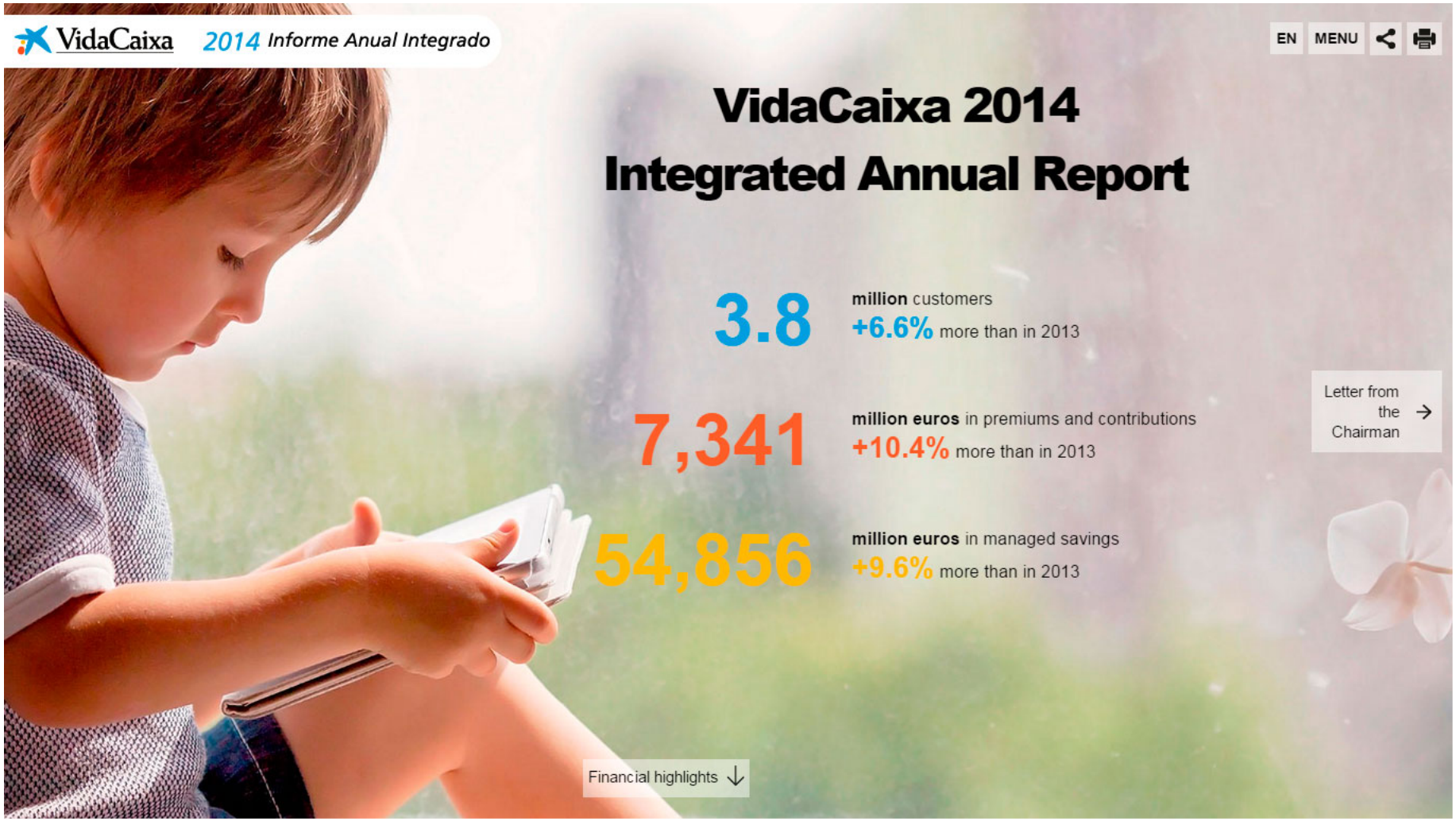

VidaCaixa
2014 Informe Anual Integrado
EN
MENU
VidaCaixa 2014
Integrated Annual Report
3.8
million customers
+6.6% more than in 2013
7,341
million euros in premiums and contributions
+10.4% more than in 2013
54,856
million euros in managed savings
+9.6% more than in 2013
Letter from the Chairman
Financial highlights

Market share in 2014, leaders in life insurance

Life-savings insurance	Life-risk insurance
23.1%	16.4%
market share	market share
4,996	594
million euros in premiums	**million euros** in premiums

Financial highlights

Financial highlights

871.6

million euros in consolidated net profit.
+107.5% more than in 2013.

2,224.2

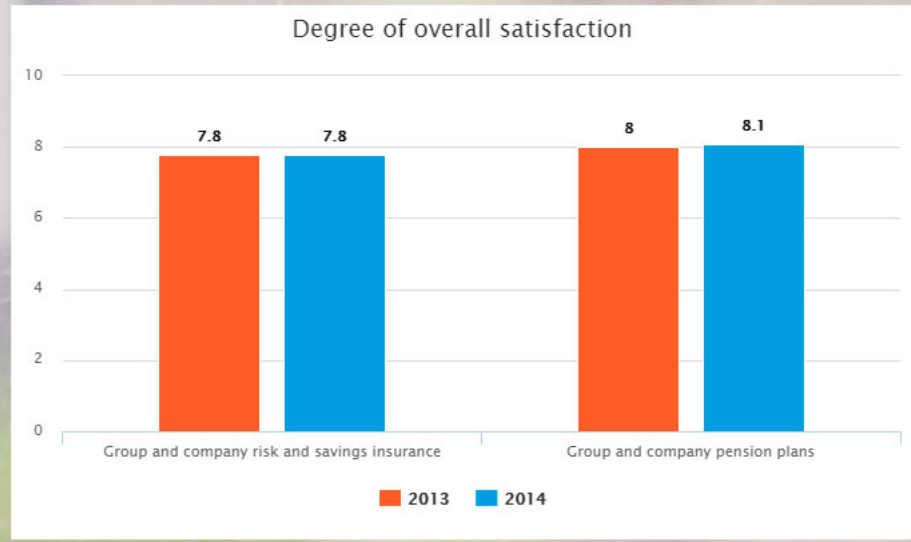
million euros in solvency margin, which is **1.4 times** above the legally required level.

3,792

million euros were paid out in benefits. VidaCaixa pays out more private pensions than any other entity in Spain.

Customer satisfaction

Customer satisfaction



Employees and sustainability

Employees and sustainability

630

employees

100%

of investment portfolio is managed according to ESG criteria

62%

of all staff are women

-24%

energy consumption per employee

Letter from the Chairman

Gonzalo Gortázar
Chairman of VidaCaixa

It gives me great pleasure to present the VidaCaixa Annual Report in which we clearly show the progress we made throughout 2014 in the three main areas of sustainability: economic, social and environmental.

On the economic side, we kept up our excellent trajectory of creating long-term value and achieving a net consolidated profit of 871.6 million euros in 2014. This was thanks to the excellent evolution of our activity, the profits generated by the different extraordinary operations and the fall in the number of fiscal assets and liabilities we had had in previous years as a consequence of the reorganisation operations of the Group. The trust our 3.8 million customers place in us continues to be the engine for growth in our company, which translated into an increase in funds under management to the tune of 54,856 million euros, 9.6% more, a rise in pension plan contributions and life insurance premiums of 7,340.6 million euros or 10.4% more and, finally, an increase in the payment of retirement benefits of 3,792 million euros, which is almost one third of all private pensions in Spain.

In this sense it is worth mentioning initiatives such as CaixaFu[tu]ro, which contributed to the awareness, advice and design of solutions so that our customers can face their retirement with total security. Similarly, we provided support employing different informative initiatives to promote a greater savings culture for retirement among the citizens of our country.

These actions are just an example of how the commitment of VidaCaixa in favour of responsible management and sustainability not only consolidate us as a market reference but also in other areas such as the development of socially responsible investments in our country or the active diffusion of the Global Compact Principles and the Principles of Socially Responsible investment of the United Nations.

In this Integrated Annual Report, which I invite you to read, you will also be able to learn in greater detail how we generate economic and social value for our stakeholders: shareholders, customers, employees and society.

I would like to thank all those who, through their opinion and suggestions, help us improve our responsible performance.

← VidaCaixa 2014 Integrated Annual Report

What VidaCaixa is →

What VidaCaixa is