

English translation for information purposes only. In the event of discrepancies between English and Spanish version, the Spanish version shall prevail.

CALL OF THE GENERAL MEETING OF THE NOTEHOLDERS OF THE SENIOR UNSECURED NOTES DUE 2022 ISSUED BY CRITERIA CAIXA, S.A., SOCIEDAD UNIPERSONAL (FORMERLY CRITERIA CAIXAHOLDING, S.A., SOCIEDAD UNIPERSONAL)

ISIN Code ES0205045000

Pursuant to the provisions of (i) section 421 and subsequent of Royal Legislative Decree 1/2010, of 2 July, which approves the amended and restated draft of the Capital Companies Act, (ii) the terms and conditions of the issue of €1.000.000.000 1.625 per cent. Senior unsecured notes of Criteria Caixa, S.A., Sociedad Unipersonal (formerly Criteria CaixaHolding, S.A., Sociedad Unipersonal), due April 21, 2022 (ISIN ES0205045000 and Common Code 122180085) (the "Issue" and the "Notes") and (iii) the regulations of the syndicate of noteholders of the Issue (the "Syndicate Regulations"), Bondholders, S.L., acting as temporary commissioner (the "Temporary Commissioner") of the Issue, convenes the general meeting of the noteholders (the "General Meeting") to be held as first call at the registered address of the issuer, Avenida Diagonal, nº 621, Barcelona, Spain, on 17th November 2016, at nineteen hours (19) CET. In the event that the required quorum (being two thirds of the holders of the Notes in issue) is not met at the first meeting, a second meeting (which will not have a minimum required quorum) is called to be held on 18th November 2016, at sixteen hours (16:00) CET, also at the registered address of the issuer.

The General Meeting will be held pursuant to the following

Agenda

First: Examination and approval, as the case may be, of the performance of the Temporary Commissioner of the syndicate of noteholders.

Second: Ratification of the appointment of the Temporary Commissioner of the syndicate of noteholders or appointment of a substitute commissioner.

Third: Examination and approval, as the case may be, of the final version of the syndicate of noteholders' Regulations.

Fourth: Delegation of powers for the notarization, registration and execution of the resolutions adopted by the General Meeting.

Fifth: Motions and queries.

Sixth: Drafting and approval of the minutes of the General Meeting.

Right to information

In relation to the proposals in the above Agenda, following the publication of this notice convening the General Meeting on the web page of Criteria Caixa, S.A., Sociedad Unipersonal (www.criteria.com), any noteholder can access and examine copies of the complete text of the

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resolutions that will be proposed at the General Meeting at the registered office of the issuer at Avenida Diagonal, nº 621, Barcelona, Spain, and request to be provided without cost the full wording of such resolutions (including the Regulations of the syndicate).

Right to attend

Pursuant to the terms and conditions of the Issue and by purchasing the Notes, the noteholders granted CaixaBank, S.A., the Paying Agent of the Issue, with full power and authority to represent them in the first General Meeting and vote on their behalf in favor of proposed resolutions of the Agenda.

If any, noteholders willing to attend to the General Meeting, may revoke such power of attorney. Noteholders who have been so at least five (5) days prior to the date on which the meeting is scheduled, shall have the right to attend the General Meeting. Also, the Board of Directors of Criteria Caixa, S.A., Sociedad Unipersonal and the Temporary Commissioner, shall be entitled to attend to the General Meeting.

Proxies

All noteholders having the right to attend the meetings also have the right to be represented by another person. Appointment of a proxy must be in writing and only for this General Meeting.

Additional Information

The following contact details are provided in order to provide or clarify any information related to the General Meeting:

Att: Commissioner Services
Tel.: +34 960 045 591
Fax: +34 960 961 879
Email: comisario@bondholders.com

Barcelona, 14th October 2016.- Bondholders, S.L., acting as Temporary Commissioner represented by Mr. Juan Carlos Perlaza.