



## ***imagin consolidates its position as the leading neobank among young people with a 48% market share***

- ***The platform exceeded 3.5 million banking customers and grew by 11% over the last year. Customer loyalty is increasing, with 50% of adults directly depositing their salary into the bank***
- ***imagin complemented its portfolio in 2024 with new products such as a fee-free debit card for use abroad, and financing and investment options, making it the only neobank with a complete banking offer tailored to a young and 100% digital audience***
- ***As the leading digital bank among young people, imagin maintains its commitment to sustainability and financial education as key tools to generate a positive impact on the planet and society, through the creation of digital content and activities involving local communities***

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imagin, the neobank driven by CaixaBank, has surpassed 3.5 million banking customers. This figure shows a growth of 11% on the previous year, with almost half of CaixaBank's new customers in the last year being recruited through imagin. At the app user level, which includes all those who do not make financial operations but make use of the imagin *app's* non-banking services, the number of *imaginers* now exceeds 4.5 million.

This data reinforces imagin's position as a leading neobank and consolidates its position as a leader among young people. According to GfK statistics, imagin has a 48% market share among the main neobanks and *fintechs* in the 18-34-year-old segment in Spain.

In addition to increasing the number of new users, the platform has also managed to strengthen the loyalty of *imaginers*. In terms of activity volume, the application has an average of 60 million monthly visits and more than 11 million transactions per month are conducted through Bizum, 15% more than in 2023.

### **A unique financial offer among neobanks**

imagin's growth is especially driven by its comprehensive range of banking products and services, which is unique among neobanks because it addresses and adapts to all the financial needs of young people and is managed 100% digitally. In addition to the fee-free



cards and accounts that imagin has offered since its inception, in recent years it has added new financing products, such as mortgages and loans, as well as investment products, such as funds and a stockbroker. All this using the *mobile-only* approach that has characterised imagin since it was launched in 2016.

imagin's objective as a leading bank among young people is to accompany them in their daily lives and in their future projects. The bank facilitates the day-to-day financial activity of young people through accounts, payment services and cards, including the new imagin debit card, which among its features allows them to pay in any currency and withdraw cash abroad without commission, making it the best option for travelling.

Moreover, imagin also forms part of young people's first important financial decisions, such as the direct deposit of their salary or access to their first home. In terms of customer loyalty, 50% of imagin's adult clients have their salaries directly deposited with the neobank.

Among its portfolio of financial products, imagin offers fixed-rate mortgages at very competitive conditions. The mortgage arrangement process is 100% online, meaning that the mortgage application and subsequent processing is conducted entirely via the imagin app. In 2024, the neobank grew by more than 70% compared to the previous year in new mortgage production, many of which were linked to public programmes aimed at helping young people acquire housing, to promote young people's access to their first property, such as the line of guarantees granted by the Ministry of Housing and Urban Agenda and managed by the ICO, which was launched last year.

Looking at investment products, imagin has recently added ETFs (Exchange Traded Funds) to its portfolio, as an accessible and diversified option to get started in the investment world, combining simplicity, flexibility and cost efficiency.

### **Positive impact on the planet and on society**

Since the launch of imagin, the neobank has declared its objective to focus on sustainability as a key area to engage with its user community, offering tools to reduce the negative impact of its actions and channelling support for social and business initiatives of third parties that benefit the environment and society.

In recent years, the platform has succeeded in innovatively connecting, through its *app's digital environment*, with the sustainable concerns of the *imager* community. imagin develops products, services, content, agreements and initiatives that help to improve the planet and those of us who inhabit it, initiatives that are articulated through imaginPlanet and which are linked to challenges such as the regeneration of marine ecosystems, promoting actions such as the collection of plastic from the oceans or the repopulation of corals in danger of extinction.

Also generating a positive impact on society, imagin is committed to financial education for



young people through imaginAcademy, its digital content programme to promote an understanding of finance and economic management. imagin uses digital channels to disseminate educational content on financial terms and concepts, economic management methods and tools, and practical information for young people's day-to-day lives and future projects.