

New award for the Socially Responsible Banking model

CaixaBank, recognised by Global Finance for its leadership in response to the COVID-19 crisis

- **CaixaBank is the only European institution among the global winners of the 'Outstanding Crisis Leadership' awards.**
- **Since the beginning of the crisis and up to 30th September, CaixaBank has made early payments of unemployment benefits to 3.6 million people, cancelled rent for 4,800 families and approved more than 380,000 credit moratoriums, among other measures.**
- **This comes in addition to the award of 'Excellence in leadership in Western Europe 2020' by Euromoney magazine, recognising CaixaBank for its social commitment in response to the current crisis.**

Barcelona, 30 December 2020

CaixaBank, the bank chaired by Jordi Gual and managed by Gonzalo Gortázar, has been named a leading global bank in responding to the 2020 crisis by US magazine *Global Finance*. The newly created 'Outstanding Crisis Leadership' awards recognise banks and companies that have demonstrated corporate and social leadership during the crisis of the coronavirus pandemic, with measures set up to help customers, protect their employees and drive economic and social recovery.

A jury formed of three independent consultants and the editor of the magazine selected the winners, taking into account the size of financial aids, the extent and social impact of the measures adopted and the health and economic situation of different territories, among others aspects. CaixaBank stands out as the only European company in the group of winners of the global category.

This recognition is additional to the award of 'Excellence in leadership in Western Europe 2020' by Euromoney magazine, presented to CaixaBank for its social commitment in its response to the COVID-19 crisis.

CaixaBank's support measures to reactivate the economy

CaixaBank has remained fully operational since mid-March as a supplier of essential services and has remained firmly committed to society and its customers thanks to the dedication of the Group's more than 35,000 employees. The Bank has continued to lend to businesses and individuals, and continues to support those sectors most affected by the pandemic.

Through its #ByYourSideNowMoreThanEver campaign, it implemented measures from March onwards focused on individual customers and across society, with a view to reactivating the economy. Here are some of the measures:

- The institution made the largest network of ATMs in Spain, with around 9,000 terminals, available to customers, and kept more than 90% of its network of 4,000 branches open throughout. In addition, the bank has been operating in 97% of more than 2,000 cities, towns and villages.
- CaixaBank has made early pension payments, unemployment benefits and temporary unemployment payments to 3.6 million customers, and established a plan to give priority assistance to elderly customers in branches.
- Since the beginning of the crisis and until 30th September, CaixaBank has approved more than 383,000 moratorium applications for mortgages and personal loans, affecting a portfolio of €11 billion, 5% of the institution's total credit portfolio.
- Since the start of the state of emergency, it has granted €51.53 billion to the business sector, aside from ICO lines, aimed at facilitating the financing of large enterprises, SMEs, the self-employed and entrepreneurs. Furthermore, since ICO COVID-19 funding lines started and until 30th September, CaixaBank has managed more than 188,000 loan applications for a total amount of €15.07 billion. Of the total amount disbursed, 76% was granted to self-employed workers and SMEs.
- The institution recorded a 18% increase of its business credit portfolio in the first nine months of the year, and issued a COVID-19 social bond of €1 billion to finance SMEs and micro-enterprises in the most disadvantaged areas of Spain.
- CaixaBank has improved the CaixaBankNow online banking service, available in web format or through the mobile application, which allows customers to carry out practically all their banking without having to visit a branch.
- CaixaBank has cancelled rent on its residential properties for 4,800 families.

- VidaCaixa and SegurCaixa Adeslas have channelled more than €8.5 million into a new solidarity fund to insure health care workers (700,000 people) at no cost to them.
- Together with the "la Caixa" Foundation, the Bank has launched, the "No home without food" solidarity campaign as an exceptional response to the social emergency resulting from the current social and health crisis, raising €3.3 million.

All of this has been possible thanks to CaixaBank's leadership in retail banking in Spain, where it is the main bank for one out of every four customers. Furthermore, CaixaBank is the leading institution in digital banking, with 7 million digital customers, thanks to its firm commitment to digital transformation and new technologies, with a view to offering the best customer service in any place and through any channel.