



ANNUAL REPORT ON THE 2023 MONITORING OF COMPLIANCE WITH THE INTERNAL PROTOCOL OF RELATIONS BETWEEN FUNDACIÓN BANCARIA CAIXA D'ESTALVIS I PENSIONS DE BARCELONA "LA CAIXA", CRITERIA CAIXA, S.A. SOCIEDAD UNIPERSONAL AND CAIXABANK, S.A.

February 2024

Article 43 of the Law on Savings Banks and Banking Foundations states that any banking foundation with a share equal to or greater than 30% of a credit institution's capital, or a lesser holding enabling it to exercise control of the said credit institution in accordance with any of the terms of Article 42 of the Commercial Code, must draw up a protocol for managing the financial holding in the corresponding credit institution.

Fundación Bancaria Caixa d'Estalvis i Pensions de Barcelona "la Caixa" (hereinafter referred to as "Fundación Bancaria "la Caixa"") has an indirect holding in the share capital of CaixaBank, S.A. (hereinafter referred to as "CaixaBank" or "the Company") amounting to this percentage, and therefore has a Protocol for managing the financial holding.

This protocol states that Fundación Bancaria "la Caixa" must sign an internal protocol with CaixaBank establishing the relations framework between Fundación Bancaria "la Caixa" and Critería Caixa, S.A., Sociedad Unipersonal (hereinafter referred to as "Critería") as one party and CaixaBank as the other party. An Internal Relations Protocol was accordingly signed on 28 October 2021, with Fundación Bancaria "la Caixa" and Critería as one party and CaixaBank as the other (hereinafter referred to as the "Relations Protocol" or the "Protocol"), substituting the previous protocol of 22 February 2018.

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Purpose of the Report

In accordance with Clause 7.2 (ii) of the Relations Protocol, the purpose of this Report is to describe the work carried out by CaixaBank's Audit and Control Committee (the "Committee") throughout the financial year 2023 with regard to the Relations Protocol. The aim of this is to achieve adequate coordination and transparency in CaixaBank's relationship with Critería and Fundación Bancaria "la Caixa", particularly with regard to the services provided by the Fundación Bancaria "la Caixa" Group Companies to the CaixaBank Group Companies and vice versa.

Work done by the Committee

a. Banking and financial services

With regard to the financial services with an impact on the profit and loss account of the CaixaBank Group, as presented in the CaixaBank Group's consolidated annual accounts for 2023, amounts of less than three million euros have been accrued as a result of standard transactions, in line with previous years.

b. Non-banking and non-financial services

The Audit and Control Committee has been regularly informed of the total amounts and breakdown of the non-banking or non-financial services or transactions conducted in the financial year 2023, in line with section 3 of the Protocol of Relations between Fundación Bancaria "la Caixa" and the CriteriaCaixa Group and the CaixaBank Group and in accordance with the internal approval framework established by CaixaBank for this type of transactions, none of them having exceeded the amount of five million euros for the services provided.

In this regard, on exercising its supervisory functions the Committee has reviewed the provision of this type of services, their scope, description and amounts and, particularly, that they have been carried out under standard terms and with prices and/or fees established in general according to market conditions.

Information flows

The information submitted to Criteria and Fundación Bancaria "la Caixa" by CaixaBank has been drawn up in accordance with the provisions of the Relations Protocol and the Management Protocol, to enable them to carry out their management planning and control functions and fulfil their obligations as supervised entities.

These legal obligations include drawing up their financial statements, compliance with their regular reporting and supervisory obligations with regard to the European Central Bank, the Bank of Spain, the Spanish Securities Market Commission and other supervisory authorities, analysis and monitoring of fiscal aspects deriving from the fact that they belong to the same tax group, the Fundación Bancaria "la Caixa"'s obligation to draw up a financial plan, analysis of compliance with the prudential deconsolidation conditions and CaixaBank's monitoring of the risk concentration limit with regard to the associate companies of the Fundación Bancaria "la Caixa" Group.

CaixaBank Group and Fundación Bancaria "la Caixa" Group companies

Within the framework of the corporate transactions conducted by the CaixaBank Group and the Fundación Bancaria “la Caixa” Group in 2023, some companies have entered or left the respective scopes, due to acquisitions, transfers, mergers, demergers, dissolutions or company restructuring operations of any other type. Other companies have adapted their corporate names.

Annex 1 and Annex 2 are therefore attached to this document, the former containing the directory of companies making up the CaixaBank Group and the latter the directory of companies making up the Fundación Bancaria “la Caixa” Group, both at 31 December 2023. Both annexes were drawn up in accordance with the concept of a Group as set forth in Article 42 of the Commercial Code.

Companies over which the CaixaBank Group has joint control or a significant influence have been excluded from Annex 1.

Barcelona, 13 March 2024

The Audit and Control Committee of CaixaBank, S.A.

Annex 1

CAIXABANK GROUP COMPANIES¹

Company name	Shareholding (%) at 31/12/2023
Abside Capital SICAV S.A.	91
Aris Rosen, S.A.U.	100
Arquitrabe Activos, S.L.	100
Arrendadora de Equipamientos Ferroviarios, S.A.	85
Banco BPI, S.A.	100
Bankia Habitat, S.L.U.	100
Bankia Mediación, Operador de Banca de Seguros Vinculado, S.A.U.	100
BPI (Suisse), S.A.	100
BPI Gestão de Activos - Sociedade Gestora de Fundos de Investimento Mobiliário, S.A.	100
BPI Vida e Pensões - Companhia de Seguros, S.A.	100
BuildingCenter, S.A.U.	100
Caixa Capital Biomed S.C.R. S.A.	91
Caixa Capital Fondos Sociedad De Capital Riesgo S.A.	100
Caixa Capital Micro SCR S.A.	100
Caixa Capital Tic S.C.R. S.A.	81
Caixa Corp, S.A.	100
Caixa Emprendedor XXI, S.A.U.	100

¹ Note: In addition to the companies detailed in the Annex, the Group also has a 100% share capital holding in the following companies, which are inactive: Cestainmob, S.L.U.; GDS Grupo de Servicios I, S.A.; Tot Caixa, S.A.; Web Gestión 1, S.A.; Web Gestión 2, S.A.; Web Gestión 3, S.A.; Web Gestión 4, S.A.; Cartera de Participaciones SVN, S.L.; Web Gestión 7, S.A.; Gestión Global de Participaciones, S.L.U.; Inmogestión y Patrimonios, S.A. and Valoración y Control, S.L. Similarly, the following companies in which the Group has a 100% share capital holding are currently in liquidation: Inmobiliaria Piedras Bolas, S.A. de C.V.; Playa Paraíso Maya, S.A. de C.V.; Inmacor Desarrollos, S.A. de C.V.; Proyectos y Desarrollos Hispanomexicanos, S.A. de C.V.; Grand Coral Property and Facility Management, S.A., de CV; Tubespa, S.A., Costa Eboris, S.L.U.; Encina de los Monteros, S.L.U.; Inversiones y Desarrollos 2069 Madrid, S.L.U., in liquidation, and Puertas de Lorca Desarrollos Empresariales, S.L.U., in liquidation. The company also has the following subsidiary companies: the holding Habitat Dos Mil Dieciocho, S.L. and Gestión y Recaudación Local, S.L., both currently in liquidation.

CaixaBank Advanced Business Analytics, S.A.U.	100
Caixabank Asset Management Luxembourg, S.A.	100
CaixaBank Asset Management, SGIIC, S.A.U.	100
CaixaBank Brasil Escritório de Representação Ltda.	100
CaixaBank Equipment Finance, S.A.U.	100
CaixaBank Facilities Management, S.A.	100
CaixaBank Notas Minoristas, S.A.U.	100
CaixaBank Wealth Management Luxembourg, S.A.	100
Caixabank Operational Services, S.A.	100
Caixabank Payments & Consumer, E.F.C., E.P., S.A.	100
Caixabank Tech, S.L.	100
CaixaBank Titulizacion S.G.F.T., S.A.U.	100
CaixaBank Wealth Management Luxembourg, S.A.	100
Centro de Servicios Operativos e Ingeniería de Procesos, S.L.U.	100
Coia Financiera Naval, S.L.	76
Corporación Hipotecaria Mutua, E.F.C., S.A.	100
Estugest, S.A.	100
Gestión y Representación Global, S.L.U.	100
Grupo Aluminios de Precisión, S.L.U.	100
HipoteCaixa 2, S.L.	100
Hiscan Patrimonio II, S.A.U.	100
Hiscan Patrimonio, S.A.	100
Imaginersgen, S.A.	100
Inter Caixa, S.A.	100
Inversiones Corporativas Digitales, S.L.	100
Inversiones Inmobiliarias Teguse Resort, S.L.	60
Líderes de Empresa Siglo XXI, S.L.	100
Livingcenter Activos Inmobiliarios, S.A.U.	100
Naviera Cata, S.A.	100

Negocio de Finanzas e Inversiones II, S.L.	100
Nuevo Micro Bank, S.A.U.	100
OpenWealth, S.A.	100
Participaciones y Cartera de Inversión, S.L.	100
PremiaT Comunidad Online, S.L.	100
Puerto Triana, S.A.U.	100
Sercapgu, S.L.	100
Silc Inmobles, S.A.	100
Telefónica Consumer Finance E.F.C., S.A.	50
Telefónica Renting, S.A.	50
Tenedora Fintech Venture, S.A.U.	100
Unión de Crédito para la Financiación Mobiliaria e Inmobiliaria, E.F.C., S.A.U.	100
Valenciana de Inversiones Mobiliarias, S.L.U.	100
VidaCaixa Mediación, Sociedad de Agencia de Seguros Vinculada, S.A.U.	100
VidaCaixa, S.A. de Seguros y Reaseguros Sociedad Unipersonal	100
Wivai Selectplace, S.A.U.	100

Annex 2

FUNDACIÓN BANCARIA “LA CAIXA” GROUP COMPANIES

Company name	Shareholding (%) at 31.12.2023
GrupCaixa, S.A.U.	100%
Saba Infraestructuras	100%
Infinitum Resort, S.A.U.	100%
Els Arbres de la Tardor	100%
CAIXAFORUM FILMS, S.L.	100%
CRITERIA CAIXA, S.A.U.	100%
Caixa Assistance, S.A.	100%
Club Caixa I, S.A.	100%
Caixa Podium I, S.A.	100%
Criteria Venture Capital	100%
Caixa Capital Risc SGEIC SA	100%
Inmo Criteria Arrendamiento, S.L.U.	100%
Inmo Criteria Arrendamiento II, S.L.U	100%
Inmo Criteria Patrimonio, S.L.	100%
Inmo Criteria Caixa	100%
Inmo Criteria Arrendamiento III, S.L.U	100%
Caixa Invierte Industria SCR	47%
Infinitum Travel Experiences, S.A.	100%
Caixa Invierte Biomed II	45%
Caixa Capital Micro II	57%
Caixa Capital TIC II	55%
Criteria Bio Ventures SICC SA	100%
Criteria Venture Tech SICC S.A.	100%
Caixa Invierte Start	42%
Criteria Industrial Ventures SA	100%

Clever Wave SA	100%
Proyecto Luciernaga S.A	100%
Green Smoke S.L.	100%