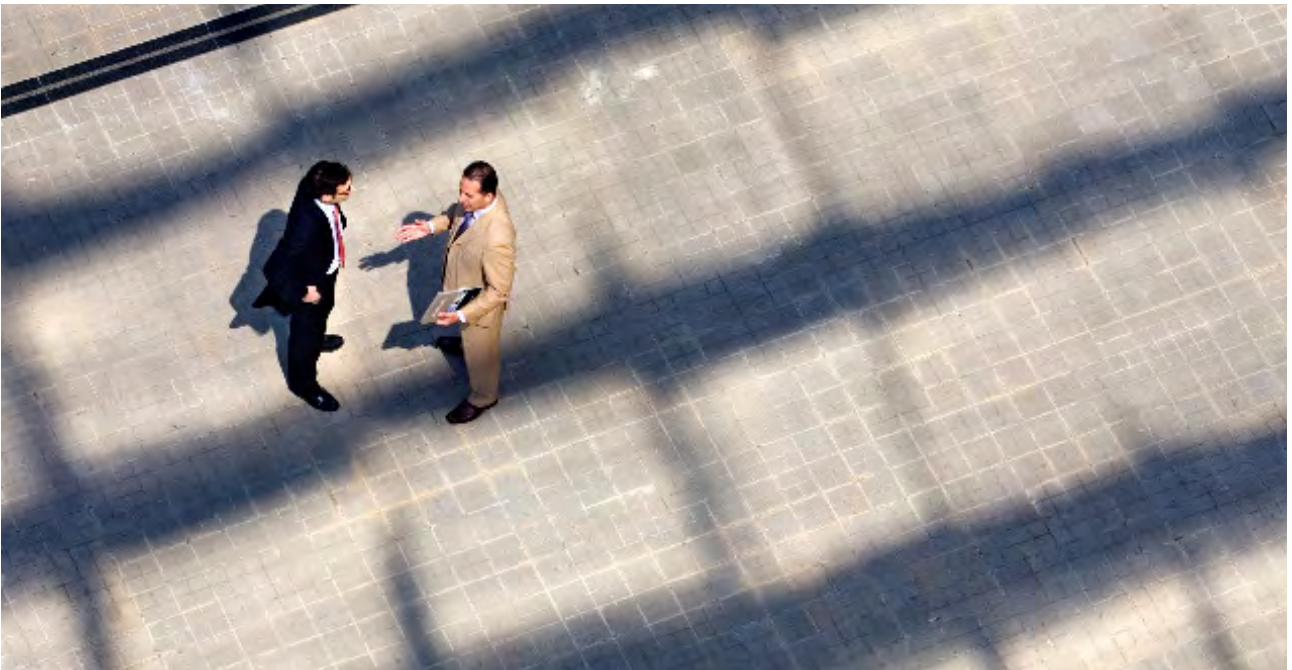


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Projects for the future



Projects for the future

During 2009, the company designed its Strategic Plan 2010-2015. The plan contemplates the operational integration of Adeslas together with an ambitious plan for joint growth

Throughout 2009, the company designed its Strategic Plan 2010-2015 which will be put into motion next year and whose principal points include the integration of Adeslas within the SegurCaixa Holding Group and the development of an ambitious growth plan for the new Joint Group. The aim of this group will be to consolidate the company's position as market leader in insurance and pension plan schemes in Spain.

The integration of Adeslas within the group will transform the SegurCaixa Holding Group into a multi-branch and multi-channel company capable of providing universal care to its already more than 6 million group and individual customers through the development of innovative and valued solutions. By combining the integration with the remaining growth initiatives included under the Strategic Plan 2010-2015, the company aims to develop the necessary instruments and capabilities required to successfully carry out the ambitious strategic goals outlined.

Also during 2010, the company plans to implement the AgenCaixa New Age project which consists of a reorientation of the traditional



AgenCaixa sales consultant's network shifting its focus to concentrate on offering insurance and pension plan services and products to sectors such as SMEs, the self-employed and micro-enterprises through its very own network of branches.

With regard to its growth plan for the forthcoming five years, SegurCaixa Holding aims to achieve goals based on balance, solvency and profitability in line with the manner it has been doing business since its inception and guided by its corporate values: Trust, Quality and Dynamism.

In order to achieve these goals, a commitment to customer service excellence, strengthening of the multichannel network and developing new products all aim to secure the relationship with our customers and to continue on a day-to-day basis providing better and more comprehensive solutions to their needs. Therefore, our commitment to provide the best quality service to customers will firmly remain at the forefront of the Group's priorities in its future performance, exactly as it has been since the company was founded more than 100 years ago.



In line with these objectives, SegurCaixa Holding will continue its undertaking with innovation, involving its team of professionals through their suggestions, ideas and recommendations, all of which are channelled through its Innova+ Programme. Furthermore, the Group will carry on striving to meet the needs of individual customers in the area of personal and property insurance cover, financial planning and preparing for retirement. In terms of its corporate customers, the company commits to developing solutions for large corporations and enterprises, focusing especially on the SME and the self-employed sectors, where it has made significant progress over previous years. On a final note, with the incorporation of Adeslas, a market leader in Spain in the private healthcare sector,

SegurCaixa Holding will be able to reach a new group of channels and customers, which ensures improving its commercial activities capabilities, and consequently strengthening the Group's leadership position.

One final point that should be mentioned here is SegurCaixa Holding's firm undertaking to persevere in introducing improvement in terms of corporate responsibility performance through specific projects and initiatives in order to become the best place to work, and to continue progressing in the area of transparency of commercial information, responsible and sustainable management of its investments and minimising the environmental impact of its activities, among many other goals.

SegurCaixa Holding will continue specific projects and initiatives in order to become the best place to work