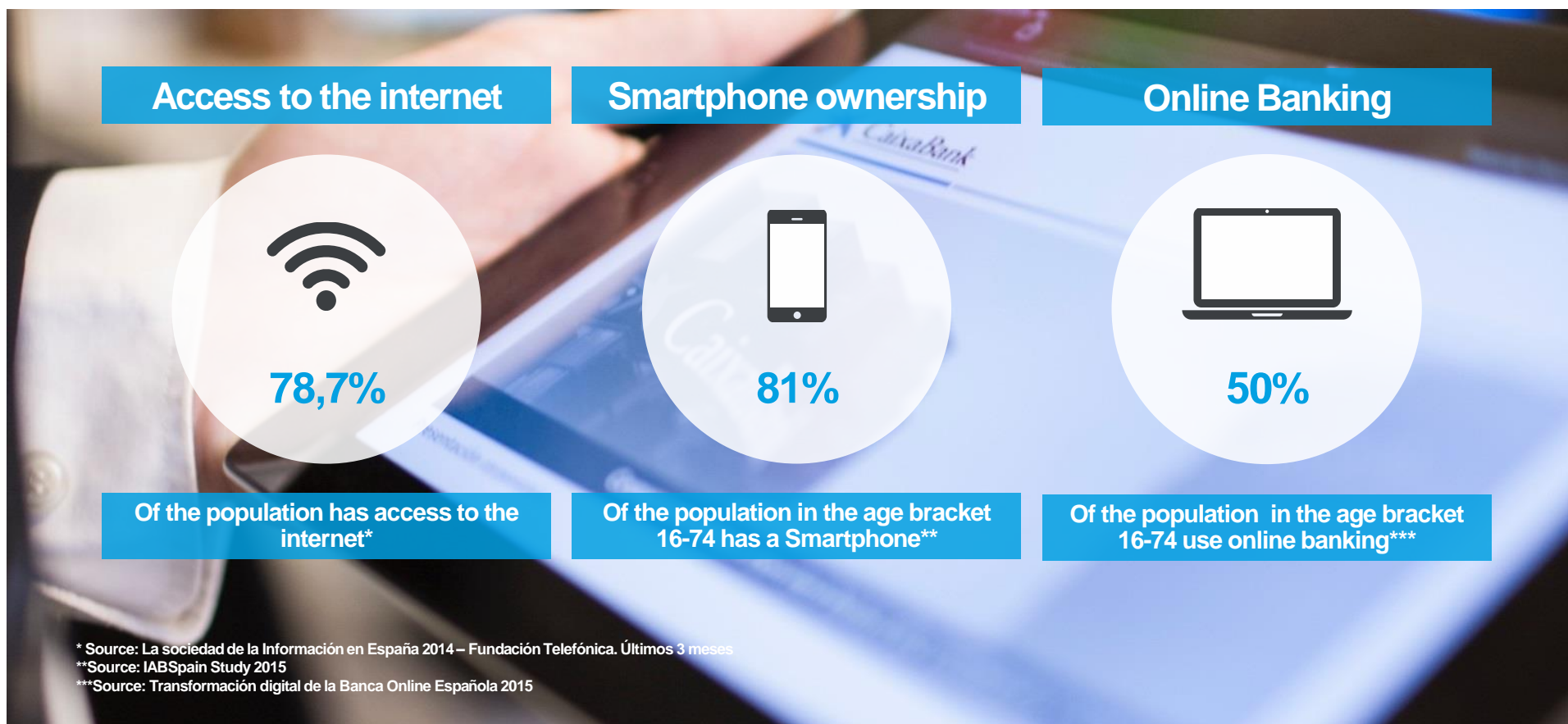




Presentation and context

Use of internet and technology in Spain



* Source: La sociedad de la Información en España 2014 – Fundación Telefónica. Últimos 3 meses

**Source: IABSpain Study 2015

***Source: Transformación digital de la Banca Online Española 2015

Presentation and context

Use of online banking in CaixaBank

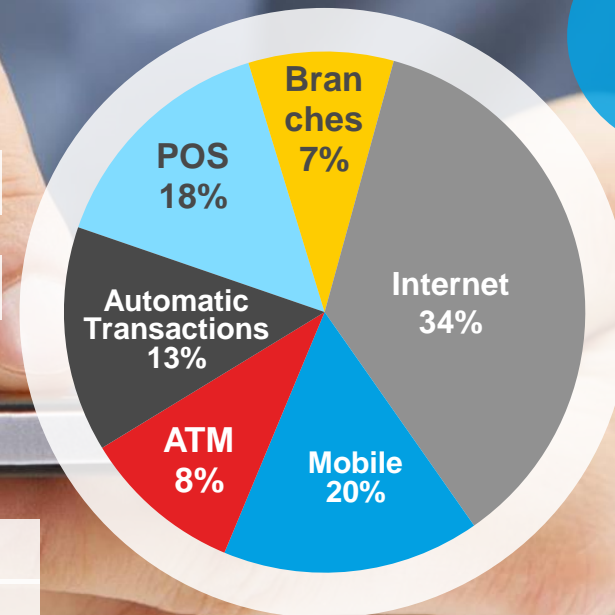
Currently, **93%** of transactions at CaixaBank are carried out electronically

37% use online banking regularly* (**5 million clients**)

Of these **39%** do so only on the web, **38%** on the web and mobile and **23% only on mobile**

The mobile will overtake the pc

According to the current growth trend, within **2 years** the mobile phone will be the most important channel



Growth over last 2 years

Mobile Phone



38%

Customers connecting to Línea Abierta via mobile channel

Exclusively Mobile



+96%

Customers connecting to Línea Abierta exclusively via mobile channel





Europe's **first** mobile bank

CaixaBank: leading the online market

Our multi-channel strategy has given us great success in recent years



**European leaders
in Online banking**



5 million active users

33% market share



**Global leaders in
Mobile banking**



2,9 million active users

+100 million operations/
month

9 million app downloads.



**Constant innovation
in new services**

Recibox
Cardbox
Biometrics

Cardless cash withdrawal
Mobile payment
Infotainment

Innovation prizes:

BAI Finacle / Euromoney /
Global Finance / Retail
Banker International / EFMA

Why?

Digital natives

A new type of customer

"Millennials" have a very different perception of banking to other generations:

They look for alternatives to traditional banking
40% would use a 100% digital bank, without branches

They do not want to pay fees
72% would use the new non-financial entities.



They use mobile phones.
91% of young people in Spain use a smartphone

They communicate differently with their environment

CaixaBank has 3 milliom millennial customers

