

CAIXABANK, S.A. AUDIT AND CONTROL COMMITTEE

2021 ANNUAL MONITORING REPORT ON INTERNAL RELATIONS PROTOCOL COMPLIANCE

1. Introduction

Article 43 of the Law on Savings Banks and Banking Foundations stipulates 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 envisages that Fundación Bancaria "la Caixa" must sign an internal protocol with CaixaBank establishing the relations framework between Fundación Bancaria "la Caixa" and Criteria Caixa, S.A., Sociedad Unipersonal (hereinafter referred to as "**Criteria**"), on the one hand, and CaixaBank, on the other hand. An Internal Relations Protocol was accordingly signed on 28 October 2021, with Fundación Bancaria "la Caixa" and Criteria 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.

2. 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 the CaixaBank, S.A. Audit and Control Committee (the "**Committee**") during the financial year 2021 with regard to the Relations Protocol. The aim of this is to achieve adequate coordination and transparency in CaixaBank's relationship with Criteria 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.

3. Work done by the Committee

3.1. Non-financial services

The Audit and Control Committee has been informed of the total amounts and breakdown of the non-financial services provided in the financial year 2021, in accordance with section 3 of the Relations Protocol between Fundación Bancaria "la Caixa" and the CriteriaCaixa Group and the CaixaBank Group. The Committee has thus been informed of the companies between which non-financial services have been provided and of the description and amount of each service provided, none of them having exceeded the amount of €5m as established in the Protocol.

The Committee has also been informed that the transactions carried out between related companies are evaluated at market prices, in accordance with the methods established by law.

3.2. Financial services

With regard to the CaixaBank Group's financial services, as presented in the CaixaBank Group's consolidated annual accounts for 2021, amounts of less than one million euros have been accrued as a result of standard transactions, in line with previous years.

4. 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, in order for them to be able 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, 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.

5. 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 2021, 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 2021. 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, 23 March 2022

Annex 1
CAIXABANK GROUP COMPANIES¹

Company name	Holding (%) at 31/12/2021
Abside Capital SICAV S.A.	91
Alicante Capital SICAV S.A.	100
Aris Rosen, S.A.U.	100
Arquitrabe Activos, S.L.	100
Arrendadora de Equipamientos Ferroviarios, S.A.	85
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
BPI, Incorporated	100
Banco BPI, S.A.	100
Bankia Commerce, S.L.U.	100
Bankia Habitat, S.L.U.	100
Bankia Mediación, Operador de Banca de Seguros Vinculado, S.A.U.	100
Bankia Vida, S.A. de Seguros y Reaseguros	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
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 Asset Management Luxembourg, S.A.	100
CaixaBank Business Intelligence, S.A.U.	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.	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
El Abra Financiera Naval, S.L.	76
Estugest, S.A.	100
Gestión y Recaudación Local, S.L.	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 Coridith SICAV S.A.	100
Inversiones Corporativas Digitales, S.L.	100
Inversiones Inmobiliarias Teguse Resort, S.L.	60
Inversiones y Desarrollos 2069 Madrid, S.L.U., in liquidation	100
Livingcenter Activos Inmobiliarios, S.A.U.	100
Líderes de Empresa Siglo XXI, S.L.	100
Naviera Cata, S.A.	100
Negocio de Finanzas e Inversiones II, S.L.	100
Nuevo Micro Bank, S.A.U.	100
Participaciones y Cartera de Inversión, S.L.	100
PremiaT Comunidad Online, S.L.	100
Puertas de Lorca Desarrollos Empresariales, S.L.U., in liquidation	100
Puerto Triana, S.A.U.	100
Segurbankia, S.A.U. Correduria de Seguros del Grupo Bankia	100
Sercapgu, S.L.	100
Silc Inmobles, S.A.	100
Sociedad de Gestión Hotelera de Barcelona, S.L.	100
Telefónica Consumer Finance E.F.C., 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 Mediació, 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

Name	Holding (%) at 31.12.2021
Caixa Assistance, S.A.	100.00%
Caixa Capital Micro II	56.80%
Caixa Capital Risc, S.G.E.I.C., S.A.	100.00%
Caixa Capital TIC II	54.54%
Caixa Innvierte Biomed II	45.29%
Caixa Innvierte Industria SCR	46.57%
Caixa Innvierte Start	41.71%
Caixa Podium I, S.A.	100.00%
CaixaForum Films, S.L.	100.00%
Clever Wave S.A.	100.00%
Club Caixa I, S.A.	100.00%
Criteria Bio Ventures SICCC S.A.	100.00%
Criteria Caixa, S.A.U.	100.00%
Criteria Industrial Ventures S.A.	100.00%
Criteria Venture Capital SICCC S.A.	100.00%
Criteria Venture Tech SICCC S.A.	100.00%
Els Arbres de la Tardor	100.00%
Fundació l'Esperança	100.00%
Green Smoke S.L.	100.00%
GrupCaixa, S.A.U.	100.00%
Inmo Criteria Arrendamiento II, S.L.U.	100.00%
Inmo Criteria Arrendamiento III, S.L.U.	100.00%
Inmo Criteria Arrendamiento, S.L.U.	100.00%
Inmo Criteria Caixa, S.A.U.	100.00%
Inmo Criteria Patrimonio, S.L.	100.00%
Lumine Travel	100.00%
Mediterranea Beach & Golf Community	100.00%

ⁱⁱ 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.; Medicaixa, 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 C.V.; Tubespa, S.A., Costa Eboris, S.L.U. and Encina de los Monteros, S.L.U. Finally, CaixaBank and other holdings of the CaixaBank Group are joint entities participating in the “La Caixa” Group Joint Prevention Service.