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## Corporate Culture

### ➤ Vision and Values

*At Cecabank we work to build lasting relationships with our customers and bring them the maximum possible value.*

Achieving this goal demands that all our staff share our banking service philosophy.

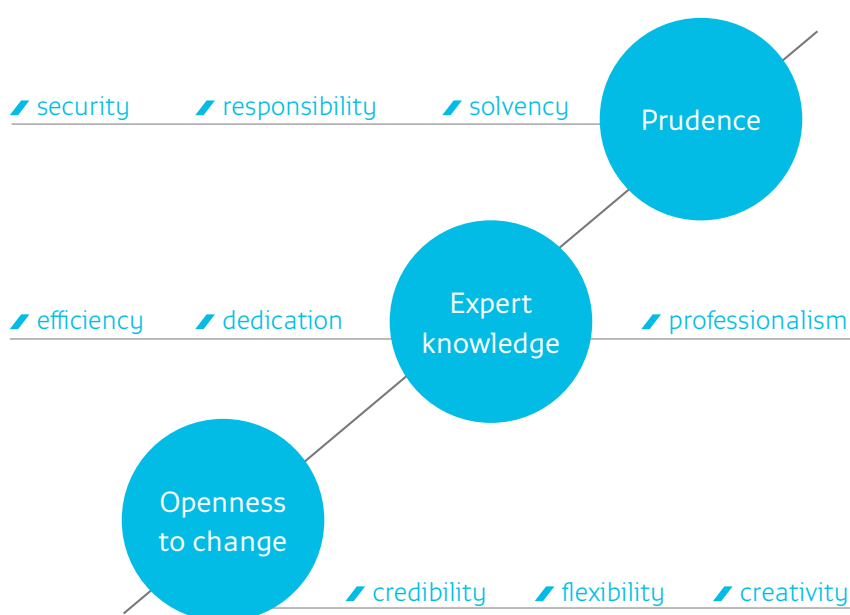
This is where Cecabank's strength lies today and, going forward, what constitutes its biggest competitive advantage.

#### Vision

A management philosophy based on **prudence, expert knowledge, and openness to change**.

#### Values

Moreover, **the Values** underlying our management style and our culture mean we build lasting relationships with our clients.



#### VISION

##### Prudence

Taking a prudential approach on a day-to-day basis has enabled us to achieve a CET1 ratio of 26.53 percent in December 2014, one of the highest in the Spanish market.

##### ➤ Security

##### ➤ Responsibility

##### ➤ Solvency

##### Expert knowledge

We are backed by our knowledge, drawn from our long track record.

##### ➤ Professionalism

##### ➤ Efficiency

##### ➤ Dedication

##### Openness to change

We are able to focus on our customers and utilise the opportunities the market offers. This is how our customers perceive us and is reflected in the progress of our strategic plan.

##### ➤ Creativity

##### ➤ Flexibility

##### ➤ Credibility