

PREVENTIVE ACTIVITIES ANNUAL REPORT 2017 CAIXABANK



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1 - INTRODUCTION

This Activities Report details the risk prevention measures implemented by CaixaBank in 2017.

Its main objectives are:

- To provide a summary and general assessment of the management of risk prevention activities in the year.
- To comply with the requirements of Article 39.2 of Law 31/1995, on Prevention of Occupational Risks, of 8 November 1995 (Official State Gazette 10/11/95), and Article 15.5 of the Regulations on Prevention Services of 17 January 1997 (Official State Gazette 31/01/97).

The activities carried out are included in annual risk prevention activity plans and performed in accordance with the principles established in the risk prevention plan, which is considered to be the master document with regard to this matter.

The "la Caixa" Group Joint Risk Prevention Service (SPMGLC) is the entity responsible for managing risk prevention in CaixaBank. Its main role is to advise management in order to ensure the safety, health and well-being of all staff and reduce accident rates.

The SPMGLC coordinates with CaixaBank through the Labour Relations, Culture and Diversity Department, with the assistance of the Single Workplace Health and Safety Committee (CUSSL).

The SPMGLC is responsible for the technical areas involved (Safety, Industrial Hygiene and Applied Ergonomics/Psychosociology). In the case of Occupational Medicine (Health Monitoring) the Group has opted to contract an external service provider, Quirón Prevención.

The risk prevention activities disclosed in this report are grouped in seven chapters:

Chapter 1: An introductory section setting out the aims of the report and general information on the company.

Chapter 2: Details of the risk prevention management carried out in 2017 on the basis of the annual plan, principally: the preparation and updating of risk prevention documentation, training and informing staff, the coordination of business activities, risk prevention audits, meetings of the Single Health and Safety Committee, and a review of the company's accident rates.

Chapter 3: Activities carried out by the Workplace Safety area, including the identification and assessment of workplace risks and the planning and monitoring of preventive measures. This section also details activities related to managing emergencies.

Chapter 4: Risk prevention activities related to the area of Industrial Hygiene, focusing mainly on environmental and other specific assessments.

Chapter 5: Activities related to Ergonomics, including both work stations and equipment used by staff.

Chapter 6: Details of a psychosocial study of all CaixaBank staff carried out in 2017.

Chapter 7: The activities of the health monitoring service. This report will be supplemented by the activities report prepared by Quirón Prevención.

1.1 COMPANY DETAILS

CaixaBank's key details are as follows:

Entity	CaixaBank, S.A.
Registered office	C. Painter Sorolla, 2-4 46002 Valencia
Corporate Tax Code	A08663619
Economic Activity Code	6419 — Other monetary intermediation
No. employees	29,179 (average)

The company has an extensive network of work centres throughout Spain. Most are bank branches, but other work centres include singular buildings, business centres, etc.

1.2 AGREED RISK PREVENTION SYSTEM

CaixaBank, in compliance with the requirements of Article 31 of Law 31/1995, on Prevention of Occupational Risks and Article 10 of the Regulations on Prevention Services has elected to implement the following risk prevention system:

- Constitution of and affiliation to the "la Caixa" Group Joint Risk Prevention Service (SPMGLC).

Specialist areas:

- Safety at Work.
- Industrial Hygiene.
- Ergonomics and Applied Psychosociology.

Agreement with external risk prevention service (Quirón Prevención) responsible for:

- Occupational Medicine (Health monitoring)

2 - OCCUPATIONAL RISK PREVENTION MANAGEMENT

2.1 PREPARATION / REVIEW OF DOCUMENTATION

The following documentation was prepared and reviewed by CaixaBank in 2017:

- Risk assessment of work stations (updated risks and preventive measures)
- Psychosocial assessment *F-Psico 3.1*
- Preventive Activities Annual Report 2016
- Annual risk prevention plan 2017

2.2 TRAINING / INFORMATION

With the aim of improving staff health and safety, in 2017 CaixaBank provided the following training sessions on preventing workplace risks:

TRAINING COURSE	OBJECTIVE	NUMBER OF EMPLOYEES
General workplace risk prevention	Improving staff training and awareness regarding workplace risks and how to prevent them.	2,434
Road Safety	Improving staff training and awareness of the risk of accidents and how to prevent	3,532
Security in Branches	Improving staff training and awareness of the risk of robberies and how to prevent them.	2,291
PVD* users in Central Services and Singular Buildings	Improving staff training and awareness of the risk related to PVD users and how to prevent them.	2,716
Security and robberies	Improving staff training and awareness of the risk of robberies and how to prevent	1,407
TOTAL		12,380

*PVD: data visualization screens

2.3 BUSINESS ACTIVITY COORDINATION

To comply with the requirements concerning the coordination of business activities, CaixaBank has implemented procedure IPRLO3, governing the document management needed depending on the contracted activity.

In 2017, CaixaBank processed 1.00% of the contracts recorded in the database of suppliers and contracts managed by CaixaBank Facilities Management.

2.4 OCCUPATIONAL RISK PREVENTION AUDIT

CaixaBank's workplace health and safety system is based on the OHSAS 18001 standard. Its management system is therefore subject to statutory audits and to audits based on OHSAS 18001.

Statutory audits are performed every year and the certificate is renewed every 4 years.

In addition, in accordance with OHSAS 18001, one internal audit and one follow-up audit are performed every year, and a certificate renewal audit is performed every 3 years.

The audits carried out in 2017 were:

- OHSAS audit (internal): 1
- OHSAS / Statutory audit (external): 1

2.5 CUSSL MEETINGS AND PARTICIPATION

Meetings with the Single Health and Safety Committee take place every quarter, and there are additional extraordinary meetings to discuss specific matters of interest, when either party so requests.

In 2017 the following meetings were held:

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
		03/09			06/22				10/18		12/19
		03/08		05/02					10/17	11/06	

Ordinary

Extraordinary

2.6 ACCIDENT RATE

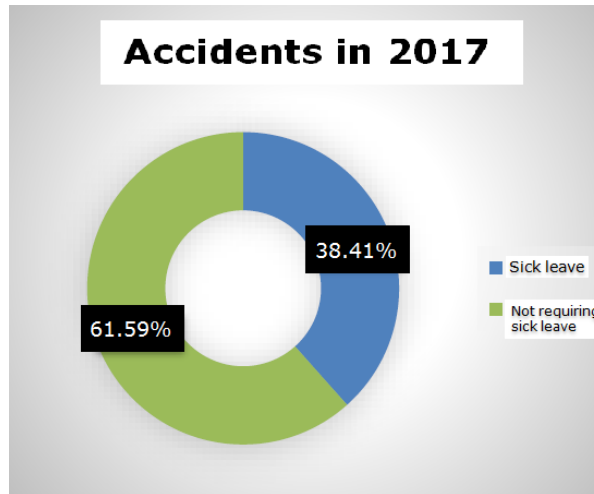
Mutua Universal (accident mutual society) handles work-related accidents and occupational sickness.

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

In 2017 a total of 453 accidents were reported, of which 174 resulted in time off work and 279 did not. No cases of occupational disease were reported in 2017

ACCIDENTS IN 2017

Accidents resulting in sick leave (38.41%)	174
Accidents not requiring sick leave (61.59%)	279
TOTAL	453

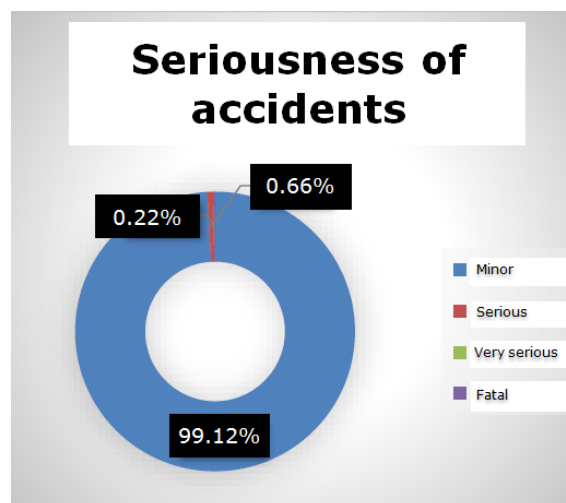


61.59% of the accidents reported in 2017 were classified as "accidents not requiring sick leave", while 38.41% resulted in time off work.

The accident mutual society classifies accidents according to their seriousness: minor, serious, very serious or fatal. The accidents occurring in 2017 were classified as follows:

SERIOUSNESS OF ACCIDENTS

Minor accidents (99.12%)	449
Serious accidents (0.66%)	3
Very serious accidents	0
Fatal accidents (0.22%)	1
TOTAL	453

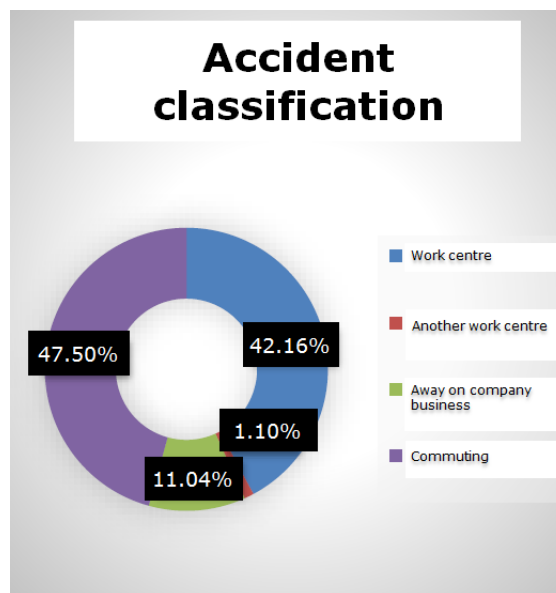


Practically all the accidents that occurred in 2017 (99.12%) were classified as minor.

Finally, accidents are classified according to where they occurred:

ACCIDENT CLASSIFICATION

In the employee’s work centre (42.16%)	191
At another work centre (1.10%)	5
Away on company business (11.04%)	50
Commuting (45.70%)	207
TOTAL	453



43.26% of accidents occurred in work centres (42.16% in the employee’s usual centre and 1.10% in another work centre) while 56.74% of accidents occurred away from work centres (45.7% commuting to work and 11.04% while away on company business).

The activities report prepared by Mutua Universal contains full details of accident rates in CaixaBank during 2017.

3 - WORKPLACE SAFETY

Risk assessment is a dynamic process intended to determine the extent of inevitable risks and obtain the information needed to design appropriate preventive measures.

In CaixaBank, work risk assessments are carried out in accordance with the criteria and timetable established in its management system, based on legal requirements.

In 2017 new assessments were included for staff not already covered in regard to risks associated with the use of visual display units (all employees) and business travel (branch network employees).

3.1 RISK IDENTIFICATION/ASSESSMENT (WORKPLACES)

Singular buildings*	5
Network branches/Store	648
TOTAL	653

* The special buildings assessed are:

- Operations Centre (Seville)
- Plaza de la Sal (Lleida)
- Diagonal 621 Barcelona (Cafeteria, buffer area, 15th floor, kitchen)
- In Touch Service 15th floor (Seville)
- Manoteras, 20 (Madrid)

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

3.2 PREVENTIVE MEASURES: PLANNING AND FOLLOW-UP

Singular buildings*	5
Network branches/Store	648
TOTAL	653

3.3 ACTIVITIES RELATED TO EMERGENCIES

In 2017 the following activities related to emergencies were carried out:

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

Activities were carried out in the following buildings:

REVIEW OF EMERGENCY MEASURES IN BUILDINGS / DRILLS / TRAINING

Galicia Regional Office (C. Sanchez Bregua 5 — La Coruña)
Barcelona Head Office (Av. Diagonal, 621 — Barcelona)
Barcelona Regional Office (Av. Diagonal, 530 — Barcelona)
Barcelona Training Centre (Gran Via Carles III — Barcelona)
Sabino Arana (C. Sabino Arana, 52-54 — Barcelona)
DAU Building (Av. Diagonal, 615 — Barcelona)
Torre Pujades (C. Provençals, 39)
Torre Pujades 2, (C. Provençals, 35-37)
País Basco Territorial management — Cantabria (Gran Vía Lopez de Haro, 38)
Castilla yLeón – Asturias Territorial mgmt (Pl. Libertad — Casa Cordón, s/n — Burgos)
CD1 (Cerdanyola)
CD2 (Cerdanyola)
Private / Business Banking (C. de la Creu, 31 - Girona)
Las Palmas (C. Mayor Triana, 83 — Las Palmas)
Private / Business Banking (Pl. La Sal, 4 - Lleida)
Singular Building Madrid (P. Castellana 51— Madrid)
Private/Corporate/Business Banking (Recoletos 37 — Madrid)
Private Banking (P. Castellana 7 — Madrid)
Training School MAD (C. Diego de León 21— Madrid)
CaixaBank / GDS (Av. Manoteras 20 — Madrid)
Andalucía Occidental y Murcia Territorial management (C. Liborio García 10 — Malaga)
Cataluña Territorial management (Pl. de la Ciencia 1— Manresa)
Balears Territorial management(Av. Alejandro Rosselló 40 — Palma de Mallorca)
Navarra Territorial management (Av. Carlos III 8 — Pamplona)
Canarias Territorial management (Pl. Patriotismo 1 —Santa Cruz de Tenerife)
Andalucía Occidental Territorial management (C. Sierpes, 85 — Seville)
Torre Sevilla (C. Gonzalo Jiménez De Quesada, 2—Seville)
Comunidad Valenciana Territorial management (C. Pintor Sorolla — Valencia)
Aragón — La Rioja Territorial management (C. Coso 47 —Zaragoza)

TOTAL BUILDINGS: 29

Additional one-off measures are carried out to help prevent robberies. In 2017 this focused on a campaign aimed at updating security equipment.

ADDITIONAL ONE-OFF MEASURES TO PREVENT ROBBERIES
Security equipment modernisation campaign (2016-2017)
TOTAL CENTRES 2,000

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

CaixaBank Facilities Management is responsible for the maintenance and inspection of equipment in CaixaBank centres and branches. During 2017 the following activities were carried out:

CaixaBank Facilities Management activities

Regulatory inspections of equipment subject to industry and health standards	972
Branch renovations - Post-merger refitting	214
Improvements to lighting in branches	747
Air conditioning equipment — Changes due to technical obsolescence	355
Identification (resolution of risk assessment incidences)	852
Removal of architectural barriers	57
ATM renewal plan	1,495
Structural soundness inspections	1,199
TOTAL	5,891

3.5 INCIDENT MANAGEMENT AND FOLLOW-UP

The SPMGLC is responsible for handling and following-up incidents related to the prevention of occupational risks in work centres. In 2017 the following incidents were handled:

CONTROL AND FOLLOW-UP (by origin)	
Employees	311
Staff representatives	413
Other	326
TOTAL	1,050

4 - INDUSTRIAL HYGIENE

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

EVALUATIONS OF ENVIRONMENTAL CONDITIONS

Singular buildings	5
Network/ Store branches	648
TOTAL	653

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

5 - ERGONOMICS

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

EQUIPMENT SUPPLIED

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

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

EQUIPMENT SUPPLIED FOLLOWING HEALTH MONITORING SERVICE APPROVAL

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

In 2017 a total of 651 sets of equipment were issued.

6 - PSYCHOSOCIOLOGY

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



A psychosocial risk assessment was carried out in CaixaBank in 2017, in which 40.91% of the workforce participated.

7 - OCCUPATIONAL MEDICINE

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

Quirón Prevención has prepared a report on the activities carried out in 2017, detailing the measures taken in this area.

7.1 VULNERABLE EMPLOYEES

The following are defined as vulnerable employees under current legislation:

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

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

In 2017 the service assessed 80 vulnerable employee cases.

7.2 MEDICAL EXAMINATIONS

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

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

MEDICAL EXAMINATIONS PERFORMED

Vulnerable employees	2
Initial	22
Regular	699
TOTAL	723

7.3 HEALTH CAMPAIGNS

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

HEALTH IMPROVEMENT CAMPAIGNS	CONSULTATIONS
Cardiovascular risk prevention	30
Healthy habits	47
Preventing back pain	18
Reducing weight	24
Preventing high blood pressure	4
Giving up smoking	6
Self-medication	2
Alcohol	3
Addictions	2
Cancer	5
Nutrition and physical activity	7
Breathing and relaxation	29
Health calculator (cardiovascular risk)	15
TOTAL	192

During 2017 a total of 192 consultations were provided under 13 health campaigns.

"la Caixa" Group Joint Risk Prevention Service
02/28/2018

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