

CaixaBank surpasses 6.3 million payrolls and strengthens its leadership position



CaixaBank office.

- ***The bank strengthens its position at the forefront of one of the most attractive products in the banking sector due to its strong customer engagement, with a market share of 36.6%.***
- ***It stands out for its deep penetration in the youth segment, with a payroll share of 44.1% among those under 20 and 41.7% in the 20 to 24 age group, with a key role played by imagin, the neobank driven by CaixaBank.***
- ***CaixaBank customers benefit from a unique offering of products and services, with the most extensive network of branches and ATMs in Spain and a large team of specialized advisors.***

CaixaBank has reached a new historic record in direct deposit payrolls, surpassing 6.3 million in July 2025, a 2.2% increase compared to a year earlier. This achievement consolidates the bank's leadership position, with a market share of 36.6% in one of the most attractive banking products due to its strong customer engagement.

It is worth highlighting the bank's strong penetration in the youth segment, with a payroll market share of 44.1% among those under 20 and 41.7% in the 20 to 24 age group. A key driver of this growth is imagin, the neobank launched by CaixaBank, which plays a central role in payroll acquisition.

High customer engagement

CaixaBank, the leading financial institution in Spain, had 18.69 million customers at the end of the first half of the year, after gaining 360,000 over the past 12 months. Additionally, 71.7% of its total customers are engaged (with three or more product families contracted). Customer engagement is one of the main pillars of CaixaBank's commercial strategy.

The bank's strong performance in customer acquisition and engagement is mainly supported by a powerful range of financial products and services, which, together with its extensive network of branches and ATMs, form a unique offering in the sector. CaixaBank has a network of more than 3,500 retail branches in Spain and over 11,000 ATMs, along with a large team of specialized advisors. This is complemented by mobile branches that serve towns without a bank office or with limited access to financial services.

Among the services available through payroll direct deposit, the "Día a Día" program stands out. It bundles the most common services (account, card, transfers, bills, ATMs, online banking, etc.) into a single all-inclusive package.

The conditions to access "Día a Día" are among the easiest to meet in the sector's engagement programs. In addition to recurring income direct deposit, customers must either have three bills paid through the account or make three card purchases per quarter.

There is also the possibility of accessing "Día a Día" for free, even without income direct deposit, if the customer maintains a total balance of €20,000 across various products (current accounts, term deposits, or other savings, investment, or pension products offered by CaixaBank).

Customer acquisition campaign

In 2025, CaixaBank has promoted the direct deposit of new payrolls through all its channels (branches and digital platforms), with incentives starting from €900. Specifically, at branches, the bank has offered a Samsung TV, cash bonuses of up to €250, or vouchers of up to €400 for products on the Facilitea portal; and through digital channels, up to €250 in cash credited to the account.

Meanwhile, imagin's offer is entirely digital, with a €150 reward for new payroll deposits starting at €900, and €250 for deposits of €1,500 or more.