# PEOPLE 2024 ANNUAL REPORT







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# Preface

Following the completion of CaixaBank's 2022-2024 Strategic Plan, we can say that the Entity stands at a leading, solvent and strong position with the best team, which will enable us to face the future with confidence. The three structural priorities established for the 2022-2024 period have been met:

- Being profitable in a sustainable way, transforming the way we operate, because society, our customers' habits and technology are changing the environment. A strong improvement in profitability (ROTE 18.1%) has been achieved, which together with the completion of the merger has increased the commercial activity. As a result, customer base growth has been recovered and market share performance has been improved, all while adapting the relational model to the customers' preferences (69% of customers are digital).
- Offering an excellent, long-term, quality service to our customers. Focus has been placed on service quality through the Better Customer Service (MAC) programme, improving the Internal retail relational NPS (16%) and the external benchmark.
- Achieving very high professional satisfaction among the Entity's employees by launching initiatives within the Plan Nosotros, thus improving our performance. The employee experience has improved as evidenced by the results of the Engagement Study published in November 2024 (Total Favourability: 69%|+5% compared to 2023) and by moving up the Merco Talento ranking of Best companies to work for (7th position globally) and reaching 3rd place globally and 1st place sectorally in own workers.

Therefore, a positive momentum has been achieved in CaixaBank's ambitions in becoming financial leaders, the customers' favourite option and the preferred financial group to work for.

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 has supported the efforts of driving the sector's transformation and has enabled moving in the right direction regarding the achievement of "Being the preferred financial group to work for" and having the best talent to meet the Group's goals. To that end, work has been under-

taken to put in place teams capable of adapting to the changing reality, where attracting, training and retaining talent becomes paramount.

The following have been key aspects for this 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 have become essential.
- Incorporating people with new profiles (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 working methods/models by streamlining them for an excellent customer response.
- Diversity in the broadest sense, which is a requirement for an excellent entity. The current reality needed 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), driving 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 have been the pillars of the 2022-2024 People Master Plan.

The information in this People Report is presented in three major sections: Contribution of People to 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

# 1. Promote a close Leadership and teamwork culture.

# inclusion and sustainability

# Measurement of the Culture and Leadership Model:

Employee, Culture and Leadership Engagement and Satisfaction Study 2024 (aimed at the entire workforce)

- 69% Total Favourable (TF)
- 68% TF Culture dimension
- 56% TF Collaborators attribute
- 69% TF Responsible and Demanding attribute
- **81%** TF Leadership dimension
- 72% TF Engagement dimension 3 eNPS

# Plan Nosotros

150+ initiatives 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.

# Ways of working:

64.8% adherence to remote work

# Available platforms:

- SuccessFactors
- PeopleNow - Virtaula

Adoption of Agile methodologies and use of Microsoft Copilot

# Diversity:

#### Wengage Empowering DIVERSITY

Diversity programme with a holistic vision (gender. functional, generational, LGBTI. Cultural and others)

- 43.4% women in managerial positions, starting from A and B branch asst. manager (large branches)
- > 1.000 participants in female mentoring
  - 0.7% adjusted gender wage gap guaranteeing equal pav (CaixaBank S.A.)

# Recognition:

- EFR A Level Certification (Flexible and Responsible Company)
- DIE seal, Company Equality (Spanish Ministry of Equality)
- Award in the category of Top Intercultural Diversity Company, granted by INTRAMA.

# Inclusion:

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

# Sustainability:

- 360º ESG Training Plan 30,037 emplovees
- 227,891 training hours
- Sustainability Leaders Programme

# • Upskilling / Reskilling • Review of People processes

workforce

model

**Development by Skills:** 

Skills architecture and

professional profiles

Review assessments

Conduction of the Ahead

on practically the entire

(managerial) and Skills Review

assessments (non-managerial)

System adaptation

# PeopleSkills platform

# **PeopleSkills**

- management develop-
- 4.9 overall rating out of 5 in support processes direct appointments in

3. Transforming the management of the people development

# proposition for employees

# Value proposal:

- EVP portal in (PeopleXperience
- Employee Office
- New Employee Support Service (ESS)
- Consolidation of the People Business Partners model
- Healthy Organisation project:
- Expert Group on Healthy Organisations (GEOS)
- 2022-2024 Healthy Organisation Strategic Plan /
- Annual Action Plans - Healthy Organisation
- Management System (SIGOS) and ISO 45001 certificates, certified by AENOR and AUDELCO
- We Are Healthy platform
- 37.2% of the workforce adhered to the Compensa+ Plan (flexible remuneration)
- Measures for work-life balance: 1,997 workday reductions, 438 leaves of absences and 2,233 paid leaves

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

# 4. A unique and differential value **(a)** 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
- Development of corporate Datalake People, with beginning of data migration to Google Cloud
- Dashboarding Tool
- Analysis of use cases

(development management)

# Espacio de desarrollo profesional

- **4.8** overall rating out of 5 in ment programmes
- (coaching and mentoring)

12.6% open vacancies



# 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 has maintained 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.

Following the completion of the 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 macrofinancial scenario has been more favourable thanks to higher benchmark rates (12-month Euribor at 2.7% in 2022-2024 vs forecasted 1.1%) and an average GDP growth slightly above the forecast. Meanwhile, loans and deposits grew slightly less than anticipated, but non-investable resources increased more significantly.

The Entity closes this Plan with a positive momentum in business growth and quality, preparing for significant development in customer service models and technology for the next plan, while remaining committed to enhancing agility and improving employee satisfaction and engagement.

CaixaBank's strategic vision for the 2022-2024 period can be summarised as 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 Strategic Plan 2022-2024 was based on 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, the capabilities of this financial supermarket have been expanded, 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 included:

- Driving ecosystems as a new source of income in housing, mobility, seniors, health, entertainment, business and seniors.
- 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.

Throughout the execution of the Strategic Plan, a positive momentum concerning business expansion and quality has been maintained. The success-ful merger with Bankia has enabled us to increase our commercial activity by stabilising and starting to expand our customer base once more and improving our market share performance, where the higher share of new housing production stands out (1.9% above the target). With regard to the objectives set in the Plan, the consolidation of its leadership in retail banking has continued, with a positive performance in the main market shares. Also noteworthy was the positive evolution of 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 (3.5x vs 2021 and 2x vs target).

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 included:

- 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.

Throughout these three years, CaixaBank has continued to develop the customer service model in order to make it more efficient and adapted to suit the needs of each customer. There has been positive development in digital sales capabilities, with over 13 million digital customers in Spain and Portugal, half of whom are intensive users of the Group's digital platforms. Concurrently, the 2024 Plan target has been surpassed by amassing over 3.5 million customers for the Imagin brand.

# 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.

Having completed the Strategic Plan, CaixaBank has consolidated itself as a benchmark in sustainability in Europe. A robust framework has been built – encompassing processes, systems, and teams – to integrate sustainability its comprehensive management. The cumulative mobilisation of sustainable funds has widely exceeded the target set for 2024 (+36%), while the rating average received from ESG rating agencies remains at "A", as set in the 2024 target.



The Plan also included two cross-cutting enablers that supported the execution of these three strategic priorities: people and culture on the one hand, and technology and processes on the other.

Key enablers:



CaixaBank has paid special attention to **People** and **Culture** with the ambition of becoming the preferred financial group to work for:

- Promoting an exciting, committed, collaborative and streamlined team culture that fosters closer and more motivating leadership.
- Boosting its employees' development programmes and career plans, featuring a more proactive people development model for training teams and focusing on critical skills.
- Fostering new forms of collaborative work, promoting remote working and helping its employees to develop their potential with equal opportunities through a meritocracy and diversity-based culture.

Caixabank has moved up to seventh position in the 2024 Merco Talento global ranking of Best companies to work and second within the financial sector. It has also concluded the process of identifying critical skills in order to assess and plan strategic processes and activities and define upskilling and reskilling actions to improve the value proposition for employees. Also of note was the rise in the number of women in management positions, which currently stands at 43.4% in December 2024, exceeding the set target of 43%.

With regard to **Technology and processes**, CaixaBank has outstanding technological capabilities, in which it will continue to invest to continue to drive 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 to mitigate the growing risk within this scope.

- 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.

In terms of technology, the planned advancements in cloud adoption (+1% of the set target) and cybersecurity enhancements have been achieved. The plan for process transformation has advanced, leading to improvements in infrastructure and end-to-end processes. In addition, several AI (Artificial Intelligence) use cases have also been deployed.

In the presentation of the Strategic Plan, a ROTE above 12% and an efficiency ratio of under 48% was set as CaixaBank Group's financial targets. 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 2022-20242 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 of between 11–12%.

At the end of the Plan, the core financial principals performed very favourable, registering a significant improvement in profitability with a ROTE of 18.1% (target > 12%). Despite an inflationary shock, costs were kept near the 2021 levels. The cost-to-income ratio hit all-time lows (38.5%), as did the non-performing loan ratio (2.6%). Lastly, very solid levels of solvency and liquidity have been maintained, widely exceeding the capital distribution target announced in the Strategic Plan and reaching 12,000 million euros (target of ~9,000 million euros).

# 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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The following main lines of action or levers were 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 has relied 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 Business Partners, the Human Resources Regional Management and the Group's subsidiaries, managers, directors, culture trainers, etc.

The contribution has been materialised in a Master Plan, which has been the roadmap for the three years of the Strategic Plan and was 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**, which places the employee at the centre:

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

Collaboration, our strength. Includes the aspect Collaboration.

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





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

*Collaborators:* 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.
- 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).



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# 1st policy line. Culture and Leadership model

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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 consistency and integrity, ethics and sustainability. We take care of wellbeing and health, promoting work-life balance. We encourage selfawareness. 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 challenges of the context.

# Initiative / Adoption of the change / Knowledge

• Diversity. We embrace diversity. We are flexible, innovative and inclusive. We

are open to multicultural contexts and immersed in digital culture, we take care of the human factor in a hybrid and global environment, developing new skills for new relationship models.

Inclusion / Flexibility / Digital Culture





The evolution of the Culture and Leadership Model will be driven by six basic pillars:

# Active listening based on continuous improvement

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• Conduction of an Employee, Culture and Leadership Engagement and Satisfaction Study on a yearly basis (hereinafter, the Engagement Study). The entire workforce has been listened to in 2024. The Entity generally conducts an Engagement Study on the entire workforce every two years, and in the interim years a Radar is carried out 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.





# 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 in Store branches" programmes for Business Area management and Store branch managers, where the Culture Model and the AHEAD Leadership Model are worked on.
- 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 CaixaBank Culture and its behaviours for new recruits, within the First Experience Programme.
- Training in Culture and the AHEAD Leadership model for professionals who access managerial positions.

# Value proposition for employees

- 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.
- Continuous improvement of the EVP to promote the attraction of the best talent and establish a committed relationship with our collaborators, segmenting and adapting it to the different groups.
- Communication of the EVP externally and internal dissemination.

# Ambassadors

• People Business Partners, People Managers of the Regional Areas and Cultu-

re 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 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.

To achieve these objectives, the Entity has leveraged actions aimed at three target groups, and in 2024 the following are worth highlighting:

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

# • Pride of belonging dynamics

- Implementation of participatory dynamics with the Business Partners geared towards enhancing the Purpose, CaixaBank Culture and pride of belonging. The Engagement Study's recent results already shows an improvement in the pride of belonging rating.

# • Executive Community

- Recurrent content plan.
- Creation of ad hoc content of different types (podcast, videos, articles, Talks, etc.). 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.

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# 1st policy line. Culture and Leadership model

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- 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' People Business Partners 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

- Conduction of AHEAD Review: 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 sessions on the 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, for all branch management (incl. group in Store branches) and in which all DAN (Business Department Management) participate as support in the session. 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

- The Trainers have received training and materials on the Culture Model and Leadership Model to ensure that they transmit it effectively within their areas of influence.

# • Trainers Teams channel

- Culture space in the Teams channel of Culture Trainers with related content (surveys, videos, podcasts, articles, etc.).

# • Plan Nosotros dissemination

- The Trainers are the main drivers of Plan Nosotros, which gathers the implemented measures after compiling the needs detected in the Engagement Study. Every Trainer visits the branch closest to their location, communicating the actions taken as a result of listening to employees with the aim of improving their experience at CaixaBank.
- **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.
- CaixaBank Corporate Culture and AHEAD Leadership model portals. Websites explaining the Culture and Leadership Model in PeopleNow. The platform has two spaces: one dedicated to the Culture Model and another to the Leadership Model. Both models are presented in detail in each space, together with support materials, including explanatory videos. Also available in the People Xperience space.

# • 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.

# • Value proposition for employees

- Consolidation of People Xperience (new space in CaixaBank's Intranet), which gathers a unique set of services, provisions, advantages and benefits for CaixaBank professionals. A space to inform and highlight everything that means working at CaixaBank.
- Communication campaign #ForbeingCaixaBank carried out throughout the year, in which the entire workforce was informed of their social benefits for being part of the Entity (55 articles published in 2024).

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 provided a perception of the leadership style of the teams and identified areas for improvement, and activated action plans by areas and territories to progress in achieving the strategic objectives.

The main methodology features used in the Engagement Study are:

- Questionnaire with 64 questions that allows measuring Employee Satisfaction and Engagement, Culture behaviours, Leadership skills, Engagement (since 2024) and the eNPS (employee net promoter score) and that provides information about other aspects, such as retention analysis, pride of belonging, the purpose or the workload/stress. The Study presents results associated with following indices:
- Engagement and Satisfaction (TF=Total Favourable)
- Culture (TC=Total Culture)
- Leadership (TL=Total Leadership)
- Engagement (TE=Total Engagement)
- Segmentation by gender, generation, Network and Headquarters, business segments, branch type, function, etc.

The main results of the 2024 Engagement Study were:

- 83% participation (34,964 people), 8% more than in the 2022 Engagement Study.
- TF (Total Favourable) of 69% (+2% vs 2022). The TF results if analysed by organisational area show the following results: Headquarters with a TF of 75% (+4% vs 2022) and the Branch Network with a TF of 67% (+1% vs 2022).
- TC (Total Culture) of 68% (+2% vs 2022).
- TL (Total Leadership) of 81% (+0% vs 2022).
- TE (Total Engagement) of 72%.



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

- CaixaBank's competitiveness in the sector.
- The immediate supervisor, who seeks a solution when a personal need arises.
- The Entity's strength and capacity to move forward.
- The teams' diversity, which is valued and acknowledged.
- The engagement in terms of active listening to customers and colleagues.
- The managers' recognition of the effort and achievement of employees.
- The pride of having Obra Social, the desire to continue working with the Entity and the social benefits available to the workforce.

DIMENSIONS % favourable 84% 79% Communication 77% Leadership and Progress of the 82% 78% Organisation 77% 78% An Organisation to work at 73% 72% 73% 70% Work conditions 70% 73% 67% Commitment 65% 70% 58% Organisational environment 55% 70% 56% Intrinsic motivation 53% 65% Focus on Customers and Results 55% 52% Headquarters Commercial network

In the Culture block, Honesty and Transparency is the most highly valued attribute, and where there is most room for improvement is in Collaboration (common objective between different areas, more pronounced in the Network).

The Leadership block has been highly valued (81%) in all its dimensions, with no significant differences by organisational area (Headquarters/Network) 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.

2022	Measurement Engagement Study
	In the entire workforce, active listening on Engagement, Employee Satisfaction, Culture and Leadership
2Q 2022	Roadshow Sharing results
	People Management shares analysis and results with each member of the Management Committee
2023	Commitment Radar
	A representative sample (7,200 people), situation and analysis of the Plan Nosotros initiatives
2024	New measurement Engagement Study
	In the entire workforce, active listening on Engagement, Employee Satisfaction, Culture and Leadership
2025	New measurement Commitment Radar
	A representative sample of the workforce
2Q 2022	- 2024
Plan Noso	otros <u>Nosotros</u>
This is an in	itiative aimed at further improving the work environment

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



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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** allows 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 following figure is the map of dimensions and questions in the 2024 Engagement Study (based on a favourability scale: high, medium, low) with the 360° engagement model, where the most favourable results and the opportunities for improvement have been highlighted.



Future Project

All Culture dimensions

Employer branding

Pride of belonging

Attracting talent

Employee service

• Suitability to the Vacancy

· Strategic Planning of Talent

Meritocracy

- Development
- Customer service
- · Agile and Transversal organisation
- Processes
- Well-being
- Job performance
- Compensation
- Mobility



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The Action plan or lines of work pursued by the objective of improving workforce engagement arise from an initial employee listening that focuses on a continuous improvement aimed at achieving the best employee experience, and it subsequently allows analysing the quantitative and qualitative results and identifying the pain points and it is complemented with Focus Groups that help further examining the areas for improvement.



The Action plan developed in 2024 establishes the following lines of work:

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

purpose and future project, as well as on the use of Obra Social and Social Action in the commercial discourse.

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 Nostros 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 currently proposes over 150 improvement initiatives in three main areas of activity. The Plan Nosotros was shared initially 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 the three main lines of activity:

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



# Nosotros

# 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.

#### PEOPLE DEVELOPMENT AND MANAGEMENT,

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



**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.

Commercial Offer

Follow-up Challenges, Bonus and

Incentives

Service

Commercial Acts and

Improvement Customer

People Development

AHEAD Leadership

Function of People

Some initiatives that stand out:

Some initiatives that stand out:

Some initiatives that stand out:

Development by Skills

managerial assessment

AHEAD Leadership Model and 360°

scheme

Commercial dynamic actions related to

customer vision vs production vision

Improvement of the bonus and incentives

• More Time Programme, geared towards

expediting tasks and reducing turnaround times in the resolution of operations

o MAC (Better Customer Service)



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

# People Xperience

**People Xperience.** Space in CaixaBank's Corporate Intranet where CaixaBank professionals can see the set of services, provisions, advantages and benefits available to them. A new space to inform and highlight everything that means working at CaixaBank, with an employee experience vision.

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

*New ways of working* are still being consolidated in the Entity: 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 competitiveness of the Entity.
- 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 aspect in the branch network).

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# 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 and InTouch Centres (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 of the employee's place of work.

In addition, market trends are still being 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 process of joining and logging hours worked.



- Leadership and management programme for hybrid and delocalised teams, with 2 sessions for all Headquarters staff to maximise team performance and ensure engagement.
- 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.
- Communication via the PeopleNow corporate intranet of the Flexible Work conditions.

At 31 December 2024, there was 64.8% adherence to the remote work programme at CaixaBank, S.A. (6,201 employees out of a potential 6,960).



# Remote Working: % of adherence

Potential: 9,566. 6,201 adhered (46% Men | 54% Women)

This model has been implemented in most of the Group's subsidiaries with certain adjustments in terms of percentages to adapt it to their needs. Its adoption answers to the demand for a flexible model that combines on-site and remote work, favouring the retention and attraction of talent, especially in digital profiles.

Company	Remote working model	Adhered
CaixaBank Tech	Up to 3 days a week	1,166
VidaCaixa	Up to 2 days a week	468
CaixaBank Payments & Consumer (CPC) <sup>1</sup>	Up to 2 days a week	339
CaixaBank Asset Management	Up to 2 days a week	234
CaixaBank Advance Business Analytics	Up to 2 days a week	101
BPI Vida e Pensões	Up to 2 days a week	72
Imagin	Up to 2 days a week	47
Facilitea	Up to 2 days a week	33
BPI Gestão de ativos	Up to 2 days a week	18
VidaCaixa Mediación OBS	Up to 2 days a week	17
CaixaBank Equipment Finance	Up to 2 days a week	1
Banco BPI	Up to 6 days a month	3,286
CaixaBank Operational Services (COPs) <sup>1</sup>	Up to 6 days a month	615
Building Center	Up to 6 days a month	201
CaixaBank Facilities Management (CFM) <sup>1</sup>	Up to 6 days a month	147
MicroBank	Up to 6 days a month	38
Credifimo	Up to 6 days a month	12
CaixaBank Titulización (Securitisation)	Up to 6 days a month	9
Openwealth	Up to 6 days a month	1
CaixaBank Wealth Management Luxembourg	Up to 4 days a month	36

(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)

64.8

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, have been 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.

a) SuccessFactors. Includes PeopleSkills, for developmental management.

**b)** PeopleNow. With access to People Xperience, which gathers all the information, services, provisions, advantages and benefits for employees).

**c)** Virtaula. CaixaBank's online learning platform. A platform designed to enhance learning and improve the experience of employees.

Agile Transformation, adoption of practice works and agile values that promote the continuous improvement culture and the efficiency by providing solutions, breaking silos through collaborative work. This means working in an iterative way, accepting the error, with a focus on delivery, improving workflows and managing demand. Various actions have been carried out, such as:

- Self-training (within the digital transformation itinerary).
- Training on Corporate Services (focusing on agile fundamentals).
- Integration of business agility practice work into the day-to-day.
- Launch of Challenges from the CaixaBank Agile project.
- Creation of 11 Value Streams (Value Chains), as a Business and Technology collaborative work model that incorporates best agile practices for delivery of End-to-End value.
- Creation of a strategic management team aimed at boosting agility at a corporate level.

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- In 2024 further impetus is given to the Changemakers Project, a corporate programme with more than 500 internal change agents that through dynamic activities, values, practice work and tools drive the change from within the teams, with the aim of advancing the ways of working 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.

Since its launch in 2022, the Transformation in the Digital Era training itineraries have been available, 100% online training content designed in collaboration with the Business area and other Corporate Services areas for the entire workforce.

• 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 to:

- Promoting internal collaboration between CaixaBank employees.
- Increasing the efficiency of resources.
- Adapting to new working 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. This programme, which is currently being assessed for its possible extension to Headquarters, started with 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 Entity. 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 2024 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.

In 2024 the employee file was extended with the integration of the People

Skills vision, providing a detailed breakdown of the scope's core and specific skills, which were assessed by the person responsible through a comparison with each profile's expectations. Furthermore, skills acquired throughout the employee's professional career (additional Skills) can currently be added, even those not defined in their job profile. Training is also suggested to cover gaps identified in each skill, as well as training aligned with the job profile. This vision is available for both the employee and manager.

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Sauler Portal Empleado			(m)	
	Solits Workdam         Vacandows media           17         2,53	Versiones media 2,35	HARD SKILLS ADICH Skills Introducides O	Veoraciones media 0
			17.6% Sait gap us perfit rep	erida
Estatus: Activo im. Usuario: U0151000-00	SKILLS TRONCALES			Evaluación 📕 Nivel es
Núm. Empleado: 51000	HANTIGPRICIÓN E REINTRICACIÓN PROACTIVA DE OPORTUNDADES COMERCIALES			
Carta de presentación	HANÁLISIS DE BALANCE, CUENTA DE RESULTADOS Y FLUIOS FINANCIEROS 🔟			
	HASISOBAMENTO FRANCERO (I)			
2 cv	H CALIDAD DE ATENCIÓN AL CLEINTE (2)			
	H CAPTACIÓN DE CLIENTES (D)			
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Procesos de selección	water resultation resources		IS Y SERVICES SINCE MUTCH, MITCH, MIT	
Expediente laboral	* 415(million	no municipio in fonción a cue	et.	
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- 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.

# Selection in CaixaBank with SuccessFactors

# 

It offers coverage for the different selection processes at CaixaBank: Internal, external, filling posts, etc.

- Publication of vacancies
  - Application process for new vacancies
  - Approval of vacancy selection processes
- Recruiting posting
- Internal and external career site
- 3 Talent search

2

- Search for candidates
- Groups of candidates and Recruitment marketing
- 5 Managing candidates in a selection process
- 6 Management of rejections
  - Management of withdrawals
- 7 ↓ Analytics of selection processes

• **PeopleNow,** 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 protagonism 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.



Progressively implemented since the end of 2020, PeopleNow has conso-

lidated itself as a benchmark space in the bank and in most of the Group companies, reaching more than 700,000 interactions in 2024, 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).



To improve the employee experience, the platform has a constantly evolving design, incorporates a help chatbot and allows preparing customised activity reports for each employee, among other features. In addition, it includes fully integrated language learning and improvement content. The training content is mainly online and is developed jointly with Business and other Corporate Services departments. Virtaula continues to add new developments that 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, functional, generational, LGBTI and Cultural diversity. It is a programme based on meritocracy, equal access to opportunities, promoting participation and inclusion and a model were diversity always adds up.

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.
- Awareness-raising in inclusion and diversity throughout the entire Organisation.
- Developing talent and championing professional opportunities for people with disabilities.
- 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.

# Cultural Diversity Programme

# Programme objectives:

- Strengthen relationships in a networked world, promoting respect and tolerance at work.
- · Recognise the variety of cultures and promote equal opportunities.

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In 2022, the **2022-2024 Diversity and Inclusion Plan** was launched to address the new internal and external challenges and to continue consolidating itself as a leading company in this area at a national and international level. This Plan, which ended in 2024, has been noted for taking the Wengage programme to a more strategic and holistic dimension. Throughout these three years, work has been carried out on four key challenges, which provide the structure to all the initiatives and lines of action within the scope of diversity and inclusion carried out during 2024.

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, 43.4% in December 2024).

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, rural environment and sport, as well as communicating and raising awareness of diversity and inclusion and consolidating our position.

The actions highlighted in 2024 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 renowned female executives who are independent and linked to leading companies in their sectors, and it meets every four months.

**Impulsa Plan**, created in 2024 with the aim of accelerating the presence of women in senior positions. The plan implements accelerating actions in the talent identification, development and vacancy coverage stages, which complement the measures already in place in the current Equality Plan and are being applied within the Entity.

**Promoting the mentoring culture at CaixaBank**, female mentoring was created in 2017 as part of the Wengage initiative to increase the percentage of women in management positions. To date, more than 1,000 women have participated in the gender diversity mentoring programme in the Regional Divisions and Headquarters and have advised and inspired other women in their career development.

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 continued deploying the mentoring programme in most of the regions this year. This certification 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.



Fifth Women Cross Mentoring with AED (Spanish Association of Executives), which promotes the presence of women executives in leading companies in Spain, uses the mentoring methodology to generate a space for learning and exchange of experiences between people from different companies and sectors. Over a six-month period, a woman with high potential (mentee) and a manager with proven leadership skills and professional experience (mentor).



# Participants in the 5th edition

With the support of:	Promoted by:		
🛪 CaixaBank	amazon Airbus 🄿 N	laturgy	
- AGBAR (SUEZ)	- CORPORACIÓN HIJOS DE RIVERA	- GRUPO ONCE	- REPSOL
- AIRBUS	DELOITTE	- GRUPO PLANETA	- SABA
- AENA	- DRAXTON	- HAVAS MEDIA GROUP	- SARAH MARLEX
- ALTIA	- DOMINGO ALONSO GROUP	- JOHNSON	- SEAT
- AMAZON	DXC TECHNOLOGY	- KPMG	- SEGURCAIXA
- AMADEUS	- EMT	- KW GSI	STEELCASE
- ATICOS BALHER	- ENAGÁS	- MC MUTUAL	TEATRO REAL
- BANCO SABADELL	- EXOLUM	- MERCK	TELEFÓNICA
- CAIXABANK	FORTINET	NATURGY	• TMB
- CAMPOFRÍO	- GRUPO ADM	- NTT DATA	- UNITED BARCODE SYSTEMS
- CELLNEX	- GRUPO ISS	PENGUIN RANDOM HOUSE	- VISTAGE
COFARES	- GRUPO OESÍA	PORTAVENTURA	VW FINANCE SERVICES
48 EMP	RESAS 253 P/	AREJAS 50	6 PARTICIPANTES

Closingap Mentoring Programme, cross-mentoring aimed at women from organisations that, like CaixaBank, 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 debelop 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 Programme content on the intranet, with a narrative that goes beyond gender equality and focuses on diversity: functional, generational, LGBTI, cultural, etc.



# Strengthening of gender diversity in all areas

Equality Week 2024 (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:

- -Participatory campaign in PeopleNow #EqualityWeek, which included several actions such as the following: the publication of more than 50 articles interviewing women professionals at the CaixaBank Group; the uploading of over 500 photographs aimed at giving visibility to female talent; the creation of publications in communities; and the production of a corporate video with the key aspects of Wengage, presented by CaixaBank professionals.
- Session in collaboration with the Quiero Trabajo Foundation, focused on helping women at risk of exclusion from the labour market by providing them training, mentoring and access to opportunities that foster their integration.
- STEM ROOM workshop: initiative led by the WONNOW winners to promote STEM vocations in children between 10 and 13 years of age by means of an "Escape Room" activity. In 2024, a workshop was carried out in the Madrid Regional Division.
- Talks on Diversity with Laia Palau (Spanish former basketball player) and Mercè Brey (diversity and leadership expert).
- Executive Channel. Creation of a Kit for the Communication Department, with resources to broadcast during internal meetings and aimed at raising the teams' awareness.

At external level, the following stands out:

- Customisation of All in One branches and corporate buildings in Madrid and Barcelona on the occasion of the International Women's Day and customisation of Store branches to celebrate #EqualityWeek.
- Publication of content on social media during the #EqualityWeek, focusing on women executives, on the customisation of branches and inspiring quotes related to #8M.

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- External events with the participation of CaixaBank employees and customers. The event "Commitment with us" in Valencia is particularly noteworthy, which aims to promote gender equality and was attended by inspiring women from different generations and professional sectors.



Other actions such as the following stand out:

**Breakfasts with Talent**, meetings organised in different Regional Divisions that bring together professionals from various in-branch functions together with Management. These spaces promote collaboration, the exchange of ideas and professional development, strengthening the relationship between teams and fostering internal talent.

**Women's day and girls in science**. On the occasion of this celebration held on 11 February 2024, colleagues from different Regional Divisions shared publications in PeopleNow introducing their daughters and explaining the STEM studies they are carrying out.

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



Adaptation to the new Sexual Freedom Law. Support for victims of genderbased or sexual violence. CaixaBank expresses its rejection of any form of violence against women and shows its commitment and support to all victims. To that end, the following resources and measures are available to support women who find themselves in this situation:

- Drafting and dissemination of a recognised labour rights compilation for victims of gender-based violence and victims of sexual violence to facilitate the exercise of these rights.
- Centralised and confidential mailbox for any female victims of genderbased violence or sexual 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 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).
- In January 2024, CaixaBank delivered a **regulatory training to the entire workforce**, including the management group, within the **Sexual Freedom Law** framework. This Law lays down new business obligations aimed at preventing conduct against sexual freedom and moral integrity at work, in particular, in favour of victims of sexual violence. This training, linked to the Equality Plan, addresses the prevention of harassment in the professional environment and the employment rights of victims of gender or sexual violence.



- Publication of awareness-raising content on the internal channel PeopleNow on the occasion of the International Day for the Elimination of Violence against Women and CaixaBank's internal manifesto regarding its rejection of any form of violence against women and the commitment and support to all victims.
- Action protocol to manage financial services and products for customers who are victims of gender-based violence, considered as a vulnerable group that requires special attention and treatment.
- 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.

# Equal pay and Human Resources processes

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

Bias training, both for People professionals and the entire workforce.

- Training for People professionals (online live course with 3 modules), to raise awareness of stereotypes 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.

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 in the **Bloomberg Gender Equality Score**, the international ranking that acknowledges efforts in transparency and advancing women in the business world.



Bloombera

In addition, CaixaBank renewed in 2024, for the fourteenth 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"*.

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**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 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 to overcome.
- 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 nondiscrimination, 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 initial situation of disability in the Entity: survey of people 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 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 and that includes the actions linked to the awareness of disability, workforce's composition, internal procedures, communication and participation and aspects within the scope of accessibility.
- Furthermore, an ongoing review of processes to reduce barriers and of procedures throughout their entire career (from selection processes to offboarding) was 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 Fundación Adecco: 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. In 2024 up to 364 families have benefited.
- Continuity of the project that incorporates three professionals with ASD (Autistic Spectrum Disorder) in the IT Service and Quality Control team for software revision projects on an outsourcing basis.

*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 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.



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.
- On the occasion of the **International Day of Persons with Disabilities** (3 December 2024), the following disability visibilisation and normalisation activities were highlighted:

- The publication of the new **Disability and appropriate treatment guide**, prepared in collaboration with CaixaBank disabled employees.
- Shooting the first chapter of the **new in-house miniseries**: *Talent without labels*, which took place in Barcelona Headquarters and shows how disability is experienced at CaixaBank from different perspectives.



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:* Developing talent and championing the inclusion of people with disabilities.

- Second edition of the assessment and socio-occupational guidance project for young people with ASD, through a donation linked to the GDA General Disability Act), 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 new edition was delivered, where young people acquire a realistic knowledge of themselves, their vocational interests, skills, competences, values, goals, etc., they gain

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knowledge about the training and professional environment and obtain the necessary skills to obtain a job, through individualised guidance actions. In this edition, the students visited CaixaBank to learn about the professional life in a financial institution.

- 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 offereing.
- 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.



**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 ageing of the workforce.
- To identify actions that improve the coexistence of different generations in the Organisation.
- To take advantage of the knowledge of each generation 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.
- 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.




#### LGBTI diversity initiatives development

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** (Network for LGBTI Diversity and Inclusion) 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 one self, 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 the LGBTI collective (Global LGBTI Standards for Business).

### The main goals of the 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 of the entire staff on LGBTI diversity, normalising it, providing it with visibility and contributing with value on this collective's reality.

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

- Preparation of an LGBTIQ+ Diversity Guide in the working environment, aimed at providing visibility to the group and promoting awareness and their inclusion.
- Benchmark best practices LGBTIQ+ diversity in benchmark companies.
- Day Against LGBTphobia (17 May), publication in PeopleNow reaffirming the commitment to respect and equal rights.
- LGBTI Pride Day (28 June):

- Theming of the All in One branch in Colón (Madrid) on two key dates: on 28 June and 6 July (day of the parade), coinciding with the main act Madrid Orgullo (MADO).



- Publication in PeopleNow featuring CaixaBank's commitment and a link to awareness-raising content.
- Theming of Store branches and of the general programming on branch screens.
- Awareness-raising and visibility of LGBTIQ+ diversity, through content on corporate social media.
- Focus group with LGBTI customers to learn about their experience with financial institutions and to detect opportunities for improvement in CaixaBank.
- Making available to the entire workforce a **Protocol to prevent, address and eliminate harassment**, which includes the LGBTI collective since 2023.

#### Cultural diversity

The new Cultural Diversity Action Plan seeks to promote understanding and the value of diversity as a key aspect in building solid and harmonious relationships in a world that is increasingly interconnected. By becoming aware of and respecting different cultures, we promote inclusion and enrich our coexistence through a variety of traditions, habits and beliefs. In addition, we encourage mutual respect and tolerance in the workplace, creating an environment where everyone feels valued and accepted.

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At CaixaBank, we are committed to cultural diversity, which is why we aim to ensure an inclusive multicultural environment that fosters racial and ethnic equality by means of external and internal communication and awareness actions. Coinciding with 21st May, **World Day for Cultural Diversity**, various awareness-raising and communication activities were carried out for the first time through PeopleNow and the corporate social media channels. In 2024, the preparation the following stands out:

 Practical guide on the cultural diversity in our professional environment with relevant information on attitudes and inclusive language, unconscious biases, everyday situations, etc., with the aim of helping detect racist stereotypes and prejudice against people of other cultures. This guide contributes to improving our intercultural relationships our colleagues and customers.





- The book **Recipes of the World**, which portrays the cultural richness of the people working at CaixaBank. Written with the participation of 20 employees from different countries that, through a recipe, have helped discover the existing cultural diversity.

Lastly, CaixaBank is developing a **cognitive diversity plan**, focusing on the "invisible" diversity, in order to make the most of the richness of different thinking processes, styles and perspectives. Work has been initiated in how to raise awareness and provide tools to 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.).

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

• 8th edition of CaixaBank Women In Business Awards, which recognise the talent and professional excellence of 12 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). 104 regional winners from 2017 to 2024.



• CaixaBank Women in Business Community. This community, created in 2020, is a virtual network that brings together the winners of all the Spain awards editions, 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**. 4th edition of these awards acknowledging the leadership and talent of self-employed professional Spanish women. With 12 regional winners and 1 national winner.



- New agreement with the Association of Women in the Public Sector.
- 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.
- Promotion of Gender equality in the rural and scientific fields. Through AgroBank, CaixaBank reinforces its commitment to equal opportunities through two academic initiatives in collaboration with universities:
- CaixaBank Chair "Women, Business and the Rural Environment" (University of Castilla La Mancha): Created to promote equality and development in rural environments, providing the knowledge and entrepreneurship transfer. In 2024, it launched the "Award to the best Master's dissertation degree", recognising research that contributes to progress in the rural world with a focus on gender.
- 4th edition of the AgroBank Chair "Science in Feminine" (University of Lleida): It recognises women scientists excellence in agriculture, stockbreeding and nutrition, promoting equality in the scientific field. In 2024, it gave the "Award to the best Master's dissertation degree" to innovative projects in these sectors.

- Presence at sector events: Rural Environment Conference and Excellence Awards for rural women's innovation.
- ClosinGap. Women for a Healthy Economy; CaixaBank is a member of the ClosingGap association, which analyses the economic and social cost of gender gaps and the impact of initiatives aimed at reducing them. CaixaBank has produced and co-authored the "Gender Gap in Rural Areas" cluster report, analysing the opportunity cost of this inequality in the rural world.
- Rural Mentors Project "Crecemos juntas" (We grow together), a professional development programme available to female entrepreneurs in rural areas. 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 last year. The consultancy firm LeaderPlanet also collaborates in the project, and it is aligned with CaixaBank's commitment of promoting equal opportunities and empowerment of women in rural environments.
- 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 meeting the Senior segment's needs with a "back to the basics" relationship model built on four pillars:
- Senior Manager: specialist manager dedicated exclusively to providing care and advice to senior customers. They are trained on gerontology by experts, with the aim of becoming aware of the changes that people experience with age and thus be able to attend senior customers in the best possible way, without prejudice associated with age, but adapting to the situation of each customer. 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 improve their day-to-day and thus provide them further their autonomy. 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.

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- Ecosystem of services beyond the financial: global ecosystem with financial advantages (specific products) and services for any point in the lives of these customers.
- Experience of senior customers: 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 the Entrepreneurship XXI Awards, UB Longevity Institute Chair (University of Barcelona), 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, which was renewed in 2024.





- Events in Regional Divisions.
- Commitment with Us. On 8 March 2024, International Women's Day, the event "Commitment with us", which aims to promote gender equality, was held in the Valencia Regional Division. The event began with a speech by the CaixaBank Agent of Diversity & Inclusion in Valencia, and a round table was held, moderated by Maribel Vilaplana, in which prominent female professionals from various sectors participated: M<sup>a</sup> Emilia Adán, dean of Registrars of Spain: Natalia Vicente, stevedore of the Port of Valencia; M<sup>a</sup> Carmen Hurtado, Spanish paratrooper; and Chelo Muñoz, Air Nostrum's commander.
- 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).
  - CaixaBank is the first bank to launch an in-branch **sign language video interpretation service**. The SVisual service, which is aimed at the hearing



impaired and is completely free of charge, does away with the communication barrier, improves transparency, avoids possible misunderstandings if people are talking too quickly and ultimately offers this segment valuable investment and financing proposals.



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. Under the slogan "A look to the future", the sixth edition of the "Economic Equality Summit" was held. This is a space focusing on young talent, entrepreneurship and technology as key drivers of progress in gender equality, and special attention was put on the economic impact of inequality for the country. The ClosinGap Awards were presented in this edition, and these recognise personalities that, through their professional and personal performance, have contributed actively to reduce the gender gap. The award winners stood out for their commitment and effort in promoting equal opportunities, evidencing that moving towards a more equitable society is possible and necessary.



- 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 7th 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 1,078 candidates enrolled. The 16 winners of the scholarship award joined CaixaBank Group in October 2024 and began the mentoring programme with Microsoft.
- Participation in #ChicasImparables (#UnstoppableGirls) for young girls between 15 and 18 years of age with professors from IE University, promoted by CaixaBank.



- Donations to projects fostering the inclusion of people with disabilities in the labour market.
- Donation for a pioneering employment guidance course for young people with ASD by Specialisterne. Course development and participant recruitment.
- Donation of scholarships for young people with disabilities, in partnership with the Randstad Foundation and the Prevent Foundation.

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#### Sports Initiatives

- Reports and content on gender equality in sport.
  - Support for women's sport by sponsoring the Spanish women's basketball team, more than half of the football clubs in Liga F and other sports that are locally deeply rooted and participated by relevant women, reaffirming CaixaBank's commitment to equal opportunities in the sports arena.
- 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.
- Sponsorship of Sail Team BCN, the women's and young talent team that competed in the 37th edition of the America's Cup and presentation of the book "Sentir la libertad" (Feel the Freedom).



- Camino a Paris (Journey to Paris). Several actions were 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 created a journey that simulates the route of paralympic flame, which passed 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.
- CaixaBank joined the **2024 European Diversity Month**, an initiative launched by the European Commission and the EU Platform of Diversity Charters. Its purpose is to celebrate and promote diversity in the workplace.

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.
- The sixth edition 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 United Nations Global Compact initiatives by which it makes a public commitment to align its policies to advance gender equality.



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





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

MÁS MUJERES MEJORES EMPRESAS





CEO<sup>8</sup>LA

DIVERSIDAD

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.





Women's Talent

CaixaBank has been awarded the Diversity Leading Company seal, a Teams & Talent recognition for the commitment to female leadership and talent, and the promotion and management of diversity. It also holds the Empowering Women's Talent seal for its commitment in the development of female talent.

# Woman forward

CaixaBank ranks 6th in the Woman Forward Foundation's Ranking of Gender Equality Companies, the aim of which is to promote female leadership in the business environment. In addition, it received the Bronze Award in the Large company with Board category from Carme Artigas, Co-Chair Al Advisory Body United Nations.

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



RED EMPRESARIAL POR LA

DIVERSIDAD E INCLUSIÓN LGBT

WOMEN

Award in the category of Top Intercultural Diversity Company, granted by INTRAMA to companies with the best equal opportunities.

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.

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- Sponsorship of Intrama: FactorW Diversity event.
- 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: extension of the perimeter 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 its implementation:

- Alignment of Culture and Leadership with ESG principles.
- The development of an ESG training plan.
- The update of the Somos Saludables (We are Healthy) platform.
- The design and implementation of ESG metrics in remuneration schemes.
- The improvement of the salary register information.
- The review of the social benefits policy.
- The preparation of a specific internal communication plan on sustainability 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 the figure of CaixaBank Group's Sustainability Representative was created, based on the group of people who already perform functions related to the implementation of sustainability (approximately 50 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.
- To encourage the exchange of ideas and engagement internally and externally on sustainability and to reinforce the sustainable positioning of the Entity.
- To ensure the transmission of key messages, knowledge and priorities in the area of sustainability at all levels of CaixaBank Group.

The functions of the Sustainability Officer are summarised in the following table:



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:

- 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 available on PeopleNow, 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:
- Webinars monitoring the 2022-2024 Sustainable Banking Plan and exclusive presentation of the new 2025-2027 Sustainability Plan, which includes the contribution of the Sustainability Benchmarks' vision.
- 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 competitiveness of professionals 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.

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- While in 2021 the foundations were laid to raise staff awareness and ensure the basic concepts of the subject, during the following years, the sustainability training activity has been accelerated and increased. 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.
- Training and certification Sustainable Financing and Investment for all Branch managers and Business advisers.
- Mandatory bonus-linked training on business opportunities related to the decarbonisation of the economy and the risks linked to climate change. The course considers the role of banking in reducing emissions and the decarbonisation targets of the lending and investment portfolios.
- Specialised training, responding to specific requests based on the specific needs of certain teams (Certified ESG Analyst CESGA, Sustainable Finance, etc.).
- Sustainability training for Executives to learn about the current global challenges and the role of financial institutions as transition drivers.

In 2024 a total of 227,891 training hours for 30,037 employees, delivering the following training content:

General Training (compulsory and troncal):

- Mandatory training for Retail customer advisors on sustainability regulations (new suitability test).
- In-depth training, advanced knowledge of sustainability concepts, the institutional, supervisory and regulatory framework. 8-hour training for Corporate Banking groups.
- Continuing regulatory training for groups that are subject to renewing the MiFID and IDD (Insurance Distribution Directive) certifications.

Recommended specialised training (recommended to cover the various needs of segments and/or areas):

• Certification course in sustainable financing and investment for asst. branch

managers. A 25-hour training course on the current context of sustainability, the impact on the traditional economic model and the marketing of ESG products. In 2024, 12,411 people were certified.

- New training cycle focused on energy transition, more technical in nature and aimed at Risk and Business teams.
- Training programme for Sustainability Representatives.
- Sector-specific training webinars

Specialised Training (specific requests based on the specific teams needs):

- CESGA certification (Certified ESG Analyst) for people with advanced training needs in sustainability.
- Specific free access programs.

# 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.

Annually, CaixaBank's analyst action plan consists 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 cross-cutting improvement action plan is 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 followup of the participating companies to assess their experience and help them to achieve the identified improvements, among other actions. In 2024 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.

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 People policies.

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### 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 certain profiles are becoming increasingly scarce and in demand. Consequently, it is necessary to transform and promote the knowledge and skills that are critical to ensure the business profitability and sustainability.

**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 is leading to a transformation in the management of People in CaixaBank and its Group companies, impacting on all the processes of the People's function. It involved the creation of an agile and personalised development model, putting 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 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.

#### Results expected from the investment in training 2025-2030

Proportion of employers expecting the following results of the investment on training programmes for workers between 2025 and 2030.

1. Increase in the company's productivity	77%
2. Improvement of business competitiveness	70%
3. Improvement in talent retention	65%
<ol> <li>Transition of current employees to new evolving positions or functions</li> </ol>	52%
5. Greater mobility of talent in different functions	48%
6. Attraction of new or diverse talent	46%
7. Improvement of the company's brand and reputation	38%
8. Greater mobility of talent in different geographical areas	19%
Source: World Economic Forum, Future of Jobs Survey 2024	

The project is structured around five major blocks:

- A unique architecture of skills and professional profiles, transversally involving all areas of the bank (Headquarters and Regional Network) and Group companies. This profile catalogue, with its required skills and open to future market needs, 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.
- **Developing the skills assessment** for the entire workforce, with the disclosure of assessments. This process is segmented into:
- **Skills Review** (aimed at the entire workforce, except Management). In 2024, 7,495 assessments were carried out, completing the process initiated the previous year and covering approximately the entire group.

The definition of a unique skills architecture and job profiles, together with the review of both technical skills (hard skills) and personal and social skills (soft skills), provides a comprehensive view of the professional profile. The Skills Review circuit process includes an initial self-assessment by the employee (N), an assessment by the direct manager (N+1) and a final review (N+2), This leads to development conversations and the drafting of an upskilling or reskilling plan based on the gaps detected, which provides





- AHEAD Review (aimed at Management). A 360° review process (multidimensional) has been implemented, based on CaixaBank's AHEAD leadership model and exclusively focused on soft skills. This management review process, which contributes to management growth and development, is based on observable and measurable behaviours. In 2024, 338 assessments were carried out, completing the process initiated the previous year and covering approximately the entire group.

The AHEAD Leadership Model breaks down each letter of the AHEAD acronym (Alliances, Humanism, Empowerment, Anticipation and Diversity) into specific behaviours, which are the basis of the AHEAD Review assessment process.

AHEAD Review objectives:

- *Create Culture of feedback*. 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.

Characteristics of the model:

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

**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**. Preparation of management 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.

The AHEAD Review process, represented in the following circuit, includes the different assessment process visions. Once the results have been analysed, comes the phase involving feedback and design of individual development plans, which is aimed at enhancing each participant's and management's performance and growth.



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# AHEAD REVIEW assessment process



- Upskilling/reskilling process through tailored training responses and individual development plans for various professionals within the Entity, focusing on skills where development areas have been identified during the assessment process.
- People processes review and adaptation to the new skills-based model, adopting a skill-based management model implies adapting People 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 People processes are expected to evolve similarly.

• People 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.

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nerario Ayuda Información del evaluado/a Fechas del proceso Hard Skills Soft Skills Acciones de Desarrollo año anterior Acc	iones de Desarrollo año actual Fortalezas del evaluado/a	Acuerdo / NO acuerdo Feedback Recibi	do Más ∨
Ampliar todos Contraer todos	Rating por Responsable 🕥	Rating por MIGUEL PIQUERAS (2)	GAP
> H ANÁLISIS DEL IMPACTO SOBRE EL NEGOCIO ④	Nivel esperado 3.0	Avanzado Nivel esperado 3.0	-3.0 -2.0 -1.0 0 1.0 2.0 3.0
> H ANÁLISIS, DISEÑO, ELABORACIÓN Y SEGUIMIENTO DE CARTERAS ①	Nivel esperado 3.0	Nivel esperado 3.0	-3.0 -2.0 -1.0 0 1.0 2.0 3.0
> H ASESORAMIENTO DE INVERSIONES ①	Básico Nivel esperado 1.0	Avanzado Nivel esperado 1.0	-3.0 -2.0 -1.0 0 1.0 2.0 3.0
> H CONOCIMIENTO DE LOS PROCESOS, POLÍTICAS Y OPERATIVAS DE RIESGOS ①	Nivel esperado 2.0	Nivel esperado 2.0	-3.0 -2.0 -1.0 0 1.0 2.0 3.0
> H CONOCIMIENTO DE LOS PRODUCTOS Y SERVICIOS ①	Nivel esperado 2.0	Avanzado Nivel esperado 2.0	-3.0 -2.0 -1.0 0 1.0 2.0 3.0



#### **Process dates**

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

Creator	Assessment management (People_EVALUACIONES)
Review period	02/06/2024 - 07/07/2024

#### Hard Skills

# 01 Basic 0000

• 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.

# 04 Leader

It has a track record of improved performance and experience in skill-related activities.
Provides a strategic vision to lead the definition of policies, processes, models and

practices, promoting innovation.
Recognised as a leading expert in both internal and external matters, due to ability to advise others.

# **PeopleSkills**

Espacio de desarrollo profesional

Within the framework of the Development by Skills project and in order Manage and Develop skills, CaixaBank launched the **PeopleSkills** platform in June 2024, which allows all employees to:

• Manage their skills by viewing the Skills Review process results, identifying areas for improvement and introducing additional skills to their job profile.

• Develop their skills through advanced functionality that recommends training associated with each skill based on the gaps and job profile of each employee.

Throughout 2025, new functions will allow employees to compare their skills with those of other profiles, receive recommendations tailored to their knowledge, skills and professional interests, explore critical skills and profiles, and access training content specific to them in a gamified format.

CaixaBank drives the culture of constant feedback, and has tools as Skills Review and AHEAD Review to promote the conversations for development and provide the organisation with an all-inclusive vision of each employee and of their professional potential for growth.

Development by Skills, acknowledged with the Global Award in the eight edition of the Talent and Leadership Awards, which recognise initiatives that contribute to organisational transformation and create a positive business impact through people.



#### 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 Engagement Study, the position of the employer branding in rankings (MercoTalento, Top Employer, and others), together with the context of the labour market (competition for talent, the great resignation, etc.), have led to the **Employee Value Proposition (EVP)** review. This key tool, in conjunction with the employer branding strategy, seeks to position CaixaBank as a benchmark in order to attract the best talent in the market, build loyalty and generate a pride of belonging with the current team, aligning itself with the purpose and under the claim:

"Choose standing by everything that matters, Choose CaixaBank".

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CaixaBank's value proposition focuses on its employees' professional and personal development, fostering a work experience that combines well-being, growth and flexibility. This approach reinforces the commitment to build an inclusive and motivating environment that inspires the teams to give their all.

The following actions are highlighted in the value proposition review:

- Constant information update and reorganisation in the **PeopleXperience 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. The portal has been designed with a technological solution 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 and consider the sensitivities of the new generations entering the labour market (for example, the impact of the activity on society, the commitment to diversity, etc.). In this sense, various communication materials have been updated to make the interested groups aware of this value proposition, with a message tailored to the channel and group we address.
- Parallel analysis of various external groups (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 CaixaBank's employer branding with a view to attracting the best talent in the market. In addition, the Entity participates in different employer branding 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 make more appealing the employer branding to be the best Financial Group to work for, and it has adopted the claim "Choose standing by everything that matters, Choose CaixaBank".

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



Queremos que crezcas, que te desarrolles, que encuentres oportunidades para avanzar en tu carrera y que lo hagas en CaixaBank. Queremos cuidar de ti. Contribuimos en tu bienestar financiero y personal, con una compensación competitiva y múltiples beneficios.

Ofrecemos diferentes medidas para tu conciliación en tus momentos vitales y para crear un ambiente de trabajo saludable en el que sientas seguridad y bienestar, desarrollándote en un entorno diverso e inclusivo.



En CaixaBank trabajarnos para construir un camino sólido para ti, para nosotros, y para las próximas generaciones. Juntos queremos innovar, transformar y prepararnos para los desaflos que están por venir. Porque lo que hacemos trasciende y tiene impacto. No trabajamos solo para nosotros, trabajamos para un futuro sostenible y justo.

Cuidamos de nuestro entorno y contribuimos a mejorar la vida de las personas, porque sabemos que juntos podemos crear un impacto positivo al mundo que nos rodea.

**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:

- Publication of all vacancies (including managerial positions), publication of appointments and linking of vacancies profiles to the job profiles system.
- Analysis of relationship moments and map of agents involved in selection stages.
- Principles of action for Recruitment standardised across the Group.
- Redesign of the external Career Site where the social benefits and the corporate culture are highlighted, thus improving the candidate's experience and CaixaBank brand's visibility.



- External candidate experience. Feedback on the candidates' experience is obtained following the interview with the manager, with the aim of improving their experience.

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

- 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 2025**, 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 2024 CaixaBank is positioned as the **seventh best company** to work for according to **MercoTalento's global ranking**, as well as the second preferred financial institution.

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

- **Onboarding and Crossboarding:** traceability and buddy support. Optimise and standardise communication of managers and Business Partners.
- **Onboarding**: it aims to provide employees joining the Entity a friendly, differential employee experience and to make them feel welcome and like they have our support from day one.

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

The measures carried out consist of:

- 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.
- Creating new guides to help the managers integrate the new employees.
- Improving the process of assigning and incorporating the buddy to facilitate integration into the Entity's dynamics.
- 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 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 Enity 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 merchandising kit (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.

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After 90 days of joining, employees are invited to partake in an intensive week of training that is part of the "CaixaBank First Experience" programme, which is carried out in the first two years of joining the Entity. 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 and employees in the same situation.

A new development in 2024 is the addition of follow-up questionnaires after 6 and 12 months of joining, with the aim of continuing to obtain feedback and detecting any areas for improvement in their experience.

- **CrossBoarding** to improve the experience of all professionals that change function, centre or department and create further engagement and support during the first months of the process.
  - The following has been implemented:
  - The gap detection and analysis process in relation to the actual and desired experience. The experience of candidates that have not passed the process is measured at an internal level (internal candidate 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 vacancy coverage protocol within the Agile project framework, which prioritises internal mobility, transparency and agility in the selection processes. The Technical Selection Office has been created to improve the experience of candidates and managers, reducing vacancy coverage times and guaranteeing an objective approach in the skills assessment.
  - Redesign of the internal Career Site to provide access to job opportunities and resources that facilitate professional development (guides to draft CVs and prepare interviews) and which includes vacancy alerts and direct links to FAQs.
- **People Xperience Space** in CaixaBank's Intranet, which gathers a unique set of services, provisions, advantages and benefits for CaixaBank professionals. A 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 traceablity 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.

CaixaBank People Xperience



Trabajar en CaixaBank significa compartir un mismo propósito: estar cerca de las personas para todo lo que importa. Y para lografo, 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. PeopleXpertence es un nuevo espacio que pretende mostrar todo aquello que tienes a tu disposición que puede ayudarte en tu dia a dia profesional y también en tus proyectos personales.

Key main points:

- The entire offering of services, products, advantages and benefits, gathered in a single space.
- Further clarity in the content and aimed at the user.
- More intuitive and structured information organisation based on the employee life cycle.



- Improved user experience, with more personalised charts and content.
- New content: "Purchasing Club", which includes and extends the available advantages.

The employee relations model involves a number of players who provide quality support to meet the overall needs of the CaixaBank workforce, which include: the Employee Office, Business Partners and Employee Support Service (ESS).

 Relationship model with the employee as a customer: Employee Office, 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 initial diagnosis situation, it was identified that the employee experience as a CaixaBank customer evidenced areas for improvement. For this reason, a review of the current model of employee support was carried out, and it was concluded that a new relationship approach should be implemented, focused on offering:

- 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 financial services, in social benefits or in certain People processes.
- **Remote/virtual service** to take advantage of existing structure in the Entity at the organisational and digital tools level. In this sense, employees are highly digitalised customers compared to the average CaixaBank customer.
- **Extended opening hours**, in order to be able to resolve doubts and make transactions, independently of the employee's own working hours.

The management of employees and their financial needs is carried out through:

Consultations and operations:

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

#### to 3:00 PM).

- Direct telephone customer service, 93 102 82 87 (available 24/7).
- Advisers trained in customer service for CaixaBank employees.
- Commercial service, one InTouch/Connecta manager for approximately every 1,000 employees.
- Attention, contracting and advice by specialist managers.
- Muro, WhatsApp wall, Appointment and NP, as key tools for interaction, application management and measurement of employee satisfaction.

Management of personalised opportunities for employees and their families.

- Information and advice on available products.
- Benefits and exclusive offers.

In 2024, 14,959 customers, 13,120 employees and 1,839 first degree relatives were attended, with a total of 2,594 asset operations and an NPS of 97.89%. On a monthly basis, the Employee Office service receives an average of over 1,600 calls to the exclusive telephone and over 700 emails in the mailbox and has its professionals manage above 8,700 walls.

- People Business Partners model consolidation, in Headquarters and in different Regional Divisions model in Corporate Services as in different Regional Divisions. including 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.
- New Employee Support Service (ESS), created at the end of 2024, a new channel for enquiries based on a ticketing tool that streamlines the management of applications and optimises the Business Partners' time so they can focus on their strategic role of establishing close relationships, transferring knowledge and developing people. It also allows compiling key information by means of analytical tools to identify the main concerns of employees.



Para que no te quedes con la duda

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



- *Off-boarding*: CaixaBank prioritises accompaniment at the time of departure and the subsequent association with actions such as the following:
  - A model of exit interviews to find out or get feedback on the reasons for turnover and thus incorporate improvement processes in the management.
  - A process to garner critical knowledge from the group with the possibility of leaving the Entity 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.

Omnichannel is used to respond to the specific needs of employees. Thanks to the highly digitalised profile, most operations will be self-managed by employees through existing channels (CaixaBank Now, People-Now, PeopleXperience, Compensa+, ESS, NOA consultations, etc.).

• Events to acknowledge employees who have been with Entity for 25 and 35 years. Following the forced hiatus in 2020 due to the pandemic, this initiative has been resumed, and its concept has been redesigned to give it a renewed approach. These events are held to honour the dedication and commitment of those who have been contributing for years, increasing their sense of belonging and motivation. This recognition not only strengthens the corporate culture, but also inspires colleagues and contributes to talent retention.

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

- > 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 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 Pension Plan beneficiaries.

Particularly noteworthy in 2024 is the conduction of departure questionnaires on those terminating voluntarily after seven days of departing, with the aim of identifying any possible areas for improvement in the departure process.



# Health and Well-being

CaixaBank has a **Health and Well-being Culture** that puts people at the centre, promoting a series of actions to foster health, well-being and safety that create secure, safe and sustainable working environments.

As part of creating the unique and differential employee experience, CaixaBank follows a continuous improvement approach, with a **Healthy Organisation Management System (HOMS)** focused on actively promoting the workforce's health and well-being. This system is complemented by and coordinated with the **Occupational Risk Prevention Management System (ISO 45001)**, which prevents the risks associated with the work carried out.

Since 2023, the Entity holds **HOMS and ISO 45001** certifications by AENOR and AUDELCO, respectively, which are audited by these every year. These standards are voluntary and go beyond the legal requirements, which means that they position the Organisation at a high level in terms of integrating prevention and the perspective of Health and Well-being in all its processes.



The culture of health and well-being is promoted through the development of the **Corporate Well-being Programme "We Are Healthy"**, the aim of which is to stimulate all the factors and variables that affect people's well-being and that have an impact on their motivation, personal satisfaction, lifestyle and commitment to CaixaBank.

The goal is to achieve healthier, more motivated and more satisfied workers, relatives, customers and suppliers, as well as the rest of stakeholders. By taking care of the workforce's health and well-being, we have a positive impact on the CaixaBank employees' experience and accomplish their full commitment and pride of belonging.

Senior Management exercises its leadership by fostering the culture of health and well-being. It has established and regularly reviews a **Healthy Organisation Policy** and an Occupational Health and Safety Policy applicable to all operations carried out by employees, contractors and people under supervision, and it defines the targets on a yearly basis, integrating the healthy organisation management system's requirements into the Entity's business processes.

The collaboration and participation of several cross-cutting areas, as well as the active participation of representatives of all Regional Divisions to gain an insight into what each employee requires, are key aspects in disseminating and promoting the culture of well-being. To that end, the following functions and working groups have been created:

#### Healthy Organisation Expert Group (HOEG):

Consists of the creation and formalisation of an organisational structure/decision-making 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. All the Regional Divisions are represented to act in a coordinated way and take advantage of synergies with the aim of achieving well-being in the entire Organisation.

# - Network of Health and Wellness Ambassadors.

The Regional Divisions have defined the role of Wellness Ambassador, and together with the People's Business Partners, it is the point of contact with each employee aimed at maintaining an active listening and constant feedback that allows obtaining all the needs and expectations with regard to wellness and thus lay the foundations for a suitable response thereto.

#### 2022-2024 Strategic Plan for a Healthy Organisation

This plan launched a new era that involved a qualitative leap in CaixaBank achieving maximum excellence in managing Health and Well-being and becoming a benchmark organisation. In this stage, it has advanced towards an all-inclusive well-being model that is structured around six pillars with the following strategic objectives:

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# HEALTH AND SAFETY

Information on current health campaigns and access to examinations, medical check-ups, preventive resources and therapeutic programmes aimed at improving wellbeing.

#### PHYSICAL ACTIVITY AND SPORT

Initiatives such as WellHub (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.

With the aim of establishing CaixaBank as a leading and benchmark organi-

sation in the field of Health and Well-being, the following goals have been set:

- Being closer than ever to the workforce and better communicating the We are Healthy 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 Leaders of the People team in all Regional Divisions in terms of needs and expectation in Well-being and Health.

# • Healthy Organisation Action Plan 2024

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 2024 Healthy Organisation Action Plan has been designed and developed by the HOEG (Healthy Organisation Expert Group) and it includes representatives of all 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 2024. Approximately 20% more than those in the previous year. Further effort has been invested in those with an impact on **health**, **nutrition and 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.

Number of actions/programmes aimed at each stakeholder





A list of all the actions carried out in the Healthy Organisation Action Plan 2024 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 social action programmes, among others, with the aim of implementing a comprehensive actions programme.

#### Prevention, health and well-being



Number of actions that impact the healthy organisation's pillars

#### • Occupational risk prevention and promotion of health

- Medical check-ups. Promotion and improvement of communication with the workforce through reminders on the corporate intranet (PeopleNow, PeopleXperience and on the We Are Healthy platform), with the aim of achieving a higher number of medical check-ups. In 2024, communications were sent to the staff in all branches, attaching information about the medical centres closest to their workplace. The completion of over 1,400 medical check-ups and the launch of a pilot project with a Quirón mobile unit, which conducted up to 65 medical check-ups, stands out.
- Health Observatory. Analysis of indicators linked to work absenteeism (absenteeism and incidence index), 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.
- Blood donation campaigns in Madrid with the Red Cross and in Barcelona

- in collaboration with "Banc de Sang i Teixits", and vaccination campaigns to prevent the flu.
- Training on stroke prevention at All in One and Store branches. In 2024, 1,140 people were trained and 98 branches obtained the "Espacio cerebroprotegido" (Brainprotected space) certification, awarded by the Freno al Ictus Foundation.



- Sleep care. Including access to the SleepCycle app as part of the free Wellhub (formerly Gympass) digital plan, to which all employees have access. This application helps monitor and improve the quality of sleep and rest.
- Menopause therapeutic programme. Two editions of the Therapeutic Intervention Programme, organised as a group and aimed at women's health and well-being. It consists in a support programme that spans over nine weeks (one session per week), including the preparation of an antiinflammatory diet and support from menopause health professionals.
- Addiction prevention tips on the We Are Healthy portal. New awarenessraising space on the portal aimed at preventing addictions, where three articles on this subject matter have been published: "Addictions to substances", "Behavioural Addictions" and "What is an addiction?".
- Interbank Occupational Risk Prevention Coordination Committee. Participation in the quarterly meetings held by the committee (ordinary and extraordinary) as a consequence of the torrential rains in Valencia. CaixaBank has also participated in five events related to the PRL Innovación Association, in which various topics on occupational health and wellbeing have been discussed.

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### Emotional management

- Psychological care service. Identification of opportunities for improvement and design of a comprehensive plan for emotional well-being, which will be incorporated into the future 2025-2027 Strategic Plan for a Healthy Organisation. This strategy offers a holistic approach to emotional health. In 2024, 1,061 calls were attended via the 24/7 Psychological Care service, which provided key support.

- Additional service available to all staff through the Adeslas Health and Well-being platform, which includes medical guidance in general medicine and paediatrics, as well as psychological care with specialists.

- 2024 Psychosocial Prevention Actions. Three meetings have been held by the Extraordinary Psychosocial Committee to monitor the psychosocial preventive strategy and one new assessment has been conducted via Focus Groups.
- CaixaBank Talks on Emotional well-being with psychiatrist Javier Quintero, titled "Understanding and managing emotions: the importance of the social support", to which 205 people attended, and other talks with experts, such as the one held with chef Miguel Cobo, where 200 people attended. During this event, he shared his inspiring personal and professional story, titled "Evolution", which addresses aspects such as the importance of effort, teamwork and perseverance.
- Emotional management workshops for the entire risks and non-performing loans area. CaixaBank's Health and Well-being in-house team of psychologists has designed a programme that combines specific and completely customised training with a proposal that provides emotional management tools. In the first edition, which took place this year, up to a total of 14 workshops were delivered to 370 people.
- Incorporation of 124 new resources linked to emotional well-being on the We Are Healthy digital platform in 2024.
- 25/35 years acknowledgement events. Up to 22 events at Headquarters and Regional Network organised to pay homage to 8,500 employees that have been for 25 and 35 years at the Entity between the 2020-2024 period, retroactively holding the events suspended in previous years due to the pandemic.
- Psychological support (in group and personalised) as a consequence of the emergency produced by the torrential rains in Valencia.

### • Promotion of physical activity and sport

- Promotion of Wellhub plans for the entire workforce. This service connects employees to the best fitness, mindfulness, nutrition, online therapy and sleep management options through subscriptions with considerable discounts. As a result of the various promotion actions and the rise in partners, the number of Wellhub suscribers has doubled with respect to the previous year and the end of 2024. Wellhub already had over 6,700 subscribers between employees and relatives.



- Promotion of activities in the region arising from active listening in Regional Divisions in order to identify needs and expectations, launching on-site sporting events adapted to each area. Runners CaixaBank and Plaza 3x3 CaixaBank stand out.
- Design of a landing page to create sports communities on the We Are Healthy portal, with the aim of promoting interaction with people that have similar interests.
- Multi-function spaces: maintaining the group activities in rooms adapted to physical exercise in Barcelona and Madrid.
- Step challenge on the occasion of the International Day against breast cancer. For every 15,000 steps completed by the participants, €3 were donated to the Spanish Association Against Cancer. A total of 810 people from the CaixaBank Group actively participated in the challenge, registering over 37 million steps (26,163 km). By means of this challenge, €7,475 were raised and donated to fight against breast cancer.





# • Healthy diet

- Healthy corporate canteens with healthier menus in the corporate buildlings.
- Therapeutic *programme "BeEnergy" anti-inflammatory diet*. Part of the group therapeutic intervention programmes for women's health and well-being.
- Distribution of fruit in corporate buildings, on the occasion of the Wellbeing Week held in April.
- Organisation of talks with nutritionists, with more than 600 attendees, and delivery of nutrition workshops in the Regional Divisions.
- Culture of well-being management and dissemination (internal and external communication)
- Redesign of the "We Are Healthy" digital platform. In order to adapt to the evolution of well-being carried out in the Strategic Plan, in terms of new services and the organisation by pillars. As a result, all the content, services and resources have been brought together in a same location, thus improving the employee experience in the search for a response to their needs. The number of views totalled 63,894 in 2024.

With the aim of enhancing the visibility of the We Are Healthy Programme among all stakeholders, the Prevention, Health and Well-being team, in collaboration with Internal and External Communication, generated 26 institutional articles in PeopleNow during 2024, reaching 74,541 views in total.

 Promotion of the well-being: Creation and distribution of an informational leaflet through the network of Wellness Ambassadors, to be provided during visits to branches. In addition, a new video of the We Are Healthy programme was broadcasted on the occasion of the Well-being Week using all the channels available to the workforce (PeopleNow, PeopleXperience, We Are Healthy platform) and the screens in corporate buildings.



Carrying out of activities to commemorate the International Day of Sport for Development and Peace (6 April), World Health Day (7 April) and World Day for Safety and Health at Work (28 April). The organisation of the Wellbeing Week, which took place from 8 to 12 April 2024, with an agenda that it included more than 80 on-site well-being activities stood out. Approximately 2,600 people participated in all Regional Divisions.



- Participation in forums and events organised by entities related to wellbeing, among which the organisation of an event carried out in collaboration with Agora Bienestar Talks and held in CaixaForum in Valencia stands out. Success stories and best practices in the implementation in companies of comprehensive programmes of well-being at work were presented.
- Preparation of an Internal communication plan for Healthy Organisation that includes the cross-cutting strategy, actions and most relevant milestones in 2024 that have been worked on, with the aim of making the entire workforce aware of the information about We Are Healthy: news, events, activities and available resources for the promotion of health and wellbeing.
- Re-dissemination of communications made from organisations that have given Health and Well-being awards.
- The We Are Healthy Programme was covered on the radio, online media and agencies, reaching 2.7 million people. The Well-being Week appeared on the press and digital media with 2,000 daily readers. The collaboration between CaixaBank and Wellhub was promoted in the newspaper La Razón and digital media, reaching 2.25 million people.

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- 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. With regard to the Well-being Week, several stories posted on Instagram and LinkedIn stand out, where a carousel of photos was published, including a post with a potential of 205,600 and 4,683 interactions.

# • Social benefits

- Employee's health coverage with Adeslas was extended, including every year new cover that enhances the service provision.
- Preparation of publications with health content and dissemination of up to eight webinars on various subject matter, from topics that affect children (learning, diet, etc.) to content on physical (heart attacks, cancer, etc.) and emotional (depression) health.
- 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.
- Financial well-being
- Signature of a new Collective Bargaining Agreement for Savings Banks and Financial Institutions that includes improving wages for all staff (11% increase in 3 years).
- Continuity of other financial aid for employees: supplement up to 100% of salary for temporary disability, work accident and maternity / paternity; savings and risk contributions to the pension plan; education allowance (languages, etc.); salary advances; loans with beneficial conditions; and the flexible remuneration programme (Compensa+).
- Employee Office. Financial service with an employee service model that is more personalised, online, over the phone and specialised in products for employees. Work has been carried out in 2024 towards increasing the number of employees and relatives attended and, therefore, improve their financial well-being. Almost 15,000 people have been attended, and the service received a very positive score (NPS of 97.89).
- Consequences of the torrential rainfalls in Valencia. CaixaBank has granted exceptional advances for a total amount above €1,665,000.

# Culture and diversity

# • Integration of diversity in health and well-being

- Analysis on the integration of different diversity perspectives (gender, generational, functional, etc.) from a point of view of health and wellbeing. Particularly noteworthy in 2024 is the identification and analysis of the intergenerational variables that can have an effect on needs and expectations in terms of the workforce's health and well-being, with the aim of mapping the differences between each generation: Traditionalists, Baby Boomers, Generation X, Generation Y (Millennials) and Generation Z.
- Senior Talent. Participation together with other companies and AON defining the challenges and actions in the management of senior talent, as well as the collaboration in the preparation of the AON study "Opportunities and challenges of Senior Talent", in which the factors involved in improving their management are analysed.
- Awareness-raising actions on disabilities, such as publishing the new Disability and appropriate treatment guide or shooting the first chapter of the new in-house miniseries: Talent without labels.
- In-house analysis of the disability situation within the Entity, conducted through focus groups involving people professionals across different regions and the Recruitment team. Additionally, in-depth interviews were conducted with both employees with disabilities and managers responsible for overseeing employees with diverse functional abilities.
- Conduction of an assessment that leads to improving the digital accessibility of employees with visual impairment.

# • AHEAD Leadership Model evolution

- In relation to the AHEAD Leadership model evolution, with the inclusion in Humanism of taking care of health and well-being, activities are still carried out such as the following: distribution of material with the Leadership Model discourse for Business Partners of Headquarters and the People Management of Regional Divisions. publication of 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.



# Active Listening

- Conduction of an Engagement Study on the entire workforce that includes an item related to well-being when it comes to assessing the immediate supervisor. In addition, a survey on Plan Nosotros (action plan) has been carried to analyse the progress.
- Training
- Self-training conduction.

# CaixaBank ES Escuela de Bienestar

AUTOFORMACIONES DISPONIBLES



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.

The following self-training is of particular interest:

"How to recover the control of your health", which covers health generating forces (diet, sleep, exercise, etc.), nutrition, prevention of obesity, stress management and emotional well-being.

"Emotional well-being step by step", which comprises 16 content pills and helps delve into the origin of anxiety, identifying fears and showing how to face them, with the aim of mitigating the impact of anxiety on our mind.

- · Improvement of the working environment
- Ergonomics: 100% of ergonomic adjustment applications fulfilled, providing equipment such ergonomic chairs, footrests and palm rests. In addi-

tion, postural training and awareness actions have been carried out through the We Are Healthy platform (videos on the Alexander technique, microbreaks and other articles), together with on-site sessions providing employees tools aimed at postural ergonomics.

- Incorporation of new furniture adapted to the new commercial system in the post of Customer Service Managers (CSM) and Fast Service (FS) in Store branches. It involves a significant improvement in ergonomics that meets the needs of the post according to the new commercial system.
- Breastfeeding and first aid rooms. There are currently 42 rooms available in buildings with more than 50 workers.
- Conduction of 77 radon measurements in the selected centres to assess the presence of high levels of this gas in geological areas most at risk.
- Refurbishment work in 38 branches affected by the torrential rains in Valencia, in order to establish healthy working conditions, as well as air quality and health measurements in centres due to the accumulation of water, mud and organic material.

#### Sustainability

- CaixaBank integrates environmental protection as a strategic priority, and it fosters funding in sustainable projects, managing climate risk and curbing the operational impact. Within this framework, it has mobilised over 86,800 million euros in sustainable finance aimed at the energy transition, microloans and support to companies. In addition, it has advanced in its decarbonisation, with new targets in nine sectors, and it has reinforced its commitment to initiatives such as the Group of Sustainable Mobility and the Awareness Plan.
- CaixaBank microloans. Up to 424,522 people at risk of social exclusion have benefited, 17% above the Entity's target.

#### Social Action

- Volunteering Programme, with the collaboration and coordination of more than 2,500 social organisations across Spain, more than 20,000 volunteers and over 29,000 activities, benefitting 430,000 people in vulnerable situations.

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- Other action such as: the Tree of Dreams (where the Christmas wishes of children in situation of vulnerability were fulfilled), Everybody's project (submitting projects by various social entities in which CaixaBank employees collaborate and supporting finalist projects by means of donations), 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



# Marketing strategy and sponsorships

- CaixaBank Talks related to Health and Well-being for customers, employees and society. A total of 25 events were carried out with an impact on Health and Well-being and organised in the following: Adeslas School of Health, Dialogues in family, Reflections of self-employed workers, Reflections of active Seniors and Executives.



- Sports activities promotion. The following actions have been carried out with the collaboration of Sponsorships: Runners CaixaBank, (sponsoring a total of 63 races and more than 3,000 Runners) or Plaza 3x3 CaixaBank, an itinerant basketball circuit (6,000 players and 90,000 visitors who scored 11,000 Solidarity Three-pointers to raise funds for social entities and associations).

# · Support in the emergency caused by the flooding in Valencia

- The Business Continuity Committee was activated as a consequence of the torrential rains in Valencia. All the bank's departments are represented in this committee, and ad-hoc actions were carried out to support employees and their relatives. The following actions were particularly noteworthy: advances of up to 12 salaries, various loans, moratoria, paid leaves, mobility measures, remote work and work-life balance, psychological care and support.

# Acknowledgements

Corporate Well-being Awards. In 2024, CaixaBank obtained the following awards related to corporate well-being:

- 2024 Top Wellbeing Company certification, which brings together 50 Companies with best practices in Occupational Health and Corporate Wellbeing under a 360° view.
- Second prize in the Nutritional Well-being category at the 2024 Wellbeing Awards organised by Intrama.
- 2024 MEES (My Company is Healthy) Awards: Finalist in two categories: Social Well-being and Healthy Communication.
- Top 10 of the 2024 DCH (Human Capital Managers) Emotional Salary Awards, which recognises the 10 companies with the best practices in well-being.
- 2024 Ágora Bienestar Award "Company committed to well-being" in the large companies category.









#### We are Healthy 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 We are Healthy 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, both in physical and mental health and emotional well-being.



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

The main aim of the People Analytics project is to promote the use of technology and data analysis in order to improve people management. The use of advanced tools such as Artificial Intelligence (AI) and Machine Learning simplify decision-making based on people-related data. The project includes training People Management employees on the use of these new technologies, ensuring that all team members are ready to leverage data analysis capacities. The project also focuses on integrating systems and platforms to create a more cohesive and collaborative working environment.

People Management thus joins the Bank's digital transformation. People Analytics is not only a technology project, but also a cultural transformation project geared towards promoting the data culture. New technologies offer possibilities for getting to know people within the organisation and changing the ways we work to give us greater autonomy and use information efficiently. People Management strives to make decisions based on the analysis and interpretation of data, always 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 initial phase project 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 the corporate Datalake and their use in the use cases and in the Scorecards.

The main conclusions of the audit were that:

- The quality of the data is acceptable to address the implementation of the prioritised use cases.
- Work must be done to increase the autonomy of the teams in accessing information (greater self-service).
- Move towards greater automation.

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- A single People information model should be available to allow:
- Standardising and homogenising access to and interpretation of data.
- Teams autonomy in the processing of information.
- Measuring and improving the data quality.
- Improving the frequency of updating the information.

The methodology used in the Data Audit included:

- Meetings with the different People teams to learn about their processes and how they obtain the information they need (data transformation, preparation of scorecards, etc.).
- Identification of information uses 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 corporate Datalake, 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 a Discovery space within corporate Datalake 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

the corporate Datalake.

• Data governance: Assignment of roles and responsibilities to ensure the quality of the data.

# 2. People Operational Model - Data Driven

This pillar incorporates three initiatives, consisting of:

# • Training and creation of the Data Champions community

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 area with programming content (SQL, etc.), visualisation in QlikSense and data structure in the corporate Datalake. The 46 Data Champions took part in this second phase. During 2023, various online sessions were also 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.

# • People date model:

The aim of data intake in the corporate Datalake is to support AI 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 People Management data. In 2023 various phases



of data intake have been carried out to provide the various People Management teams with the information needed to automate their recurring tasks and reports and draw up Scorecards.

At the end of 2023 and during 2024, work was carried out on the migration of the database and of the workspace to the Google Cloud environment, which was chosen by CaixaBank to access, store and manage data within the strategic project DataNow. More than 300 tables with information are available on this platform at the end of 2024.



# • 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, with aggregate data. Several scorecards have been developed during this period, among of which the following stand out: Scorecard People Reference Data (Management Committee) and the Lite Reference Data (Regional Business Partners and Headquarters). These scorecards 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. The creation process of a Scorecard has been initiated for the Group companies in 2024.

In addition to the Scorecards, which provide a global view of the main indicators with the scope of People, scorecards have been designed to manage more specific aspects related to, for example, workforce planning. To this effect, in the last quarter of 2022, work began to design the "Heat Map", which evolved in the Sandbox environment throughout 2023 and was finally industrialised in the second quarter of 2024. The "Heat Map" makes it possible to visualise the situation of staff leaves of absence and deficits through 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 are 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.

In the last quarter of 2024, the development of a Scorecard for the Selection team began, which includes the main KPIs (open selection processes, number of vacancies, average time to cover a vacancy, etc.).

#### 3. Implementation of use cases - Master Plan

Artificial Intelligence and Machine Learning enable us to process millions of 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), have developed four use cases for managing people, which are none automated decision-making systems, but algorithms that help in the decision-making, where all final decisions made by people.

Main Use Cases of AI developed:

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#### Forecasting talent turnover:

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

#### • Prediction of absenteeism by centre:

This use case identifies the probability of employee absenteeism due to common contingencies (illness) in Regional Network work centres in the following three months. Its aim is to plan the resources required to ensure business continuity by managing workforce cover and carry out prevention plans. The algorithm does not make predictions at an individual level, but in terms of work centres. The result of the algorithm is a tool that supports decision-making, which will always be made by a person. The algorithm uses Random Forest technology, which is an automatic supervised learning algorithm used for classification, regression and other predictive analysis tasks.

# • Employee, Culture and Leadership Engagement and Satisfaction Study analysiscarried out on the entire workforce:

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

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

This use case was developed for the first time in 2022, and the Engagement Study's comments were analysed again in 2024, but this time using Gemini. This technology by Google can process large volumes of textual and quantitative data, identifying trends, feelings and patterns in responses.

#### • HBT (Talent Search Tool):

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





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. This planning is carried out with aggregate data:

- Staff demographic structure. The goal is to forecast the evolution of staff by age brackets in order to estimate potential re-staffing needs due to departures, as well as to gauge productivity.
- Needs for new specialist advisers and office staff (structure of the staff by functions), based on the trend in customer acquisition and on the integration of future branches, in order to conduct economic analyses that support the negotiations with the trade union representatives.
- 2-year staffing forecast. In order to keep the comparison between the estimated budget and the actual workforce up to date, a 2-year forecast for new hires, attrition and transfers between centres is reviewed every month.

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.

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# 2022-2024 Strategic Plan indicators

Below are detailed all the People and Culture enabler's indicators (first and second level) at the end of the 2022-2024 Strategic Plan's last year.

	Monitoring metrics	Dec. 2021	Dec. 2022	Dec. 2023	Dec. 2024	
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	43.4	<b>43.0</b> (previously 42.0)*
1st	Number of implemented People Analytics use cases			6	10	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	2nd	1st
1st	% Total Favourable (TF) - Employee, Culture and Leadership Engagement and Satisfaction Study	74	67	64	69	75
2nd	% direct appointments in open vacancies		11.9	9.9	12.6	No objective
2nd	% of employees with flexible remuneration measures	25.9	30.0	33.5	37.2	No objective
2nd	% managers and directors who completed training on leadership trends and hybrid team management		52.8	52.8	52.8	No objective
2nd	eNPS - Employee, Culture and Leadership Engagement and Satisfaction Study	14	-15	-17	3	13
2nd	% of women in strategic managerial positions	34.8	37.2	38.4	38.8	No objective
2nd	% Responsible and Demanding Attribute	69	64	61	69	70
2nd	% Collaborator Attribute	70	57	51	56	72
2nd	% Total Favourable Culture	72	66	62	68	75
2nd	Overall rating of the tools for supporting management development, coaching and mentoring		4.8	4.8	4.9	No objective
2nd	Overall rating for management development programmes	4.6	4.9	4.5	4.8	No objective

\* 43% was set following the Equality Plan.

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# Strategic Plan results

#### Preferred financial group to work for

At year-end 2024, the 2024 Merco Talento Ranking results (published in March 2025) placed CaixaBank in second place of the ranking of entities within the financial sector, moving up one place with respect to 2023 (the aim is to be number one at the close of 2024). The EVP project and the Employer Branding's positioning have contributed positively to CaixaBank being perceived as one of the best companies to work for (seventh best company in the global ranking, climbing four positions with respect to 2023).

In 2024, CaixaBank obtained the Top Employer certification for the fourth consecutive year, improving its score compared to the previous year 92.19 in 2024 vs 91.98 in 2023). 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 37.2% in December 2024 (3.7% higher than 2023). This means that up to 13,726 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).

The Total Favourability metric of the Employee, Culture and Leadership Engagement and Satisfaction Study reached 69% in 2024, up 5 points with respect to the previous study (a target of 75% was set at the end of 2024). This increase was achieved thanks to the in-depth analysis of the 2022 results and the implementation of an action plan, which has enabled us to focus and give priority to key action lines in order to strengthen the workforce's commitment.

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

The growing representation of women in managerial positions, from assistant manager in large branches (categories A and B), stands at 43.4% in December 2024 (0.4% higher than 2023), exceeding the target set at 43% for 2024.

The People Analytics team, working transversally with the rest of the Bank's People departments and with the Innovation area (Advance Analytics), completed the Strategic Plan with 10 use cases and Scorecards, above the target set for 2024 (8 use cases).

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

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<b>36,874</b> People in CaixaBank	43%
Women in managerial positions:	43.4%
Average age, years:	47
Average length of service, years:	20
Indefinite contracts:	<b>100.0 %</b> (99.99 %)
External turnover (does not include voluntary leaves):	0.8%
External turnover without restructuring plans:	0.8%
Voluntary turnover:	0.3%
Source: Organic growth   inorganic growth:	53 %   47%
Nationality:	
Spanish:	97%
Other countries (80 different):	3%
Geographical distribution of workforce:	00.20/
Spain: Other countries:	99.3%
Workforce trained:	100 %   71 hours/person
Level change promotions:	6,132
Average remuneration per person*:	83,152 million
Salary gap*:	0.7 %
<b>3</b> , <b>b</b> , <b>b</b>	

<sup>\*</sup>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.



#### Workforce figures 2020-2024

CaixaBank's workforce in December 2024 stands at 36,874 people, 9,470 more than four years ago, representing a 35% increase in the workforce, mainly due to the integration of Bankia on 26 March 2021 with a total of 15,485 people and the internalisation of functions previously carried out by subsidiaries. Particularly noteworthy is the incorporation of 171 people from neX (reinforcement omni-channel vision of customers), CaixaBank Facilities (Group Purchase function), Joint Prevention Service and CaixaBank Operational Services (Group Human Resources function and new Operations Model).

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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 2020 to December 2024, in terms of workforce management, it is worth highlighting plans for mass departures such as: the 2019 Restructuring Plan, with 3 departures in 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 5 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, 2,073 people have been hired in the last four years, 804 in specific positions in Headquarters or specialised segments, while the remaining 61% or 1,269 hires were mainly in the branch network to cover the entire planned sizing.

The rest of the movements in the period are explained by recurrent departures, -1,056 people, of which 231 departures correspond to hiring in the Commercial network) and by the net balance absences (-645 people), the number of reinstatements minus the number of leaves of absence.



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 405 people, including the massive outflow that took place in 2021 with 167 employees relocated to various CaixaBank Group companies (chiefly Building-Center, CaixaBank Operational Services, CaixaBank Payments & Consumer and CaixaBank Advance Business Analytics) the departure in 2022 of 296 people from CaixaBank Tech and the departure in 2024 of 84 people from Building-Center.

#### Workforce figures 2023-2024

In the last year, CaixaBank's workforce increased by 649 people, mainly due to the 1,140 additions and the internalisation of 33 people from CaixaBank Operational Services derived from the Operations Model. 28% of hires correspond to specific positions, mainly in Headquarters (Risks, Corporate & Institutional Banking Digital Transform. & Advanced Analytics, etc.) and international branches, and 72 correspond to the Retail Network, chiefly the Barcelona Regional Division.

The workforce's net increase was tempered by the recurrent departures (177 departures) or those associated with the turnover of new additions in the branch network (129 departures).





The net balance of personnel on leave was -218, calculated as reinstatements minus leaves of absence. With regard to intra-group movements, 124 employees have taken a leave of absence from Group companies (84 to BuildingCenter) and 22 have been reincorporated. The overall turnover in 2024 was 0.8% and the voluntary turnover was 0.3%.

See details in table 2 of the Annex

#### Demographic structure

The demographic pyramid evolution over the last four years is defined by an increase in the presence of women (57%) and an ageing workforce (average age 47.1).

The percentage of women in the workforce increased from 55.2% in 2020 to 57.4% in 2024, 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 percentage of women from Bankia (56.3%).

With regard to the employees' average age in the 2020-2024 period, this value has grown in 3.0 years from 44.1 years in 2020 to 47.1 in 2024. Although the growth has come mainly from Bankia's staff integration, with an average age of 47.5 years, it is important to note three 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 increase of new hires in 2024, with an average age of 31.

The workforce ageing is evident in the increase in the number of staff aged 50 to 59, which went from 16.2% of the workforce in 2020 to 37.7% in 2024. This situation is not a phenomenon exclusive to the Entity, but one in line with the estimates made of the general population, both in Europe and Spain. The main reasons that explain the ageing of the general population include the low birth rate in recent decades and the increase in life expectancy.

Focusing on the active population, there is an increase in ageing due to demographic factors, but also due to the impact of the economic crisis suffered a few years ago, which has led to a delay in the age of entry into the labour market (whereby many young people extend their training). This factor, together with the delay in the retirement age, will cause the age ranges of the working population to be shifted and the concept of "active life" to be reconsidered.



#### See details in table 3 of the Annex

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

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Of the current workforce, 46.6% come from inorganic growth, mainly as a result of the recent integration with Bankia in 2021 (10,692 employees at the close of December 2024), which accounts for 29.0% of the workforce.

97.0% of CaixaBank's workforce is Spanish (35,751 people), in line with the fact that the business is mainly carried out in Spanish territory. However, it has 1,123 employees with origin in 80 countries other than Spain. They are distributed by continent as follows: Rest of Europe (515 people), South America (365), Africa (97), Asia (78), Central America (39) and North America (29).



#### Organisational structure

CaixaBank organises 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. In 2025, the InTouch Regional Division has become the Connecta Regional Division, now following a single customer remote management model without differentiating between inTouch or Imagin.

At the national level, CaixaBank has 4,112 centres (-51 compared to the previous year), distributed as follows:

- 542 specialised centres, including mainly Business Banking (142 centres), Private Banking (87 centres), InTouch (126 remote centres), Imagin (45 centres) and Corporate & Institutional Banking (15 centres).
- 3,570 Retail Banking branches (-48 compared to the previous year). The number of branches has been reduced due to the integration of 52 centres to resize the Network to the desired level. The number of branches has been reduced by 4% (-50 branches with respect to 2023). The Store, Store Business and Store SME branches, which are the transformation drivers of CaixaBank's distribution model, have increased in 2024, with Store branches increasing by 11 and standing at 783, the Store Business branches increasing by 3 to 70 and the Store SME branches remaining at 73 as at December 2024. Lastly, we note that rural branches have decreased by 1% (-12 branches compared to 2023).



types in the regional network:	Store	783	
	Store Business	70	
Store SMEs (small and mediur	n-sized enterprises)	73	
	Rural	1,385	
	Urban	1,259	
Ş	Specialised Centres	371	
	InTouch	126	
	Imagin	45	

In terms of its international presence, CaixaBank has a staff of 263 people in Foreign Branches and in the International Banking segment, distributed across 22 countries. There are also a total of 26 centres, broken down as follows: 17 representative offices plus 9 CaixaBank branches.



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

In addition to the Commercial Network with 29,509 people, there are Headquarters with 4,129 people and Network Support Centres (which include the Regional Divisions staff) with a total of 3,236 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 49.6% in 2020 to 64.7% in 2024.

A total workforce of 13,169 work in the centres associated with the new service model (Store, Store Business, Store SMEs, InTouch, Day One, Digital Banking Support Centres and Imagin Sales), which represents 69.0% of the total number of employees included in the service model transformation.

Additionally, the remaining 31.0% of employees forming part of the service model transformation is made up of the advisory specialists group in the Business Banking (1,121), Private Banking (1,291), Corporate & Institutional Banking (226) and International Banking (263) segments, as well as Premier Banking advisers (1,379) and Business and Senior advisers (1,629) who are not linked to the Store, Store Business, Store SMEs, InTouch and Day One centres.

#### Total Business Network Workforce



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#### Group structure



1) Name of Wivai SelectPlace S.A.U. changed to Facilitea Selectplace, S.A.U. in the month of October.

2) The company Bankia Mediación Operador De Banca Seguros Vinculado S.A. absorbed VidaCaixa Mediació, Sociedad de Agencia de Seguros Vinculada, S.A.U. in July 2024, resulting in the company called VidaCaixa Mediación OBS, S.A.U.



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56%	44%
Average age, years:	47
Average length of service, years:	19
Indefinite contracts:	99.6 %
External turnover (does not include voluntary leaves):	1.7
Voluntary turnover:	0.6
Nationality:	
Spanish	87%
Other countries (92 different)	13%
Geographical distribution of workforce:	
Spain	90%
Other countries	10%
Workforce trained:	100%
Hours of training per employee:	66   92 % online
Average remuneration per person <sup>(1)</sup> :	77,952 million
Salary gap <sup>(1)</sup> :	1.0%

#### Organisational structure. Distribution of staff:





CaixaBank	BPI
<b>13</b> <sup>(2)</sup>	1
3,570	260
542	33
26	-
	13 <sup>(2)</sup> 3,570 542

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

On 26 September 2017, 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 the Catalan name of the pension fund: Caixa de Pensions per a la Vellesa i d'Estalvis de Catalunya i Balears.
1918	Integration of Social Projects in the Organisation.
1955	Launch of social property developments.
1960	La Caixa has more than 237 branches and 1,000 employees.
1980	Creation of Grupo de Servicios, S.A. to control shareholdings by La Caixa. Three years later, it changed its name to GDS-Grupo de Servicios, S.A.
1990	As a result of the merger between Caja de Pensiones para la Vejez y de Ahorros de Cataluña y Baleares and Caja de Ahorros y Monte de Piedad de Barcelona (founded in 1844), Caja de Ahorros y Pensiones de Barcelona was born. 2,296 branches were created.
2000	GDS-Grupo de Servicios, S.A. merges by absorption into CaixaHolding, S.A.U. (a company that was inactive and adapts its corporate name).
2007	Creation of MicroBank (la Caixa's social bank) and Criteria (CaixaHolding, S.A.U. changed its name to Criteria CaixaCorp, S.A.). Initial public offering of Criteria CaixaCorp, S.A. with a maximum of 25% of its share capital.
2008	Acquisition of the Morgan Stanley private banking business in Spain.
2010	Merger by absorption with Caja de Ahorros de Girona.
2011	Reorganisation of the Group and listing of CaixaBank. Acquisition of the business of Banco de la Pequeña y Mediana Empresa, S.A. (Bankpime).
2012	Merger with Banca Cívica formalised in August. Banco de Valencia sold by the FROB in November; formalised in 2013.
2014	Transformation of "Ia Caixa" into the "Ia 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 the structure of CaixaBank S.A.

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

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#### Integration into CaixaBank and number of people

CaixaBank Group's workforce at December 2024 stood at 46,014, 17,363 more than in 2010, representing a 61% 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 it carries out. The following additions are worth highlighting:

Evolution of workforce 2010 - 2024*				
Year	CaixaBank Group	Subsidiaries	CaixaBank	Integrations
2010	28,651	3,363	25,288	Caixa Girona
2011	26,993	2,078	24,915	Bankpime
2012	32,625	2,183	30,442	Banca Cívica
2013	31,948	2,168	29,780	Banco de Valencia
2014	31,210	2,226	28,984	

Year	CaixaBank Group	Subsidiaries	CaixaBank	Integrations
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
2022	44,625	8,536	36,089	
2023	44,863	8,638	36,225	
2024	46,014	9,140	36,874	

\* 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 the issuance of payment instruments.

#### 

#### In 2014:

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

#### 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 the creation of CaixaBank Business Intelligence, numerous work streams have been carried out in conjunction with Systems to make the most of the DataPool capabilities. Since 2019, all Advanced Analytics developments have been carried out in the new Big Data architecture, achieving the "Zero-Legacy" objective in terms of both tools and sources of information and in models used for commercial actions, providing agility to carry out new developments with a time-to-market comparable to the best-in-class in the sector. The staff is made up of specialists in business analytics, data mining, big data analysts and modellers, making up a multidisciplinary team in an innovative and dynamic environment.



#### In 2018:

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



#### In 2019:

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



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



**CaixaBank Wealth Management Luxembourg** (formerly Interim Luxproject) is CaixaBank's Private Banking 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.



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#### In 2021:

- Integration of the investee companies from Grupo Bankia.
- **Bankia Fondos**: its corporate purpose was to offer a wide range of domestic and international investment funds; in July 2021 it merges with CaixaBank Asset Management.
- **Bankia Pensiones**: subsidiary dedicated to the management of pension funds. In December 2021, it merges with VidaCaixa.
- Bankia Mediación: private insurance management.
- **Bankia Habitat**: its activity focuses on the operation, management and administration of real estate. BuildingCenter acquired it in November 2021.
- **SegurBankia**: subsidiary acting as an insurance broker. The company was liquidated in June 2022.
- Arrendadora de Equipamientos: a company dedicated to the acquisition of railway rolling stock and spare parts.
- Corporación Industrial Bankia (Hiscan): subsidiary engaged in financial intermediation.
- Gestión y Recaudación Local: company dedicated to the performance of collaboration tasks relating to collection management by public administrations.
- Centro de Servicios Operativos e Ingeniería de Procesos: (Operational Services and Process Engineering Centre) a subsidiary dedicated to the provision of ancillary services, management and administration of outsourced activities and processes in any field or sector. In 2022, the activity is sold and the employees are transferred in accordance with the provisions established in article 44 of the Workers' Statute.
- Bankia Vida. In December 2021, CaixaBank announced 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.

### **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.

#### **Spen**Wealth by Grupo CaixaBank

#### In 2023:

- Change of name from CaixaBank Business Intelligence, subsidiary engaged in developing digital projects, to **CaixaBank Advance Business Analytics**.



#### In 2024:

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



#### Workforce figures 2023-2024

In the last year, CaixaBank Group's workforce has increased by 1,151 people. In terms of new hires and internationalisations (+2,116 people), 55% were concentrated in CaixaBank, SA and 45% in the other subsidiaries. CaixaBank, S.A. made 1,173 new hires and internationalisations: 283 in Headquarters, 46 in international branches, 11 in special branches (Digital Banking and Imagin), 7 in Private Banking, 1 in Business Banking, 1 in Network Support and 824 in Retail Banking. The rest of the Group's new hires (+943) are distributed as follows: CaixaBank Tech (+333), Banco BPI (+225), VidaCaixa (+80), CaixaBank Payments & Consumer (+75), CaixaBank Asset Management (+29), Buildingcenter (+24) and other Subsidiaries (+177).

On the other hand, there were 21 departures as a result of the incentivised redundancy plans completed in Banco BPI.

Another factor explaining the workforce reduction is the natural turnover of CaixaBank Group as a whole (-944 people). Within this natural turnover, in addition to the net balance of leaves of absence (understood as total reinstatements minus leaves of absence: -177 people), the rest of the leave is accounted for (-767), broken down as follows: voluntary (-290), retirement (-139), dismissals (-124) and other reasons (-214).

In 2024, CaixaBank Group's overall turnover (total departures on average staff) is 1.7% (2.0% considering total departures and voluntary leaves of absence) and voluntary turnover stands at 0.6%.





#### Demographic structure

The percentage of women in CaixaBank Group's workforce was 56.1%, down 0.2% on 2023. The workforce average age and length of service is 46.8 and 18.7 years, respectively. These values are explained by the weight of the CaixaBank S.A. and Banco BPI staff in the Group's total workforce (89%). *See details in table 28 of the Annex.* 

Breakdown of the Group's main subsidiaries is as follows:

#### Distribution by gender

Male	Female	Total	% women
15,694	21,180	36,874	57.4%
1,804	2,430	4,234	57.4%
899	318	1,217	26.1%
410	455	865	52.6%
307	375	682	55.0%
283	381	664	57.4%
194	118	312	37.8%
148	128	276	46.4%
109	85	194	43.8%
68	65	133	48.9%
294	269	563	47.8%
	15,694 1,804 899 410 307 283 194 148 109 68	15,694         21,180           1,804         2,430           899         318           410         455           307         375           283         381           194         118           148         128           109         85           68         65	15,694         21,180         36,874           1,804         2,430         4,234           899         318         1,217           410         455         865           307         375         682           283         381         664           194         118         312           148         128         276           109         85         194           68         65         133



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#### Distribution by age bracket

Index	Age	< 30	30-39	40-49	>49
Preface     2022–2024 Strategic Plan	CaixaBank S.A.	1,094	3,451	18,551	13,778
Who we are and how we are organised.	Banco BPI	256	387	1,907	1,684
CaixaBank S.A.	CaixaBank Tech	206	409	339	263
<ul> <li>Who we are and how we are organised. CaixaBank Group</li> </ul>	VidaCaixa	62	210	327	266
Demographic structure	CaixaBank Payments & Consumer	32	139	277	234
Employee life cycle	CaixaBank Operational Services	8	63	254	339
Annexes and Tables CaixaBank S.A.     Annexes and Tables CaixaBank Group	BuildingCenter	6	59	104	143
F	CaixaBank Asset Management	27	43	90	116
	CaixaBank Facilities Management	9	28	73	84
	CaixaBank Advance Business Analytics	26	46	41	20
	Other Subsidiaries	71	146	165	181

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 nature of the work or another feature of the activity they carry out, and where the majority of employees are aged under 40.

CaixaBank Asset Management Luxembourg	77.8%
Imagin	72.7%
CaixaBank Titulización (Securitisation)	60.0%
CaixaBank Advance Business Analytics	54.1%
Facilitea	52.5%
CaixaBank Tech	50.5%

	Male	Female	Total
CaixaBank S.A.	19.8	20.3	20.1
Banco BPI	20.0	19.9	20.0
CaixaBank Tech	3.5	3.4	3.5
VidaCaixa	8.3	10.9	9.7
CaixaBank Payments & Consumer	8.1	9.2	8.7
CaixaBank Operational Services	8.1	8.9	8.6
Building Center	3.4	3.1	3.3
CaixaBank Asset Management	8.8	10.1	9.4
CaixaBank Facilities Management	12.3	13.9	13.0
CaixaBank Advance Business Analytics	4.0	3.9	4.0
Other Subsidiaries	7.2	6.9	7.1

87% of CaixaBank Group's workforce is Spanish (40,236 people) and 9% is Portuguese (4,253 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 1,525 people with other nationalities, who come from 91 other countries. They are distributed by continent as follows:

	Spain	40,236	
	Portugal	4,253	
	Rest of Europe	608	
	South America	497	
N N	África	231	
	Asia	89	
	Central America	61	
	North America	37	
	Oceania	2	

#### See details in table 29 of the Annex



#### Organisational structure

CaixaBank Group comprises a total of 27 companies; due to their larger workforces, CaixaBank SA (36,874 staff) and Banco BPI (4,234 staff) stand out. These two companies account for 89% of the total CaixaBank Group workforce.

CaixaBank, SA organises 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 4,112 centres nationwide (-51 compared to 2023):

- 3,570 Retail Banking branches.
- 542 Specialised Centres: 142 Business Banking, 126 inTouch, 87 Private Banking, 45 Imagin, 42 Digital/Virtual, 37 Recovery Centres, 33 Financial Agents, 15 Corporate & Institutional Banking, 11 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 293 branches (-24 compared to 2023):

- 260 Retail Banking branches.
- 33 specialised centres (10 Private Banking and 23 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 (IT services provision).
- "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 Vida-Caixa 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 24 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).

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 5,366 people (11.7%).
- Middle management 8,484 people (18.4%).
- Other employees 32,164 people (69.9%).

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

	% Executives	% Middle Managers	% Other Employees
CaixaBank S.A.	13.1	20.0	66.9
Banco BPI	5.0	10.9	84.1
CaixaBank Tech	4.8		95.2
VidaCaixa	1.7	10.9	87.4
CaixaBank Payments & Consumer	16.3	26.2	57.5
CaixaBank Operational Services	2.9	16.7	80.4
Building Center	3.5	24.1	72.4
CaixaBank Asset Management	3.6	22.8	73.6
CaixaBank Facilities Management	5.7	22.7	71.6
CaixaBank Advance Business Analytics	12.0	23.3	64.7
Other Subsidiaries	10.3	10.7	79.0

See details in table 30 of the Annex

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#### 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 2024, CaixaBank had a total of 2,305 active providers, including all Purchasing categories (IT-Information Technology, Professional Services, Marketing, Works and General Services and Facilities), with a total of  $\notin$ 5.7 million awarded to Special Employment Centres, as one of the largest entities in Spain. In addition, 77,235 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 suppliers:

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	
ServiceNow	Purchase and contract management/outsourcing with suppliers	
Fihoca	Software maintenance	

AIA	Software maintenance	
Cecabank S.A.	Operational support for securities services	
Everbridge	Surveillance in security of centres	
Beezy	Management of internal communications	
Pyramid (Analytics)	Regulatory reporting	
Workiva	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	
HFM	Prudential, fiscal and accounting consolidation	
Protocol	Treasury operations	
CITRIX	Remote access management	

#### b) Business services main suppliers:

Supplier	Main services provided	
Bloomberg	Valuation of financial instruments	
SAP RRHH	Payroll management and payment	
Prosegur	Cash transport and management	
Loomis	Cash transport and management	
Trablisa Transportes Blindados	Cash transport and management	
DXC	Collection and payment management (cheques, national and international payments, etc.)	
Servinform	Collection and payment management (cheques, national and international payments, etc.)	



Zicatela	Collection and payment management (cheques, national and international payments, etc.)	
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	
Deloitte Asesores Tributarios	Regulatory risk management	
EY TRANSFORMA consultancy services	Prevention and Monitoring of Money Laundering Risks and FT	
Allfunds	Contracting of investment funds	
FYR	Purchase and contract management/outsourcing with suppliers	
Enfoque (access to ECAP)	Measurement, monitoring and reporting of solvency risk	
FIS	Calculation engine for calculating XVA and other risk components	

CaixaBank also has the support of non-direct staff or staff hired through temporary employment agencies (TEAs), to cover vacant positions due to long-term leave (maternity, paternity, illness, etc.), to cover the holiday period in small branches with 1 or 2 employees (mainly). In addition, there are staff hired through temporary employment agencies to perform the front-of-house

role in the opening of new Store branches.

At year-end 2024, there were a total of 752 temporary agency employees (670.2 FTEs during 2024). 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 Entity. They must then fill in the questions detailed below. In the event of a negative response, the registration process is blocked.

- Do you declare complying with the content set forth in the Code of Conduct and Purchasing Principles published in 2023?
- Does your company comply with all applicable laws?
- Does your company have measures in place to ensure a working environment free from discrimination and harassment?
- Do you declare to know and respect the principles of the United Nations Global Compact?
- Do you ensure that forced labour is not used throughout the value chain?
- Do you ensure that child labour is not employed throughout the value chain?
- Do you guarantee your workers' freedom of association and collective bargaining processes?
- Does your company have measures in place to ensure health and safety at work?

Once the supplier has been registered, it is requested financial information, which must be validated in order to continue with the company's approval process. In addition, based on a content classification according to ESG criteria (Environmental, Social and Governance), there are various technical questions that the supplier must additionally complete.

#### 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.

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In addition, the questionnaire also includes aspects such as the existence of measures in the company relating to the contracting of providers under environmental criteria, efficiency in the use of resources, the circular economy and waste reduction and, finally, the protection of biodiversity.

 Social: referring to occupational hazards, questions are asked about topics such as the prevention service, health surveillance, the membership certificate of the work-place accident mutual insurance company, the occupational hazard prevention certificate, policies and plans for occupational hazard prevention, risk assessments, etc. This section also incorporates topics of corporate social responsibility, sustainability and human rights (CSR policies, knowledge of OECD guidelines on subcontracting in developing countries, providers conduct codes and the existence of clauses on respect of human and labour rights, certifications such as SA 8000 and Responsible Business Alliance (RBA), both linked to the fair workers treatment, or the existence of clauses on requirements implementation that guarantee working conditions such as the Business Social Compliance Initiative (BSCI)).

Finally, there are questionnaires referring to equality, which mention topics such as the existence of an Equal Opportunities and Work-Life Balance Plan, the establishment of measures that favour work-life balance and promote flexibility and respect for employees, as well as measures to ensure the workers with disabilities inclusion. Certificates such as the Flexible and Responsible Company (FRC), the Equality in Business Distinction (DIE) or Bcorp and/or membership of the Global Compact's Target Gender Equality or other women's empowerment initiatives are also requested.

• **Governance:** this section includes topics related to quality (ISO 9001 certification), regulatory compliance (existence of code of ethics and/or ethical principles published for internal and external consultation), information security (compliance with applicable cybersecurity laws and regulations, security policy and/or alignment with recognised information security standards and ISO 27001, ISA 3402, SOC2 certifications, etc.), business continuity and labour relations plan (for special employment centres, mainly through certification of compliance with the General Law on the Rights of Persons with Disabilities and their social inclusion, and indicating the percentage of persons with disabilities equal to or greater than 33%).

Finally, in the event the provider is awarded a specific project or service, it may be required, where applicable, information related to the Register of Accredited Companies (REA) if it is a works provider or the General Data Protection Regulation if the awarded service requires data processing.



#### Employee life cycle. Main indicators

Gamified Onboarding training

programme (DAC Digital Agent

CaixaBank First Experience

#### Attracting and Hiring

#### 34.700 CVs received

94.9% attractiveness (CVs over average workforce)

2nd best company in the sector to work for, MERCO (7th in the global ranking)

> CaixaBank awarded the "Top Employer Spain 2025" seal with a score of 92.19%

- People Xperience Hub (Grupo vision) employer branding
- Recruitment Programs: Wonnow, New Graduates, Dates Talent programme, Dual vocational training and "Beca" Programme

#### Welcoming

CaixaBank)

1,140 hires

Number of hires:

61 interns

#### • Link

#### • Learning/Development

2.6 M hours of training100% of the workforce trained

- 95% online training
- **303** € per person (cost efficiency)
- 1,168 Trainers (Internal trainers)

Gold GREF Award for "Development by Skills"

#### Professional development:

16,606 participants, including CaixaBank Talks4.8 out of 5 rating

#### • Assessment

983 have completed the Ahead Review evaluation

37,129 have completed the Skills Review evaluation

#### Performance Assessment:

**35,808** people received variable remuneration based on their evaluation

#### • Remuneration

#### 3,587 M euros in Staff Expenses

**504** Social benefits €m 14.1% Staff Expenses

- Flexible Remuneration programme: Compensa +
- Remuneration with multi-year metrics for the entire identified staff

Pension fund, main social benefit:

1st in the ranking in Profitability in Spain over 1, 3, 5, 10 and 15 years.

PC30 is within the maximum category in socially responsible investment (PRI A+) and the highest rating in its most representative module: Governance, Policy and Strategy.

#### Discontinuation

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

# 1,997 workday reductions438 leave of absence

#### Areas of participation

Employee, Culture and Leadership Engagement and Satisfaction Study 2024:

69% Total Favourable

83% of participation

#### CaixaBank Volunteering

20,201 people

#### Manageable absenteeism:

4.10% illness and accident (-0.49% in period 2022-2024 period)

#### · Changes and mobility

16,697 promotion events

**98.8** management positions covered internally

6,132 changes in professional level

# Professional and life areas >15,000 depaid plans 2,233 people receiving paid leave >15,000 depaid plans with a plans





In 2024, we have continued promoting 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 Spain**. This project has been developed in accordance with the main purpose *"Choose standing by everything that matters, Choose CaixaBank"* and the following four pillars:

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

#### world around us.

The 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 actions in each of the stages of the life cycle 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 for candidates and managers, with the aim of attracting and retaining the best talent as well as building an image of an attractive brand (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 positioning of the CaixaBank Group recruiting brand. This ecosystem is managed through the initiatives launched and 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 proposals 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's development, thanks to their talent and differential knowledge.



The People Xperience Hub activity includes:

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

In order to be a benchmark in attracting talent and to guarantee a leading position in the market, work is carried out in three lines of action:

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

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 the culture and values of CaixaBank Group.

To define the external communication strategy for **Employer Branding**, the communication strategy was analysed and work was carried out on the **digital fingerprint**, which involves monitoring the **CaixaBank Group's employer branding** on social networks. From the benchmark analysis performed, best practices and the identification of actions applicable to CaixaBank, three actions have been prioritised according to impact and complexity, which are:

- Let's keep in contact: generate a differential experience with a high impact on candidates. With special interest in those who were unsuccessful, so that they end the process with high expectations, and want to develop and sign up for future Group positions.
- We promote the 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 (MWC) - Talent Arena. The CaixaBank Group reinforced its commitment to digital talent and entrepreneurship by actively participating at MWC Barcelona 2024 through its collaboration as *main partner* in the new **Talent Arena** space. This first edition offered

a comprehensive programme with talks, round tables and workshops focused on connecting digital profiles with leading companies. This space has established itself as a key meeting point to discover professional opportunities, know about labour market trends and learn from international experts on innovation, digital leadership and digital transformation.

Among the initiatives launched, CaixaBank Tech organised a Visual Thinking workshop titled "*Aprèn a pensar en imatges!*", delivered by Ana Fernández and Sonia Fernández, and collaborated in a hackathon where participants were able to explore the potential of Open Gateway's APIs (Application Programming Interface). These are open interfaces that facilitate and standardise communication between different applications. Two round tables were particularly noteworthy: "Software 2.0 in 2024: tools, models and frameworks based on Artificial Intelligence" with the participation of Rosa Martínez (CaixaBank Tech), Bea Domench (Lufthansa), Gonzalo Goñi (SalesForce) and Laura Gil (Damm), as well as "Simplify complex development ecosystems: unleash unconditional productivity with Ruby on Rails" round table with Óscar Pérez (CaixaBank Tech), Carlos Valle (Wolters Kluwer) and Sergio González (HP).



**Sondersland.** CaixaBank Tech participated as a partner in SONDERSLAND 2024, one of the largest young talent events in the country, which is organised by TRIVU in Madrid. The meeting, held at Kinépolis Ciudad de la Imagen, gathered young people and business leaders in a space focused on promoting professional and personal development.

The event has established itself as benchmark in linking young talent and the business world. In addition to the CaixaBank Group, other leading companies participated in the event by collaborating through talks and immersive experiences aimed at bringing new job opportunities closer to the attendees.



Actuarial Days. VidaCaixa actively partook in Actuarial Week, held by Carlos III University of Madrid, reasserting its commitment to attracting young talent specialising in actuarial science.

The event offered an excellent opportunity to connect with the Master's students in a warm and professional environment, introducing them to the company's daily activity and sparking their interest in the insurance industry. It was a positive experience that enabled VidaCaixa to strengthen its position as a benchmark employer in the sector.



**Hiring Day.** Organised by Nuclio Digital School, this event gathered innovative start-ups and companies in Madrid, with the aim of connecting with technological and digital talent. The CaixaBank Group participated actively by conducting speed interviews to identify profiles aligned with its needs and increa-

sing its networking potential with others professionals in the sector. This attendance confirms its commitment to digital transformation and innovation within the financial sphere.



24 hours of CaixaBank Dualiza Innovation. Organised by CaixaBank Dualiza and the Department of Education of the Government of Catalonia, the fifth edition of this event gathered over 1,280 participants, including students, educators and companies, both in-person at Disenny Hub Barcelona and remotely.

This event has been a key meeting point to promote collaboration and innovation between the educational and business spheres.



**IQuest Esade.** The CaixaBank Group reinforced its relationship with university talent by participating in ESADE's IQuest, through a strategic challenge where students were invited to apply their critical and creative thinking in the resolution of an actual case. This event was held in Sant Cugat (Barcelona).

Enric Fernández, Head of Strategic Planning and Research, presented the challenge, bringing the participants closer to the Entity's reality. The session was noted for the high level of involvement, talent and interest shown by the students.

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**Talent Week La Salle.** The CaixaBank Group actively participated in the Showroom of La Salle's Talent Week, held on 21 November in Barcelona, sharing its vision on the relevance of digital

competencies in the professional sphere. The activity sparked great interest among technology students, where the opportunities for talent offered by the Entity stood out again. A former student of this university and current member of the New Graduates programme participated in the event. He attracted a

high number of attendees to the stand with his experience, showing how he applies his knowledge to his daily work and how he continues to learn through this professional experience.

The CaixaBank Group has also been present at the most relevant national job fairs in cities such as: Madrid, Barcelona, Girona, Tarragona, Lleida, Cantabria, Navarre, Bilbao, Valencia, Zaragoza and Seville, connecting the best talents in the academic and professional world.





CaixaBank's current external communication strategy includes the **Employee Advocacy**, a volunteer programme aimed at helping enhance the digital identity of employees, making them brand ambassadors, and increasing the company's relevance on social media. The actions for 2024 include: the training sessions for employees from different areas of the Bank, the personalised advice to improve digital identity and audits of the profiles of the 160 ambassadors 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



- Platforms such as Indeed (employment website aggregator) or on employment pages such as Glassdoor, which help to continue building an employer branding story, engaging over time, and to have a presence in employment platforms where the opinion of the Employee Experience is very important.
- Description of the Company and branding of the updated profile: Who we are, mission, vision and values of the Company, "Join the team" content, links to social media and official website, all with images and videos of what it is like to work at CaixaBank.
- Benefits offered by the Company and awards 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 strategic pillars of the brand and helps to give visibility to the Organisation both nationally and internationally, creating its own storytelling that defines the personality and values of the brand through its content.

All of this with the aim of promoting transparency in the relationships between people and the Company and being present in the rankings of "Best companies to work for".

- **Corporate employment website**, from the CaixaBankcareers.com site and with the aim of facilitating the recruitment of talent and making the task of identifying and selecting candidates more efficient, CaixaBank has a communication channel with external candidates to make the process more agile and transparent, which includes: are presented below:
- Job offers.
- Structure and different steps of the selection process.
- Company's different business areas description.
- CaixaBank securities presentation.
- Talent programmes.
- Talent Community, in which candidates can register and create a professional profile within our Selection Database.
- Principles of action for Recruitment. CaixaBank's aim is to have those people who best fit the Organisation, the business project, the team and the role, giving the Entity a set of principles for action that allow the management of vacancy coverage, aligned with CaixaBank's values, culture and strategy. To do this, the selection model is based on the following principles:

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 until their completion.

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*Excellence* in the quality of the process 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' profitability.

*Meritocracy,* as part of the corporate culture, with the aim of fostering talent and equal opportunities.

*Objectivity* in all the selection and decision-making processes.

- 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 professional growth of internal talent through the selection processes.
- Maximise the quality of the selection processes, 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 fourth year running, CaixaBank has been recognised for its management in 2024 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.





CaixaBank previous year: 90.06% Banking Sector: 85.81% CaixaBank previous year: 87.58% Banking Sector: 91.23%

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. By means of these programmes, CaixaBank hires graduates and apprentices/vocational training students and offers them a development plan that enables them to put all their knowledge to practice.

The programmes include:

- WONNOW. 7th edition of the talent programme, carried out in collaboration with Microsoft, aimed at promoting the presence of women 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 7% higher than last year, with a total of 1,078 women registered for this edition. 15 of them were selected to join strategic projects for six months. 11 WONNOWs joined CaixaBank and 4 in Group companies (3 in CaixaBank Tech, 1 in Payments and Consumer).
- New Graduates, Talent Program (NGTP). Programme to identify young talent with the aim of incorporating in different areas of Corporate Services young university graduates in Business Administration and Management, Business or Economics, Engineering, Mathematics, Statistics, Physics or Chemistry, or Master's and Postgraduate students, with a high level of proficiency in English and a good academic record. The programme lasts two years, with a career plan that allows them to participate in dynamic and collaborative projects and environments, as well as contribute to their development.

In 2024, the 5th edition of the NGTP CIB (Corporate & Institutional Banking) Programme took place, in which 16 young people joined the centres in Madrid and Barcelona to participate in the development of strategic, innovative and disruptive projects in the Equities and Corporate Finance areas.

• Data Talent Program. Programme aimed at incorporating the best talent of professionals who are experts in the field of Data. 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 world of data and with a formal training in this field, with a high level of English 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). The first edition of the FP Dual Programme took place in 2024, where educational centres and CaixaBank share the students' training. 17 students joined the programme, and they will combine their studies with an internship at CaixaBank up to June of 2025. Seven students, graduated in Technology and Data vocational training cycles, have joined Headquarters' Resources and Auditing areas, whereas the remaining ten, graduated in Business Administration and Finance, have joined the Barcelona and Catalonia Regional Divisions.
- "Beca" Programme. In 2024, CaixaBank launched the first edition of the University Internship Programme, a unique opportunity for students to put their training into practice, enhance their skills and gain insight into the internal workings of the Entity. The programme seeks to establish long-lasting partnerships with leading educational institutions, anticipate the needs for critical profiles and position the Group as a reference for university students. It is aimed at graduates who have passed at least 120 credits and are available between March and August. The programme has added 35 people in Headquarters' strategic areas. It is a six-month agreement, with the potential of renewal or ultimately joining the Entity.

#### **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 it possible 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** 

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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.

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.



Highlights in 2024:

- Consolidation in the use of tools such as video interviewing (*Visio-talent*), which optimises the selection process thanks to the digitalisation and modernisation of the usual processes.
- Preparation in SuccesFactors of proactive searches in the candidate talent search tool in the Entity's selection and internal mobility processes, thus enabling selection to be carried out with objective and merit-based parameters.
- Incorporation of new evaluation methodologies for processes on the Network (dynamics, telephone interviews, hackathon...).

Attraction	
CVs received	34,700
Attractiveness(CVs over average workforce)	94.9%

Hiring - External recruitment	No. of hirings	% Male	% Female	Average age
Hiring in Headquarters	251	49.2	50.8	33.0
Hiring in Commercial Network *	889	50.3	49.7	29.9
Interns	61	57.4	42.6	22.3

\*Includes 824 in Retail Banking, 46 in international branches, 11 in special branches, 7 in Private Banking, 1 in Business Banking.

In 2024, CaixaBank hired 1,140 people in different age groups, specifically: 634 people under 30 years of age, 370 from 30 to 39 years of age, 125 from 40 to 49 years of age and 11 from 50 years of age or older.

#### Welcoming

#### Onboarding

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

CaixaBank's commitment to attracting and retaining talent over 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 needs of the new generations, 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 the central axis of the business strategy.

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.
- 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 Pompeu Fabra University, 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)".

- Corporate training, adapted to the profile and role of each employee within the Company, working on the skills and knowledge that are necessary in each case, with a specific onboarding programme: "You make CaixaBank", intended to be a key element of the Employee Experience. It is a global accompaniment process that begins with the sending of the job offer and ends after two years. This programme also includes the Entity's training and culture activities, and aims to be a single point of access at an administrative level and even assigns a tutor or buddy to the employee. It is a complete and dynamic solution, with mobile, collaborative, employee support and active listening features.

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

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During the two-year 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.

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

At 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 specific initiatives according to the point in the career are available within the CaixaBank Experience umbrella:

- A training programme for employees who change their role within the Organisation and are experiencing it for the first time in a new business segment. The aim is to accelerate the learning curve, facilitate internal mobility and 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.
- An **onboarding programme that accompanies new managers** in their new functions and who take on responsibility over their teams for the first time, in both positions of the Commercial Network and Corporate Services. This programme offers training on their new role as team and project coordinators.



The implementation of the existing pre-onboarding and onboarding processes, together with the contribution of the **Onboarding Portal** (available in SuccessFactors) has enabled the improvement of the user experience. Furthermore, in the intranet **People Xperience**, 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 role of the Business Partner, a Human Resources expert that focuses on understanding the needs of employees, guiding them throughout their entire journey in CaixaBank and supporting them in key moments of their professional career.

Through the **Onboarding Project** for new incorporations, which aims is to make the CaixaBank Group the favourite financial group to work for, the Entity seeks to generate engagement from the outset and support new employees during their first years, speed up the learning curve and reduce 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 (tutor) 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 People Business Partner.
- Creation of additional support materials to help the manager in mentoring the new hire during their professional growth

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

*Subsequently,* other actions are developed such as:

- Explanation of social benefits.
- Notification of 'Discover CaixaBank' and 'Training updates' webinar sessions.
- Notification on the platform of new culture content (social initiatives).
- Attendance at the CaixaBank First Experience face-to-face sessions.
- Inclusion of a first automated listening point after thirty days from the incorporation to continuously improve the programme. A new development in 2024 is the addition of follow-up questionnaires after 6 and 12 months of joining, with the aim of continuing to obtain feedback and detecting any areas for improvement in their experience.





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Lastly, aimed at new incorporations from the young talent programmes, the Entity has made available a 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 of Management and which delivers general knowledge about the banking business for new incorporations without prior financial education, helping them better understand the business of the Entity they are part of.

Link

#### Development and learning

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

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

**CaixaBank Campus** is the learning model through which the Entity develops its training offer, promotes a culture of continuous learning and where the Trainers (internal trainers), as facilitators of learning, 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 the professional development of all employees. The model is committed to training and fostering professional skills as the main path to innovation.

CaixaBank Campus's learning strategy is based on three fundamental elements:



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.



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's Business Partners and the results of the skills-based evaluation (incorporating the gaps analysis in Soft and Hard Skills). 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 flow of activity 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 the entire workforce, regardless of the type of contract, by promoting a culture of continuous learning, responding to the regulator's requirements (Regulatory training), to the business challenges or what CaixaBank suggests to me (Corporate training) and the individual training needs or "what I decide" (Self-learning).



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

- Short regulations for all staff lasting approximately 12 hours, after applying the reduction of over 40% of the hours as a result of the improvements actions launched by Plan Nosotros and active listening with the workforce. The following topics were addressed in 2024: Regulatory Risks, Information security and customer fraud, Conduct and market risks, Prevention of money laundering and the financing of terrorism and specific training on CaixaBank's Equality Plan.
- 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 areas of the Bank, while the 25 hours of continuous training, carried out mainly with VidaCaixa and SegurCaixa, is for all those who sell this type of products and have completed the initial training.
- 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 promotion of employees with an advice approach.

At 31 December 2024, the Entity had 30,867 professionals certified in IDD (25hour continuous training), 29,676 in MiFID II and 29,690 professionals certified in LCCI. This mainly focuses on branch management and assistant management, as well as customer advisers (Business, Premier Banking and Companies advisers) that offer financial advice to customers of different businesses.

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

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• Culture and Diversity. In 2024 the following programmes have been consolidated: "Leading Leaders" for the Business Department Managements and "Commercial Leadership" for Store and Retail Branch Management, also carried out with the Intouch Centres in the second half of the year. These programmes intend to widespread the CaixaBank Culture, reinforce the commercial systematics model 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 12,900 professionals in the Entity, with Private Banking and Premier Banking management and Office Management and Assistant 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 Pompeu Fabra University.
- Sustainability in depth. This training action provides a more detailed crosscutting 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.
- Sustainability Regulation. Training that enables participants to incorporate in their daily activity the regulatory updates on Suitability Tests introduced by the most recent legislative changes.
- Series of energy transition conferences, which are designed to provide an insight into new energy technologies, their environmental impact and the new economic models that are incorporated due to the implementation of the energy transition.

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.

#### 360<sup>o</sup> ESG TRAINING PLAN

GENERAL TRAINING. Compulsory training and Core training.

#### 2023

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

#### 2024

- > Training on the regulation of the Suitability Test.
- > In-depth Sustainability training.
- > Ongoing regulatory training for groups.

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

#### 2023

2023

- > Training on managerial development. > Training and certification Sustainable

2024

- > Training and certification in Sustainable Financing and Investment.
- > Ad-hoc webinars.
- > Training programmes for leaders.

> CESGA, Certified ESG Analyst.

> Specific free access programs.

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

2024

2024

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

New training activities:

> Agencies and ratings.

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

- Updates and new training on climate change:
- > Agencies and ratings.
- > Human Rights.
- > Socially responsible investment.
- > Contribution to the improvement of the environment.
- > ESG risk policy.

#### 30,037 unique employees trained

199,519 hours

35,489 unique employees trained

227,891 hours

770,000+ HOURS completed between 2022 and 2024

investments for new collectives.

#### 2023



- **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<sup>o</sup> view of customers. With knowledge of how to use this tool, CaixaBank employees make the most of it in their day-to-day activities and enjoy an optimum user experience from the outset.
- Store Negocios, Store Retail and Store SME Model. Training for the development of long-term relationships with customers through expert advice and the provision of comprehensive solutions for their business activity. A team selected for its high capabilities, through specialisation and excellent system and management, must be the benchmark in commercial activity and profitability in its Business Department Management. The training plan aims to make employees aware of the particularities and operation of the Store Business model:
- Guarantee the customer experience, either through digital channels, at the customer's home or using the different spaces of the Store branch.
- Identify the different functions that make up the Store team and the tasks that correspond to them.
- Learn about the main meetings held by the team.
- Become aware of the main points to take into account in terms of Conduct and Monitoring Risk.
- Senior Advisers. The main objective of this training is 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 was a pioneering project in the Spanish financial sector and has allowed us to gain a deeper understanding of the segment in order to develop a package of solutions and services 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 physical points of sale, the increase in remote and online services in remote environments and the reduction of personal contact.

### **CaixaBankSeniors**

- 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.
- 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 crossdiscipline 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 seventh edition was carried out in 2024, in which 43 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.

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- •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 fundamentals of the Agile methodology 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. Training programmes aimed at disseminating the data culture in CaixaBank. Among others it included training on Data Visualisation, Advanced Analytics, Predictive models and Data quality. The certification programme launched in Google Cloud continued this year, which focuses on key areas such as Cybersecurity and Data architecture, among others, in order to reinforce the employee's knowledge and skills in these emerging areas. Finally, the DataNow Campus itinerary continued, in coordination with the Information Management department (CDO), with training on Machine Learning, Artificial Intelligence, etc.

In 2024, particular focus was placed on the **training response to the Skills Review process**, implementing it in two major spheres.

- Firstly, a response adapted to each CaixaBank Directorate General has been designed, following an individualised analysis of its gap.
- Secondly and together with the persons responsible, a personalised training has been defined and implemented for each team, aligning it with its priorities and specific timeframes, thus guaranteeing its strategic appropriateness and effectiveness.



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

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

Finally, **Self-learning** depends 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 Academy, where employees can learn English, French, German and Portuguese).

Specifically, the Education First Academy is available to all staff and offers the possibility to learn or improve the level of languages 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 terms of self-learning, CaixaBank has the following programmes associated with Digital Transformation for the entire workforce:

• 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. than ever to customers thanks to the omni-experiential tools.
- Customer management: business skills.
- Customer management: business skills 2.0. Boost your skills in this new digital environment.
- Itineraries of Transformation in the Digital Age, with the following objectives:
- Strengthening and developing digital talent.
- Making available to all collaborators the necessary knowledge to address the digital transformation in CaixaBank, creating a common knowledge base.
- Deepening how the digital transformation impacts the relationship with the client, the business model and the team's way of working, communication and, in essence, the Entity's value proposal.

The training content is 100% online and was developed jointly with Business and other Corporate Services departments. It is structured into four blocks:

#### **Digital Environment** 7 hours online

Module 1: Introduction to transformation.

Module 2: Transformation in banking.

Module 3: Transformation in CaixaBank.

Module 4: Transformation in the sale of banking and insurance products, for the Commercial Network

Module 4: New customer orientation, for Headquarters and Regional Services.

# > Data Academy

14 hours online + 60 hours in person M3

Module 1: Data Academy I, introductory level.

Module 2: Data Academy II, intermediate level. Only for Headquarters/Regional Services. Module 3: Data Academy III, advanced level. 50 people in Headquarters/Regional Services. 

 Digital Skills I and II

 5 hours online

 Module 1: Digital culture

 Module 2: Digital identity.

 Module 3: Digital communication.

 Module 1: Information management.

 Module 2: Ongoing learning

# Agile working methodologies hours online + hours of certification

Module 1: Overview. Module 2: Methodologies, only for 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 evolution of digitalisation. The community has associated a series of sessions where internal experts from CaixaBank, accompanied by experts from other companies share projects that are being implemented or developed in the Bank or that are being analysed for subsequent implementation.

- Office 365 Itineraries, with the aim of improving the use of the tools: Teams, One Drive, Share Point, One Note.
- In parallel with these itineraries, **specific training for managers** has been continued in the digital transformation, with the following objectives:
- Gain an overview of the current digital ecosystem and a clearer idea of various points of digitalisation.
- Gaining a view the new business challenges and opportunities created in the new environment. Analyse the potential strategic changes brought about by digitalisation and their importance for the development of our business model, ways of working, communication and promotion of the value of the Entity.
- 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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Self-learning **Regulations** Corporate Total hours Total hours 684,278 1,923,517 No. of participants No. of participants 36,929 29,438 Total hours 2.607.795 Hours per person 71

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

# <sup>66</sup> The training is intended for all staff, regardless of the type of contract they have<sup>77</sup>

In 2024, 100% of the workforce received training with a total of 2,607,795 training hours. 95% of the training was provided through the online method and the remaining 5% through the in-person and synchronous webinar methods. The total number of training hours per employee in 2024 remained at 71 (the same as in 2023), in spite of the less training on regulations associated with the agility project (Plan Nosotros), as it is offset by a greater focus on training arising from the Skills Review process (Development by Skills).

The training in the Group goes far beyond that delivered to the workforce, and proof thereof is that with regard to subcontracting suppliers, CaixaBank requests that they know, become aware of, accept and commit to comply with CaixaBank Group's Suppliers Code of Conduct. In the area of occupational risk prevention, coordination of business activities is also carried out, thus ensuring that the supplier is aware of CaixaBank's Occupational Risk Prevention Policy.

Excellence of learning. 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 University of Barcelona 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 (292 people), aimed at reaching group agreements through leadership that have an impact on the areas of improvement of the work environment. This project's general satisfaction is rated at 4.6/5 on average for all the groups that completed it.
- Consolidation of the Early Talent programme with the launch of its second edition in 2024, which is aimed at developing emerging talent, with the

participation of 46 people and an average NPS of 83%.

- 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 1,482 people (+15% with respect to 2023) have requested a self-learning programme.

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

# 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 experience of employees. During 2024, new developments have made it possible to improve the experience in the virtual environment and make the Learning Plan more flexible. Some such developments include:

- Redesign of the home page to improve the access to and visualisation of courses pending completion.
- Creation of the People Skills page, which includes training activities recommended to cover the gaps detected in the Skills Review assessment and allows guerving and accessing training related to other Job Profiles of interest to employees.
- Creation of courses and content with LTI (Learning Tools Interoperability) connection, which allow connecting to platforms outside Virtaula without losing the monitoring record on the platform itself.



- Improvement in the information available on the page, which allows monitoring the courses linked to bonuses (compulsory training in order to receive variable remuneration), considering the particularities and specificities of each employee.
- Improvement in the Incentives page's visualisation in order to include information about the Initial training and Continuous training associated with: MiFID (Markets in Financial Instruments Directive), IDD (Insurance Distribution Directive) and LCCI (Real Estate Credit Law).
- Incorporation of new assessment surveys into training activities, with the possibility of comprehensively extracting the information.

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

- Implementation of the Teams videoconference system.
- Review of hard and soft skills catalogue.
- Update of the self-training catalogue.
- 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.
- Creation of a questionnaire on training interests.
- Immediate access, no need for authorisation.
- Reward employee feedback.
- Improved employee experience: chatbot, report for each employee and training seminar.

2024		
Total valuations in self-training courses	number of ratings	117,877
Total valuations in sen-training courses	average rating of 5	4.3
Full compliance in self-training courses		34,819
Answers to chatbot questions		1,712
Access to Virtaula		996,173
Active workforce that has accessed Virtaula		97%

In the **Virtaula** platform, Social Point's consolidation stands out in 2024. It is a space designed to encourage team work and networking among CaixaBank employees, as well as collaborative learning, shared knowledge and the sense of community. Through more than 40 thematic open and private communities, professionals are able to interact, learn together and

participate in debates on sustainability, well-being, agility and customer experience. A dynamic and participatory environment is created by means of an active wall and a channel including videos with corporate or usergenerated content moderated by the technical office. In addition, initiatives such as informal photography and writing competitions, with a broad participation, enhance the relationship and creativity. All of this makes Social Point a key tool in driving continuous development, corporate culture and innovation with the employees' commitment.



**CaixaBank Trainers**, the learning community of Trainers (formerly internal trainers/change makers), included 1,168 people in December 2024 and are the best guarantee of training excellence and are 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 purpose and role of Trainers 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.

Type of Trainers:

#### Business Trainer.

Speciality: product training. Focused on business. Dynamisation of virtual classrooms. Face-toface sessions.

#### Culture Trainer.

Speciality: culture and integration. Focused on CaixaBank's cultural attributes. Climate generator and active listening, accompanying new hires.

#### **Digital Trainer.**

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

## Trainer of Risks and Non-performing loans.

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

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Dimension	Key behaviour	Scope and meaning			
Staff	Having and transmitting passion	Working eagerly, with energy and excitement, enjoying what one is doing.			
	Being humble	Accepting the opinions and contributions of others as a basis for collaborative learning.			
	Showing empathy	Promoting Active listening to understand the colleagues' emotions and needs.			
	Giving example	Driving change by own example, assuming the role of "Early adotpers".			
	Generating, influencing	Leaning on "natural" Leadership and experience to influence colleagues. Generating, driving and promoting initiatives and best practices.			
Professional	Motivating	Promoting self-discovery to generate interest for learning in colleagues, providing its applicability.			
	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 development needs of the team and people.			
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.			

The key behaviours that define the CaixaBank Trainer cover three scopes

(Personal, Professional and Organisational):

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

- Identifying the training needs of people in the Network, analysing them and proposing solutions that apply to their scope of action.
- Delivering training sessions requested 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 2024 their activity has focused on the following:

- Carrying out internal tutoring processes in many of the training programmes (focusing on the regulatory scope) delivered to the Commercial Network's employees.
- Conducting a validation process on training actions that has been included in the new library of content associated with People Skills.
- Validating and implementing internal training sessions associated with the training response arising from the Skills Review process in the auditing, finance, risk and legal areas, among others.

# 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 degree of model acquisition and skills of the participants 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 2024 is presented here: (*See details in table 9-I and 9-II of the Annex*).



## Programme

## Commercial Leadership Programme in Retail Branches

CaixaBank drives the development and learning of employees through the *Development by Skills* project, which is aimed at enhancing the internal talent. This programme provides a space for branch managers to share knowledge, experiences and homogenise their practices in the function, promoting a professional evolution based on key skills and competencies for the future.

**Retail Branch Directors** are a critical profile in the Entity, and **CaixaBank** particularly focuses on reinforcing their Soft and Hard Skills, with the aim of ensuring the implementation of the Bank's commercial systematics and the AHEAD leadership model. Given the volume of branches and with the goal of impacting the maximum number of employees in the Retail segment following the programme's success in Store branches, it is being deployed in the rest of the centres, exceeding 2,600 branches.

This is a Training programme designed to provide benefits to the Entity through the training and development of various key skills for leadership in the Retail Branch Network business, directly impacting the commercial activity of this segment. This programme addresses the following: the organisation and management of Retail Branches, the implementation of the commercial system and team leadership. The programme is a meeting point between the functions of Management and the Business Department and Retail Department Managements, promoting the exchange of knowledge, best practices, knowledge of the commercial systematics and the business strategy. Managers from People and Business Management from each of the Regions are involved.

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

- Commercial systematics prework
- Prior to the attending the Masterclasses and Workshops, the commercial systematics of a retail branch is worked on in an online format.
- Masterclass:
- Presentation by Regional Business Management on the main current and future challenges for the Bank and its coping strategy.
- Presentation by Regional Retail Banking Management to learn about

the keys aspects of the business, the situation in the sector and the Bank's commercial systematics model.

- Intervention by Regional People Management to present and learn about CaixaBank's AHEAD Leadership Models.

#### • Workshops:

- Team management, commercial systematics and relational quality (Commercial systematics in the commercial actions, Contact plan, Relational quality through 360° interviews aimed at learning about the customer and building trust and monitoring of commercial activity).
- Feedback, commercial systematics and branch organisation ("Buenos días comercial", "Cuadre Comercial", Individual commercial support and Weekly Commercial Meeting).
- Leadership in the Branch (application of the AHEAD Leadership model, implementation of leadership in the day-to-day and real-life and complex situations that require an effective leadership).

#### Initially forecasted business benefits:

The programme focuses on the development of key managerial skills and knowledge for the leadership of a team in a Retail 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. These objectives 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.

- **Content quality:** participants rate above 4 out of 5 the content's quality, skills and competences of commercial systematics in order to apply them in their day-to-day management.
- *Applicability/Usefulness:* 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 (>10%), life insurance (>5%) and security systems (>2.5%) contracts, must be specified.

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Within the framework of CaixaBank's firm commitment to its team's professional growth and regardless of their type of contract, People Development Management has completed and structured the Entity's training offer in 2024, promoting actions around two axles:

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

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

# Under the motto "never stop learning... and be a learning benchmark for your

**team"**, a culture of continuous improvement and shared leadership is promoted at all levels of the organisation, combining the continuous commitment to internal talent with the 70/20/10 development model. This model is part of an approach broadly used in professional and organisational development that proposes that people learn and they develop their skills as follows: 70% of the learning is obtained from practice work; 20% from interacting with others, such as mentors or partners; and 10% from formal training, such as courses or workshops.

CaixaBank actively drives professional development programmes aimed at critical groups and managerial and pre-managerial profiles, among others. During 2024, 16,606 people participated in these programmes, which obtained an average satisfaction rating of 4.8 over 5. These indicators reflect the initiative's reach and the excellence perceived by the beneficiaries.

The Development Master Plan's content is aimed at:

- Enhancing the team leadership competencies.
- Foster a strategic and cross-cutting vision, aligned with the corporate objectives.
- Promote the new Talent model in CaixaBank.
- Promote the AHEAD Leadership Model's implementation, made up of five fundamental pillars: Alliances, Humanism, Empowerment, Anticipation and Diversity.

The actions carried out by the People Development Department are included in the following categories:

- AHEAD Review workshops.
- Development and Talent programmes.

- Supporting tools.
- TALKS (specialised conferences and talks).
- Training in Languages.

Below are detailed each category's main characteristics and objectives.

# AHEAD REVIEW workshops.



Within the framework of AHEAD Review (360<sup>o</sup> Review for CaixaBank managers), a value proposition was designed to help our managers improve as AHEAD Leaders. This proposition's main goal is to focus on the behaviours associated with each Soft Skill, in order to work on them globally, offering practical tools for the systematic improvement.

This value proposition includes 9 development actions centred on the AHEAD Model. The AHEAD Model comprises 5 dimensions, **Alliances, Humanism, Empowerment, Anticipation and Diversity,** which in turn are broken down into 9 behaviour groups known as Soft Skills. Each Soft Skill is divided into 28 different behaviours that make up the AHEAD Model.

Each Workshop focuses on each of the model's Soft Skills, and they are delivered by a top-tier Partner that provides significant added value.

The development actions share a series of characteristics that maximise the value provided to managers:

- In-person format.
- Duration of one day.
- Practice work and equipment: with tools that help guarantee maximum learning and applicability.
- Awarding of a certificate of achievement issued by the Partner and CaixaBank.

Our aim is to help the Entity's Managers sustainably become AHEAD Leaders, providing them a further sense of belonging to the Entity and maximising their contribution to the overall results. The following Workshops have been carried out:



# AHEAD Un paso por delante en líderazgo

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.



# **Development Programmes**

These programmes are focused on the development of leadership skills to lead teams and promote the strategy and transversality of the Entity, reinforcing the new AHEAD Leadership Model. These programmes' objectives vary according to the target (managers, pre-managers or critical groups).

The academic content of the different programmes includes highly relevant and current aspects related to the geopolitical environment and the financial sector's strategic outlook, the irruption of generative AI, details of basic relationship skills in leadership, such as self-knowledge, influence, assertiveness and communication, managing commitments and emotions. Depending on the group they are aimed at, they can include modules on decision-making, Big Data and Analytics and positive leadership.

In 2024, while preparing the global launch in the 2025-2027 period, several development programmes have been delivered, which are all focused on achieving 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 following aspects are of particular note:

**1. CaixaBank Management Development Programme:** Within the framework of the new managerial talent model, its aim is to provide and enhance a strategic and global vision, boosting leadership skills and decision-making in changing environments. The training content particularly focuses on talent and technology, promoting the search for opportunities with agility and a growth mentality.

The Programme's objectives are the following:

- Equip managers by reinforcing leadership and preparing them for future challenges.
- Understand and analyse the current economic and geopolitical environment and its potential impact on the Bank.
- Work on the design of business scenarios that drive sustainable growth and promote innovation.
- Reflect on the role of team leader, identifying the key aspects of an effective management that strengthens the Bank's culture, fosters the teams' commitment and reinforces agility in the decision-making processes.

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**2. "Thinking AHEAD" Programme:** Aimed at Pre-managers and those included in the Entity's Talent group, its goal is to equip employees with the skills to understand trends that may influence the transformation of our Entity, as well as promote the skills and competencies needed to face new challenges, fostering a culture of innovation and adaptation that drives transformation.

To that end, the objectives established in the 2025-2027 Strategic Plan need to be furthered by enhancing the critical skills for CaixaBank, such as Agility, Sustainability, and the environment's new challenges.

This programme is structured around three thematic axes focused on the transformation strategy: Trends and Technology, Innovate and promote the Business and Promote relationships.

**3. "Leading the Transformation" Programme:** the initial implementation of this programme, linked to the 2025-2027 Strategic Plan and aimed all the Entity's managers has been started. It is structured around two or three comprehensive in-person sessions, according to the level of responsibility.

Its objective is to provide the participants with a strategic and global vision, enhancing the leadership skills and decision-making in changing environments, as well as develop key skills such as agility, promotion of talent and technological knowledge. The programme promotes knowledge about trends relevant to the Entity's transformation, strengthens the AHEAD leadership model and contributes to the Strategic Plan's advancement by developing critical skills, such as the adaptation to the environment's new challenges, incorporation of generative artificial intelligence and managerial skills required in the new context.

**4. Training on the AHEAD Review assessment and feedback 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.

**5. Management development programmes in Business,** where the following stands out:

• Commercial Leadership programme (Store, Retail and Intouch), with sessions in which the importance of the positions of Business Department Management (BAM) and Branch Management (including Store) and InTouch Centre 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 Leadership Model.

• DAN Management Development Programme: designed and delivered in collaboration with ESADE, it provides Business Area Managers (DAN) in the Retail network with training on the leadership skills and competencies of essential teams in order to succeed in the management of commercial teams in the Branch network.

# Supporting tools.

As part of CaixaBank's commitment to its professionals' continuous development, it has consolidated the supporting tools, such as **coaching** and **mentoring**, which are essential to accelerating professional growth and enhancing leadership.

Coaching offers a confidential and personalised space in which specialised professionals help managers identify opportunities for improvement, overcome challenges and meet specific objectives, promoting self-awareness, proactivity and sustainable performance.

Mentoring is a tool in which relevant external profiles provide support by sharing their experience and strategic vision to guide managers in their development, expanding their perspective beyond the internal environment. Both methodologies complement the training itineraries and reinforce the Entity's leadership model.

The most relevant processes are the following:

**Coaching associated with Development programmes**: As a continuation of the various Talent programmes, a coaching process with a duration of 3 sessions for employees who are deemed to require it has been associated.

**Transition Coaching:** it is a process structured around three sessions and focused on professionals that access a managerial function for the first time. This coaching focuses on leadership that is centred on oneself, laying the foundations of the business and having the critical knowledge to perform specific functions with responsibilities over the teams.

**Ad-Hoc Coaching:** In cases where there is a specific occasional request, a coach is made available to help achieve the stated goals so as to enhance knowledge and boost performance.



**Communication coaching:** 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. To that end, a coach specialising in communication and personal branding is made available to certain groups that helps develop and improve skills in this area and to improve the ability to influence others.

**Internal mentoring:** With the participation of experienced managers, it aims to accelerate the development of the professional while transmitting organisational knowledge and 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.

The basic objectives established for the mentoree can be summarised as follows:

- Reinforce the value proposition of the group identified in the Talent Review, focused on the development of exceptional talent.
- Contribute to professional development, knowledge transfer and the strategic alignment of key talent with the corporate objectives.
- Accelerate the development and career of employees with high potential.
- Meet their individual needs and goals.
- Promote their visibility and contribute to their networking.

Receiving the AENOR certification for CaixaBank's Mentoring process, the first company in Spain to obtain this recognition, stands out in 2023. CaixaBank has a group of more than 200 female mentors certified through a specific programme that has allowed consolidating the mastery of this technique and guaranteeing confidence and soundness, as well as highlighting and enhancing their role as mentors.



TALKS (specialised conferences and talks).

**CaixaBank Talks** are learning and inspiration spaces designed to bring closer to the organisation the main trends and new developments in key fields such as business, digital transformation, development of skills and sustainability.

aixaBank Desarrollos: Personas CaixaBankTalks



These sessions include top-tier speakers, who are renowned experts in their respective fields, and they provide an updated, practical and strategic vision, encourage reflection and enable the alignment with the present and future challenges of the business environment. Its objective is to foster an organisational culture open to change, knowledge and continuous innovation.

# Training in Languages.

In a global environment in constant transformation, language proficiency has become a key skill in terms of professional projection, facilitating an effective communication and accessing new development opportunities. In this context, CaixaBank has made available to the entire workforce a language training tool aimed at progressively improving language skills, in line with the requirements of the current environment.

Via the Virtaula Language school, developed in collaboration with EF Education First, employees have access to a flexible learning platform with asynchronous online classes, adaptive content and 24/7 availability. Other more specific actions are carried out when necessary.

## Most important indicators:

2024 indicators	Participants	Average quality out of 5
Development Programmes	12,039	4.8
Accompanying actions	1,408	4.9
CaixaBank Talks	1,180	4.6
Languages	1,979	
TOTAL	16,606	4.8

# Management development programmes in Group companies.

2,334 employees of the Group's companies participated in 2024.

- 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

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to the new role, providing a strategic and cross-cutting vision on leadership and internal positioning.

# Management development programmes in Group companies.

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- 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.
- Continuous Leadership Programme (Pathfinder), designed for employees that already lead teams and aimed at supporting them and providing them with the tools required to continue progressing in team management.
- Other programmes with CaixaBank Group vision, such as those linked to: AHEAD (to implement the corporate leadership model), LEADS VidaCaixa "References paving the way" (for VidaCaixa leads to develop the knowledge and mindset required to establish behaviours and habits that facilitate innovation, challenge beliefs, share knowledge, support and promote the transformation) and Coaching processes for managers (development of soft skills gap).

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.

# Materiality

Time to discuss (contributions for the professional development that builds the talent map (skills/potential). In CaixaBank annual assessments are carried out in terms of behaviour and performance, processes which apply to the entire workforce.

# Manager's evaluation



# See details in table 11 of the Annex

The manager's evaluation model is structured around three areas an assessment of Managerial Talent, the AHEAD Review and Performance Assessment, and based on the information available on the SuccessFactors platform, a series of processes is triggered:

- Determination of the talent map.
- The preparation of the Succession Plan involves a periodic review based on five lines of work:
- Review of existing regulations to ensure 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.
- Review of the organisational structure to identify new key positions.
- Identification of the pool of successors.

At year-end 2024, the Succession Plan has identified 195 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, incumbents and successor pools with great agility.

• Establishment of a both sexes candidates pool 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 soft/behaviours of professionals in the Entity. The process consists of different phases and tools to assess a person's potential:

- An initial soft skills/behaviours-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 deve-lopment 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 year. 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.
- Collection of the 270° vision (own, bottom-up and cross-cutting assessment).
- Subsequent collection of the supervisor's vision completing the 360° vision.

• Following the collection of assessments, 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 (peers) 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**

Annual factors, with individual and corporate criteria, are used to measure performance and evaluate results quantitative (financial) and qualitative (non-financial) results. The proper mix of quantitative and qualitative criteria depends on the tasks and responsibilities of each employee. Multi-year factors are also used, which are based solely on corporate (quantitative) criteria, and serve to adjust downwards the payment of the deferred portion subject to multi-year factors.

The groups to which the Variable Remuneration System applies are:

- Executive Directors.
- Members of CaixaBank's Management Committee.
- Persons Responsible for Independent Business Control Functions and members of the Identified Staff in Headquarters.
- Members of the Identified Staff not belonging to Headquarters.
- Other executives reporting directly to the Management Committee.

The variable remuneration scheme with multi-year metrics is determined on the basis of a target variable remuneration established for each of them, with a scheme of metrics and maximums of achievement that corresponds to their functions, and with a risk adjustment depending on the area to which they belong or the position they hold. Therefore, each of these professionals is assigned a specific variable remuneration or bonus programme.

The level of achievement for the annual metrics is set based on corporate and individual targets. The percentage corresponding to the corporate and individual targets will depend on the target scheme set by the corresponding business unit:

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- The percentage corresponding to the corporate challenges is fixed for each financial year, and its weighting is distributed among different metrics according to the main objectives of the business unit.
- 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 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

The shares delivered in 2024 are subject to a holding period of one year (three years for the CEO) 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 or in those cases covered by the regulations in force to which financial institutions are subject.

The number of managerial appraisals linked to behaviours was 1,031 in 2024. In addition, 1,171 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 job profiles provides a comprehensive view of the professional profile.

Activity 2023-2024	
Branch Executives	3,443
Branch asst. management	2,126
Business/Private/Institutional Banking Management	1,092
Customer Managers/Private Banking Advisers (including the career plan evaluations of customer managers and Private Banking Advisers).	15,765
All other employees and other jobs	14,753
Total	37,179



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

Below is a detail of the specific behaviours for each leadership level of the AHEAD Model, which is the basis of the assessment process:

SOFT SKILLS						
Committed	Approachable	Responsible and demanding	Honest and transparent	Collaborators	Agile and innovative	
<ul> <li>Positive impact on society</li> <li>Diversity (origin, gender, culture, thought, generation)</li> <li>Social action</li> </ul>	<ul> <li>Humility</li> <li>Long term</li> <li>Listen</li> <li>Be</li> <li>Omnichannel approach</li> </ul>	Quality     Proactivity     Thoroughness     Empowerment     Recognition	Trust     Consistency     Humility     Understanding	<ul> <li>Mainstreaming</li> <li>Participation</li> <li>Networks</li> <li>Synergies</li> <li>Community</li> </ul>	<ul> <li>Agile</li> <li>Flexibility</li> <li>Decision-making</li> <li>Digitalisation</li> <li>Omnichannel approach</li> <li>Proactivity</li> </ul>	

# 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.

The number of non-managerial appraisals linked to behaviours was 37,179 over the two-year duration of the Skills Review process. In addition, in 2024, 34,637 people received variable remuneration based on their performance evaluation.

See details in table 11 of the Annex.



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# Remuneration

In June 2024, 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 employees of CaixaBank and its Group subsidiaries. Among other objectives, it seeks to encourage behaviours that ensure the generation of long-term value and the sustainability of results over time, ensuring at all times that remuneration models and practices do not discriminate on the basis of gender, age, culture, religion or race, and guaran-tee 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.



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The remuneration policy bases its attracting and retaining talent strategy on providing professionals with a chance to take part in a unique business and social project, to develop professionally and enjoy a competitive salary and benefits package.

The salary components at CaixaBank, for all its employees regardless of their type of contract, 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/soft skills assessment, makes it 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, mobilising sustainable finances and the challenges of conduct and compliance.

Below are the metrics, weighting, objective and result of the challenges linked to ESG factors for 2024:



# Metrics of annual factors 2024

		Weighting Executive and Non-Executive Directors	Weighting Management Committee members and rest of schemes	Target	Profit/(loss)	Degree of achievement Executive Directors and Management Committee	Degree of achievement Headquarters	<ul><li>Index</li><li>Preface</li><li>2022-2</li><li>Who w</li></ul>
Quality	Consumer satisfaction in a combined metrics of customer experience and recommendation.	15%	10%	Relational NPS 6% Transactional NPS 70% Digital NPS 65%	Relational NPS 16% Transactional NPS 79.4% Digital NPS 64.5%	115%	100%	<ul> <li>CaixaB</li> <li>Who w CaixaB</li> <li>Emplo</li> </ul>
Sustainability	Mobilisation of sustainable finance.	10%	5%	€29,891 M	€35,957 M	120%	100%	Remun Annexe
Compliance		· · ·			imber of High and Medium are exceeded at year-end	Adjustment not	applicable	<ul> <li>Annexe</li> </ul>

As of 2024, these factors have been included in the variable remuneration's calculation of CaixaBank's entire workforce.

The metrics of multi-year factors for 2023-2025, 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, of both CaixaBank and Group comanies.

In order to align variable remuneration with sustainability and good corporate governance objectives, the weighting of metrics linked to ESG factors, such as Sustainability, Quality and Conduct and Compliance, has been maintained, in both the annual and long-term variable remuneration schemes. This greater weight of ESG factors affects Executive Directors, Senior Management and employees of Corporate Services.

In 2024, 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.

Training in 2024	Linked to remuneration
Data protection at CaixaBank	$\oslash$
Information security and prevention of customer fraud	$\oslash$
Conduct and market risks	$\oslash$
Prevention of money laundering and terrorist financing	$\oslash$

In addition, the certifications in MiFID II (29,676), the Real Estate Credit Act (29,690) or the field of insurance under the Insurance Distribution Directive (30.867) are complementary to other courses linked to responsible practices and knowledge about products and services by employees. This is key to ensuring that the information conveyed to customers is clear and complete.

The bonus and incentive programmes for the year 2024 are estimated at around EUR 319 million and account for 9% of the bank's personnel expenses (and 12% of remuneration).

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2024 Total Personnel Expenses: €3,587 m

In 2024, the possibility of increasing the frequency of measuring the workforce's performance has been analysed. As of 2025, the staff engaged in the commercial business are subject to a quarterly assessment that enhances the performance's monitoring. In this context, CaixaBank has improved the variable remuneration models as of 2025, committing to an ongoing approach that provides for a more dynamic monitoring suited to the business. This evolution has led to simpler, more transparent and more efficient models.

The assessment carried out every four months introduces four new key changes:

- Unification of schemes: integrating the bonus and incentives models into a single scheme for Retail, Connecta, SMEs and Business, unifying the models and metrics to make them clearer and more focused.
- More meritocracy: deleting the rankings and expanding the degree of individualisation of the bonus schemes in order to reward excellence.
- Great frequency: reducing the frequency of the settlement to a four-monthly scheme that provides further agility in the event of market changes and that

rewards effort more readily.

• Long-term approach: adopting a criterion based on the customer's value over time, beyond the product vision.

# Variable remuneration scheme with multi-year metrics

The variable remuneration received by the main CaixaBank Group managers consists in a scheme based on measuring the yearly performance and applying a long-term adjustment by setting, as a sort of reduction mechanism, multi-year metrics that adjust the payment of the part deferred subject to multi-year factors. This scheme applies to all managers eligible according to CaixaBank criteria and the current remuneration policy, and it is based only on meeting corporate challenges with objectives set at 3 years, taking on a maximum weighting of 100%.

It integrates ESG criteria among its metrics, promotes long-term sustainability and aligns the variable remuneration of all key Group employees with the interests of the Entity's shareholders and customers.

The main characteristics are:

- Multi-year horizon that encourages a long-term vision. Challenges set at 3 years with the integration of ESG metrics.
- Deferral of up to 60% and payment in shares.
- Deferred payment (between 4 and 5 years) from the variable remuneration's accrual, subject to multi-year metrics.

Group	% and years of payment deferral	Payment in cash and shares
Executive Directors*	60% and 5 years	Initial payment date: 50% cash and 50% shares Deferred payments: 30% cash and 70% shares
Management Committee*	50% and 5 years	Initial payment date: 50% cash and 50% shares Deferred payments: 30% cash and 70% shares
Rest of the Identified Staff*	40% and 4 years	Initial payment date: 50% cash and 50% shares Deferred payments: 30% cash and 70% shares
Other Key Employees	20% and 4 years	Initial payment date: 90% cash and 10% shares Deferred payments: 30% cash and 70% shares

\*VR scheme subject to current regulations. For further details, see the Annual Report on the Remuneration of Directors and the Prudential Relevance Report available at www.caixabank.com

The multi-year factor metrics for the 2025-2027 period can be found on page 45 of the *2024 Annual Remuneration Report*.



**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: contributions of 10.5% of the pensionable salary from month 25 and 9.5% from month 121.
- Bankia origin group: homogenisation of retirement contributions 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: contributions will be made between months 2 and 12, 4.5%; from month 13 to 84, both inclusive 6%; and from month 85, 7.5%.
- **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

De	eath <sup>(1)</sup>		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  $\in$ 100,000.

PS: Pensionable Salary.

<sup>(1)</sup> 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 <sup>(1)</sup>		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 annuities 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).
 <sup>(1)</sup> 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).

- Associated Collective Plan is an exclusive and voluntary associated-type individual plan for all active CaixaBank employees, employees on leave of absence in Group companies, terminated employees, early retired employees, and partially retired employees; it allows making voluntary contributions. This Plan offers the possibility of obtaining higher income in the future, as of the date of retirement, and covers disability and death risks.
- Free Adeslas health policy for active employees and passive workforce departed from the Entity 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.

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In recent years, the health service and coverage have been improved by incorporating next-generation treatments (such as robotics surgery, im-plants, and surgical prostheses, the fusion-guided prostate biopsy in cases with a high clinical probability of prostate cancer, strap band for stress incontinence or 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 (MyCard Oro and ViaT, with no issuance or maintenance fee) checking accounts and exemption of fees.

There are two types of loans for employees:

- Personal loans (variable rate): loan for various purposes (no justification required).
- Mortgages (variable rate): Ioan A (financing of the primary residence), additional Ioan A (supplementing Ioan A, once limits have been exceeded), Ioan B (financing of a second residence) and additional Ioan B and home improvement Ioan (financing of remodelling works).

The outstanding portfolio in December 2024 is 4,420 million with some 63,129 beneficiaries, of which 83% are housing loans and 7% miscellaneous and home improvement loans, the remaining 10% being additional loans (A and B type).

With the intention of mitigating the impact of the Euribor's rise on the prices of the CaixaBank employees' mortgages, in 2024 a subsidised maximum interest rate (SMIR) of 1.50% and 2.00% has been applied according to the type of loan at current employee conditions.

Furthermore, there is a commercial offer at a fixed rate at customer conditions for operations involving the purchase of a home or for consumption, including an eco/green option for those who want more sustainable financing that helps take 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 birth of a child, 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 21 years of age (up to 25, if certified that they 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 children of the Entity's employees advice, guidance and a support plan that is fully personalised based on their age and personal situation, through which they are provided the resources needed for their future integration into society and the labour market.

• Help for personal situations: bonus at 25 and 35 years of service, study aid for employees of up to 90% of tuition for university studies in public universities, training in official languages of Spain and other languages such as English, French, German and Portuguese, and a supplement of up to 100% of salary during periods of leave due to temporary disability or a workplace accident.



Social Benefits	2024 €m
Contribution to the Pension System	182.1
Insurance Policy	27.2
Aid for family situations	130.9
Aid for personal situations	44.3
Credit facilities for employees	119.6
Total	504.1

#### 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 customisation of remuneration according to each person's needs. Flexible remuneration has been consolidated in CaixaBank thanks to the incorporation, year after year, of new goods and/or services available to 100% of the workforce.

# Attractive and customised remuneration Compensa+

#### 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. **Compensa+** allows employees to receive part of their annual monetary remuneration through the delivery of a series of goods and services previously selected by the Entity. It means greater value (tax savings, personalisation and/or better offers) for the workforce without the company assuming higher costs for remuneration, adapting to individual circumstances and preferences by means of an agreement signed between the company and employees.

As at 31 December 2024, a total of 13,726 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 (or reimbursement modality), or transfer the current extra policy he/she has with Adeslas.
- Transport Card: prepaid card that can only be used to pay for public transport between the employee's home and work centre.
- Nursery: if the employee has a child up to 3 years old, 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 limit of €10,000. Improvements have been introduced in 2024, which become effective as of 1 January 2025, and they include two new policy options with differentiated investment buckets: Compensa+ Conservador and Compensa+ Dinámico. Each employee can choose the option best suited to their needs, with a maximum limit of €100,000/year in contributions (adjusted if the Entity carries out contributions to excess policies) and these contributions are limited to a single option in a same tax year.

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- Purchase CaixaBank shares: aimed at all employees, they have the possibility of contracting this service at any time of the year, with the effective change of ownership of the shares only once a year, always with effect from the month of February following the acquisition request. Employees may allocate up to €12,000 gross per 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 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 cost of the master's degree or postgraduate course, with a maximum amount of 3,700 euros over a period of 4 years.
- Leasing of vehicles: 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:



% distribution of applications



In order to encourage the adherence to the Flexible Remuneration Plan to the entire workforce, thefollowing 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!

# f) Other social benefits.

- The possibility of requesting a salary advance for justified reasons, such as the purchase of IT equipment and hospitalisation expenses, with a limit equivalent to between one and twelve monthly payments (Euribor + 0.00% with a repayment amount of 9% of the monthly gross remuneration).
- Purchasing Club, which includes:
- *PeopleXperience offers*: various offers and discounts in several stores and companies, exclusively available for employees.

- Facilitea: specific offers for employees with discounts on products and services.
- Moments Benefits: offers for employees via CaixaBank Now.
- *Sustainable products:* offer of sustainable products and solutions that improve our impact on society and the planet, such as mobility, energy efficiency and investment products.
- *Discounts on insurance:* various offers and discounts on VidaCaixa insurance and segurCaixa due to being a CaixaBank employee.

The main company benefit available to active CaixaBank employees, previously mentioned in the social and financial benefits section, is the Pension Plan, which, in 2024, remained the leader in assets and return and is among the largest national employment pension funds.

In 2024, **CaixaBank's employee pension fund (PC30)** obtained an annual return of 8.67%. In a 5-year period, the annualised return of the same 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 4.14%.

# Comparison of main employee pension funds in Spain

Figures at 31 December 2024, source: Inverco

	Assets in €M	Annualised returns%					
	at 31-12-2024	15 years	10 years	5 years	3 years	1 year	
CAIXABANK *	8,652	5.40	4.47	5.14	2.33	8.67	
ENDESA	3,170	3.81	3.19	2.82	0.91	7.16	
TELEFÓNICA	2,948	2.55	2.45	2.26	1.56	7.12	
BBVA	1,804	2.84	1.71	1.19	1.11	5.83	
BANCO SANTANDER	1,034	2.86	2.55	2.93	2.01	8.61	
RANKING (CBK position)		1st	1st	1st	1st	1st	
Employment Funds Subtotal (+/- €1,000 M)	17,609	3.49	2.87	2.87	1.58	7.47	
Employment Funds TOTAL	38,542	2.84	2.15	2.21	1.59	7.45	

\* From 12/03/2022, the CaixaBank Employee Pension Plan includes the part of the Bankia company corresponding to the Bankia Group Pension Plan

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Within the context of the Employee Pension Fund, the development of the current 2024-2026 Strategic Plan 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's 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.

# Financial data at 31/12/2024

# CaixaBank Employment Pension Plan

Unit holders:		Beneficiaries:	
Subplan A	51,669	16,107	Retirement
Subplan B	6	1,468	Disability
		3,848	Death

#### Pension fund position account in €m:

Subplan A	8,652.1	
Subplan B	36.6	
Contributions €m:		Provisions €m:

202.99 Retirement	4 <mark>16.09</mark>	Retirement
21.87 Risk	9.71	Disability
	9.45	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 participants of CaixaBank's Employment Pension Plan 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:

**1. Analyse and meet our group's various needs**, through active listening; promote direct communication through annual events and education on social protection; and modernise the digital resources for a more efficient interaction. In addition, a transparent communication of the Pension Plan Control Committee's activity will be provided to the group.

The PC30 website features a design that offers users an interactive and dynamic experience and in turn integrates information related to the Associated Collective Plan.



The current website of the Pension Fund includes two calculators of benefits and contributions, 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 different options for receiving this that will be available at the time, 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 third annual event of participants and beneficiaries of Pensions Caixa 30, Fondo de Pensiones (PC30) took place in May 2024. During the meeting, the performance of investments made in 2023 was analysed, as well as the expectations and situation in 2024. The attendees were made aware of the importance of saving and the Complementary Pension Scheme, clearing up any of the most frequents doubts they have.





Along these lines of raising awareness, the **"Plan your Future"** sessions were held telematically in October and November 2024. These have been designed to present the main new developments in CaixaBank's Employment Plan, promote awareness on the importance of saving and study in detail the process of voluntary contributions. 10,715 people participated in these sessions, evidencing a significant interest in optimising financial planning for retirement.

As a result of this increasing interest and with the aim of offering greater flexibility to the participants, the Plan's drawing options were extended on 4 November 2024, allowing for further tailoring to individual needs at the time of retirement. In December a further step was taken with the launch of the project of voluntary contributions in CaixaBank's Employment Plan, which allows participants to extend the annual contribution limit of €1,500 and increase it by an additional €8,500 in employment pension plans, provided that this increase comes from employer contributions or employee voluntary contributions, with an overall annual limit of €10,000 euros. These additional contributions offer the possibility of taking advantage of the benefits of tax deferral this year and planning retirement more effectively.

**2.** Sustainability achieve a profitability in line with our objectives, this pillar is based on maintaining a cautious approach in order to reach the goals, reducing the risk of losses. In addition, the initiation of the life cycle will continue to be fostered, the resilience of the investment process will be reinforced and a comprehensive perspective of sustainability will be sought, consolidating the commitment towards the fight against climate change and ensuring an effective investments monitoring through new monitoring tools.

#### PC30 as a sustainability promoter:

On 10 March 2021, the new European regulation that requires the disclosure of the environmental position of collective investment instruments (SFDR-Sustainable Finance Disclosure Regulation) entered into force. This regulation allows 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.

For all of the aforementioned reasons, the PC30 has been categorised under article 8 of the Disclosure Regulation, which includes products that promote sustainability in their management.

The PC30 is within the maximum category in socially responsible investment, pioneering sustainable investment. The Caixa 30 Pension Fund has been a signatory of PRI (Principles for Responsible Investment) since 2008, when Spanish entities first signed on. In 2024, it was awarded the highest rating in its most representative module: Governance, Policy and Strategy. The revalidation of this maximum rating places PC30 among the best-rated ESG (Environmental, Social and Governance) funds at the international level.

PRI is an international network of investors 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 support of the United Nations.



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It is adhered to **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 **Spring** (collaborative initiative for nature and biodiversity).







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In 2023, the CaixaBank Employees' Pension Plan (PC30) joined the **Net Zero Asset Owners Alliance** (NZAOA), a United Nations sponsored initiative that includes a commitment to decarbonise the pension fund's portfolio until net zero emissions are achieved by 2050.

3. Consolidate a framework of efficient, collaborative and avant-garde governance, through an approach that cultivates and maintains a collaborative

culture by updating internal functions and responsibilities, facilitating a more effective decision-making. In addition, it seeks to strengthen our influence position in the industry by means of the Pension Fund's internationalisation.

The 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 active exercise of engagement and voting allows us to aspire to generate better pensions for our group.
- Regular monitoring and analysis of the Fund performance should focus on the achievement of all the objectives set.

The Forum of Control Committees, held on 12 November 2024 together with

VidaCaixa as an in-person edition under the slogan "Always taking the first step, Unexplored". 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 354 people signed up for this edition (262 in person) with an average rating of 9.18 out of 10, making it the edition with the best score so far.

The Strategic Plan has been updated, while the mission, vision and values have been reviewed as follows:

- **Mission:** meet the group's long-term goals and needs in a responsible and sustainable way by all stakeholders involved in the operation of the Pension Fund.
- 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.

Below are the candidates presented by Pensions Caixa 30, Fondo de Pensiones:

- Investment & Pensions Europe (IPE) Awards 2024: held on 20 June 2024, Pensions Caixa 30, Fondo de Pensiones was acknowledged as Highly Commended in the "Public Markets Investments" category.
- World Pension Summit 2024: in the 15th edition of the P&I WorldPensionSummit held from 5 to 7 November 2024 in The Hague, the PC 30 was nominated finalist in the "Excellence & Innovation Awards 2024" category.
- IPE Awards 2024: held on 2 and 3 December 2024 in Prague, the 2024 IPE Awards nominated Pensions Caixa 30 as a finalist in the "Best Pension Plan Spain" and "Portfolio Construction and Diversification" categories.





It is important to remember that the touchpoint associated with "I am compensated" is a Wow or differentiating moment, and thus one of the main gains. This is because CaixaBank pays its employees above the average in the financial sector and the remaining sectors, and because there is equal pay for both genders.

The following chart shows the wage comparison between the remaining economic sectors and CaixaBank.

# Average salary above the sector average and the economy average Fixed and variable remuneration. 2024 figures in thousands of euros.

Quarterly Cost of Labour Survey (INE). Projected FY2023 data based on information on 9M23



(1) Other financial services, except insurance and pension funds.

(2) Excludes the agricultural sector and household employees

The gender pay gap, which allows comparing similar positions and is calculated by comparing salaries between employees with the same length of service in the Entity performing the same role or job and with the same rank, was 0.7% in 2024. The pay gap is calculated using the full salary, which includes fixed and variable remuneration and 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 the men's average pay minus the women'saverage pay divided by the men's average, is 14%. This calculation based on median pay puts the gross pay gap at 8%.

The gap data for CaixaBank Group in 2024 is as follows:

- Adjusted gap: 1.0%
- Gross gap (average): 14%
- Gross gap (median): 7%

Below is the average remuneration (full and fixed salary) at CaixaBank S.A. by gender and functional classification:

	Male		Female		Total	
	Full salary	Fixed salary	Full salary	Fixed salary	Full salary	Fixed salary
Directors	137,069	96,446	115,641	84,494	128,069	91,426
Middle management	102,539	76,734	92,088	70,960	97,104	73,732
Rest of employees	71,903	56,924	69,125	54,648	70,175	55,508
General total	90,501	68,479	77,723	60,447	83,152	63,860

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/Pers\_ onas/Plan\_de\_Igualdad\_CaixaBank\_2020.pdf

Additionally, the CaixaBank Group's General Remuneration Policy, in its fifth point, outlines the regulations and measures to ensure that the remuneration policy and working conditions affecting remuneration are gender-neutral.

With the entry into force of Royal Decree 902/2020 of 13 October, specific measures are established to give effect to the right to equal treatment and non-discrimination between women and men in the area of pay, developing mechanisms to identify and correct discrimination in this area and to combat it.

The standard focuses on 4 main aspects:

- The principle of remuneration transparency.
- The principle of equal pay for work of equal value.
- Remuneration Register.
- Salary Audit.

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CaixaBank 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 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 Annex shows the trend in personnel and social benefit expenses for the period 2020-2024, and more detail of the items that comprise them.

See details in tables 12 and 14 of the Annex.

# **Professional and life areas**

Important moments in life (WOW moments) are highly valued by CaixaBank employees, and they underscore the institution's willingness to adapt to personal situations and provide support when it is needed.

This perception is due to the large number of measures that the Entity makes available to the entire workforce, designed to facilitate the work-life balance.

The measures that guarantee equal opportunities and that promote, disseminate and contribute to gender equality, reinforcing joint responsibility, the role of women and facilitate work-life balance, are included in the Work-Life Balance Protocol annexed to the Equality Plan, 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 People Xperience space (I manage my time). The work-life balance measures, available to the entire workforce, 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. Lastly, leaves of absence for personal reasons enable you to enjoy time for personal matters, provided that it does not involve carrying out paid work.

**Workday reductions** entail a reduction of the work schedule, 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.
- Gender-based and sexual violence, with a personalized approach.

At CaixaBank, the workforce has numerous **paid leaves**, including enhanced maternity and paternity leave (birth, adoption or fostering) and the accumulation of breastfeeding breaks:

- At CaixaBank, the leave periods due to childbirth or adoption have increased to a total of 20.5 weeks, thus exceeding the minimum period established by law. This period consists of 16 weeks, corresponding to the legal period for maternity or paternity leave (of which six must be enjoyed following the childbirth or adoption), plus the 1.5 weeks (equivalent to 10 calendar days) specified in the Entity's Work-Life Balance Protocol. Three weeks more are added (equivalent to 15 working days) from the accumulation of breastfeeding leave.
- In cases of disabled children or multiple births, the leave is extended to a minimum of 26 weeks. In this case, the leave period consists of 16 weeks, corresponding to the legal period for maternity or paternity leave (of which six must be enjoyed following the childbirth or adoption), two additional weeks if the child is born with a disability or for each child other then the first, plus the two weeks (equivalent to 14 calendar days) specified in the Entity's Work-Life Balance Protocol. In addition, six weeks more are added (equivalent to 30 working days) from the accumulation of breastfeeding leave.

Below is a comparison of CaixaBank's improvements with respect to legislation in terms of leave, reductions in working hours and economic conditions associated with leave due to birth, adoption, guardianship for the purpose of adoption or foster care:

-	Legislation	CaixaBank improvements (in the CaixaBank Work-Life Balance Protocol)
ł	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	Cover
		request reduced working hours exclusively on Thursday afternoons in the winter (involving a reduction of less than	Index
		1/8 of the working day). The collective with children with a disability is allowed to take paid leave on Thursdays until the child's third birthday, and if the child has a disability of 65% or more, the paid leave is indefinite.	Preface
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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	<ul> <li>Who we are and how we are organised.</li> <li>CaixaBank Group</li> </ul>
		months of the birth.	Employee life cycle
04.	No legal requirement	Two sensitive cases are considered when it comes to giving	Professional and life areas
		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,	Annexes and Tables CaixaBank S.A.
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		and these centres are closed.	
In to	rms of economic conditions		
iii te	Legislation	CaixaBank improvements	
01.	No legal requirement	Aid of 5% of salary for children until the child reaches the age of 18 or 21.	
00	No legal requirement	Special birth allowance. Amount received at the time of birth,	
02.	no legar requirement	which is equivalent to 1.15 salary payments (50% of the monthly salary).	
03	Collective Bargaining Agreement	Annual benefit of €5,150/year if the degree of disability >= 33%	
	for Savings Banks and Financial Institutions. €3,400/year in aid for people with disabilities.	and <65%, and if this degree >= 65%, it will be $\in$ 6,300/year.	
04.	Collective Bargaining Agreement	Children with degree of disability <33% and up 25 years of age,	
	for Savings Banks and Financial	payment of an additional amount to cover the expenses for	
	Institutions. €510/year in aid for children up to 25 years of age.	special education, therapy or collective transportation, up to a maximum amount of €3,400 while the disability is recognised.	
	Between 21 and 25 years old continues to study and does not receive income higher than the minimum wage.		
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	
		Readenents in working nours due to work ine buildinge do not	

imply a decrease in credit capacity.



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Once People Management is notified of the birth of an employee's child, a gift is sent, consisting of a basket that includes gifts for the baby and a reminder of all the benefits that are associated with having a child.

The other **paid leaves** are for: holidays, personal days, marriage, common-law marriage, special leave for disabled child, death, serious illness, accident, hospitalisation or surgery without hospitalisation of relatives, moving primary residence, extension of leaves (maximum 3 working days), attendance at official exams, unavoidable public or personal business, personalised leave due to domestic violence, short-duration leave for personal or family-related unforeseen events or emergencies, permit to accompany dependent minors for medical care (up to a maximum of ten hours per year which can be recovered) and an additional day of leave will be available, when the worker is required to take regulatory training exams on a Sunday or national holiday or Saturday.

Employees can also get **unpaid leave** due to accident or illness of 1st degree relatives (1 week to 6 months after 2 years of joining the Entity), international adoption or assisted reproduction techniques (up to 1 month), serious family or personal situations or for education (up to 10 days), to complete higher education or PhDs (between 1 month and 6 months), hospitalisation or palliative care for 1st degree relatives (1 week up to 6 months), unpaid extraordinary leave (up to 6 months) and parental leave (8 months per child, until the minor reaches 8 years of age).

The following is a breakdown of the main cases recorded in 2024 for leave and workday reductions:

Measures for work-life balance. 2024 Cases	No. of cases	% Men	% Women	
Leaves of absence				
Care for a child	288	9.4	90.6	
Care for a relative	59	32.2	67.8	
Maintaining co-habitation:	15	20.0	80.0	

Studies	22	40.9	59.1
Charity	5	20.0	80.0
Unspecified personal reasons	39	38.5	61.5
Victims of domestic violence			
Care for dependent people	10	30.0	70.0
TOTAL	438	17.6	82.4
Workday reductions			
Care for a child	1,727	8.9	91.1
Direct care for relative up to 2nd degree	34	23.5	76.5
Care for sick child	236	15.3	84.7
TOTAL	1,997	9.9	90.1
Paid leave			
Suspension due to childbirth	961	53.6	46.4
Extension Suspension due to childbirth and breastfeeding accumulation	1,272	44.2	55.8
Adoptions and fostering			
TOTAL	2,233	48.2	51.8
Unpaid parental leave			
TOTAL	187	16.6	83.4

The Equality Plan includes improvements in the area of work-life balance, as follows:



# Flexitime - Flexibility measure available to 100% of staff.

Extended to 1 hour. It is managed by each centre, based on its organisational needs.

# It used to be half an hour

# Reduction in working hours Thursday afternoon

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.

Another enhancement in the Equality Plan is the target of **female repre**sentation in senior management positions, 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. This target was exceeded, reaching 43.4%.

Lastly, two additional protocols to Work-life Balance have been incorporated under the umbrella of the Equality Plan:

- **Protocol to prevent**, treat and eliminate harassment. The mediation process is regulated by introducing an external mediator as an additional measure for solving conflicts. And additional confidentiality guarantees have been introduced.

The management protocol begins when, prior complaint submitted by an employee, 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 2024, 15 formal complaints were received regarding possible occupational and sexual harassment. The external advisers have determined that there were no cases with signs of harassment. If it were concluded that harassment occurred, the actions would be submitted to the bank's Incident Committee, which decides on the disciplinary sanctions for the persons involved.

- Equality protocol for common-law couples or domestic relationships.

Among the flexibility measures implemented 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 and InTouch Centres (20%), plus flexibility on the remaining days. The percentage of adherents to this measure as of 31 December 2024 stands at 64.8% of the potential group.

	Potential	% Adherence	% Men	% Women	
Adherence to remote working measures	6,201	64.8	46	54	

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In January 2020, an agreement was also reached involving the **digital disconnect and the efficient use of working time**, through which the Entity commits to measures aimed at promoting a culture based on objectives and priorities, encouraging the reasonable use of new technologies and regulating the right to disconnect digitally, ensuring respect

for the rest, leave and holiday periods of workers, as well as their personal and family privacy.

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.
- 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 ar voluntary, at least 48 hours in advance, indicating who is convening the meeting, the participants, the venue, the meeting start and 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 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.



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 is encouraged, provided that it is organisationally possible, in those cases where travelling to a work centre has to be avoided.
- Flex hours are implemented and encouraged, provided that it is organisationally possible.
- In any negotiation, including those that involve improved financial conditions, people with disabilities are 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 the opinions of our employees, 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, the experience of our employees, and the quality of the service 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 consolidating a relationship model with the internal customer via the figure of the Business Partner. The main channels are as follows:

"Internal quality, Your voice", is an online space where information and contents related to the quality of CaixaBank services (measurements, summary of results, levers available to enhance quality and initiatives implemented by areas, among others) are gathered. The portal also includes the space "Your ideas", where spontaneous contributions from employees are published and which are transferred to each department responsible for analysis and assessment purposes.

Through the Entity's Service measurement model for employees, the Internal quality department ensures the quality and is aware of the degree of overall satisfaction (SAT) with each of the services used by the workforce in its daily activity.

Within the scope of People Management, Internal quality is measured by means of four types of survey:

01

## **Overall assessment of People Management services**

**Objective:** to extend the assessment of People services with the Network and Headquarters in the overall study of CaixaBank services, which is sent out twice a year.

# 02

# Touchpoint surveys with employees

**Objective:** collect the assessment of employees as internal customers, through touch point surveys.

# 03

## Inter-departmental survey

**Objective:** to assess the overall support and service offered by People to other areas of the Company and to the Regional Divisions through the figure of the Business Partner.

# 04

#### Survey of support of the People Management of the Regional Div. with the Network

**Objective:** to assess the overall support and service offered by the Regional Division's People team to the network of branches and centres.

As a complement to the surveys, other qualitative methodologies are used to supplement and/or study in further detail negatively rated services in order to understand better the required needs (e.g. focus group, interviews, etc.).

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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' awareness and promoting a culture of global security throughout the Entity.

# INFOPR TECT.

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 a change of attitude in the Entity in order to avoid becoming a victim of cyberattacks. CaixaBank employees can join the Info-Protect Club, which is a network of ambassadors 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 Info-Protect 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 one of two 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.

**Social Point,** a space designed to encourage team work and networking among CaixaBank employees and established on the Virtaula learning platform.

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 dayto-day, always on the subject of IT (Information Technology).





In addition to the aforementioned channels, multiple communication instances take place in the CaixaBank's people management processes. With this in mind, the Entity promotes **active listening** and effective communication as the strategic pillars to reinforce a collaborative environment. There is a comprehensive framework in place with innovative tools and spaces for dialogue, ensuring that all voices are listened to in the decision-making process. The active listening strategy is based on international standards that are supported by People Management and the Business Partners, strengthening the commitment to the continuous improvement of the employee's experience through a solid internal communication and a fluid dialogue with the workers' legal representation.

The employee's Active listening strategy is being transformed to become:

- **Dynamic**. Recurrently and systemically identify the areas for improvement in work atmosphere, culture and leadership.
- Segmented. Collect segmented information for different groups (gender, generation, seniority, origin, function, business sector, branch type, etc.) and at all levels of the company's hierarchy, engaging with all centres provided they have sufficient responses to maintain confidentiality.
- Holistic. We listen through different sources and at different times, and we consistently launch actions that enable us to improve the employee experience in real time.
- **Continuous and agile**. Before a strategic need, develop various ad-hoc surveys for the group participating in the process, creating a continuous and agile listening both when launching issues and implementing improvements.
- Qualitative. Enhance the qualitative information in a representative sample of employees by means of systematic Focus Groups, allowing to study in detail the improvement points identified in the various listening sources and thus design the specific initiatives for the Action Plan.
- Analytical. Improve analytics by cross checking customer satisfaction data with data extracted from People Analytics' Uses Cases and connecting various listening sources. The Commitment data are cross-referenced with data collected from the active listening at key moments, which provides information that is more comprehensive regarding: eNPS, Commitment, Climate, Culture, Leadership, Retention, Effectiveness, etc.

- **Results.** Online surveys and consolidation of data through a platform, which enables the work team and managers of each area to query the results in real time. It includes both quantitative and qualitative data.
- **Confidential.** CaixaBank guarantees the employee's confidentiality by only obtaining global data bundled by group.
- Action Plan constantly undergoing transformation and improvements based on recurrent listening with a Governance that includes, analyses and designs by means of a cross-cutting working group the initiatives that mitigate the detected pain points, and monitoring them.
- Regular communication of the actions derived from the initiatives put into place to build trust and increase the commitment of employees. This includes updates on the progress, implemented changes and obtained benefits, using different external and internal channels.
- Update and improve the Employee Value Proposition (segmented) and the strong messages to be used for the employer branding's communication actions. Identify EVP areas to be improved, such as opportunities for professional development or inclusion policies, guaranteeing they are relevant and attractive for current and potential talent.

Below are some of the most relevant listening moments:

• 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 2024, a new Engagement Study was conducted on the workforce with the aim of getting closer to employees, and it registered an 83% participation (+8% when compared to 2022) and a Total Favourable (TF) result of 69% (+2% when compared to 2022). In the interim years and in order to find out the evolution of the employees' commitment and the measures adopted in the action plans, a Radar is carried out on a representative sample of the workforce (approximately 20%, which involves the participation of 7,000 people).

The Group companies also carry out the Engagement Study every two years, as well as a Radar on a representative sample of the workforce every year in between. In companies with a workforce below 250 employees, the Engagement Study is conducted on the entire workforce every year.

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- Listening at Key Moments. It enables measuring and enhancing important moments of the employee life cycle in a systematic way, and thus detect the strengths and pain points in order to launch actions plans that help improve the employee experience is said key moment. Within the employee's key moments, particular attention is paid to the following touchpoints: internal and internal candidate experience, onboarding (at incorporation and subsequently after 6 and 12 months of working at Entity), crossboarding, birth/ adoption, managerial or skills assessment and offboarding.
- Ad hoc strategic pulses. They allow a specific group to identify the perceptions of a specific topic.
- Focus Groups: Qualitative listening to deepen on the identified improvement points (insights).
- The **Conversations for Development** (Skills Review / Ahead Review) and meetings for setting annual challenges are held between by managers and their collaborators.

CaixaBank's strategy of active employee listening is an action-oriented integrated model of continuous improvement that focuses on improving the employee experience

# New measurement. 2024 Engagement, Culture and Leadership Study. All the active staff



34,964 answers

#### 2024 Active Listening

2024

Survey on quality of Services			
Daily. Assessments of network support services, available through different channels and tools to obtain real-time feedback: resolution of IT failures, branch enquiries, etc. 219,000 answers	$\rangle$	7.9 answers/person in 2024	
Monthly. Touch Point surveys, measuring processes for contracting products, legal processes, risks, etc. 12,000 answers		(+18% of impacts on 2023)	
Half-yearly. Surveys on services provided to the areas and subsidiaries that impact 100% of the commercial network. 17,200 answers	$\rangle$	(10/0 01 111)2000 011 2020)	
Yearly. Studies on the service provided by the areas to their interlocutors of other areas and between Territories and the branches within their scope. 2,400 answers	$\rangle$		
Moment of truth. Automatic touchpoints			
Touchpoints in onboarding, internal/external candidate experience, cross-boarding, birth or adoption, offboarding	>	2,200 answers	

Ahead / Skills Review (Evaluation by Skills)



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 and culture, by enhancing and giving visibility to pride of belonging as a differential element.
- Promoting and supporting the Strategic Plan's challenges and the Business priorities.
- Strengthening the leadership and communication within the teams, through a permanent boost to managerial communication.
- Recognising and reinforcing good professional practices.
- Launching and dynamising the corporate social intranet, PeopleNow, by facilitating two-way communication, the conversation between professionals and the engagement between teams.

The activity of Internal Communication in 2024 has focused on promoting engagement and recognition among CaixaBank professionals, as well as monitoring the Entity's current news, offering new formats and with maximum reliance on the teams based on our brand purpose "Standing by people for everything that matters".

The action plan for Internal Communication's activity for 2024 has focused on the following:

• Bringing the 2025-2027 Strategic Plan closer to all CaixaBank professionals. On the occasion of the 2025-2027 Strategic Plan's presentation, the new videopodcast by CaixaBank professionals "With Us" has been launched. It has become the content with most views (over 50,000) published people on PeopleNow.



In its first edition, Gonzalo Gortázar, our CEO, outlined the key elements of the new plan, which focuses on business growth and digital transformation as fundamental pillars. All of this is driven by our commitment to staying close to people in order to build a more sustainable society. In addition, 50 professionals that participated in the preparation of the Strategic Plan attended the recognition of their work as part of the audience.

• Promote and give visibility to the engagement between all professionals. CaixaBank's Senior Management also invested great effort in mobilisation and engagement, significantly increasing its meetings with professionals of all roles and geographical areas.



The internal dissemination of all the support measures activated for customers and employees as a result of the floods in Valencia and the support messages through PeopleNow aimed at all the affected colleagues particularly stand out.



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• Disseminate Human Resources' strategic projects. During this year, the programmes promoted by People have been further disseminated intensely through informative and testimonial content.

Some of the most relevant have been the professional development programme **Development by Skills**, the new platform **PeopleSkills**, the **Engagement Study** and the entire **Employee Value Proposition**, which is on the **People Xperience** platform, a space that gathers all the information about the Human Resources' services, products, benefits and operations available to the Entity's professionals.



**Plan Nosotros**, which seeks to improve the professional environment, has also been communicated, with 273 articles published on **PeopleNow**. These have obtained 700,000 views. Support files have also been published to support the managerial communication of the launched initiatives.



Acknowledgement of 8,500 colleagues for their 25 and 35 years of service. An
especially emotive landmark that has led to organise 22 acknowledgment

and tribute events in all our Regional Divisions and Headquarters to celebrate and congratulate colleagues that completed 25 and 35 years of service.

• New close and participative formats on PeopleNow. Participative actions with a social impact have also stood out in 2024, such as the International Women's Day, the corporate Social Volunteering Month, the Wellbeing Week and the International Day Against Breast Cancer, which mobilised the entire Group, highlighting and recognising our professionals.

All this activity has involved the participation of 78% of the workforce, with over 60,000 monthly interactions in PeopleNow, our internal social network.



Lastly, the PeopleNow corporate intranet has the following advantages:

- It is a multi-directional channel that encourages participation.
- Professionals receive segmented information in a single space, according to their role in the Entity and their interests.
- Possibility of commenting and sharing news, interacting in communities, recognising colleagues, etc.
- Recognition, good practices and positive behaviours are valued.




## More agile and cross-cutting working models

New ways of working are still being consolidated in the Organisation: the implementation of digital transformation, the application of agile methodologies to increase flexibility and efficiency when delivering solutions, focusing on the customer and breaking down silos through collaborative work, project management and the adoption of specific skills to address strategic challenges.

Proof that CaixaBank is committed to promoting the attributes of agility and collaboration is that it is the evolution 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 lines of work are the definition of the strategy and roadmap for the agile transformation, and the implementation of agile methodologies at all levels through coaching and training in new roles, promoting mainstreaming and circular relationships.

The benefits of scaling agile work models are:

- Efficiency: use of fewer resources, time and management and more constrained requirements.
- Agility: reduced production, reaction and decision-making cycles, yielding faster and more continuous delivery of solutions.
- Flexibility: a dynamic allocation of human and economic resources, with the consequent improvement in production and adaptation to CaixaBank's priorities.
- Collaboration: with the work of co-located, multi-disciplinary teams that are more independent, which entails an improvement in employee satisfaction and the elimination of silos.
- Focus: more aligned with the definition and initial sharing of objectives. This improves effectiveness, lowers risks and increases customer feedback.

The following initiatives have been implemented in recent years:

- The methodology used was consolidated, with the standardisation of tools and working methods (contained in a Playbook).
- Different Agile courses were designed and implemented, with people trained throughout the Group (Agile Fundamentals, Scrum Master, Product Owner, Work in a Lab).

- The platform model deployment in IT Services, with agile practices and dynamics that improve service agility.
- CaixaBank's internal profiles were reskilled by incorporating Scrum Masters from the Network.
- The activation of teams in the Customer Labs, with an ecosystem of people with a direct impact (staff from CaixaBank S.A., Group subsidiaries and external staff).
- The expansion of Agile, Scrum and Kanban practices in different areas of Corporate Services as well as at the Group level, successfully advancing different initiatives.
- Changemakers Project is corporate programme with internal agents of change that through dynamic activities, practice work and tools of the Agile world and New Work Models drive new ways of working in their areas.

Also in this period, in coordination with Technology, Business, Innovation, People and Organisation, the next stage of the Agile roll-out was designed by evolving the current Customer Experience Labs teams towards an overview of the product (programme) that makes it easier to assign resources to initiatives with a higher value.

At the same time, work continued on implementing collaborative technological tools that improve the routine of the Entity's employees 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, editing and transmission of documents, 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 the management of our workforce, including the following:

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- The implementation of the People Xperience portal, the Employee and Manager portals, the Success-Factors mobile app (on Android corporate mobiles), and the performance and skills-based evaluations (Skills/Ahead Review), as well as the new PeopleSkills platform (for managing and developing skills), mainly to improve the user experience, making it more positive, taking the best market practices and improving time-to-market.
- The development of the People Analytics project, with the aim of progressively implementing a Data Driven culture that allows decisions to be made based on the data obtained in the preparation of the use cases. These use cases that are being developed will allow processes to be adapted, as well as ways of working and making better decisions, with the aim of being more efficient and being able to extract greater value from the data. The results of the use cases can be viewed by the internal customer in scorecards developed in Qlik Sense. Within the framework of this project, the creation of the figure of Data Champions in People Management, whose mission is to gradually bring all departments closer to this new reality.

During 2024, work was carried out on the migration of the database and of the workspace to the Google Cloud environment, which was chosen by CaixaBank to access, store and manage data within the strategic project DataNow.

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 People Business Partners Model has been consolidated by assigning this figure in all areas of Headquarters (members of the Management Committee and its dependent teams) and the Regional Network (including the international scope, in 2024 the figure of international Business Partner has grown significantly by incorporating it into the Branches in Germany and Morocco). This model also includes the figure of Middle Office, which continuously seeks to redesign the People processes with the aim of improving them and achieving efficiency and optimisation of time and thus improve the employee experience.

The main objectives of the implementation of the internal customer relationship model are as follows:

- Improve the value proposition to departments through a more engaging service and a holistic view of needs, combined with the current expert services.
- Facilitate the adoption and consolidation of the strategic indicators and initiatives of People Management.

- Increase People's overall knowledge of departments, anticipating needs and solutions.
- Manage the demand and expectation with direct decision-making in certain delegated areas, improving time-to-market.



The evolution and implementation of the Business Partners model in the last two years 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 incorporation 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 adviser for each of the managed areas.

The **Headquarters' People 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 participating in the definition of critical positions that require selection processes, as well as the Jobs profiles' description and other requirements of each vacancy. The use of the "Internal Talent Search Tool (ITST)" is monitored.
- **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 for managers in the process of setting objectives and assessments of challenges, as well as in the remuneration management process. The Business partner role is also available for any employee that requires support in any of the processes.
- Engagement Study: support in the interpretation and explanation of the results, as well as in the preparation of the arising action plans.
- Education: assistance in the detection of different training needs in the area and in the relationship with the training department, geared towards its management. As well as monitoring the CaixaBank First Experience Programme.
- 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 and gauging of quality in each of the stages.
- Identification of the Managerial and Pre-managerial Talent. In 2024, the conduction of interviews based on the AHEAD Leadership Model has continued in order to obtain an in-depth knowledge about the people that are in managerial or pre-managerial positions in the organisation, identifying and updating the existing talent and implementing initiatives that drive development. Adopt a proactive approach in order to retain key talent and prevent their drain. Also identify and monitor the performance of outstanding non-managerial profiles, creating a base of potential candidates for future managerial positions, with a further strategic focus on generational diversity.

In 2024, the so-called "stays" have continued. These are stay periods of Business Partners 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 **People Business Partners** model of Territories, we have continued to advance and evolve the internal processes and controls to encourage the response to the People teams of Regional Divisions, focusing on the following activities:

- Reinforcement of the People Manager (PM) and Business Partner roles in the Regional Divisions, by means of an internal selection process that increased the size of the Business Partner team. This group received training and development sessions and carried out joint sessions to define roles, recognise achievements and promote team work. In addition, process guidelines were updated, online training pills were developed and specific onboarding schedules and protocols were implemented.
- Collaboration in key People projects, such as the implementation and awareness of Plan Nosotros, external recruitment, relocations between Group companies, the correct location of employees in relation to the resizing proposed by the Organisation (HUB for Wills, Mortgages, etc...), management of transfers and talent management processes. The coordination between different areas to maximise the impact of the initiatives launched by the Business Partners stands out.
- Talent Development. Active participation in the Management Development Plan (aimed at Business Area and Intouch Centre Management). These initiatives included interviews and feedback sessions to identify areas for improvement and enhance skills, ensuring a skilled management team aligned with the strategic objectives.
- **Design and implementation of analytical tools** to optimise internal processes, such as the Branch file, which provides the information required for the Business Partners in their conversations with Business.
- **Coordination of meetings with the CEO**, where several functional profiles participate to foster a direct and collaborative dialogue.

Lastly, in the social field and as one of the differential values that distinguish CaixaBank, 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.

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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 challenges of new technologies, as well as to promote activities to care for our planet and promote biodiversity. Corporate volunteering activities are aimed at employees of CaixaBank Group 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 network of leading local social organisations, 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 underserved 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 2024, thanks to the invaluable efforts of 20,201 volunteers, CaixaBank Volunteering collaborated with nearly 2,500 social organisations through more than 29,900 activities to improve the well-being of more than 433,500 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
Development of skills and empathy	Employee retention
Connection with the community	Improvement of corporate culture
Professional:	Development of internal leadership
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 young people and the elderly and the technological divide, acting on 12 of the 17 Sustainable Development Goals (SDGs).

Their content is grouped into four main lines of action: education, digitalisation, support and environment.



- 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 risk of discrimination.
- Support: CaixaBank Volunteering is committed to different forms of support.

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 quality of life, thus creating a close link to avoid unwanted loneliness.

- Environment: programme developed at the local level and focused on activities that promote activism to promote the conservation of forests, the cleaning of beaches, the protection of biodiversity and the care of the planet as a whole, and addressing the consequences of climate change.
- 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. In addition to continuing the humanitarian aid actions carried out in the Ukraine conflict, 2024 has been marked by floods in various regions in Spain, where Valencia has suffered the most tragic consequences. CaixaBank Volunteering mobilised all its means to provide the support required by volunteers in the area, support the collection of donations for the cause and channel the solidarity of the Entity's volunteers and workforce in the rest of the country. All of 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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Within the scope of **community support**, "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 Corporate Social Responsibility issues, helping to find the right professionals for each company.
- For people. Offering job opportunities to people who need it most. To this end, personalised labour market integration itineraries are designed through the Incorpora programme and the other lines that comprise it.
- For integration professionals. Free tools and resources to improve the skills and professionalisation of the labour market integration experts.

**Incorpora** is created as a driving force for the professional and personal debelopment 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 rights of employees and their representatives, and all matters related to consensual frameworks with union representatives.

CaixaBank's corporate culture puts people at the centre—the professionals working at the Entity, our customers and society at large—encouraging a collaborative and agile approach to work. To this end, at CaixaBank, a company whose fundamental pillar is the conviction that people come first, we understand that the employment of our people must be regular and stable.

The Entity's management encourages CaixaBank employees to be recruited under an open-ended contract. In this regard, although, in exceptional cases, the incorporation into CaixaBank may be carried out through contracts designed to address temporary needs (always within the framework of current legislation and strictly respecting the purpose of such temporary contracts), in general, such incorporation is part of a policy of attracting stable talent and is aimed at offering a sustainable and long-lasting professional project over time.

CaixaBank establishes specific agreements to ensure the protection and respect of human rights in the workplace, in accordance with international regulations and ensuring that none of these rights are violated. This includes the absolute prohibition of any form of forced or child labour in the countries where it operates, as well as a firm commitment to avoid any type of irregular recruitment. Additionally, the Entity ensures that there are equal opportunities and no social exclusion groups among its employees, promoting fair, inclusive and safe working conditions for all.

In addition, the 2024-2026 Collective Agreement on Savings Banks and Financial Institutions applies to the entire CaixaBank workforce. There are also additional agreements to develop and improve the conditions of the Collective Agreement. In general, specific working agreements are made with the Workers' Labour Representation when exceptional cases arise. This regulatory framework contributes to guaranteeing the commitment in terms of labour rights: paying a decent wage, regulating the maximum annual working hours (1,680 hours), establishing timetables, work shifts, overtime and its contribution, rest times and holidays (25 paid working days are established in the Bargaining Agreement) and promoting the principle of equal rights between men and women in all spheres (training, development, remuneration, etc.), among others aspects.

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.



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The following table shows the trade union representation at CaixaBank following the union elections held at the end of 2022:

	SECB-FINE	CC00	UGT	ACEEC	SATE	STOP	FEC	SIB	UOB	CSIF	CGT	TOTAL	<ul> <li>2022–2024 Strategic Plan</li> </ul>
		0000		AOLLO	UNIL	0101	1		000	0011			Who we are and how we are organised.
Representation	41.27%	30.62%	18.39%	3.87%	1.46%	1.15%	1.04%	0.94%	0.84%	0.21%	0.21%	100%	CaixaBank S.A.
Company Work Council						·	·		·			·	<ul> <li>Who we are and how we are organised.</li> <li>CaixaBank Group</li> </ul>
Members	395	293	176	37	14	11	10	9	8	2	2	957	Employee life cycle
	390	293	170	57	14	11	10	9	0	2	2	957	Environment
Other													<ul> <li>Annexes and Tables CaixaBank S.A.</li> </ul>
Employee Pension Fund Control Committee	5	4	2	-	-	-	-	-	-	-	-	11	Annexes and Tables CaixaBank Group
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	
						1	1	1	1	1			

During the period of the 2024-2026 Bargaining Agreement, the Labour Relations activity has had both an internal and an external dimension.

In the *internal overview*, a series of labour agreements have been implemented, including:

Agreement on loan conditions to employees. In November 2023, a new deal was reached that temporarily sets a subsidised maximum interest rate applicable in 2024 to loans for home purchases or renovations, in order to alleviate the quick and considerable rise in interest rates. This agreement applies to the loans of: the active workforce, leaves of absence or unpaid leaves whose financial conditions have been maintained or people who have terminated their employment relationship and whose employee conditions have been maintained in their loans by means of express agreement. Specifically, the following is applied:

**a)** SMIR of 1.50% to loans with interest rate corresponding to the first tranche of the loan for primary home purchase (A modality) and of the loan for home improvement, governed in the workplace loan agreement, while the employee conditions are applicable.

b) SMIR of 2% to the rest of loans for purchases governed in the workplace

loan agreement: second tranche of the loan for primary home purchase (A modality), additional loan A, loan for second home purchase (B modality) in both its tranches and additional loan B.

The conditions of the Casa Fácil commercial offer (loan with customer conditions), with two modalities: Fixed Rate and Mixed Rate (first five years at a fixed rate and Euribor + 0.45% after the fifth year), aimed at CaixaBank employees.

Agreement on the amendment of CaixaBank Employment Pension Plan Specifications (PC30). The incorporation of improvements in relation to the contributions for the new entry group of employees, among other aspects, stands out in this agreement signed in May 2024: 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. As well as the possibility of carrying out voluntary contributions to the PC30, which allows participants to extend the annual contribution limit of €1,500 and increase it by an additional €8,500 in employment pension plans, provided that this increase comes from employer contributions or employee voluntary contributions, with an overall annual limit of €10,000 euros.



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With the aim of adapting our distribution model to the future challenges and context, the following agreements have been signed:

**Customer Advisers Agreement.** In November 2024 the agreement that governs the conditions of the Customer Advisers group was adapted, improving the supplements associated with the established career. More specifically the following stands out:

- Creation of the Personal Banking Adviser, a new role included in the GCI career, in both the physical network and inTouch.
- The role of Senior Adviser has evolved to Personal Banking Adviser, covering a larger group of customers (all Senior customers) in terms of individualised assistance and management.
- The role of Business Adviser will evolve to the GCII career, in both the Network and inTouch, improving the professional expectations of employees carrying out the function, who will able to reach Level V through the GCII career.
- The current Agro References will also be included in the GCII career, under the new role of AgroBank Adviser, which will be broadened to provide new professional opportunities.
- Improvements in the amount of the GCII supplement.

**InTouch Centres agreement.** The option of working remotely in InTouch Centres for up to 4 days a month (20%), concentrated on Fridays, has been regulated in November 2024. The most significant aspects of the agreement are:

- Creating the role of Personal Banking Adviser, with an individualised portfolio in the GCI career, as well as teams sharing the management of Retail Banking, according to the volume and allocation of customers to portfolios, thus optimising the management model.
- The option of carrying out the duties of shared management in specific working hours or during the general working hours is provided, with 50% of employees made available for this shared management in each timetable per centre.

# Agreement on remote working and working hours in Store Branches and InTouch Centres:

- Remote working on Fridays: starting on 1 January 2025, the option of working

remotely on Fridays is provided to the entire InTouch workforce, which can be reverted by the employee or CaixaBank.

- Working hours in InTouch Centres and Store Branches: the summer timetable has been brought forward to 16 June and ends on 15 September, and an intensive timetable will be followed on the last and first week.

The *external overview* includes the following agreements:

**Collective Bargaining Agreement for Savings Banks and Financial Institutions 2024-2026** signed on 18 April 2024. This Collective Bargaining Agreement favours the employees recovery in purchasing power due to establishing a wage revision to 11% of the tables (5% in 2024, 3% in 2025 and 3% in 2026). There is a 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 included 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 implements a preventive culture and undertakes actions to foster health and wellbeing in safe and sustainable working environments.

CaixaBank's Management, aware of the need to promote all initiatives and actions that foster safe and healthy working conditions, defines, disseminates and assures the implementation and maintenance of the Occupational Risk Prevention Policy across all levels of the organisation and declares its commitment to:

- Foster a culture of prevention at all levels of the organisation and integrating this culture in all 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 accordance with these commitments, CaixaBank and its subsidies adhered to Joint Prevention Service have an annual **Preventive Action Plan**, with quarterly reviews, 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 (in centres or organisational type) and monitoring psychosocial risk indicators, as well as those for branch robberies.
- Assessment of workplaces and their environmental conditions.
- 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.
- 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's 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 for exceptional situations.
- 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.
- 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.

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	easurement indicator	Cumulative 2024	2024 objective	I rattic li
Dbjective 1: Management of occupational risk prevention: to improve process efficiency				
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 Management System)	No. of legal requirements reviewed	24	24	•
B. Legal inspections of equipment subject to industrial and health and safety regulations	No. of certificates for low voltage installations, AIB-Authorised Inspection Body	1,405	800	•
	No. of maintenance of air conditioning installations, earthing, etc.	12,258	12,000	•
	Fire maintenance Branch network	√	√	•
	No. of buildings with fire maintenance	33	33	•
<ol> <li>Coordination of business activities</li> </ol>	Implementation of ISST-01/04 instruction (according to needs)	√	√	•
5. WLR participation	Ordinary and extraordinary meetings (CUSSL)	4+5	4+5	•
6. Documentary update	Preparation of the annual activity report	√	√ 	•
	Preparation of Health Surveillance report	√	√	•
	Report on accidents at work	√		-
	Certification of the Handbook of the Occupational Health and Safety Management System's monitoring.	√		
Directive 2: Integration of Health Safety and Well-heing in the Organisation: promoting		,		-
	Accident incidence rate < Sector	21	1.64 (contor)	
. Promotion Health and Well-being	Medical examinations			
		, ,	,	
tive 1: Management of occupational risk prevention: to improve process efficience hieve continuous improvement of preventive management mpliance with the legislation on the ORPMS (Occupational Risk Prevention Management System) gal inspections of equipment subject to industrial and health and safety regulations ordination of business activities Reparticipation cumentary update ctive 2: Integration of Health, Safety and Well-being in the Organisation: promoting pmotion Health and Well-being proving staff awareness and training ctive 3: Continuous improvement of the working conditions and the staff environm provement of working conditions for preventing robberies and aggression proving the conditions of the environment and facilities ctive 4: Proactive identification of risk: improving the protection and security of the sk Assessment	Health and Well-being campaigns/workshops			
	Adaptation for special needs personnel		-	-
	Development of the Healthy Organisation Action Plan 2024			
	Certification of the Healthy Organisation Management System			
	Launch of new We Are Healthy platform (visits)	,	. ,	
. Improving staff awareness and training	Occupational Health and Safety Training (approved) <sup>(1)</sup>	1,216	1,510	•
nproving staff awareness and training	Security training in CaixaBank buildings	388	1,210	•
	Security training in CaixaBank branches	1,441	2,955	•
	Training on ORP (remote work) (approved) (1)	2,460	2,670	•
	Training for ORP officers	√	1.41     1.442       1,442     1,442       447     447       192     192 $\checkmark$ $\checkmark$ $\checkmark$ $\checkmark$ $\checkmark$ $\checkmark$ $\checkmark$ $\checkmark$ $64,556$ 64,556       1,216     1,510       388     1,210       1,441     2,955       2,460     2,670 $\checkmark$ $\checkmark$ $\checkmark$ $\checkmark$ $\checkmark$ $\checkmark$ $\checkmark$ $\checkmark$ $227$ 242       400     400 $206$ 400 $\checkmark$ $\checkmark$ $1,140$ 1,000 $16$ 16 $16$ 76 $38$ $3$ $677$ $677$ $104$ 100	•
	Training on ORP for contact persons in Territories	√	√	•
	Training on ORP for Management (approved) (1)	227	242	•
	Training on emotional well-being	400	400	•
	Training on general health			•
	Digital physiotherapy service			
	Training on strokes	1 1/10		
	Emotional management workshops in recovery centres	, .	1	
Neighting 2. Continuous improvement of the working conditions and the staff environme		10	10	•
		20	2	
. Improvement of working conditions for preventing robberies and aggression	No. of actions to raise awareness of the risk of robbery, threats, aggressions			-
	Modernisation of the facilities		-	-
Improving the conditions of the environment and facilities	No. of actions to adapt/replace lighting			
	No. of actions to adapt/replace air-conditioning machines	600	350	
Compliance with the legislation on the ORPMS (Occupational Risk Prevention Management System) Legal inspections of equipment subject to industrial and health and safety regulations Coordination of business activities WLR participation Documentary update bjective 2: Integration of Health, Safety and Well-being in the Organisation: promoting of Promotion Health and Well-being Improving staff awareness and training bjective 3: Continuous improvement of the working conditions and the staff environmen Improvement of working conditions for preventing robberies and aggression Improving the conditions of the environment and facilities bjective 4: Proactive identification of risk: improving the protection and security of the Risk Assessment Preparation for emergencies Review. Psychosocial risk assessment bjective 5: Management of acute respiratory infections	No. of actions carried out in centres arising from Risk Assessment	1,326	850	•
	No. of accessibility improvements (architectural barriers)	29	30	•
	Breastfeeding and first aid rooms	42	44	•
	Chair replacement campaign	296	300	•
	Inspection of stairs in Store branches	249	200	•
	Installation of Welcome area furniture	684	684	•
bjective 4: Proactive identification of risk: improving the protection and security of the				
	No. of risk assessments carried out in corporate centres	8	3	•
	No. of risk assessments carried out in the network	1.220	850	
Drangestion for amorganaica	No. of revisions of self-protection or emergency plans	38	38	
. Preparation for emergencies				
	No. of emergency training courses	44	44	
	No. of emergency drills	38	38	
	No. of reports/minutes of meetings	9	4	•
Dbjective 5: Management of acute respiratory infections		_		
. Adaptation of working environment conditions due to acute respiratory infections	Disinfection of facilities and relaunch of the activity after detecting infections (at request)	2	2	•



In the area of **prevention and safety** of our workforce, in 2022 the **Occupational Risk Prevention Management System** was adapted to the new ISO 45001 standard after following a system based on the OHSAS 18001 standard. In 2023, after passing the internal and external audits conducted on the System, the ISO 45001 certification was obtained.

In 2024, the planned follow-up audits were conducted, and both were deemed in compliance. Therefore, CaixaBank's occupational risk prevention system is reviewed periodically through regular audits:

- External regulatory audit: Every four years, in accordance with the legislation in force.
- Internal and external audits, according to ISO 45.001, on an annual basis.

Beyond achieving a certification, this implies a higher level, above legal requirements, of integration of prevention and the health and safety perspective in all the Entity's processes.



The Management Committee is the body that holds the maximum responsibility in the company in all matters relating to Occupational Risk Prevention, and appoints the Occupational Risk Prevention Coordination Committee with effectively controlling and monitoring the System.

Reports are prepared on a recurring basis in accordance with the frequency with which the various committees that intervene in the occupational risk prevention process meet:

- Management Committee: it meets a minimum of twice a year, although the regulation establishes a yearly meeting. Additional meetings can be held by the Committee to treat topics considered as relevant if specifically

required. 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 occupational risk prevention and the envisaged action plans.

- Occupational Risk Prevention Coordination Committee, half-yearly. It acts as a representative of Management for the Occupational Health and Safety Management System (OHSMS), maintaining it informed about its evolution and whose responsibilities are included in the OHSMS document. It establishes the policies related to occupational risk prevention, to improve the control, management and monitoring of the health and safety requirements and to organise and conduct training. At the same time, in accordance with the Occupational Risk Prevention Management Manual, it defines, establishes and reviews the health and safety objectives, ensuring that they are achieved, which are presented in the **Annual Preventive Plan** for the Occupational Risk Prevention management system mentioned above (monitoring with approximately 50 metrics in 5 differentiated chapters with quarterly reviews).
- Single Occupational Health and Safety Committee: quarterly, and extraordinarily when the exceptional situation requires it. It is joint committee made up of a Management representative and the Workers' Representatives, and it monitors the annual preventive planning, as well as exceptional situations that may occur during the course of the year.
- **Emergency Committees** (Business continuity). A Committee made up of the Directorates of all decision-making areas, among of which the Occupational Risk Prevention Department is represented, meets whenever extraordinary or emergency situations require it. In 2024, this Committee managed the monitoring of the measures adopted as a consequence of the floods in Valencia.

Also, coordination and communication meetings are held between the Occupational Risk Prevention Department, People Management and the persons responsible for implementing the corrective actions in work centres, as well as with the Management of the different business units on health and safety risks.

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## Business Unit Management

- 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

 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.

## Main risk management themes in health and safety matters:

- Support in drawing up contracts with suppliers with regard to business activity coordination clauses.
- Training and awareness actions in Occupational Risk Prevention matters.
- Incidences identification and resolution in the work centres.
- Adaptations, recommendations and limitations with Health Surveillance reports on employees to whom the work schedule has to be adapted in some way.
- Advice on or limitations of workplaces, especially in the Store branch model.
- Assessment of the conditions and risks of work centres and functions.
- Investigation of work-related injuries in order to propose corrective actions.
- Management of prevention in subsidiaries and international branches.
- Appointment of and coordination with the Occupational Risk Prevention and Well-being contact persons in the Territories.

## MEMORIA DE ACTIVIDADES PREVENTIVAS 2024 CAIXABANK



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 Resour-

ces, 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.

As part of the communication strategy on occupational risk prevention, two initiatives are carried out both internally for the entire CaixaBank workforce and externally for the Entity's suppliers.

- Internally, employees have access to detailed information on the performance of internal risk assessments/inspections (risk identification, evaluation and assessment) at each centre, as well as the planning of the preventive actions arising from them, through the PeopleNow corporate intranet.
- Externally, in the framework of subcontracting services with suppliers, the Entity requests that these suppliers 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 coordination of activities 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 and based on the obtained results, an intervention programme on the various psychosocial factors that affect the Entity's entire workforce was prepared. It also included defining action plans for the optimisation of the affected factors. Four lines of action were defined based on the study and analysis conducted:

- Workload: review of the amount of work, intensity of the pace and the unpredictability of the tasks.
- **Participation**: review of the degree of participation to propose ideas in processes, working procedures, standards, work planning, products and services, among others.
- **Performance of the role**: review of situations where contradictory instructions are received, as well as the functions and responsibilities.
- **Psychological demands**: review of situations with high cognitive intensity and the emotional demands that are posed.

Psychosocial factors	Work time
	Autonomy
	Workload
	Psychological demands
	Content variety
	Participation supervision
	Interest by the worker - compensation
	Role performance
	Relationships and social support

The different psycho-social factors analysed are shown below:

As a result of the entire process of assessing, analysing and diagnosing these factors, a series of optimising actions have been implemented, which are distributed into three large action blocks according to their nature:

- **Business.** Adds actions directly linked to the commercial activity, such as: review of the processes for setting challenges, monitoring sales, allocation of customers to portfolios, rationalisation of the commercial actions' schedule, etc.
- Organisational support and processes. Reviews issues related to an operation perspective of the activity, such as: administrative and operational processes in the network, applications and tools, monitoring of the relationship between the network and Headquarters, etc.
- People management and development. Actions with an impact on the entire workforce, such as: revision of the 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. In 2024, up to five focus groups took place to maintain the workforce's pulse in this aspect.
- 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

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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 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. In this sense and with the aim of encouraging the workforce to undergo medical check-ups, a pilot test was conducted in the Catalonia Regional Division with a mobile unit in 2024, which completed 65 medical check-ups.

- 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 is provided as part of the occupational risk prevention protocol associated with situations of assaults, aggressions, threats or other exceptional situations linked to work (in 2024 a new process was created through which personalised psychological support is provided in the event of experiencing exceptional and/or traumatic situations), which are reported quarterly to the Single Occupational Health and Safety Committee (CUSSL).
  - We Are Healthy Platform and Wellness School: The We Are Healthy platform provides all the information on the different health and wellbeing programmes offered to the workforce (health campaigns, healthy diet, physical activity and activities related to sustainability, the environment, charity, etc.). Within the scope of managing psychosocial risks, the training content available in the We Are Healthy platform and the courses featured in the Wellness School (Virtaula) are also particularly noteworthy. In terms of stress management, there are a series of courses available to the entire workforce, among of which the following stand out: "Can you identify the Microstress?" and "Technostress, learn to disconnect", as well as two inspiring videos starring famous personalities who talk about pressure and stress management.

### **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 collective leadership strategy that is based on the corporate values and culture and is focused on the wellbeing of teams to optimise and bring to excellence all resources and processes.

CaixaBank is committed to this model because:

- 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.

To prepare each Action Plan, a **Comprehensive Study for the Identification of Healthy Organisational Factors** is carried out, which will make it 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 it 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.
- Definition of a General Plan in which the main lines of action are collected and prioritised.

CaixaBank's Management, through the **Healthy Organisation Policy**, is aware of the need to promote all initiatives and actions that foster the culture of wellbeing and appropriate safe, healthy, environmentally-friendly working conditions, actively protecting and encouraging people's health and well-being. 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 (applicable to all employees and stakeholders), to:

- Promote health, healthy habits and lifestyles to improve the quality of life of its stakeholders: employees and their family members, customers, share-holders, investors, suppliers, the local community and society in general.
- Comply with legal and regulatory provisions regarding Occupational Risk Prevention, as well as with other aspects related to human capital, such as equal treatment, gender equality, work-life balance, diversity and inclusivity.
- Continuously improve the organisation, the working conditions of the workforce and relations with other stakeholders in all areas where there is an impact on the physical, mental and social well-being of people.
- Contribute to the UN's Sustainable Development Goal (SDG) 3: Good health and well-being, through actions aimed at promoting health and well-being in people.
- Train and raise awareness among all employees by making them stakeholders in the Healthy Organisation Policy, prioritising communication and information so that management of Healthy Organisation matters becomes part of the culture of all members of the organisation.
- Establish and maintain an up-to-date Healthy Organisation Management System.
- Make the "Healthy Organisation Policy" available to the stakeholders.
- To establish and develop this commitment, annual targets will be set to mark the degree of progress in the continuous improvement in the management as a "Healthy Organisation".

The strategy as a Healthy Organisation allows the Entity to become a national

and international benchmark in health and wellbeing, through:

- Activities and campaigns on the We Are Healthy virtual platform, where we raise awareness and offer benefits geared towards global health and the well-being of employees and their families.
- Adaptation of content and workshops according to needs and interests.
- Availability of a specific "We are Healthy" channel in PeopleNow to share content and directly reach the Entity's professionals, contributing to improving their experience.
- "Adeslas Health and Well-being" platform as a complement to the "We are Healthy" channel, giving access to customised services to take care of and manage our health.
- Conducting a Psycho-social Factors Evaluation with the aim of reviewing our assessment and planning improvement actions.
- Psychological care service, as well as a medical care and physiotherapy team.
- Emotional management workshops, prioritising centres where the activity requires a higher emotional load.
- Sponsorship of physical activity or nutritional actions.
- Completion of programmes focusing on diversity (gender, age, etc.), creation of ad hoc programmes in each of the Regional Divisions, provision of resources to the entire workforce to carry out Well-being actions.

The **We Are Healthy** programme shows the commitment towards promoting well-being in healthy and sustainable environments and the improvement of our professionals' quality of life. Through activities and campaigns conducted on its virtual platform, we raise awareness and offer benefits geared towards global health and the well-being of employees and their families.

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. The communication was synchronised with the first edition of the **#Well-beingWeek** (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

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April), and they were geared towards promoting and improving the health of CaixaBank's professionals.

#### CaixaBank SomosSaludables

¿QUÉ ES? SALUD BIENESTAR EMOCIONAL DEPORTE NUTRICIÓN BIENESTAR SOCIAL ENTORNO LABORAL WEBINARS Y CURSOS GYMPASS

### ¿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 planning of the scheduled content.

The six well-being pillars in which all the We are Healthy 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 developing professional work in healthy, safe and sustainable work environments.
- **Healthy diet**, participation in cooking competitions, attendance to workshops and webinars with experts and nutritional health programmes.
- **Physical activity and sport**, initiatives such as Wellhub (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 (tips, workshops, book recommendations and Talks about emotional well-being and information about the psychological support service).
- **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.

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.
- Information arising from the health surveillance medical examinations, the purpose of which is to guide our preventive activity in this area.
- The development of a predictive tool for absenteeism, with three months in advance (within the framework of the People Analytics project), which allows us to anticipate and establish preventive actions.
- Other sources of information in analysis: Adeslas and mutual accident insurance companies.









All these initiatives in Health, Safety and Well-being have a positive impact on absenteeism at CaixaBank.

The increase in 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 2024, CaixaBank had 90 hours lost per employee, the same as in 2023, below the Spanish average for the same year, which in the second half of 2023 was 113 hours (in all sectors). This comparison has been made on the basis of the **13th Adecco Absenteeism Report** with 2023 data, published during the second half of 2024, 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 17 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 closely and from a place of knowledge.

Despite the unexpected situation of the pandemic that has caused a rise in the absenteeism rate of all companies, the action plan, 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 crossdisciplinary team formed by people from different People Management departments (Labour Relations, Culture and People Management) that are involved in the different phases of their management.
- 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 simplification of the communication procedure between Mutua Universal and employees.
- Manage pre-maternity leave by promoting measures that promote working conditions and the repeat absenteeism management.

## 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.

All CaixaBank employees have a **career by experience**, associated with time, which enables them to evolve from level XIII to level VII in 22 years. In 2024, 1,424 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 19 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 18 of the Annex

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Promotion events 2024	
Career paths	7,257
Filling vacancies	7,834
Branch classification	368
Skills development	0
Appointments	1,238
Total	16,697

See details in table 18 of the Annex

- Career plan for Retail Managers of the branch network, associated with specific training plans and offering different levels and rates of pay progression according to the business segment to which they belong. And in the case of being attached to a Store branch, careers are accelerated by an additional three months for each year.
- *Customer Managers I career* (Business Managers and Senior Managers): 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 20 of the Annex
- Filling internal vacancies: as a result of vacancies left by departures from the Entity or promotions to other positions, there is the possibility for employees to apply for these positions. This is an internal promotion mechanism that in 2024 allowed 7,834 employees to make a change in their professional career (approximately 71% have been promoted to branch management or assistant manager and customer manager positions).

See details in table 22 of the Annex.

The internal selection model (internal coverage) offers an attractive, digital and memorable experience for employees (candidates) and managers.

Internal selection is aimed at:

- Providing quick and proactive selection with a model of identified professionals that generates customised opportunities.
- Promoting the development of people by encouraging mobility.
- 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 chiefly aims to proactively seek candidates with these three projects:

- **Candidate search engine in SuccesFactors**, search tool for candidates in the Entity's selection and internal mobility processes, using the information available in the platform.
- Internal talent search tool. The purpose of this use case is to develop a model that contributes to streamlining, simplifying and, mainly, optimising internal selection processes for Personal Banking branches. This tool helps identify the most suitable employees to cover any potential vacancies in the Entity, provided that these are within the categories of job positions covered by the functions covered by the tool (Branch Management and Deputy Management and Specialist managers). The result of the algorithm is a tool that supports decision-making, which will always be made by a person. The use of this tool will provide 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 experience of the employee, the exploitation and analysis of data, 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 parts of the process 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 value chain of internal mobility. To do this, "Talent Development" of their team must be included among objectives.

With the ongoing introduction of new initiatives and improvements, both on 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), with details of the position's job profile, as well as the required skills (soft and hard).
- Confidentiality of the candidate.
- 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 one week 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).
- Improvement in the internal process' agility and hiring times: maximum 15 calendar days after candidate is selected.
- Participation of the branch manager in the network selection processes, as the process owner.
- Manager's visibility over the processes.
- They can request publications for vacancies approved by the Entity and request a new position from the Organisation. Subsequently, the manager may monitor the selection process linked to that vacancy (whether it has been approved or denied).
- Provide Business Partners and managers that hire with access to the selection module, with the aim of fostering transversality and alignment in the process.

SOMOS CAIXABANK



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 monitoring of selection processes.
- A renewed, pleasant and modern look & feel.

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- 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).
- 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 Business Partners, can launch projects processes not for the public for more strategic positions and thus fill managerial vacancies.
- Automatically publishing for certain 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 branch classification ranking is carried out annually, determining the new category of all branches where the variables for the ranking and their weights are: External funds (40%), Investments (25%), Ordinary spread (25%) and Linked and consolidated customers (10%). In 2024, 2,986 branches have been classified (this represents an decrease of 60 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 21 of the Annex* 

- Appointments: promotion of groups from Headquarters.
- Skills tests: there is also the possibility of promotion by passing a skills test, to be promoted to Levels VIII and X (according to the Collective Bargaining Agreement every 3 years) and promotion to Level VII (according to the CaixaBank internal agreement every 2 years).

In 2024, a total of 6,132 employees have had an increase in pay levels, which is almost 17% of the workforce.

Level changes: 6,132, year 2024. Distribution						
Customer manager	2,665	43.5%				
Career by experience	1,424	23.2%				
Appointments	1,238	20.2%				
Coverage of positions	359	5.9%				
Branch classification	293	4.8%				
Private Banking adviser	153	2.5%				

See details in table 19 of the Annex

## **Finalise**

## **Termination:**

Terminations in CaixaBank is mainly due to two reasons: the senior group that decides to voluntarily adhere to departure programmes and the young group that decides to leave the Entity due to pay issues or because their expectations have not been met.

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  $\leq$ 345,000/employee. The workforce has been informed in advance in the aforementioned plans through the representatives that participated in the negotiation process prior to the approval of these programmes. In all cases, the individual prior notice established in the Workers' Statute has been met for all employees who voluntarily adhered to the planned termination measures. 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, within the framework of the 2021 Restructuring Plan following the integration of Bankia, CaixaBank implemented a **Guaranteed Redeployment Plan** to mitigate the impact of the layoffs for all employees who wished to join. This Plan offered a bespoke and unlimited consultancy, training, employment guidance (employment workshops), support for entrepreneurship and reskilling/upskilling with focus on digital skills and digital mindset, in general to support this transition period. It had employment consultants exclusively to individually search for job offers and the Senior Talent Programme to encourage the placement of people over 50 years of age. This is carried out using a technology platform that connects supply and demand and guides the skilling of profiles. The duration of the Plan was 12+6 months, with the possibility of an indefinite extension if the employee was not redeployed.

Guaranteed Redeployment Plan's itinerary is presented for illustrative purposes:

The departure point following lay-off is a WoW moment determined in the last analysis. The pre-retirement scheme and the availability of the Pension Plan were considered as a differential feature, although some indicated that it was a cold process. To respond to this request, in the last lay-offs, regional management performed acts of acknowledgment for these groups.

The corporate intranet People Xperience includes more information for the employee at the time of departing the Entity. This information includes operational-type issues geared towards the termination at their workstation, as well as other activities to carry out once the employment relationship has ended, such as volunteering or other leisure activities through the Entity's Staff Association.

<del>ズ</del> CaixaBank	People Xperience			-
Actor	i i	Desvinculación de emple	eados	
			L ROOPPO	
Desvinculación de emplea Devolución de ec corporativos		Desvinculación de empleados Voluntariado corporativo	Desvinoulación de empleados Asociación de personal	

With regard to employees who are hired for the branch network and decide to leave the company, their decision is mainly motivated by the fact that they believed they received a lower than expected remuneration or because their expectations are not met.

Additionally, some of these employees who have been hired without prior work experience and who, in most cases, come from university degrees in the fields of economics and law (among other specialities) or Vocational Training (higher education in administration or finances) discover when they join the Entity that retail activity does not appeal to them and that, therefore, their expectations have not been met. These employees undergo a departure interview to learn about the reasons for the turnover and to incorporate improvement processes in onboarding management. All employees departing voluntarily currently take the interview seven days after their departure.

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CaixaBank has an offboarding model to garner critical knowledge about the group leaving the company and avoid it being lost. This is articulated through: transfer meetings, FAQs, substitution training module, procedure manuals, professional practice communities, contact rounds, etc.

Support during offloading and management of the "passive" group needs (terminated people) is carried out by providing this group the telephone 93.887.25.37 and by following up on them through VidaCaixa/CaixaBank, depending on the terminated group. To carry out the administrative steps related to CaixaBank's Employment Pension Plan, the Stakeholder Office is available, whose main functions are:

- Attend to enquiries from members, suspended members and beneficiaries of the Pension Plan, on aspects related to the Pension Plan.
- Manage and arrange for the collection and modification of the contributions from the contingencies covered by the Pension Plan: retirement, early retirement (mass lay-offs), disability and death.
- Provide the Oversight Committee with information on the daily value of the participation and statistics on the Pension Plan benefits, attending its meetings.
- The Stakeholder Office is a body that reports to the Oversight Committee. This Committee directs and supervises the attention paid to the members and Pension Plan beneficiaries.

## https://www.fpecaixa.info/ca/



The Stakeholder Office has a relationship with VidaCaixa:

- As a pension plan manager: sending dossiers to claim and pay benefits. In addition, it 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.

The participants are continually informed about the CaixaBank Employment Plan via the Plan website, CaixaBank Now and the financial terminal.

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#### 1. Changes in the Workforce

Annexes and Tables CaixaBan

## Table 1. Changes in the Workforce

	2023	<b>2024</b> No	et change
CaixaBank Workforce	36,225	36,874	649
Changes in 2024			
Additions and readmissions	1,607	Departures and absences	
New entrants	1,140	Definitive leaves	
Headquarters	250	Retirement	
Personal Banking	824	Death	
Business Banking and Private Banking	8	Dismissal	
Foreign Branches and International B.	46	Voluntary redundancy	
Special branches	11	Contract termination	
Regional Divisions / Network Support	1	Not passed probationary period	d
		Permanent disability	
Internalisations from the Group <sup>(1)</sup>	33		
Reinstatements	434	Absences	
Leave of absence	265	Leave of absence	
Other	169	Other	

-958

-306

-652

1) Internalisation of 33 people from CaixaBank Operational Services derived from the Operations Model.



## Table 2. Workforce Rotation

	2020	2021	2022	2023	2024
Total departures <sup>(1)</sup>	442	1,369	5,539	400	<b>306</b> <sup>(1)</sup>
Total departures (without restructuring plans)	423	236	220	299	306
Voluntary departures	95	123	90	126	125
Workforce year average	27,454	40,023	36,731	36,091	36,559
Workforce at close of year	27,404	41,602	36,089	36,225	36,874

% Workforce Turnover	2020	2021	2022	2023	2024
Global Turnover (total departures/average workforce) <sup>(2)</sup>	1.6%	3.4%	15.1%	1.1%	0.8%
Turnover (without Restructuring Plans/average workforce)	1.5%	0.6%	0.6%	0.8%	0.8%
Voluntary turnover (voluntary departures/average workforce)	0.3%	0.3%	0.2%	0.3%	0.3%
	2.370			1.370	

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#### 2. Workforce Rotation

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2024 Breakdown of workforce turnover by gender and age bracket		Ger	der				A	ge bracket	s			
		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)	0.8%	1.1%	0.6%	23.7%	10.3%	3.3%	1.2%	0.5%	0.3%	0.2%	0.3%	4.5%
Turnover (without Restructuring Plans/average workforce)	0.8%	1.1%	0.6%	23.7%	10.3%	3.3%	1.2%	0.5%	0.3%	0.2%	0.3%	4.5%
Voluntary turnover (voluntary departures/average workforce)	0.3%	0.5%	0.2%	14.2%	4.7%	1.2%	0.5%	0.1%	0.1%	0.1%	0.0%	1.8%

1) In 2024, out of the 306 leaves, 178 were men (58%) and 128 women (42%).

2) Does not include voluntary leaves.



## Table 3. Demographic structure

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Preface		Μ	1ale	То	al	Ferr	nale
2022–2024 Strategic Plan Who we are and how we are organised.		2020	2024	2020	2024	2020	2024
CaixaBank S.A.	people	12,271 (44.8%)	15,694 (42.6%)	27,404	36,874	15,133 (55.2%)	21,180 (57.4%)
Who we are and how we are organised. CaixaBank Group	average age	45	47	44	47	44	47
Employee life cycle	average working time	17	20	17	20	17	20
Annexes and Tables CaixaBank S.A.	average working time	± /					
. Demographic structure					1		
nnexes and Tables CaixaBank Group		96 1,583 4,602 4,721 2,531 7772 820 412 157		55- 50- 45- 40- 35- 30- 25-	54 49 44 39 34		28 1,552 5,917 6,993 4,306 1,003 856 385 140





## Table 4. Mosaic of cultures

## 1,123 people from 80 different countries other than Spain



A total of 35,751 people are Spanish nationals (97%), as the concentration of the business is mostly in Spain. French, Venezuelan, Moroccan and German nationals follow Spanish nationals, with 96, 90 and 73 and 67 employees respectively. The percentage of managerial positions, from deputy managers of large branches and up, with Spanish nationality is 98.30%, and with respect to other nationalities: French, Venezuelan, German and Moroccan nationals, representing 0.25%, 0.23%, 0.12% and 0.02% of the management positions.

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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 79	
Senior Management	52	65.8	27	34.2		
Regional Division Workforce	264	42.4	359	57.6	623	
Management/Segment Management	58	63.7	33	36.3	91	
Managers/Specialists/Technicians	163	39.5	250	60.5	413	
Employees	43	36.1	76	63.9	119	
Banking for Private Individuals	10,167	39.2	15,800	60.8	25,967	
Business Area Management (DAN)	138	61.6	86	38.4	224	
Branch management	2,016	55.1	1,640	44.9	3,656	
Branch Asst. Managers / Second Mgr.	958	33.0	1,946	67.0	2,904	
GCII - Premier Banking Adviser	1,288	34.9	2,406	65.1	3,694	
GCII - Business Banking Adviser	332	55.7	264	44.3	596	
GCI - Businesses Adviser	944	39.9	1,420	60.1	2,364	
GCI - Senior Adviser	403	25.3	1,190	74.7	1,593	
Support/substitution team	511	57.5	378	42.5	889	
Employees and other jobs	2,745	34.8	5,150	65.2	7,895	
inTouch functions	832	38.7	1,320	61.3	2,152	
Private Banking	724	56.1	567	43.9	1,291	
Private Banking Centre mng.	54	64.3	30	35.7	84	
Private Banking Mng. (inc. Team Coordinator)	536	60.6	349	39.4	885	
Private Banking adviser	108	56.0	85	44.0	193	
Other roles	26	20.2	103	79.8	129	
Business Banking	799	60.1	531	39.9	1,330	
Corporate Center mng.	108	76.6	33	23.4	141	
Corporate Banking mng.	269	70.8	111	29.2	380	
GCII - Business Banking Adviser	185	56.4	143	43.6	328	
Other roles	237	49.3	244	50.7	481	
CIB - Corporate & Institutional Banking	144	62.1	88	37.9	232	
Monte Piedad	8	29.6	19	70.4	27	
Special Branches	160	40.1	239	59.9	399	
Abroad	153	58.2	110	41.8	263	
Network Support	974	42.8	1,303	57.2	2,277	
Risks	131	51.0	126	49.0	257	

Headquarters	Total
Workforce by areas	
Chairman's Office	12
CEO	28
Business	578
Risks	717
Finance	169
Corporate & Investment Banking	424
Accounting, Management Control and Capital	348
Resources	668
People	186
Compliance, Control and Public Affairs	223
Sustainability	48
Insurance	8
Secretaría General	193
Communication and Institutional Relations	79
Internal Audit	224
Digital Transformation & Advanced Analytics	216
Payments & Consumer	8
Total Headquarters	4,129

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Workforce by functions	Men	Men   %		Women   %	
Management Committee	14	82.4	3	17.6	17
Executive	322	65.1	173	34.9	495
Management	568	52.4	515	47.6	1,083
Advisers	679	46.5	780	53.5	1,459
Employees and other jobs	535	49.8	540	50.2	1,075
Total Headquarters	2,118	51.3	2,011	48.7	4,129



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Table 7. Business model transformation

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## Table 8. Training activity

Key indicators Professional development 2024

	Regu	lations		Corr	orate	+ Self-le	arning	2022–2024 Strategic Plan
••	Total hour			Total hou		Jenrie	arning	<ul> <li>Who we are and how we are organised CaixaBank S.A.</li> </ul>
Global information:	1,923,51	7		684,278				Who we are and how we are organised
Virtual training	Participan	ts		Participa	nts			CaixaBank Group
<b>95%</b> 2,489,477 hours	36,929			29,438				Employee life cycle
Face-to-face training		Employees	Group	Main training	g programmes:			Annexes and Tables CaixaBank S.A.
5%		certified	target to certify				Hours	8. Training activity
Investment per person		out of target group	(Transparency committee)	R Diploma Spe	cialisation in Insurance [	Distribution	152,638	<ul> <li>Annexes and Tables CaixaBank Group</li> </ul>
€303 Total €11,080,617		• •	,	R Postgraduate	Diplomas on Risk analy	vsis (Business and Retail)	126,728	
Sector average €431 <sup>(1)</sup> Amount received for FORCEM	Finances, MiFID	<b>21,214</b> <sup>(2)</sup> 96.8%	21,918	R Postgraduate	Course on Financial Inf	ormation and Advice (CIAF)	102,517	
training in Spain: €4,210,668	Insurance, IDD	<b>28,792</b> <sup>(3)</sup> 97.9%	29,407	R Certification i	n sustainable financing a	and investment:	79,807	
Training hours	Deel estate and it			R Recoveries			26,586	
2,607,795	Real estate credit, Real Estate Credit Contract Law (LCCI)	<b>27,087</b> <sup>(4)</sup> 97.0%	27,931	🔥 Big Data: Ma	ss transformation of data	1	21,621	
Hours of training per person	Contract Law (LCCI)			A Challenges o	f the banking business		17,063	
(out of average staff)				A ESG and res	ponsible investment afte	r a year	15,018	
<b>71</b> (10 days a year)				A lin the pers	onalisation of Financial	Advice	7,947	
Employees have completed the training in 2024				A Green MiFID	Financial Advisory Serv	ices	5,757	
100% of the workforce	Professional cla	assification <sup>(5)</sup>	Cumulat	ive hours of trai	ning 2 607 795	by age and gender:		
Customer	Hours of training per employee			Male	Female	Total		
<b>3.30</b> Out of 4	Directors	45	Age	326,629	368,516	695,145		
Applicability	Middle manageme		40-49	561,870	838,725	1,400,595		
2.20						,,		

30 - 39

< 30

Total

147,864

103,052

1,139,415

1) Source: 2023 Survey of the Group of Financial Institution Training Managers - GREF.

Rest of employees

General total

87

71

2) CaixaBank has 29,676 employees with MiFID finance certification.

3) CaixaBank has 30,867 employees with IDD finance certification.

3.29 Out of 4

4) CaixaBank has 29,690 employees with LCCI real estate credit certification.

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.

164,999

96,140

1,486,380

312,863

199,192 **2,607,795** 



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#### 9-I. Training assessment

Annexes and Tables CaixaBank Group

## Table 9-I. Training assessment

### KIRKPATRICK model



- 1. At this level the participants assess whether the training was motivating and relevant for their work, and if the training experience was positive.
- 2. The degree of acquisition of knowledge and skills of the participants is measured at this level.
- **3.** We measure the application what is learnt in their work position at this level. This measurement is taken from 4/6 months after the training is taken.
- 4. We measure the degree of achievement of the objectives set for the training action at this level.

### Evaluation of Commercial Leadership in Retail Branches

Description of the Programme	Benefits for the business (initial objectives)	Impact/Result	Participants	
CaixaBank drives the development and learning of employees through the Development by Skills project, which is an initiative aimed at enhancing the internal talent. This programme provides a space for branch managers to share knowledge, experiences and homogenise their practices, promoting a professional evolution based on key skills and competencies for the future. <b>Retail Branch Directors</b> are a critical profile in the Entity, and <b>CaixaBank</b> particularly wants to focus on reinforcing their Soft and Hard Skills, with the aim of ensuring the implementation of the Bank's commercial systematics and the AHEAD leadership model. Commercial Leadership in the Retail Branches is a programme designed to provide benefits to the Entity through the training and development of various key skills to lead the Retail Branch Network business, impacting the commercial activity of this segment. The following is worked on in the programme: the organisation and management of Retail Branches, the implementation of the commercial system and team leadership. The programme is a meeting point, promoting the exchange of knowledge, best practices, knowledge of the commercial systematics and the business strategy. The programme's methodology is structured around carrying out the following developed activities in two days: <b>Commercial systematics prework:</b> The commercial systematics of a retail branch is worked on in an online format. <b>Masterclass:</b> Presentation on the main current and future challenges for the Bank and its coping	The programme focuses on the development of key managerial skills and knowledge for the leadership of a team in a Retail Branch, and on the homogeni- sation on the implementation of the organisation's Commercial Systematics model; both key aspects for the achievement of the business objectives and challenges set. These objectives 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):	2,390 participants (91% of the target), 6.5% over total workforce. Intended for: Retail Branch Management	
	<b>Assessment</b> : participants rate the training received as positive (relevant and motivating), with a score of over 4 out of 5.	Assessment: participants rate the training received as positive, with an overall score of over 4.8 out of 5. In addition, the programme's NPS obtains 88%.		
	<b>Content quality:</b> participants rate above 4 out of 5 the content's quality, skills and competences of commercial systematics in order to apply them in their day-to-day management.	5 the content's quality, skills and competen-		
Knowledge of the keys aspects of the business, the situation in the sector and the Bank's commercial systematics model, by Retail Banking Management.	<b>Applicability/Usefulness:</b> the participants rate the training as useful and applicable, over 4 out of 5.	Applicability/Usefulness: participants rate the training as useful and applicable at 4.8 out of 5.		
<ul> <li>Presentation and knowledge about CaixaBank's AHEAD Leadership Models, by Regional People Management.</li> <li>Workshops: <ul> <li>Team management, commercial systematics and relational quality (Commercial systematics in the commercial actions, Contact plan, 360° Interview: Relational Quality: learn about the customer and build trust and Monitoring of commercial activity).</li> <li>Feedback, commercial systematics agent and branch organisation of branch (Good morning business, Commercial Tally, Individual commercial support and Weekly Commercial Meeting).</li> <li>Leadership in the Branch (application of the AHEAD Leadership model, implementation of leadership in the day-to-day and real-life and complex situations that require an effective leadership).</li> </ul> </li> </ul>	<b>Results:</b> the increase in 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 (>10%), life insurance (>5%) and security systems (>2.5%) contracts, must be specified.	<b>Results:</b> has led to an increase in the linked customer base (+7.3%), customer resources (+8.7%) and consumer loans (+2.0%). In addition, there has been an increase of general insurance (15.3%), life insurance (11.3%)		





## Table 9-II. Training assessment

## KIRKPATRICK model



## DAN Management Development Programme

Description of the Programme	Benefits for the business (initial objectives)	Impact/Result	Participants
<ul> <li>At CaixaBank, we promote the DAN Management Development Programme as a key enabler to improve the business, aligning management development and training with the Entity's strategic challenges. The programmed is designed to enhance the leadership and management skills of commercial teams, where managers maximise their impact on the Organisation and improve commercial efficiency.</li> <li>The programme provides an all-inclusive vision based on four key dimensions: <ul> <li>CaixaBank knowledge: Incorporation of internal experiences and commercial strategies through the participation of our managers and experts.</li> </ul> </li> <li>DAN behaviours and differential practices: Training in 9 key practices and 51 essential behaviours identified for an excellent performance by the function.</li> <li>Soft Skills and Hard Skills: Gradual development of leadership, communication and decision-making skills aimed at increasing the impact of managers.</li> <li>The future of banking: Analysis on the financial environment and sector trends to reinforce the participants' strategic view.</li> </ul> The programme has been designed in collaboration with ESADE Executive Education, which provides the academic perspective required to enhance the programme's excellence. It consists of four in-person sessions at sites of ESADE Business School and includes exercises, case studies and innovative methodologies.	The Programme has an impact on the business' efficiency and profitability, ensuring a return on the investment made in training. Key benefits: <b>Optimisation of decision-making</b> : homogenisation of criteria within the group, reducing variability and increasing strategic effectiveness. <b>Increase in productivity and commercial management</b> : improvement in team management and planning, enhancing performance and operational efficiency. <b>Development of key skills</b> : training of skilled leaders aimed at anticipating the banking sector's challenges and maximising the impact on the business. A comprehensive training that helps face business' challenges with a strategic vision and effective execution is provided, consolidating CaixaBank's leadership in the sector and ensuring a high return on the investment in talent. This programme has generated engagement in the function. It has also helped homogenise the commercial systematics, especially in the use of commercial monitoring tools.	Quantitative impact of profits for the business (monetary and non-monetary):	222 participants of 224 people invited (99.1% of the target), 0.6% over total workforce. <i>Intended for:</i> <b>Business Area</b> <b>Management (DAN)</b>
	<b>Assessment:</b> 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 4.8 out of 5.	
	<b>Knowledge acquisition:</b> the participants rate above 4 out of 5 that the methodology has provided them with new knowledge and allowed training and developing skills and competencies required to manage commercial teams in the branch network.	Assessment of the programme's methodology: the participants rate 4.5 out of 5 having acquired the new knowledge and the training and development of skills and competencies required to manage commercial teams.	
	<b>Applicability:</b> 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.	
	<b>Results:</b> the programme's overall experience is rated above 80 out of 100 in terms of NPS. The business' profitability and efficiency driven by the increase in net attributable income, net interest income and revenues from services must show a growing trend. An improvement (>3%) in the usability of the "My Customers" commercial monitoring tool and in the daily commercial reporting must be established, thus optimising the management and monitoring of opportunities.	<b>Results:</b> the overall experience is rated <b>86 out of 100 in</b> <b>terms of NPS.</b> The programme drives the business' profitability and efficiency, ensuring a tangible return on the investment in training. The homogenisation of criteria and the improvement in commercial management have contribu- ted to the growth of the net attributable income (+20.2%), net interest income (+9.8%) and revenues for services (+4.6%), strengthening CaixaBank's leadership in the financial sector. In addition, there is evidence of an increase in the adoption of the "My Customers" tool (+5.5%) and the reporting after the daily interview (+10.0%).	

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#### 9-II. Training assessment

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## Table 10. Knowledge management

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#### 10. Knowledge management

Annexes and Tables CaixaBank Group

CaixaBank Campus	CaixaBank knowledge management strategy. Face-to-face and online offer for personalised competence development.
Carkabarik Campas	calkabank knowledge management strategy, race-to-race and online oner for personalised competence development.

Cross-cutting regulatory training:		Corporate training:	Self-training:	
Compliance with regulatory demands and reputation risk cover	age	Programmes adapted to specific needs	Reference spaces of a field of knowledge	
	ESG	ESG	E	SG
MiFID II information and advice		Onboarding and Crossboarding	Transformation pathways in the digital age:	
· CIAF: Postgraduate Course on Financial Information and Advice		Welcome Premier Banking	Data Academy	
Ongoing training in MIFID II		Welcome Private Banking	Digital Environment	
Equality plan training		Welcome Business	Digital skills	
Data protection at CaixaBank 2024		Welcome Microenterprise	• Agile	
Anti-Money Laundering and Counter-Terrorist Financing		Welcome Enterprise	Office 365 Training:	
Conduct and market risks		Welcome InTouch	• Teams	
Real Estate Credit Act (LCCI)		Welcome Agrobank	OneDrive	
Initial training		Welcome Holabank	OneNote	
Ongoing training in LCCI		Store Model	SharePoint	
Information security and prevention of customer fraud 2024		Store Negocios Model	Effective meetings	
ESG considerations in portfolio construction and Benchmark ESG		Senior advisers: Gerontology	Task management	
Insurance Training (IDD)		Digital proximity itineraries	Effective teams	
Postgraduate Diploma in Insurance Distribution		<ul> <li>Customer management A new starting point</li> </ul>	Collaboration of documentation	
Ongoing training in Insurance		Customer management in a new environment	Postgraduate Audit	
Code of Good Practices		Customer management. Tools for Omni-experience	Postgraduate Compliance	
Considerations for a sustainable mortgage and real estate portfolio		<ul> <li>Customer management. Commercial skills</li> </ul>	Academy of English EF	
Social Investment in stock markets		Commercial Culture Branch Management and Area Manag.	Competency-based micro-training (80 courses)	
Sustainability regulation 2024		Branch management with remote team	Advanced CIAF	
Climate risks		Agile Headquarters	Postgraduate in Business Banking	
Non-financial or cross-cutting risks		Financing of security systems and senior protection	Postgraduate course in risk analysis in Retail Banking	
		NPS/feedback and loops	Courses at the Sustainability School:	
		My customers Course	Socially Responsible Investment, Agencies and Ratings	
		Sustainable Financing and Investment course	Human Rights, Contribution to the improvement of the	_
		Sustainable Investments Course	environment	•
		Sustainability in depth	ESG Risk Policy, Training in Sectors	
Training actions that include ESG content, among others		Series of energy transition sessions	Savings and retirement expert graduate programme	

ESG specific training actions

ESG: Environmental, Social and Governance. Training courses related to environmental, social and governance (ESG) aspects




## Table 11. Assessment methods

The entire CaixaBank workforce is assessed annually, in terms of behaviour and performance.

#### Managerial level



#### Behaviour

- Ad-hoc reports from an external expert bringing objectivity and independence.
- (2) Tool to identify/contrast internal talent and managerial skills. Assessment by the hierarchical manager.

Gathering of the team's perceptions to identify skill gaps.

## Performance

Timescale of most relevant facts of the period

 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

- (2) Objective and transparent model for assessing the achievement of individual challenges, and team/corporate challenges, generating motivation and stimulating team cooperation.
  - Headquarters and Regional Services challenges programme.
  - Network Bonus Programme, scheme adapted to each business sector.
  - Incentive Programme.
- Conducting nearly 2,100 interviews on professional expectations and analysis of -Design of a catalogue of profiles with their Launch of the Skills and Ahead Launch of 7.495 Skills Review assessments and 338 Ahead competencies, responsibilities and future aspirations of CaixaBank and Bankia executives required skills with the participation of all the Review assessments with a total of Review assessments in CaixaBank to complete the process within the framework of the integration. Bank's areas and Group companies. 27,799 and 645 assessments, launched the previous year, covering approximately the entire Creation of an appraisal map based on objective and homogeneous data for the -Developing the new skills assessment process respectively, in CaixaBank Group. group. meritocratic, fair and responsible appraisal of employees. for the entire workforce. Developing the profile comparison New PeopleSkills platform: it enables employees to manage and Appointments to the Talent Committee made within the framework of the new structure -Carrying out upskilling pilots in Business. module and the function design develop their skills. post-integration of hierarchical dependencies (N2, N3, N4). 2021 2022 2023 2024

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#### 12. Trend in Social Benefits

Annexes and Tables CaixaBank Group

## Table 12. Trend in Social Benefits

Social benefits €m



- (5) FC Euribor October 2023 stood at 4.16% versus 2.63% applied in the previous year. SMIR's application during 2024, which takes the maximum interest rate for loans of 1.5% and 2% according to the type of agreement.
- (4) Mainly the supplement's increase to 100% of the salary due to leaves (associated with the fact that the group causing absenteeism has higher wages).
- (3) 5% increase in salary for children of employees due to salary review and level increase due to careers.
- Cost associated with the increase of the policy's cost by 9%.
- Increase of contributions due to Bankia's progressive adaptation, increase of pensionable salary due to careers and salary review in 2024.



# Table 13. Social Benefits. Breakdown and beneficiaries

Benefits	<b>2020</b> €m	Staff benefiting	<b>2021</b> €m	Staff benefiting	<b>2022</b> €m	Staff benefiting	<b>2023</b> €m	Staff benefiting	<b>2024</b> €m	Staff benefiting
Contribution to the Pension System	150.6		138.1		168.8		176.7		182.1	
(1) Savings contributions	107.9		119.2		167.1		166.9		174.2	
(2) Risk premium	42.7	37,074	18.9	57,527 *	1.7	55,791 *	9.8 *	** 53,159*	7.9	51,669 *
Insurance	16.6		25.9		23.7		24.7		27.2	
(3) Healthcare policy	16.6	31,579	25.8	66,594 **	23.6	45,984	24.4	44,859	27.0	43,947
(4) Car - service management	0.0		0.1		0.1		0.3		0.3	
Aid for family situations	101.7		121.2		129.6		129.4		130.9	
(5) Birth bonus	1.8	770	1.7	796	1.8	834	1.6	748	1.4	619
(6) Death aid	1.0	419	0.9	395	1.1	498	1.2	512	1.3	562
(7) Study aid - nurseries	2.7	2,613	3.3	3,234	2.8	2,652	2.4	2,308	2.1	2,007
(8) Study aid - descendants	21.6	20,282	31.9	30,012	28.7	26,450	29.3	26,451	29.9	26,531
(9) Aid for children - 5% wage	72.5	19,153	80.9	27,955	92.5	26,452	92.3	25,553	94.1	25,127
(10) Maternity/paternity supplements	2.1	932	2.4	1,219	2.7	1,329	2.6	1,236	1.9	995
Aid for personal situations	30.3		34.0		43.2		40.4		44.3	
(11) Length of service bonus	1.7	505	1.3	400	2.2	658	5.3	1,549	5.4	1,551
(12) Study aid - employees	1.4	1,612	1.6	1,552	1.5	1,391	1.5	1,403	1.7	1,366
(13) Supplement for illness and work-related injury	27.2	8,782	31.1	10,237	39.5	17,664	33.6	10,923	37.2	11,151
Credit facilities made available to employees	5.8		10.9		4.2		100.0		119.6	
(14) Loans with special terms and conditions	5.8	28,877	10.9	42,887	4.2	41,646	100.0	39,471	119.6	38,241
(15) Other financial benefits, not quantified										
Social benefits €m	305.0		330.1		369.5		471.2		504.1	
Social benefits/Staff expenses	12.9%		9.5%		11.7%		14.2%		14.1%	

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(1) Retirement contributions

(2) Provisions to cover risk of disability and death

(3) Free healthcare policy, which can be extended to direct family members at a very reasonable price

(4) Supplementary own-vehicle insurance for travel in service management

(5) Financial bonus for child's birth

(6) Expenses derived from death of a first degree family member

(7) Compensation for children under three years old

(8) Financial compensation for students under 25 years old

(9) Wage concept of 5% of the received wage for each child, up to the time the child turns 18 years old

(10) Supplement of up to 100% of salary for maternity/paternity

(11) Financial bonus at 25 and 35 years of service

(12) Compensation of up to 90% of university study enrolment

(13) Supplement of up to 100% of salary for temporary disability situation and work accident

(14) Subsidised interest rates for mortgages and personal loans

(15) Special conditions in cards, current accounts and fees

\*Includes 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

Annexes and Tables CaixaBank Group

# Table 14. Trend in Personnel Expenses

Staff Expenses €m



DVIs: Incentivised Voluntary Leave

(1) Other includes: Stucy assistance, credit facilities, Adeslas policy, training and recruitment, compensation, special pay (birth and death) and others.

Itemised temp. agenc. expenditure by year: 2020 CBK individual - 19 m | 2020 CBK+BK - 19 m | In 2021, the accounting criterion was changed to general expenses...



# Table 15. Employee, Culture and Leadership Engagement and Satisfaction Study, carried out in 2024

					Total C	CaixaBan	k				_		Headqu	arters		В	Branch N	letwork	
		Change	2024		Ge	nder		Gener	ations			CI	hange 2024	4		C	Change 202	4	
TF = Total Favourable: Percentage of "Fully agree" and "Agree"	2024	vs 2023 Radar	2022	<b>Chg.</b> vs '22	Male	Female	<b>Z</b> post 1993	AND 1982-1992	<b>X</b> 1971-1981	Baby Boomers pre '1971		2024	vs <b>2023</b> Radar	from <b>2022</b>	<b>Chg.</b> vs '22	2024	vs 2023 Radar	2022	Chg vs '2
Total favourable	69%	5%	2%		68%	69%	76%	69%	69%	66%		75%	11%	4%		67%	3%	1%	
% Participation	83%	27%	8%		85%	80%	84%	85%	82%	80%		83%	10%	3%		82%	29%	7%	
Results by area (TF)																			
Leadership and organisational progress	78%	1%	-1%	•	78%	78%	83%	78%	78%	75%		82%	5%	1%		77%	0%	-2%	
Communication	79%	7%	8%		78%	79%	84%	81%	78%	76%		84%	12%	11%		77%	5%	7%	
An Organisation to work at	73%	5%	-1%		73%	74%	74%	72%	74%	70%		78%	10%	2%		72%	4%	-2%	▼
Work conditions	70%	4%	1%		71%	70%	79%	70%	70%	68%		73%	7%	5%		70%	4%	0%	=
Commitment	67%	3%	11%		66%	67%	78%	72%	68%	51%		73%	9%	10%		65%	1%	10%	
Organisational Environment	58%	5%	4%		59%	58%	64%	58%	58%	58%		70%	17%	4%		55%	2%	3%	
Intrinsic Motivation	56%	5%	5%		56%	56%	66%	58%	55%	55%		70%	19%	6%		53%	2%	4%	
Customer Orientation and Results	55%	9%	5%		54%	55%	65%	58%	54%	50%		65%	19%	3%		52%	6%	4%	
eNPS - Employee Net Promoter Score eNPS = % Promoters — % Detractors To what extent would you recommend of	CaixaBa	Hig	romoters phly likely 36%	Passiv		32%	Detractors	Highly un 33%	likely						_	Network the over	rall resul	ts	
as a good place to work?	ounabu		Promo			assive	D	etractors				41%	37%		2%	349	% 30		35%
		_				3							2	0				1	

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#### 15. Employee, Culture and Leadership Engagement and Satisfaction Study

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+17 points vs eNPS 2022

"Culture" and "Leadership Model" attributes

	Culture	%
术	Total Culture	68
	Committed	69
	Approachable	71
	Responsible and demanding	69
	Honest and transparent	72
	Collaborators	56
	Flexible and innovative	68

	Leadership model	%
*	Total Leadership	81
Q	Partnerships	82
A	Humanism	80
AHEA	Empowerment	82
A	Anticipation	83
5	Diversity	81



# Table 16 2024 MercoTalento Results (own workers)

Cover		Table 16. 2024 Merco	Talento Resu	<b>ults</b> (own worke	rs)				
<ul> <li>Index</li> </ul>									
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2022–2024 Strategic Plan									
<ul> <li>Who we are and how we are organised.</li> <li>CaixaBank S.A.</li> </ul>		2023 2024 Performance	2023 2024	Performance	Г	Our employees	Total employee	es	
<ul> <li>Who we are and how we are organised.</li> <li>CaixaBank Group</li> </ul>	Overall ranking	7th 3rd +4 Sectoral ranking	2nd 1st	+1	eNPS = Promoters - Detractors	72.5	37.9		
<ul> <li>Employee life cycle</li> </ul>									
Annexes and Tables CaixaBank S.A.	Overall rating	in the 15 perception	CaixaBank	Difference with	DETRA	CTORS			
16. 2024 MercoTalento Results		0 de la	_	MercoTalento	% score betwe				
<ul> <li>Annexes and Tables CaixaBank Group</li> </ul>		Salary	8.63	1.28		5.2%	%		
		Professional development	8.83 8.61	1.46	PASSIVE				
	Job Motivation and recognition				% score 7 or 8 <b>17.1%</b>		PROMOTERS		
	quality Relationship with immediate superiors		9.21	0.76	17.170	eNPS	% score 9 or 10 <b>77.7%</b>		
		Work-life balance	9.01	1.16	_	72.5	//./%		
		Average Job Quality	8.86	1.18	· · · · · · · · · · · · · · · · · · ·				
		Attractive sector	8.88	0.60					
		Admired by values and results	9.06	0.68					
	Employer	Capacity to attract Talent	8.89	1.03	Survey question:				
	branding	Recommendation	8.91	0.84	In a scale of 0 at 10, where 10 is the be	st rating, you would s	say that		
		Acknowledgement/recognition	9.05	0.72		CaixaBank	Average Mer	:0	
		Average Employer branding	8.96	0.77	You are happy with the type of work you carry	out	9.05	8.24	
		Ethical and professional values	9.16	0.80	You enjoy a good work atmosphere		9.35	8.48	
		Equality and diversity	9.50	0.99					
	Internal	Leadership Senior Management	9.24	0.98	You consider that your work is recognised		8.90	7.57	
	reputation	Identification with the business project	8.95	0.94	You are growing professionally		8.96	7.42	
	Pride of belonging		9.19	0.78	Overall, you are happy in your job		9.03	7.93	
		Average internal reputation	9.21	0.90					
		Overall rating	9.03	0.94					

CaixaBank S.A. shows results above the sector average in the variables of perception, eNPS and variable of happiness.





#### Illness in the last 12 months: 11,629 people

Duration in days	1 to 15	16 to 30	31 to 180	>180
of 18,235 cases	70%	8%	16%	6%
538,292 days	9%	6%	37%	48%
Average (days)	4	22	79	349



## Table 18. Promotions

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#### 18. Promotions

Annexes and Tables CaixaBank Group

All employees have an experience-based career path that allows them to progress from level XIV to level VII in 23 years. In 2024, 1,424 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.



# Table 19. Promotions. Level changes

## Changes to level of compensation by reason

			2023					2024		
	Total	Men	%	Women	%	Total	Men	%	Women	%
Appointments	1,337	648	48.5	689	51.5	1,238	625	50.5	613	49.5
Coverage of positions	339	149	44.0	190	56.0	359	155	43.2	204	56.8
Branch classification	187	94	50.3	93	49.7	293	114	38.9	179	61.1
Customer Adviser	1,785	678	38.0	1,107	62.0	2,665	1,047	393	1,618	60.7
ABP (promotion due to change of level)	125	60	48.0	65	52.0	153	85	55.6	68	44.4
Skills development	229	101	44.1	128	55.9	0	0	-	0	-
Career by experience (length of service)	1,455	460	31.6	995	68.4	1,424	461	32.4	963	67.6
Total	5,457	2,190	40.1	3,267	59.9	6,132	2,487	40.6	3,645	59.4

## 2024 level changes

Cover	Coverage of positions		Customer Adviser		
20.2% 5.9% 4.8%		43.5%	2.5%	23.2%	
Appointments Branch classificat		cation	i	Career by experience	

## Resignations and revocation of positions

	2023	Men	%	Women	%	2024	Men	%	Women	%
Resignations	872	381	43.7	491	56.3	603	265	43.9	338	56.1
Revocation of positions	293	142	48.5	151	51.5	241	117	48.5	124	51.5
Total	1,165	523	44.9	642	55.1	844	382	45.3	462	54.7

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### 19. Promotions. Level changes

Annexes and Tables CaixaBank Group



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#### 20. Promotions. Career planning

Annexes and Tables CaixaBank Group

Table 20.	Promotions.	Career p	lanning
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# Customer Adviser II

Total	Year	Premier Banking	Business Banking	Second Sales Manager	Total People
251	1	42	2	5	49
58	2	8	2	-	10
94	3	136	14	13	163
80	4	157	13	9	179
76	5	150	20	11	181
82	6	364	45	51	460
68	7	300	45	41	386
66	8	242	41	38	321
91	9	332	73	81	486
338	10	217	61	95	373
197	11	226	54	48	328
259	12	395	60	46	501
261	13	124	49	61	234
248	14	179	59	47	285
427	15	185	96	35	316
199	Career path completed	857	290	110	1,257
1,257		3,914	924	691	5,529
4,052					

## Private Banking Adviser (ABP)

Stage	Year	People
1	1	1
	2	-
2	3	-
	4	1
	5	1
3	6	1
	7	5
	8	37
4	9	68
	10	76
Career path completed		3
		193

## Private Banking Adviser:

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.

#### Customer Adviser:

Customer Adviser I

Business

2,459 1,593

Senior

Year

Career path

completed

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.



# Table 21. Promotions. Branch classification

Segmentation

## **Ranking Variables**

Classification 31 October 2024 (effective January 2025)

Outside assets 40%	
Investments 25%	
Ordinary income 25%	
Linked clients 10%	

% Branches	Categories <sup>1</sup>	Results	
1.5	A1	45	
2.1	A2	63	
3.1	B1	93	
4.6	B2	137	
4.6	C1	137	
7.1	C2	212	
6.6	D1	197	
11.1	D2	331	
12.3	E1	367	
17.3	E2	517	
29.7	F1	887	
		2,986	Classified
Other branches			
Single		192	
S1		295	
S2		281	
Total		3,754	
Counters		450	

Classified	2,986
Maintain	2,492
Decreasing	310
Increasing	184
Branch level changes:	

Previous year increases (October 2024):	354
Partial consolidation (intermediate category)	3
Unconsolidated	81
Consolidated and/or ascended	267
Unclassified integrated	3

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<sup>1</sup> 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 22. Promotions. Filling vacancies

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#### 22. Promotions. Filling vacancies

Annexes and Tables CaixaBank Group

Changes	in	2024
---------	----	------

						0				
	Req	uests	Designations Desig			Designations/Requests		Direct designations		
		I		%	%	%		%	%	
	Total	requests per position	Total	women	men	women	Total	women	acc./total function	
Branch management	3,339	4.6	733	46.9	20.8	23.4	339	45.4	31.6	
Branch Asst. Managers / Second Mgr.	3,522	6.2	565	63.7	11.7	20.4	178	64.6	24.0	
Business, Institutional & Private Banking	325	6.6	49	38.8	14.8	15.6	81	39.5	62.3	
Customer Management	11,836	3.3	3,565	63.5	27.6	31.8	169	59.2	4.5	
Support/substitution team	710	3.9	182	40.1	29.0	21.9	0	-	0.0	
Specific positions	11,503	6.7	1,728	58.6	14.9	15.1	245	53.9	12.4	
Total	31,235	4.6	6,822	59.7	20.0	23.2	1,012	52.7	12.9	

Total designations



# Table 23-I. Main indicators

What are we like?	2020	2021	2022	2023	2024	Target	Cover
We have a highly qualified workforce							<ul> <li>Index</li> </ul>
Certified Professionals (MIFID)	14,870	21,527	20,665	21,253	21,214	-	<ul> <li>Preface</li> </ul>
% Certified Professionals out of Target	95%	98%	96%	97%	97%	>85%	<ul> <li>2022–2024 Strategic Plan</li> </ul>
Hours of training per employee, against staff at year-end	81	92	76	71	71	-	
Investment in employee training, in euros	414	231	300	303	303	-	<ul> <li>Who we are and how we are organised.</li> <li>CaixaBank S.A.</li> </ul>
Training rating, out of 10	8.1	8.4	8.4	8.3	8.2	>=8	
Employees trained	27,404	41,602	36,089	36,225	36,874		<ul> <li>Who we are and how we are organised.</li> <li>CaixaBank Group</li> </ul>
% Employees trained	100%	100%	100%	100%	100%	100%	'
% Online training	98%	99%	98%	98%	95%	>90%	<ul> <li>Employee life cycle</li> </ul>
Internal trainers	1,043	1,163	1,162	1,155	1,168	-	<ul> <li>Annexes and Tables CaixaBank S.A.</li> </ul>
% of employees with university degree	97.4%	90.8%	93.0%	93.3%	92.7%	-	23. Main indicators
% Women in STEM positions and with STEM training	-	40.7%	39.9%	40.3%	41.1%	>=45%	<ul> <li>Annexes and Tables CaixaBank Group</li> </ul>
% Women in total Information Technology (IT) staff	38.9%	38.4%	34.8%	35.8%	37.7%	-	
We promote diversity and meritocracy							
% Women on staff	55.2%	56.0%	57.5%	57.4%	57.4%	≈ 50%	
% Women in managerial positions (starting from A and B branch asst. manager)	41.6%	41.3%	41.8%	43.0%	43.4%	45% (2027)	
% Women in non-managerial positions	58.2%	59.4%	60.2%	59.8%	59.7%	-	
% Women in Junior Management (1)	44%	42%	44%	46%	46%	>=50%	
% Women in TOP Management <sup>(1)</sup>	22%	24%	31%	33%	33%	>=35%	
% Women in Revenue positions (1)	43%	41%	43%	44%	45%	>=45%	
% Access to managerial position (1st time women)	44.7%	53.7%	48.2%	51.6%	54.4%	>50%	
% Women designations / Total designations	56.0%	57.0%	58.4%	60.1%	59.7%	>50%	
% Designations/Applications - men	18.4%	13.9%	15.5%	17.3%	20.0%	-	
% Designations/Applications - women	20.5%	17.3%	20.6%	21.7%	23.2%	% higher than designations/applications (men)	
% Positions covered internally	97.4%	99.4%	98.8%	96.8%	95.8%	-	
% Management positions covered internally	99.1%	99.9%	100.0%	99.5%	98.8%	>=95%	
Employees with disability	222	433	407	425	463	-	
% Generation Z (Born after 1992)	2.5%	1.7%	2.3%	3.1%	4.5%	-	
% Generation Y (millennial, born between 1982 and 1992)	15.5%	14.1%	15.6%	15.7%	16.1%	-	
% Generation X (born between 1971 and 1981)	65.4%	61.2%	68.4%	67.9%	66.5%	-	
% Baby Boomer (prior to 1971)	16.6%	23.0%	13.7%	13.3%	12.9%	-	
We ensure a high level of commitment and satisfaction							
% Overall satisfaction	71%	74%	67%	64%	69%	Positive trend	
% Professional development satisfaction	71%	73%	69%	61%	67%	-	
% Level of empowerment	64%	67%	59%	60%	65%	-	
% Talent retention	86.1%	83.4%	73.5%	82.3%	84.1%	>85%	



# Table 23-II. Main indicators

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How are we organised?	2020	2021	2022	2023	2024	Target
Branches/Centres	3,809	5,185	4,444	4,163	4,112	-
Retail Banking branches	3,571	4,615	3,818	3,618	3,570	3,520 in 2025
Conventional	2,033	2,828	1,947	1,712	1,632	
branches	548	608	705	772	783	
Store Business	49	84	96	67	70	
Store SMEs	-	-	-	73	73	
AgroBank	801	959	900	828	829	-
HolaBank	140	136	170	166	183	-
Number of Specialised Centres	238	570	626	545	542	
Digital/Virtual	23	37	25	29	42	-
InTouch	-	137	138	137	126	
Business Banking	125	190	146	145	142	-
Private Banking	68	127	88	86	87	-
CIB / Corporate and institutions	15	16	15	37	37	
Recovery Centres	-	41	37	15	15	-
Imagin	-	-	124	45	45	
Other (Business of Developers, Montes de Piedad, etc.)	7	22	53	51	48	-
International network	27	27	26	26	26	-
Specialists <sup>(2)</sup>	7,504	10,020	10,874	11,187	11,212	
Customer Advisers I (CGI) - Businesses Adviser	2,129	2,689	2,534	2,442	2,459	2,577 in 2024
Customer Advisers I (CGI) - Senior Adviser	-	-	1,203	1,612	1,593	1,794 in 2024
Customer Advisers II (GCII) - Premier Banking Adviser	2,676	4,248	4,083	3,953	3,914	4,031 in 2024
Customer Advisers II (GCII) - Business Banking Adviser	810	1,137	926	928	924	921 in 2024
Private Banking Adviser (ABP)	126	240	302	298	193	233 in 2024
Other (Private, Business Banking, CIB and International)	1,763	1,706	1,826	1,954	2,129	-
And we contribute to the Financial Data	2020	2021	2022	2023	2024	Target
ROTE	6.1%	7.6% (3)	9.8%	15.6%	18.1%	-
Cost-to-income ratio, (without extraordinary expenses)	54.5%	57.7%	49.8%	40.8%	38.5%	-
Return on investment in Group human capital (€)	3.67	3.64	4.63	6.90	7.09	-
Customers (including Spain and Portugal) (€m)	15.2	20.7	20.2	20.1	20.3	-
Group results (€m)	1,381	5,226	3,129	4,816	5,787	-
Obra Social (social work) contribution (€m)	560	510	515	538	600	-

1) Top Management (line of reporting two levels below the CEO), Middle Management (two levels below Senior Management) and Revenue Positions (revenue generating functions).

2) Customer Advisers include the Assistant Costumer Adviser function, but not in the target.

3) This ratio does not include the results of Bankia generated prior to 31-03-2021, and associated with the merger, in the numerator.



# Table 24. Personnel management in the area of Human Rights

	2020	2021	2022	2023	2024
Block I. Equal treatment and non-discrimination					
Total hirings	353	42	256	635	1,140
Hirings - men	190	16	138	351 (55.3%)	570 (50%
Hirings - women	163	26	118	284 (44.7%)	570 (50%
Director Hiring	12	1	0	8	17
Middle Management Hiring	21	15	29	75	74
Other Employee hires	320	26	227	552	1,049
Internal appointments and selection processes (1)					
Total appointments	5,708	7,569	12,352	9,098	8,027
% Appointments - men	45.1	44.1	42.5	40.7	41.7
% Appointments - women	54.9	55.9	57.5	59.3	58.3
Flexible working hours					
Employees with flexible working hours	18,262	26,389	24,612	25,299	25,805
% against total staff at year-end	66.6	63.4	68.2	69.8	70.0
Employees with flexible hours - % men	48.3	48.9	46.1	45.6	45.1
Employees with flexible hours - % women	51.7	51.1	53.9	54.4	54.9
Reduced working hours, paid leave and leave of ab	sence (2)				
Total workday reductions	1,080	2,166	2,326	2,017	1,997
% of total average headcount for the year	3.9	5.4	6.3	5.6	5.5
Workday reductions - % men	8.1	8.9	9.2	9.4	9.9
Workday reductions - % women	91.9	91.1	90.8	90.6	90.1
Total paid leave permits	2,344	3,059	3,081	2,492	2,233
% of total average headcount for the year	8.5	7.6	8.4	6.9	6.1
Paid leave - % men	37.8	41.5	44.7	47.3	48.2
Paid leave - % women	62.2	58.5	55.3	52.7	51.8
Total leaves of absence	769	615	526	507	438
% of total average headcount for the year	2.8	1.5	1.4	1.4	1.2
Leaves of absence - % men	9.2	11.9	11.4	13.6	17.6
Leaves of absence - % women	90.8	88.1	88.6	86.4	82.4
Taking the minimum period due to a birth <sup>(3)</sup>					
% Men	90.2	95.6	97.1	99.4	99.3
% Women	99.3	98.6	98.6	100.0	100.0
Dismissals broken down by age and sex					
Total dismissals	48	53	77	92	70
Dismissals - men	24	27	38	50	38
Dismissals - women	24	26	39	42	32

	2020	2021	2022	2023	2024
Block II. Working conditions					
% Staff covered by collective bargaining agreement	100	100	100	100	100
Members on company committees	759	924	957	957	957
% of union represenn					
CCOO members	308	349	293	293	293
% CCOO representation	40.58	37.77	30.62	30.62	30.62
SECB members	284	296	395	395	395
% SECB representation	37.42	32.04	41.27	41.27	41.27
UGT members	136	167	176	176	176
% UGT representation	17.92	18.07	18.39	18.39	18.39
Other members	31	112	93	93	93
% other representation	4.08	12.12	9.72	9.72	9.72
Psychosocial risk indicators					
Incidence rate (accidents on working days with sick leave/annual average number of Social Security affiliates *1000)	1.27	1.44	2.20	1.75	2.12
% Robbery rate (number of robberies/offices *100)	0.25	0.21	0.42	0.25	0.11
Number of attacks on employees	22	21	13	17	12

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# 24. Personnel management in the area of Human Rights

Annexes and Tables CaixaBank Group

Block III. Environment and workplace					
Accidents (type of accidents)					
Total accidents	227	363	350	367	361 (4)
Fatal accidents	0	1	1	0	0
Serious accidents	0	0	0	0	4
Non-serious and minor accidents	227	362	349	367	357
% Non-serious and minor accidents	100	99.7	99.7	100.0	98.9
Absenteeism					
Manageable absenteeism hours (illness and accidents)	1,647,500	2,416,421	2,690,834	2,369,326	2,393,498
% Manageable absenteeism rate (illness and accidents)	3.72	3.75	4.59	4.12	4.10
People who take the Health and Safety course annually	613	1,098	315	1,113	1,443
Participants in Security and Robbery training courses	25,932	40,451	400	33,216	1,867
Health improvement campaigns carried out	11	24	27	74	91
Branches modernised to prevent robberies	450	467	403	380	677

186

6,067

483

5,036

663

12,483

1,010

14,393

1,228

16,950

Work centres assessed for risks

Centre maintenance and review activities and initiatives

(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 2024, the accident frequency rate is 1.36 (0.66 for men and 1.88 for women).

<sup>(1)</sup> Internal Recruitment and Selection (COBE) appointments are all considered.

<sup>(2)</sup> 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 2024, 100% of women that completed a leave for birth continued at the company.



# Table 25. Contribution of Human Resources to Sustainability (ESG-Environmental, Social and Governance)

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# 25. Human Resources Contribution to Sustainability

Annexes and Tables CaixaBank Group

Human Resources	policies have an	impact on the Social	aspect and the Gove	ernance aspect
1101110111100000100000	ponoreo nare an			

Social (impact of the Organisation on its social environment, in the com	munity)
8 Decent work and economic growth:	
Professional development for CaixaBank's employees - Total employees	36,874
% of permanent contracts	100
% men	43
% women	57
% Management positions covered internally	99
€m on wages and salaries	2,559
% of variable remuneration linked to quality of service	99.8
€m in Entity taxes payable by Social Security	639
% 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	95
Employees with MiFiD II certification	29,676
Employees with LCCI certification	29,690
Employees who have successfully completed ESG training	30,037
Main courses on responsible practices:	
Data protection at CaixaBank	$\checkmark$
<ul> <li>Information security and prevention of customer fraud</li> </ul>	$\checkmark$
Conduct and market risks	$\checkmark$
<ul> <li>Prevention of money laundering and terrorism financing</li> </ul>	$\checkmark$

5 Gender Equality	
Wengage Programme	
Equality Plan, % in agreement with trade union representation:	
Leaves of absence	438
Paid leave	2,233
Workday reductions	1,997
% of women in managerial positions	43.4
% women on staff	57
Employees with disability	463
Diversity Committee (first level), quarterly	$\checkmark$
Adherence to Women Empowerment - UN Principles	$\checkmark$
AgroBank Diversity Programme, no. of rural branches in towns with <10,000 inhabitants	1,403
% CaixaBank S.A. salary gap	0.7
EFR Certification, Fundación MásFamilia. First Spanish financial institution to obtain the level of excellence A	$\checkmark$
Bloomberg 2024. CaixaBank has been included in Bloomberg Gender Equality Index.	$\checkmark$
Support for the main women's associations (Equality in the company: Diversity Charter Más Mujeres, EJE&CON, etc.)	$\checkmark$
3 Health and Well-being	
We are Healthy Programme	$\checkmark$
Sustainability School	$\checkmark$
	- )
Governance (compliance with the Company's own or external rules and regulation	is)
Creation of the Sustainability Directorate in 2021.	$\checkmark$
% women on the Board of Directors	40
The General Remuneration Policy has been linked to ESG risks.	$\checkmark$

Dimensions aligned with the United Nations Sustainable Development Goals





# Table 26. Result associated with DJSI in Human Resources policies

Recognition by Standard & Poor's Global (DJSI) of the measures adopted by People, which is reflected in the results of the social dimension and contributes positively to the overall index.

			Caixa	aBank		Industry						
	Score 2023	Score 2024	Change	Percentile 2023	Percentile 2024	Change	Average 2023	Average 2024	Change	Highest Score 2023	Highest Score 2024	Change
Total Sustainability Score	82	86	4	95	97	2	43	37	-6	85	92	7
Social Dimension	85	88	3	93	95	2	42	34	-8	93	97	4
Labour Practice Indicators <sup>1</sup>	91	92	1	93	95	2	49	38	-11	99	100	1
Human Capital Management <sup>2</sup>	100	82	-18	98	91	-7	64	42	-22	100	98	-2
Occupational Health & Safety 3	75	75	0	87	90	3	31	22	-9	100	100	0
Human Rights <sup>4</sup>	98	98	0	97	96	-1	35	25	-10	100	100	0

1 KPIs for diversity of the workforce and equal pay.

2 Training for employees who develop their skills, investment made and achievement of objectives. Incentive programme to retain talent, turnover rate, evolution of Employee, Culture and Leadership Engagement and Satisfaction Study results.

The Human Capital Development and Talent Attraction and Retention questions appearing in the 2023 survey have been included in the Human Capital Management question. If we compare the score of 2024 (82) with a weighted sum of the two dimensions in 2023 (89), there would be a change of -7.

3 Absenteeism rate, initiatives to ensure the well-being and health of the workforce.

4 Human Rights Policy, internal assessment and publication of results.

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#### 26. Result associated with DJSI in Human Resources policies

Annexes and Tables CaixaBank Group

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CaixaBank Group



# Table 27. Changes in the Workforce

Preface		2023	2024	Net change		
<ul> <li>2022–2024 Strategic Plan</li> </ul>						
Who we are and how we are organised. CaixaBank S.A.	CaixaBank Group Workforce	44,863	46,014	1,151		
<ul> <li>Who we are and how we are organised.</li> <li>CaixaBank Group</li> </ul>	Changes in 2024					
Employee life cycle	Additions and readmissions	2,801	Departures and absences	- 1,650		
Annexes and Tables CaixaBank S.A.		· · · ·		,		
Annexes and Tables CaixaBank	New entrants	2,116	Definitive leaves	- 788		
Group	CaixaBank S.A.	1,140	Retirement	- 139		
27. Changes in the Workforce	Business Support	370	Death	- 19		
	Business Activity	477	477 Dismissal			
	Other companies	129	Voluntary redundancy	- 290		
			Contract termination	- 60		
	Reinstatements and others	685	Not passed probationary pe	eriod - 104		
			Permanent disability	- 5		

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Other recurring departures

Absences (leave of absence and others)

Incentivised leave

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## Table 29. Mosaic of cultures

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29. Mosaic of cultures



1 Tanzania



# Table 30. Functional structure

CaixaBank Group		Directors					Middle management					Other employees				
	Total	Total	Men	%	Womer	n   %	Total	Men   %		Women   %		Total	Men	%	Womer	n   %
CaixaBank S.A.	36,874	4,846	2,812	58.0	2,034	42.0	7,368	3,557	48.3	3,811	51.7	24,660	9,325	37.8	15,335	62.2
Business support	2,208	105	68	64.8	37	35.2	186	109	58.6	77	41.4	1,917	1,182	61.7	735	38.3
CaixaBank Operational Services S.A.U.	664	19	9	47.4	10	52.6	111	60	54.1	51	45.9	534	214	40.1	320	59.9
CaixaBank Tech	1,217	59	43	72.9	16	27.1						1,158	856	73.9	302	26.1
CaixaBank Facilities Management S.A.	194	11	9	81.8	2	18.2	44	29	65.9	15	34.1	139	71	51.1	68	48.9
CaixaBank Advance Business Analytics	133	16	7	43.8	9	56.2	31	20	64.5	11	35.5	86	41	47.7	45	52.3
Business Activity	6,749	410	266	64.9	144	35.1	919	492	53.5	427	46.5	5,420	2,295	42.3	3,125	57.7
CaixaBank Payments & Consumer	682	111	69	62.2	42	37.8	179	85	47.5	94	52.5	392	153	39.0	239	61.0
Facilitea Selectplace, S.A.U.	40	5	3	60.0	2	40.0	14	7	50.0	7	50.0	21	4	19.0	17	81.0
Telefónica Consumer Finance, E.F.C., S.A.	8	2	1	50.0	1	50.0	3	1	33.3	2	66.7	3	1	33.3	2	66.7
CaixaBank Equipment Finance, S.A.	7	3	3	100.0		0.0						4	1	25.0	3	75.0
Banco BPI	4,234	210	139	66.2	71	33.8	459	246	53.6	213	46.4	3,565	1,419	39.8	2,146	60.2
BPI Suisse	6	2	2	100.0		0.0	1	1	100.0	-	0.0	3	1	33.3	2	66.7
VidaCaixa, S.A.U. Seguros y Reaseguros	865	15	8	53.3	7	46.7	94	52	55.3	42	44.7	756	350	46.3	406	53.7
BPI Vida e Pensões S.A.	72	7	3	42.9	4	57.1	4	2	50.0	2	50.0	61	22	36.1	39	63.9
VidaCaixa Mediación OBS S.A.U.	19						5	3	60.0	2	40.0	14	6	42.9	8	57.1
CaixaBank Asset Management, SGIIC, S.A.	276	10	7	70.0	3	30.0	63	33	52.4	30	47.6	203	108	53.2	95	46.8
BPI Gestão de ativos S.A.	43	6	5	83.3	1	16.7	3	2	66.7	1	33.3	34	21	61.8	13	38.2
CaixaBank AM Luxembourg S.A.	9	2	2	100.0		0.0	1		0.0	1	100.0	6	4	66.7	2	33.3
Imaginersgen S.A.	66	5	3	60.0	2	40.0	13	9	69.2	4	30.8	48	19	39.6	29	60.4
Nuevo MicroBank, S.A.U.	45	13	7	53.8	6	46.2						32	15	46.9	17	53.1
CaixaBank Wealth Management S.A.	36	3	3	100.0		0.0	4	3	75.0	1	25.0	29	18	62.1	11	37.9
CaixaBank Titulización, S.G.F.T, S.A.	10	4	2	50.0	2	50.0						6	4	66.7	2	33.3
Building Center, S.A.U.	312	11	9	81.8	2	18.2	75	48	64.0	27	36.0	226	137	60.6	89	39.4
Openwealth, S.A.U.	19	1		0.0	1	100.0	1		0.0	1	100.0	17	12	70.6	5	29.4
Other companies	183	5	4	80.0	1	20.0	11	6	54.5	5	45.5	167	94	56.3	73	43.7
Inversiones Inmobiliarias Teguise Resort S.L.	155	2	1	50.0	1	50.0	7	4	57.1	3	42.9	146	78	53.4	68	46.6
Credifimo E.F.C. SAU	14	2	2	100.0		0.0	1		0.0	1	100.0	11	8	72.7	3	27.3
Líderes de Empresa Siglo XXI S.L.	6											6	6	100.0		0.0
Puerto Triana S.A.U.	8	1	1	100.0		0.0	3	2	66.7	1	33.3	4	2	50.0	2	50.0
Total	46,014	5,366	3,150	58.7	2,216	41.3	8,484	4,164	49.1	4,320	50.9	32,164	12,896	40.1	19,268	59.9

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<sup>30.</sup> Functional structure



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31. Training activity

Virtual training	
<b>92%</b> 2,768,211 hours	_
Face-to-face training	
8%	
Total investment	
€15.4 M	
Investment per person	-
€339	
Sector average €431 <sup>(1)</sup>	_
Training hours	
2,992,780	
Women 55.8% Men 44.2%	
Hours of training per pers (out of average staff)	on

# 65.9

## Segmentation by occupational classification

	Male	Female	Total
Directors	129,154	105,608	234,762
Middle management	147,914	161,033	308,947
Other Employees	1,045,769	1,403,302	2,449,071
Total	1,322,837	1,669,943	2,992,780

# Segmentation by age bracket

Table 31. Training activity

	Male	Female	Total
< 30 years	127,378	122,121	249,499
30-39 years	180,788	194,560	375,348
40-49 years	559,273	835,257	1,394,530
> 49 years	455,398	518,005	973,403
Total	1,322,837	1,669,943	2,992,780

1) Source: 2023 Survey of the Group of Financial Institution Training Managers - GREF



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Employee life cycle

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32. Employee, Culture and Leadership Engagement and Satisfaction Study

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# Table 32. Employee, Culture and Leadership Engagement and Satisfaction Study conducted in 2024

	BPI Vida e Pensões	BPI Gestao de activos	CaixaBank Asset Management	CaixaBank Asset Management Luxembourg	Building Center	CaixaBank Facilities Management	CaixaBank Operational Services	MicroBank	Credifimo	Grouped CaixaBank Payments & Consumer	CaixaBank Tech	CaixaBank Advanced Business Analytics	Puerto Triana	CaixaBank Titulización (Securitisation)	Imagin	VidaCaixa	VidaCaixa Mediación OBS	Openwealth
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Participation	81	74	94	100	92	97	88	95	100	94	91	95	100	100	93	88	90	100
TF - Total Favourable	76	86	84	80	74	82	73	88	88	78	79	78	90	74	82	79	78	91
Neutral	15	11	11	12	15	11	17	9	10	13	14	11	9	16	13	14	11	6
Unfavourable	9	3	5	9	11	7	10	4	2	8	7	11	1	10	5	7	11	3
Culture																		
Favourable	79	87	88	81	76	89	80	89	93	77	77	88	91	72	85	79	85	97
Neutral	15	8	9	13	15	8	14	8	7	14	16	7	8	24	11	15	8	2
Unfavourable	6	5	3	6	8	3	6	3	0	9	7	5	1	4	4	6	7	0
Leadership																		
Favourable	85	85	88	88	81	89	78	89	87	88	86	90	95	91	84	86	65	98
Neutral	11	10	8	9	12	8	14	9	13	8	10	5	5	9	9	10	15	2
Unfavourable	4	5	4	3	8	2	9	2	0	4	4	5	0	0	7	4	21	0
Empowerment										'								
Favourable	76	90	83	93	75	80	65	86	96	79	80	78	88	81	86	79	72	91
Neutral	15	8	10	7	14	14	20	12	4	13	13	11	13	13	7	13	6	6
Unfavourable	9	2	8	0	11	6	15	3	0	8	8	11	0	6	7	8	22	3
eNPS	35	68	60	43	23	59	35	69	64	49	45	37	75	0	55	42	28	88
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
Promoters	40	74	64	71	40	67	50	72	64	60	55	53	75	25	61	51	50	88
Passive	55	19	32	0	42	25	35	26	36	29	35	31	25	50	34	40	28	12
Detractors	5	6	4	29	18	8	15	3	0	11	10	16	0	25	6	9	22	0



eNPS - Employee Net Promoter Score





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**K** CaixaBank

Pintor Sorolla, 2-4 46002 Valencia www.caixabank.com