

## CaixaBank named the leader in digital banking in Spain by AQMetrix

- **AQMetrix, which specialises in assessing the quality of financial institutions' digital services, has awarded CaixaBank the best ratings across all four of its categories: mobile banking for individuals, mobile banking for companies, internet banking for individuals and internet banking for companies.**
- **CaixaBankNow has the largest digital users base for a bank in Spain, with a total of over 11 million customers**

**9 December 2022**

AQMetrix, which specialises in assessing the quality of online offerings of financial services providers, has named CaixaBank as the leader in digital banking in Spain across all categories, including mobile banking and internet services.

The results of the latest ranking conducted by AQMetrix experts, based on the qualitative study of digital banking services, highlights the best performing applications and websites of financial institutions in Spain. The data was collected during the third quarter of 2022 after assessing nearly twenty companies.

CaixaBank is the company with the highest ratings in this study, which has positioned it at the top of the table across all services: mobile banking for individuals, mobile banking for companies, internet services for individuals and internet services for companies. CaixaBank has obtained the highest possible rating (AAA) in all four categories.

Banca Particulares Internet ES - Q3 2022		Banca Particulares Móvil ES - Q3 2022		Banca Empresas Internet ES - Q3 2022		Banca Empresas Móvil ES - Q3 2022	
Entidades	Calificación	Entidades	Calificación	Entidades	Calificación	Entidades	Calificación
01. CaixaBank	AAA	01. CaixaBank	AAA	01. CaixaBank	AAA	01. CaixaBank	AAA
02. Banco Sabadell	AB	02. Santander	AAA	02. Santander	AA	02. Santander	AA
03. Santander	BA	03. Bankinter	AB	03. IberCaja	AB	03. Unicaja	AB
04. Bankinter	BA	04. Abanca	AB	04. Bankinter	BA	04. Banco Sabadell	BA
05. BBVA	BA	05. BBVA	AB	05. Banco Sabadell	BB	05. IberCaja	BA
Media	BC	Media	BB	Media	BB	Media	BB

CaixaBank has been awarded these ratings for its channels' availability, which is higher than those of the other financial institutions assessed, and for the service's performance in terms of loading time.

Adding to this is the extensive services offering made available to customers through CaixaBankNow – CaixaBank's digital banking service. CaixaBankNow currently allows customers, individuals and companies to carry out all types of operations, such as managing personal finances with the aid of analytical tools that set personalised notifications for future payments and bills, obtaining immediate access to financing, managing cards, splitting purchases in instalments, digitally sign operations and establishing a secure communication with the personal adviser.

CaixaBankNow received the 'Best mobile consumer banking application in Western Europe' award from Global Finance in 2018, 2020 and 2021. In 2019, it was recognised by the publication as the best in the world in the same category. The Bank Administration Institute also awarded the platform on several occasions, as 'Global Innovation Award for Internal Process Innovation 2020' and 'Global Innovation Award for Touchpoints and Connected Experiences 2018'.

### **CaixaBank, leader in digital banking and innovation**

Technology and innovation are crucial for CaixaBank. With more than 11 million customers using its digital banking service – the largest user base in the Spanish financial sector – the bank is always working on developing new models that are able to meet the requirements of its customers as well as bring its products, services and financial culture closer to all Spanish citizens.

In this digitisation process, the bank – which has its own tech subsidiary called CaixaBank Tech as well as multidisciplinary teams that take innovation to every corner of the organisation – drives projects based on new technologies, including blockchain, quantum computing, artificial intelligence, big data and cloud computing. All these technologies provide its advisers with enhanced resources to advise their customers, drive the customisation of the commercial offer, with the aim of improving customer linkage, develop new financial services and streamline the decision-making process.

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, and received numerous international accolades, such as the "Most Innovative Financial Institution in Western Europe 2022" by Global Finance and the "Most Innovative Bank in the World 2021" at the EFMA & Accenture Awards. In addition, CaixaBank has been named the world's Best Bank in the category of "Analytics & Artificial Intelligence" at Qorus-Accenture's 2022 Banking Innovation Awards for the advances in its Noa virtual assistant.