

*As part of the bank's commitment to financial inclusion.*

## **CaixaBank has extended its financial services to almost 500 new towns in rural areas in the past two years**

- ***The bank has extended its services to towns where it was not present thanks to the installation of ATMs and the arrival of mobile branches.***
- ***Out of these towns, 90 were on the list of municipalities identified in the “Report on Financial Inclusion in Spain” as having more than 500 inhabitants and lacking access to face-to-face banking services.***
- ***CaixaBank, which has the largest branch network in Spain and a presence in more than 2,230 municipalities, covers a total of 783 rural towns with its mobile branches.***

**22 January 2024**

CaixaBank extended the coverage of its financial services network in 2022 and 2023 to a total of 484 new towns in rural areas where the bank previously had no presence. These service points have been incorporated through the arrival of new mobile branches and the installation of ATMs.

Out of these 484 towns, 90 municipalities were included in the “Report on Financial Inclusion in Spain”, which identified a total of 243 towns with more than 500 inhabitants where there was no access to face-to-face banking services. Of these 90 towns, 55 were covered through mobile branches and 35 through CaixaBank's ATMs.

Banking associations AEB, CECA and UNACC agreed a roadmap in October 2022 to reinforce financial inclusion in rural areas, with the aim of ensuring face-to-face access to banking services in all Spanish towns and villages, with priority being given to those with no face-to-face access.

Banks, aware of the need to give small towns and villages access to basic services, including financial services, worked to strengthen their presence in areas at risk of financial exclusion and to expand coverage in rural areas. Thus, the “Report on Financial Inclusion in Spain” identified a total of 243 municipalities with more than 500 inhabitants and no access to face-to-face banking services.

Thanks to the actions carried out by all entities within the public-private collaboration, a roll-

out of financial services and ongoing tendering processes has been achieved, reaching more than 90% of the 243 municipalities identified.

As part of the efforts of the sector, CaixaBank, Spain's leading financial institution, has covered almost 40% of the total number of towns and villages identified in the "Report on Financial Inclusion in Spain".

In the last two years, the bank has gone beyond this commitment and has extended its financial services to another 394 municipalities, reaching a total of 484 new municipalities in rural areas by 2023.

### **Main network of branches and ATMs**

CaixaBank has the most extensive network of branches and ATMs in Spain, offering service in all types of towns and cities, both large and small. Specifically, CaixaBank's branch network of close to 4,000 branches, offers a customised service to its customers. This means a physical branch presence in more than 2,230 municipalities. This network enables the bank to reach practically every corner of the country and be the only financial institution in 483 municipalities, with a commitment to not abandoning this service.

In parallel to its branch network, CaixaBank has mobile branches, providing face-to-face services to a total of 783 rural towns. With the start of 2024, CaixaBank has increased the financial services it provides through its mobile branches by 23% when compared to the beginning of 2023, when the service reached 636 towns. This represents an 82% increase compared to the 430 towns at the end of 2021.

This service allows users, whether they are customers of the bank or not, to carry out the most common banking transactions, including withdrawing cash, making deposits and paying bills and taxes in locations without a bank branch or with restrictions that limit access to financial services.

In addition, CaixaBank gives coverage through ATMs to almost 300 rural populations.