

International acknowledgement of one of the main consolidation operations in the financial sector

CaixaBank awarded 'World's Best Bank Transformation' by Euromoney

- The British publication acknowledges CaixaBank's transformation, following its merger with Bankia, positioning it as the prominent leader of the Spanish market and laying the foundations for its future sustainable growth.
- The global award follows the one Euromoney awarded CaixaBank in July as Spain's Best Bank 2021

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CaixaBank has received 'World's Best Bank Transformation 2021' at the *Euromoney Global Awards for Excellence 2021*. After successfully completing the merger with Bankia, CaixaBank has become the prominent leader of the Spanish market and has laid the foundations for sustainable returns in the future thanks to its business model, commitment to innovation and customer service while also keeping its social commitment.

At these awards, which rank banks around the world, the British publication *Euromoney* acknowledged CaixaBank for its capacity to adapt to a constantly evolving market in a year in which it has completed its merger with Bankia. This is one of the main consolidation operations carried out at an international level, and it enable the bank to face the challenges posed by the sector with a new competitiveness.

José Ignacio Goirigolzarri, CaixaBank's Chairman, points out: "This recognition highlights a merger that represents a milestone in the history of the Spanish financial system. The merger enables us to face the future in a privileged position with the aim of supporting the economic recovery and exceeding the financial sector's technological, structural, regulatory and competitive challenges. All this without losing sight of the long-standing commitment to society and our shareholders' remuneration."

Furthermore, **Gonzalo Gortázar**, CaixaBank's CEO, believes: "The integration of CaixaBank and Bankia positions us as a clear leader, consolidates our financial strength and increases the Group's efficiency and returns by generating opportunities for new revenue and achieving significant cost savings. This is only possible thanks to the talent and professionalism of our teams of employees that have a deep vocation for offering customers the best service."







Digital leadership and new dividend policy

In addition to consolidating itself as the leading financial Group in Spain, with market shares of 25% in deposits and credits, 29% in long-term saving and 24% in financing for business, and continuing to be one of the most important in Portugal through BPI, CaixaBank has also extended its digital leadership with over 10 million active digital customers in Spain.

The bank has developed projects that have marked technological turning points in the sector, such as the creation of the first ATMs that allow customers to perform operations through facial recognition, and a digital transformation strategy that has made it one of the highest-rated banks in the world based on the quality of its digital products and services.

The Board of Directors approved the Dividend Policy for 2021 at the end of July. The policy envisions the distribution of a cash dividend of 50% of consolidated net profit adjusted to reflect the extraordinary impacts arising from the merger with Bankia. It will be paid in a single payout in 2022.

International acknowledgments

In addition to the global award announced today, *Euromoney* acknowledged CaixaBank in July as Spain's Best Bank 2021. This award adds to other international recognitions that the institution has obtained in recent months. *Global Finance* also 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'.



