

*New international recognition***CaixaBank named "Best Consumer Digital Bank in Spain" for the sixth consecutive year by Global Finance**

- ***The US magazine once again highlights CaixaBank for its commitment to ongoing innovation and its omnichannel strategy, which enables customers to access bank products and services conveniently and easily, any time, anywhere through its CaixaBankNow platform.***
- ***The bank has also been acknowledged for the "Best Website Design in Consumer Digital Banking in Western Europe 2021" and the "Best Mobile Banking App in Consumer Digital Banking in Western Europe 2021."***

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CaixaBank has revalidated its leadership in digital banking by being named the "Best Consumer Digital Bank in Spain" by Global Finance for the sixth consecutive year at the World's Best Consumer Digital Banks Awards.

The US magazine awards choose the world's best digital banks, among other criteria, for their strategy to attract and serve digital customers, to drive the number of digital customers, innovation in the product and service portfolio, as well as for the ease of use of their digital banking products.

On this occasion, the jury, comprising a panel of judges from the technology consultancy firm Infosys and the editors of the magazine, awarded CaixaBank as the "Best Consumer Digital Bank in Spain 2021", "Best Website Design in Consumer Digital Banking in Western Europe 2021" and "Best Mobile Banking App in Consumer Digital Banking in Western Europe 2021."

Thus, CaixaBank is noteworthy this year for its commitment to ongoing innovation and the success of its omnichannel strategy, which, through its CaixaBankNow platform, enables customers to access bank products and services conveniently and easily, any time, anywhere.

For Joseph Giarraputo, editor of the US magazine: "With the global pandemic forcing people to conduct their personal and professional banking activities from their phones, tables and computers, digital banking took on an importance and prevalence far beyond anything that had come before. Banks were forced to respond to this drastically altered landscape, and

those that met the challenge most successfully are being honoured as Global Finance's World's Best Digital Banks 2021".

CaixaBank, the digital banking leader

CaixaBank is the largest financial institution in Spain in terms of digital banking customer base. Currently, 70.6% of CaixaBank's customers in Spain are digital (June 2021).

With CaixaBankNow, CaixaBank's online banking channel adapted to web and mobile environments, the bank ranks first for its share in the domestic market according to data from ComScore. Every day, 3 million customers connect to the Now platform. This national leadership is also reflected internationally through the ranking also drawn up by ComScore in six countries (Spain, USA, Italy, France, Germany and the United Kingdom). CaixaBank is the bank with the highest penetration, topping the scores obtained by the leading banks in each country.

This quantitative leadership is also qualitative, according to data from the AQMetrix ranking, the industry study that values the quality of financial channels. CaixaBank is the leader in the Digital category in the three segments analysed (Consumer, Company and Broker; Q4 2020).

A renewed website with a trailblazing design

In 2021, CaixaBank launched its new corporate website, which transmits the bank's positioning and brand values, featuring regulatory compliance and cutting-edge digital trends to become a more visual and effective communication tool. This new website has been acknowledged as the "Best Website Design in Consumer Digital Banking in Western Europe 2021."

The new portal boasts a more modern look and feel, with highly contrasting and highlighted fonts with greater photographic impact, in line with the bank's new brand image. Its goal is to strengthen the relationship with the various stakeholders, so the core priority has been to enhance their user experience by quickly and easily obtaining the information they seek, presented in new rich multimedia formats. To achieve this, the browsing structure has been simplified, with a main menu that presents all the content relevant to the user in five sections. Thus, the new menu is more visual and structured, with an easier and user-friendly distribution that facilitates access to information.

CaixaBankNow, at the forefront of digitalisation

In addition, the CaixaBankNow app has been ranked by Global Finance as the "Best Mobile Banking App in Consumer Digital Banking in Western Europe 2021". Of all CaixaBank's digital customers, 42% are already mobile only. The app continuously onboards new features and innovative services such as Noa, CaixaBank's virtual assistant, which is able to resolve

all customer questions and also provides access to in-depth information about their finances, using artificial intelligence.

Another example of the intensive use of the most innovative technology to optimise the service offered to its customers is facial recognition. Customers have a dynamic new section in which they can record their biometric data securely and conveniently and that enables them to bank using facial recognition at more than 1,200 ATMs across the CaixaBank network. This service, which allows cash withdrawals for example, reduces customers' physical contact with the surface of ATMs, while strengthening the security of the use of the terminals, establishing CaixaBank as a worldwide pioneer.

International acknowledgement of innovation

Thanks to its digital transformation strategy, CaixaBank has become one of the highest rated banks in the world for the quality of its digital products and services, with accolades such as being named "Best Bank in Spain 2021" and "Best Bank Transformation in the World 2021" by the magazine Euromoney, and "Best Bank in Spain and in Western Europe 2021" by the publication Global Finance.

These awards come in addition to those obtained in the field of digital banking and innovation, such as the "Most Innovative Financial Institution in Western Europe 2021" by Global Finance. Furthermore, in the field of private banking, CaixaBank has been named "Best Private Bank in Big Data Analytics and Artificial Intelligence in Europe 2021."