

## **MicroBank supports the catering sector with over 98 million euros, contributing to the creation of more than 4,000 jobs in 2025**

- ***In addition to bars and restaurants, the road transport, beauty, building and refurbishment and automotive repair shop sectors are among those granted most financing through microloans***
- ***MicroBank's support was a key factor, contributing to the creation of 10,754 jobs and 4,477 new businesses in 2025***

**12 February 2026**

Access to financing continues to be one of the main challenges of entrepreneurship in Spain, especially for self-employed individuals and microenterprises in their early stages. Sectors such as the catering, road transport or wellbeing sectors rely to a large extent on financial instruments adapted to small investments. In this context, microloans become a key tool in driving financial inclusion and supporting the local economy.

In 2025, MicroBank provided financing mainly to five sectors: catering, road transport, beauty, building and refurbishment and automotive repair shops. The catering sector, which includes food and drinks services, received the most financing in terms of volume, with over 98 million euros and 4,538 operations, followed by the road transport (40.1 million euros) and beauty (38.9 million euros) sectors.

An analysis of the year-to-year evolution shows a significant growth in the automotive repair shop sector, which increased by 33.67% compared to 2024. In cumulative terms (2023-2025), building and refurbishment experienced the greatest expansion, with an 80.29% increase in financing.

### **More than 10,700 jobs created by the sectors granted most financing**

Through the support provided to entrepreneurship, the five sectors that were granted most financing created 10,754 jobs in 2025. The catering sector led employment creation with 4,488 new jobs, followed by the building and refurbishment and beauty sectors.

As a result of this financing, 4,477 new businesses opened, half of them within the catering sector. The average amount of microloans was 19,165 euros, and the highest amount (23,384 euros) was received by the road transport sector.

From a social scope, the analysis evidences a significant presence of women in the beauty sector, reaching 66% of entrepreneurs, and a considerable diversity in terms of origin, where 26% of entrepreneurs are foreign nationals, mainly from Latin America. The average age of entrepreneurs is 44.

*“This data confirms that when financing is adapted to the intricacies of small businesses, it becomes a direct driver of employment and social cohesion”,* stated Cristina González, General Director of MicroBank. *“Our aim is to continue supporting those who generate economic activity in the territory and contribute to the core sectors’ development”.*

In global terms, over 30,500 entrepreneurial initiatives received financial support from MicroBank, with 662.4 million destined to the creation and consolidation of businesses, 19% more than last year.

This effort in financing is reinforced by MicroBank Academy, the free training platform that promotes entrepreneurship. It offers nearly 100 online courses—ranging from digital skills and AI to business management—organised according to the key phases of a business project: starting, growing and consolidating a business. With content from MicroBank and partners such as Google and Accenture, in 2025 the platform surpassed 50,000 visits, reaffirming MicroBank’s commitment to entrepreneurship not only through financing, but also by providing training and tools to support projects.

### MicroBank, CaixaBank’s social bank

MicroBank offers solutions to different segments of the population whose financial needs are not sufficiently met. It has a crucial role in the Sustainable Banking Plan, which is part of CaixaBank’s new Strategic Plan, which entrusts it with promoting financial inclusion by providing vulnerable groups access to loans, as well as with enhancing its commitment to the country’s socio-economic development.

As the sole shareholder of MicroBank, CaixaBank has supported its social bank since its creation by giving it the funding required to grow its lending activity while marketing MicroBank products through CaixaBank’s extensive commercial network, with the aim of offering customers its entire range of products with the highest possible quality of service and the best possible relationship.

More than 280 entities across Spain are actively involved in granting microloans, providing insight into the loan recipients, as well as advising on and monitoring the projects.

MicroBank also relies on the support of Europe’s leading institutions when it comes to promoting enterprise and microfinance, namely the European Investment Fund (EIF), the Council of Europe Development Bank (CEB) and the European Investment Bank (EIB).