

According to Comscore data for the fourth quarter of 2020 on users of web and mobile channels of financial institutions in Spain

CaixaBank strengthens its leadership in digital banking, reaching a market share of 32.8% in the use of web and mobile channels

- **The entity, chaired by Jordi Gual and directed by Gonzalo Gortázar, achieves the best result of the year in the use of mobile apps with a market share of 30.8%.**

Barcelona, 4 January 2021

CaixaBank, Spain's leading retail bank, has reached a market share in digital banking of 32.8% in the fourth quarter of 2020, according to the latest data published by Comscore on the number of users in Spain that access the web and mobile channels of financial institutions. This figure implies a growth of 40 basis points over the previous quarter, which stood at 32.4%, enabling the entity, chaired by Jordi Gual and directed by Gonzalo Gortázar, to strengthen its leadership in terms of digital customers.

In particular, in terms of channels, CaixaBank has consolidated its position as leader in mobile banking with a market share of 30.8%, the best result of the year. This growth in market share also coincides with a significant increase in the number of users of its mobile apps: at the end of September, the bank had registered 6.28 million mobile customers, translating into a 13.7% growth over the same month from the previous year.

Regarding the evolution of web users, according to Comscore data, CaixaBank remains leader in the sector with a stable evolution. Its current market share of 28.7% is very similar to the figure recorded during 2019.

In both the web and mobile service channels, CaixaBank remains far ahead of other entities at a distance of seven percentage points ahead of the next entity in the national ranking.

CaixaBank, leader in innovation

Offering the best user experience across all physical and online customer service channels is one of the pillars of CaixaBank's 2019-2021 Strategic Plan. Currently, the company has the largest customer base in Spain with a total of over 7 million users across all digital service

channels.

Thanks to its digital transformation strategy, the company has been ranked among the best banks in the world for the quality of its digital products and services, receiving accolades such as “World’s Best Consumer Bank 2020” and “Best Bank in Spain 2020” from North-American magazine Global Finance. These awards are in addition to those obtained in the digital banking sphere, such as “Best digital bank in consumer banking in Spain 2020”, and in the private banking sphere, in which CaixaBank has been named “Best Private Bank in Europe for its digital culture and vision 2020”.

In addition, the CaixaBankNow app has been ranked by Global Finance as the “Best Consumer Mobile Banking App in Western Europe” for the third year running. The app incorporates innovative services such as Neo, CaixaBank’s virtual assistant that uses artificial intelligence to respond to any questions that customers may have and provides access to detailed information about their finances. Neo is also available on Google Home and Amazon Alexa, enabling the bank’s customers to use their voice to interact with the virtual assistant.

Last year, more than 1.7 million customers used Neo, which was recognised at the EFMA Global Awards 2019 in the Artificial Intelligence category and The Innovators Awards 2020 (Global Finance) in the Personal Finance category.