

Recognition of the digital transformation and innovation

Global Finance has recognised CaixaBank's commitment to innovation with 19 awards this year, a record figure for the bank.

- ***CaixaBank has been named the world's Best Digital Bank in Online Product Offerings under the global sub-category of Consumer Banks***
- ***The financial magazine, which held the 25th edition of its awards this year, also granted CaixaBank five continental awards and 13 national ones, thus consolidating the bank as a benchmark in digital banking***
- ***Additionally, the bank received the silver medal for the Transforming Innovator of the Year category in the Qorus-Infosys Banking Innovation international awards***

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Global Finance magazine has recognised CaixaBank's digital transformation and its commitment to innovation with 19 awards in the latest edition of its Best Digital Bank Awards, a record figure for the bank, which cements its position for yet another year as a leader in the digital banking sector globally, and as a pioneer in the use of new technologies to offer the best service to customers.

In 2024, the U.S. magazine has given CaixaBank one global award, 13 national awards and five continental awards as part of its Best Digital Bank Awards, the 25th edition of which were held this year. On a global level, the financial institution has been named Best Consumer Digital Bank in Online Product Offerings in 2024.

On a continental level, CaixaBank has been named the Corporate/Institutional Digital Bank with the Best Information Security and Fraud Management in Western Europe 2024 and the Consumer Regional Bank with the Best Online Product Offerings in Western Europe 2024, among others.

Nationally, it won Best Consumer Digital Bank in Spain for the ninth consecutive year; and Best Consumer Digital Bank in Information Security and Fraud Management in Spain 2024.

From the awards given to the CaixaBank Group, three went to *imagin*, the digital services and lifestyle platform promoted by CaixaBank, one of which was for the continental category (Best

Consumer Digital Bank in Social Media Marketing and Services in Western Europe 2024) and two in the national awards. CaixaBank has also won a larger number of awards in the category of Corporate/Institutional Banking with four awards, with one being continental and three national ones.

The winners of the *World's Best Consumer Digital Banks* are chosen by the editors of the magazine after an evaluation of the candidacies by a panel of judges from Infosys, a leading technology consultancy that, in its analysis, took into account the strategic strengths of the banks in attracting and retaining customers, their success in offering digital services, the growth of their digital customer base, the design and functionality of their web and mobile digital banking platforms, as well as other criteria.

Best Digital Bank Awards 2024

Here is the complete list of CaixaBank's digitisation and innovation awards given by Global Finance in 2024:

At the global level:

- Best Digital Bank in Online Product Offerings of Consumer Banks of 2024.

On a continental level:

- Best Consumer Digital Bank in Bill Payment and Presentment in Western Europe 2024
- Best Consumer Digital Bank in Lending in Western Europe 2024
- Best Consumer Digital Bank for its Online Product Offerings in Western Europe 2024
- Best Consumer Digital Bank in Social Media Marketing and Services in Western Europe 2024 (imagin)
- Best Corporate/Institutional Digital Bank in Information Security and Fraud Management in Western Europe 2024

On a national level:

- Best Consumer Digital Bank in Spain 2024
- Best Consumer Digital Bank in Lending in Spain 2024
- Best Integrated Consumer Banking Site in Spain 2024
- Best Consumer Digital Bank for its Online Product Offerings in Spain 2024
- Best Consumer Digital Bank in Bill Payment and Presentment in Spain 2024
- Consumer Digital Bank with Best User Experience (UX) Design (imagin)
- Best Consumer Digital Bank in Open Banking APIs in Spain 2024
- Best Consumer Digital Bank in Social Media Marketing and Services 2024 (imagin)
- Best Consumer Digital Bank of Personal Banking in Transformation
- Best Consumer Digital Bank in Information Security and Fraud Management in Spain 2024
- Best Corporate/Institutional Digital Bank in Transformation in Spain 2024
- Best Corporate/Institutional Digital Bank in Online Cash Management Services 2024

- Best Corporate/Institutional Digital Bank in Information Security and Fraud Management in Spain 2024

International Qorus-Infosys Banking Innovation Awards

Additionally, CaixaBank received the Silver medal in the Qorus-Infosys Banking Innovation International awards as Transforming Innovator of the Year.

Over the last 12 years, CaixaBank has been ranked 10 times among the three most innovative companies of the world in the Qorus innovation awards, thus consolidating its long history of excellence over time.

CaixaBank, leader in innovation

Technology and digitalisation are key in CaixaBank's business model, which with over 11 million customers, has the largest digital customer base within the Spanish financial sector.

These 19 new awards for digital transformation and innovation provide continuity to years of accolades for CaixaBank's excellence in innovation, including this year's award for Best Digital Bank in Western Europe 2024 from the magazine Euromoney, which recognises CaixaBank for its benchmark position in banking services in Spain, and for its leadership in the fields of innovation and sustainability.

Technology and innovation are crucial for CaixaBank. The bank works towards developing new projects that meet the requirements and needs of its customers and that bring closer its products, services and financial culture to all citizens on a daily basis.