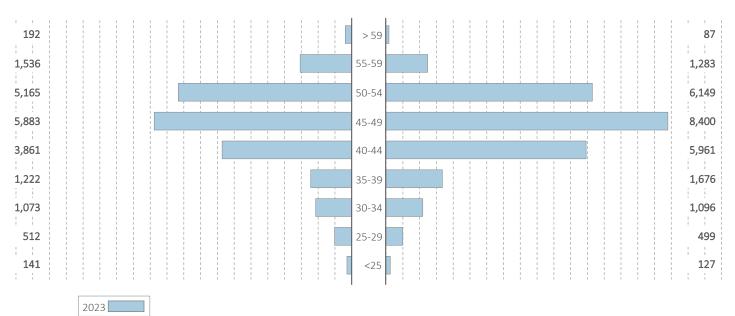
 2023
 2023
 2023

 19,585 (43.7%)
 44,863
 25,278 (56.3%)

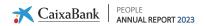
 47
 46
 46

 18
 19
 19

people
average age
average working time



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Table 28. Cultures mosaic

5,419 people originating from **88** countries other than Spain

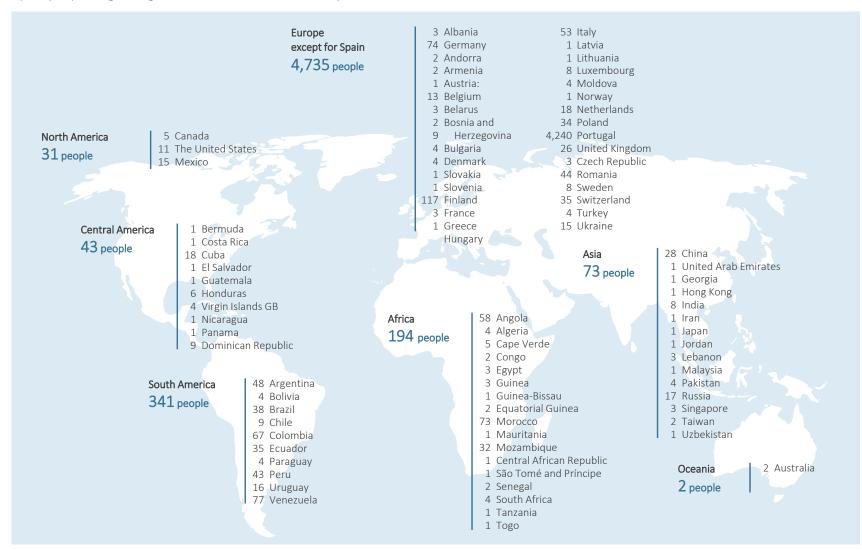




Table 29. Functional structure

CaixaBank Group			Dir	ectors			I	Middle mai	nagem	ent		Other employees					
	Total	Total Me		Men %		n %	Total	Men	%	Wome	n %	Total	Men	%	Women	1 %	
CaixaBank S.A.	36,225	4,857	2,845	58.6	2,012	41.4	7,014	3,350	47.8	3,664	52.2	24,354	9,228	37.9	15,126	62.1	
Business support	1,942	104	71	68.3	33	31.7	193	111	57.5	82	42.5	1,645	960	58.4	685	41.6	
CaixaBank Operational Services S.A.U.	703	21	9	42.9	12	57.1	115	63	54.8	52	45.2	567	234	41.3	333	58.7	
CaixaBank Tech	915	56	45	80.4	11	19.6						859	609	70.9	250	29.1	
CaixaBank Facilities Management S.A.	190	11	9	81.8	2	18.2	46	30	65.2	16	34.8	133	71	53.4	62	46.6	
CaixaBank Advance Business Analytics	134	16	8	50.0	8	50.0	32	18	56.3	14	43.8	86	46	53.5	40	46.5	
Business Activity	6,525	492	322	65.4	170	34.6	1,000	537	53.7	463	46.3	5,033	2,064	41.0	2,969	59.0	
CaixaBank Payments & Consumer	612	104	70	67.3	34	32.7	153	74	48.4	79	51.6	355	139	39.2	216	60.8	
Wiwai SelectPlace	52	8	4	50.0	4	50.0	16	8	50.0	8	50.0	28	5	17.9	23	82.1	
Telefónica Consumer Finance, E.F.C., S.A.	8	2			2	100.0	3	1	33.3	2	66.7	3	1	33.3	2	66.7	
CaixaBank Equipment Finance, S.A.	8	2	2	100.0			2			2	100.0	4	1	25.0	3	75.0	
Banco BPI	4,263	285	190	66.7	95	33.3	595	324	54.5	271	45.5	3,383	1,306	38.6	2,077	61.4	
BPI Suisse	9	2	2	100.0			6	3	50.0	3	50.0	1	1	100.0			
VidaCaixa, S.A.	815	17	8	47.1	9	52.9	85	50	58.8	35	41.2	713	327	45.9	386	54.1	
BPI Vida e Pensões S.A.	68	13	4	30.8	9	69.2	5	4	80.0	1	20.0	50	18	36.0	32	64.0	
Bankia Mediación	20						5	3	60.0	2	40.0	15	6	40.0	9	60.0	
VidaCaixa, S.A. Mediació	1											1			1	100.0	
CaixaBank Asset Management, SGIIC, S.A.	260	11	9	81.8	2	18.2	61	31	50.8	30	49.2	188	101	53.7	87	46.3	
BPI Gestão de ativos	42	12	10	83.3	2	16.7	1	1	100.0			29	17	58.6	12	41.4	
CaixaBank AM Luxembourg	8	2	2	100.0			1			1	100.0	5	3	60.0	2	40.0	
Imaginersgen	62	5	3	60.0	2	40.0	15	10	66.7	5	33.3	42	16	38.1	26	61.9	
Nuevo MicroBank, S.A.U.	44	13	7	53.8	6	46.2						31	14	45.2	17	54.8	
CaixaBank Wealth Management	18						1			1	100.0	17	11	64.7	6	35.3	
CaixaBank Titulización, S.G.F.T, S.A.	9	4	2	50.0	2	50.0						5	3	60.0	2	40.0	
Building Center, S.A.U.	217	11	9	81.8	2	18.2	50	28	56.0	22	44.0	156	91	58.3	65	41.7	
Openwealth, S.A.U.	9	1			1	100.0	1			1	100.0	7	4	57.1	3	42.9	
Other companies	171	6	5	83.3	1	16.7	12	7	58.3	5	41.7	153	85	55.6	68	44.4	
Inversiones Inmobiliarias Teguise Resort	143	3	2	66.7	1	33.3	8	5	62.5	3	37.5	132	69	52.3	63	47.7	
S.L.	14	2	2	100.0			1			1	100.0	11	8	72.7	3	27.3	
Credifimo E.F.C. SAU	6											6	6	100.0			
Líderes de Empresa Siglo XXI S.L.	8	1	1	100.0			3	2	66.7	1	33.3	4	2	50.0	2	50.0	
Puerto Triana S.A.U.																	
Total CaixaBank Group	44,863	5,459	3,243	59.4	2,216	40.6	8,219	4,005	48.7	4,214	51.3	31,185	12,337	39.6	18,848	60.4	

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30. Training activity

Table 30. Training activity

Main indicators 2023:

Virtual training

94% 2,769,009 hours

Face-to-face training

6%

Total investment

€15.1 m

Investment per person

€338

Sector average €241 (1)

Training hours

2,955,351

Women 56.9% Men 43.1%

Hours of training per person (out of average staff)

66.1

Segmentation by occupational classification

	Male	Female	Total
Directors	203,557	146,404	349,961
Middle management	253,469	275,450	528,919
Other Employees	815,940	1,260,531	2,076,471
Total	1,272,966	1,682,385	2,955,351

Segmentation by age bracket

	Male	Female	Total
< 30 years	71,111	75,668	146,779
30-39 years	169,175	191,383	360,558
40-49 years	627,224	957,474	1,584,698
> 49 years	405,456	457,860	863,316
Total	1,272,966	1,682,385	2,955,351

¹⁾ Source: 2022 Survey of the Group of Financial Institution Training Managers - GREF

Table 31. Employee, Culture and Leadership Engagement and Satisfaction Study (conducted in 2023)

	BPI Vida e Pensões	BPI Gestão de ativos	CaixaBank Asset Management	CaixaBank Asset Management Luxembourg	BuildingCenter	CaixaBank Facilities Management	CaixaBank Operational Services	MicroBank	Credifimo	Telefónica Consumer Finance	CaixaBank Payments & Consumer	CaixaBank Equipment Finance	Wivai	CaixaBank Tech	CaixaBank Advanced Business Analytics	Puerto Triana	CaixaBank Titulización (Securitisation)	Imagin	VidaCaixa	Bankia Mediación	Openwealth
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Participation	82	100	93	100	90	97	88	95	85	100	89	86	90	90	95	88	80	92	86	100	100
TF - Total Favourable	73	86	74	74	70	77	70	83	93	75	71	74	67	75	79	83	58	72	76	92	94
Neutral	16	12	17	9	17	15	17	12	6	18	16	19	19	15	11	16	19	19	15	6	5
Unfavourable	11	2	9	17	13	8	13	5	1	7	13	7	14	10	10	1	23	9	9	2	1
Culture																					
Favourable	78	92	76	80	70	84	75	83	94	86	69	58	55	74	87	93	56	72	74	93	98
Neutral	15	6	17	6	20	11	17	13	6	6	18	31	26	17	7	7	17	19	19	6	2
Unfavourable	7	2	7	14	10	5	8	4	0	8	13	11	19	9	6	0	27	9	8	1	0
Leadership						'	'			'				'				<u> </u>			
Favourable	81	94	78	88	77	89	76	89	94	93	85	82	82	84	92	95	40	87	15	95	99
Neutral	13	6	15	8	15	8	13	8	6	3	9	7	14	11	4	5	17	9	15	4	1
Unfavourable	6	0	7	4	8	3	11	3	0	4	6	11	4	5	4	0	43	4	10	1	0
Empowerment										'									,		
Favourable	65	93	71	89	74	76	62	84	88	71	75	78	63	75	80	71	29	71	75	96	100
Neutral	22	7	18	6	15	14	20	11	12	29	14	17	15	14	10	0	29	19	15	4	0
Unfavourable	13	0	11	5	12	10	18	5	0	0	11	5	22	11	10	29	42	10	10	0	0
eNPS	19	47	16	0	10	33	21	59	91	13	19	17	-2	33	33	57	-50	31	29	81	100
_	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Promotors	31	50	36	33	33	50	41	69	91	38	37	33	26	48	49	57	13	45	75	88	100
Liabilities	57	47	44	33	44	33	40	21	9	38	44	50	46	38	35	43	25	41	15	6	0
Detractors	12	3	20	33	23	17	19	10		24	19	17	28	14	16	0	63	14	10	6	0

Promotors Liabilities Detractors
Highly likely Highly unlikely

eNPS - Employee Net Promoter Score

eNPS = % Developers - % Detractors

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