

Tomás Muniesa briefs the Shareholder Advisory Committee on the strength of CaixaBank's business and its capacity to continue creating value

- ***The Chairman of CaixaBank discusses the current macroeconomic environment with the Committee members, as well as the challenges and opportunities now facing the bank***
- ***Javier Pano, CaixaBank's Chief Financial Officer, and Marta Noguer, Head of Investor and Shareholder Relations, also take part in the meeting***
- ***The Advisory Committee welcomes three new members: Alfonso Carril Martínez (Madrid), Alfons Aboy Florista (Tarragona) and Montserrat Gil de Bernabé Sala (Lleida)***

13 October 2026

CaixaBank Chairman Tomás Muniesa has held a meeting with the members of the bank's Shareholders' Advisory Committee to discuss the Group's capacity to continue creating sustainable value, underpinned by the strength of its business model, its proximity to customers and its financial strength.

During his presentation, Muniesa outlined the key factors shaping the current macroeconomic landscape, as well as the bank's challenges, opportunities and progress made under its 2025–2027 Strategic Plan, which is built around three pillars: scaling up growth, driving transformation and investment in the business, and cementing its position as a benchmark in sustainability. He also reiterated CaixaBank's firm commitment to supporting the economy and society.

The meeting, held in Barcelona, was also attended by Javier Pano, CaixaBank's Chief Financial Officer, and Marta Noguer, Head of Investor and Shareholder Relations.

The bank's CFO outlined CaixaBank's recent business performance and results, highlighting, among other factors, the strong commercial drive that has pushed up net profit (+8.5% year-on-year in the first half of 2026), with profitability (12-month ROTE) reaching 18%.

Pano noted that CaixaBank remains financially strong, with robust organic capital generation, ample liquidity and a sustained improvement in credit quality, with the NPL ratio now below 1.8%.

Meanwhile, Noguer discussed with the members of the Advisory Committee the role and recent activities of the Investor and Shareholder Relations department, as well as the main initiatives in

place to build stronger ties with the investment community and shareholders, fostering a relationship based on transparency and close engagement.

Renewal of the Advisory Committee

With the annual membership renewal process now complete, the following three new members were welcomed to the Committee during the meeting: Alfonso Carril Martínez (Madrid), Alfons Aboy Florista (Tarragona) and Montserrat Gil de Bernabé Sala (Lleida).

CaixaBank was the first IBEX 35 company to set up a Shareholder Advisory Committee, which is tasked with proposing, promoting and assessing initiatives and communication channels aimed at improving dialogue between the bank and its shareholders.

It consists of 12 members representing the bank's shareholder base. Under the Committee's regulations, members may serve for a maximum of three years, with part of the membership renewed each year. New members are selected from among the names put forward through the '[Shareholder Area](#)' on CaixaBank's corporate website (www.CaixaBank.com), with the aim of ensuring that the Committee is broadly representative of CaixaBank's shareholders. Each Committee member must hold at least 1,000 shares throughout their entire term of office.



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