

*Within the framework of the CaixaBank Financial Culture Plan*

## **CaixaBank consolidates its financial training programmes for shareholders thanks to its commitment to new technologies**

- ***The bank has given 14 online seminars through Webinars Aula, which have been taken by nearly 1,000 shareholders.***
- ***Besides this programme, which launched in 2018, CaixaBank holds regular on-site meetings nationwide with shareholders and gives training courses through the Aula programme.***

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CaixaBank consolidates its training programmes for shareholders, which have already been taken by over 10,000 people. Following the implementation of the Webinars Aula programme late last year to offer online training to retail shareholders, CaixaBank has managed to increase its Aula programme financial training events, which are held regularly throughout Spain. Furthermore, the bank continues to strengthen its corporate meetings conducted with shareholders in several Spanish cities.

In just seven months, since the launch of Webinars Aula, the bank has given 14 online courses, which have been taken by nearly 1,000 retail shareholders. Throughout this year, CaixaBank will hold a total of 15 online sessions. The seminars held up until now have explored the technical analysis of securities, monetary policies of central banks and different aspects regarding the taxation of pension plans. This programme reasserts the bank's commitment to innovation and digitalisation and strengthens the tools that the company offers its investors to enable them to make better investment decisions. CaixaBank offers all its shareholders the opportunity to take part in training seminars, regardless of where they are located.

### **Commitment to financial inclusion**

For CaixaBank, digital transformation and the appearance of new generations of retail investors require companies to modify their communications model between the company and its stakeholders. CaixaBank is the first Spanish bank to implement a full online training programme specifically for shareholders, through which they can take ongoing, interactive training.

This innovative service is based in the principles of transparency and rigour upheld in all relations between CaixaBank and its shareholders.

The bank – with a firm commitment to financial inclusion – has held a total of 79 corporate meetings since 2011, attended by more than 6,900 shareholders, and 137 Aula courses, training over 9,500 shareholders.

In 2018, CaixaBank held 17 corporate meetings, which were attended by more than 870 shareholders. It also gave 18 Aula courses in 13 Spanish cities, which saw more than 1,300 shareholders participate, as well as four Webinars Aula sessions. This year, the events that the bank has held during the first quarter featured the participation of more than 1,500 shareholders.

CaixaBank was the first Ibex company to offer training to its shareholders, with the launch of the Aula programme in 2011. The bank offers these vocational training courses on financial markets and the economic outlook, which are given by prestigious schools such as the BME Institute and the UPF Barcelona School of Management. A new feature this year includes the incorporation of new business schools, such as the IEF (the Spanish Institute of Financial Studies), and CaixaBank Research.

Besides the training sessions, CaixaBank also holds regular corporate meetings in order to meet its shareholders, provide them with up-to-date information on CaixaBank shares and the company and respond to their queries and enquiries.

### **CaixaBank, a socially responsible bank**

These initiatives are part of the CaixaBank Financial Culture Plan, a project designed to help citizens make better financial decisions. CaixaBank is committed to fostering financial inclusion, making its products and services understandable and putting them within reach of the highest number of people possible, because it understands that achieving equal opportunities and fighting against social exclusion is a fundamental condition.

CaixaBank is a benchmark bank in corporate responsibility, committed to the well-being of the regions in which it operates. In fact, one of the main goals of its 2019-2021 Strategic Plan is responsible management and its commitment to society. Initiatives here will aim to improve transparency with customers and promote financial culture and inclusion, social action and volunteering and sustainable funding and borrowing activity.

For CaixaBank, fostering financial knowledge, saving and social security contributes to building a fairer society. Hence, financial education is a key pillar of its Corporate Social Responsibility activity. The bank has reasserted itself as a different and transformative bank, striving to establish and promote its socially-responsible banking model. CaixaBank seeks sustainable returns and a management style that reflects its culture and its century-old corporate values: quality, trust and social commitment. The model contributes to resolving the most urgent economic, social and environmental challenges, and responds to society's global challenges.