

CaixaBank, named Best Bank in Spain and Best Bank in Western Europe by Global Finance magazine

- The bank reclaims its top position in the Spanish ranking for the fifth consecutive year and is acknowledged, for the first time, among the best banks on the European continent.
- Along with several other factors, the jury assessed the growth, financial solidity and innovation of CaixaBank's products and services.
- These awards come in addition to those of Bank of the Year in Spain 2018 from The Banker and Best Digital Bank in Western Europe 2018 from Euromoney, among others.

Barcelona, 21 March 2019

CaixaBank, Spain's leading retail bank, has been named Best Bank in Spain in 2019 for the fifth consecutive year and Best Bank in Western Europe in 2019 for the first time, in the US magazine Global Finance's Best Bank Awards.

The jury, made up of the editors of the magazine – who took into account the views and opinions of corporate executives, bankers, banking consultants and analysts following extensive consultations, as well as the results of a poll carried out among the magazine's readership—, has chosen CaixaBank after considering many criteria, such as asset growth, profitability, geographic reach, strategic relationships, new business development and product innovation in banks from 150 countries around the world.

CaixaBank has nearly 16 million customers in the Iberian market and more than 5,100 branches. In 2018, the Bank consolidated its leadership in the retail banking market in Spain by improving its market share across most segments, especially its medium and long-term savings products, while achieving a market penetration of 29.3% among retail customers (up 1.1 percentage point).

Meanwhile, the Bank continues to strengthen its leadership in the digital banking market, where it has the largest base of digital customers in Spain: 6 million (57.3% of the Bank's retail customers in Spain), of which 5.2 million are mobile banking customers.

The Bank is also a pioneer in innovation with many initiatives. In February, CaixaBank became the world's first bank to use facial recognition at its ATMs to withdraw money without the need to use a PIN number.









The Chairman of CaixaBank, Jordi Gual, has expressed that, "This award implies a further acknowledgement of our differential way of doing banking: customer-centric, high quality, and committed to society, with a strong dedication to innovation, even in a difficult environment with negative interest rates and strong competition in the markets".

Furthermore, Gonzalo Gortázar, the Bank's Chief Executive Officer explains that, "In 2018, CaixaBank has continued to consolidate its leadership in retail banking and digital retail banking in the Iberian market. Our 2019-2021 Strategic Plan, which aims to put technology at the service of customers and employees, and strengthen our socially responsible banking model, will enable us to continue establishing ourselves as a benchmark bank in Spain and in Portugal".

Joseph D. Giarraputo, publisher and editorial Director of *Global Finance*, stated that, "What it takes to rank among the world's best banks is increasingly difficult to deliver. Customer expectations of financial services providers have never been higher – tailored products delivered in real time with complete security. Global Finance's Best Bank Awards –now in their 26th year- provide a continuity of insight into which financial institutions are innovating and adapting to changing conditions".

The awards ceremony will take place in Washington in October. The winners of the overall Best Bank in the World will be announced in the summer. In 2018, CaixaBank was named the world's Best Consumer Bank.

Global Finance is a monthly magazine founded in 1987, with headquarters in New York. It has a circulation of 50,050 (audited by BPA) and has readers in 188 countries.

International acknowledgement of CaixaBank

The Global Finance awards follow on from an intense year of acknowledgements of CaixaBank. In 2018, the Bank was named the Bank of the Year in Spain by The Banker magazine, Best Private Bank in Spain by British publication Euromoney, as well as Best Bank in Spain and Best Consumer Bank in the World by US magazine Global Finance.

CaixaBank also received also many awards in the area of digital innovation in 2018, such as Western Europe's Best Digital Bank in 2018 from Euromoney; Best Private Bank in Europe for its use of technology, from the magazine Professional Wealth Management (Financial Times group); and Best Technology Project in the "Mobile" category as part the of The Banker's Tech Projects Awards for its mobile application CaixaBankNow, among others.





