

MICROBANK STRATEGIC PLAN

2022-2024



CHANGING LIVES

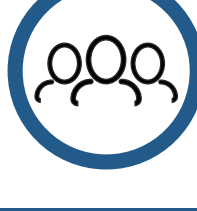
STRATEGIC GOALS AND LINES OF ACTION



To lead social impact financing

Developing and expanding MicroBank's value proposition aimed at fostering better customer experience

Increasing omnichannel management tools in order to support financing and social impact



To positively impact society and to create alliances

Positioning MicroBank as a benchmark in social impact and sustainability

Working as a network in order to improve employability and the production system



To consolidate internal management model that adapts to the changing reality

Innovative, open and accessible

Commitment and service
of the people who work at MicroBank

MAIN GOALS

During the **three financial years**, granting financing with a social impact up to

€3.5
BILLION

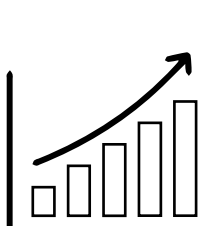


+34%

vs. 2019 – 2021

Reaching

413,000
BENEFICIARIES



+30%

vs. 2019 – 2021

15 YEARS OF SOCIAL COMMITMENT

MicroBank has granted

€8.14
billion

For a total of
1,243,332
social impact
projects

Contributing
to the creation of
292,678
direct jobs

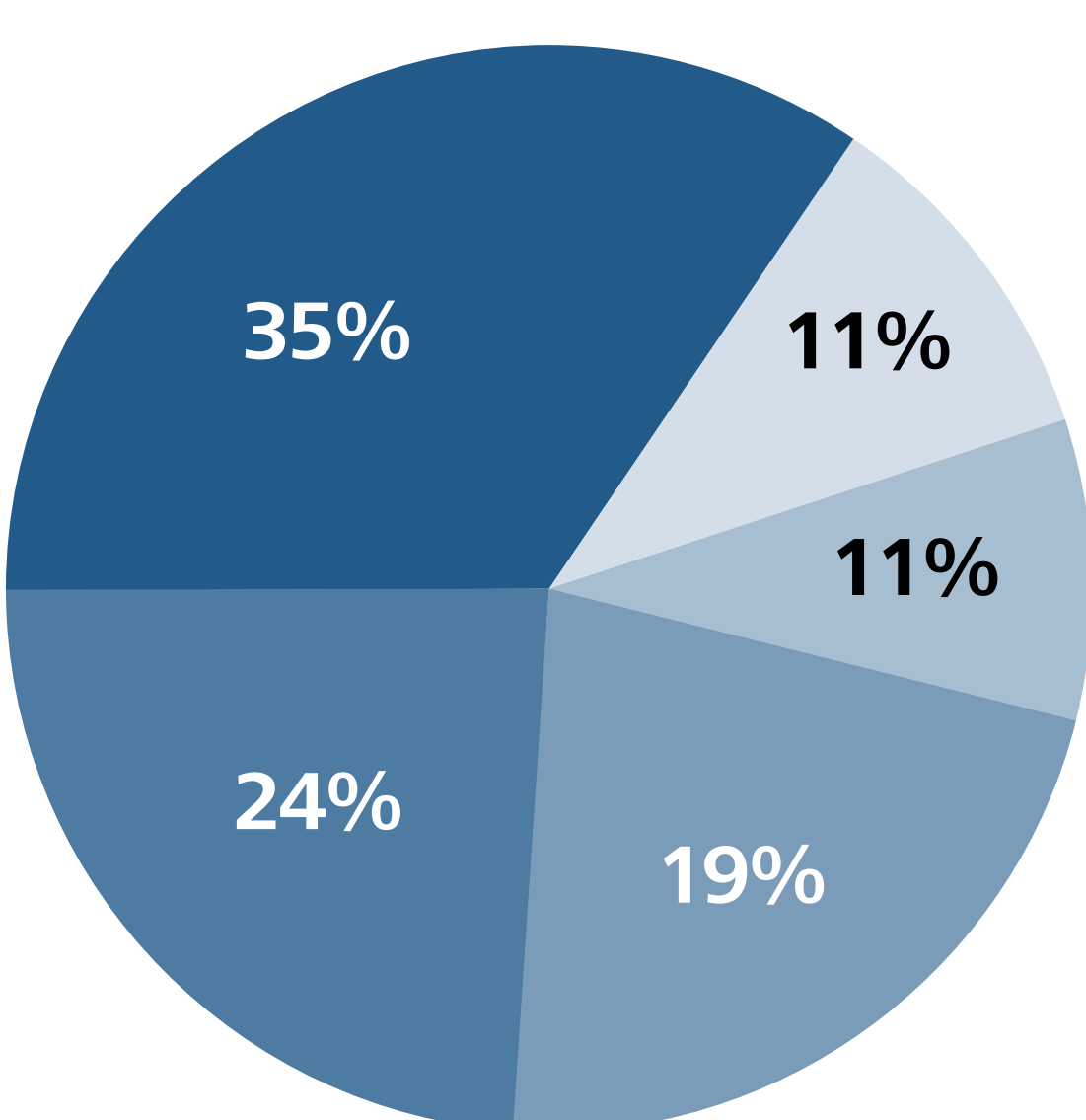
1,000,131
microloans for
€4.93 billion
were granted
to deal with pressing
family needs

225,049
operations, valued at
€2.55 billion,
were funded
to support
entrepreneurs and
micro-enterprises

18,152
projects in Spain
focused on social
economy, education,
innovation and health for
€665 million

Beneficiaries' profile

under
35 years old
up to
45 years old
up to
55 years old
up to
65 years old
over
65 years old



47%

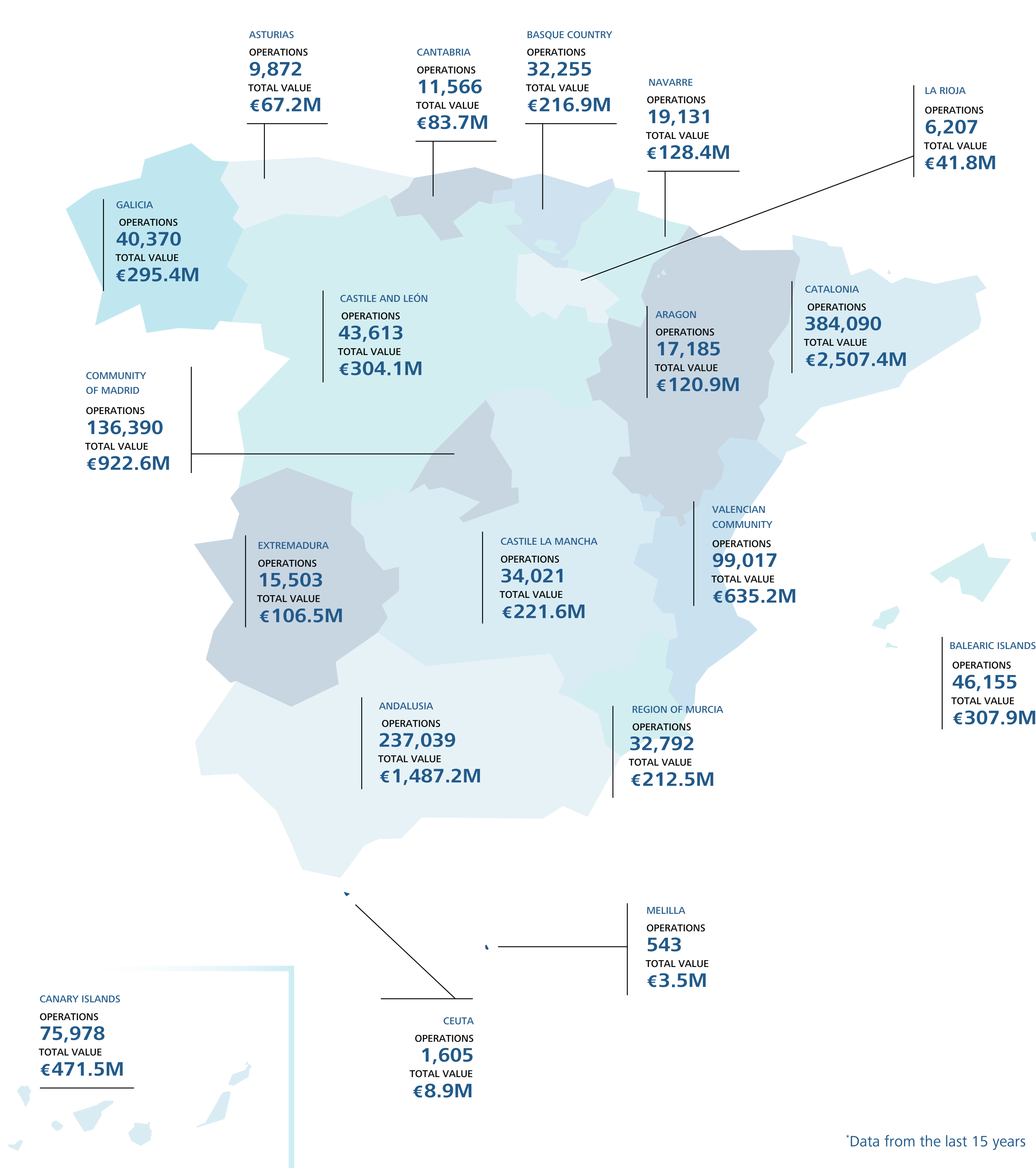


Women

53%

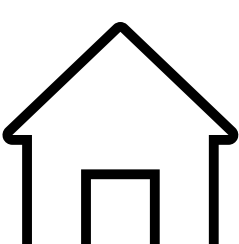
Men

THROUGHOUT THE TERRITORY*

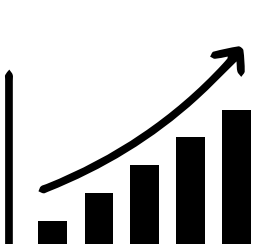


*Data from the last 15 years

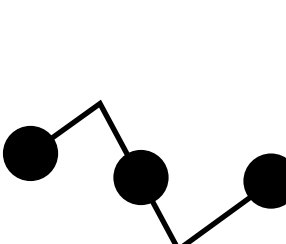
FINANCIAL INCLUSION AND IMPACT ON EMPLOYMENT



MicroBank offers **solutions** to different segments of the population whose financial needs are not sufficiently covered.



As the sole shareholder of MicroBank, CaixaBank has **supported its social bank** since its inception, by granting it the funding needed for the growth of its lending activity, while putting its commercial network at the service of MicroBank commercial activity.



More than **290 institutions throughout Spain** actively **collaborate** in the granting of microloans. Besides, MicroBank also relies on the support of Europe's leading institutions when it comes to promoting entrepreneurship and microfinance.