



Second anniversary of CaixaBank's digital platform

imagin reaches 4 million users, an increase of 36% year on year, and consolidates its leadership position among neobanks

- ***In addition to growing its user base, imagin has also succeeded in retaining existing 'imagers', with over 39 million logins to the application reported in June 2022 alone.***
- ***This growth is testament to the efforts to retain users by creating digital financial and non-financial services that do not necessitate becoming a bank customer.***
- ***The platform is a leader among the main neobanks and fintechs, with a market share of 14.3% in Spain, according to the latest data from Smartme Analytics.***

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imagin, CaixaBank's digital services and lifestyle platform, has reached 4 million users in its second year of activity, equivalent to a growth of 36% if compared to June 2021. The platform is a leader among the main neobanks and fintechs, with a market share of 14.3% in Spain, according to data from Smartme Analytics. Additionally, imagin is among the *apps* with the most active users in the last 12 months, having achieved an annual increase of 40% in 2022, according to Data.ai.

These figures reinforce imagin's leadership as a digital financial services player. In addition to growing the number of new users, the platform has also succeeded in increasing the loyalty of existing *imagers*. Over the past year, two out of three imagin users have logged into the application more than three times a week on average. An important indicator of the volume of activity is that June 2022 alone saw over 39 million logins to the app, and over 6.7 million monthly transactions through Bizum.



According to the imagin data, the average age of the platform's users is 25, and 91% of customers have made a transaction through the platform in the last six months, 840,000 of whom used mobile payments.

The growth of imagin is testament to the efforts to retain users by creating digital financial and non-financial services that, unlike traditional banks, means there is no need to become a bank customer. Over the past year, the platform has launched a multitude of digital services and content that have sparked great interest in the *imaginers* community around some of its key programmes, such as sustainability (imaginPlanet), music (imaginMusic) and trends (imaginCafé).

Commitment to sustainability

imagin remains committed to raising its users' awareness of sustainability, and this year launched a new feature on its app to enable *imaginers* calculate their carbon footprint. Through the CO2 footprint calculator, imagin users can measure their impact on the planet.

This new feature allows *imaginers* determine their carbon footprint and see how they rank with respect to the average in Spain. To do so, users have to take a quick survey on their lifestyle habits involving food consumption, purchases, home and travel. Users can also access content with recommendations and tips to improve their habits and that will help them to be more sustainable and gradually lower their carbon footprint.

In addition, January saw the launch of the second edition of the imaginPlanet Challenge, an initiative to support young people with business ideas to help offset climate change. Atom, a project to generate fuel by using the hydrogen in water, was this edition's winning entry.

Through this programme, imagin offers training and tools to a generation of environmentally-conscious young people with exciting business ideas so they can undertake projects with the potential to have a positive impact on the planet.

In Mallorca, imagin also organised the third edition of the imaginPlanet Tour, the bike ride that is held every spring in an effort to continue raising awareness of sustainable development. For five days, influencers and athletes Hugo Perez Cabaleiro and Juanma Furio rode a total of 150 kilometres around the island to promote environmental and social projects in Mallorca.

As a result of the kilometres travelled in Mallorca and the participation of over 100,000 users on Strava, imagin will plant 20,000 new trees as part of yet another sustainability initiative that the platform is undertaking through imaginPlanet to have a positive impact on the planet and on society as a whole.



Over these two years, imagin has managed to offset 290 tonnes of CO2 through reforestation initiatives and collected more than 10 tonnes of plastics from the ocean. More than 500,000 imaginers have shown interest in sustainability content or initiatives proposed by imagin through the app in the last two months.

imaginLAND, the imagin space in the metaverse

This year, imagin launched imaginLAND, its space in the metaverse. *imaginers* and all those interested in the virtual reality universe can now benefit from the first content created by imagin available to enjoy as an immersive experience. The entry to the metaverse is one of the key projects for the platform in 2022. With the creation of imaginLAND, imagin has become the first European *fintech* that is actively present in the virtual world.

The first event organised was a concert by music band Marlon, recorded in a 360° multicamera format, that is now available to enjoy as an immersive experience in the metaverse. Not only can users enjoy the performance, they can also experience the concert from different perspectives, and even go backstage.

imaginLAND enables imagin to strengthen its position as a digital benchmark and its commitment to putting innovation at the service of users, seeking to continue to improve their experience.

New digital financial services

imagin is continuing to expand its range of financial services with products like the 'MyCard imagin' card, a new payment method that combines in a single product the advantages of credit cards, with the ease of use of debit cards.

The combination of credit and debit turns 'MyCard imagin' into the perfect card for travel, as it can be used seamlessly to book hotel stays and rent cars. It can also be used in stores and ATMs abroad, exchange currency for free by paying in foreign currency, and make debit withdrawals at any ATM in the world at no cost to the user (although some banks may charge a fee for using the ATM).

imagin has also launched MyMonz, a new and innovative service that permits users to easily check their financial information. This new feature displays expenses and incomes in a calendar format, with balances and charts that group all the transactions and compare them monthly, with expense categorisations and the option to filter account transactions and tag them using emoticons. The service also includes a series of insights that add value and can



be used to make comparisons with previous months. Since its recent launch, over 300,000 users have already benefitted from this new service. On average, users tag four transactions per interaction.