

CaixaBank named Spain's Best Bank 2019, Western Europe's Best Bank for Corporate Responsibility and Western Europe's Best Bank Transformation by Euromoney

- ***The British publication has presented the company with three awards in its Awards for Excellence 2019, highlighting the bank's transformation in recent years to become the leading entity in Spain and a benchmark in socially responsible banking in Europe.***
- ***CaixaBank has received Spain's Best Bank award from Euromoney five times in the last eight years.***

Barcelona, 11 July 2019

CaixaBank has been selected as Spain's Best Bank 2019, Western Europe's Best Bank for Corporate Responsibility 2019 and Western Europe's Best Bank Transformation 2019 by the British magazine Euromoney. The three awards recognise the bank's transformation over recent years to become the leader in retail banking and digital banking in Spain and Portugal, and a benchmark in socially responsible banking in Europe.

Euromoney's Awards for Excellence recognise companies that are not only leaders in terms of financial profitability, but also in terms of factors such as company growth, positive evolution in comparison with competitors, the ability to adapt to changing market conditions and customer needs, and the continued pursuit of excellence.

Jordi Gual, CaixaBank's chairman, considers these awards a recognition of the company's efforts to fulfil its mission of contributing to its customers' financial well-being and the progress of society: "Our long-term vision and our socially responsible banking model, which takes social, environmental and corporate governance elements into account across daily business decisions, have helped us become a leading bank on the continent. At CaixaBank, given our origins and our mission, we are convinced that responsible banking is the only path towards creating value sustainably."

Gonzalo Gortázar, CaixaBank's CEO, has expressed his gratitude for the awards that recognise a business model based on specialisation and quality of service, whilst focusing on offering the best customer experience, which has allowed the bank to continue to grow

sustainably even in an environment of adverse rates: "The quality of our team is allowing us to successfully adapt to a fast-shifting environment in which we are continuing to increase our market share and acquire new customers each day. Today, we are the main bank for 26.3% of the Spanish retail market. In line with our new Strategic Plan, we will continue to work on strengthening ourselves as a leading company, a pioneer in innovation, with solid financial results and the best customer service."

CaixaBank is the leading entity in individual and digital banking in Spain, with 13.7 million customers in the country and the largest digital customer base of 6.1 million, of which 5.4 million are also mobile banking customers.

CaixaBank continues to enjoy a dominant market share across many key products and services, such as payroll direct deposits and mid- and long-term savings products. At the end of March 2019, the company hit 4 million payroll direct deposits, with a market share of 26.9% (+0.6 percentage points compared with the first quarter of 2018). The company also has a 17% share of mutual funds, and 24.6% of pension plans (at the end of March 2019).

CaixaBank, a benchmark in socially responsible banking

CaixaBank is a bank with a deeply social vocation. As a result of the legacy bequeathed to it, the bank upholds an attitude of serving society and its customers. This is why it has a commitment to financial inclusion, and is the only company present in 100% of towns with more than 10,000 inhabitants in Spain, and 94% of those with more than 5,000 inhabitants.

It is also the only bank that offers microloans to people with no guarantees or sureties, through MicroBank, to help them drive their personal and professional projects. It maintains a commitment to financial culture through various initiatives, to help people make better decisions to manage their finances. Furthermore, 46% of its workforce participates in volunteering projects during Social Weeks and throughout the year.

CaixaBank stands out due to its responsible actions and this is acknowledged by the main international organisations. The global Dow Jones Sustainability Index ranks it among the 16 best banks in the world, and among the four best in Europe in terms of corporate responsibility. Similarly, the international organisation CDP acknowledges CaixaBank as the leading bank in the struggle against climate change.

CaixaBank, within its new 2019-2021 Strategic Plan, seeks to be a leading and innovative financial group with the best customer service, while being a benchmark for socially responsible banking. To do so, it is implementing a plan with five priority lines of action: Integrity, transparency and diversity, to strengthen its responsible actions; Governance, to maintain the best governance model possible; Environment, to collaborate in the fight against climate change; Financial inclusion, the bank's founding inspiration; and, finally, Social action and volunteerism, to contribute to responding to social challenges around us.

This plan strengthens CaixaBank's different way of banking, a model based on closeness and commitment to its customers, shareholders, employees, suppliers and the wider society.

International acknowledgement of CaixaBank

These awards follow on from an intense year of acknowledgement of CaixaBank. In 2019, Global Finance has recognised the bank with the award of Best Bank in Spain for the fifth consecutive year and Best Bank in Western Europe for the first time. It was also named 2018 Bank of the Year in Spain by The Banker magazine.

In the field of innovation and digitalisation, CaixaBank has been selected the Best Private Bank for client digital communication – Global, by the Professional Wealth Management (PWM) magazine of the Financial Times Group; and the 2019 Most Innovative Bank in Western Europe, in Global Finance's The Innovators awards.

About Euromoney

Euromoney magazine is an economic-financial publication based in London, which is highly influential in capital markets. With 50 years of history, it is globally recognised as a specialised journal for international banking and financial news.