CaixaBank
Accionistas

Shareholder Advisory Committee

Meeting of 7 October 2025

Participants in the meeting

Member of the Advisory Committee	Regional Government
Juan Dionisio González Martínez	Andalusia
Fernando Sainz de la Maza Cemeli	Catalonia
Núria Torras Crespo	Catalonia
Xavier Ibars Gilart	Catalonia
Maurici Olivé Riu	Catalonia
Almudena Eizaguirre Zarza	Basque Country
María Teresa Pujante Marcos	Region of Murcia
José Yeray Molinillo Suárez	Canary Islands
Maria del Carmen Ramos Roy	Community of Madrid
Amaia Goñi Lacabe	Navarre
Natalia López Sánchez	Community of Madrid
Carles Martrat Martí	Catalonia

CaixaBank personnel	Position
Tomás Muniesa Arantegui	Chairman of CaixaBank
Javier Pano Riera	Chief Financial Officer of CaixaBank
Anna Canela Prat	Imagin CEO
Marta Noguer Masó	Director of Investor and Shareholder Relations
Meritxell Soler Farrés	Shareholder Relations Director and Committee Secretary
Anna Moix Socorregut	Shareholder Relations
Diego Marcou Fernández	Shareholder Relations
Inés Perrote Banet	Shareholder Relations
Josep Lop Casañas	Shareholder Relations
María Gracia Moreno Amaya	Shareholder Relations
Meritxell Quintana Puigbó	Shareholder Relations
Zaida García Castelló	Shareholder Relations
Manuel Ripoll Rajadell	Shareholder Relations

Agenda of the day

Meeting of 7 October 2025

09:00 - Reception and breakfast.

09:30 - Presentation of new members of the Advisory Committee.

09:45 - Working session:

Approval of the previous minutes.

Review of new rules of the Advisory Committee.

10:00 - Presentation by the Chief Financial Officer of CaixaBank, Mr Javier Pano.

11:00 - Working session:

Financial Education Week.

Aula programme 2026.

12:00 - Presentation by the CEO of Imagin, Ms Anna Canela.

13:00 - Working session:

Corporate meetings.

13:30 - Photographs with the Chairman of CaixaBank, Mr Tomás Muniesa.

14:00 - Lunch with the Chairman of CaixaBank, Mr Tomás Muniesa.

16:00 - Closing of the meeting.

Presentation of committee members

At the start of the meeting, the presentation was made by the 12 members of the Advisory Committee. Each of them briefly shared their professional profile, their previous experience and their motivation to form part of the committee. This round of presentations facilitated the integration of members and fostered a collaborative atmosphere from the start of the session.

First working session

Approval of the minutes of the previous meeting

The minutes of the meeting of 9 July were approved, with no comments from the members of the committee.

Review of new rules of the Advisory Committee

The members of the committee were asked to make any comments or suggestions regarding the new developments introduced in the committee's rules. After the turn of speeches, none of the members made any further observations.

Second working session

Financial education week

The members of the committee are presented with the activities that CaixaBank Shareholder Relations plans to hold during the Financial Education Week 2025, held from 6 to 10 October:

- Tuesday, October 7: Aula webinar titled "Investing in the Trump Era 2.0: From Tariffs to AI", given by Fernando Rodríguez, investment strategy manager at CaixaBank Private Banking. Wednesday 8 October: publication of a new chapter of the "Training on wheels" series, under the title "Key factors for risk transformation". This two-minute training course is presented by Anna Mialet Rigau, Head of Infrastructure, Projects and Risk Transformation at CaixaBank, and is distributed through the bank's usual digital channels.
  Thursday 9 October: classroom-based course in Barcelona on "Taxation of financial products", given by Carmen Jover, a tax lawyer and professor at Pompeu Fabra University. Friday 10 October: publication of a new chapter of the Aula videopodcast, titled "Saving for our children (or grandchildren): how, when and how much?", by Natalia de Santiago, an educator in personal finance. Together, the programme of the Financial Education Week 2025 reflects CaixaBank's commitment to the ongoing training of its shareholders, offering updated, practical and tailored content to different profiles and needs.

Aula 2026 Programme

Before giving way to the members' proposals and suggestions, a detailed presentation was made on the evolution and scope of the Aula Programme, the axis of financial training for CaixaBank shareholders. The Aula Programme was founded in 2010, initially focusing on the organisation of face-to-face courses in Spain's main cities. These face-to-face courses, which became the main activity of the programme, brought quality financial education closer to shareholders for years, with an average rating of over 9 out of 10.

With the incorporation of new channels and, especially, after the pandemic of 2020, the Aula Programme experienced a significant transformation. The weight of in-person training was reduced, giving way to digital formats such as webinars, podcasts and video capsules. This diversification of formats has enabled the scope and accessibility of the training to be extended, reaching a greater number of shareholders and optimising costs per participant.

With regard to webinars, the Aula Programme has consolidated a monthly broadcast, with an average attendance of between 600 and 1,000 people connected per session. The average rating of the webinars exceeds 8.5 out of 10, which confirms the good reception of this format among shareholders. In addition, the webinar catalogue has been expanded and diversified, addressing current topics and adapting to the needs detected in the shareholder base.

The Aula Programme has also focused on innovation in formats, such as the "Training on wheels" series, which since 2022 has offered two-minute video capsules, published on social media and aimed at explaining technical concepts or relevant novelties in an agile and accessible way.

On the other hand, the podcast Aula, initiated in 2021, has allowed discussing topics of financial interest in depth, with the share of recognised speakers and the issuance of chapters in the main digital platforms. The introduction of the videopodcast format and the collaboration of promoters such as Natalia de Santiago have contributed to increasing the programme's audience and visibility.

In short, the Aula Programme has become a benchmark in financial training for shareholders in Spain, combining face-to-face and digital formats, and continuously adapting to changes in consumption habits and the demands of shareholders themselves. This strategy has allowed maintaining high levels of satisfaction and participation, as well as a varied and quality training offer.

Comments by Committee members:

As part of the ongoing improvement process of the Aula Programme, committee members were expressly asked to contribute their ideas and suggestions for the design of new training content. The aim is for the training offer to more accurately respond to the needs, interests and profiles of shareholders, incorporating both current topics and innovative and accessible formats for all the public.

The members of the committee make various contributions, grouped into the following areas:

Taxation and Regional Variations:

There is an expressed interest in webinars addressing wealth tax and the differences between autonomous communities. Participants are particularly keen to understand the various tax systems within Spain and their implications for investment decisions.

Stock Market Operations and Foundational Training:

Requests include comprehensive training on share transactions, market operations, trading schedules, auctions, and the use of online platforms. It is recommended to distinguish between introductory webinars (covering basic operations and order placement) and advanced sessions (focused on fundamental analysis and interpretation of market ratios).

Wills and Succession Planning:

There is interest in a general discussion about testamentary planning, highlighting the importance of drafting a will and covering fundamental concepts related to succession.

Digitalisation and Fraud Prevention:

A need has been identified to address digital fraud prevention and enhance security in online financial operations, with special consideration for elderly participants.

Financial Inclusion:

Suggestions have been made to improve access to investment and financial education for individuals with disabilities, as well as to encourage greater participation from young people in the investment sector.

Emerging Trends Taxation and Autonomous Differences the influence of financial content creators.

Request for webinars on wealth tax and regional tax differences in Spain, focusing on their impact on investment.

Stock Market Operations and Basic Training

Interest in practical sessions covering buying/selling shares, market processes, timetables, and broker online tools. Suggest splitting webinars into basic (operations, order entry) and advanced (fundamental analysis, interpreting market ratios).

Wills and Succession Planning

Proposal to cover testamentary planning, highlighting the importance of wills and key concepts.

Digitisation and Fraud Prevention

Need to discuss digital fraud prevention and online security, especially for older adults.

Financial Inclusion

Suggestion to promote financial education and investment access for people with disabilities and engage young investors.

New Trends and Products

Recommendation to address current topics such as stablecoins, cryptocurrencies, the digital euro, and financial influencers.

Third working session

Corporate meetings

During the meeting, a detailed explanation was given of the corporate meeting programme organised by CaixaBank for its shareholders, both in person and online. The purpose of these meetings is to bring the bank's financial and strategic information to shareholders, foster direct dialogue and strengthen the link with the shareholder base.

Face-to-face meetings are held in "All in One", "Store" branches and Private Banking centres, taking advantage of our own spaces to guarantee proximity and efficiency. Instead of large auditoriums, smaller formats are chosen that allow for more direct interaction with attendees. Event and attendance figures are provided.

In parallel, CaixaBank organises virtual corporate meetings, aimed at the entire shareholder base. These are held on a recurring basis, coinciding with the presentation of quarterly results. In 2024 were carried out five virtual meetings, with nearly 2,000 registered and some 1,000 effective connections. In 2025, to date, have been carried out four virtual meetings, maintaining an average of enrollment of 975 shareholders for event.

In addition to the results-focused meetings, a thematic format has been added since 2021, inviting managers from relevant areas of the bank or its subsidiaries. In previous years have participated representatives of VidaCaixa, MicroBank and of the area of sustainability. In 2025, the thematic meeting was dedicated to social action, with the participation of Josep Parareda, director of Social Action of CaixaBank.

The members of the committee positively valued this type of initiative, emphasising its usefulness to know first-hand the evolution of the company, pose questions and feel active part of the project CaixaBank. Additionally were collected suggestions to improve the promotion of these meetings and provide the access to the related information.