

NO. OF BANKIA EMPLOYEES
13,318*

WOMEN IN MANAGEMENT
POSITIONS
1,521

MANAGERIAL APPOINTMENTS
THROUGH INTERNAL PROMOTIONS
294

RELOCATIONS ARRANGED IN 2015
4,028

EMPLOYEES INVOLVED IN
TRAINING PROGRAMMES
3,111

FOCUS GROUPS WITH EMPLOYEES
30

* Data for Bankia, S.A.

HUMAN CAPITAL

Bankia is staffed by 13,318 people who work tirelessly to ensure responsible management practices shape every aspect of the business. Efficient management, the identification and nurturing of internal talent, and ongoing staff training were at the heart of the main projects completed in 2015.

Personnel management activity was intense throughout 2015 due to two circumstances. First, a new voluntary redundancy plan was launched in May, which involved 253 employees leaving. Second, new distribution and commercial models were developed and consolidated, entailing:

- The opening of 16 agile branches manned by 102 employees.
 - The establishment of advisory branches to which 227 financial advisors were assigned.
 - The opening of multi-channel branches involving 133 hires.
- The strengthening of the SME segment, with 105 new professionals assigned to the area head offices and reviews of the job profiles of 153 employees assigned to branches.
 - The winding up of the Recovery and Settlement Centres, which were replaced by the Recovery Centres, involving the subsequent reassignment of staff and functions.

In all, 4,028 members of staff were reassigned to achieve the right organisational structure, especially at management level.



*277 SPECIALISED
FINANCIAL ADVISORS
WERE HIRED TO
STAFF THE ADVISORY
BRANCHES*

TRAINING

During 2015, the training plan focused on promoting people's core competences, aligning the training actions carried out with the bank's priorities while associating processes for measuring how these are converted into results. 774,677 hours of training were provided; up 15.75% year on year.

Most worthy of note was the introduction of training itineraries to improve the management team's skills as part of the process to redefine the bank's culture and shift focus towards value-based management and maximise the bank's competitive advantage. The first were run for the managers of Plus+ branches and branches with specialist advisors, retail banking and business banking commercial managers, business centre managers, and private banking managers.

Efforts also focused on:

- Continuing to run the itineraries for SME and personal banking account

managers in order to bolster the knowledge and skills associated with their positions.

- Synchronising the new programmes for specialised managers (financial advisors, business banking managers and asset managers) with the training itineraries of their management.
- Strengthening long-term customer relations (especially with SMEs, micro-enterprises and independent contractors) and providing commercial advice on products and services.
- Evaluating the training of retail and business banking staff vis-à-vis credit risks in order to draw up individual training plans to bridge any gaps.
- Running a specific training plan for multi-channel managers on changes in the bank's distribution models.
- Training staff on P&L management, foreign trade, operational management, and insurance and anti-money laundering legislation.

*A KEY DEVELOPMENT
WAS THE INTRODUCTION
OF TRAINING
ITINERARIES TO IMPROVE
THE MANAGEMENT
TEAM'S SKILLS*



INVESTED IN TRAINING

€7.50 MN

EMPLOYEES TRAINED

13,040

COURSES RUN

857

HOURS OF TRAINING
PER EMPLOYEE

58.17

TRAINING
PROVIDED ONLINE

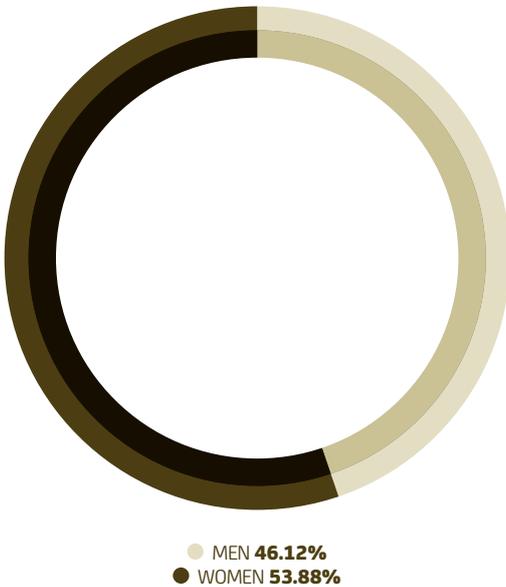
64.5%

TRAINING ON TECHNOLOGICAL
DEVELOPMENTS AND
THE ROLLOUT THEREOF

17,775 h.

TRAINING

TRAINING HOURS
BY GENDER (%)



TRAINING HOURS BY
PROFESSIONAL CATEGORY (%)



PROFESSIONAL DEVELOPMENT AND TALENT MANAGEMENT

There were 294 appointments in 2015: 35 senior managers (including 11 area managers), 166 branch managers, 45 Central Services managers (including 2 team leaders) and 48 deputy branch managers.

Talent searches entailed 1,477 interviews in addition to and complementing the 4,557 interviews carried out the previous year. This interview process was widened in 2015 to include sales and technical personnel.

In order to develop the professional careers of staff with the greatest potential, new management skills development programmes were run for 59 professionals during the year. The objectives of the programmes were to:

- Offer an overview of the level of critical skills required by the management function.
- Provide learning scenarios in which these skills can be put to use.
- Draw up individual plans designed to enhance performance and boost leadership qualities in collaboration with coaches.

A new skills development programme was also rolled out for skilled individuals who are one step away from moving into senior management. Two programmes were run in the last quarter, benefitting 30 professionals (deputy branch managers, managers of staff in business support and commercial areas).

A supplementary coaching programme was also drawn up in 2015 for staff who had already completed the management skills course. Nine individuals took part.

FOR SUPPORTING EMPLOYEES' STUDIES

€264,798.17

FOR SUPPORTING CHILDREN'S EDUCATION*

€9,284,303.44

BENEFITTED FROM MATERNITY/PATERNITY LEAVE

851 EMPLOYEES

DISABLED PEOPLE WORKING FOR THE BANK

148 EMPLOYEES

EMPLOYEES WITH REDUCED WORKING HOURS TO CARE FOR CHILDREN AND FAMILY MEMBERS

314 EMPLOYEES

* Includes disabled children and children that do not sleep at home.

INTERNAL APPOINTMENTS IN 2015

294

EMPLOYEES EVALUATED FOR PERFORMANCE AND/OR PROFESSIONAL DEVELOPMENT

1,777

Other action in this area included:

SENIOR MANAGEMENT PROGRAMME (PAD)

For corporate directors, running from October 2015 to mid-2016. Forty-four professionals signed up for the course.

CAREER DEVELOPMENT PLANS (PDC)

Targeting employees capable of filling top positions to meet the bank's existing and future needs. During the first quarter, 38 plans were started along with another in October, in addition to the 12 plans launched in 2014. These plans include work placements in different parts of the organisation, the possibility of participating in strategic projects, etc.

MENTORING PROGRAMME

Which was launched in the first quarter of 2015 and runs for 18 months. It involves 62 mentors.

PLANS TO FOSTER TALENT PROVIDING PARTICIPANTS

With an overview of the business and the bank, ensuring Bankia can cover emerging organisational needs internally. At year end, 298 employees from the commercial network and 50 members of Central Services had signed up.

TALENT POOL PROGRAMME

Designed to find and train young people capable of occupying positions that require a high degree of specialisation: capital markets, treasury, corporate banking, private banking, financial management, etc. A total of 12 individuals from the pool were assigned to their final posts in these areas at the end of December.

MANAGEMENT STYLE

Every company with an ambition to lead has its own unique management style. A task force was set up in April 2015 to define Bankia's management style and the underlying principles thereof. This group's duties also included establishing the bank's values as the foundations of its conduct and defining the boundaries of management responsibility.

The task force's conclusions led to the drafting of the bank's Management Style Guide and the creation of a self-awareness and self-analysis tool, and helped shape training and communication plans. An example of the latter is the inclusion of management style modules in the development itineraries for area managers and business centre managers.

WORKPLACE CLIMATE, CULTURE AND COMMITMENT

The first Bankia Workplace Climate Survey was conducted during the second half of 2015 in order to:

- Gather objective and relevant information on the satisfaction and commitment of the bank's staff.
- Obtain indicators that can be compared with those of other organisations.
- Analyse differences in existing workplace micro-climates.
- Identify the drivers of satisfaction or dissatisfaction and therefore, the levers that can be moved to manage the internal climate.
- Design overarching and specific action plans to align climate, culture and commitment with the Strategic Plan.

Groundwork for the survey comprised individual interviews and five focus groups involving members of Retail Banking, Business Banking and Central Services.

An anonymous and confidential questionnaire was drawn up based on this work consisting of 61 closed and four open questions, which was sent to the bank's staff.

The outcomes of the survey and subsequent action based on the results will be published in 2016.

STAFF HEALTH AND SAFETY

The bank is committed to fostering a working environment based on the health and safety of its staff, implementing a consistent and coordinated health and safety policy.

The Health and Safety Management System comprises all the activities aimed at preventing, eliminating or minimise occupational risk. This is achieved through an annual programme approved by the National Health and Safety Committee.

Various agreements have also been signed between the management and employees' representatives to improve working conditions. For example, the protocols for situations involving violence or robberies are executed immediately in a coordinated way to support and help employees.

Bankia runs preventive campaigns to promote good health as well as collaborative actions with the Spanish Cancer Association, which seek to raise awareness and inform all members of the organisation. Blood donation campaigns have also been organised in collaboration with different public organisations.

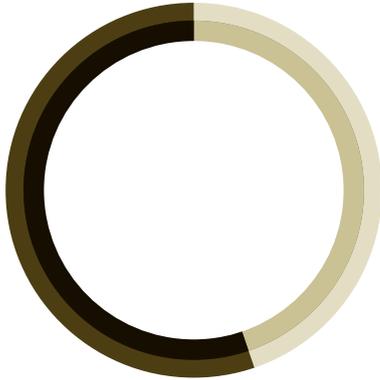
STAFF HEALTH AND SAFETY

2015

Absenteeism	6.12
Total working hours lost due to absenteeism	1,360,867
Workplace accident rate	0.29
Total working hours lost due to workplace accidents	6,916
Total number of employees taking sick leave	3,571
Total work-related death	0

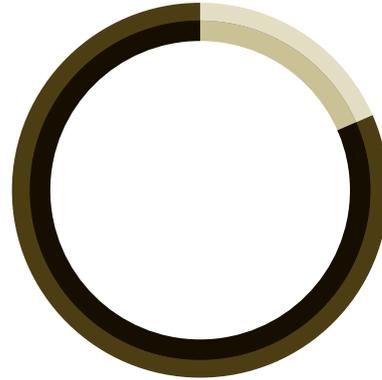
WORKFORCE PROFILE

BY GENDER



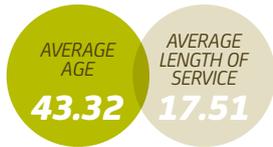
● MEN AS A % OF TOTAL WORKFORCE **45.55%**
 ● WOMEN AS A % OF TOTAL WORKFORCE **54.45%**

BY BUSINESS AREA



● CENTRAL SERVICES STAFF AS A % OF TOTAL WORKFORCE **14.81%**
 ● COMMERCIAL NETWORK STAFF AS A % OF TOTAL WORKFORCE **85.19%**

BY LENGTH OF SERVICE (YEARS)



● STAFF UNDER 30 AS A % OF TOTAL WORKFORCE **0.54%**
 ● STAFF BETWEEN 30 AND 50 AS A % OF TOTAL WORKFORCE **79.75%**
 ● STAFF OVER 50 AS A % OF TOTAL WORKFORCE **19.71%**

BY MANAGEMENT POSITIONS



● TOTAL NO. OF FEMALE MIDDLE MANAGERS **40.40%**
 ● TOTAL NO. OF MALE MIDDLE MANAGERS **59.60%**

BY CONTRACT TYPE



● STAFF ON OPEN-ENDED CONTRACTS AS A % OF TOTAL WORKFORCE **100%**
 ● STAFF ON FIXED-TERM CONTRACTS AS A % OF TOTAL WORKFORCE **0%**

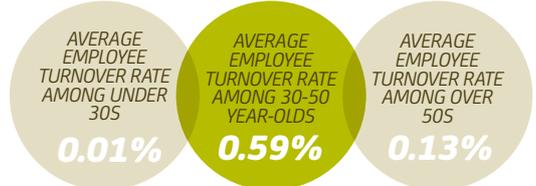
UNWANTED EXTERNAL TURNOVER RATE



AVERAGE EMPLOYEE TURNOVER RATE



AVERAGE EMPLOYEE TURNOVER RATE BY AGE



FAMILY PLAN

The Family Plan is designed for both children and adults, because its mission is to develop competences and skills from the earliest age to enable disabled people to become integrated

in society, to have a job and a career, as well as professional, personal and social development through an accompaniment plan that is personalised for each beneficiary according to their age and personal situation.

MULTI-DISCIPLINARY WORK

SUPPORTING PEOPLE WITH DISABILITIES

ASSESSMENT AND DIAGNOSIS
EARLY STIMULATION
THERAPIES AND TREATMENT
PSYCHOSOCIAL REHABILITATION
ADAPTED PHYSICAL ACTIVITY
SOCIALISATION AND
NORMALISATION CAREERS ADVICE
EMPLOYMENT INTERMEDIATION
GRANTS AND TRAINING
ADAPTATIONS SUPPORTED
EMPLOYMENT



EMPLOYEES'
CHILDREN HELPED
THROUGH THE
FAMILY PLAN

86

FAMILIES

INFORMATION-ADVICE
CONTACT NETWORKS
FAMILY RESPITE CARE
FAMILY THERAPIES

TOTAL VIEWS OF THE **BANKIA ONLINE** MAGAZINE

689,972

ESCUCHA ACTIVA ACTIVE LISTENING

Bankia has implemented an internal communications strategy based on “active listening”, designed to boost continuous improvement in the organisation, strengthening the employee’s “voice” as a driver of change. All of this is achieved through close relationships and feedback, which enables opinions and suggestions from the workforce to be redirected towards the corresponding departments in order to help with detecting and solving problems and ensuring that the improvement measures adopted are correct.

The company has therefore implemented channels that enable the perceptions and opinions of the company’s staff to be continually collected via an employee focus group, suggestions and best practices forums, the possibility to publish comments in real time in all sections of the online magazine and in the videos published in the audiovisual

space, and tests carried out among “internal communication correspondent” employees.

In November 2015, the Bankia Online magazine for staff received an award for the best online internal communications platform by the Internal Communications Observatory: set up by Instituto de Empresa, the journal Capital Humano, and global consultancy firm Atravia.

TOTAL VIEWS
OF CORPORATE
INFORMATION
PUBLISHED ON
THE INTRANET

3,104,668

TOTAL VISITS
TO THE
AUDIOVISUAL
SPACE

334,245

TOTAL EMPLOYEES
PARTICIPATING
IN INTERNAL
COMMUNICATIONS
CHANNELS

34,797

TOTAL EMPLOYEE
FORUMS SET UP

633

TOTAL NUMBER
OF SUGGESTIONS/
COMMENTS
RECEIVED
THROUGH THESE
FORUMS

2,083