CaixaBank, Best Bank for SMEs in Spain and Western Europe by Global Finance

- ***The international publication recognises CaixaBank's strategy for SMEs, based on a model that combines specialisation, proximity, a wide range of financial options and technological innovation***

- ***The bank has 212 centres specialising in companies and SMEs and more than 3,000 specialised professionals distributed throughout Spain***

- ***CaixaBank granted more than €10,000 million in new financing to SMEs during the first half of 2026, through more than 80,000 operations***

October 23, 2026

CaixaBank has been recognised by the international magazine *Global Finance* as Best Bank for SMEs in Spain and Western Europe, an award that highlights its specialised model of service to this segment. CaixaBank's strategy combines proximity, knowledge of the sector, innovation and the ability to offer solutions adapted to the different needs of companies.

CaixaBank is a leader in transactional banking and leads the main business categories linked to the financial management of companies. The bank remains a benchmark in factoring and reverse factoring solutions, leasing, payment and collection services, and international trade financing. It maintains a differential position based on specialisation, proximity to the customer and the ability to offer comprehensive solutions for business activity.

The recognition highlights a value proposition that covers the main financial needs of SMEs, from investment and working capital financing to factoring, reverse factoring, foreign trade, treasury, payments and collections, foreign exchange, insurance, renting and sustainable financing, along with specialised advisory services. In addition, it combines digital capabilities with advice from its specialized network, so that companies can choose the most appropriate relationship channel according to each need.

CaixaBank accompanies its customers from its 212 centres with exclusive attention for companies and SMEs in Spain, and through more than 3,000 specialised professionals. The bank also has 13 Real Estate Business Centres and specific proposals for sectors such as agriculture, tourism, catering, pharmacy and the welfare sector. Technology and innovation companies are supported by DayOne, which has eight specialised centres.

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Mejor Banco en España
Mejor Banco en Europa Occidental
Banco más Innovador en Europa Occidental
Mejor Banco en el Mundo en Apoyo a la Sociedad

Mejor Banca Privada Digital en Europa

Mejor Banca Privada en España
Mejor Banca Privada en Gestión Discrecional de Carteras en España

Mejor Banco en España
Mejor Banco para Particulares en España
Mejor Banco en Responsabilidad Corporativa en España

In addition to this structure, there are specialised managers according to the size and sector of each company, and expert teams in areas such as foreign trade, treasury, sustainability, the agricultural sector, tourism, real estate development and structured finance.

The results reflect the scope of this model. CaixaBank manages a loan portfolio to SMEs of €46,213 million, 2.8% more than at the end of 2025. During the first half of 2026, it also granted more than 10,000 million euros in new financing to SMEs, 2% more than in the same period of the previous year, through more than 80,000 operations.

In this area of financing, CaixaBank has expanded its solutions aimed at accompanying companies in their different stages of growth. Among them are the Added Value and Venture Debt funds, two alternatives to boost growth that allow access to financing without diluting participation and complement venture capital rounds.

Digitalisation to facilitate the day-to-day life of SMEs

Digital transformation is another of the axes of CaixaBank's proposal for companies. The bank continues to evolve its digital channels to increase the autonomy of companies and facilitate the most common procedures. The recent renewal of the app for companies incorporates simplified navigation, shortcuts to the most frequent transactions and more functionalities to provide customers with greater autonomy and possibilities of digital contracting from their mobile phones.

The digitalisation of products and processes is another of the pillars of CaixaBank's proposal to facilitate the day-to-day management of SMEs and companies, expand their autonomy and streamline their banking operations. Among the initiatives developed is the Online SME Account, a digital product without maintenance fees aimed at companies with an annual turnover of up to 10 million euros.

In addition to this offer, there are solutions that allow traditionally more complex operations to be carried out digitally. CaixaBank offers the application and issuance of guarantees 100% online, which allows companies to manage them directly from digital banking, as well as Ready to Finance, available online to finance taxes and mass payments and whose number of operations and volume has increased by 24% compared to the same month of the previous year. The bank has also incorporated a new notification system for foreign trade products in CaixaBankNow.

The bank is also applying new technologies to make certain processes more agile and secure. Among the initiatives developed is InBlock, a blockchain-based platform promoted by the Spanish Factoring Association that allows the existence, uniqueness and tax declaration of invoices in factoring and reverse factoring operations to be validated in real time, reducing the risk of fraud and improving the efficiency of trade finance processes.

CaixaBank also uses artificial intelligence to speed up analysis phases and shorten customer response times. The commitment thus combines technology, specialisation and proximity to

respond to the needs of SMEs in areas such as financing, working capital management, collections and payments, internationalisation or sustainable transition, with a proposal adapted to the size, sector and moment of each company.