

CaixaBank recognised as Europe's leading digital financial institution by The Banker Technology Awards 2025

- The Banker Technology Awards 2025 has named CaixaBank the winner of its Europe category.
- The award recognises CaixaBank's leadership and commitment to innovation and new technologies.
- The investments made in digital transformation, innovations in digital banking and the use of AI to optimise resources and strengthen the customer experience were among the reasons for the recognition.

CaixaBank has been recognised as one of the winners of The Banker Technology Awards 2025, celebrating the most innovative banks around the world for their initiatives in digital banking. The Banker, part of the Financial Times Group, named CaixaBank as the winner of the Europe category in recognition of its market leading commitment to innovation, efficiency, and transformation.

The awards jury, made up of a panel of external judges, recognised the progress through multiple initiatives in technological innovation and digital banking CaixaBank actioned throughout 2024.

Commenting on the award, **Gonzalo Gortázar**, CEO of CaixaBank, said "innovation is at the heart of what we do, and an example of that is our leadership in digital adoption, with 12.2 million digital clients as of March 2025."

"This success would not have been possible without our team, which continues to grow. In the last 12 months we have hired around 600 people for our technology subsidiary, and within our 2025-2027 Strategic Plan we plan to contract a total of 3,000 technical profiles of young people under 35 years old."

Technological innovation is a central pillar of the CaixaBank's strategic plan, Gortazar concluded, with the bank committing to invest €5 billion in technology over the next three years to drive digital transformation.

A recognition of the work and implementation of projects in 2024

In 2024 alone, CaixaBank invested €1.368bn in technology, up 8.3% on the previous year, which strengthened the bank's IT infrastructure, unlocking greater operational efficiency and scalability.











One of the most notable developments during the year was the integration of generative AI so customers receive more personalised and efficient services.

This search for constant improvement in the digital experience offered to customers, without ever forgetting the importance of the physical presence in the territories, had its greatest impact in the evolution of the bank's app.

With the implementation of a faster, more intuitive application, CaixaBank has delivered a more flexible banking experience adaptable to the needs of customers.

Another initiative that secured CaixaBank the Best Bank in Europe in Technology award was the launch of Facilitea Coches, CaixaBank's virtual showroom that facilitates clients' access to used vehicles with very competitive financing conditions, which represents a step further in the commitment of the company for the credit to the consumer through an innovative and digitalised model.

CaixaBank, European leader in innovation

Technology and innovation are key areas of strategic focus for CaixaBank. The award from The Banker follows wider recognition of its market-leading technology and innovation.

In its 2025 edition of the *Reinvention* awards, Qorus – the global network of financial sector professionals – selected CaixaBank as European Innovator of the Year "for its success in integrating innovation throughout its organisation, driving revenue growth, optimising operations and improving customer service".

With the largest digital customer base in Spain's financial sector, more than 12 million, the bank is at the forefront of developing new models and systems to respond to customer demands.

The financial institution, which has its own technology subsidiary, CaixaBank Tech, and has multidisciplinary teams to drive digitalisation, brings innovation to all areas of the organisation.

Within the 2025-2027 Strategic Plan, CaixaBank has drawn up a strategic roadmap to increase the agility and commercial capacity of its business areas; develop new services thanks to cutting-edge capabilities and the simplification of processes; promote operational excellence by improving efficiency and, finally, strengthen and evolve the current technological platform with the highest standards of resilience and security.







