CaixaBank

Digital Strategy and Innovation

2 December 2025

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Presentation prepared with Group data at closing of 30 September 2025, unless otherwise indicated.

Building on key advantages to seize large opportunity in digital

Strong positioning

SCALE

20.6M Clients[(1)]

72% Relational individual clients[(2)]

LEADERSHIP

#1 Bancassurance Group in Spain

40% Retail client penetration[(3)]

OMNI-CHANNEL PLATFORM

3.5K Retail branches[(4)] | **12.3K** ATMs

CaixaBankNow Connecta imagin

Ample opportunity in digital

DIGITAL ADOPTION

12.5M Digital active clients[(5)]

>80% of individual adult clients are digital[(6)]

HIGH TRAFFIC

~380M Digital logins/month[(7)]

~50% Digital sales[(8)]

UNIQUE DATA SET

37% Market share payrolls[(9)]

31% Market share payments[(10)]

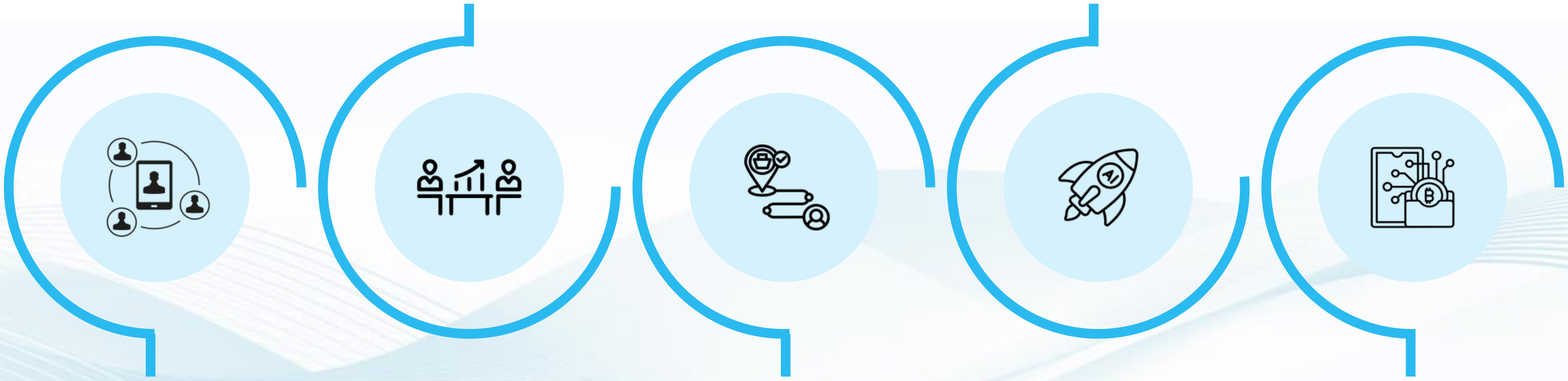
Best digital bank in Spain and Portugal by Euromoney and **European innovator of the year (Gold)** by Qorus

(1) Total number of clients (individuals, businesses, and institutions) in Spain (18.8M) and Portugal (1.8M). (2) % of total individual clients in Spain with 3 or more product families with the bank. (3) In Spain. Source: FRS Inmark, 2025. (4) In Spain. Total number of branches in Spain and Portugal at 4.1K. (5) In Spain. Individual clients with at least one access to digital banking in the last 6 months. (6) In Spain. % of individual clients 18-65 years old with at least one access to Digital Banking in the last 6 months. (7) 6-month average as at October 2025. Source: internal data, including logins to CaixaBank and imagin apps, as well as CaixaBank website. (8) Share of total sales of core retail products (including cards, consumer loans, mortgages, insurance, investment and savings products) to individual clients in Spain that are completed through digital channels (such as CABK and imagin apps, CABK website, and ATMs). 9M25. (9) In Spain, as at September 2025. Based on TGSS data. (10) Market share in credit/debit card turnover in Spain, as at September 2025. Based on STMP data.

Rapid change is reshaping the financial business

New **entrants** and increased **competition**

AI acceleration



Increased **digital interaction** with clients

Smoother **customer journeys**

Digital assets and **crypto**

Stepping up IT investments to **>€5Bn** in 2025e-27e[(1)] aiming at:

- Fortifying **resilience** and enhanced **flexibility**
- Boosting **business potential** and **customer experience**
- Further developing **cutting-edge capabilities**

Generating efficiencies already in 2027e with further to come beyond the current Plan horizon

(1) Total 2025e-27e investment in IT and digital. Cash-out, including CapEx and OpEx.

Modernising and enhancing infrastructure and capabilities
to enable and accelerate change

KEY PRIORITIES

- Enhance software and architecture **resilience**
- **Further strengthen cybersecurity** capabilities
- Advance and **standardise functional and technical architecture**
- **Fast-track** the migration of on-premises data infrastructure **to the Cloud**
- Enhance **back-office** and **monitoring processes**
- Strengthen and internalise **key competencies**

Steady progress

36.5%
Cloud adoption (June 2025)

>600
New IT professionals hired in the last 12 months

+42%
Cybersecurity budget, 2025 yoy

Key strategic priorities in digital and innovation

1. **Evolve digital channels through technology upgrade, data, and AI**
   to improve digital experience, boost sales potential, and drive business growth

2. **Increase relevant and personalised interactions in digital platforms**
   to generate insights and leads that can be activated across channels

3. **Leverage AI**
   to manage customer leads and customer service efficiently

4. **Enrich the digital suite with innovative solutions and lead ecosystem partnerships**
   to deliver best-in-class financial and beyond financial propositions

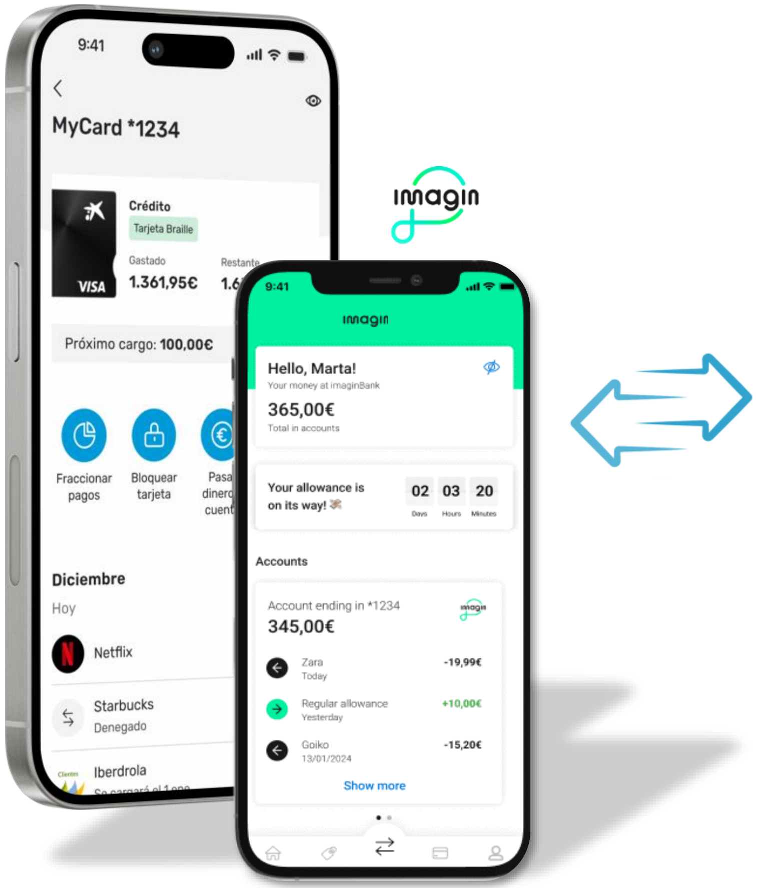
5. **imagin**
   to delivering best-in-class digital experience **tailored to younger generations**

Unlocking value in digital

2 Apps in retail banking to tailor digital experience and offering to different needs

CaixaBankNow (1)

imagin



Universal access to **customer service**

+

Remote managers for high-potential and digital customers

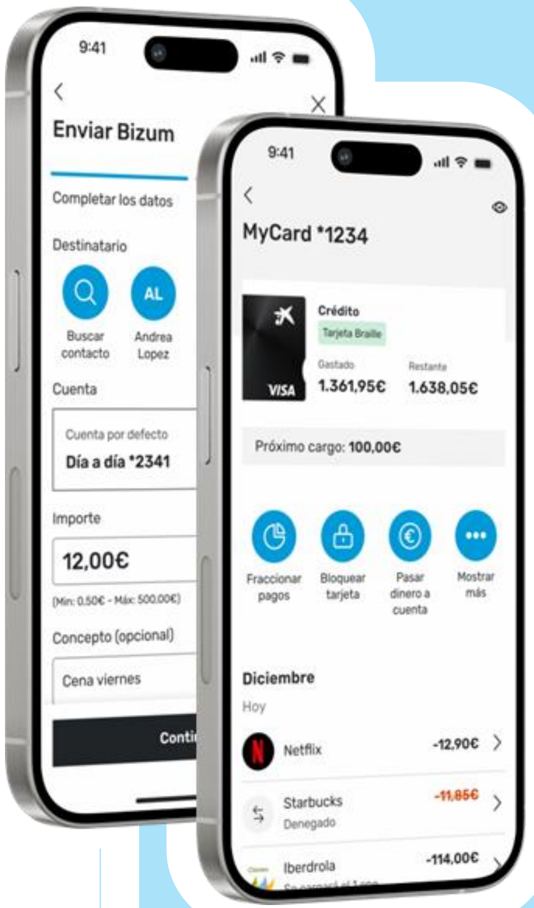
Objectives

- Ensure the **best customer experience** in everyday banking needs and **promote** customer **self-service**
- Establish a **seamless access to advisors** and **customer service** when needed
- Competitive **best-in-class offering** (products + services) and **innovative value propositions** to help clients meet their financial goals

(1) For individual clients and businesses.

A simpler, faster and more effective App

New architecture and design to stay ahead and unlock emerging opportunities



Technology upgrade

- **API platform** for agility and scalability, with **modular architecture** (microservices)
- Continuous **delivery** and **reduced time-to-market**

Data and AI enablement

- Deployment of **generative AI for powerful conversational interface** (chatbot, search engines)
- **Increased # of leads driven by customer interactions on digital** channels, **routed to** remote and branch **advisors**

Digital Experience optimisation

- **Simplified user journeys,** with fewer clicks
- **Best-in-class design and research intelligence** to refine UX(1) continuously

#1 rated App for banking in Spain(2)

~75% Customer visits in redesigned journeys(3)

~50% Reduced # of screens(4)

>50% KYC renewal through new journeys(5)

+24% Δ Digital sales(4,6)

2026e New App functionalities

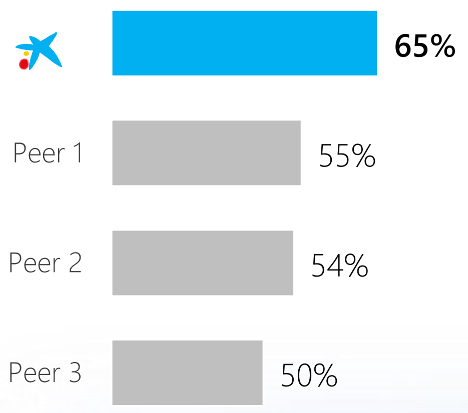
(1) User experience. (2) CABK App. Peer group includes: Abanca, Banco Sabadell, Banco Santander, Bankinter, BBVA, ING, N26, and Revolut. Source: Google Play (Android) as at 26 November 2025. (3) Redesigned journeys' views as a % of total journey views by individual clients through CaixaBank Now (9M25). (4) Individual clients in Spain; through CaixaBank Now. 9M25 yoy. (5) Individual clients in Spain through CaixaBank Now (September 2025). (6) Total sales of core retail products (mainly including cards, consumer financing, mortgages, insurance, investment and savings products) to individual clients in Spain that are done or completed through digital channels (including CABK and imagin Apps, CABK website and ATMs).

Extending top-tier corporate digital experience to small businesses

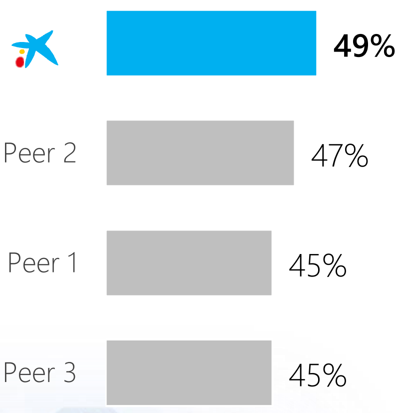
Recognised for delivering the best digital experience to mid-corporates

- **Ranked #1** in NPS for **mid-corporate** online and mobile banking in Spain[(1)]

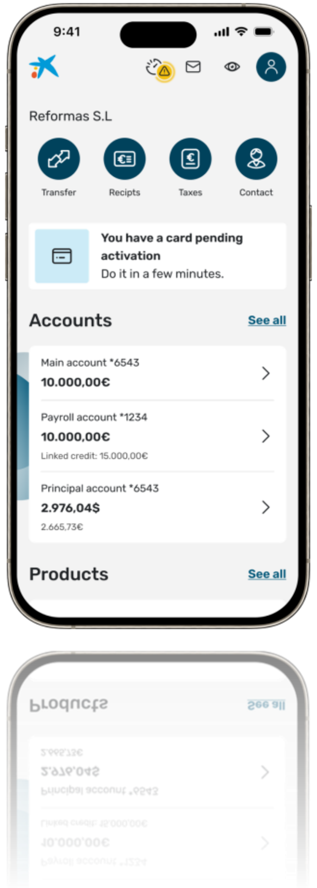
NPS in online banking, mid-corporates[(1)], %



NPS in mobile banking, mid-corporates[(1)], %



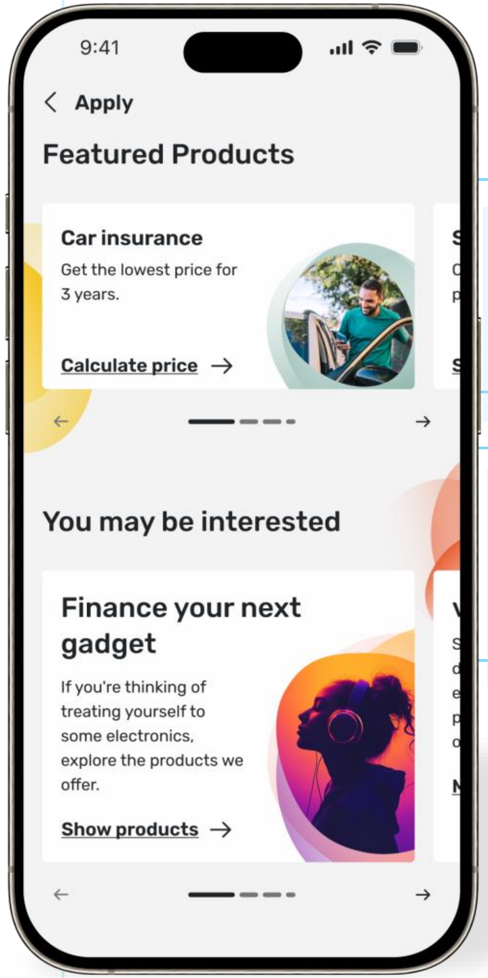
New App for small business to be launched in 2026e



- **Opportunity** to improve digital experience in small business
- New app to be launched **2H26e**
- Focus on **redesign** of core **functionality** and **development** of new product capabilities on mobile

(1) Source: benchmarking by Accenture, January 2025. Peer group includes Banco Sabadell, Banco Santander, and BBVA.

Increasing relevant and personalised interactions in digital platforms



>9M monthly active **users** (MAU)[1,2]

~1.8Bn monthly **screens** visited[1]

Increased # of interactions through new contextual spaces

- Dynamic areas within an app that adapt content based on user context (behaviour, preferences, stage in the user journey,...)
- These spaces deliver relevant, timely, and personalised experiences

Generating leads for remote and branch advisors

2x
customers that have clicked[1], yoy

+39%
growth of leads managed[3], 3Q25 yoy

580K
leads managed[3], 9M25

(1) 9M25. Individual clients through CaixaBank Now. (2) Additionally, there are ~3M monthly active users in imagin. (3) Leads of individual clients originated from CaixaBank app and web.

Leveraging AI to boost efficiency and experience through self-service

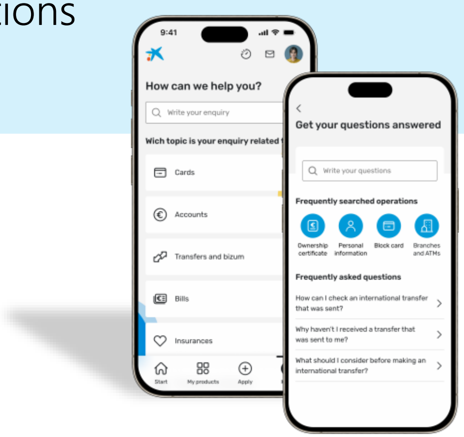
New AI capabilities enable more **efficient** management of **customer interactions in the digital platform**

FOCUS OF **AI INITIATIVES IN THE DIGITAL PLATFORM:**

Customer service chat and **search engine** to enable **self-service** and reduce interactions with customer service agents

>450K Average monthly inquiries (vs. c.750K calls handled by the contact center and 180K calls resolved by the AI-powered contact center bot)[1]

>85% Customers who clicked on the provided answer by AI powered customer service chat[1]

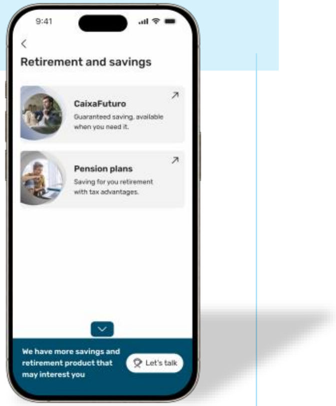


Conversational interface available from 2026e to complement capabilities launched in 2025

Lead qualification and **automated chat in product journeys** (focus on loans, insurance and mortgage) to increase efficiency of remote agents

>700K Inquiries in product journeys[1]

10-15% Reduction of time dedicated to handling queries with AI support[2] → increased efficiency of remote advisors



2026e+: Deploy AI solutions **in more complex digital journeys**

(1) 9M25. Individual clients. CaixaBank Now. (2) 9M25 yoy.

Deployment of AI-solutions beyond conversational chatbots

Opportunities to support advisors and to optimise operations and customer service

EXAMPLES OF ONGOING INITIATIVES

AI supporting **remote and branch advisors**

- **Interview prep** – with extended customer and opportunity insights
- Automated **reports** and **summaries of customer interactions**
- **Auto-replies** to customers **emails and messages**

AI solutions to automate **operations** and **customer service**

- **Automated credit-card** payments **dispute resolution** → faster time-to resolution
- **AI contact center bot** → fewer inquiries escalated to agents
- **Agentic code development** → efficiency gains in coding, testing, debugging
- **AI copilot for risk analysts** → quicker analysis and time-to-decision
- **Automation** of **back-office document** management
- **AI-driven enhancements to compliance processes**, including better management of money laundering alerts

5 AI agents deployed in 2025 on SalesForce Agentforce platform

Development of **AI Platform** to enable automation of internal processes

↓ **~50%** Response time for card-related incidents, 9M25 yoy

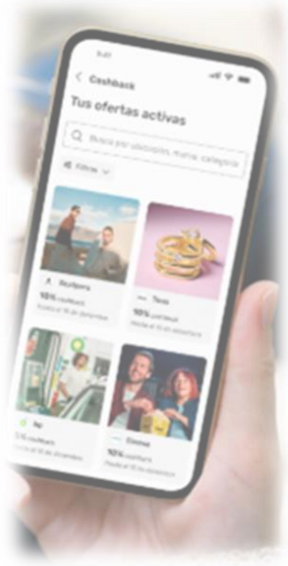
↑ **20%** Responsiveness in handling client inquiries, 9M25 yoy

Enriching the digital suite with innovative solutions

Expanding our digital offering to address changing needs and seize growth opportunities

Loyalty and reward programmes

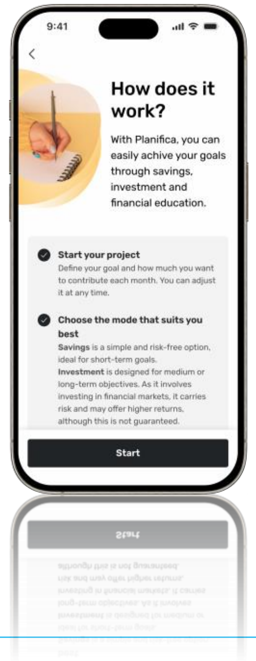
Cashback



> **c.800K** CaixaBank and imagin clients enrolled in just 10 weeks[1]

> **100+** partner brands

New savings and investing solutions



Mi Hucha

("My money box")

> **New Planifica suite** of products and functionalities

> **No fees**, **flexible savings**, and option to set **recurring contributions**

> **+53%** yoy in new savings pots ("huchas")[2]

Leading ecosystem partnerships

FaciliteaCoches[3]

> **~18K** vehicles financed, 9M25[4]

> **~€2.9Bn** new financing for vehicles, 9M25[5]: **+33%** yoy

FaciliteaCasa[6]

> **50K+** listed propert.[7]

> **1M+** visits to the platform[7]

NOTE: All figures correspond to Spain.

(1) Since its launch. (2) Including new savings pots through CaixaBank and imagin. 9M25. (3) CaixaBank's online marketplace for mobility solutions. (4) Loans for used cars and used/new motorcycles via Facilitea, plus leasing of used cars. (5) Including vehicle financing through CaixaBank. (6) CaixaBank's online marketplace for home buying and renting. (7) As at November 2025 and since its launch.

Getting ready for tokenised cash

Key trends

- **Proliferation of tokenised cash** leveraging blockchain technology for payments
- **Fragmentation in the payment** space, creating opportunities to develop new services
- **Uncertainty** regarding the timing of **market adoption**

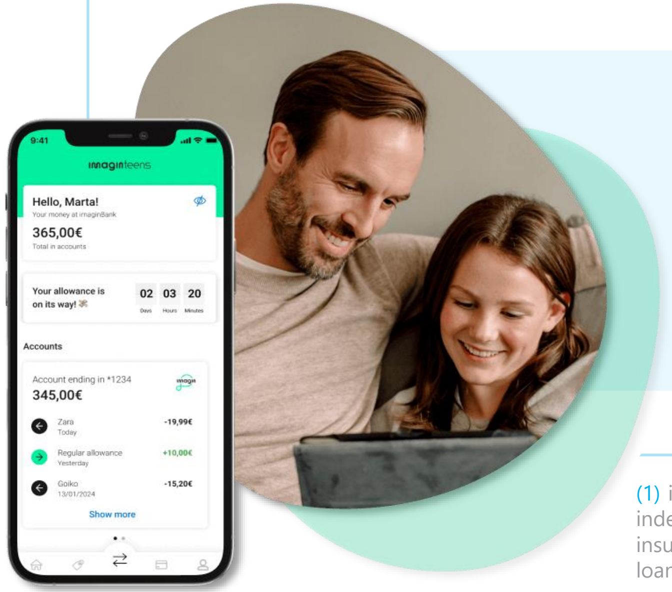
Taking action

- **Active participant** in initiatives to develop **CBDC** and **tokenised deposit** – Agorá (BIS) and Pontes (ECB)
- **Member of stablecoin consortium** to launch a Euro-denominated stablecoin– **1st Spanish bank** to support a stablecoin initiative
- Launching a **crypto wallet** in imagin and expanding the **digital asset offering** (ETP crypto)

imagin: crafted for the young and digital generation

imagin at a glance

- **Digital** financial services and lifestyle **platform** launched by CaixaBank in **2016**(1)
- **Aimed at young and digitally-native**, evolved into a mobile-first ecosystem
- Unique proposition blending **full digital experience** with **incumbent advantages**
- **Comprehensive, innovative,** and **yet simple offering**(2)
- **imagin clients** tend to be:



Younger | Digital | Highly transactional | Less relational

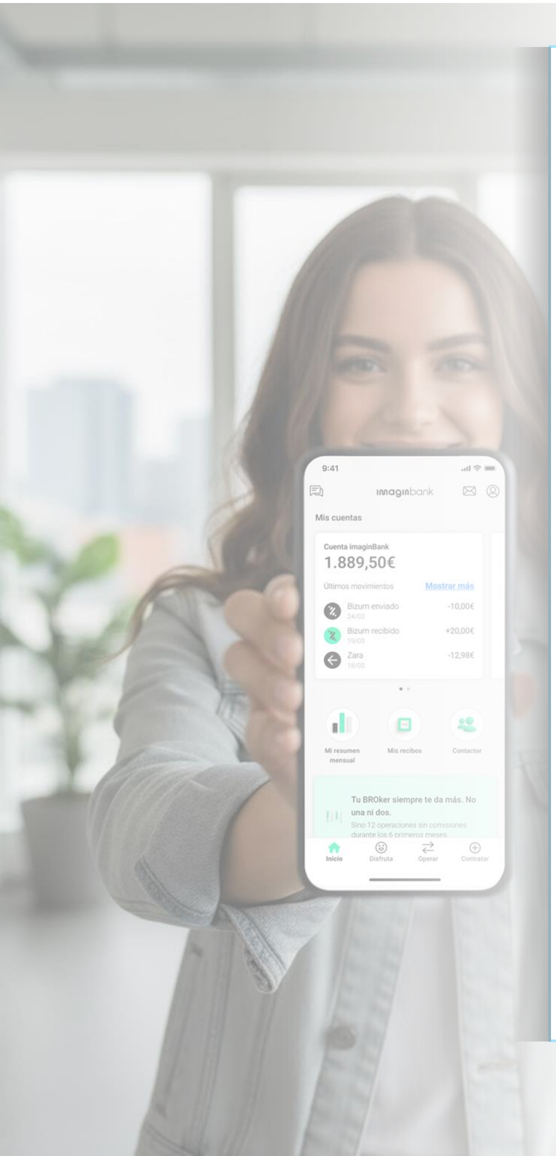
Key figures

# Customers	3.9M
# Adult customers	3.0M
# Followers in social media(3)	>400K
# Monthly App logins(4)	~90M
Business volume(5)	€20.6Bn

(1) imagin does not maintain an independent banking licence from CaixaBank, yet it operates with its own registered address, distinct commercial strategy, and independent brand positioning. (2) Accounts, payroll deposits, credit/debit cards, mortgages, personal loans, bizum teens, neobroker, bitcoinETP, life-risk insurance, smart money portfolios, broker, etc. (3) Source: 2024 imagin Impact Report. (4) 6-month average as at October 2025. Source: internal data. (5) Customer loans + funds.

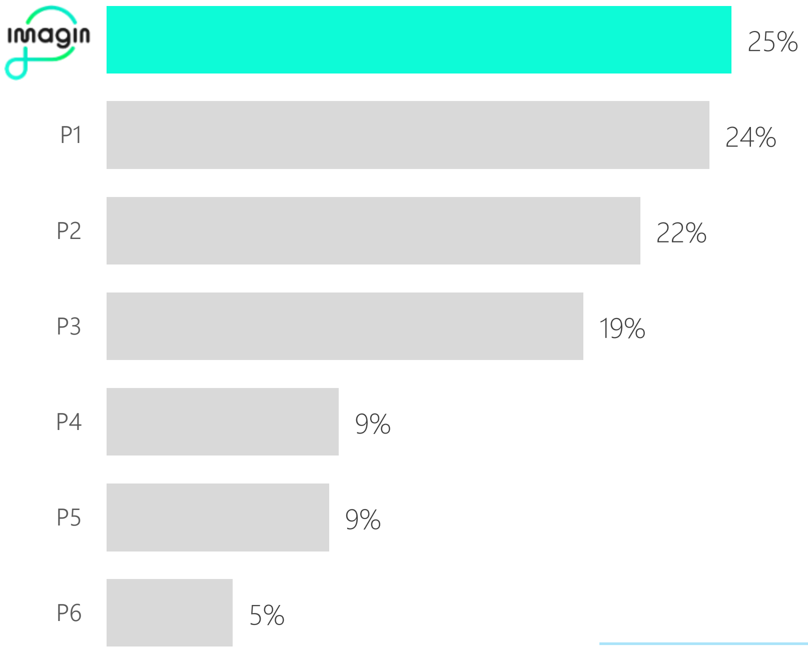
A mobile banking leader

with a greater proportion of primary-bank relationships versus neobanks



Mobile banking leader

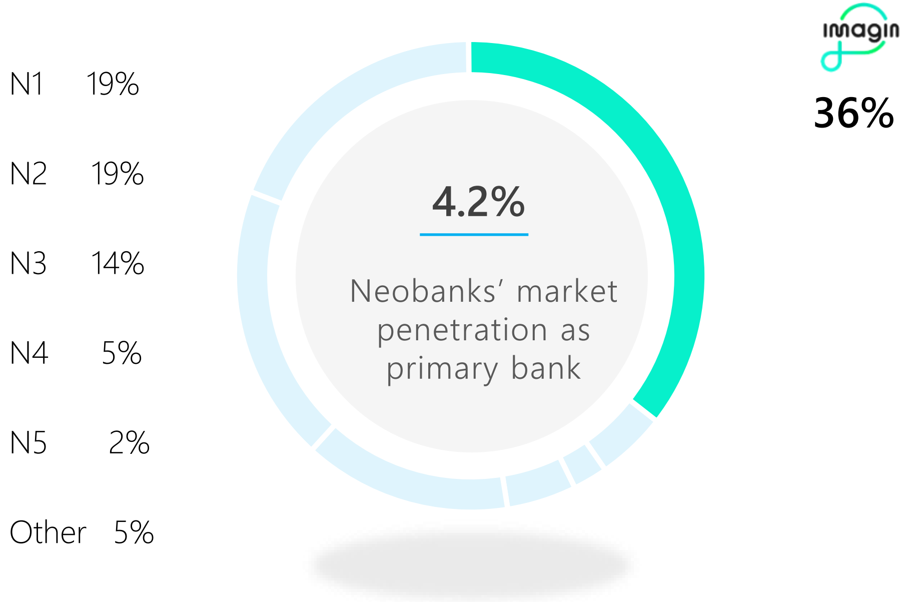
16-34y old mobile banking penetration in Spain(1), %



16-34Y OLD MOBILE BANKING PENETRATION IMAGIN + CABK **40%**

A stronger position as customers' main bank vs. neobanks

Share of neobanks' penetration as primary bank(2), breakdown by neobank in % of total



ADULT IMAGIN CLIENTS WHO HAVE RECURRENT INCOME FLOWS DEPOSITED INTO IMAGIN **56%**

(1) As % of total 16-34-year-old mobile banking users in Spain. Source: GfK DAM (September 2025). Peer group: Bankinter, Banco Sabadell, Banco Santander, BBVA, ING, and Revolut. (2) Source: FRS Inmark, 2025. Peer neobank group: Evo Banco, N26, Openbank, Revolut, and Trade Republic.

Key strategic priorities

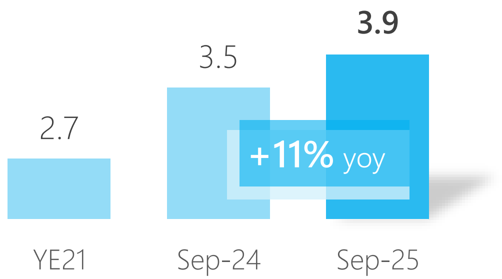
1. **Client** acquisition lever

2. **Tailored offering** for young and digital clients

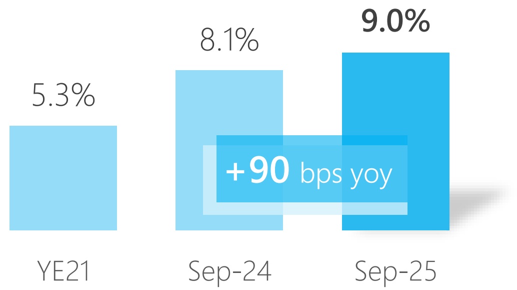
3. Boost **client engagement**

A cornerstone for client acquisition and growth
among the young and digital

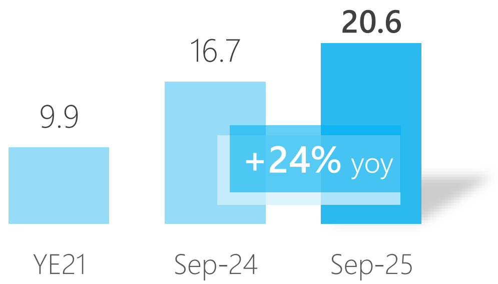
Strong growth in # of clients,...
imagin clients, in millions



... in key anchor products...
imagin market share in payrolls(1), %

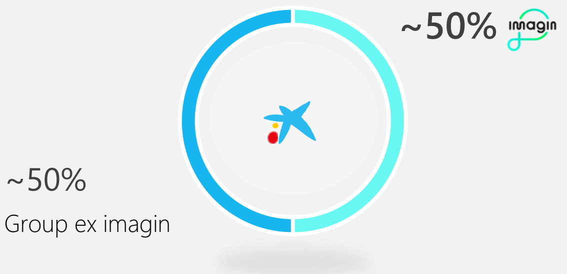


... and business volume
imagin business volume(2), €Bn

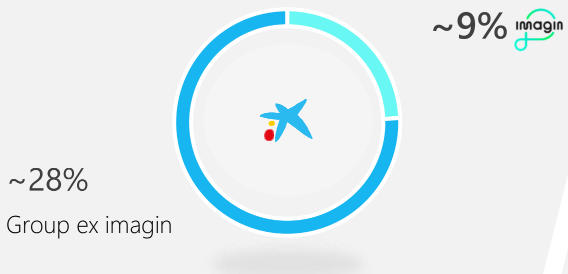


> AN ENGINE OF CLIENT ACQUISITION FOR THE GROUP

Group new client acquisition(3): breakdown

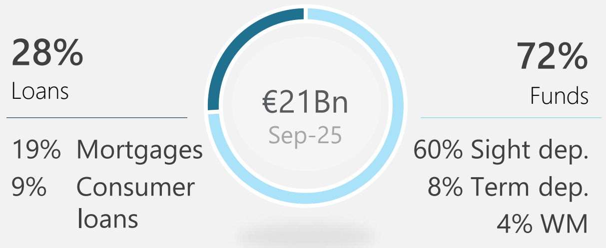


Group market share in payrolls(1): breakdown



> COMPLETE RANGE OF SOLUTIONS

imagin business volume(2): breakdown



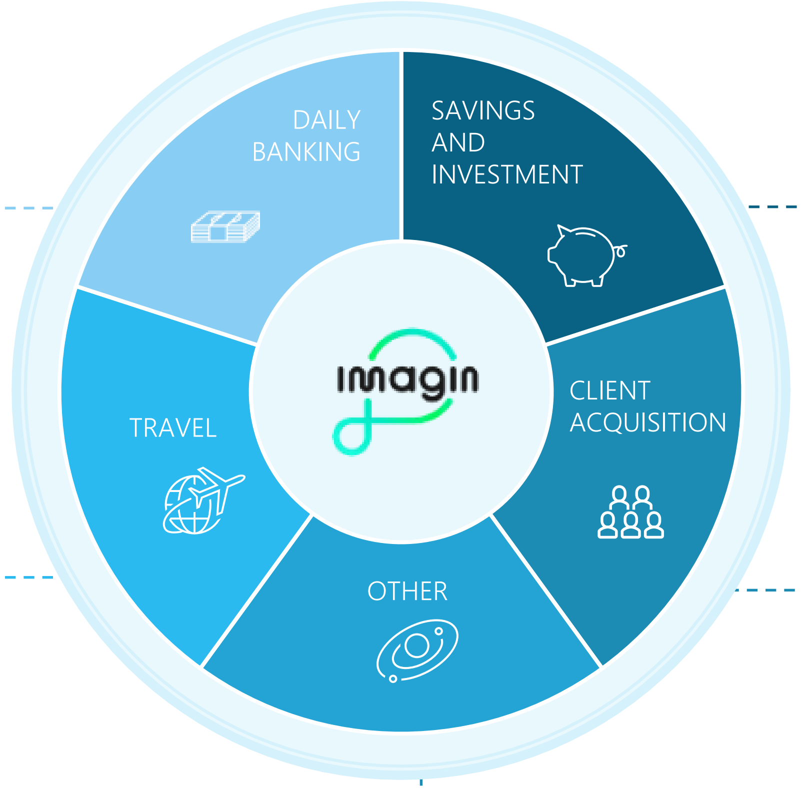
(1) In Spain. Based on data from TGSS. September 2025. (2) Customer loans + funds. (3) In % of total new customer onboarding in Spain (CaixaBank + imagin) in the last 12 months.

Continuously enhancing our tailor-made offering

New products and services launched in 2025 and examples of upcoming in launches in 2026

- **imagin e-card**
- **Bizum international**
- **CaixaGiros/Homepay**
- **Cashback programme**

- **Travel debit card**
- eSIM (4Q25e)
- FX wallets (2026e)
- New travel insurance (2026e)



- **ETP Bitcoin**
- **Smart saving pots**
- imagin Exchange[(1)] (2026e)
- New Planifica service (2026e)
- BROker game (2026e)

- **Welcome deposit**
- ***Depósito continuación***
- Top-up (2026e)

- **Facilitea Casa**
- **Facilitea Coches**
- **Dedicated remote manager for high-value customers**

(1) Crypto wallet.

Harnessing Group strengths to support digital-first clients
who value or need occasional human interaction

CONTACT CENTER

1 CHATBOT

19:31
Gina
¡Hola, hola! Soy Gina, el bot de imagin, y estoy aquí para darte información y resolver tus dudas. ¡Cuéntame!
Puedes seleccionar alguna de las siguientes opciones o escribir lo que necesites.
Cuenta | Tarjetas | App

2 SPECIALISED MANAGERS
Connecta

3 "WALL"

Contactar con un gestor
Abre una conversación con un gestor del Equipo imagin.
Gestor
Abrir conversación

110K
"Wall" conversations[1]

180K
"Call me back" requests[1]

375K
Leads generated[1]

1.1M imagin clients per month use CABK ATMs[2]

OPTIONAL SUPPORT FROM THE LARGEST **PHYSICAL NETWORK** IN SPAIN

Branches

ATMs

(1) 9M25. (2) Jan-Aug. 2025 average.

Aiming at boosting client engagement

> **Investing in brand awareness** through influencer marketing with a dual approach: **high-reach ambassadors** to drive **awareness** and **micro-influencers** to deliver **tactical impact**

3 PRIMARY AREAS OF ENGAGEMENT:

imaginacademy

Driving financial education through imaginAcademy

- A social media-based **learning platform** offering content tailored to **younger generations**
- A **podcast** featuring real, accessible **conversations about money**

>140M Views since launch(1)

imaginmusic

Connecting with customers through what they love most

- Brand presence at **leading festivals** across Spain

- **Unique experiences** and **exclusive benefits**, including ticket giveaways and discounts

imaginplanet

Driving positive impact initiatives on environmental and social transformation

- **Conservation** of seas and oceans, collecting plastic from the sea, and **regeneration** of rivers and watersheds
- **Entrepreneurship programme** empowering young innovators to **tackle climate change**

>120K orange coral units planted and seeded(2)

>250 Tonnes Of river waste collected(3)

>115 Tonnes Of plastic removed from oceans(4)

>12K Participants in entrepreneurship programme(5)

(1) Launched in 2023. (2) In 2023-24. (3) In 2025. (4) In 2022-24. (5) Since launch (2020).

Final remarks

- **Rapid change** unlocks new **growth potential**
- **Well positioned** to seize rising **opportunity in digital**
- **Accelerating transformation** to future-proof the bank
- **Swift execution** of our digital strategy
- **Delivering value today** and geared for **future acceleration**

Appendix

Glossary

Term	Definition
AI	Artificial Intelligence.
API	Application Programming Interface.
ATM	Automated Teller Machine.
BIS	Bank for International Settlements.
Bps	Basis points.
CapEx	Capital Expenditure.
CBDC	Central Bank Digital Currency.
Dep.	Depo
€Bn | €M	Billion euros | Million euros.
ECB	European Central Bank.
ETP	Exchange-Traded Product.
FX	Foreign exchange.
IT	Information Technology.
#K	# Thousand.
KYC	Know Your Customer.

Term	Definition
M | Bn	Million | Billion.
MAU	Monthly Active Users.
N#	Neobank peer #
NPS	Net Promoter Score.
OpEx	Operating expenses include administrative expenses; depreciation and amortisation and extraordinary expenses.
P#	Peer #
SME	Small and medium enterprises.
UX	User Experience.
WM	Wealth Management.
X	Times.
YE	Year end.
Yoy	Year-on-year.

CaixaBank

You and I. Together.