

# 05.1 SOCIETY.

BANKIA CANNOT CHANGE SOCIETY, BUT IT TRIES TO HELP IMPROVE IT THROUGH A RANGE OF ACTIONS UNDERTAKEN IN THE AREAS IN WHICH IT OPERATES. LOCAL DEVELOPMENT, EMPLOYMENT AND SOCIAL SPONSORSHIP PROGRAMMES ARE AMONG ITS CHIEF PRIORITIES.

In 2016 Bankia strengthened its lines of social action, always with a clear commitment to innovation, closeness and support for projects that meet basic needs, are sustainable and benefit local development and people in the short term while also helping them achieve self-sustainability in the longer term.

The bank invested 16.5 million in this field of activity, placing special emphasis on local employment and development programmes, which are essential for achieving the desired goals. It also devoted considerable effort to the corporate sponsorship, disability, housing and new poverty projects. In total, in 2016 Bankia channelled aid to more than 800 associations and foundations.

## SOCIAL ACTION



- EMPLOYMENT **11.8%**
- EDUCATION **2.7%**
- LOCAL DEVELOPMENT **34.0%**
- DISABILITY **7.7%**
- EMPLOYEE PROJECTS **10.2%**
- HOUSING\* **20.5%**
- NEW POVERTY **1.3%**
- CORPORATE SPONSORSHIP **11.8%**

\*Housing: Of the total investment in housing by Acción Social, 54,760 went to the Acción Social budget and 3,371,589 to the maintenance of social housing by the Properties Directorate and the maintenance of the Social Housing Pool's online application form on the corporate website.



## HOUSING AND NEW POVERTY

Bankia expanded its housing agreements with local governments to make housing available at social rents to individuals and families in vulnerable situations. For that purpose, at 31 December 2016 the bank had 2,379 housing units available on advantageous terms and adapted to the payment needs of these households. In 2016 a total of 2,094 social rent contracts were signed.

The agreements with local governments help to improve the process by which homes are awarded through the social services. Agreements of this kind have already been signed in Madrid, Castilla-La Mancha, the Canary Islands, Catalonia, the Valencian Community and La Rioja. However, the pool of homes assigned to Bankia's Social Housing Pool (SHP) extends across all of Spain's autonomous communities.

In order to maintain the social housing programme, the bank allocated 3.37 million euros to cover property maintenance and repair costs, as well as the maintenance of the Social Housing Pool's online housing application form, located at [www.bankia.com/es/quienes-somos/convenios/](http://www.bankia.com/es/quienes-somos/convenios/).

DATA ON RENTED SOCIAL HOUSING	2015	2016
<b>SHP applications</b>	<b>730</b>	<b>570</b>
<b>Special rental applications</b>	<b>590</b>	<b>491</b>
SHP applications pending	525	407
Special rental applications pending	27	9
SHP applications rejected	11	14
Special rental applications rejected	20	10
SHP applications approved	59	64
Special rental applications approved	40	8
SHP agreements signed	135	85
Special rental agreements signed	503	464
<b>Total social rental agreements signed</b>	<b>638</b>	<b>549</b>

## EDUCATION

The bank is convinced that combining classroom learning with in-company learning is essential to give young people the qualifications and experience they need in order to succeed in the labour market. One of the vocational training courses that was started based on that premise is the two-year higher level course in Administration and Finance. Bankia's support for dual education has also given rise to agreements with regional governments to foster dual education in the different autonomous communities and an agreement with Fundación Bertelsmann that led to the creation of the DUAL+ Knowledge and Innovation Centre.

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On 26 July the bank went a step further in institutionalising its commitment in this field by creating the Bankia Foundation for Dual Education. The main purposes of this foundation are:

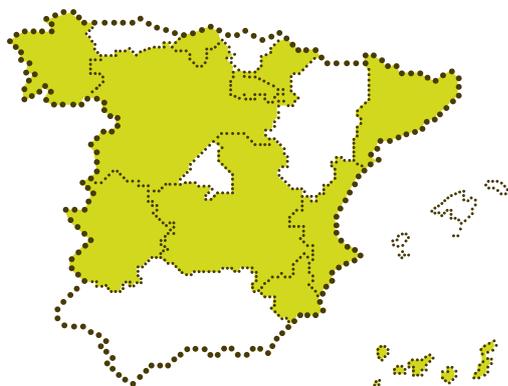
- To foster, promote and spread dual education, so as to increase its social value as a driver of the employability of young people in particular and of the competitiveness and transformation of Spain's manufacturing base in general.
- To collaborate in implementing dual education in the education system, in coordination with government authorities, schools, companies and business associations, as well as other institutions and social agents.
- To drive research and innovation in dual education, so as to generate knowledge that will help implement new projects and pilot plans linked to the development of dual education.

- To provide professional, academic and personal guidance to young people and others in search of employment, fostering the entrepreneurial spirit.

The foundation's support is not only for programmes related to the world of finance but also other subjects, such as Comex, which trains professionals in foreign trade and marketing, and Sanec, aimed at health science graduates.

In 2017, the scope will be expanded to include computer science, with a digital competencies programme called Ditec, and an application allowing companies to explore current and future market needs will be made available, among other initiatives.

## DUAL VOCATIONAL TRAINING AGREEMENTS WITH AUTONOMOUS REGIONS



Framework agreements with other autonomous communities: Cantabria, Castilla y León, Murcia, Galicia, Extremadura, La Rioja, Navarra, Canary Islands, Catalonia, Castilla-La Mancha and Valencian Community\*.

Another framework agreement with the Ministry of Education, Culture and Sport.

Three specific agreements with Castilla y León, Canary Islands and Castilla-La Mancha to implement Bankia Foundation projects in their territory: FP EPI and DITEC.

\*Signed in January 2017



BANKIA CONTRIBUTED **3.8 MILLION** EUROS TO FOSTER DUAL EDUCATION

## EMPLOYMENT

Bankia orients its social programmes towards promoting employment and entry to work for the sectors of society that have most difficulty in finding work. Together with Spanish Red Cross, it runs a programme to promote employment for over-45s, co-financed by the European Social Fund, and to improve the employability of 3,200 people affected by the economic crisis in 29 Spanish provinces. It also participates in the “Caritas con el Empleo” programme through training courses and support for Caritas’s network of social employers. The courses are carried out in 13 provinces and have more than 1,500 participants.

An additional line of work, which was maintained in 2016 for the fourth year running, involves helping customers and their family find work (a total of 291 people in 2016). The programme is called Empleo en Red and is carried out with the collaboration of Fundación Randstad and Randstad Outplacement. The success rate is 34.4%.

Last year the bank designed an innovative initiative to support entrepreneurial individuals who are unable to access funding, as they lack the necessary guarantees. This initiative is implemented through the microfinance company Oportunitas, which is currently at the launch stage. Over the course of 2016, 16 deals were closed for a total of 139,800 euros.

NUMBER OF BENEFICIARIES OF THE EMPLOYMENT PROMOTION AND ENTRY TO WORK PROGRAMMES

**MORE THAN  
4,700 PEOPLE**

Another new project in 2016 was the creation of a pilot project in Castilla-La Mancha to create employment in the rural environment and in agrifood companies. In collaboration with customers in this industry and the vocational training centres run by EFA (CIFASA), a programme was launched called “Ideas que Alimentan” (“Ideas that Feed”), calling for submissions from vocational training students throughout Castilla-la-Mancha. During 2017 the five best proposals, prepared by groups of students, will be selected and the students will be given grants to help them put their ideas into practice in the real world.

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### LOCAL DEVELOPMENT

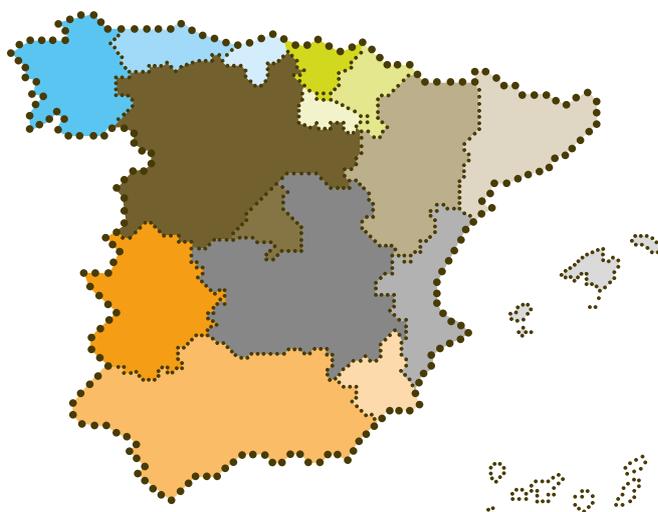
Local and rural development is a priority objective for Bankia, as it helps to bring productive industry and social assistance to rural areas. The bank promotes specific actions in five autonomous communities:

- In Madrid, with Fundación Montemadrid (78 projects).
- In the Valencian Community, with Fundación Bancaja (57) and with Fundación Caja Castellón (41).
- In Castilla y León, with Fundación Caja de Ávila (41) and Fundación Caja Segovia (50).
- In the Canaries, with Fundación CajaCanarias (27).
- In La Rioja, with Fundación Caja Rioja (23).
- In Catalonia grants will be offered in 2017 with Fundación Iluro.

Another way of extending the reach of Bankia's social action is through the "Red Solidaria" volunteering programme, which gets the bank's professionals involved in their local community. Last year, Retail Banking, Business Banking, Private Banking and Central Services chose 245 NGOs, to which they donated part of the profit obtained by their units (specifically, 1.42 million euros). Nearly 74,000 people throughout Spain benefited from this programme, which aims to help people with disabilities by meeting basic needs, providing entry to work and delivering care. During 2017 the Multichannel Business Directorate will join the initiative. Bankia's Red Solidaria project has great symbolic power, making employees' community involvement compatible with the achievement of their day-to-day business objectives.

"Historias en Red" is another programme aimed at bringing the bank close to local projects, in this case promoting solidarity between schools and NGOs. In 2016, the foundation Lo Que De Verdad Importa (LQDVI) and Bankia selected eight ideas submitted by young people on how to support and drive volunteering actions in their local community, which were then publicised on the programme's website and at LQDVI's conferences.

### 'RED SOLIDARIA' MAP



#### NO. OF PROJECTS

- ANDALUSIA 20
- ARAGÓN 4
- ASTURIAS 3
- BALEARICS 3
- CANARIES 13
- CANTABRIA 2
- CASTILLA Y LEÓN 17
- CASTILLA-LA MANCHA 15
- VALENCIAN COMMUNITY 42
- CATALONIA 26
- GALICIA 7
- LA RIOJA 5
- MADRID 71
- MURCIA 3
- NAVARRA 3
- BASQUE COUNTRY 6
- EXTREMADURA 4
- CEUTA 1



The purpose of BANKIA's "Finanzas Fáciles" ("Finance Made Easy") programme is to promote cognitive accessibility through financial education.

## DIFFERENT ABILITIES

The group made a major effort in 2016 to facilitate access to employment for people with different abilities. It allocated a budget of more than one million euros to orientation programmes, training itineraries and work experience programmes for more than 6,128 people through 37 NGOs throughout Spain.

During the year Bankia also reinforced its financial education programmes for people with disabilities, with the involvement of the bank's professionals. In all, 55 one-day financial education events were held to fight against social exclusion and foster cognitive accessibility. These programmes were carried out jointly with the confederation of intellectual disability institutions Plena Inclusión and Fundación Randstad, with a total of 471 beneficiaries.

## BENEFICIARIES OF THE 'RED SOLIDARIA' PROGRAMME

# 74,000

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Bankia is also evolving in its social responsibility policies, as regards the training of people with disabilities and the hiring of services. In 2016, the bank once again supported a postgraduate scholarship programme run by Fundación ONCE and started to consider potential providers among the special employment centres, which employ a large proportion of people with disabilities. In 2016, the bank signed an agreement with the Grupo Konecta special employment centre for the provision of customer helpdesk services in Bankia’s digital contact centre.

### THE CHALLENGES

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Bankia’s social action will continue its lines of work and maintain its strategy of closeness and involvement of all the bank’s professionals. The challenges for 2017 include the following:

- Consolidate the microloans programme for entrepreneurial individuals who lack the backing to apply for a loan from the bank in the usual way. The programme is implemented through an external microfinance company, which is responsible for granting the loans and managing the risk. Bankia provides the funds.
- Continue to increase community involvement in the bank’s social action. The aim is to gradually increase communication and opportunities for involvement of other stakeholders in the various programmes, apart from NGOs and Bankia employees.
- Increase the involvement of Bankia’s professionals, encouraging them to participate in all the social actions, so as to add an extra dimension to their work and their objectives.

### EMPLOYEE INVOLVEMENT: THE MAIN VALUE

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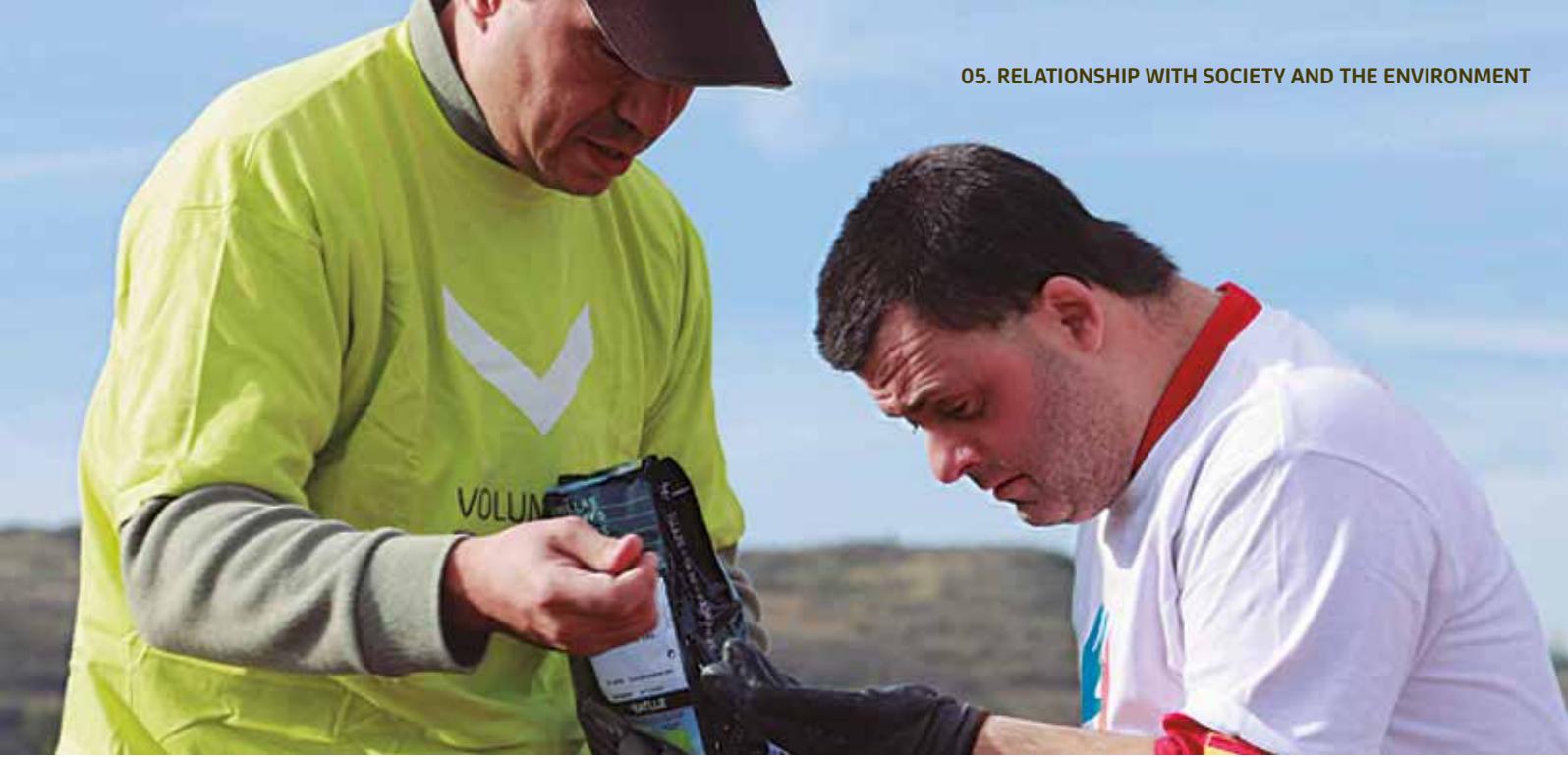
All Bankia’s social action is based on the involvement of its professionals, with the aim of developing an awareness of local needs and ensuring that the commercial activity is always linked with a local and social dimension.

Already more than 13,000 of Bankia’s professionals participate in Red Solidaria. There has also been an exceptional response to the “Planta tu Proyecto” programme, which gives recognition to those who volunteer for NGOs on a permanent basis. This programme channelled support to nine charity initiatives, which received 80,284 euros.

The “Contigo Dos Pueden Ser Cuatro” programme was also very well received. Under this programme, the bank undertook to double the donations made by Bankia’s professionals to the popular “Operación Kilo” food collection programme and donated 75,458 euros to the Spanish food banks federation Fesbal.

The bank’s social involvement was also reflected in the volunteering activities organised throughout Spain. In collaboration with Plena Inclusión, Fundación Randstad and Asprodema, 55 one-day financial education seminars were held, with a total of 128 hours of training and a satisfaction index of 9.3 out of ten.

Volunteering days and awareness-building activities were also organised, many of them at weekends with family and friends. They included, among other activities, sessions in urban gardens with people with disabilities, employment orientation workshops and fun activities with children and the members of various associations, and inclusive sports days.



In all, 597 people devoted 624 hours to organising 117 volunteering days during 2016.

In the field of sport, another programme that attracts great interest and a lively response is the “Correr con Doble Meta” programme, where Bankia professionals donate the kilometres they have run in various official races and Bankia turns their kilometres into financial help for NGOs. A total of 9,193 kilometres were donated, which became a donation of the same number of euros.

## EN ACCIÓN

In 2016 the bank presented the new brand, “En acción” (In action), which stands for Bankia’s social footprint and will accompany all the bank’s social projects relating to employment, training, housing, rural development, disability and social sponsorship.

The use of the creative concept of a “social footprint” conveys Bankia’s commitment to society, aimed at reinforcing the values of credibility and closeness. The new brand gives centre stage to the “action” driven by Bankia’s professionals, who are actively involved in putting the bank’s social projects into practice.

Every retail branch has a specific display to communicate the new brand to customers

THE USE OF THE CREATIVE CONCEPT OF A “SOCIAL FOOTPRINT” CONVEYS BANKIA’S COMMITMENT TO SOCIETY, AIMED AT HAVING A POSITIVE IMPACT ON THE BANK’S VALUES.

and inform them about the social projects Bankia is carrying out in the local area. A new website, [www.enaccion.bankia.com](http://www.enaccion.bankia.com), has been launched and Twitter and Facebook pages have been created, offering regular reports and updates.

**Bankia**

**en·acción**

la huella social de Bankia

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### SOCIAL SPONSORSHIP

Besides its strictly social activities, BANKIA is also involved in sponsoring other activities that help improve its social environment, on the level of culture, sport and business. Its programmes include the following:

#### Bankia Symphony Orchestra.

This is a professional musical ensemble created in 2015, whose challenges are to discover musical talent, recognise effort, hard work and continuing education, and help top-class young instrumentalists who have completed their formal education to find employment. In its second year of life, the orchestra played three series of concerts in Toledo, Valladolid, Salamanca, Zaragoza, Barcelona, Alicante and Valencia, with attendance of more than 5,000 people.

#### Bankia Escolta València.

In 2016 this programme published its third call for grants and launched the first edition of the Valencian Community's Competition for Orchestras. Its purpose is to promote and support musical performance and concerts as a fundamental part of the region's cultural heritage, while also strengthening the music societies and their orchestras. Bankia also sponsored the Bankia-Las Provincias Musical Campus, aimed at training a large band of young artists.

#### Youth sport.

The bank fosters the practice of sport by children through sport schools. In Las Palmas it sponsors the youth academy of the Gran Canaria basketball club; in Ávila, the Puente Romanillos athletics club; in Segovia, the Segovia Futsal futsal club; and in Lanzarote, the Haría futsal club. More than 2,000 children benefit from this sponsorship. In 2016 the bank reached an agreement with the Valencia Basket basketball club to inculcate the values of a culture of effort



# 75,458

#### Million euros

In donations to the popular "Operación Kilo" through the "Contigo Dos Pueden ser Cuatro" programme.



# 128

#### Hours of training given

In 55 financial education days, with a satisfaction index of 9.3 out of 10.



# 9,193

#### Kilometres run

Donated through the "Correr con Doble Meta" programme, converted into 9,193 euros.



among young people through various social programmes. Also in 2016, for the third season, Bankia sponsored Valencian pilota, the first sport to be declared an Intangible Heritage Asset by the Valencian government, practised throughout the three provinces of the Valencian Community.

#### **Venero Claro summer camp.**

Through Fundación Caja de Ávila, grants were awarded to allow more than 400 children to attend these summer camps in Ávila, offering leisure, games and training activities such as workshops and English lessons.

#### **Las Edades del Hombre.**

The 11th annual “Las Edades del Hombre” exhibition was dedicated to water and was held in Toro (Zamora). The exhibition consisted of 139 works and was visited by around 250,000 people. In supporting this event, Bankia reaffirmed its commitment to cultural promotion and the preservation of the historical heritage.

#### **Support for companies.**

More than 40 company gatherings were organised to address issues such as digitisation, innovation and internationalisation. Bankia and Innsomnia launched Spain’s first fintech incubator and accelerator, called Bankia Fintech by Innsomnia and based in Valencia. Together with Conector, the bank launched Bankia Accelerator by Conector, a programme to help and promote innovative startups that aspire to have a social impact.

BESIDES ITS SOCIAL ACTIVITIES, BANKIA ALSO SPONSORS OTHER ACTIVITIES IN THE FIELDS OF CULTURE, SPORT AND ENTERPRISE THAT HELP IMPROVE ITS ENVIRONMENT.

NUMBER OF HOURS IN 117 VOLUNTEERING DAYS

**624**

#### **Awards.**

Bankia sponsored the Business Awards organised by the magazine *Actualidad Económica*; the In4NBankia Awards, by the Alicante daily *Información*; the Digitisation Awards, by the magazine *Castilla y León Económica*; the “Tu Economía” Awards, by the daily *La Razón*, in the SMEs section; the “Comprendedor” Awards, by Fundación Empresa y Sociedad; the “Andaluces con Futuro” Awards, by the Joly communication group; and the “Talento Joven” Awards, by the daily *Levante*.