

*Business Activity Report***CaixaBank to expand mobile office services to guarantee financial inclusion in more than 800 municipalities, a 27% increase compared to 2023**

- ***Under its new agreement with the Government of Catalonia, the bank will add 105 towns to its routes in the province of Girona in mid-September. By the end of the year, the service will cover 503 towns in Catalonia and over 1,300 towns across the whole of Spain.***
- ***Whether they are clients or not, some 340,000 residents of the towns where mobile offices currently operate can carry out standard bank transactions thanks to this CaixaBank service.***
- ***At the close of the first half of the year, the bank operated 18 mobile offices covering more than 32,900 miles per month on average, attending to 13 provinces across six regions: Ávila, Burgos, León, Palencia and Segovia in Castile-Leon; Ciudad Real, Guadalajara, and Toledo in Castile-La Mancha; Castellón and Valencia in the Valencian Community; Granada in Andalusia, La Rioja, and the Community of Madrid.***
- ***“The incorporation of new routes for our mobile offices highlights CaixaBank's strong commitment to financial inclusion. We aim to always be close to our customers, including in rural areas,” CaixaBank CEO Gonzalo Gortázar said.***

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During the first half of the year, CaixaBank expanded its mobile offices services to guarantee the financial inclusion to reach a total of 804 towns, amounting to a 27% increase compared to the number of towns reached by the financial institution's mobile offices service in the first six months of 2023.

The bank provides financial services with its mobile offices to 340,000 local residents whether they are clients or not. People in towns without local branches or limited access to financial services can carry out routine transactions, including cash withdrawals and deposits as well as bill and tax payments.

Over the last year, CaixaBank has added towns in the provinces of León, Palencia, and Guadalajara to its routes. At the close of the first half of the year, there were 24 mobile offices in all, 18 of which cover more than 32,900 miles per month on average, providing service to 13 provinces across six regions: Ávila, Burgos, León, Palencia and Segovia in Castile-Leon; Ciudad Real, Guadalajara and Toledo in Castile-La Mancha; Castellón and Valencia in the Valencian Community; Granada in Andalusia, the Community of Madrid, and La Rioja.

In addition, the company has another six bookable mobile offices that can be called upon when business, cultural, sport or other event make it necessary, allowing interrupted local branch service to continue, particularly in towns where CaixaBank is the only bank in operation.

To enhance these services, CaixaBank has made a midyear announcement of its agreement with the Generalitat de Catalonia under which it will add another 105 towns in the province of Girona to the mobile office service in mid-September, bringing the total of towns served in the four provinces of Catalonia to 503 by the end of the year.

The inclusion of Catalonia to the mobile office service will allow CaixaBank to cover 1,300 towns in Spain as a whole, with 33 mobile offices before year's end.

“Financial services are essential to population retention in towns whose economy depends, to a great extent, on agriculture and livestock. The incorporation of new mobile office routes highlights CaixaBank's strong commitment to financial inclusion. We aim to always be close to our customers, including in rural areas,” CaixaBank CEO Gonzalo Gortázar said.

Gortázar added that “70% of the users served by mobile offices are 70 or older, which reflects the importance that CaixaBank places on being close and providing the best service to the elderly population.”

In addition, CaixaBank now operates the only branch office service in 458 Spanish towns. With nearly 4,000 offices in Spain, the bank maintains a presence in over 2,230 towns in all of the country's provinces.

Castile-Leon, with ten mobile offices, is the region with most presence in all of Spain. Two mobile offices travel to towns in La Rioja, the Valencian Community and Castile-La Mancha, whereas the province of Granada and the Community of Madrid are covered by one mobile office each.

Mobile offices in six autonomous regions

CaixaBank mobile offices in Castile-León now cover a total of 513 towns, including almost 6,000 monthly miles of new routes added last year to cover 163 towns in the province of León. It is now the province with the greatest number of towns covered in the whole of Spain.

In Ávila, mobile offices serve 127 towns, covering a monthly average of 4,970 miles. With

respect to other localities, in Segovia, the mobile offices provide financial services to 104 towns thanks to a route of 3,355 miles; in Palencia 73 towns are covered via routes totaling some 1,680 miles per month and, in Burgos, service is offered to 46 towns over routes totaling more than 2,300 miles.

In La Rioja, the two mobile offices of the bank cover over 3,000 miles each month to serve 78 towns. In Castile-La Mancha, the mobile offices offer service to 63 towns. In Guadalajara, a mobile office covers a route of 2,550 miles to attend to 32 towns; in Ciudad Real 29 towns scattered over a large area covered on a 1,930 mile-route, and a mobile office provides service to two towns in Toledo.

In the Valencia Region, CaixaBank's two mobile offices provide service to 70 towns. In the Province of Valencia, 39 towns are served on an itinerary just under 1,930 miles per month and, in Castellón, 31 towns are served on a route exceeding that distance.

Similarly, the mobile office serving Region and Province of Madrid provides bank transactions to local residents in 44 towns over a 1,680-mile route, and the 36 towns at risk of financial exclusion in the Province of Granada are served on a route exceeding 1,550 miles per month.

The mobile offices have different daily routes and visit the towns to which they provide service between one to four times a month, according to demand.

Key in the CaixaBank strategy

Mobile offices play a key role in CaixaBank's strategy to avoid the financial exclusion of rural areas, preserve the bank's direct relationship with customers residing in these areas, and remain committed to the economy of these territories. This CaixaBank service contributes to the reduction of inequalities, one of the United Nations Sustainable Development Objectives to which the company is strongly committed.

CaixaBank is choosing not to abandon the towns in which it remains the only bank. It is the bank's way of understanding financial inclusion as a personal and accessible bank, while upholding its commitment to being close to customers.