

KEY FACTS 2004

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The following pages detail the key facts occurring in the financial and social spheres of the Group's activity during 2004.



JANUARY

- Caixa Galicia Group sponsors the “**Xacobeo 2004**”.
- The on-line range of products is extended with the launch of three new “**On CaixaGalicia**” mixed mortgages.
- Caixa Galicia signs an agreement of collaboration with the **Spanish Red Cross** for the provision of microcredits to members of disadvantaged social groups.
- The **Fondo Social Caixa Galicia, F.C.R.** acquires a holding in *Proyecto CIMA* (Applied Medical Research Centre), a leading initiative in the field of biomedical research.
- Launch of the “**Cámara Ourense Visa**” card, aimed at covering the financial needs of the members of the Ourense Chamber of Commerce, covering a total of five Galician chambers of commerce.
- Presentation of the project for the **Day-care Centre for the Elderly** in **Ribeira**, the eleventh of its kind that Caixa Galicia’s Community Project will have in Galicia.
- **Ausbanc** (Spanish Financial Consumers’ Association) awards its “Golden Euro: Financial institution of the year 2003” to Caixa Galicia, amongst other institutions.
- A new exhibition of video art was opened in *Imaxinate*, in the **On CaixaGalicia** premises in Corunna.



XACOBEO 2004
Galicia



FEBRUARY

- Caixa Galicia presents its **2003 results**, with a pre-tax surplus of 200.50 million euros.
- The **Business Convention**, held in Santiago de Compostela, was attended by over 1,000 senior staff.
- Caixa Galicia obtained **international CMM certification**, a software development quality standard.
- A 70 million euro issue of **subordinated debentures** was fully subscribed.
- The **racing yacht “Caixa Galicia”**, was voted best boat in the IMS 500 category in the KPMG National Sailing Awards.
- The **Caixa Galicia Box-Office** service includes the sale of tickets for the *Real Club Deportivo de La Coruña* Football Club.
- The **Caixa Galicia Foundation** publishes the book “*El Ahorro de los Gallegos. Orígenes e Historia de Caixa Galicia (1876-2002)*” (Savings in Galicia. The Origin and History of Caixa Galicia 1876-2002) and opens its 2004 call for postgraduate grants.



MARCH

- The portal of the not-for-profit sector, **Socialia.org**, celebrates its second anniversary with over 20,000 visitors per month.
- Launch of the **"Puntos Amarillos"** programme, which allows users of Caixa Galicia credit cards to collect points which they can then exchange for gifts.
- The Community Project granted a total of 256,500 euros in aid to 10 development projects in Latin America, Ethiopia and Mozambique within its **"5th Call for Development and Cooperation Projects"**.
- Caixa Galicia signs an **agreement with the Galician Confederation of Industry** to promote the introduction of the Information Society amongst SMEs in Galicia.
- Caixa Galicia customers can now pay administrative charges and fines **on-line** through the webpage of the Xunta de Galicia.
- A new pilgrims' guide, **"El Camino de Santiago del Norte"** (The Northern Pilgrims' Way to Santiago), is published by the **Caixa Galicia Foundation**.
- Caixa Galicia receives the **"Computer World"** Award for innovation in Galicia.
- The acquisition of ENA was awarded the 2003 Euromoney magazine medal for the **"Best Financial Project"**.



APRIL

- Caixa Galicia presents the principles of the UN Global Compact on **Corporate Social Responsibility** in Galicia.
- Launch of **"On Seguros"**, the service which allows visitors to the Caixa Galicia website to compare insurance quotes and apply for cover on-line.
- An agreement was signed with the **Regional Government of Castilla and León** to finance rural housing.
- Caixa Galicia presents its **"Programas Máster 2004-2005"** at the International Fair of Postgraduate Studies.
- Caixa Galicia signs an **agreement with Corunna City Council** to promote cultural activities in the city, including the 7th Mozart Festival.
- The **Imaxinate** Gallery, located in the Centro On Caixa Galicia, opens an exhibition of computer animation.
- **Nobel Peace Prize winner Adolfo Pérez Esquivel** gives a lecture in Caixa Galicia's Social and Cultural Centre in Santiago de Compostela.



MAY

- First quarter **profits** of the Caixa Galicia Group reach 87.3 million euros, 39% up on the previous year's figure for the same period.
- The Spanish Consumers' Association **OCU**, in its magazine "Dinero y Derechos", votes Caixa Galicia's fixed-rate **personal loan** as **the best of its kind in the Spanish financial market**.
- Caixa Galicia awards the cable operator 'R' the **telecommunications** contract for connecting all its branches and offices in Galicia by means of fibre-optic cable.
- Caixa Galicia signs an agreement with Secot to enable people without access to standard bank loans to obtain **microcredits**.
- The **Foundation** presents its "*Observatorio Inmobiliario*", a periodical publication that analyses the evolution of the construction industry.
- Caixa Galicia's Day-care Centre for the Elderly in **Ourense** re-opens its doors following extensive renovation.
- Caixa Galicia takes a share in **Lazora**, a joint venture that is to build 10,000 government-subsidised flats and houses in Spain's biggest cities.



JUNE

- Caixa Galicia holds its **Annual General Meeting**, in which the 2003 accounts were approved, 50% of board members were renewed and the Articles of Association were modified to bring them in line with recent changes in the law.
- **Bia Galicia**, the Group's insurance brokerage, presents its results for 2003, with profits reaching 6 million euros, 61% up on the 2002 figure.
- Launch of "*Caixagalicia Móviles*", a new channel enabling customers to operate their accounts from their mobile phone.
- **Caixa Galicia Corporation**, through its **venture capital** companies, takes a share in the following companies: Allaruz, Veralia, Hornos Lamastelle and Ozona Consulting.
- Caixa Galicia signs a **collaborative agreement** with 17 local councils allowing them to finance projects for renovating their historic districts under preferential conditions.
- Caixa Galicia participates in the share issue of **Afigal**, a Reciprocal Guarantee Company.
- Launch of "*Caixa Galicia Asistencia*", a home tele-care service for senior citizens.
- Inaugural concert in Pontevedra of the fourth **series of concerts** under the "*As Nosas Músicas*" (Our Musics) banner, which brings traditional Galician music and music that has its roots in Galicia to 26 towns and cities in the region.



JULY

- First issue of “Eurobonos Galegos Caixa Galicia 2004”. The 150 million euros issued were fully subscribed.
- **New branches** are opened in Asturias and Andalucía.
- Inauguration of the Residential Centre for the Elderly in **Narón** (province of A Coruña).
- The **Foundation** presents its annual report “The Galician Economy. Report for 2003”, a publication of reference for understanding the Galician economy.
- Caixa Galicia signs an **agreement with Lugo and Ferrol City Councils** to promote cultural activities in these two cities.
- The **Foundation** awards 28 grants to postgraduates wishing to continue their studies in leading universities and research centres.



AUGUST

- **9 new branches** are opened: 7 in Andalucía, 1 in Valencia and 1 in Galicia.
- The **Foundation** holds its “Aula Internacional de Música”.
- The “*Caixa Galicia Corporaciones*” pension scheme includes the new **pensions schemes** of the local councils of Pademe, Santiso and Touro, as well as that of Cixtec.
- The **racing yacht “Caixa Galicia”** wins the “King’s Cup” for the third year in succession.
- The Portuguese magazine “Dinheiro & Direitos” votes Caixa Galicia’s on-line **mortgage offer** the most competitive in the **Portuguese market**.
- The Community Project invests some 900,000 euros in improvements to its **network of Day-care Centres for the Elderly**.
- The adhesion of Pontevedra Chamber of Commerce brings the total of chambers of commerce offering the “**Visa Cámara**” credit card to six.



SEPTEMBER

- Caixa Galicia updates its **on-line company banking** service “Caixa Gestión”.
- **Ciberviaxes**, the Caixa Galicia Group travel agency, opens a new branch in Santiago de Compostela.
- Caixa Galicia’s “*Instituto Tecnológico Empresarial*” becomes the first Spanish business school to offer a course recognised by SAP, world leader in business software solutions.
- The **Foundation**, through its Centre for Economic and Financial Research (CIEF), publishes the study “*Bateiros, mar, mejillón: una perspectiva bioeconómica*” (Mussel growers, the sea, mussels: a bioeconomic perspective).



OCTOBER

- Caixa Galicia participates in the placement of the **public share offering** of Cintra.
- The advertising campaign for the “**On CaixaGalicia**” mortgages receives the “Eganet 2004” award for the best on-line advertising campaign.

NOVEMBER

- Presentation of the first **securitisation fund for wind energy assets** in Spain, which is fully placed.
- **Issue of the “Caixa Galicia Subordinate Debentures 2004 Second Issue”** for a total of 90 million euros, which is fully subscribed.
- Caixa Galicia, through its **Community Project**, allocates over three million euros to fund the “Digital Highway” project.
- **Caixa Galicia Corporation** takes a stake in the new company “Boreal, Desarrollo Inmobiliario”.
- The restoration of the Wooden Chancel of Santiago Cathedral, funded by the **Caixa Galicia Foundation**, is completed.
- Caixa Galicia and the Consorcio de As Mariñas are to join forces in granting **microcredits** to new entrepreneurs.
- Launch of “**On Broker Caixa Galicia**”, an on-line Internet share dealing system.



DECEMBER

- Launch of "*Hal-Cash*", a revolutionary money transfer system via mobile phone to the cash point network, within the mobile phone banking service *Caixagalicia Móviles*.
- Opening of the branch in **Braga** (Portugal).
- The "*Caixa Galicia Asistencia*" service, a home tele-care service for senior citizens, extends its operations to a further 25 local councils in Galicia.
- Caixa Galicia receives the "*Computer World 2004*" award for innovation in Galicia.
- Launch of "Visa Electrón Net Club", a new **credit card** for the youth market, and of a new form of payment for existing credit cards: Special Purchases.
- First anniversary of the "*On CaixaGalicia*" Centre in **Corunna**, with over 42,000 visitors and 4,800 registered users in its first year.
- Launch of "*Hipoteca 97%*", a mortgage that allows customers to finance, under favourable conditions, up to 97% of the value of the property as determined by survey.
- **Caixa Galicia Corporation** acquires 20% of the equity of "Norvento", a wind farm company.

