

The Banker magazine names CaixaBank 'Bank of the Year 2021 in Spain'

CaixaBank is recognised by the Financial Times Group publication in a pivotal year in which, following its merger with Bankia, the bank has become a leader in the Spanish market for its assets and number of customers, further strengthening its market share in its core businesses.

- ***For the first time in its history, CaixaBank wins the in the same year the 'Best Bank in Spain' accolade by leading financial magazines The Banker (Financial Times Group), Euromoney and Global Finance.***

1 December 2021

CaixaBank has been named '*Bank of The Year 2021 in Spain*' by the leading industry magazine *The Banker*, owned by the *Financial Times Group*. This marks the first time in its history that CaixaBank has won this accolade by the financial magazines *The Banker*, *Euromoney* ('Best Bank in Spain 2021') and *Global Finance* ('Best Bank in Spain 2021') in the same year.

The latest award follows CaixaBank's merger with Bankia, which has strengthened the bank's leadership role in the Spanish market, both in terms of assets and number of customers, further growing its market share in its core businesses. The bank's highly diversified and large scale business model, its financial strength, its focus on continued innovation and the excellence of its customer service have enabled it to establish a solid foundation that guarantees sustainable profitability in a highly competitive environment.

José Ignacio Goirigolzarri, CaixaBank's Chairman, commented: "This award highlights the bank's firm commitment towards growth, innovation and a socially responsible banking model. CaixaBank is today a larger, more sustainable and sounder bank that is ready to face the challenges of the current European financial sector, while keeping its commitment to society and shareholders. The multiple international acknowledgements motivate us to continue working on our different style of banking, more responsible and with a close relationship with clients."

Gonzalo Gortázar, CaixaBank's CEO, added that the award comes at a significant time for the bank: "2021 has been exceptional for CaixaBank, with intense commercial activity, a balance sheet showing robust levels of capital and liquidity and a complex integration process

that has been completed successfully. For this reason, this acknowledgement goes to our employees, whose work has enabled us to seamlessly support our customers and help provide financing to companies and families alike, thus contributing to the economic recovery and mitigating the pandemic's negative impacts.”

CaixaBank has consolidated its business volume in recent months by exceeding €963,000 million (end of September), with €607.33 billion in total customer funds, 46.2% higher than in 2020. In addition, the bank has built on its financial robustness with optimal levels of capital and liquidity, a CET1 ratio of 13% and total liquid assets exceeding €173 billion.

It has solid a market share across different businesses in Spain, with 24.6% of loans to individuals and businesses and 21.6% of consumer lending, at the end of September. The combined market share of long-term savings products is 29.2%, with a share of 33.8% in pension plans and 24.7% in investment funds. In Portugal, the bank has consolidated its business through BPI, the fourth largest Portuguese bank in terms of assets.

Digital innovation and leadership

In addition to enjoying the largest commercial network in Spain and Portugal with more than 6,000 branches and 15,000 ATMs, CaixaBank boasts a leading position in digital banking, with a 71.4% share of digital customers (end of September) thanks to its strategy of establishing an omni-channel customer experience.

In 2021 CaixaBank has added more innovation through the roll-out of ATM Now, a technological platform that offers the same digital banking user experience at its ATMs as it does on its mobile platforms and website. As a result, CaixaBank became the first bank in the world to offer a fully omni-channel experience, with the same level of quality, image and service in all of its digital service channels.

Spain's leading bank in sustainable financing and social bonds

Through its activity, CaixaBank backs environmentally friendly initiatives and projects, which contribute to preventing and mitigating climate change, fostering the transition to a low-carbon economy and social development. It has mobilised more than €24.3 billion in sustainable financing in the first nine months of 2021, with more than €8 billion committed in green and ESG funding. Simultaneously, CaixaBank has also participated in the issuance of 16 green, sustainable or social bonds, worth a total of €16.3 billion, establishing itself as the leading bank in Spain and Portugal.

In 2021 the bank was the fifth bank in Europe by volume in green and sustainable loans according to Refinitiv.

In addition, US magazine *Global Finance* recognised CaixaBank for its ‘Outstanding Leadership in Social Bonds Western Europe 2021’ in its newly created ‘Sustainable Finance

Awards'.

Wide international recognition

2021 has been a year of multiple international acknowledgements for CaixaBank. In addition to winning the best bank in Spain accolade by the three major financial publications -*The Banker*, *Euromoney* and *Global Finance*- the bank has won numerous additional awards, including:

For the strategic leadership and foresight shown in the merger with Bankia, CaixaBank has been awarded with 'World's Best Bank Transformation 2021' by the magazine *Euromoney*.

In the area of digital banking, CaixaBank has been named 'Best Consumer Digital Bank in Spain 2021' by *Global Finance*, which also awarded it 'Best Consumer Website Design in Western Europe 2021' and recognised CaixaBankNow as 'Best Consumer Banking App in Western Europe 2021'.

In the area of innovation, CaixaBank has been named 'Global Innovator 2021' at the *EFMA-Accenture Banking Innovation Awards* and 'Outstanding Financial Innovator in Western Europe 2021' at *The Innovators Awards* by *Global Finance*.

Lastly, in the field of Private Banking, *The Banker* and *PWM* have recognised CaixaBank as 'Best Private Bank in Spain 2021' and 'Best Private Bank in Europe in Big Data Analytics and Artificial Intelligence 2021'. Furthermore, *Global Finance* has named it the 'Most Innovative Private Bank in Western Europe' at the *World's Best Private Bank Awards 2022*.

About The Banker

The Banker is a UK-based publication owned by the Financial Times Group that has been providing economic and financial analysis since 1926. It also covers news in markets; banking, regulation and risk; and transactions and technology.