

CaixaBank reaches a record-breaking 43% market share in digital banking following the technological integration of Bankia

- ***The commercial and technological unification strengthens CaixaBank's leadership in mobile and web financial services in Spain, spurring a 25% growth of market share in one year, according to Comscore data.***
- ***In terms of channels, the bank has consolidated its position as the leader in mobile banking with a market share of 42.5%, which was supported by the high volume of use of the CaixaBankNow and imagin apps.***

1 February 2022

Bankia's technological integration has boosted CaixaBank's leadership in digital banking. According to Comscore's full-year data published in December 2021 CaixaBank has reached a 43% market penetration in digital banking, which is the bank's all-time record and 25% higher than last year.

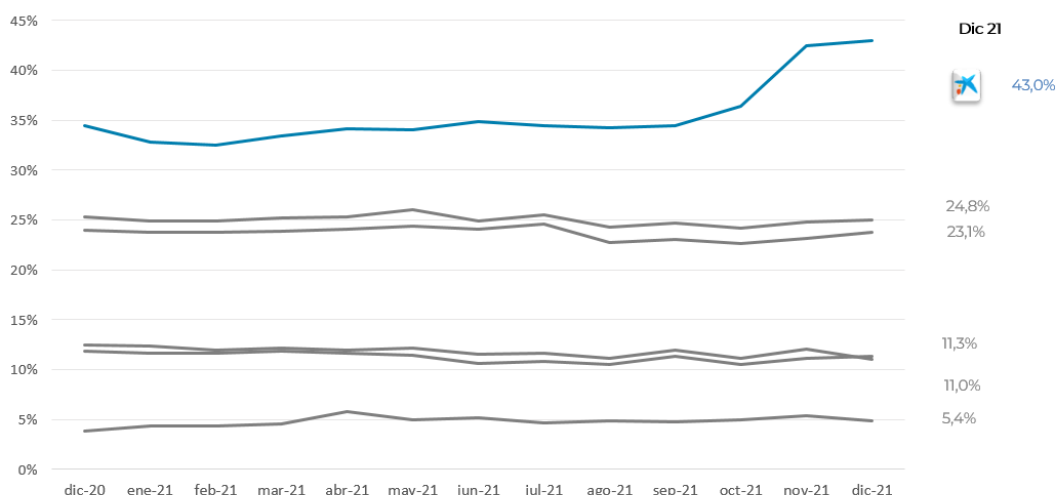
Comscore's metrics, which estimate the number of users of digital banking services (including mobile and web) by company in Spain, rank CaixaBank as the clear leader in the sector, with 18 percentage points above the closest competitor.

Of a particular note, in terms of channels, the bank has consolidated its position as the leader in mobile banking with a market share of 42.5% in December, which represents a 31% annual increase. The leadership in mobile banking is strengthened by the high market share in the use of CaixaBankNow, which in December entered Comscore's Top-20 ranking of most popular applications in Spain by registering a volume of use equivalent to that of Google Drive, Microsoft Outlook, Spotify and Amazon.

Moreover, imagin has been a significant driver of CaixaBank's leadership in mobile banking, as it offers a wide array of financial and non-financial services and content exclusively through the mobile app.

In terms of users accessing the bank through the web, according to Comscore data, CaixaBank also remains leader in the sector, with a market share of 33.5%, signifying a 16.31% annual increase.

Total Digital Banking penetration – Evolution of the percentage of homebanking users connecting via mobile devices and web



CaixaBank, leader in innovation

Technology and digitisation are key in the company's business model, with 73.1% of the bank's clients being digital.

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, obtaining the highest recognition in Spain for the first time from three major international financial publications covering the sector -"Bank of the Year 2021 in Spain" awarded by *The Banker*, "Best Bank in Spain 2021" by *Global Finance*; and "Best Bank in Spain 2021" by *Euromoney*, in addition to the "World's Best Bank Transformation 2021" award.

The bank also received numerous accolades this year within the scope of digital banking and innovation, such as the "Most Innovative Bank in the World 2021" at the *EFMA & Accenture Awards*; and the "Most Innovative Financial Institution in Western Europe 2021", "Best Digital Retail Bank in Spain 2021", "Best Retail Bank Website Design in Western Europe 2021" and "Best Retail Banking Mobile Application in Western Europe 2021", by *Global Finance*.

In the field of private banking, CaixaBank was chosen as the "Best Private Banking Entity in Big Data and Artificial Intelligence Analysis in Europe 2021" by the UK magazine *PWM* (Financial Times Group) and "Most Innovative Private Bank in Western Europe" at the Best

Private Bank Awards 2022 by *Global Finance*.

3.7 million *imaginers*

imagin is a lifestyle platform promoted by CaixaBank, offering digital, financial and non-financial services that help its users with their daily lives and future projects. It currently has a community of 3.7 million users, a figure that is constantly growing thanks to the wide range of content and services available through the platform – many of them free to access - and the ease of signing up to its products, which, unlike at some traditional banks, does not necessarily involve registering as a financial customer.

The digital content of imagin is organised around six key areas: music (imaginMusic), videogames (imaginGames), trends (imaginCafé), technology (imaginShop), sustainability (imaginPlanet) and solidarity (imaginChangers). imagin also offers special experiences and advantages in areas such as travel and urban mobility.

In addition, the imagin application provides a range of financial products to cover the saving and financing needs of young people as they transition into adulthood and start to generate their own income and have lifestyle projects.

In all cases, imagin upholds the key features that have made it the leader in digital banking: *mobile only* operations (the services are provided exclusively through the app, with no branches or website, which only serves an informational purpose), no fees for the user and the use of a clear and simple language that is particularly suited to communicating directly with young people.