CaixaBank launches AI Office to ensure all projects comply with rules and ethics, while delivering value

- *The Office is founded on responsible AI principles, with four main functions (governance, operations, strategy, and culture) and three areas of focus (innovation, agility, and compliance).*

- *The new team covers the entire lifecycle of any type of AI, whether developed internally or externally, and whether agentic, generative, or machine learning.*

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CaixaBank has launched the Artificial Intelligence Office, reporting to the Media Directorate and with Group-wide scope, with the aim of ensuring that all corporate projects involving Artificial Intelligence comply with regulation, ethical standards, and provide real business value.

The new team covers the full lifecycle of any type of AI, whether developed internally or externally, and whether agentic, generative, or machine learning.

The Artificial Intelligence Office is founded on responsible AI principles defined by CaixaBank, in line with current legislation and the Group's ethical values. These principles guide its actions. The Office has four main functions: governance, operations, strategy, and culture. Specifically, this involves ensuring operations are conducted with rigour and robustness, having a clear strategy that drives the use of AI and ensures it delivers value, combined with ongoing training and change management.

All of this is structured around three balanced areas of focus: innovation, agility, and compliance. The aim is to drive innovation, ensure all processes are agile, and maintain strict regulatory compliance.

The AI Office, composed of a newly created team of professionals with highly diverse and cross-functional profiles, is also designed to serve as a "single point of contact", an entry point for any AI-related needs, where all Group employees can submit queries, suggestions, or requests for AI use cases.

2025-2027 Strategic Plan

In the 2025–2027 Strategic Plan, CaixaBank has outlined its roadmap in processes and technology, supported by a total investment of €5 billion. The Group's technology strategy over the

coming years is structured around four key objectives: to increase agility and commercial capability in its business areas; to develop new services thanks to cutting-edge capabilities and the simplification of processes; to promote operational excellence improving efficiency and, finally, to strengthen and develop the current technological platform with the highest resilience security standards.

The Strategic Plan includes initiatives for renewing current channels and developing new commercial and customer service capabilities through generative artificial intelligence.

New technologies to support employees and customers

One of the main objectives is to strengthen the capabilities of the branch network to streamline operations and provide a new approach to in-branch service, one that is more customer-focused and less operational. In this way, CaixaBank is positioning AI to provide conversational and operational capabilities to both employees and customers. This enhances the commercial service capacity of bank professionals, while increasing self-service options for digital customers, providing them with tools to manage their finances more efficiently.

Among the most recent AI use cases implemented by CaixaBank is a remote contracting support assistant, which uses generative AI to help managers and customers reduce interaction times and drive product subscriptions via digital channels (mobile banking *app* and website). Additionally, it has implemented a generative AI agent that interacts directly with CaixaBank app customers to help them explore products.

Artificial intelligence is also applied to the automation of business and operational processes, reducing administrative workload in branches and improving employees' decision-making processes to offer customers the best possible solutions.

Finally, AI enables greater integration of the Bank's various physical, remote, and digital channels, providing increased flexibility and efficiency, as well as an enhanced service for customers.

Regarding technological architecture, CaixaBank is moving towards more agile, flexible, modular, and resilient models. The Bank also uses AI in this context to automate IT operations, reducing incident resolution times while generating significant cost efficiencies through improved back-office processes and monitoring.

As a result, the Bank has, for example, increased its customer query response capacity by 20% and reduced response times for card-related incidents by 80%.

CaixaBank, leader in innovation

Technology and innovation are crucial for CaixaBank. With the largest digital customer base in Spain's financial sector, totalling 12.5 million, the Bank is at the forefront of developing new models and systems to meet its customers' evolving needs.

CaixaBank Tech, the financial institution with its own technological subsidiary with multidisciplinary teams to promote digitisation, takes innovation to all areas of the organisation. Through advanced

technologies such as cloud computing, artificial intelligence, and big data, it develops tools to provide customers with more personalised advice, enhance commercial offerings and engagement, create new financial services, and streamline decision-making processes.

In addition, CaixaBank has a strategic plan on information security and is a benchmark in this area in accordance with the best market standards. It employs state-of-the-art technology to prevent and detect cyberattacks, and continuously safeguards the confidentiality, integrity and availability of the bank's, customers' and employees' information.

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3