RESPECT FOR AND COMPLIANCE WITH HUMAN RIGHTS
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INTRODUCTION
Through its Code of Ethics and Conduct and its Responsible Management Policy, Bankia expressly supports and undertakes to apply the principles of the Universal Declaration of Human Rights, adopted by the United Nations, in the exercise of its banking activity and within its scope of control.

In Bankia we consider that compliance with Human Rights is a fundamental and indispensable part of the sustainable development of businesses and society.
The commitment of Bankia draws inspiration from the United Nations Guiding Principles on Business and Human Rights (Ruggie report), which recognises the duty of states and businesses to collaborate in respecting and protecting human rights and the duty to provide access to remedy in the event of infringement.

Our recognition and application of these principles includes identifying the risks in this area through lending and financing transactions, putting in place prevention and mitigation mechanisms and collaborating with other companies and bodies in promoting respect for Human Rights.
Bankia is a participant in the United Nations Global Compact and accepts and respects other treaties and conventions of international bodies, such as the International Covenant on Civil and Political Rights, the International Covenant on Economic, Social and Cultural Rights and the ILO Declaration on Fundamental Principles and Rights at Work.

All the Bank’s professionals have agreed to respect and comply with Human Rights, especially those who work in the business units that have the most impact and influence in this regard.

This document develops the Responsible Management Policy in the field of respect for and compliance with Human Rights.
HUMAN RIGHTS RESPONSIBILITY
2. HUMAN RIGHTS RESPONSIBILITY

Towards our professionals

Have in place action policies and procedures that enable a satisfactory work environment, in which, within a framework of decent employment, discrimination of any kind is avoided, diversity and equality of opportunity is promoted, human dignity is respected, freedom of association and of collective bargaining, freedom of expression is respected and family and employees’ health is protected and the family is protected.
2. HUMAN RIGHTS RESPONSIBILITY

Towards our customers

Provide access to banking services, so as to foster the financial inclusion of any individual, and ensure that the products and services we offer are fully understood by giving appropriate advice and promoting financial education.

Take the necessary steps, under internal policies, to prevent the financing of activities that infringe Human Rights or current legislation or that are linked to controversial industries such as arms and ammunition.
2. HUMAN RIGHTS RESPONSIBILITY

Ensure the privacy of personal information and the confidential financial information arising from business relationships with the bank, within the applicable legal framework and taking all the necessary security measures to avoid intrusion in people’s private affairs.
2. HUMAN RIGHTS RESPONSIBILITY

Towards the environment and society

Collaborate with government bodies and organisations in general in disseminating and promoting values aligned with the Universal Declaration of Human Rights, within the scope of our possibilities in the environment in which we operate.

Fight to eradicate corruption in any of its forms, including bribery and extortion, and ensure compliance with the law in the bank’s activities, paying special attention to the fight against money laundering, human trafficking and terrorist financing.
2. HUMAN RIGHTS RESPONSIBILITY

Promote and stimulate measures to protect the social rights that are closest to our activity, particularly the rights relating to housing, education, employment and poverty.

Drive, promote and ensure respect for Human Rights on the part of our suppliers through a supplier certification process that requires compliance with certain rules, such as participation in the United Nations Global Compact and rejection of forced labor and child exploitation.
2. HUMAN RIGHTS RESPONSIBILITY

Preserve the environment and fight against climate change by taking the environmental impact of the activity into consideration and requiring compliance with environmental regulations on the part of the professionals and suppliers with which the bank has relations.
INSTRUMENTS OF ASSESSMENT AND CONTROL
Bankia has various policies and tools of assessment and control that help ensure a commitment to respect and comply with Human Rights:

**Code of Ethics and Conduct**

This code contains rules and criteria for action in professional matters that are binding upon and applicable to all employees and officers of the bank in all Bankia’s activities and businesses. Through this code, Bankia establishes respect for the person and for human dignity as a fundamental value in all its actions and subscribes unreservedly to the Universal Declaration of Human Rights.
3. INSTRUMENTS OF ASSESSMENT AND CONTROL

Responsible Management Policy

This policy states the scope of the commitment to respect for and compliance with human rights.

Credit Risk Policies

These policies include specific commitments not to finance industries or borrowers that may be sensitive on account of their social implications, prohibiting investments in or financing of controversial businesses, such as arms and ammunition, or that infringe human rights, or any activity that could compromise the bank’s ethics.
3. INSTRUMENTS OF ASSESSMENT AND CONTROL

Confidential whistleblowing Channel

Through this channel, any professional or supplier can report any action or behaviour that might jeopardise compliance with these obligations.

Supplier Certification Process

Suppliers are assessed on criteria related to CSR, Human Rights and social and environmental issues as a prerequisite for acceptance as part of Bankia’s supply chain.
HUMAN RIGHTS INTEGRATED IN RESPONSIBLE MANAGEMENT
The Board of Directors is responsible for defining, implementing and monitoring Bankia’s responsible management strategy. It does this through the Appointments and Responsible Management Committee, which has the task of assessing and approving responsible management strategies, policies and practices and of supervising and assessing stakeholder relations and non-financial risks.

The role of the Responsible Management Committee, as a cross-organisational body made up of executives from key areas in Bankia’s responsible management, is to define and promote responsible management policies, plans and strategies in all areas of the company, supervising compliance with objectives and reporting periodically to the Board.
4. HUMAN RIGHTS INTEGRATED IN RESPONSIBLE MANAGEMENT

Bankia’s Responsible Management Policy, which is based on the corporate values, is the overall, group-wide frame of reference for the creation and implementation of the Responsible Management Plan 2016-2018. This plan draws on international initiatives and commitments, such as respect for and compliance with Human Rights, the ten principles of the Global Compact and the Sustainable Development Goals adopted by the United Nations member states.