



**Shareholder Advisory Committee**  
Meeting of 11 December of 2024

## Meeting participants

Members of the Advisory Committee present:	Autonomous community
Juan Dionisio González Martínez	Andalusia
Dhiraj Chhabria	Canary Islands
Xavier Ibars Gilart	Catalonia
Blanca Guinea Llorente	Catalonia
Fernando Sainz de la Maza Cemeli	Catalonia
Maurici Olivé Riu	Catalonia
Núria Torras Crespo	Catalonia
Luís Collado Bito	Community of Madrid
Juan Ignacio Lema Devesa	Community of Madrid
María Jose Ballarín Domeque	Navarre
Almudena Eizaguirre Zarza	Basque Country
María Teresa Pujante Marcos	Murcia Region

### CaixaBank personnel

Javier Pano Riera – Chief Financial Officer

Enric Fernández Martínez – Strategic Planning and Study Director

Marta Noguer Masó – Director of Investor and Shareholder Relations

Meritxell Soler Farrés – Director of Shareholder Relations and Committee Secretary

Anna Moix Socorregut – Shareholder Relations

Arnau Llauger Callejon – 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

### Meeting of 11 December of 2024

09:30 Presentation of new members of the Shareholder Advisory Committee

09:45 First work session

- Approval of the minutes of the previous meeting
- Rankia Awards
- Assessment of financial education week
- Aula 2025 Programme

10:30 Presentation by Mr. Enric Fernández, Head of Strategic Planning and Research at CaixaBank

11.30 Break

12.00 noon Second work session

- Shareholder Relations Programme
- New weekly report
- Open session for comments and questions

14:00 Lunch with the Chief Financial Officer of CaixaBank, Mr Javier Pano.

16.00 End of the meeting.

## First work session

### Introduction of new members and ratification of the previous meeting's minutes

The Committee welcomes four new members who have been appointed to replace those whose terms ended.

The minutes from the meeting on 9 July are ratified.

### Rankia Awards

The Committee was informed that CaixaBank has once again secured the Rankia award for the best shareholder service, marking their fourth win. The pivotal role of the Advisory Committee in this success was emphasised.

### Assessment of financial education week

The Committee was briefed on the shareholder initiatives conducted during Financial Education Week, held from 7 to 11 October, summarised as follows.

- Aula Webinar: on 8 October, Patricia Pomares, Senior Portfolio Manager and thematic fund selector at CaixaBank Asset Management, hosted a live webinar titled "Thematic Investment." The event lasted 60 minutes and 607 spectators logged on, with a rating of 8.9 out of 10.
- Training On Wheels: on October 9, a new instalment of the FSR program was released titled "The real estate sector as an investment," authored by Judit Monturiol Garriga, Lead Economist at CaixaBank Research.
- On-site course in Barcelona: on 10 October, Enrique Castellanos, Director of the BME Institute, conducted an in-person course on fundamental and technical analysis in the stock market. The 120-minute session was attended by 56 shareholders and received a rating of 9.0 out of 10.
- Video podcast with Natalia de Santiago: On 11 October, the tenth episode of the fourth season of the financial education podcast Aula was released, titled "What to Consider When Choosing an Investment."

### Aula financial training for shareholders 2025 programme

The details of the financial education programme planned for the year 2025 were presented:

- Aula in person: in 2025, four in-person courses are scheduled in Barcelona, Madrid, Vigo, and one more city yet to be decided. A proposal was presented to the Committee members to organise a course in Madrid themed around International Women's Day.
- Webinar: The schedule for the 2025 webinars, featuring a mix of in-house and guest speakers, is presented
- Podcast: in 2025, we will continue the successful format from 2024, featuring a video podcast with Natalia de Santiago as the regular host.
- Training On Wheels: in 2025, we will celebrate the 100th episode of our popular financial education series for social media, with the programme continuing throughout the year.

### Comments from the Committee members:

Members of the Shareholder Advisory Committee recommended that a "Training on Wheels" episode should detail the rationale behind the women-focused classroom course, yet also noted that it should be accessible to men.

Regarding the webinar series, a Committee member praised the excellent speaker selection, attributing it to the program's 2024 success.

Another member suggested creating tailored training for seniors and enhancing information accessibility for shareholders on the CaixaBank Now platform.

A newly appointed Committee member mentioned being unaware of the training programme before joining the advisory body, suggesting its broader promotion given its value. There was a proposal to use Pop-ups on CaixaBank Now and ATMs to notify shareholder customers about new Aula publications.

Lastly, the topic of declining attendance at in-person events was discussed.

### [A presentation was given by Enric Fernández, Head of Strategic Planning and Research at CaixaBank](#)

Enric Fernández, Head of Strategic Planning and Research at CaixaBank, introduced the 2025-2027 Strategic Plan to the Shareholder Advisory Committee members.

### [Second work session](#)

#### [Shareholder Relations Programme](#)

The Shareholder Relations Programme was presented to the Committee, emphasising:

- Capital Distribution: The breakdown among core shareholders, institutional investors, and retail shareholders.
- Key Shareholder Events: The General Shareholders' Meeting and dividend distribution periods.
- The initiatives for the shareholders of CaixaBank, including:
  - Information: Provided through newsletters, regular reports, diverse communication channels, and corporate gatherings.
  - Benefits: Including both financial perks and special offers/event access.
  - Aula Financial Education Programme: Encompassing in-person courses, webinars, podcasts, and the 'Training on Wheels' initiative.
  - Shareholder Advisory Committee.
- Additionally, resources made available to employees were highlighted, such as the PeopleNow portal, conference calls, and a consultation mailbox.

#### [New weekly report](#)

The new simplified format of the Weekly Report was introduced, aiming to:

- Save time during its preparation
- Minimise errors
- Enhance the design to match the aesthetics of recent corporate reports
- Ensure quicker publication of the report
- Increase its value with additions like the new economic calendar

#### [Comments from the Committee members:](#)

During the Advisory Committee meeting, members expressed concerns that the non-responsive design of the new weekly report might deter shareholders from accessing it. They also noted that this could negatively impact the entity's visibility.

Furthermore, there was a suggestion to reinstate the prominent headline feature showing the week's closing and performance in large format.

The Shareholder Relations representative responsible for the report acknowledged the feedback and committed to revising the document to address these concerns.

Concerning CaixaBank's Shareholder Relations Programme, a Committee member suggested that shareholder information initiatives and benefits should be promoted more aggressively. He proposed that the first newsletter of the year should focus on detailing all these aspects.

Additionally, it was recommended to expand the financial benefits for shareholders, considering the bank's broad scope of activities. For instance, it was suggested to extend insurance discounts beyond just car insurance to other types and possibly offering discounts on car leasing as well.