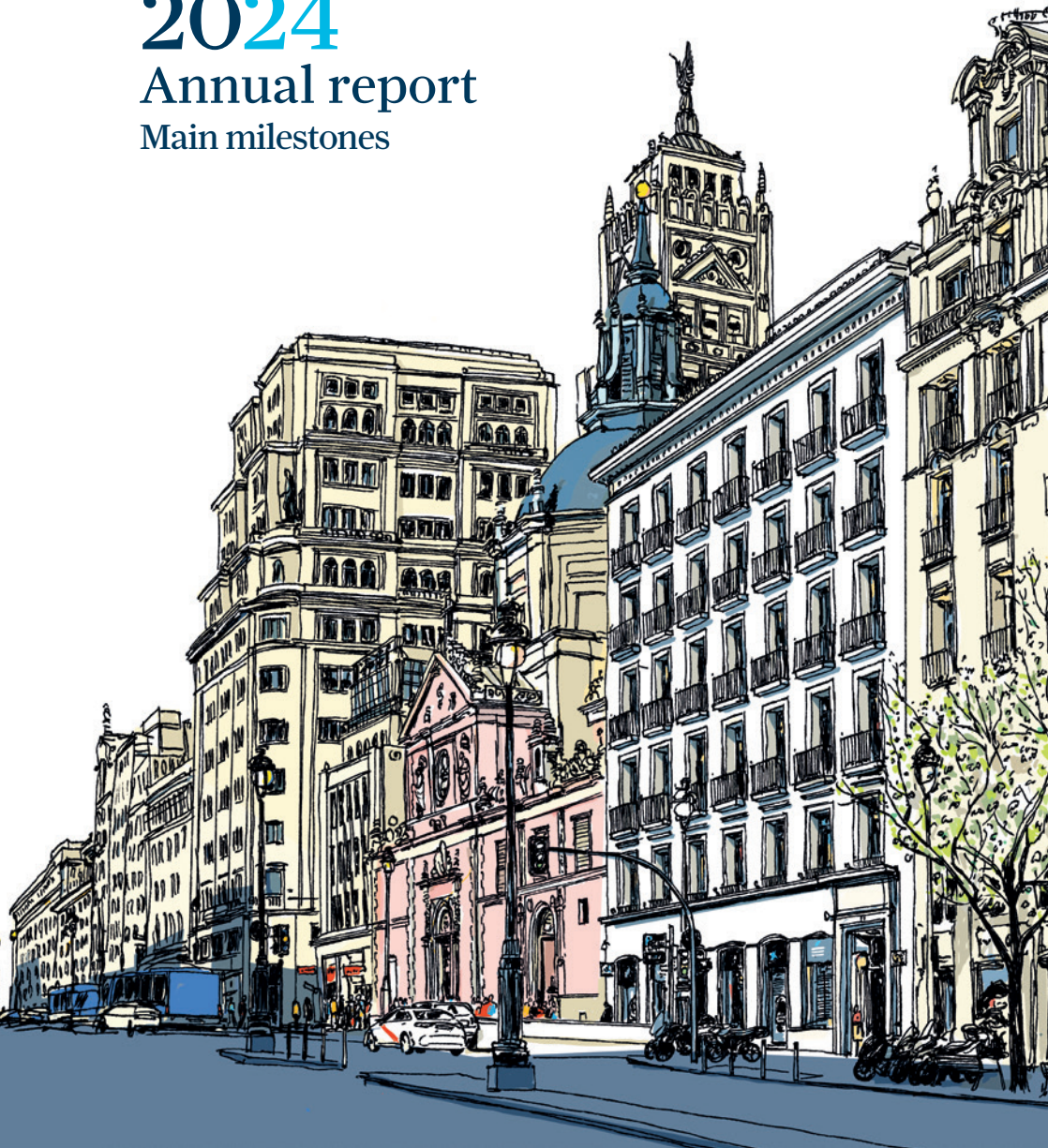




2024

Annual report

Main milestones





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01

Who we are

CECA is a banking association committed to promoting, defending and representing its associates' interests.



“We seek social advancement by funding projects that create opportunities for people to progress”

Isidro Fainé, Chairman of CECA and the “la Caixa” Foundation, is the Chairman of the World Savings and Retail Banking Institute (WSBI) and Chairman of its Social and Philanthropic Council.

In addition to defending the interests of its member entities, CECA provides them with advice and supports in their aim to offer services that promote financial inclusion and access to credit. This work is undertaken with a sustainable approach, notably featuring Obra Social and financial education.

CECA is an active a member of the international associations representing the model of retail banking which gives priority to funding for families and SMEs, a model with which CECA member entities feel fully identified.



WSBI



ESBG

This model, which identifies all WSBI entities, is characterised by the so-called 3Rs



Rooted

Rooted in the community. Linked and committed to the development of the territories where they operate.



Responsible

Responsible. Identified with Obra Social and Sustainability.



Retail

Retailers. Focused on the financing for families and SMEs.

02

Who we represent

CECA's current members include credit institutions, banking foundations and ordinary foundations associated with the banking sector.



Our sector in figures

December 2024



ATMs
17,037



Branches
7,388



Employees
60,110



Retail credit
394,405
million euros



Total assets
819,969
million euros



Retail deposits
532,573
million euros

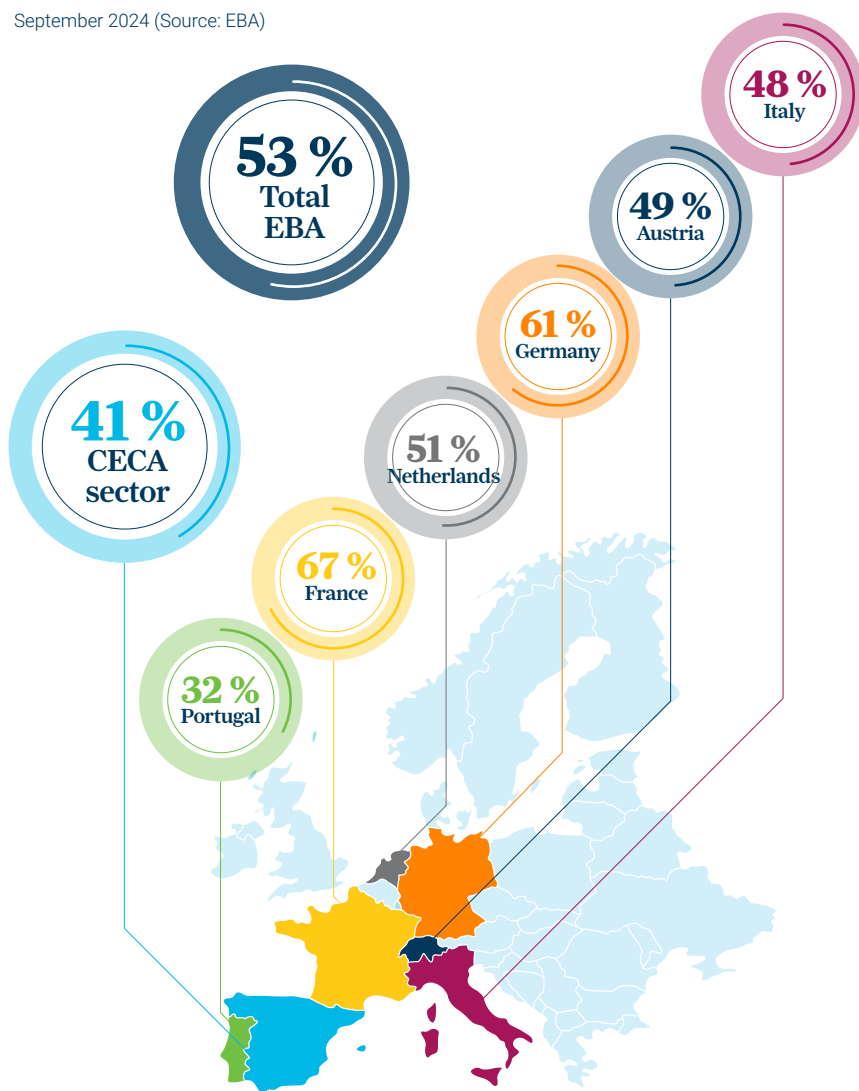


| * Spanish Financial System (SFS)

Efficiency

Operating expenses over gross income

September 2024 (Source: EBA)



List of member entities

Credit institutions



CaixaBank, S.A.



Unicaja Banco, S.A.



ABANCA Corporación Bancaria, S.A.



Kutxabank, S.A.



Ibercaja Banco, S.A.



Cajasur Banco, S.A.U.



Caja de Ahorros y Monte de Piedad de Ontinyent, Caixa Ontinyent



Colonya Caixa Pollença



Cecabank, S.A.

Banking foundations



Bilbao Bizkaia Kutxa
Fundación Bancaria -
Bilbao Bizkaia Kutxa Banku
Fundazioa



Caja de Burgos, Fundación
Bancaria

Fundación Cajastur

Fundación Bancaria Caja de
Ahorros de Asturias



Fundación
Bancaria Ibercaja



Fundación Bancaria
Kutxa - Kutxa Banku
Fundazioa



Fundación Bancaria
"la Caixa"



Fundación Bancaria Unicaja



Fundación
Bancaria Vital

Ordinary foundations



Fundación Galicia
Obra Social Afundación



Fundación Ávila



Fundación Bancaja,
Fundación de la
Comunitat Valenciana



Fundación Canaria
Caja General
de Ahorros de
Canarias - Fundación
CajaCanarias



Fundación Caja de
Ahorros de Santander
y Cantabria



Fundación Caja
Castellón



Fundación Caja
de Ahorros de
Castilla-La Mancha



Fundación Caja de
Ahorros y Monte de
Piedad de Extremadura



Fundación Caja
de Ahorros de la
Inmaculada de Aragón



Fundación Caja de
Ahorros de Murcia



Fundación Caja
General de Ahorros de
Granada (CajaGranada
Fundación)



Fundación
Caja Navarra



Fundación Privada
Monte de Piedad
y Caja de Ahorros
San Fernando de
Huelva, Jerez y Sevilla
(Fundación Cajasol)



Fundación Caja Rioja



Fundación Canaria
La Caja Insular de
Ahorros de Canarias



Fundación Círculo
Burgos



Fundación Especial
Pinnae



Fundación
Mediterráneo



Fundación Obra Social
y Monte de Piedad de
Madrid (Fundación
Montemadrid)



Fundación Obra Social
de Castilla y León



Fundació Sa Nostra
Caixa de Balears

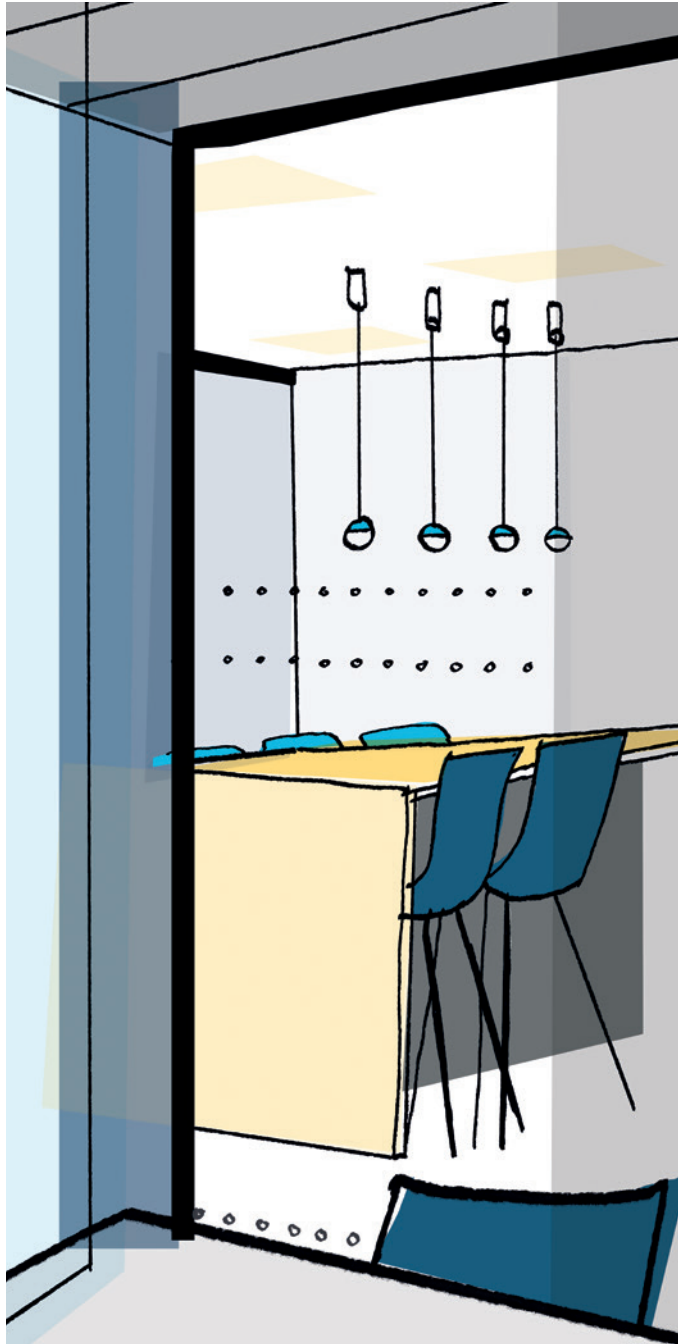


Fundación
Torreón de Lozoya.
Segovia

03

What we do

Our activity is divided into four main areas.



2

Economic and regulatory analysis

Exhaustive regulatory monitoring of the national and international agendas and ad-hoc economic studies.



1

Institutional representation

Defence of our member entities' interests in national and international forums.



3

Sustainability and Obra Social

Dissemination and promotion of Obra Social, financial education and sustainability.



4

Labour representation

CECA represent member entities that are bound by the sector's Collective Bargaining Agreement.



1 Institutional representation

One of CECA's core pillars of activity involves representing and defending the interests of its associated entities in numerous cooperation forums at national and international level, in order to stimulate transversal dialogues between different sectors, and to collaborate with institutions and authorities in particular.

Throughout 2024, CECA focused much of its efforts on promoting the contribution of its member institutions to the country's economic growth, sustainability, and financial inclusion.

1.1. Institutional renewal of the European Union

The European Union underwent a profound institutional renewal process in 2024. The elections to the European Parliament, held in June, brought about a shift in the strategic priorities and political balance among the Twenty-Seven. Looking ahead to the new legislative term, there are signs of a renewed focus on improving the single market and boosting competitiveness. In light of these changes—driven by a world in which economic relations and geopolitical balances are shifting at a rapid pace—Europe has shown a willingness to rethink its own rules in order to become a more influential player on the international stage.

Against this backdrop, and throughout 2024, CECA strengthened its analytical capacity in response to these transformations. In March of the same year, the association organised an event at the Brussels headquarters of ESBG (European Savings and Retail Banking Group) to present the report **CECA Sector Priorities for the New EU Legislative Cycle 2024–2029**.



CECA has strengthened its analytical capabilities in response to the global transformations that are rapidly reshaping economic relations and geopolitical balances



Likewise, the reports presented by former Italian Prime Ministers Enrico Letta and Mario Draghi marked a new turning point in shaping a European strategy to address global challenges, outlining the reforms needed to strengthen the bloc's institutional structures and economic

competitiveness. CECA carried out an analysis of the proposals set out in the Letta and Draghi reports, which was presented to its Board of Directors and shared with experts from the member institutions.



1.2. Financial inclusion

The digital divide and demographic challenges are among society's main concerns, and affect health, education and culture, as well as banking services. CECA is particularly sensitive to the needs arising from this scenario and focuses on the elderly and the disabled people, as they are among those potentially most affected by these challenges.

Throughout 2024, CECA has continued working alongside its member entities to make progress on the commitments set out in the **Strategic Protocol to Strengthen the Social and Sustainable Commitment of the Banking Sector** and maintain ongoing and active listening, together with the rest of the employers. They have implemented a series of measures whose follow-up is carried out by the Financial Inclusion Observatory.

'Aula Financiera y Digital' platform has added 90 new initiatives and incorporated a space dedicated to cybersecurity

660,000
customers over 65 years
of age have received
financial and digital
education from the
banking sector

(Source: Observatorio de
Inclusión Financiera. 2024)

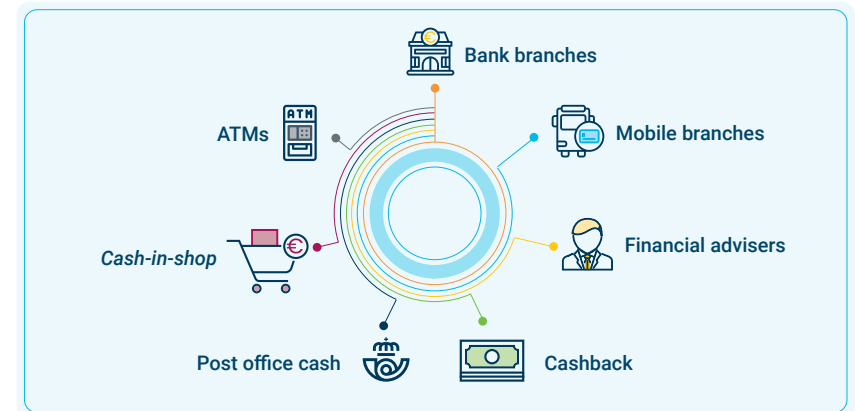


Spain has the
third-densest
network of bank
branches and
offices in the EU

83,000
access points
to banking services

Another challenge stemming from a social issue is that of depopulation in Spain, which also affects the provision of all kinds of services in our country. The banking sector is aware of this situation and is strengthening financial inclusion by working closely with the Ministry of Economy, Trade and Enterprise through a framework of commitments to rural Spain, developed in full compliance with competition regulations.

CECA and the other employer associations in the sector unveiled a **Roadmap to reinforce financial inclusion in rural areas**, with the aim of ensuring the adequate provision of in-person financial services in 100% of Spanish territory.



The information on accessibility to financial services in Spanish municipalities is based on the **Report on financial inclusion in Spain**, prepared by the IVIE (Instituto Valenciano de Investigaciones Económicas).

99.1 %
of the Spanish population
have a physical point of access
to financial services in their
municipality



1.3. Cybersecurity in the banking sector

Traditional banks are the institutions most trusted by Spanish people when it comes to cyberattacks

The financial sector engages in extensive efforts to raise customer awareness with training programmes, focusing on cybersecurity and targeting different segments of the population, constant communications to customers to alert them to the latest fraud mechanisms detected and practical advice on how to avoid, to the extent possible, cyber scams.

In this regard, CECA has spent years creating and disseminating content with the firm intention of promoting, encouraging and offering its customers the necessary tools to reduce their exposure to online fraud. In this area, in February 2024, CECA presented the **1st Survey on Cybersecurity and digital channel usage habits**, prepared in collaboration with Sigma Dos. According to it, some 84% of Spanish people say they feel safe when banking on-line, making banks the institutions that inspire the most confidence among users, followed by public administrations. Likewise, 85% of people acknowledge receiving cybersecurity awareness information from their bank, but only 54% pay attention to it.

In April, CECA, AEB, UNACC and ASNEF, together with Incibe (National Cybersecurity Institute), the Civil Guard and the National Police, launched the initiative "Protect yourself – avoiding fraud is in your hands", which relies on videos and audio messages to help individuals bank securely and respond effectively in the event of a cyber scam.

In addition, Incibe and CECA signed a collaboration agreement to strengthen cybersecurity and cyber resilience, under which CECA will lead initiatives to raise awareness and educate on cybersecurity, and will work alongside Incibe to promote best practices in cybersecurity.

The financial sector goes to great lengths to raise awareness among its customers about cybersecurity



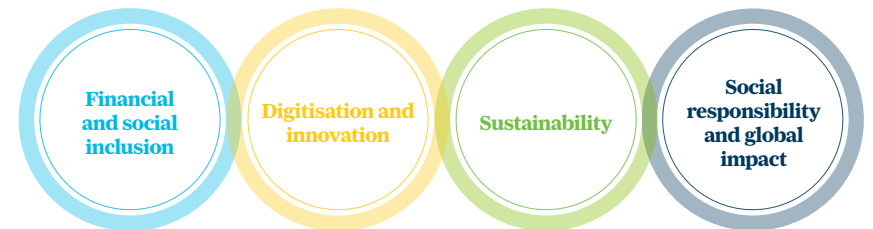
1.4. International activity: WSBI and ESBG

For the management of the international agenda, CECA is a member of the WSBI, which represents the interests of more than 6,400 entities worldwide. WSBI takes a strong position in favour of inclusive, fair and equitable globalisation and supports international efforts to improve access to inclusive finance.

The Committee of Presidents of WSBI is chaired by Isidro Fainé, Chairman of CECA and Fundación "la Caixa".

The WSBI celebrated 100 years of history during its 27th World Congress in Rome, paying tribute to its historical trajectory of innovation and commitment as an international organisation for the upcoming era of banking with a focus on serving society, under the slogan "100 years together shaping the future of responsible banking".

In addition, on 31 October, at the events to commemorate WSBI's centenary, Isidro Fainé was re-elected as chairman.





1. Institutional representation

As part of this congress, an extraordinary session of the WSBI Social and Philanthropic Council also took place. This international forum, chaired by Isidro Fainé since its creation in 2023, embodies principles deeply rooted in savings banks and retail banks associated with WSBI: social investment and contributions to philanthropic projects.



CECA actively contributed to the commemoration of this 100th anniversary, involving its associated credit institutions and foundations. The Annual Convention of CECA's Coordination Committee was held in Rome, joined by CECA's Executive Committee for Obra Social and Foundations.

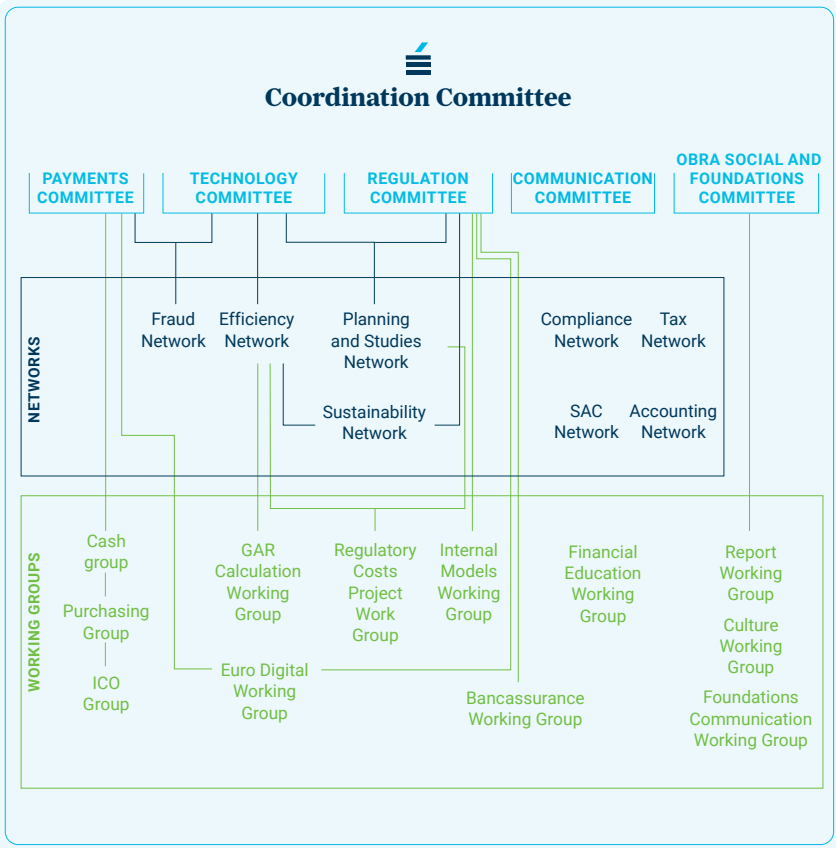
At the European level, CECA channels its representation primarily through ESBG. This association serves as the main platform for dialogue with European authorities. Most of these interactions take place through the Presidents' Committee and the Board of Directors, in which CECA holds a vice presidency.

In 2024, CECA also renewed its presidency in the ESBG/WSBI Coordination Committee for a three-year term. This body serves as a meeting point to coordinate the associative activities of the European Group and the World Institute, providing guidance on strategy, work programmes, and institutional priorities.

1.5. Cooperation: CECA Coordination Committee

The Coordination Committee is the main internal supervisory body for the associative activity, in its dual role of industry representation and promotion of cooperation. Moreover, it is the catalyst and driving force behind the collaborative

activity of the entities that are members of CECA. Through it, they can channel and promote their common interests and joint projects. Furthermore, it serves as an observatory to deepen the strategic vision anticipated in the normative analysis.





1. Institutional representation

Below is a summary of the major activities of these groups throughout 2024, highlighting the main projects, initiatives and issues addressed.

Study on the quantitative and qualitative impact that compliance with **regulatory and supervisory requirements** has had on financial institutions in the last five years.

1

In terms of **fraud prevention**, advocacy efforts have been increased with the Secretary of State for Telecommunications and Digital Infrastructures (SETID), including the preparation of reports providing feedback on proposed measures to prevent smishing and vishing events.

2

3

Monitoring and implementation of the **regulatory agenda**:

- In 2024, we focused on supporting institutions in the process of adapting to sustainability requirements, developing an observatory to assist in adapting to the EU taxonomy and support entities with ESG reporting and disclosure requirements.
- In the field of technology, we worked to comply with ECB guidelines on the governance and management of risk data and risk reporting; with regard to compliance with DORA (Digital Operational Resilience Act), we engaged in intense lobbying efforts.
- In the field of technology monitoring, we supported institutions to prepare the ECB's cyber stress test.

4

Also of note is the industry's development of a procedure for filing **claims related to 4 fund transfer fraud**, where payment is made as a result of the fraudster manipulating the person initiating the transfer.

5

With regard to **payments**, the development of the Payments Committee focused on the activity of the European Central Bank (ECB), the European Commission and the European Payments Council.

6

Collaboration with public administrations (State Tax Administration Agency, General Treasury of the Social Security, State Public Employment Service, regional administrations, local administrations, General Council of the Judiciary, and Police) for the development of services in which the associates act as collaborating **entities in the collection and payment of benefits**. Thirty operational circulars have been published to regulate the current services, promoting the development of electronic channels to facilitate communications between citizens and administrations.

7

Management of working groups for **cooperative projects**. Notably, the coordination of the working group on monitoring the Code of Good Practices in ICO-guaranteed financing and the development of various guarantee lines, as well as the working group on monitoring the impacts of the digital euro project, which is currently in its preparation phase.



1. Institutional representation

1.6. Alliances

CECA institutional commitments are materialised through partnerships in various initiatives and collaboration with

national and international bodies, as well as through the various certificates and recognitions it has received.



World Savings and Retail Banking Institute



European Savings and Retail Banking Group



Centro de Finanzas Responsables y Sostenibles



United Nations Environment Programme Finance Initiative



Red Española del Pacto Mundial de las Naciones Unidas



UN Climate Change Conference



Plan Nacional de Educación Financiera



Finanzas para Todos



Programa Funcas de Estímulo de la Educación Financiera



Educación financiera para deportistas



European Energy Efficiency Financing Coalition



Fundación Carolina



European Banking Institute



Institute for International Finance



Fundación Amigos del Museo del Prado



Fundación para la Investigación sobre el Derecho y la Empresa



Real Instituto Elcano



Asociación de la Prensa de Madrid



Aula Financiera y Digital



Observatorio de Inclusión Financiera



Comité de Impulso del Día de Internet



Pacto digital de la Agencia Española de Protección de Datos para la protección de las personas



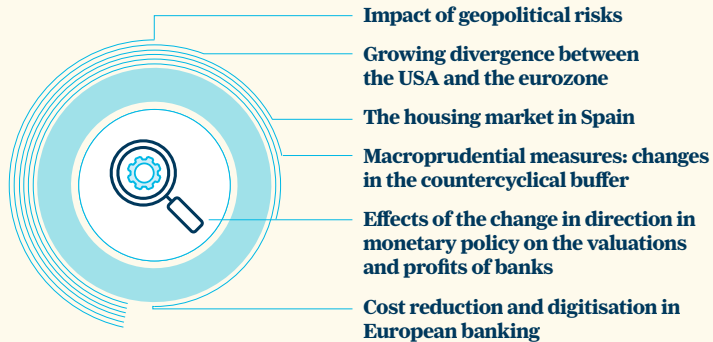
2 Regulatory and Economic Analysis

2.1. Economic and financial analysis

CECA performs a continuous and detailed monitoring of the financial and economic framework both nationally and internationally, placing special emphasis on banking with the aim of offering member

entities a global and up-to-date view of the environment in which they operate.

The analysis carried out on the following topics in 2024 is particularly noteworthy:



2.2. Regulatory analysis

CECA continuously monitors the regulations affecting Spanish credit institutions and, in particular, member institutions, to which it provides regulatory

analysis and monitoring services and represents their interests before European and national authorities.

Regulatory outlook

Summarising the most salient points on both the national and international agenda. It is prepared monthly and has special editions for any relevant topics that may arise.

Financial regulations database

It contains financial regulations and draft regulations applying to credit institutions.

Regulatory and financial outlook

Biannual report on the progress of the CCA sector that is sent to the main national and international operators.

This year's priorities have focused on the following matters:





3 Sustainability and Obra Social

3.1. Obra Social

Obra Social, the set of charitable and social activities conducted by CECA member entities, once again demonstrated its essential role this year as an irreplaceable lever for social, cultural and economic progress, as well as a complement to the programmes of public administrations within the framework of the welfare state. All of this has been possible thanks to the efforts of the entities that conduct Obra Social, which, thanks to their proximity to the community, their collaboration, their capacity to adapt and their capillarity, have been able to identify the needs at any given time and reach those who need it most.

The CECA sector's Obra Social is the leading private social investor in Spain. Between 2014 and 2024, the cumulative investment amounted to 8.729 million euros

Since the approval of Spanish Law 26/2013 on Savings Banks and Banking Foundations, the Obra Social of CECA's member entities has invested more than €8,729 million and carried out over one million activities.



Investment 2024
+906
million euros



Activities
99,483



Beneficiaries
+35 million

Finally, Obra Social places the 2030 Agenda at the forefront of its activities, strongly supporting its progress and implementation and contributing to the Sustainable Development Goals (SDGs).

We remain in a scenario of complexity and uncertainty that entails geopolitical, social and climatic changes that are reshaping the international stage and creating more instability. It is at this time that the Obra Social must work for people, especially

those who need it most, in order to achieve a more just and inclusive society. This was clearly demonstrated by the CECA sector entities in 2024, following the impact of the flooding in several provinces across the country. From the outset, the entities engaged in Obra Social provided support to the affected areas; initially through actions aimed at addressing basic or emergency needs, and subsequently by allocating resources to support reconstruction efforts.



In response to the flooding, banks, savings banks and foundations of the CECA sector launched a broad package of measures to support the victims

Moratorium on mortgage and personal loan payments

Advance facility for government aid for individuals and self-employed workers

Extraordinary financing facility

Special financing facility for the agri-food sector

Waiver of fees for withdrawing cash at ATMs and operating POS terminals in shops

Collaboration with insurance companies to streamline claims processing

Volunteering

Channelling donations through NGOs

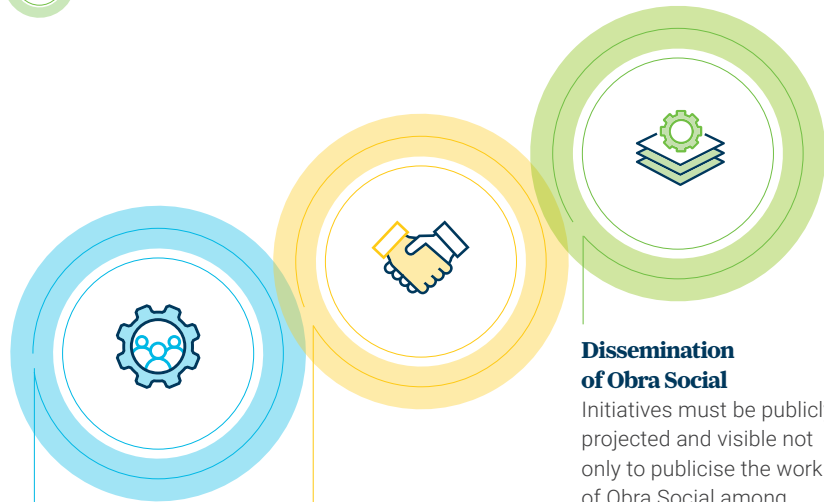
Phone hotline to assist victims

Activation of mobile branches

Creation of donation collection platforms



3. Sustainability and Obra Social



Foundations and Obra Social Commission

The Obra Social and Foundations Committee is a statutory and consultative body and main forum that brings together the representatives and managers of the member foundations to exchange experiences, cooperation and study in Obra Social.

Obra Social and Foundations Executive Committee

The Obra Social and Foundations Executive Committee acted as an instrument of dialogue between the foundations and entities that engage in Obra Social. The meetings dealt with topics such as: the key importance of partnerships in the development of future activities, the exploration of new sources of revenue, and several working groups have been created.

Dissemination of Obra Social

Initiatives must be publicly projected and visible not only to publicise the work of Obra Social among citizens, but also to encourage public-private collaboration and foster possible partnerships. CECA carried out various communication initiatives in 2024 to promote the Obra Social. In addition, CECA took part in major events, bringing the work of the foundations closer to society and boosting the Obra Social at an international level. Over the past year, and in collaboration with Prensa Ibérica, CECA organised three regional meetings focused on the initiatives of its associate foundations in the Valencian Community, the Canary Islands and Galicia.

Obra Social and Financial Education awards

In December 2024, a new edition of the CECA Awards for Social Action and Financial Education was held. The event was opened by Carlos Cuerpo, Minister of Economy, Trade and Enterprise.

These awards recognise the effort and commitment of the entities through their projects for society, particularly those aimed at the most vulnerable groups.



Once again, CECA, in collaboration with the World Institute of Savings Banks and Retail Banks, organised an honorary award aimed at recognising and valuing social initiatives with an international track record. On this occasion, the award was granted to the Bancatlán Cultural Foundation of Honduras. This institution, with over 110 years of history, stands out for its positive impact on Honduran society through its support for the arts, culture, education, social investment, and corporate volunteering, with the goal of assisting the most vulnerable groups in the country.



62
projects
presented

10
categories

22
prizes

2
special
prizes

1
international
prize



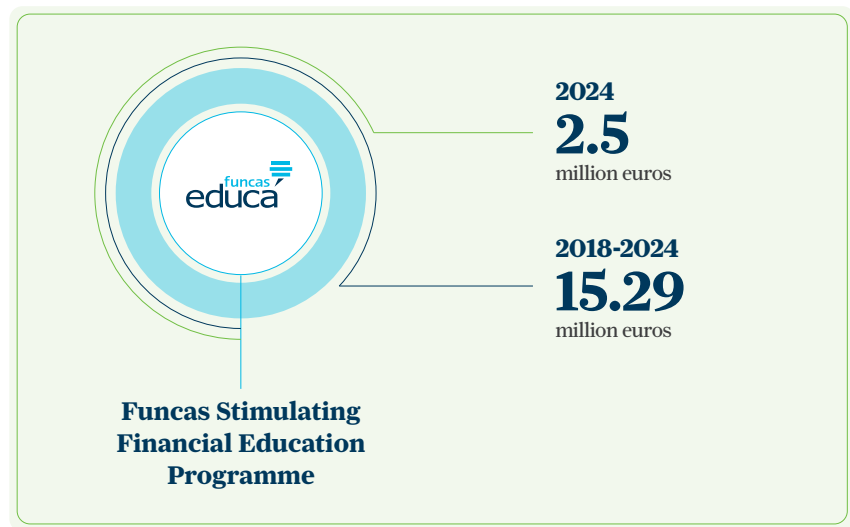
3.2. Financial education

Financial education is an essential tool for empowering citizens to deal with a changing reality. In today's world, the importance of having financially responsible people who effectively manage their resources and adequately use new digital technologies becomes even more apparent.

In order to help accelerate the transition towards an inclusive economy, the CECA sector has spent years developing a wide range of measures to promote financial

and digital education in society, especially in rural areas and for groups at risk of exclusion.

The CECA sector is one of the largest investors in financial education in Spain



Financial education in the CECA sector, committed to every group

The entities associated with CECA, through their programmes, promote the improvement of financial literacy and share their experience, knowledge, and reach across the country, catering to young people, adults, and the elderly.

Based on the latest data from 2023, 59% of the investment was allocated to projects

targeting people under 25 years of age. And, with regard to seniors, activities targeting this group have increased by more than 48%.

By specific groups, 47% of the investment was allocated to people at risk of social exclusion, followed by people with special needs (28.21%) and training programmes for entrepreneurs (24.78%).

Digital finance: learn, progress, innovate

CECA supports the initiatives proposed by the promoters of the Financial Education Plan and its brand, Finanzas para Todos. An example of this is the observance of Financial Education Day; CECA champions this event by coordinating the activities carried out throughout the country with its member entities. In 2024, with the motto "Digital

finances: learn, progress, innovate", the focus was placed on the financial education of young people and on managing their personal finances in the digital environment; paying special attention to training in digital skills, specifically in the need to know the risks involved in the use of technology and providing advice on cybersecurity.

Financial education for athletes

In 2024, CECA, in collaboration with the High-Level Athlete Support Programme (PROAD) of the Higher Sports Council (CSD), launched the third edition of the online course "Financial Education for Athletes", aimed at athletes who wish to acquire key knowledge on managing their personal finances. This programme,

the first of its kind in Spain, is aimed at providing financial training to elite athletes, a group that is characterised by generating significant income, but whose professional career is usually short, which makes planning their retirement that much more important.



3.3. Sustainability

In terms of sustainability, an ambitious path has been followed since the European Commission published its action plan for financing sustainable development in 2018. That milestone marked a turning point, which over the years has been accompanied by numerous regulatory developments. The entities are working to incorporate environmental, social, and governance criteria into their policies, management models, corporate governance structures, risk management, and even their corporate strategies.

CECA remains committed to collaborating in the structural transformation of the economic system to adopt a productive model compatible with environmental preservation. The scale of the challenge requires everyone's contribution, and the financial system is at the forefront of this change by channelling capital flows and fostering public-private partnerships.



Presidency of Finresp (Spanish Centre for Responsible and Sustainable Finance)

In 2023, CECA took over the presidency of Finresp through its CEO. During this term, which rotates among the member employer associations for a period of two years, the future lines of action approved by the Executive Committee and under the Technical Secretariat are being led.

Of note in 2024:

The CECA **Sustainability Network** worked in coordination on the main topics of the national and international agenda.

Industry cooperation to update the Catalogue of Sustainable Finance Regulations. In addition, the operation of the **Observatory of Sustainable Finance Data in Spain** has been strengthened.

Regarding EU Directive 2019/882 on Accessibility and its national transposition into Law 11/2023 (which comes into effect on 28 June 2025), CECA has held several meetings with **ILUNION** and the **ONCE Group**, who have shared their insights with the entities in the sector.

Renewal of the **Social Housing Fund** Agreement with the Ministry of Economy, Trade and Enterprise.

1

Promotion of the actions of Finresp and the International Network of Financial Centres for Sustainability (FC4S), endorsed by the **United Nations Environment Programme Finance Initiative** (UNEP FI).

2

3

CECA, which is part of the **Global Compact** and contributes to the development of the 17 Sustainable Development Goals, has renewed its commitment to this UN initiative in 2024.

4

5

CECA has also promoted and implemented several **cooperative projects** aimed at helping the associated entities launch specific ESG initiatives and share methodologies, working models, and solutions.

6

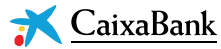
7



4 Labour representation

The objective of CECA is to represent the member entities that are bound by the Savings Banks and Financial Institutions collective bargaining agreement.

During 2024, the following CECA member entities were bound by the sector's collective bargaining agreement



CaixaBank, S.A.



Unicaja Banco, S.A.



ABANCA Corporación Bancaria, S.A.



Ibercaja Banco, S.A.



Caja de Ahorros y Monte de Piedad de Ontinyent, Caixa Ontinyent



Colonya Caixa Pollença



Cecabank, S.A.

I

Collective bargaining agreement 2024-2026

On 21 April 2024, CECA and the unions FINE, CCOO, and UGT reached an agreement to sign a new industry collective bargaining agreement for the 2024-2026 period.

This agreement was registered in the Collective Bargaining Agreements Registry and published in the Official State Gazette on 6 June 2024, after being reviewed by the Directorate-General for Labour.

III

Joint Committee of the agreement

On 19 July 2024, CECA and the signatories of the collective agreement created the joint committee to begin its ordinary activity of managing the agreement and processing requests.

II

Industry Observatory

Following the publication of the collective agreement in the Official State Gazette, the Industry Observatory was established, comprising CECA and the trade unions, as a permanent forum for social dialogue on matters of common interest. This observatory analyses the sector's landscape to study and assess practices within the financial sector aimed at improving and optimising the working environment, productivity and competitiveness, as well as best organisational practices in areas such as working time, distribution and adjustment of working hours, and digital development, among others.

IV

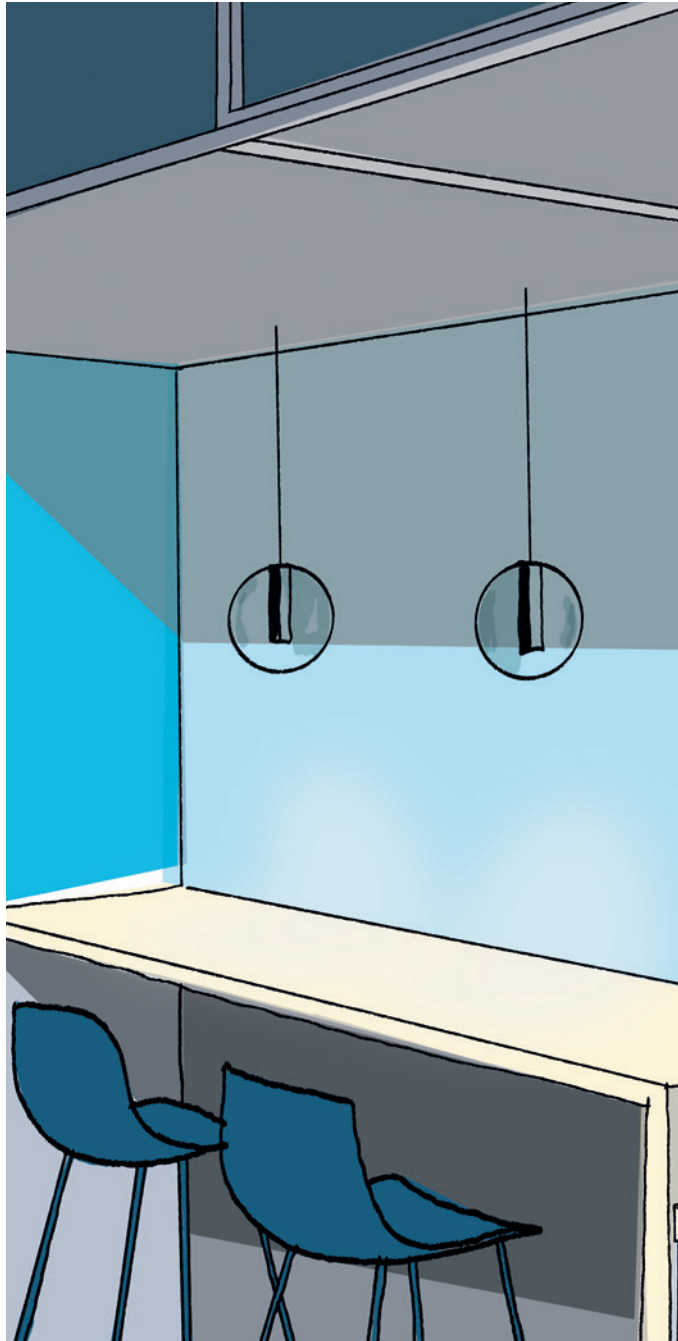
Edition of the collective agreement 2024-2026

After signing the sector collective agreement and its publication in the Official State Gazette (BOE), CECA proceeded to publish it, making the regulatory text available in Spanish and the co-official languages to the associated entities and the general public through its website.

04

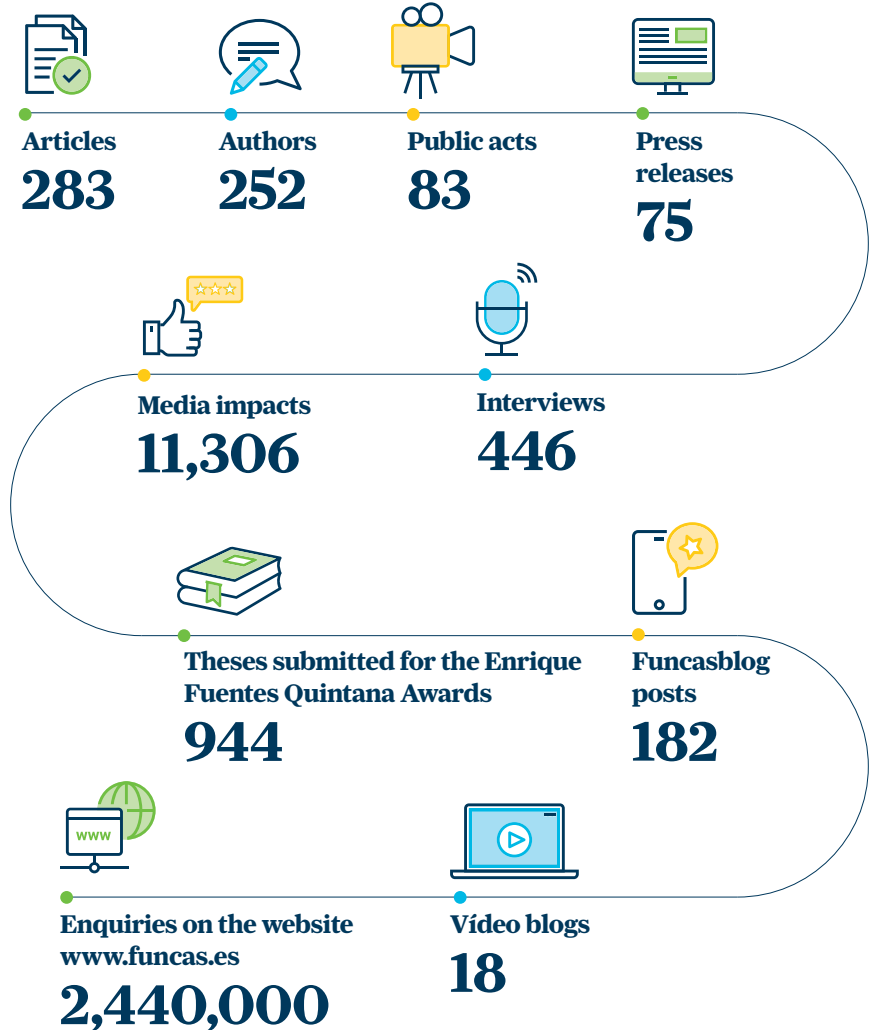
Funcas

Funcas is a private, non-profit institution forming part of CECA's Obra Social.



The activity of Funcas is chiefly directed towards promoting, debating, and disseminating research on matters of a financial and social nature.

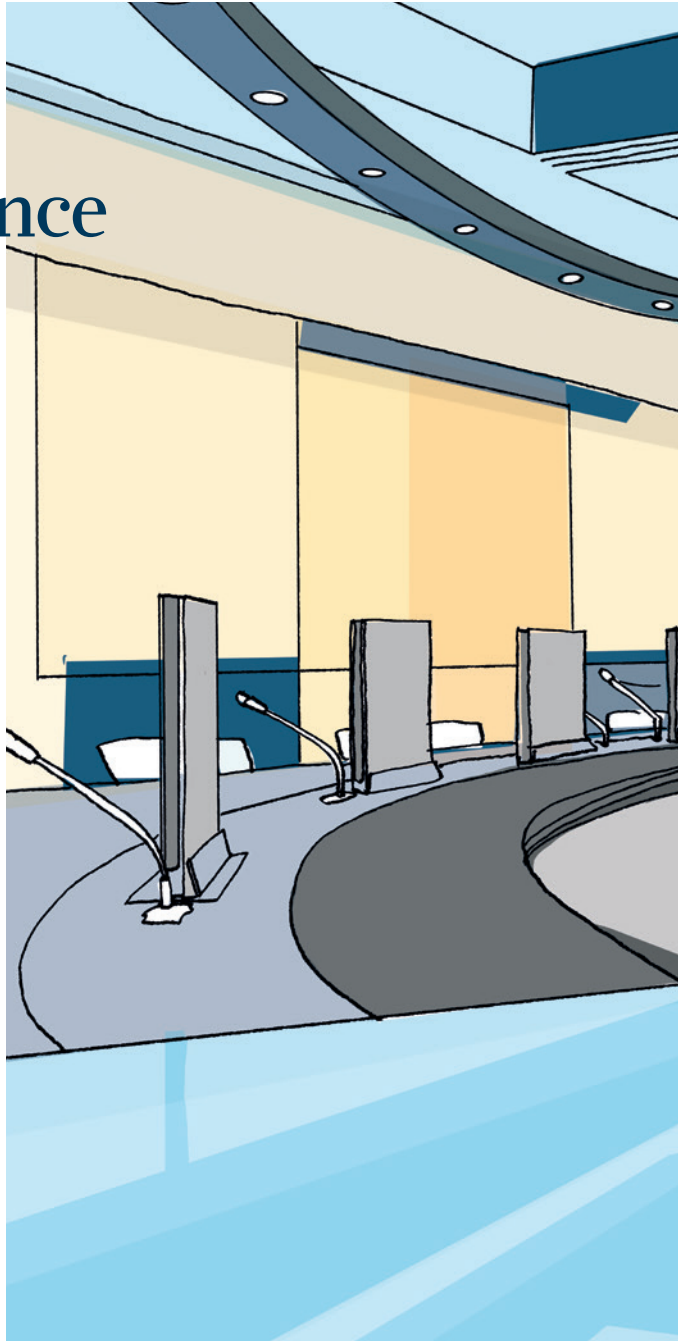
Activity in 2024



05

Governance

CECA's governance and administration correspond to the General Assembly and the Board of Directors, in accordance with the competences provided in each case by the By-laws.



General Assembly

The General Assembly is CECA's most important governing and decision-making body and is made up of representatives appointed by the Savings Banks and other member credit institutions.

Board of Directors

The Board of Directors administers, manages and represents CECA. Composition of the Board of Directors at 31 December 2024:

Chairman

Isidro Fainé Casas

Director Secretary

Josep A. Cifre Rodríguez

Deputy Chairman

José Ignacio Goirigolzarri Tellaeche

Non-member Vice Secretary

Fernando Conlledo Lantero

Members

Manuel Azuaga Moreno

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