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Appendix

Scope of the 2011 VidaCaixa Grupo Integrated Annual Report
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Independent Review Report and GRI Declaration

Scope of the 2011 VidaCaixa Grupo Integrated Report

VidaCaixa Grupo publishes its first Integrated Annual Report for 2011, in line with the best international practices regarding annual reporting, fostered principally by the International Integrated Reporting Council (IIRC). Therefore, in order to demonstrate a more complete vision of the company, its results and response to stakeholders, this single report outlines information about legal, economic and financial performance, in addition to the social, environmental and economic and corporate governance context within which it operates.

In the VidaCaixa Grupo 2010 Corporate Responsibility Report, the scope of reporting covered all the companies that make up the Group, VidaCaixa, AgenCaixa and SegurCaixa Adeslas. After the reorganisation of the Group in 2011, with the acquisition of 50% of the share capital of SegurCaixa Adeslas by Mutua Madrileña,

all the activity of the company SegurCaixa Adeslas is no longer included within the scope of this report and from now on this information will appear in that company's own Integrated Report.

Information regarding the Environment and People refer to data provided by VidaCaixa, AgenCaixa and the corresponding portion of services shared with SegurCaixa Adeslas.

This integrated 2011 VidaCaixa Grupo report was prepared in accordance with Global Reporting Initiative GRI G3.0 standards and the corresponding indicators specific to the financial sector and has been independently verified. Moreover, Accountability Standard AA1000 was adhered to for reporting information regarding material issues that appear in the report.

Dialogue with stakeholders and materiality

Dialogue with stakeholders -employees, customers, shareholder, society and the environment- is integrated within strategy at VidaCaixa Grupo. In order to facilitate dialogue with its stakeholders, VidaCaixa Grupo makes a series of communications channels available.

Dialogue with stakeholders is supplemented by the Corporate Responsibility Committee at VidaCaixa Grupo as well as the three consultative Sub-Committees with representation of employees, customers, shareholder,

society and the environment. These Sub-Committees are set up to act as consultative bodies and through these, regular meetings are held with each of the stakeholders in order to get first-hand knowledge of their expectations and opinions concerning the responsible performance of the company. In 2011, as a consequence of the reorganisation of the group it was not possible to hold these meetings. In 2012, plans are in place to resume these contacts.

Shareholder

- Representation in Governing Bodies.
- Collaboration and communication flow between corporate responsibility departments.
- Participation in the meeting of experts in Corporate Responsibility.

Customers

- Network of more than 5,196 “la Caixa” branch offices.
- 23 AgenCaixa delegations.
- Telephone customer satisfaction surveys.
- Call Center.
- Letters to the Director.
- Meetings with corporate customers.

People

- Regular customer satisfaction surveys.
- Corporate intranet and corporate communications.
- Annual Director’s convention.
- Training for mid-level management.
- Face-to-face meetings with Management.
- Virtual platform VCPS for training staff members of *VidaCaixa Previsión Social*.
- Conéctate.
- Ideas Channel (Innova).
- Balanced Scorecard.
- Aulaforum, the online training platform.

Society and the environment

- Obra Social “la Caixa”.
- Retorn.
- Participation in institutions within the insurance, social welfare and corporate responsibility sector.
- Participation in forums and conferences and issuing press releases and communiques to the media.
- Contacts with investment managers.
- Effective dialogue with fund managers within the framework of the PRI.

Materiality

In addition to information about the company's economic, social and environmental performance, the Integrated Annual Report also provides answers to other relevant issues of interest to the company's stakeholders.

In order to identify these relevant issues, VidaCaixa performed a process of internal and external consultancy and analysis of its stakeholders, based on AA1000 Accountability methodology, consisting of the following:

- Reviewing other insurance sector-specific corporate responsibility reports from national and international organisations.
- Carrying out consultation with stakeholders.
- Carrying out consultation by way of an online survey with Directors, Area Directors, Department Heads and Managers at VidaCaixa Grupo regarding the definition of most relevant content to be included in the present Report.

Principal conclusions from the meeting between experts in corporate responsibility

- Responsible management of VidaCaixa Grupo was assessed positively in general terms, providing clear evidence of strong growth in improved performance.
- The initiative to elaborate the Integrated Report was seen as a positive step and received their full support as it will also assist in linking business and corporate responsibility.
- According to the experts consulted, the following are the areas in which the perceived performance of VidaCaixa Grupo is considered better than its competitors:
 - Quality of service and products.
 - Business ethics (senior management, employees).
 - Professional development of employees (career plan, training).
 - Initiatives in favour of society (Social initiatives, job creation and cooperation in programmes to encourage financial education for the general public).
 - Fostering healthy ways of living and disease prevention.
- The areas in which the perception of VidaCaixa Grupo's performance was assessed as similar to its competitors were the following, according to experts consulted:
 - Clear and transparent information about products and services on offer and non-deceptive advertising practises.
 - Customer satisfaction.
 - Intensification of dialogue with stakeholders.
 - Accessibility to insurance products.
 - Good governance and transparency.
 - Procedures for the selection of socially and environmentally responsible suppliers.
 - Prudent, sustainable and sound business management.
- According to experts consulted, the areas in which the perception of VidaCaixa Grupo's performance were assessed as having scope for improvement compared to its competitors were the following:
 - Introduction of sustainable criteria to products and services.
 - Initiatives to reduce the impact on the environment.

Participants in consultation with stakeholders

Shareholders

- CaixaBank

Academic institutions and the media

- IESE
- MediaResponsable

Social and environmental organisations

- Edad & Vida
- Creant

Consumer and Trade Union organisation

- CECU Madrid – Confederación Española de Consumidores y Usuarios
- CECOT
- UGT

Insurance sector bodies

- UNESPA

The following table shows the relevant topics on which the 2011 VidaCaixa Grupo responsible management report focused.

MATRIX RELEVANT TOPICS

Level of maturity of Issue		
Importance for stakeholders	In consolidation	
	Integrated within the strategy of VidaCaixa Grupo	
	Very Important	Clear and transparent information concerning products and services offered and non-misleading advertising practices. Implementation of sustainable criteria in products and services.
	Important	Customer satisfaction. Prudent, sustainable and solvent business management. Good governance and transparency. Business ethics (senior management and employees).
Growing importance	Initiatives that favour the community (Social initiatives, job creation or collaboration with programmes designed to increase financial education within society). Encouraging lifestyles that are healthy and prevent disease. Procedures for selecting socially and environmentally responsible suppliers. Accessibility to insurance products.	Quality of services and products on offer.
	The social function of the insurance business activity. Initiatives to reduce the environmental impact. Intensifying dialogue with stakeholders. Improved financial culture in insurance business.	Increase in value for shareholders. Employee wellbeing (conciliation between professional and family life, encouraging equality and integration, etc.). Professional development of employees (career plan, training). Innovation and development of new technologies.
Relevant topics regarding customers. Relevant topics regarding employees. Relevant topics regarding the community.		
Relevant topics regarding the environment. Relevant topics regarding shareholders.		

6.3

GRI G3.0 summary of indicators and United Nations Global Compact

1	STRATEGY AND ANALYSIS	Reported	Page numbers
1.1	Declaration from the most senior decision maker in the organisation about the relevance of sustainability to the organisation and its strategy.	●	1. Letter to the Chairman (page 5).
1.2	Description of key impacts, risks, and opportunities.	●	2.2. VidaCaixa Grupo (as regards the description of an efficient and sustainable management system, from the economic, social and environmental point of view) (page 8) 5 Objectives and challenges (page 83-90).
2	ORGANISATIONAL PROFILE	Reported	Page numbers
2.1	Name of the organisation.	●	Inside front and back covers.
2.2	Primary brands, products, and/or services.	●	2.3 Shareholder structure (page 10), leadership in the Spanish insurance sector (pages 35-41).
2.3	Operational structure of the organisation, including main divisions, operating companies, subsidiaries, and joint ventures (JV).	●	2.2 VidaCaixa Grupo (page 8), 2.3 Shareholder structure (page 10).
2.4	Location of organisation's headquarters.	●	2.2 VidaCaixa Grupo (page 8), 2.3 Shareholder structure (page 10).
2.5	Number of countries where the organisation operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	●	VidaCaixa Grupo carries out its activity on the Spanish market. (page 6).
2.6	Nature of ownership and legal form.	●	2.3. Shareholder structure (page 10).
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	●	VidaCaixa Grupo carried out its activity on the Spanish market, obtaining and generating practically all its income and expenses in this market. (page 6).
2.8	Scale of the reporting organisation, including: <ul style="list-style-type: none">• Number of employees.• Net sales (for private sector organisations) or net revenues (for public sector organisations).• Total capitalisation broken down in terms of debt and equity (for private sector organisations).• Quantity of products or services provided.	●	2.1 Financial highlights (page 7).
2.9	Significant changes during the reporting period regarding size, structure, or ownership including: <ul style="list-style-type: none">• The location of, or changes in operations, including facility openings, closings, and expansions and;• Changes in the share capital structure and other capital formation, maintenance, and alteration operations (for private sector organisations).	●	1. Letter to the Chairman (page 5), 2.3. Shareholder structure (page 10).
2.10	Awards received in the reporting period.	●	Page 63

3 REPORT PARAMETERS		Reported	Page numbers
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	●	The information contained in this Report refers to the natural year 2011 (see cover).
3.2	Date of most recent previous report (if any).	●	This is the first Integrated Annual report of VidaCaixa Grupo to be published. Previous Reports referred to VidaCaixa Grupo (Annual Report 2010 and Corporate Responsibility Report 2010).
3.3	Reporting cycle (annual, biennial, etc.).	●	The Integrated Report of VidaCaixa Grupo is made annually.
3.4	Contact point for questions regarding the report or its contents.	●	Inside back cover.
3.5	Process for defining report content, including: <ul style="list-style-type: none"> • Determining materiality; • Prioritising topics within the report; and • Identifying stakeholders the organisation expects to use the report. 	●	6.2 Dialogue with stakeholders. The content of this Report is based on the guideline for drawing up Annual Reports, specific supplements and GRI technical protocols.
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers).	●	<p>The economic and financial information included in this report is based on the consolidated annual accounts of VidaCaixa Grupo and depending companies. In the case of the partly owned company SegurCaixa Adeslas, VidaCaixa shares in the profits of SegurCaixa Adeslas through the consolidation of the dividend based on the shareholding in the company. Beyond this sharing in the profits, this Report does not explain the activity of this company (Page 15).</p> <p>The Annual Accounts and the Management Report of the 2011 fiscal year can be consulted at http://www.vida caixa-segurcaixaadeslas.es/eng/info_corporativa/memoria_anual.html</p> <p>6.2. Dialogue with stakeholders and materiality.</p>
3.7	State any specific limitations on the scope or boundary of the report. .	●	There are no limitations to the scope or cover of this report.
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organisations.	●	The perimeter of this report is VidaCaixa Grupo and its filial companies VidaCaixa and AgenCaixa. SegurCaixa Adeslas is 49.9% owned by Caixa Grupo and has policies and a management system and its own integrated Report.
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report.	●	The content of this Report is based on the GRI guidelines for drawing up Reports, specific supplements and technical protocols.
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods).	●	There have not been any re-statements of information.
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	●	In 2011 there were significant changes in the scope of this Report, stemming from the reorganisation of the Group. This is detailed in section 2.3 Shareholder Structure (page 10). There are no changes in the methods of calculation.
3.12	Table identifying the location of the Standard Disclosures in the report..	●	Index of the Report, 6.3 Table of GRI-3 indicators and Global Compact of the United Nations.
3.13	Policy and current practice with regard to seeking external assurance for the report. If not included in the assurance report accompanying the sustainability report, explain the scope and basis of any external assurance provided. Also explain the relationship between the reporting organisation and the assurance provider(s).	●	Independent review Report (pages 111-114).

4	GOVERNANCE, COMMITMENTS & STAKEHOLDER ENGAGEMENT	Reported	Page numbers
4.1	Governance structure of the organisation, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organisational oversight.	●	2.3. Shareholder structure (page 10) e I+A200.
4.2	Indicate whether the Chair of the highest governance body is also an executive officer (and, if so, his function within the organisation's management and the reasons for this arrangement).	●	3.1. Governance and management bodies (page 17) and Corporate Governance Annual report http://www.vidacaixa-segurcaixaadeslas.es/eng/info_corporativa/gobierno_corporativo.html .
4.3	For organisations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members.	●	3.1. Governance and management bodies (page 17) and Corporate Governance Annual report http://www.vidacaixa-segurcaixaadeslas.es/eng/info_corporativa/gobierno_corporativo.html .
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	●	3.1. Governance and management bodies (page 17) and Corporate Governance Annual Report http://www.vidacaixa-segurcaixaadeslas.es/eng/info_corporativa/gobierno_corporativo.html . 3.2 Business ethics (page 21).
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organisation's performance (including social and environmental performance).	●	3.1. Governance and management bodies (page 17) and Corporate Governance Annual Report http://www.vidacaixa-segurcaixaadeslas.es/eng/info_corporativa/gobierno_corporativo.html .
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	●	3.1. Governance and management bodies (page 17) and Corporate Governance Annual Report http://www.vidacaixa-segurcaixaadeslas.es/eng/info_corporativa/gobierno_corporativo.html .
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organisation's strategy on economic, environmental, and social topics.	●	3.1. Governance and management bodies (page 17) and Corporate Governance Annual Report http://www.vidacaixa-segurcaixaadeslas.es/eng/info_corporativa/gobierno_corporativo.html .
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	●	2.2 VidaCaixa Grupo (page 8).
4.9	Procedures of the highest governance body for overseeing the organisation's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	●	3.1. Governance and management bodies (page 17) and Corporate Governance Annual Report http://www.vidacaixa-segurcaixaadeslas.es/eng/info_corporativa/gobierno_corporativo.html .
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	●	3.1. Governance and management bodies (page 17) and Corporate Governance Annual Report http://www.vidacaixa-segurcaixaadeslas.es/eng/info_corporativa/gobierno_corporativo.html .
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organisation.	●	4.4. Prudent and solvent management (pages 47-50).

		Reported	Page numbers
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organisation subscribes or endorses.	●	Principal compacts and membership (page 22-23) 4.4.Prudent and solvent management (page 47) 4.5. Sustainable management (page 51).
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organisations in which the organisation: <ul style="list-style-type: none"> • Has positions in governance bodies. • Participates in projects or committees. • Provides substantive funding beyond routine membership dues. • Views membership as strategic. 	●	4.5. Sustainable management (pages 51-81).
4.14	List of stakeholder groups engaged by the organisation.	●	6.2. Dialogue with stakeholders (page 93).
4.15	Basis for identification and selection of stakeholders with whom to engage.	●	6.2. Dialogue with stakeholders (page 93).
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	●	6.2. Dialogue with stakeholders (page 93).
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organisation has responded to those key topics and concerns, including through its reporting	●	6.2. Dialogue with stakeholders (page 93).

INFORMATION ON MANAGEMENT APPROACH

ECONOMIC SIZE	Reported	Page numbers	Comments to indicator
Economic Performance	●	2.1. Financial highlights (page 7), 4.3. VidaCaixa Grupo in 2011 (pages 34-46).	
Market Presence	●	Differential elements of the business (page 42).	
Indirect Economic Impacts	●	4.5 Sustainable management (page 51).	













ENVIRONMENTAL SIZE	Reported	Page numbers	Comments to indicator
Materials	●	Respect for the environment (page 56).	
Energy	●	Respect for the environment (page 57).	
Water	●	Respect for the environment (page 58).	
Biodiversity	○	N.A.	VidaCaixa Grupo does not have any facilities in protected areas or in areas of high biodiversity.
Emissions, effluents & waste	●	Respect for the environment (page 56).	
Products & services	●	4.4. Prudent and solvent management (pages 47-50).	
Compliance	●	Respect for the environment (page 56).	
Transport	●	Respect for the environment (page 58).	
Overall	●	Respect for the environment (page 56-59), Chapter 5 Objectives and challenges (page 90), 6.3 Table of Indicators (page 96).	




SOCIAL SIZE – Labour practices and work ethics		Reported	Page numbers	Comments to indicator
Employment	●	Sustainable management of the value chain, (page 60), Excellent place to work (page 67-80).		
Labour/Management Relations	●	Dialogue, participation and communication (page 71-72).		
Occupational Health and Safety	●	Health and safety in the workplace (page 77).		
Training and Education	●	Development of talent and organisational skills (pages 78-80).		
Diversity and Equal Opportunity	●	Equality of opportunities and labour integration (page 75).		
SOCIAL SIZE – Human Rights		Reported	Page numbers	Comments to indicator
Investment and Procurement Practices	●	3.2 Business ethics (page 21).		
Non-discrimination	●	Equality of opportunities and labour integration (page 75).		
Freedom of Association and Collective Bargaining	●	Collective rights (page 76).		
Abolition of Child Labour	●	Given its working territory, there have not been any identified activities nor risk operations in VidaCaixa Grupo.		
Prevention of Forced and Compulsory Labour	●	Given its working territory, there have not been any identified activities nor risk operations in VidaCaixa Grupo.		
Security Practices	●	Dialogue, participation and communication (page 71-72).		
Indigenous Rights	○	N.A.		Given its working territory, there have not been any identified activities nor risk operations in VidaCaixa Grupo.
SOCIAL SIZE – Society		Reported	Page numbers	Comments to indicator
Community	●	4.5 VidaCaixa Grupo with the environment (page 51-59).		
Corruption	●	page 21-23		
Public Policy	○	3.2 Business ethics (page 21).		
Anti-Competitive Behaviour	●	In 2011 there were no procedures open against VidaCaixa Grupo for anti-trust activities.		
Compliance	●	3.2 Business ethics (page 21), transparent and truthful communication and protection of data and privacy of customers (page 66).		

SOCIAL SIZE – Responsibility of the product	Reported	Page numbers	Comments to indicator
Customer Health and Safety	●	Transparent and truthful communication and protection of data and privacy of customers (page 66).	
Product and Service Labelling	●	Transparent and truthful communication and protection of data and privacy of customers (page 66).	
Marketing Communications	●	Transparent and truthful communication and protection of data and privacy of customers (page 66).	
Customer Privacy	●	Customer attention (pages 63-65). Transparent and truthful communication and protection of data and privacy of customers (page 66).	
Compliance	●	4.5 VidaCaixa Grupo with the environment (page 51-59).	

GRI G3.0 INDICATORS & SPECIFIC FINANCIAL SECTOR

ECONOMIC PERFORMANCE INDICATORS		Type	Reported	Page numbers	If applicable, indicate the part not reported	Reason for omission	Comments to indicator
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	C	●	4.3. VidaCaixa Grupo in 2011 (page 34), the contribution of VidaCaixa Grupo to the Obra Social “la Caixa” (page 53), Training and profession development (page 78), Fringe and social benefits (page 74).	The amount paid out is not reported: payments to governments.	N.A.	The breakdown by country is not relevant because the activity of VidaCaixa Grupo is carried out in Spain.
EC2	Financial implications and other risks and opportunities for the organisation’s activities due to climate change.	C	●	Investment management (pages 49-50).			
EC3	Coverage of the organisation’s defined benefit plan obligations.	C	●	Compensation systems, fringe and social benefits (page 73).			
EC4	Significant financial assistance received from government.	C	●	In 2011 no aid or subsidy to carry out our activity was received.			
EC5	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation	A	●	Compensation systems, fringe and social benefits (page 73).			
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	C	●	Suppliers (page 81).			
EC7	Procedures for local hiring and proportion of senior management hired from the local community at locations of significant operation.	C	○			N.A.	The activity of VidaCaixa Grupo is centred in Spain.
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	C	●	VidaCaixa Grupo with the environment (page 51).			
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts.	A	●	VidaCaixa Grupo with the environment (page 51).			

ENVIRONMENTAL PERFORMANCE INDICATORS		Type	Reported	Page numbers	If applicable, indicate the part not reported	Reason for omission	Comments to indicator
EN1	Materials used by weight or volume.	C		Respect for the environment (pages 56-59).			
EN2	Percentage of materials used that are recycled input materials.	C		Respect for the environment (pages 56-59).			
EN3	Direct energy consumption by primary energy source.	C		Respect for the environment (pages 56-59).			
EN4	Indirect energy consumption by primary source.	C		Respect for the environment (pages 56-59).			
EN5	Energy saved due to conservation and efficiency.	A		Actions undertaken to minimise the impact on the environment (pages 56-59).			
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	A		Actions undertaken to minimise the impact on the environment (pages 56-59).			
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	A		Actions undertaken to minimise the impact on the environment (pages 56-59).			
EN8	Total water withdrawal by source.	C		Water consumption (page 58).	The volume of water coming from sources that are not locally supplied is not reported.	N.A.	All the water used comes from a single local source.
EN9	Water sources significantly affected by withdrawal of water.	A				N.A.	The water used by VidaCaixa Grupo is always supplied through the municipal water mains so it does not affect any sources of water nor any related habitats.
EN10	Percentage and total volume of water recycled and reused.	A				N.A.	Indicator is not applicable to the activity of VidaCaixa Grupo.
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas. State the location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	C				N.A.	VidaCaixa Grupo does not have any facilities in protected areas or in areas of high biodiversity.
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	C				N.A.	VidaCaixa Grupo does not have any facilities in protected areas or in areas of high biodiversity.
EN13	Habitats protected or restored.	A				N.A.	Indicator is not applicable to the activity of VidaCaixa Grupo.
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	A				N.A.	Indicator is not applicable to the activity of VidaCaixa Grupo.

 Fully Reported
 Partially Reported
 Not Reported

C Indicador GRI G3.0 Central
A Indicator GRI G3.0 Adicional
N.A.: Not applicable
N.M.: Not material

		Type	Reported	Page numbers	If applicable, indicate the part not reported	Reason for omission	Comments to indicator
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk.	A				N.A.	Indicator is not applicable to the activity of VidaCaixa Grupo.
EN16	Total direct and indirect greenhouse gas emissions by weight.	C		Emissions CO ₂ (page 58).			
EN17	Other relevant indirect greenhouse gas emissions by weight.	C				N.A.	VidaCaixa Grupo does not undertake any harmful activity in protected areas nor in areas of high biodiversity.
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	A		Respect for the environment (pages 56-59).		N.M.	This indicator lists the initiatives to reduce the emissions of greenhouse gas effect, but it does not quantify the reductions achieved. The possibility of implementing tools to calculate for this indicator in the mid term will be evaluated.
EN19	Emissions of ozone-depleting substances by weight.	C				N.A.	Indicator is not applicable to the activity of VidaCaixa Grupo.
EN20	NOx, SOx, and other significant air emissions by type and weight.	C				N.A.	Indicator is not applicable to the activity of VidaCaixa Grupo.
EN21	Total water discharge by quality and destination.	C		Water (page 58) .			Indicator is not applicable due to the fact that in the activity of the company the discharge of waste water comes exclusively from toilet waste.
EN22	Total weight of waste by type and disposal method.	C		Waste management (page 59).			
EN23	Total number and volume of significant spills.	C				N.A.	Indicator is not applicable to the activity of VidaCaixa Grupo.
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	A				N.A.	Indicator is not applicable to the activity of VidaCaixa Grupo.
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organisation's discharges of water and runoff.	A				N.A.	Indicator is not applicable to the activity of VidaCaixa Grupo.
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact.	C		Actions carried out to minimise the environmental impact (pages 56-59).			
EN27	Percentage of products sold and their packaging materials that are reclaimed by category.	C				N.A.	VidaCaixa Grupo only sells insurance and social welfare products and services and so they are not susceptible to being returned.

		Type	Reported	Page numbers	If applicable, indicate the part not reported	Reason for omission	Comments to indicator
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations	C	●	In 2011 VidaCaixa Grupo did not receive any fines or judicial sanctions related to compliance with the environment regulation.			
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organisation's operations, and transporting members of the workforce.	A	●	Actions undertaken to minimise the impact on the environment (pages 56-59).	There is no report on the environmental impact stemming from our products and service nor from criteria and methodology to determine what environmental impact is significant.	N.M.	The transport of products and services of VidaCaixa Grupo has no significant impact.
EN30	Total environmental protection expenditures and investments by type.	A	○			N.M.	Information is not material.

		Tipo	Reported	Page numbers	If applicable, indicate the part not reported	Reason for omission	Comments to indicator
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LABOUR PRACTISES

LA1	Total workforce by employment type, contract type and region.	C	●	Commitment to quality job creation and diversity (pages 67-69).			
LA2	Total number and rate of employee turnover by age group, gender and region.	C	●	Commitment to quality job creation and diversity (pages 67-69).			
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees by principal activity.	C	●	Fringe and social benefits (page 74).			
LA4	Percentage of employees covered by collective bargaining agreements.	C	●	Collective rights (page 76).			
LA5	Minimum notice period(s) regarding operational changes, including whether it is specified in collective agreements.	C	●	As far as organisational changes are concerned, VidaCaixa Grupo follows the procedures as established under the Workers' Statutes. For changes that mean substantial modifications in work conditions, the company meets the 30 days notice set out in the present law.			
LA6	Percentage of total workforce represented In formal joint management–worker health and safety committees that help monitor and advise on occupational health and safety programs.	A	●	Health and safety in the workplace (page 77).			
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work related fatalities by region.	C	●	Health and safety in the workplace (page 77).			
LA8	Education, training, counselling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	C	●	Health and safety in the workplace (page 77).			
LA9	Health and safety topics covered in formal agreements with trade unions.	A	●	Health and safety in the workplace (page 77).			
LA10	Average hours of training per year per employee by employee category.	C	●	Development of talent and organisational skills (pages 78-80).	It is not broken down by employment category.	N.A.	The possibility of defining will be considered in the mid term (2014).

		Type	Reported	Page numbers	If applicable, indicate the part not reported	Reason for omission	Comments to indicator
LA11	Programmes for skills management and lifelong learning that support the continued employability of employees and assist them in managing the ends of their carrers	A		Pages 76-78	There is no report on continuous training for employees that are helped to manage the end of their professional careers nor about the offer of early retirement to employees who are going to retire.	N.A.	The possibility of defining will be considered in the mid term (2014).
LA12	Percentage of employees receiving regular performance and career development reviews.	A		Development of talent and organisational skills (pages 78-80).			
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	C		A commitment to quality job creation and diversity (pages 67-69).			
LA14	Ratio of basic salary of men to women by employee category	C		Fringe and social benefits (page 74).		This indicator does not report by gender and professional category.	

HUMAN RIGHTS

HR1	Percentage and overall number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	C		Management of investments (pages 49-50), All the investments of VidaCaixa Grupo are subject to the PRI principles and therefore require compliance of the clauses linked to human rights.			
HR2	PPercentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	C				N.A.	The present IT systems of the company do not let us get that information. The possibility of implementing calculation tools for this indicator in the mid term will be evaluated.
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained	A		Honesty and respect for human rights for people and stakeholders are contemplated in the values and Code of Ethics of VidaCaixa Grupo.		N.A.	Only qualitative information is provided.
HR4	Total number of incidents of discrimination and actions taken.	C		In 2011 no incident connected with discrimination took place in VidaCaixa Grupo.			
HR5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk and actions taken to support these rights.	C		In 2011 VidaCaixa Grupo did not identify risk situations in this sense.			
HR6	Operations identified as having significant risk for incidents of child labour, and measures taken to contribute to the elimination of child labour.	C		Given the nature of the act, no activities nor risk operations were identified in VidaCaixa Grupo.			

		Type	Reported	Page numbers	If applicable, indicate the part not reported	Reason for omission	Comments to indicator
HR7	Operations identified as having significant risk for incidents of forced or compulsory labour, and measures to contribute to the elimination of forced or compulsory labour.	C	●		Given the nature of the act, no activities nor risk operations were identified in VidaCaixa Grupo.		
HR8	Percentage of security personnel trained in the organisation's policies or procedures concerning aspects of human rights that are relevant to operations.	A	●		All the security people that work in VidaCaixa Grupo are hired through a company that certified that those people received the corresponding training.		
HR9	Número total de incidentes relacionados con violaciones de los derechos de los indígenas y medidas adoptadas.	A	○			N.A.	The insurance and social welfare activity carried out by VidaCaixa Grupo is centred exclusively on Spain.
SOCIETY							
SO1	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	C	●		Corporate Governance Annual report http://www.vidacaixa-segurcaixaadeslas.es/eng/info_corporativa/gobierno_corporativo.html , Management of risk (page 47).		
SO2	Percentage and total number of business units analysed for risks related to corruption	C	●		Corporate Governance Annual report http://www.vidacaixa-segurcaixaadeslas.es/eng/info_corporativa/gobierno_corporativo.html , Management of risk (page 47).		All business units are subject to the application and observance of the code of ethics of the company.
SO3	Percentage of employees trained in organisation's anti-corruption policies and procedures.	C	●		3.2 Business Ethics (page 21). All the workers at VidaCaixa Grupo receive training in anti-corruption matters through the Code of Ethics of the company.		
SO4	Actions taken in response to incidents of corruption.	C	●		Corporate Governance Annual Report http://www.vidacaixa-segurcaixaadeslas.es/eng/info_corporativa/gobierno_corporativo.html (pages 12-13).		
SO5	Public policy positions and participation in public policy development and lobbying.	C	●		VidaCaixa Grupo does not have a defined general policy as regards the participation in the development of public policies or lobbying activities.		
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	A	●		In 2011 VidaCaixa Grupo did not make said contributions.		

		Type	Reported	Page numbers	If applicable, indicate the part not reported	Reason for omission	Comments to indicator
SO7	Total number of legal actions for anticompetitive behaviour, anti-trust, and monopoly practices and their outcomes.	A	●	In 2011 there was no type of action for reasons related to monopolistic practices or against free competition in VidaCaixa Grupo.			
SO8	Monetary value of significant fines and sanctions and overall number of non-monetary sanctions resulting from breach of legislation and regulations.	C	●	In 2011 there were no sanctions, fines nor any significant noncompliance in VidaCaixa Grupo.			

PRODUCT RESPONSIBILITY

PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	C	◐	pages 27-31, 33-40, 41-42	The impact on safety and health of the products and services are not evaluated by VidaCaixa Grupo.	N.A.	Indicator is not applicable due to the fact that within the activity of VidaCaixa Grupo these actions/ services are not undertaken.
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	A	●	In 2011 VidaCaixa Grupo did not incur in any incidents for this reason without having sanction applied nor any warnings for noncompliance of legislation or voluntary codes in questions of safety and health of products and services.			
PR3	Type of product and service information required by procedures and percentage of significant products and services subject to such information requirements.	C	◐	Transparent and truthful communications (page 66).	Only qualitative information is provided. There is no report on the percentage of products and services that fulfil information and labelling requirements.		The present IT systems of the company do not let us get that information. The possibility of implementing calculation tools for this indicator in the mid term will be evaluated (2014).
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labelling, by type of outcomes.	A	●	In 2011 there were no sanctions, fines nor any resolution against the company nor warnings of non-compliance of any legal regulations or voluntary codes in questions of publicity for product information in VidaCaixa Grupo.			
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	A	●	Customers (pages 60-66).			
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	C	●	Transparent and truthful communications (page 66).			
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes.	A	●	In 2011 VidaCaixa Grupo did not receive any sanctions for non-compliance in questions of publicity or product information.			

● Fully Reported
 ◐ Partially Reported
 ○ Not Reported

C Indicador GRI G3.0 Central
 A Indicador GRI G3.0 Adicional
 N.A.: Not applicable
 N.M.: Not material

		Type	Reported	Page numbers	If applicable, indicate the part not reported	Reason for omission	Comments to indicator
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	A	●		In 2011 VidaCaixa Grupo did not receive any claims in relation to respect for privacy, leakage of personal data of customers (page 64).		
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	C	●		In 2011 VidaCaixa Grupo did not receive any sanctions for non-compliance of the regulation with respect to the supply or use of products and services of the organisation.		

PRODUCT AND SERVICE IMPACT		Type	Reported	Page numbers	If applicable, indicate the part not reported	Reason for omission	Comments to indicator
Financial services sector specific disclosure on management approach							
FS1	Policies with specific environmental and social components applied to business lines.	C	●	4.5. Sustainable management (pages 51-81).			
FS2	Procedures for assessing and screening environmental and social risks in business lines.	C	●	4.5. Sustainable management (pages 51-81).			
FS3	Processes for monitoring customers' implementation of and compliance with environmental and social requirements included in agreements or transactions.	C	●	4.5. Sustainable management (pages 51-81).			
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	C	●	4.5. Sustainable management (pages 51-81).			
FS5	Interactions with customers/investees/business partners regarding environmental and social opportunities.	C	●	4.4. Prudent and solvent management (pages 47-50).			
Product portfolio management indicators							
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector.	C	◐		VidaCaixa Grupo carries out its activity on the Spanish market and practically all its income and expenses are generated in this market. The market it serves covers almost 5.9 million customers.		
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	C	●	Investment management (pages 49-50).			
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	C	●	Investment management (pages 49-50)			
Audit procedure management indicators							
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	C	●	Risk management (page 47-48) investment management (page 48-50).	Risk evaluation procedures are reported.		

		Type	Reported	Page numbers	If applicable, indicate the part not reported	Reason for omission	Comments to indicator
Active ownership management indicators							
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues.	C	●	Investment management (pages 49-50).			100% of investments are managed through ESG criteria.
FS11	Percentage of assets subject to positive and negative environmental or social screening.	C	●	Investment management (pages 49-50).			
FS12	Voting policy(ies) applied to environmental or social issues for shares over which the reporting organisation holds the right to vote shares or advises on voting.	C	●	Corporate Governance Annual Report http://www.vidacaixa-seguraicaadeslas.es/eng/info_corporativa/gobierno_corporativo.html (pages 16-17).			
FS13	Access points in low-populated or economically disadvantaged areas by type.	C	●	Multi-channel system at the service of the customer (pages 45-46; 62).			
FS14	Initiatives to improve access to financial services for disadvantaged people.	C	●	Multi-channel system at the service of the customer (pages 45-46; 62).			
FS15	Policies for the fair design and sale of financial products and services.	C	●	Transparent and truthful communication and protection of the data and privacy of customers (page 56).			
FS16	Initiatives to enhance financial literacy by type of beneficiary.	C	●	Contribution to the creation of a culture of savings and welfare (pages 50-52).			

UNITED NATIONS GLOBAL COMPACT

HUMAN RIGHTS	Page numbers	GRI Indicators
Companies must support and respect the protection of international human rights, within their scope of influence.	page 21	HR1, HR2, HR3, HR4, HR8
Companies must assure they are not involved in or party to any human rights violations.	page 21	HR1, HR2, HR3, HR4, HR8
LABOUR	Page numbers	GRI Indicators
Companies must defend freedom of association and collective bargaining.	page 67-80	HR5, HR6, HR7, HR9, LA (1 a 14)
Companies must prevent forced and compulsory labour.	page 67-80	HR5, HR6, HR7, HR9, LA (1 a 14)
Companies must work towards the abolition of child labour.	page 67-80	HR5, HR6, HR7, HR9, LA (1 a 14)
Companies must promote non-discrimination regarding work and employment.	page 67-80	HR5, HR6, HR7, HR9, LA (1 a 14)
ENVIRONMENTAL	Page numbers	GRI Indicators
Companies must support a policy of precaution regarding environmental challenges.	page 56-59	EN (1 a 30)
Companies must undertake initiatives to promote environmental responsibility.	page 56-59	EN (1 a 30)
Companies must advance the development and promotion of environmentally friendly technologies.	page 56-59	EN (1 a 30)
ANTI-CORRUPTION	Page numbers	GRI Indicators
Companies must fight all forms of corruption, including blackmail and bribery	page 19	SO (2 a 8)

Independent Review Report and GRI Declaration



Free translation from the original in Spanish. In the event of discrepancy, the Spanish language version prevails.

INDEPENDENT ASSURANCE REPORT ON THE 2011 INTEGRATED ANNUAL REPORT

To the Management of VidaCaixa Grupo, S.A.:

Scope of our work

We have performed a review of the following aspects of the Corporate Responsibility information included in the 2011 Integrated Annual Report (here on, 2011 IAR) of VidaCaixa Grupo, S.A. and its Group of Companies (here on, VidaCaixa) for the year ending 31 December 2011:

- The adaptation of the contents of the 2011 IAR to the Guidelines for preparing Sustainability Reports of the Global Reporting Initiative (GRI) version 3.0 (G3), and the validation of the core performance indicators proposed in the Guidelines as well as the indicators in the Financial Services Sector Supplement (described in pages 101-109 of IAR 2011).
- The adaptation of the contents of the 2011 IAR to the principles of inclusivity, materiality and responsiveness of *AA1000 Accountability Principles Standard 2008* issued by *AccountAbility, Institute of Social and Ethical Accountability* (here on, AA1000APS (2008)).

The preparation of the 2011 IAR, as well as the contents, is responsibility of the Management of VidaCaixa, which is also responsible for defining, adapting and maintaining the management and internal control systems from which the information is obtained and the systems for the application of the AA1000APS (2008). Our responsibility is to issue an independent report based on the procedures performed in our review.

Verification criteria and procedures

We have carried out our review work in accordance with Standard ISAE 3000 *Assurance Engagements Other than Audits or Reviews of Historical Financial Information (Limited Assurance Engagements)* issued by the *International Auditing and Assurance Standards Board (IAASB)* of the *International Federation of Accountants (IFAC)* and with the *Guidelines for engagements relating to the review of Corporate Responsibility Reports* issued by the Spanish Institute of Certified Public Accountants (*Instituto de Censores Jurados de Cuentas de España*). Furthermore, we have carried out our work in accordance with *AA1000 AccountAbility Assurance Standard 2008*, under a moderate Type 2 assurance engagement, to provide limited assurance on the application of the core indicators and those set out in the Financial Services Sector Supplement to the GRI G3 Guidelines for the year 2011, and the application of AA1000APS (2008) principles.

Our review has consisted of interviews with the Management and different VidaCaixa units that have been involved in the preparation of the 2011 IAR, and carrying out certain analytical procedures and sample-based reviews which, in general, are described below:

- Meetings with the personnel of VidaCaixa in order to ascertain the management approaches applied and to obtain the necessary information for the external review.

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- Interviews with the personnel of VidaCaixa to ascertain the procedures, systems and management approaches applied with regards to the consideration of, and compliance with, the AA1000APS (2008) principles.
- Analysis of the processes for gathering and validating the Corporate Responsibility information presented in the 2011 IAR.
- Review of the effectiveness of the processes used to comply with AA1000APS (2008) principles.
- Analysis of the adaptation of the contents of the 2011 IAR to the GRI G3 Guidelines and with the principles of inclusivity, materiality and responsiveness of the AA1000APS (2008) standard, as well as checking that the core and specific indicators of the Financial Services Sector Supplement, included in the 2011 IAR, are consistent with those recommended, and that any inapplicable or unavailable indicators are identified.
- Review of the information relating to the management approaches applied to each group of indicators.
- Verification, through a screening test based on the selection of a sample, of the quantitative and qualitative information of the core and specific indicators of the Financial Services Sector Supplement for the year 2011, included in the 2011 IAR, and their appropriate compilation based on the data provided by the information sources of VidaCaixa.

The scope of a limited assurance engagement is more limited than a reasonable assurance engagement. Therefore, it provides less assurance. Under no circumstances can this report be understood as an audit report.

Independence

We have performed our work in accordance with the Independence rules set down by the Code of Ethics of the *International Federation of Accountants* (IFAC). Our work has been carried out by a team of sustainability experts with a wide range of experience in reviews of reports of this kind.

Conclusion

On the basis of the results of our review, nothing has come to our attention that causes us to believe that the Corporate Responsibility information included in the 2011 IAR of VidaCaixa contains significant errors or has not been prepared, in all material respects, in accordance with the Sustainability Reporting Guidelines GRI version 3.0 (G3).

Furthermore, nothing has come to our attention that causes us to believe that the Corporate Responsibility information included in the 2011 IAR of VidaCaixa has not been prepared, in all material respects, in accordance with the principles of inclusivity, materiality and responsiveness of the AA1000APS (2008) standard. Specifically:

- As for the principle of **inclusivity** under AA1000 APS (2008), nothing has come to our attention that causes us to believe that the Management of VidaCaixa has not established a process of involvement and participation of stakeholders through which the Management identifies who they are, what their expectations are and how they can engage with them, in a balanced and thorough manner.
- As for the principle of **materiality** under AA1000 APS (2008), nothing has come to our attention that causes us to believe that the Management of VidaCaixa does not have a balanced understanding of the sustainability issues relevant to the organization and its stakeholders.



- As for the principle of **responsiveness** under AA1000APS (2008), nothing has come to our attention that causes us to believe that the Management of VidaCaixa has not established a process to develop appropriate responses to relevant matters and the expectations of its stakeholders.

Recommendations

Additionally, as a result of our review, we would like to put forward certain observations and recommendations regarding improvements in the application of the principles of inclusivity, materiality and responsiveness to be presented to VidaCaixa Management, in an internal document. We set out below a summary of the most significant recommendations, which do not modify the conclusions expressed in this report.

Inclusivity

Dialogue with stakeholders is integrated within strategy at VidaCaixa, and is undertaken through the communication channels available in its different business areas. There are three consultative Sub-Committees with representation of employees, customers, society and the environment. In 2011, as a consequence of the reorganization of the group it was not possible to keep these Sub-Committees on-going. It is recommended to reactivate these meetings and extend the analysis of the stakeholders' priorities in order to include, with the same level of detail, all relevant stakeholders.

Materiality

VidaCaixa assesses the materiality and relevance of Corporate Responsibility issues based on consultation with the key stakeholders (internal and external). It is recommended to implement a procedure in order to ensure the coverage of all the aspects related to Corporate Responsibility as well as to establish a materiality assessment methodology.

Responsiveness

The dialogue with its stakeholders is supplemented by the Corporate Responsibility Committee, which ensures that their expectations are efficiently managed. It is recommended that the supportive role of this committee is enhanced through more active involvement in Corporate Responsibility decision making for the Group, and also that a Corporate Responsibility Plan is developed in order to prioritize the response to stakeholders expectations.

PricewaterhouseCoopers Auditores, S.L.

Mª Luz Castilla
Director
29 June 2012



Statement GRI Application Level Check

GRI hereby states that **VidaCaixa Grupo** has presented its report "2011 Integrated Annual Report" to GRI's Report Services which have concluded that the report fulfills the requirement of Application Level A+.

GRI Application Levels communicate the extent to which the content of the G3 Guidelines has been used in the submitted sustainability reporting. The Check confirms that the required set and number of disclosures for that Application Level have been addressed in the reporting and that the GRI Content Index demonstrates a valid representation of the required disclosures, as described in the GRI G3 Guidelines.

Application Levels do not provide an opinion on the sustainability performance of the reporter nor the quality of the information in the report.

Amsterdam, 29 June 2012

A handwritten signature in blue ink, appearing to read "Nelmara Arbex", is written over a faint, large circular watermark in the background.

Nelmara Arbex
Deputy Chief Executive
Global Reporting Initiative



The "+" has been added to this Application Level because VidaCaixa Grupo has submitted (part of) this report for external assurance. GRI accepts the reporter's own criteria for choosing the relevant assurance

The Global Reporting Initiative (GRI) is a network-based organization that has pioneered the development of the world's most widely used sustainability reporting framework and is committed to its continuous improvement and application worldwide. The GRI Guidelines set out the principles and indicators that organizations can use to measure and report their economic, environmental, and social performance. www.globalreporting.org

Disclaimer: Where the relevant sustainability reporting includes external links, including to audio visual material, this statement only concerns material submitted to GRI at the time of the Check on 27 June 2012. GRI explicitly excludes the statement being applied to any later changes to such material.

For further information

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If you wish to send us a comment or make a consultation on this Report,
we have made the following address available for you: informeanual@vidacaixa.com

Other publications:

VidaCaixa Grupo Annual Report 2010
VidaCaixa Grupo Corporate Responsibility Report 2010

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