

*New international recognition for leadership and excellence*

## **CaixaBank, named “Best Bank in Spain 2021” by Euromoney**

- **The leading international capital markets publication recognised CaixaBank for its leadership, excellence and social commitment in a year marked by COVID-19 and the merger with Bankia.**
- **This is the sixth time in the last decade that CaixaBank has received this award from the respected British magazine. The recognition follows that of “Best Bank in Spain 2021” by US magazine Global Finance.**

**14 July 2021**

CaixaBank has been named "Best Bank in Spain 2021" as part of the Awards for Excellence, by Euromoney, the leading international capital markets publication, which awards the best bank in each major global market.

The jury, made up of the magazine's editorial committee, chose CaixaBank for its leadership in Spain, its excellence in customer service and continuous innovation, as well as its ability to anticipate and adapt to changing market conditions. The institution's social commitment to those most affected by the social and health crisis resulting from the COVID-19 pandemic was also a key factor.

This year, CaixaBank completed its merger with Bankia, an move which will enable it to anticipate the challenges facing the banking sector, such as prolonged negative interest rate environment, growing competition, both from traditional competitors and new players, and the unstoppable digital revolution that is changing the banking business and the relationship between banks and their customers.

For José Ignacio Goirigolzarri, Chairman of CaixaBank, "the award is a recognition of CaixaBank's ability to adapt and anticipate, which, following its merger with Bankia, has become the leading financial group in our country. Following the merger, we have an excellent platform; a new, strengthened CaixaBank that allows us to face the future from a strong position to support the recovery of our country."

Meanwhile, Gonzalo Gortázar, CEO of CaixaBank, expressed his satisfaction with an award

that recognises the bank's financial strength and its commitment to society: "In recent months, at CaixaBank we have consolidated our leadership in the financial system through intensive banking activity, improved efficiency and profitability, and the strengthening of our balance sheet, which has allowed us to decisively support families and businesses during the pandemic, demonstrating that we are always right beside our customers and at the service of society as a whole."

Following the merger, CaixaBank has consolidated its position as the leading financial group in Spain and one of the key market players in Portugal. The bank has 21.1 million customers in the Iberian market and offers a unique omni-channel distribution platform with multi-product capabilities, which is constantly evolving to anticipate the needs and preferences of its customers.

CaixaBank also continues to strengthen its leadership in digital banking with a 70.5% proportion of digital customers, maintaining a firm commitment to transformation and supporting innovative companies with growth potential.

### **Socially responsible banking and response to COVID-19**

This year, the "Best Bank in Spain 2021" award has special relevance as it also recognises CaixaBank's commitment to help mitigate the effects of the health and economic crisis resulting from COVID-19, using all its human, technological and financial resources to support the provision of credit and other initiatives that have helped families, businesses and society in general.

CaixaBank has granted more than 501,000 moratoriums in Spain, for a total value of more than 17.1 billion euros, of which 11.276 billion came from CaixaBank and 5.825 billion from Bankia. Elsewhere, nearly 263,000 loans have been granted with ICO guarantees, with a total drawn-down balance of 22.001 billion euros, of which 13.31 billion are from CaixaBank and 8.691 billion from Bankia.

Under the slogan #ByYourSideMoreThanEver, CaixaBank activated a broad package of measures to mitigate the economic and social effects and, in this way, responded to the needs of the most affected groups in society. This includes the advance of unemployment benefits and benefits due to temporary suspension of employment for 4 million people; the cancellation of rent on the homes it owns for 4,800 families, and collaboration with the "la Caixa" Foundation through, among other initiatives, the CaixaBank volunteer programme and the activities of the CaixaBank Social Action department, carried out with a budget provided by the Foundation.

This leadership and commitment in the face of the social and economic effects of COVID-19 earned CaixaBank the "Excellence in Leadership in Western Europe" award, from

Euromoney, in 2020. In addition, it was the only European company named as a "Global Leader 2020" by the US magazine Global Finance, which also awarded it for its "Successful strategy as a liquidity provider during the pandemic in Western Europe in 2021".

### International acknowledgments

This is the sixth time in the last decade that CaixaBank has received Euromoney's "Best Bank in Spain" award, after winning in 2012, 2013, 2015, 2017 and 2019. This award is in addition to other international recognitions that the institution has received in recent months. Global Finance has named CaixaBank the "Best Bank in Spain" for the seventh consecutive year, and "Best Bank in Western Europe" for the third year in a row.

In the area of innovation, CaixaBank was named "Most Innovative Bank in Western Europe 2021" at The Innovators awards, by Global Finance, and the Financial Times Group's PWM magazine named it "Best Private Bank in Europe in Big Data Analytics and Artificial Intelligence 2021".