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Introduction to the SegurCaixa Holding Group

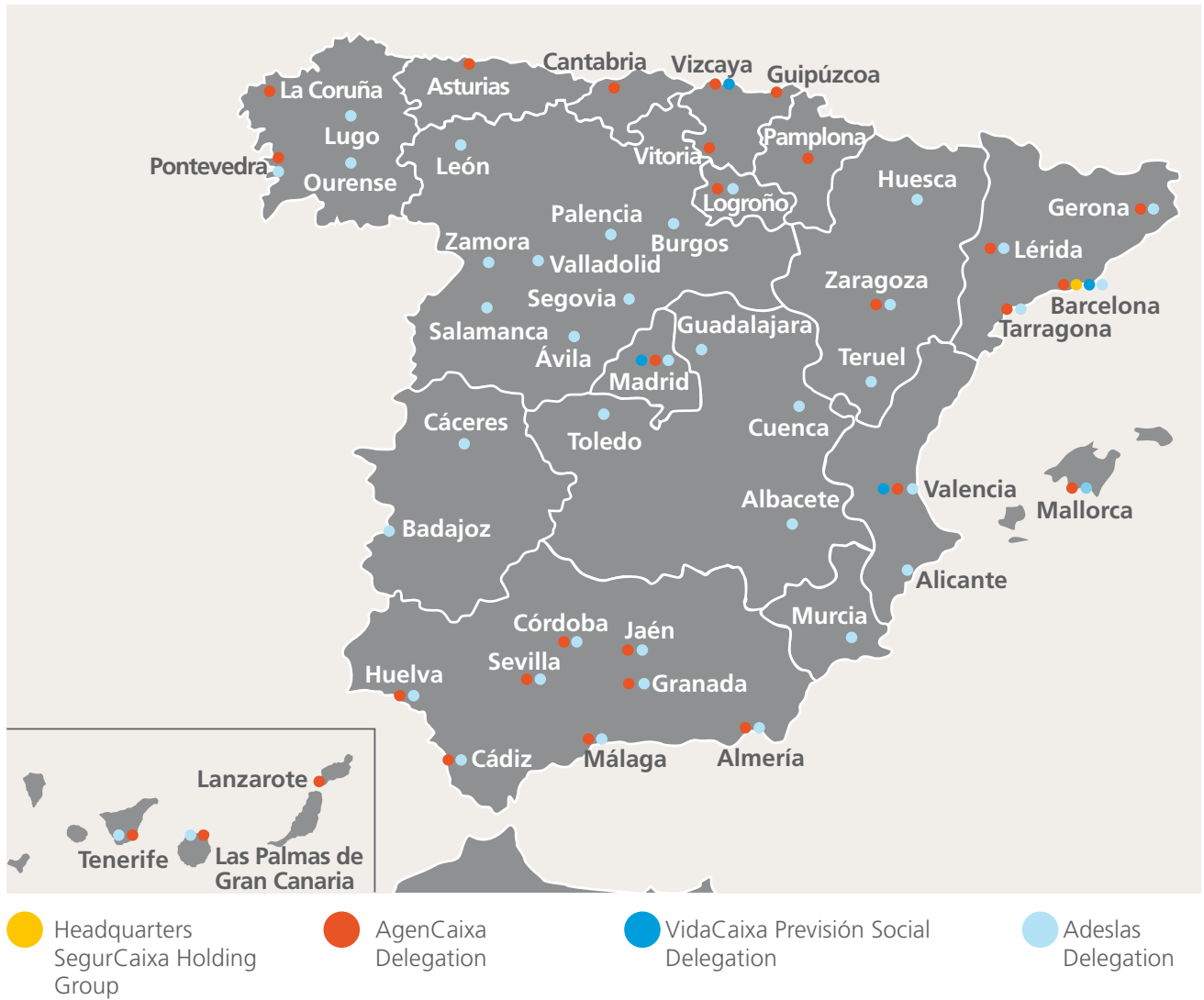


Introduction to the SegurCaixa Holding Group

Companies that make up the SegurCaixa Holding Group

Holding Company	SegurCaixa Holding, S.A. NIF A 60196946 Juan Gris, 20-26 08014 Barcelona Tel. 93 227 87 00 Fax. 93 298 90 05 www.segurcaixaholding.com
Insurance Companies	VidaCaixa, S.A. de Seguros y Reaseguros NIF A 58333261 www.vida caixa.com SegurCaixa, S.A. de Seguros y Reaseguros NIF A 28011864 www.segurcaixa.com Compañía de Seguros Adeslas, S.A. NIF A 40001430 www.adeslas.es
Distribution of insurance and others	AgenCaixa, S.A., Agencia de Seguros Grupo SegurCaixa Holding NIF A 78662319 www.agencia caixa.com SegurVida Consulting, S.A. NIF A 58482100 InverVida Consulting, S.L. NIF B 58482076
Common Services	Grupo Asegurador de "la Caixa" Agrupación de Interés Económico NIF V 58263831
Headquarters	Juan Gris, 20-26 08014 Barcelona Tel. 93 227 87 00 Fax 93 298 90 05
Call Center and web	Customer Service Helpdesk 902 10 15 15 "la Caixa" Branch Office Helpdesk 902 20 11 11 Corporative Web: www.segurcaixaholding.com

Territorial Organisation



Milestones in the history of the SegurCaixa Holding Group

1992	Signature of the Joint Venture agreement between "la Caixa" and Fortis. CaiFor's foundation and celebration of SegurCaixa's 50th anniversary.
1993	Setting up SegurCaixa Hogar, the multi-risk insurance that today provides insurance cover to more than 670,000 Spanish households. VidaCaixa tops the Spanish life-insurance ranking based on its mathematical provisions.
1994	AgenCaixa, the advisor network of the CaiFor Group, initiates its now widely developed activity.
1995	VidaCaixa launches Seviám Abierto, the life-risk insurance linked to loans that today has more than a million policy holders.
1996	CaiFor sets up its insurance Customer Helpdesk, a department that unified all the then existing telephone assistance platforms in VidaCaixa and SegurCaixa.
1998	SegurCaixa rolls out its accident insurance that today has more than 130,000 policy holders with SegurCaixa Personal.
1999	CaiFor moves to its present ultra-modern Headquarters in Plaza Cerdà, Barcelona.
2000	The Balanced Scorecard, the management tool of the Group, gets under way.
2001	CaiFor goes into the health insurance business with VidaCaixa Salud. At present there are 80,000 policy holders.
2002	VidaCaixa is a major player in the externalisation of the Spanish enterprises' pension plan commitments.
2003	VidaCaixa acquires Swiss Life (España) and launches VidaCaixa Previsión Social, its division specialising in company employee benefit plans.
2004	VidaCaixa acquires SCH Previsión and integrates all the group and company business.
2006	CaiFor awarded the prestigious "Balanced Scorecard Hall of Fame" award for its excellent management model based on the Balanced Scorecard.
2007	In April, SegurCaixa launches the new SegurCaixa Auto, the Group's Automobile insurance product.
2009	Agreement to acquire Adeslas in October 2009 and to incorporate it into the SegurCaixa Holding structure in 2010.

Note: In February 2009 CaiFor changed its name to SegurCaixa Holding.

Shareholder structure of the SegurCaixa Holding Group

SegurCaixa Holding -formerly designated CaiFor- was set up in December 1992, following the signature of a Joint-Venture agreement between "la Caixa" and Fortis, the Belgian-Dutch bank assurance group.

On 11th July 2007, Criteria CaixaCorp, S.A. acquires the full stake that Fortis had in CaiFor, thus possessing 100% of the shares. In February 2009, in response to the new shareholder structure CaiFor changed its name to SegurCaixa Holding.

On 7th June 2010, Criteria Caixa Corp, S.A. acquires, through SegurCaixa, the non-life insurance company of the SegurCaixa Holding Group, 99.77% of Adeslas share capital, the first insurance company in the Spanish health insurance sector. The other 0.23% of Adeslas belongs to minority shareholders. With this operation, the Group stands alone as the indisputable reference in the Spanish life and health insurance sector.

SegurCaixa Holding is made up from four operating companies: VidaCaixa, SegurCaixa, Adeslas and AgenCaixa.

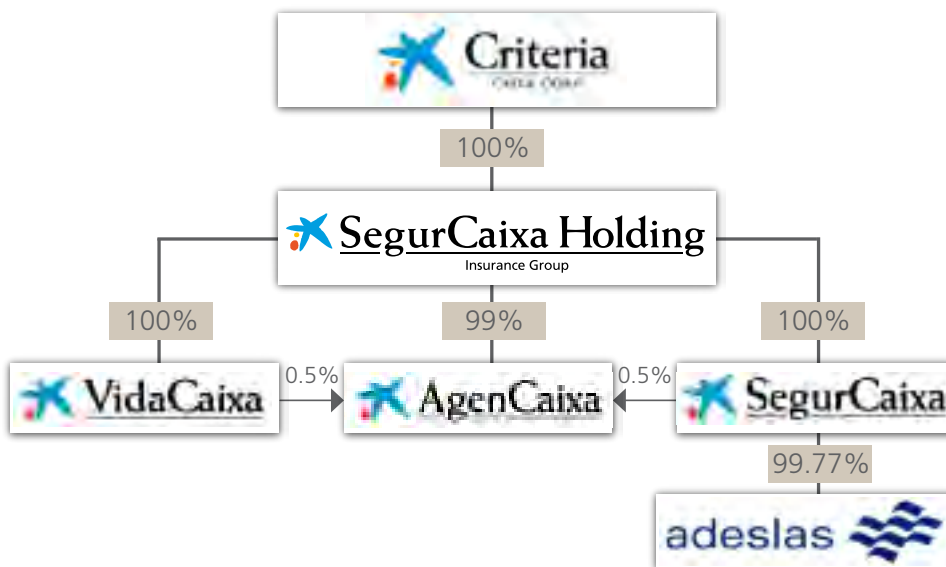
VidaCaixa is the company responsible for the design, marketing and management of life in-

surance and pension plans. It offers its range of products to individual customers and corporate clients. It manages more than 31,000 million Euros and is the leading company in Spain for complementary social security.

SegurCaixa is the company that deals with non-life insurance. It takes on the design, marketing and management in this field where its expertise in multi-risk home insurance stands out. It provides cover for more than 730,000 homes and its motor insurance division has over 170,000 vehicles insured

Adeslas is the leading company in the private healthcare sector in Spain where it has almost 3,000,000 policyholders to whom it offers the widest healthcare network on the market as well as the most complete and flexible insurances.

Lastly, AgenCaixa is the division that has more than 400 sales advisors that carry on their activity in a network of offices where they advise customers and market products and services of the Group especially to self-employed workers, micro enterprises and small and medium enterprises.



In July 2010, Criteria CaixaCorp directly controls 97.93% of SegurCaixa and SegurCaixa Holding the rest. It is foreseen that this stake will be restructured shortly in accordance with the present company organizational chart.

Government Bodies

There are nine Board Members on the SegurCaixa Board. At the same time the Group has a Commission delegated by the Board, which has four Board Members and an Audit Committee.

SEGURCAIXA HOLDING, S.A.

The Board	
Chairman	Ricardo Fornesa Ribó (**)
Chief Executive Officer	Tomás Muniesa Arantegui (*)
Board Members	Juan M ^a Nin Génova (*)
	Francisco Reynés Massanet (*) (**)
	José Vilarasau Salat
	Jordi Mercader Miró
	Manuel Raventós Negra (*)
	Javier Godó Muntañola
	Miquel Valls Masseda (*)
Secretary (***)	Adolfo Feijóo Rey (desde el 31-03-2008)
Vice-Secretary (***)	Raúl Ros Parellada (desde el 10-07-2008)
Management	Chairman of SegurCaixa Holding, S.A. Mario Berenguer Albiac

(*) Members of the Executive Commission of the Board of SegurCaixa Holding.

(**) Chairman of the Executive Commission of the Board of SegurCaixa Holding.

(***) Not Members of the Board.

(*) Members of the Auditing Committee of SegurCaixa Holding.

(**) Chairman of the Auditing Committee of SegurCaixa Holding.

Management of SegurCaxa Holding

Management Committee		
Chief Executive Officer	Tomás Muniesa	
General Manager	Mario Berenguer	
Executive Assistant General Manager	Javier Murillo	
Assistant General Managers	Jordi Arenillas	Economic-financial
	Eduardo de Quinto	Business Resources
	Ernesto Moreno	Investments
	Teótimo Sáez	General Secretary
	Antonio Trueba	Commercial

Directors		
	Enrique Abad	Health
	Edward Condie	Motor
	Miquel Donoso	IT
	Rafael Escalona	Economic-financial
	Carlos Hernández	Sales
	José Antonio Iglesias	Marketing & Segments Development
	Jesús María García	Organisation and Human Resources
	Rocío Gutiérrez	Business & Brand Intelligence
	Carlos Lorenzo	Corporate
	Marta Marrón	Operations & Customer Care
	Josep Montañés	Life, Pensions and Assets
	José Luis Pardo	Hospitals

Area Directors		
	Luis Ballester	AgenCaixa Channel
	M ^a Victoria Castellot	Solvency II
	Alejandro Fernández-Cid	Agency Channel Development
	Francisco Fuentes	After Sales Customer Care
	Ramón Godínez	Human Resources
	José Luis Guillén	Administration
	Enrique Hurtado	Internal Audit
	Eduardo Martínez de Aragón	Pension Fund Management
	Rosa Moliner	Control & Admin. Invest. and Pension Funds
	Ana Pérez	Motor Insurance Claims Management
	May Plana	Legal & Fiscal
	Marc Puig	Corp. Develop., Planning, Strategy & Quality
	Esther Pujol	Pensions and Life Insurance Claims
	Javier Reverter	Integration Office
	Alicia Sánchez	Health Assistance Management
	María Segovia	Organisation
	Assumpta Sentías	Corporate Sales - Barcelona
	Alberto Sisí	IT Systems
	Carlos Quero	Corporate Customers - Madrid
	Ramón Roca	"la Caixa" Channel
	Robert Roig	Corporate Customers - Barcelona