

## **EPI: The European Payments Initiative**

### ***Press release***

**The European Payments Initiative (EPI) announces major Polish and Finnish banks and consortium of twelve Spanish credit institutions join as new founding shareholders.**

*Amsterdam, Barcelona, Berlin, Brussels, Copenhagen, Frankfurt, Helsinki, Madrid, Munich, Paris, Warsaw – 09 December 2020*

Today, EPI Interim Company, responsible for initiating the implementation of the European Payments Initiative (EPI), is pleased to announce that PKO Bank Polski (“PKO BP”), Poland’s largest bank, and OP Financial Group, the leading Finnish retail bank, are joining EPI as founding shareholders of the recently created company. Furthermore, a group of 12 Spanish credit institutions banks has also formed a consortium and are joining EPI as a collective founding shareholder of the EPI Interim Company.

The admission of PKO Bank Polski and OP Financial Group leads the way for EPI’s access to the Polish and Finnish markets. This is a major milestone for EPI since it confirms the interest of new communities in the joint payments initiative and shows that EPI is attractive to markets which are considered more digitally advanced. Poland will become the first non-euro-based market to form part of EPI and will enable the group to address the challenge of currency conversion within the solution.

EPI is also pleased to welcome the 12 Spanish credit institutions that have decided to join collectively. Their joining confirms that EPI governance is open to smaller players and is willing to take into consideration their specific needs for the future solution. This movement will substantially increase the coverage of EPI in the Spanish market, alongside the three largest Spanish banks BBVA, CaixaBank and Banco Santander which are all individual shareholders of EPI. The consortium of credit institutions consists of ABANCA, Banco Cooperativo Español, Grupo Cooperativo Cajamar, Caja de Ingenieros, LABORAL Kutxa, Cecabank, Eurocaja Rural, Grupo Bankinter, Ibercaja, Kutxabank, Liberbank and Unicaja Banco.

Two weeks ago, third-party acquirers Worldline and Nets also announced their accession as EPI founding shareholders. In the coming months, EPI will focus on the implementation of the new solution.

In July 2020, a group of 16 major European banks from five countries (Belgium, France, Germany, the Netherlands and Spain) paved the way for the future launch of the European Payments Initiative, by announcing the creation of the EPI Interim Company in Brussels, responsible for initiating the implementation of the joint payment initiative.

The ambition of EPI is to create a unified, innovative pan-European payment solution leveraging Instant Payment/SEPA Instant Credit Transfer (SCT Inst), which offers a card for consumers and merchants across Europe, a digital wallet and P2P payments. The solution aims to become a new standard in payments for European consumers and merchants across all types of retail transactions including in-store, online, cash withdrawal and “peer-to-peer”, as an alternative to existing international payment solutions and schemes.

**About:** The European Payments Initiative (EPI) aims to create a unified pan-European payment solution. Its founding members are so far:



Spanish Banking Consortium (SOCIEDAD DE BANCOS ESPAÑOLES PARA COLABORACIÓN EN PAGOS):



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**About BBVA:**

*BBVA is a customer-centric global financial services group founded in 1857. The Group has a strong leadership position in the Spanish market, is the largest financial institution in Mexico, it has leading franchises in South America and the Sunbelt Region of the United States. It is also the leading shareholder in Turkey's Garanti BBVA. Its purpose is to bring the age of opportunities to everyone, based on our customers' real needs: provide the best solutions, helping them make the best financial decisions, through an easy and convenient experience. The institution rests in solid values: Customer comes first, we think big and we are one team. Its responsible banking model aspires to achieve a more inclusive and sustainable society.*

**About BNP Paribas:**

*BNP Paribas is a leading bank in Europe with an international reach. It has a presence in 71 countries, with approximately 199,000 employees, of which more than 151,000 in Europe. The Group has key positions in its three main activities: Domestic Markets and International Financial Services (whose retail-banking networks and financial services are covered by Retail Banking & Services) and Corporate & Institutional Banking, which serves two client franchises: corporate clients and institutional investors. The Group helps all its clients (individuals, community associations, entrepreneurs, SMEs, corporates and institutional clients) to realise their projects through solutions spanning financing, investment, savings and protection insurance.*

*In Europe, the Group has four domestic markets (Belgium, France, Italy and Luxembourg) and BNP Paribas Personal Finance is the European leader in consumer lending.*

*BNP Paribas is rolling out its integrated retail-banking model in Mediterranean countries, in Turkey, in Eastern Europe and a large network in the western part of the United States. In its Corporate & Institutional Banking and International Financial Services activities, BNP Paribas also enjoys top positions in Europe, a strong presence in the Americas as well as a solid and fast-growing business in Asia-Pacific.*

**About Groupe BPCE:**

*Groupe BPCE, with its business model as a universal cooperative bank represented by 9 million cooperative shareholders, is currently the 2nd-largest banking group in France. With its 105,000 employees, it serves a total of 36 million customers – individuals, professionals, corporates, investors, and local government bodies – around the world. It operates in the retail banking and insurance sectors in France via its two major Banque Populaire and Caisse d'Épargne banking networks, along with Banque Palatine. With Natixis, it also runs global business lines specializing in Asset & Wealth management, Corporate & Investment Banking, Insurance and Payments. Through this structure, it is able to offer its customers a comprehensive, diversified range of products and services: solutions in savings, investment, cash management, financing, and insurance. The Group's financial strength is recognized by four financial rating agencies : The Group's financial strength is recognized by four financial rating agencies: Moody's (A1, stable outlook), Standard & Poor's (A+, negative outlook), Fitch (A+, negative outlook) and R&I (A+, stable outlook).*

**About CaixaBank:**

*CaixaBank is the leading financial group in retail banking in Spain and one of the top banks in Portugal, where it controls 100% of BPI, as well as the market leader in cards and payment solutions through CaixaBank Payments & Consumer. The group, chaired by Jordi Gual and with Gonzalo Gortázar as CEO, has 15.4 million customers and the largest commercial network in Spain and Portugal with more than 4,300 branches, and is a leader in innovation with the largest base of digital customers in Spain (7 million). CaixaBank has developed projects that have marked technological milestones in the sector, such as the first commercial roll out of contactless and mobile payment systems in Europe, the creation of the first contactless ATMs in the world, the introduction of ATMs with facial recognition technology and the development of the first artificial intelligence applications for customer services. CaixaBank is also committed to a socially-responsible model of universal banking, based on quality, customer*

service, and specialisation with a tailor-made value-proposition for each segment. Its goal is to contribute to its customers' financial well-being while supporting the progress of society as a whole.

**About Commerzbank:**

Commerzbank is a leading international commercial bank with branches and offices in nearly 50 countries. The Bank's two business segments – Private and Small-Business Customers and Corporate Clients – offer a comprehensive portfolio of financial services precisely tailored to their customers' needs. Commerzbank transacts approximately 30% of Germany's foreign trade and is the market leader in German corporate banking. The Bank offers its sector expertise to its corporate clients in Germany and abroad and is a leading provider of capital market products. Its subsidiary mBank in Poland is an innovative digital bank. The integration of comdirect enables Commerzbank to combine the services of one of Germany's most advanced online banks with a personal advisory offering at local level. The Bank serves around 11.6 million private and small-business customers nationwide and over 70,000 corporate clients, multinationals, financial service providers, and institutional clients worldwide. Its Polish subsidiary mBank S.A. has around 5.7 million private and corporate customers, predominantly in Poland, but also in the Czech Republic and Slovakia. In 2019, Commerzbank generated gross revenues of €8.6 billion with approximately 48,500 employees.

**About Crédit Agricole:**

The Crédit Agricole Group is the leading partner of the French economy and one of the largest banking groups in Europe. It is the leading retail bank in Europe as well as the first European asset manager, the first bancassurer in Europe and the third European player in project finance.

Built on its strong cooperative and mutual roots, its 142,000 employees and the 30,000 directors of its Local and Regional Banks, the Crédit Agricole Group is a responsible and responsive bank serving 51 million customers, 10.5 million mutual shareholders and 900,000 individual shareholders.

Thanks to its universal customer-focused retail banking model – based on the cooperation between its retail banks and their related business lines –, the Crédit Agricole Group supports its customers' projects in France and around the world: day-to-day banking, home loans, consumer finance, savings, insurances, asset management, real estate, leasing and factoring, and corporate and investment banking.

Crédit Agricole also stands out for its dynamic, innovative corporate social responsibility policy, for the benefit of the economy. This policy is based on a pragmatic approach which permeates across the Group and engages each employee.

**About Crédit Mutuel:**

Crédit Mutuel is a mutual and cooperative group exclusively owned by its members, who are also its customers. The group is made up of 18 regional federations and one agricultural federation of Crédit Mutuel as well as numerous specialized subsidiaries, essentially offering financial services. These main subsidiaries are Banque Fédérative du Crédit Mutuel, CIC, Assurances du Crédit Mutuel, Euro-Information, Banque Européenne de Credit Mutuel, Cofidis Participations, Fortunéo, Suravenir, Targobank and La Française. As of January 1, 2020, it had 34.2 million customers, 8 million members, 83,000 employees and 5,535 points of sale.

**About Deutsche Bank:**

Deutsche Bank provides retail and private banking, corporate and transaction banking, lending, asset and wealth management products and services as well as focused investment banking to private individuals, small and medium-sized companies, corporations, governments and institutional investors. Deutsche Bank is the leading bank in Germany with strong European roots and a global network.

**About Deutscher Sparkassen- und Giroverband:**

*Deutscher Sparkassen- und Giroverband (DSGV – German Savings Banks Association) is the umbrella organisation of the Sparkassen-Finanzgruppe (Savings Banks Finance Group). The Savings Banks Finance Group comprises more than 500 member institutions. They form a close network of specialised service providers, rather than a consolidated group. The Savings Banks Finance Group is particularly strong in the provision of finance for small and medium-sized enterprises. With more than 200,000 employees, 13,000 branch offices and 92.0 Mil. savings, current and security accounts the Savings Banks Finance Group is the market leader in Germany in private and corporate banking.*

**About DZ BANK Group:**

*The DZ BANK Group forms part of the German Volksbanken Raiffeisenbanken cooperative financial network, which comprises around 850 local cooperative banks and is one of Germany's largest private-sector financial services organizations measured in terms of total assets. Within the cooperative financial network, DZ BANK AG functions both as a central institution for all cooperative banks in Germany and their around 9,400 branch offices and as a corporate and investment bank with a growing European and selective Asian presence. DZ BANK has branches in London, New York, Singapore and Hong Kong as well as subsidiaries and representative offices in key financial centres throughout the world.*

**About ING:**

*ING is a global financial institution with a strong European base, offering banking services through its operating company ING Bank. The purpose of ING Bank is empowering people to stay a step ahead in life and in business. ING Bank's more than 55,000 employees offer retail and wholesale banking services to customers in over 40 countries.*

*ING Group shares are listed on the exchanges of Amsterdam (INGA NA, INGA.AS), Brussels and on the New York Stock Exchange (ADRs: ING US, ING.N).*

*Sustainability forms an integral part of ING's strategy, evidenced by ING's leading position in sector benchmarks by Sustainalytics and MSCI and our 'A-list' rating by CDP. ING Group shares are included in major sustainability and Environmental, Social and Governance (ESG) index products of leading providers STOXX, Morningstar and FTSE Russell.*

**About KBC Group (<http://www.kbc.com>):**

*KBC is one of the leading financial groups in Europe. It is an omnichannel bank-insurance group with a geographic focus on Europe, catering mainly to retail clients, SMEs and local midcaps. The group occupies significant, and in many cases leading positions in its core markets of Belgium, Central and Eastern Europe, and Ireland. The KBC group has also selectively established a presence in a number of other countries and regions around the world.*

*KBC, employing 42,000 people and serving 11 million customers worldwide, is one of the largest companies in Belgium and is listed on Euronext Brussels.*

**About La Banque Postale:**

*La Banque Postale, together with its subsidiaries including CNP Assurances, a subsidiary of the La Poste group, operates in the retail banking, insurance, corporate banking and asset management markets. La Banque Postale supports its customers – private individuals, businesses, professionals, non-profits and the local public sector – with a comprehensive range of accessible services. As a local bank, La Banque Postale is the leading lender to local authorities and has an extensive branch network in France with more than 17,000 contact points, including 7,700 post offices. It is also developing a digital offering, especially through fully-mobile Ma French Bank. As a bank dedicated to serving the community, and a pioneer in responsible finance, La Banque Postale is charged with a public service mission of providing access to banking services.*

<b>La Banque Postale in numbers:</b>
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- 10.5 million active customers
- 1.5 million people given access to banking services
- 1.6 million financially vulnerable customers
- 685,000 private banking customers
- more than 350,000 corporate and local public sector customers
- 1st world bank in the "public and regional banks" sector (according to the ISS-ESG)

*Data at end-2019.*

**About Banco Santander:**

*Banco Santander (SAN SM, STD US, BNC LN) is a leading retail and commercial bank, founded in 1857 and headquartered in Spain. It has a meaningful presence in 10 core markets in Europe and the Americas, and is one of the largest banks in the world by market capitalization. Its purpose is to help people and businesses prosper in a simple, personal and fair way. Santander is building a more responsible bank and has made a number of commitments to support this objective, including raising over €120 billion in green financing between 2019 and 2025, as well as financially empowering more than 10 million people over the same period. At the end of the third quarter of 2020, Banco Santander had more than a trillion euros in total funds, 147 million customers, of which 22 million are loyal and 41 million are digital, 11,500 branches and 193,000 employees.*

**About Société Générale:**

*Societe Generale is one of the leading European financial services groups. Based on a diversified and integrated banking model, the Group combines financial strength and proven expertise in innovation with a strategy of sustainable growth. Committed to the positive transformations of the world's societies and economies, Societe Generale and its teams seek to build, day after day, together with its clients, a better and sustainable future through responsible and innovative financial solutions.*

*Active in the real economy for over 150 years, with a solid position in Europe and connected to the rest of the world, Societe Generale has over 138,000 members of staff in 62 countries and supports on a daily basis 29 million individual clients, businesses and institutional investors around the world by offering a wide range of advisory services and tailored financial solutions. The Group is built on three complementary core businesses:*

- **French Retail Banking** which encompasses the Societe Generale, Crédit du Nord and Boursorama brands. Each offers a full range of financial services with omnichannel products at the cutting edge of digital innovation;
- **International Retail Banking, Insurance and Financial Services to Corporates**, with networks in Africa, Russia, Central and Eastern Europe and specialised businesses that are leaders in their markets;
- **Global Banking and Investor Solutions**, which offers recognised expertise, key international locations and integrated solutions.

*Societe Generale is included in the principal socially responsible investment indices: DJSI (World and Europe), FTSE4Good (Global and Europe), Euronext Vigeo (World, Europe and Eurozone), 4 of the STOXX ESG Leaders indices, and the MSCI Low Carbon Leaders Index.*

*For more information, you can follow us on Twitter [@societegenerale](https://twitter.com/societegenerale) or visit our website [www.societegenerale.com](http://www.societegenerale.com)*

**About UniCredit:**

*UniCredit is a simple successful pan-European Commercial Bank, with a fully plugged in CIB, delivering a unique Western, Central and Eastern European network to its extensive client franchise. UniCredit offers both local and international expertise to its clients, providing them with unparalleled access to leading banks in its 13 core markets through its European banking network: Italy, Germany, Austria,*



*Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Hungary, Romania, Russia, Serbia, Slovakia and Slovenia. Leveraging on an international network of representative offices and branches, UniCredit serves clients in another 18 countries worldwide.*

**About Worldline:**

*Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry and #4 player worldwide. With its global reach and its commitment to innovation, Worldline is the technology partner of choice for merchants, banks and third-party acquirers as well as public transport operators, government agencies and industrial companies in all sectors. Powered by over 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and secure solutions across the payment value chain, fostering their business growth wherever they are. Services offered by Worldline in the areas of Merchant Services; Terminals, Solutions & Services; Financial Services and Mobility & e-Transactional Services include domestic and cross-border commercial acquiring, both in-store and online, highly-secure payment transaction processing, a broad portfolio of payment terminals as well as e-ticketing and digital services in the industrial environment. In 2019 Worldline generated a proforma revenue of 5.3 billion euros. [worldline.com](http://worldline.com)*

**About Nets Group**

*Nets is a leading provider of digital payment services and related technology solutions across Europe and operates a deeply entrenched network which connects merchants, financial institutions, corporate customers and consumers, enabling them to make and receive digital payments as well as, increasingly, utilise value-added services to help them improve their respective activities. At Nets, we see easier products and solutions as the foundation for growth and progress – both in commerce and society. With headquarters in Copenhagen, Denmark, and activities in 20 countries across Europe, we help financial institutions, businesses and merchants across Europe make tomorrow a little easier for their customers while delivering unrivalled security and stability. Powering payment solutions for an easier tomorrow. [www.nets.eu](http://www.nets.eu)*

**About OP Financial Group**

*OP Financial Group is Finland's largest financial services group, with two million owner-customers and 12,000 employees. We provide a comprehensive range of banking and insurance services for private and corporate customers. OP Financial Group consists of OP cooperative banks, its central cooperative OP Cooperative, and the latter's subsidiaries and affiliates. Our mission is to promote the sustainable prosperity, security and wellbeing of our owner-customers and operating region.*

**About PKO Bank Polski**

*PKO Bank Polski is the leader of the Polish banking sector. After three quarters of 2020, its consolidated net profit amounted to PLN 2.02 billion and the value of assets was PLN 377 billion. The bank is the basic provider of financial services for all customer segments, achieving the highest shares in the savings market (18.4%), loans (17.6%), the leasing market (11.2%) and the personal investment fund market. physical (22.2 percent). With over 9.55 million payment cards, the bank is the largest issuer of debit and credit cards in Poland. Thanks to the development of digital tools, including the IKO application, which at the end of the third quarter of 2020 had over 5 million active applications, PKO Bank Polski is the most mobile bank in Poland. The Bank's strong position is strengthened by the companies of the Capital Group. Dom Maklerski (Brokerage House) PKO Banku Polskiego is a leader in terms of the number and value of IPO and SPO transactions on the capital market.*

*Spanish Banking Consortium (SOCIEDAD DE BANCOS ESPAÑOLES PARA COLABORACIÓN EN PAGOS):*

**About ABANCA**

*ABANCA is the leading financial entity in the Northwest of Spain. It has 716 branches in 11 countries across Europe and America, 5.800 employees and a turnover of more than 89.000 million euros. Its differential offer combines personal attention and transactions through digital and remote channels.*

ABANCA bases its activity on the knowledge of customer needs and in a catalog of simple, innovative and transparent products and services. The specialisation, internationalisation and sustainability are other hallmarks of a bank ranked among the most solvent of the sector in Spain. Learn more at: [www.abancacorporacionbancaria.com/en](http://www.abancacorporacionbancaria.com/en)

#### **About Banco Cooperativo Español (on behalf of the Rural Banks)**

Caja Rural is one of the main bank groups in Spain. It has more than 2.700 branches and 9.000 employees nationwide. Nowadays, Caja Rural Group is formed by 29 Cajas Rurales, which are almost all the Rural Saving Banks that operates in Spain. Banco Cooperativo Español, in addition to being the central bank for the Cajas Rurales, acts as a representative body for them in the face of public and private organizations and institutional forums.

#### **About Grupo Cooperativo Cajamar**

Is currently formed by 19 entities: the Banco de Crédito Cooperativo and 18 rural banks the leading rural savings bank and credit union in Spain. It has 1.4 million members and 3.5 million customers. At 30 September 2020 has assets amounted to 52,690 million euros, managed business volume of 86,594 million euros, solvency ratio of 14.74%, CET1 phased in of 13.06%, 926 branches, 5,465 employees. Based on its size and volume of assets, it is one of the 12 significant banking entities in the Spanish financial system and, therefore, comes under the direct supervision of the Single Supervisory Mechanism (SSM), made up of the European Central Bank and the relevant national authorities in the participating countries.

#### **About Caja de Ingenieros**

The Caja de Ingenieros Group is a Spanish cooperative financial and insurance group that offers personal, commercial and institutional banking services. Our vocation is to provide a service to professionals and their families, whether engineers or other professions. Being a cooperative credit society means that any profits directly revert back to all of its members, resulting in numerous additional advantages and professional and personal services. The cooperative model, which is the foundation of our Group, fosters principles of ethics, commitment, trust and social responsibility and, therefore, a return for its members and employees, professional communities and society in general. History A group of industrial engineers established us as a cooperative in 1967 and, since then, we have continued to grow over our 50 years of history. We have always had a well-defined calling since our inception: to provide personalised financial and insurance services with the highest sustainability standards. The distinctive feature of the Caja de Ingenieros cooperative model is that the member is both a customer and an owner of the Bank. We have always used our foundational values to strengthen the basis of our growth and the cooperative banking model. In February 2011, we established the Caja de Ingenieros Foundation to convey our corporate social responsibility (CSR) activities. This is a private, non-profit institution that came about following the transformation of the former Agrupación Sociocultural y Tecnológica de los Ingenieros. The Foundation seeks to optimise the efficiency of the resources used to promote and foster engineering and activities of cultural, social, environmental, health and welfare, professional and technological interest.

#### **About LABORAL Kutxa**

LABORAL Kutxa is a credit cooperative with more than 60 years of experience that conducts its financial activity through the provision of products and services to more than 1,100,000 families and companies. Its network of offices includes more than 300 points of sale located in the main towns of the northern half of Spain.

LABORAL Kutxa's business model relies on the concepts of wage solidarity and management by workers, since they are, in turn, the owners of the organisation. The figures for the end of 2019 show a healthy balance sheet, with 25,058 million in assets, 23,590 million in managed funds and 13,826 million in loans and credits, where the high levels of solvency are noteworthy, with a Core Capital (Tier1) of 20.17%, and a consolidated net profit after tax of 137.7 million euros.

More information available at [www.laboralkutxa.com](http://www.laboralkutxa.com)

### **About Cecabank**

*Cecabank is a Spanish wholesale bank that is a leader in Securities Services. It offers innovative financial solutions tailored to its clients, guiding them through their projects to reach their business goals. Cecabank is present in the main European financial markets, providing it with an international dimension and enabling it to foster the services it offers outside of Spain. The figures for the end of 2019 show a healthy balance sheet with 11,719,500 thousand euros in Total Assets; 1,106,684 thousand euros in Total Equity and 1,087,635 thousand euros in Own Funds. More information at: [https://www.cecabank.es/eng/Flip\\_Informe\\_Anual\\_Cecabank\\_2019\\_eng/#book/](https://www.cecabank.es/eng/Flip_Informe_Anual_Cecabank_2019_eng/#book/)*

### **About Eurocaja Rural**

*Eurocaja Rural, SCC, is one of the most solvent entities in the Spanish financial system. Currently, it has more than 90.000 members, a thousand employees, more than 450.000 customers and a commercial network of more than 400 offices in all the territories where it operates: Castile-La Mancha, Community of Madrid, Castile and León, Valencian Community and Murcia. Founded more than 50 years ago, it has its headquarters in Toledo and is closely involved in social and economic progress of its environment, investing in Public Administrations, companies, self-employed professionals, cooperatives, farmers, cattle breeders, associations, families and private individuals. It also brings its products and services closer to people in small towns with its characteristic closeness, involvement and professionalism, fighting against financial exclusion and depopulation, and strengthening its activity thanks to its solvency, soundness and solid foundations.*

### **About Grupo Bankinter (Bankinter, S.A. y EVO Banco, S.A.)**

*Bankinter was founded in 1965 and remains an independent bank to this day. Its organic growth is the result of a strategy firmly based on differentiation, innovation, service quality and the application of technology across all business lines. It is the sixth largest bank in the Spanish financial system, the fifth in terms of market capitalisation, and it has the highest profitability of all the listed banks in Spain. With assets worth 96.844 billion euros, loans and receivables to the tune of 63.344 billion euros and 101 billion euros in controlled funds, Bankinter also operates in Portugal, Ireland and Luxembourg. The Bank's strategy is based on a range of complementary business lines, the most important of which are the corporate business, with a special focus on the medium and large segments; high net worth customers; consumer banking, through its subsidiary Bankinter Consumer Finance; insurance; and the recently acquired Bankinter Portugal, EVO Banco and Avantcard in Ireland.*

### **About Ibercaja**

*Ibercaja has 2.7 million customers throughout the country, nearly 1,100 branches, 5,053 employees and a turnover of 92 billion euros. It has its own financial group and a firm commitment to leadership in quality of service to its customers, being a reference point in Aragon, La Rioja, Guadalajara, Burgos and Badajoz. Professionalism, proximity and social and territorial commitment are some of the differentiating features of the Entity, which is also very committed to promoting the Sustainable Development Objectives.*

### **About Kutxabank**

*Kutxabank is a century-old bank, created after the integration of the Basque Savings Banks. It is the main agent of the Basque financial ecosystem, and develops its activity throughout all the Spanish territory, where it has more than 800 branches. Its vocation is to promote sustainable generation of economic and social value. It maintains an advanced and innovative financial offer, especially dynamic in the area of technological transformation. Today, more than 50% of its users are digital customers. The quality of its financial products and services, together with the professional and prudent management of resources, put Kutxabank at the forefront of the entire Spanish financial system in key indicators such as solvency. The Bank maintains a vocation to maximize the positive impact of its activity in the economic, social and environmental fields.*

**About Liberbank**

*Liberbank, the eighth Spanish listed bank, has a strategy oriented towards cooperating with leading partners and leaders in new activities. This open banking strategy began in 2017, when Liberbank has signed agreements with JP Morgan regarding investment funds and long-term savings management; with the fintech October regarding crowdlending (private financing-SMEs); with Sony Interactive Entertainment (owner of the PlayStation®) with a common strategy for the design and marketing of financial products and services under the PlayStation® (PS) for Sony users, buyers and customers and the current and future gaming community of PS; with LeasePlan in the car rental market; and with the US group EVO Payments specialized in payment services. It has recently become the Official Bank of Real Madrid for the 2020-21 season.*

**About Unicaja Banco**

*Unicaja Banco, seventh Spanish bank by market capitalization, is characterized by its solvency and financial soundness and by its orientation towards retail and proximity banking. With nearly 3 million customers, more than 1,000 branches and over 6,200 employees, the bank is closely linked to its original regions, the main ones being Andalusia and Castilla y León, where it has a leadership position. Unicaja Banco, with a socially responsible profile, places innovation and digital transformation as a key element in its strategy, improving service to customer and the bank's efficiency. It features an advanced technology in the use of means of payment, both in physical payments (cards, mobile devices or state-of-the-art ATMs) and in digital payments and P2P.*