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COMMUNICATION



TRANSPARENCY AND COMMUNICATION ARE KEY TO ANY ORGANISATION'S STRATEGY, AS THEY ARE THE MEANS TO CONVEY WHAT IT DOES, ITS VISION AND ITS VALUES.

Following the principle of transparency, which governs all the Group's activity, Bankia works to provide the media with transparent, honest information through a variety of channels and encourages its managers to participate in various forums that have media coverage.

The bank's Press Relations department is in permanent contact with journalists and tries to answer all the questions they put to it. During 2017, XX press releases by Bankia and XXX by other parties were published and XX press conferences were held.

The Press Relations team also managed XXX videos, held XX interactions with journalists, made XX trips (mostly to the regions in which the bank has the greatest presence) and arranged XXX media interviews with the chairman, the CEO and the CFO.

The bank's external communication is also channelled through the Digital Content and Communications department, which manages the bank's social media accounts and various online portals through which information is provided about Bankia's activities and its environment. This department also helps ensure that the bank's corporate discourse is consistent and improve the content it issues.

The bank's efforts in this respect have been recognised by the business journalists association APIE, which awarded the bank's chairman, José Ignacio Goirigolzarri, the Tintero 2017 award. This award is in recognition of the chairman's work in the field of information, his efforts to improve communication policies and his clear and frequent messages to the media.

The award has special significance for Bankia, as it is the result of five years' work in support of transparency and clear information, which started with the Secante award received in 2012. The Secante award, also given by APIE, is awarded to the organisations that make journalists' work most difficult.



31,054

Followers



27,508

Followers



7,008

Subscribers

SOCIAL MEDIA

Aiming to have a presence wherever its customers congregate and communicate, Bankia maintains active profiles in Twitter, Facebook, YouTube, Google+, Slideshare, Flickr and Vimeo, through which it provides information about the bank and ensures two-way communication with its stakeholders. Facebook and Twitter are also used for some customer service tasks.

So much so that in 2017 a total of 3,308 customer inquiries were handled through these two channels, 47% more than one year earlier. Customer service via social media will be expanded from the second quarter of 2018 with the launch of a specific profile, which will also be open to inquiries from BMN customers.

Bankia ended 2017 with 27,508 followers in Facebook and 31,054 followers on Twitter, as well as a community of 7,008 YouTube subscribers.

The bank's social media presence was reinforced in March 2017

with the launch of the @ BankiaTeCuenta profile in Snapchat, a network used mainly by young people, who are a strategic segment for the bank.

Bankia's social media map was expanded in January 2018, when it started to use LinkedIn as a communication channel for corporate content. Over the course of the year, the bank will place special emphasis on training its professionals to operate through these social media and act as Bankia brand ambassadors in these channels.

JOSÉ IGNACIO GOIRIGOLZARRI WAS GRANTED THE TINTERO AWARD BY THE JOURNALISTS' ASSOCIATION APIE FOR FACILITATING THE WORK OF THE PRESS.

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DIGITAL ECOSYSTEM

Bankia's digital ecosystem is made up of 29 portals: 13 corporate portals, two employee portals, six for retail customers, five for companies and three for agents.

The Digital Content and Communications department is responsible for managing:

- **Bankia.com.** the bank's corporate portal and online headquarters, designed to meet the information needs of its stakeholders (media, analysts, shareholders, investors and society in general). This portal has been redesigned in the first quarter of 2018, with significant improvements in functionalities and user experience.
- **Blog Bankia.** The bank's corporate blog, offering informational content and news on subjects relating to the economy, finance, personal finance, business, etc. The target audience is SMEs, self-employed business owners and the general public.
- **Bankia Responde.** Communication channel in which Bankia answers corporate and management questions raised by citizens.
- **En•acción.** Portal that showcases Bankia's social footprint, with content specialised in social action, dual vocational training and social sponsorship.
- **Bankia Fintech.** Portal focused on fintech in Spain and abroad and which publishes the Bankia Fintech by Innsomnia calls for proposals, industry news, key figures and events.
- **Dar Cuerda.** Business portal that provides monthly information about Bankia's lending activity.
- **BFA Tenedora de Acciones.** Portal that hosts all the information about BFA.
- **Bankia Informe Anual.** Website containing the bank's annual reports.
- **Bankia Trabajamos desde los principios.** Portal with content about compliance with the 2012-2015 Strategic Plan.
- **Escolta València.** Portal that brings together all the information about sponsorship and support for regional bands in the Valencian Community.
- **FP Dual.** Portal devoted to dual education, providing detailed information about dual education grants.
- **Inveinte.** Free tool launched by Bankia to help companies find out what official assistance may be available to them.
- **Bankia Educación Financiera.** Portal launched in October 2017 aimed at helping citizens, whether they are Bankia customers or not, to understand financial terminology and products, so that they can make more informed decisions about their finances.

The department also provides support for the management of:

- **Bankia Estudios.** Analysis website aimed at evaluating, advising and promoting debate on questions of economics, banking and current affairs.

COMMUNICATION WITH CUSTOMERS

In 2017 the bank started a project to improve written communications with customers. The main goal was to ensure that all the messages the bank issues through its various channels and tools are clear and comprehensible. The startup consisted of three phases:

- Preparation of a diagnosis and a comparative analysis with the sector, in order to identify strengths and weaknesses in written communication style.

- Preparation of a corporate style guide and guidelines for the preparation of centralised and decentralised communications by the various units.
- Redesign of the most frequently sent communications and creation of a governance model and official channels of approval for the preparation of communications.

At the start of 2018, the redesigned communications completed so far, which represent 80% of the total volume of communications, started to be sent to customers. The goal is to reach 100% during the year.

COMMUNICATION AND ADVERTISING

Bankia is firmly committed to complying with and applying the principles and standards on advertising by banks, with the aim that all its commercial communications should respect the values of truthfulness, objectivity, fairness and honesty.

The commitment to respect the above values is reflected in:

- The existence of a Policy on Commercial Communications with Customers, approved by the Board of Directors, which sets out the criteria and rules that must be followed in creating and launching the bank's advertising.
- Bankia's membership of Autocontrol, an independent association for advertising self-regulation, and of Asociación Española de Anunciantes, a not-for-profit professional association of advertisers that advocates ethics, responsibility and efficiency in companies' communication and dialogue with society and defends freedom of competition and communication.

“BANKIA RESPONDE”, ANOTHER CONTRIBUTION TO TRANSPARENCY

Bankia's commitment to transparency was made patent with the launch of “Bankia Responde”, a new online communication channel in which the bank answers people's questions, whether they are customers or not, about its corporate arrangements and management.

The bank responds to questions it receives through this portal within three days. Bankia Responde also acts as a repository of questions and answers and has become a site for online consultations.

Between July, when it was presented, and 31 December, Bankia Responde received 291 questions, of which 62 were answered publicly and 125 privately. Another 102 were rejected as being unrelated to the bank's management.