



## Advisory Shareholder Committee

Meeting of 6 October 2026

## Participants in the meeting

| Member of the Advisory Committee | Autonomous Community |
|----------------------------------|----------------------|
| Alfonso Carril Martínez          | Madrid               |
| Montserrat Gil de Bernabé Sala   | Catalonia            |
| Alfons Aboy Florista             | Catalonia            |
| María Teresa Pujante Marcos      | Murcia Region        |
| Maurici Olivé Riu                | Catalonia            |
| Xavier Ibars Gilart              | Catalonia            |
| Almudena Eizaguirre Zarza        | Basque Country       |
| Natalia López Sánchez            | Madrid               |
| José Yeray Molinillo Suárez      | Canary Islands       |
| Maria del Carmen Ramos Roy       | Madrid               |
| Amaia Goñi Lacabe                | Navarre              |
| Carles Martrat Martí             | Catalonia            |

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

## Agenda

### Meeting of 6 October 2026

08:45 h – Reception and breakfast

09:15 h – Introduction of the new members of the Advisory Committee

09:30 h – First working session:

Approval of the previous minutes

Shareholder Relations Programme

Profile of CaixaBank's minority shareholder

11:00 h – Presentation by CaixaBank's Chief Financial Officer, Mr Javier Pano

12:00 h – Presentation by the Director of Investor and Shareholder Relations, Ms Marta Noguer

13:00 h – Second working session:

Online content strategy for shareholders

Aula Programme 2027

14:00 h – Lunch with CaixaBank's Chairman, Mr Tomás Muniesa

16:00 h – End of the meeting

## Introduction of the new members of the Advisory Committee

The session began with a round of introductions among the members of the Committee. Existing members briefly shared their background and experience within the advisory body, and welcomed Alfonso Carril Martínez, Montserrat Gil de Bernabé Sala and Alfons Aboy Florista, who have joined the Committee.

It was recalled that the members are representative of CaixaBank's shareholder base, but participate in a personal capacity and not as representatives of third parties. It was also highlighted that the selection of Committee members takes into account the Committee's geographical, generational and professional diversity.

## First working session

### Approval of the minutes of the previous meeting

The minutes of the July meeting were approved without comments from the members of the Committee.

### Shareholder Relations Programme

An overview of the Shareholder Relations Programme was presented so that the new members could become familiar with its main areas of activity and to update all Committee members on the initiatives carried out.

The presentation covered the structure of the shareholder base, the key moments of greatest relevance for shareholders, especially the General Shareholders' Meeting and shareholder remuneration, and the lines of work designed to provide information, training, benefits and opportunities for participation.

The main communication materials and channels were explained, including the newsletter, periodic reports, the corporate website, the X channel, corporate meetings and the shareholder assistance service. The financial and cultural benefits available, the Aula Programme and internal communication actions aimed at employees in the commercial network were also presented.

### Comments from members of the Advisory Committee

During the exchange of views, questions were raised regarding the distribution of the shareholder base, the identification of foreign shareholders and the operation of the daily shareholder register.

The differences between subscription services and newsletter distribution were also discussed, as well as the features of the shareholder card.

### Profile of CaixaBank's minority shareholder

The profile of the minority shareholder was presented based on the information available.

The analysis was structured by gender, geographical distribution, business segment, age range and number of shares. It highlighted the significant weight of older shareholders and smaller shareholdings, as well as the need to adapt channels and support to profiles with different preferences regarding digital and in-person channels.

### Comments from members of the Advisory Committee

The members reflected on the coexistence of digital banking and personal service, and underlined that a significant proportion of shareholders continue to value contact with branches

and in-person meetings. At the same time, the need to anticipate the habits of future generations, increasingly familiar with digital platforms and artificial intelligence, was highlighted.

## Second working session

### Online content strategy for shareholders

It was noted that, despite its lower visibility, the CaixaBank Shareholders X channel continues to be considered useful as a complementary communication channel to disseminate corporate news, Aula Programme content, shareholder benefits and events, as well as videos and multimedia materials.

Based on this situation, different alternative platforms were analysed according to their characteristics and communication objectives. It was proposed to maintain the current role of X, strengthen the dissemination of content through corporate social media channels and assess WhatsApp as a possible complementary channel for more direct and immediate communication.

The evolution of the visibility of the Shareholders section on the corporate website was also explained. It was noted that the incorporation of AI-generated answers in search engines can provide direct answers to certain queries without users accessing the source page. In this context, the strategy is to continue working on search engine positioning, adapt content to provide clear answers and measure brand presence beyond the volume of web traffic.

### Aula Programme 2027

The initial proposal for the Aula Programme 2027 was presented, structured around in-person training, webinars and content in podcast and short-video formats.

With regard to Aula Presencial, two sessions are planned on fundamental analysis and technical analysis. The possibility of organising additional sessions during the year in collaboration with the regional divisions, depending on the requests received, is also being considered.

The webinar schedule includes one monthly session connected to shareholders' needs, with content on investment fundamentals, the economy and the broader environment, and taxation. The topics planned include an introduction to stock market trading, ratios and fundamental analysis, macroeconomics, geopolitical risks, income tax returns, current economic affairs and tax developments. The May and July sessions remain open for proposals from the members of the Committee.

Finally, a proposal for audiovisual content currently under development was shared.

Due to a lack of time, no round of comments was opened on the proposals presented. The members of the Committee will subsequently send their observations and suggestions regarding the online content strategy and the Aula Programme 2027.