

AGREEMENTS SIGNED
WITH REGIONAL GOVERNMENTS
TO SUPPORT VOCATIONAL
EDUCATION & INTERNSHIPS*

9

PROPERTIES CONTRIBUTED
TO SOCIAL HOUSING POOL

1,982

EMPLOYMENT SUPPORT PLAN
OFFERED TO MORE THAN

4,030 CUSTOMERS

DISTRIBUTED TO WORK INTEGRATION
PROGRAMMES FOR PEOPLE
WITH DISABILITIES

€1.26 BN

FOUNDATIONS AND ASSOCIATIONS
SUPPORTED THROUGH SOCIAL
ACTION PROGRAMMES

OVER 830

VOLUNTEERS FROM THE BANK
AND THEIR FAMILIES

407

SOCIETY

Our mission is to help to those who most need it and contribute where possible to enhancing the regions in which Bankia operates.

AREAS OF SOCIAL ACTION

For the third year running, Bankia focused its efforts on projects attending to the urgent needs of the most vulnerable members of society and initiatives working to find solutions in the medium term, above all those that help people find work. Under this premise, action was taken in the areas of housing and emerging poverty, education, employability, local and rural development, education, employability, local and rural development, and disability.

In 2015, the bank bolstered its total social investment by 16% to 16.2 million euros. Upwards of 830 foundations received support, with more than 270,000 people benefitting directly.

SUM OF SPONSORSHIP + SOCIAL ACTION



- HOUSING AND EMERGING POVERTY **2.72%**
- EDUCATION **21.07%**
- EMPLOYABILITY **9.21%**
- LOCAL AND RURAL DEVELOPMENT **36.90%**
- DISABILITY **7.77%**
- CORPORATE SPONSORSHIP **11.67%**
- VOLUNTEERING **10.65%**



IN 2015, THE BANK BOLSTERED ITS SOCIAL INVESTMENT BY 16% TO 16.2 MILLION EUROS

HOUSING AND EMERGING POVERTY

Bankia's support in this area has been through its banking business, adapting the terms and conditions of mortgages to enable customers to continue paying them, as well as through direct action through the Social Housing Pool and offering special rental terms to the most disadvantaged families.

For the most vulnerable members of society, the bank increased the number of homes rented at reduced rates, and contributed a total of 1,982 properties to the Social Housing Pool. More than 1,500 contracts were signed with families in difficulty, who could also apply for additional aid to pay their rent.

Bankia's social rental properties are spread across Spain and can be viewed and applied for through the www.bankia.com website, although the bank also has agreements with the Canary Islands, Catalonia, Valencia and La Rioja regional governments allowing them to offer these homes to people selected through their welfare services.

Bankia provides a form on its website to apply for housing, which applicants can use to complete the entire process to request a home from the Social Housing Pool. A new website shared by the entire financial sector was created in 2015, which will go live in 2016 to enable users to search for available social housing offered by the banks.

BANKIA'S SOCIAL RENTAL PROPERTIES ARE SPREAD ACROSS SPAIN AND CAN BE VIEWED THROUGH THE WWW.BANKIA.COM WEBSITE

RENTED SOCIAL HOUSING: SOCIAL HOUSING POOL AND SPECIAL RENTALS

	2014	2015
SHP applications	2.104	584
Special rental applications	700	570
Total applications received	2,804	1,154
Distribution by situation		
Pending		
SHP applications pending	635	525
Special rental applications pending	50	27
Rejected		
SHP applications rejected (2)	1.253	11
Special rental applications rejected	37	20
Approved		
SHP applications approved	35	59
Special rental applications approved	140	40
Signed		
SHP applications signed of	181	135
Special rental applications signed off	473	503
Total number of social rental agreements signed	654	638



FINANCIAL MANAGEMENT AND EDUCATION TRAINING COURSES

EDUCATION

Bankia supports the FP Dual vocational education & internships programme, which combines learning in both the classroom and workplace. This programme provides students with a professional qualification and work experience, boosting their chances of finding work.

The bank backs this type of training in pursuit of transforming the education and economic system to help eradicate a major blight on the country: youth unemployment. Bankia's projects are designed to forge closer ties between young people and business and help ensure training plans meet companies' needs. The bank runs local and national campaigns in this area in partnership with educational centres, businesses, regional governments and the Ministry of Education, Culture and Sport.

One of the numerous stand-out projects launched by the bank in 2015 was the creation of a Higher Diploma in Business Administration and Finance, which is offered at training centres in Madrid and Valencia. A pioneering initiative in the Spanish banking sector, this course will see 150 students being trained in portfolio management (SMEs, private banking and business banking) and multi-channel banking in the first two cohorts attending the two-year course.

Bankia and the Bertelsmann Foundation have also opened the DUAL+ Innovation and Knowledge Centre, designed to provide spaces for analysis and agreements to run vocational education and internship projects.

In 2015, Bankia signed a collaboration agreement with the Extremadura regional government to run vocational education and internship projects. This agreement comes off the back of those entered into with the regional governments of Galicia, Valencia*, Murcia, Cantabria, Castile-La Mancha, Castile-Leon, La Rioja and Catalonia in 2014.

* Came to an end in June 2015

75

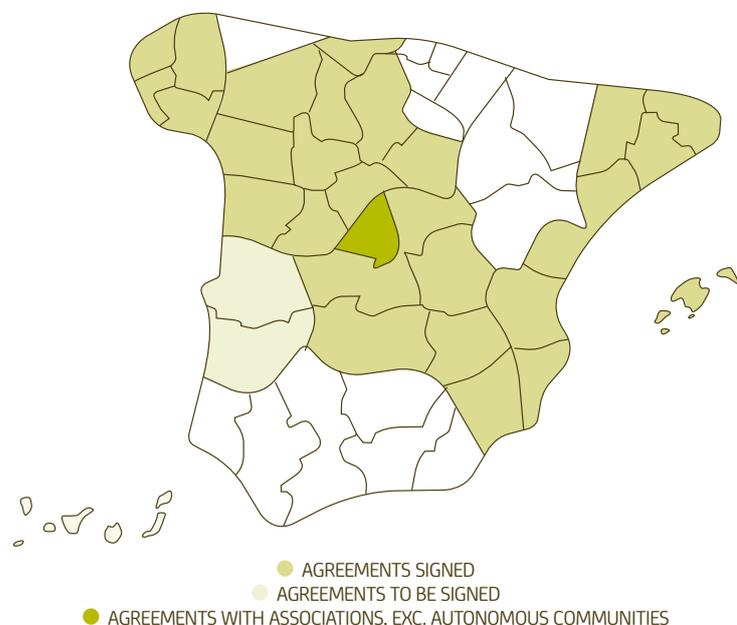
PARTICIPANTS IN VOCATIONAL EDUCATION & INTERNSHIPS (FP DUAL) PROGRAMME

850

FP DUAL TRAINING COURSES

20

AGREEMENTS SIGNED WITH REGIONAL GOVTS TO SUPPORT VOCATIONAL EDUCATION & INTERNSHIPS



BENEFICIARIES OF INTEGRATION EMPLOYMENT PROJECTS

898

EMPLOYABILITY

In addition to training young people to improve their job prospects, the bank is also involved in another area of social action, helping those most struggling to gain a foothold in the job market to find work or start working for themselves. It helps start up new small enterprises, primarily in the service sector, and offers specialised training.

Bankia also worked with the Red Cross and Cáritas in 2015, providing 1.2 million euros for training, internships and support for entrepreneurs, which directly benefitted 3,773 individuals.

Specific programmes were also run in Valencia and Madrid for especially vulnerable groups such as female victims of gender violence, former prison inmates (through the Integra Foundation), and young people at risk of exclusion (with the Norte Joven Association). Bankia is aware that its social responsibility also entails supporting customers who are out of work.

It therefore launched the Employment Support Plan in the second half of 2014 along with the Randstad Foundation and Randstad Services.

The programme offers unemployed customers a training itinerary and job search service for six months, during which they can receive help and advice. A total of 898 people have signed up to the programme since its launch, with 45% finding work.

LOCAL AND RURAL DEVELOPMENT

One of Bankia's social investment priorities is to equally distribute its contributions among the different projects across Spain that boost development in all the areas in which its customers live. To do so, it works with 419 associations and foundations in the various provinces.

*A TOTAL OF 898 PEOPLE
HAVE SIGNED UP TO
THE EMPLOYMENT
SUPPORT PLAN, WITH
45% FINDING WORK*



INVESTMENT IN FOUNDATIONS AND ASSOCIATIONS SUPPORTING LOCAL AND RURAL DEVELOPMENT PROGRAMMES

€5,98 BN

Bankia also strives to involve as many stakeholders and other groups in these projects, including foundations, employees, customers and young people. Key achievements in 2015 included:

FOUNDATIONS

Call for bids for funding aimed at enhancing the job prospects of those most in need, with a budget of over 2.2 million euros. The funding was distributed through the Montemadrid, Caja Rioja, Caja Ávila, Caja Segovia, Bancaja, Caja Canarias and Caja Castellón foundations. 312 associations took part.

EMPLOYEES

The Solidarity Network was strengthened in 2015 across the whole of Bankia as a way of allowing staff to fulfil business objectives by collaborating with an NGO chosen by employees. Retail Banking, Business Banking and Private Banking supported a total of 197 projects, with contributions amounting to 1.24 million euros.

CUSTOMERS. IN 2015

Bankia took the first step towards involving customers in the bank's social action. A pilot project was run in Catalonia and Aragon, with the bank's business customers voting for NGOs in the Solidarity Network in each region and having the chance to nominate others. Bankia also engaged customers in Operation Kilo supporting food banks in Spain. The "Contigo Dos Pueden Ser Cuatro" [With You, Two Equals Four] campaign also saw the bank matching customer and employee donations. In total, 5,035 litres of milk and 2,356 of oil, 3,294 kilos of vegetables, 1,700 items of general produce, 2,579 children's kits, and 1,439 hygiene kits were collected.

YOUNG PEOPLE

Bankia's willingness to involve everyone in its social action also inspired the

LOCAL IMPACT SOLIDARITY NETWORK 2015



197 projects of different NGOs
 €1.25 MN donations in 2015
 44,000 beneficiaries in more than 117 municipalities

"Historias en Red" [Online Stories] campaign to encourage volunteering and provide a donation to the NGOs participants support. Fifteen stories by students at all stages of learning were chosen, describing a wide range of activities such as setting up a free clothes market for the homeless, building an allotment at a centre for the disabled, and running a basic health and hygiene campaign at a school with especially vulnerable immigrants. The bank donated a sum of 33,000 euros.

DISABLED PEOPLE

Bankia worked very hard to assist disabled people, setting aside the entire budget in this area of social action to projects helping disabled people boost their employability and find work. A total of 47 organisations across 15 provinces received 1.25 million euros from the bank to enhance the job prospects of more than

8,400 people with intellectual, physical or sensory disabilities or mental illness.

Projects involved farming and gardening placements, university education for people with an intellectual disability, career guidance and intermediation services, a special employment centre specialising in textile production, supported employment, etc.



MN DISTRIBUTED
AMONG 47 NGOS
ACROSS SPAIN

€1.25 MN

DISABLED
PEOPLE HELPED

8,400



AN ENGAGED TEAM



The involvement of Bankia's workforce is vital to the continuity of its social action. Employees are involved in choosing more than 200 NGOs through the Solidarity Network and other initiatives, such as "Planta tu Proyecto" [Name your Project] which raised 64,140 euros in its third edition to be distributed among 12 social organisations nominated and voted for by staff. Their involvement is crucial during the volunteer days, 70 of which were organised in 2015. Some of these are also attended by family members to raise their awareness and encourage them to participate in the NGOs' different activities (workshops on how to look after oneself, cooking, career advice, sports, with disabled people, at-risk children, etc.).

Bankia has permanent volunteers who attend training sessions for disabled

people, such as those run by the Randstad Foundation, Asprodema, the Integra Foundation and the Adecco Foundation.

Employees are also actively involved in other symbolic programmes such as "Correr con Doble Meta" [Run with a Dual Goal] which involves Bankia donating a euro for every kilometre run by its staff at official events. The 30,000 euro target for 2015 was smashed, and the money raised goes to Sandra Ibarra Foundation initiatives to fight cancer.

The achievements of the charity runners in the 2015 Madrid Marathon are especially noteworthy, who participated to raise money for the ASION association for parents of children with cancer.

VOLUNTEERING INITIATIVES RUN

119

BENEFICIARIES OF VOLUNTEERING INITIATIVES

838

INITIATIVES PROPOSED BY STAFF THROUGH NAME YOUR PROJECT

20

VOLUNTEERS FOR FINANCIAL MANAGEMENT AND EDUCATION TRAINING COURSES

39

PARTICIPANTS' AVERAGE SATISFACTION SCORE OUT OF 10

8.2

SOCIAL SPONSORSHIP

In order to offer help to those who most need it, tackle unemployment and the consequences of the economic crisis, and in short, contribute where possible to enhancing the regions in which Bankia operates, the bank has funded a variety of projects with a social slant, including:

BANKIA SYMPHONIC ORCHESTRA (OSB)

This is a new project launched in 2015 with the aim of discovering new musical talent, recognising hard work and effort, providing continuous training, and helping top young musicians find work once their free training comes to an end. Bankia's OBS is a professional musical ensemble whose programme of activities promotes youth employment and social and artistic purpose through

excellence, bringing music closer to all walks of Spanish society as a universal language. During 2015, two series of concerts were run in Valencia, Peñíscola, Alicante, Ávila and Madrid.

“BANKIA ESCOLTA VALÈNCIA” [BANKIA LISTEN VALENCIA]

This programme aims to promote musical education and prevent students from dropping out of school through music groups. It primarily involves awarding study grants to music school students in the region of Valencia. In 2015, a total of 1,289 people received aid of 531,900 euros. A concert is also hosted paying homage to Valencian musicians.

GRASS-ROOTS SPORT

Bankia is sponsoring sport at a level far removed from sponsorship of the main sports at an elite level. Its aim is to

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PEOPLE RECEIVING ASSISTANCE THROUGH THE BANKIA LISTENS VALENCIA PROGRAMME

1,289

encourage playing sports and training among the youngest in society. Over a thousand girls and boys have benefitted from this sponsorship at the schools of Gran Canaria Basketball Club (Las Palmas), Puente Romanillos Athletics Club (Ávila) and the Futsal Indoor Football Club (Segovia).

FUTURE ANDALUSIANS AWARDS

These awards recognise young people in Andalusia who excel in science, sport, social action, business and culture. They are run in collaboration with the Joly Group.

“AHORA + QUE NUNCA” [NOW + THAN EVER]

Campaign run by the Red Cross in partnership with the Diario de Ávila newspaper. This campaign entailed the collection of toys over Christmas that were then distributed during Epiphany. Its patron is the young tennis player, Paula Arias. The campaign was run for the third year in 2015.

YOUNG TALENT AWARDS

Also in its third year, this event is run in collaboration with the Levante newspaper and recognises outstanding young people in the sciences, sport, social action, business and culture in Valencia.

VENERO CLARO SUMMER CAMPS

An agreement is in place with the Caja de Ávila Foundation through which grants have been given to over 400 children who worked especially hard at school to attend these summer camps in Ávila.

“EADDES DEL HOMBRE” [AGES OF MAN]

Sponsorship of the tenth edition of this exhibition, revalidating Bankia's commitment to promoting culture and preserving historic heritage. The

exhibition was shown at four temples in Ávila and Alba de Tormes throughout 2015. 402,352 visitors enjoyed the exhibitions over the course of eight months. It was the most visited cultural event of the year in Castile-Leon.

