IBERCAJA BANCO

Investor Presentation

December 2024

EL BANCO DEL vamos



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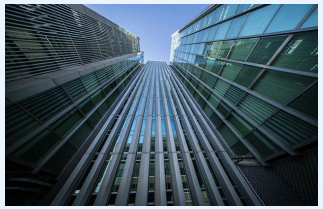
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In case of disagreement, the Spanish version will prevail.

iberCaja

Table of **Contents**



01. **OVERVIEW OF IBERCAJA**



02. **9M2024 RESULTS**



03. **NEW STRATEGIC PLAN “AHORA IBERCAJA”**



04. **APPENDIX**

iberCaja

01.

Overview of Ibercaja



Resilient balance sheet with low-risk profile

Housing **60%** of performing loans ex REPOs

Non-real estate activities **26%** of performing loans ex REPOs

NPA Ratio **2.6%**

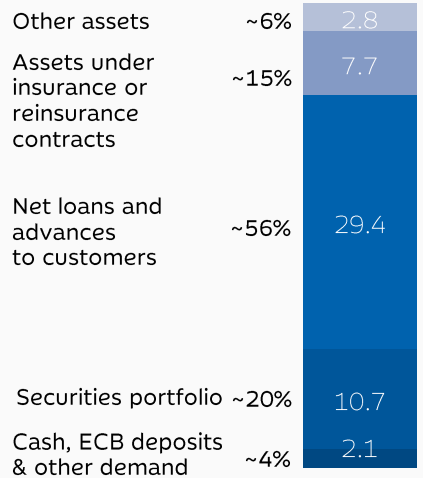
LTD ratio **85.7%**

Ibercaja is a 100% retail-focused bank with a simple balance sheet and low-risk profile

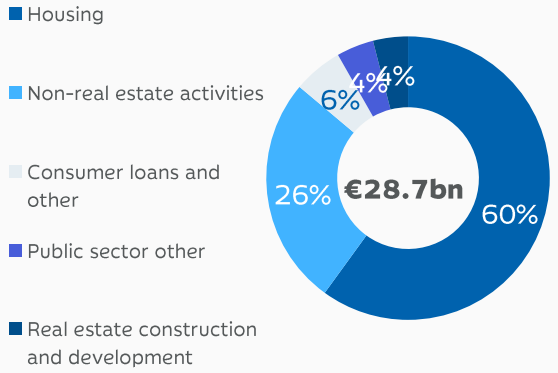
- **Specialist in housing mortgages**, which represent **60%** of performing loans ex REPOs, with one of the highest quality mortgage portfolios in the sector → Housing mortgages NPL ratio stands at **1.0%** vs. 2.5% of the sector[1]
- **Growing focus on loans to non-real estate activities,** mostly SMEs, which account for **26%** of performing loans ex REPOs.
- **Best-in class in terms of asset quality** among Spanish financial peers, with **NPA ratio** standing at **2.6%,** with **NPA coverage ratio at 79.9%.**
- **Stable and balanced funding, with LTD ratio of 85.7%**

Balance sheet %, €bn – September 2024

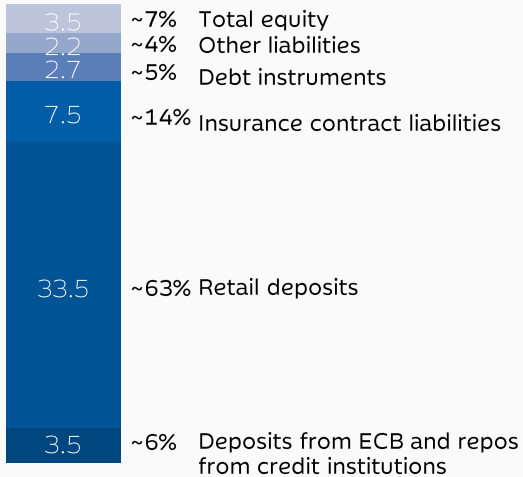
Assets: €52.9bn



Performing loans excluding reverse repurchase agreements



Liabilities and equity: €52.9bn



Source: Company information as of September 30, 2024. [1] Source: Bank of Spain, as of September 2024.

Attractive savings franchise

11 p.p
Ibercaja's regions GDP above national average

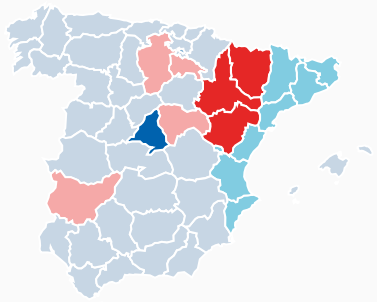
c.28%
Market share in Home Markets[4] in terms of deposits

c.31%
Retail business volume[3] from Growth Markets

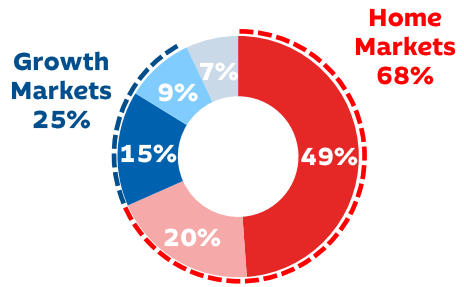
Unique geographical mix with a combination of solid leadership in Home Markets[1] and growth potential in key economic regions in Spain

- **Ibercaja is mainly based in the northeast of Spain, which is the wealthiest area in the country.** As a result, GDP per capita in Ibercaja's regions stands 11 p.p. above Spanish average[2]
- **Ibercaja's Home Markets[1] account for 60% of retail business volume[3]:** Ibercaja benefits from a strong regional leadership in these regions, with a 28% market share[4] in terms of deposits (which provide **stable and cheap funding**)
  - Undisputable leadership in **Aragón** with a **40%** market share[4] in terms of deposits and 26% in terms of loans.
- **Long-established presence in Growth Markets[5] which account for 31% of retail business volume[3] (vs. 23% as of December 2021).**
  - **Madrid** is the **second most important market** for Ibercaja

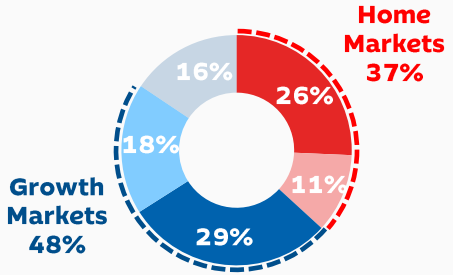
Ibercaja's main markets



Retail customer funds[6]
% – 3Q2024



Performing loans ex REPOs
% – 3Q2024



Aragón · Rest of Home Markets · Madrid · Mediterranean Basin · Rest of Spain

Source: Company information as of September 30, 2024; [1] Autonomous regions or provinces that were originally serviced by the Ibercaja Savings Bank, namely, Aragón, La Rioja and Guadalajara, together with, as result of the integration of Banco Caja3, Burgos and Badajoz; [2] Regional GDP weighted by retail business volume in all Ibercaja regions as of December 31, 2021. Source: INE, GDP per capita 2021 (latest available data); [3] Performing loans excluding reverse repurchase agreements plus retail customer funds; [4] Source: Bank of Spain and company internal data as of 30 June, 2024.; [5] Growth Markets refer to the autonomous regions or provinces where we expanded our business starting in 1989, namely, Madrid and the Mediterranean basin (Catalonia and Valencian Community); [6] Sum of retail deposits and asset management and life savings insurance funds

High quality and diversified revenue mix

100%
Owned by Ibercaja

€40.4bn
Asset management and life saving insurance funds

34%
AuM & Bancassurance % recurring revenues

In the late 80´s Ibercaja created a group of subsidiaries specialized in the management of mutual funds, pension plans and insurance businesses. Today these companies provide a high quality and diversified revenue mix.

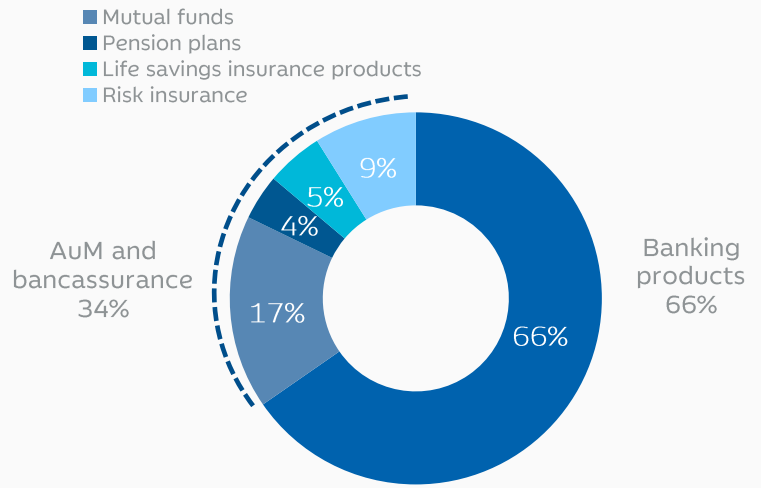
Ibercaja Banco

(100% owned)

Ibercaja Gestión	Mutual funds management	€25.1bn AuM[1]	6.5% market share[1]	5
Ibercaja Pensión	Pension funds management	€8.0bn AuM[1]	6.2% market share[2]	4
Ibercaja Vida	Life risk insurance	€7.6bn Tech. Res.[3]	3.6% market share[3]	7
Ibercaja Mediación	Non-life risk insurance broker	€0.3bn Annual Premiums	Alliance with CASER	caser seguros

Breakdown of recurring revenues by product

% - 9M2024

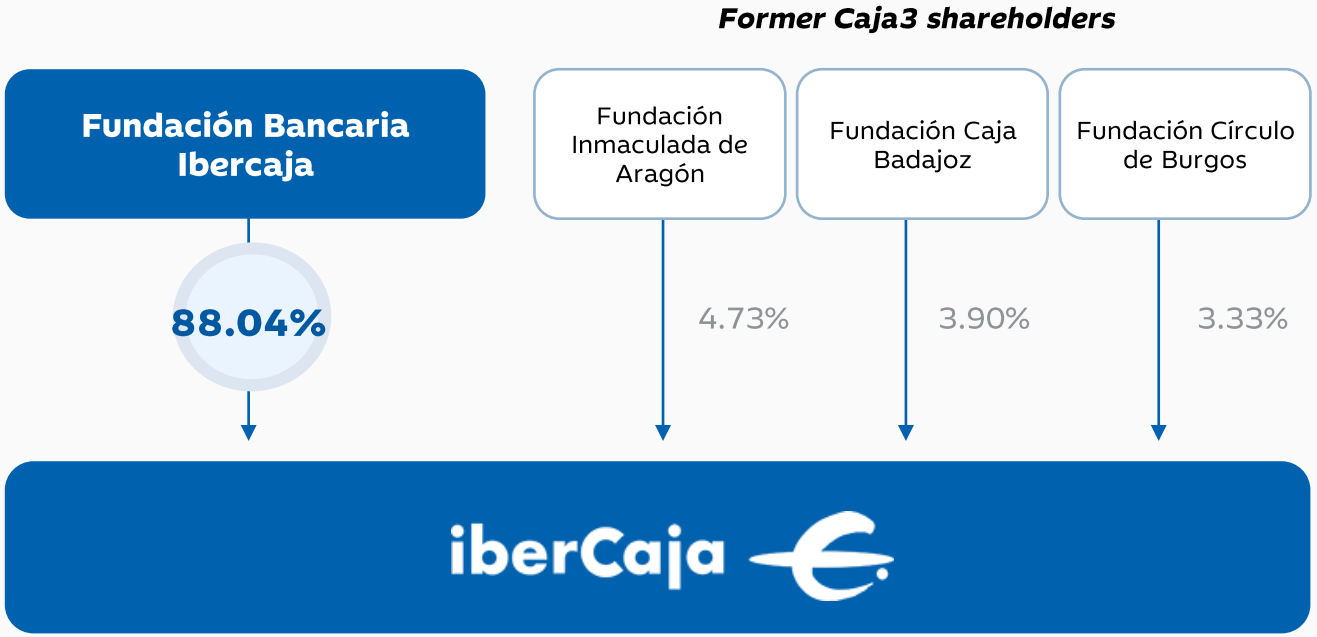


Source: Company information as of September 30, 2024; [1] Source: Inverco as of September 30, 2024; [2] Source: Inverco as of September 30, 2024; [3] ICEA as of September 30, 2024.

A simple shareholder structure

Ibercaja's current shareholder structure

%



Simple shareholder structure: Fundación Bancaria Ibercaja is the main shareholder with an 88.04% stake

As a banking foundation, Fundación Bancaria Ibercaja needed to reduce its stake in Ibercaja Banco below 50% before December 2022 or establish a Reserve Fund[2].

Fundación Bancaria Ibercaja, decided to establish a Reserve Fund equivalent to 1.75% of Ibercaja Banco´s RWAs.

Ibercaja Banking Foundation entirely fulfilled the Reserve Fund in March 2024. As of September 2024, the reserve fund amounts o €329m (1.75% of RWAs).

Source: Company information as of September 30, 2024. Note: The relationship between Fundación Bancaria Ibercaja and Ibercaja is governed by the Ibercaja Foundation Protocol. The protocol is reviewed on an annual basis by the Bank of Spain; [2] Established by the Spanish Law 26/2013 on savings bank and banking foundations and Spanish Royal Decree 877/2015

02.

9M2024 Results



Customer funds

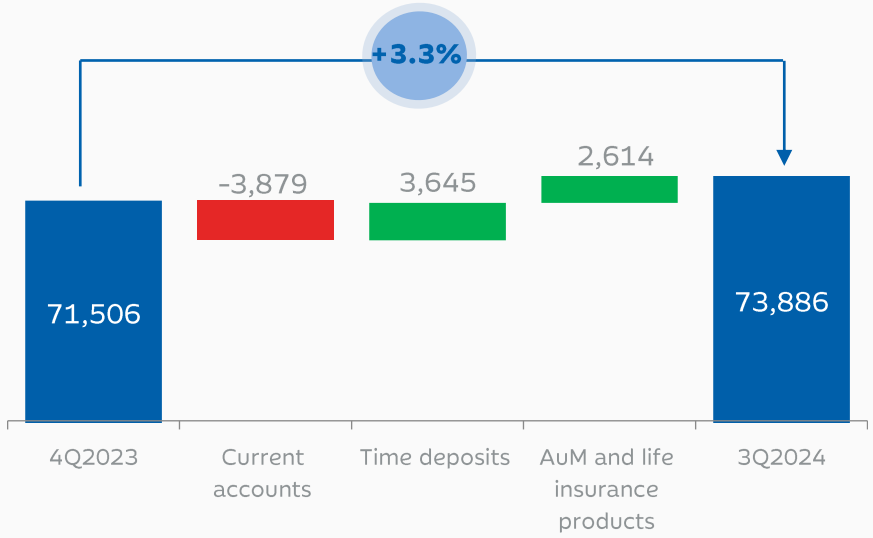
Customer funds

€m

	3Q2024	YTD
Customer deposits	**33,518**	**-0.7%**
Current Accounts	28,452	-12.0%
Time Deposits	5,066	n.a
AuM & Life insurance products	**40,368**	**6.9%**
Mutual funds	25,950	9.7%
Pension funds	6,794	6.3%
Life insurance products	7,624	-1.0%
Customer funds	**73,886**	**3.3%**

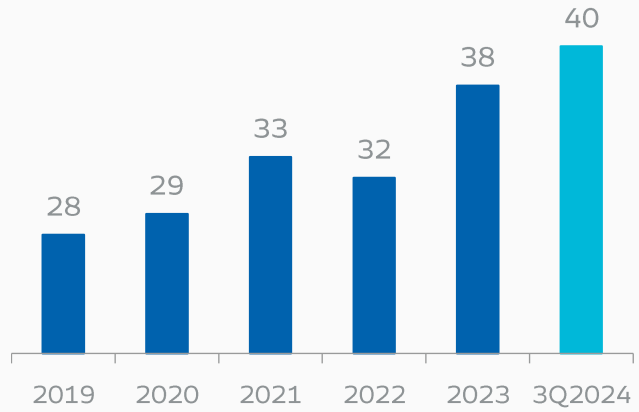
Customer funds evolution YTD

€m



AuM and life insurance products

€bn



Customer funds grew by 3.3% or €2,380m YTD. In YoY terms, the growth amounts to €4,470m (+6.4%).

- **Time deposits** increased by **€3,645m** and accounts for **15% of total customer deposits**. The **cost** of new household time deposits in 9M2024 remained at **1.5%.**
- The excellent performance of the **financial markets** contributed **€1,654m** in the year.

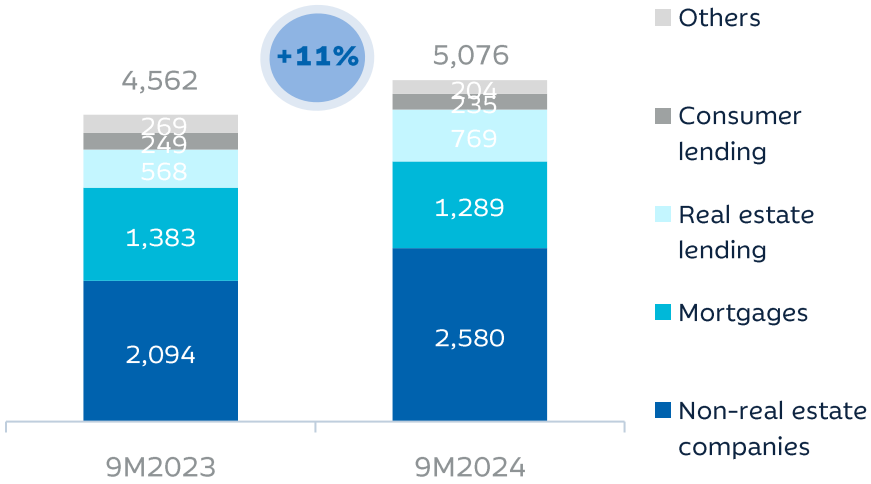
AuM and life insurance products reach all-time highs, exceeding €40,000m, +6.9% in the year.

- **AuM and life insurance** accounted for **54.6%** of total customer funds.

Customer loans

New lending

€m



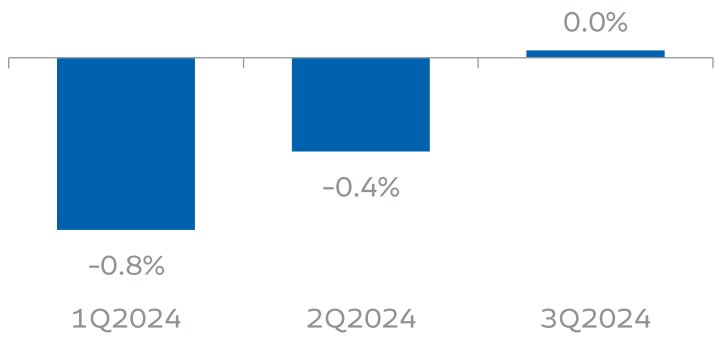
Performing loans ex repos

€m

	3Q2024	YTD
Loans to households	**18,817**	**-1.3%**
Mortgages	17,198	-1.2%
Consumer loans and others	1,618	-2.5%
Loans to companies	**8,631**	**1.2%**
Non-Real estate companies	7,490	-0.5%
Real estate companies	1,141	13.9%
Public sector and others	**1,219**	**20.5%**
Performing loans ex repos	**28,667**	**0.2%**

Mortgages QoQ evolution

% - QoQ



The volume of new lending in the year improved by 11.3% YoY to €5,076m.

- This quarter, the good performance of **new lending to non-real estate companies** continued to stand out, increasing by **23.2% YoY** to **€2,580m**, and **+31% YoY in Q3.**
- Boost in **mortgages new production**, which amounted to **€467m** in Q3, **9.4%** higher than the previous quarter.

Performing loans excluding repos grew by 0.2% in the year thanks to the dynamism in companies and the change in trend in mortgages.

- **Loans to companies** registered an increase of **+1.2%** in the year. In **Q3**, it represented a variation of **+6.7% YoY.**
- **Change of trend in mortgages as the portfolio remained stable** in the quarter due to the good performance of new lending and the decrease in early repayments.

Overview of the P&L account

	9M2023	9M2024	YoY
Net Interest Income	501	509	1.4%
Net Fee Income	331	356	7.3%
Net income under insurance contracts	79	106	33.6%
Recurring Revenues	**912**	**970**	**6.4%**
Gains/Losses on Financial Assets and Liabilities	-8	-4	-45.8%
Other Operating Income (Net)	-19	-15	-20.1%
of which: temporary bank tax	-29	-47	62.1%
Gross Operating Income	**885**	**951**	**7.4%**
Operating Expenses	-444	-483	9.0%
Pre-Provision Profit	**441**	**467**	**5.8%**
Total Provisions	-111	-73	-34.8%
of which: Credit Risk and Foreclosed Assets Provisions	-79	-51	-35.3%
Other Gains and Losses	2	4	n.a
Profit Before Taxes	**332**	**398**	**20.0%**
Taxes	-52	-146	n.a
Net Income	**280**	**252**	**-10.0%**

+6.4% Recurring Revenues YoY

Recurring revenues grew 6.4% YoY mainly driven by strength of net fee income

0.23% CoR

Loan and foreclosed assets provisions fell by 35.3% YoY and CoR stand at 0.23%

+20.0% Profit Before Taxes

PBT increased by 20.0% thanks to the good performance of recurring revenues and CoR

13.2% Adjusted ROTE[1]

Net income ex Cerro Murillo was up by 17.7% YoY.

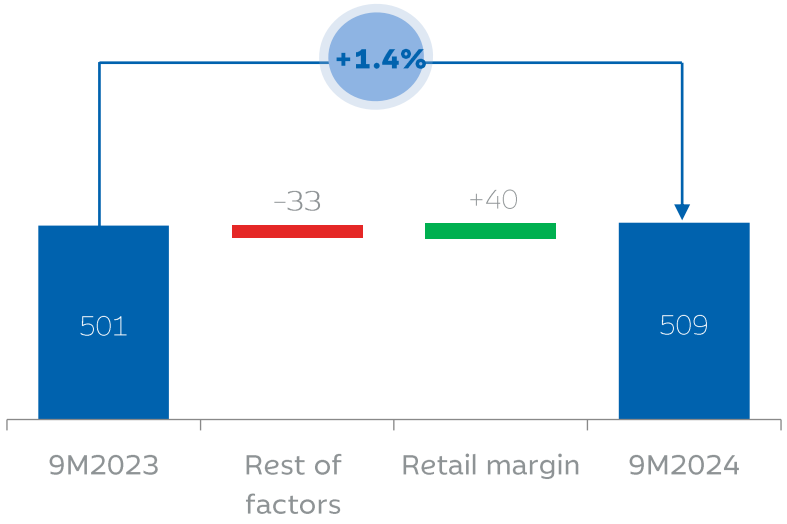
Adjusted ROTE stand at 13.2%[1]

Source: Company information as of September 30, 2024. During the first half of the 2023 financial year, the company Cerro Murillo, S.A. was put into liquidation, which led to the activation of the future associated tax loss. This transaction resulted in the recognition of €66 million under the heading of deferred tax assets in the consolidated balance sheet and under the heading of income tax on income from continuing operations in the consolidated income statement. 1 Considering 9 months of the baking tax.

Net interest income

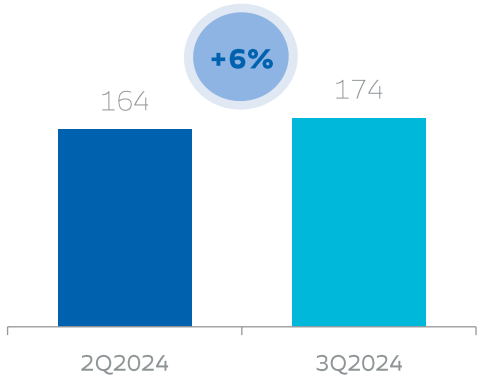
NII breakdown evolution

€m



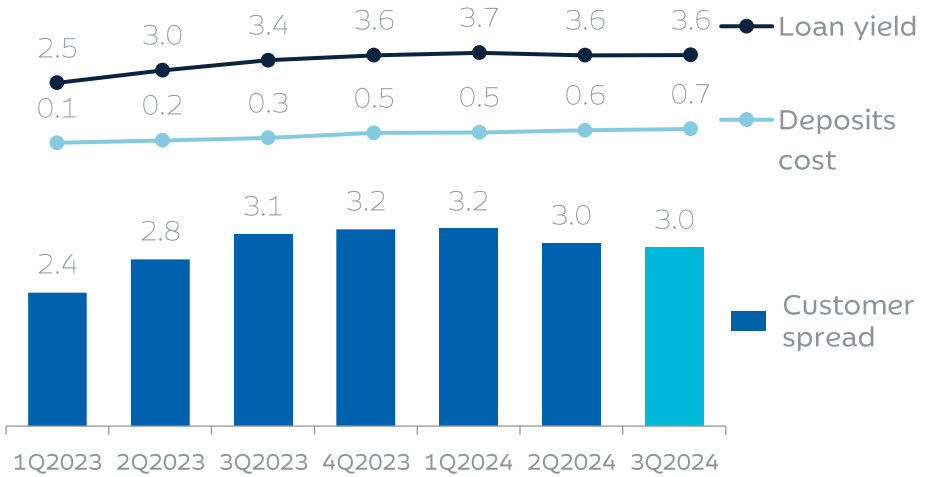
NII quarterly evolution

€m



Customer spread

%



Net interest income in September grew by 1.4% YoY or €7m. In quarterly terms, NII in Q3 registered an increase of 5.9% or €10m.

- This quarterly improvement was mainly due to a **lower cost of wholesale financing (+€9m QoQ)** thanks to the repricing of issuances at lower rates and the recent repayment of senior debt.

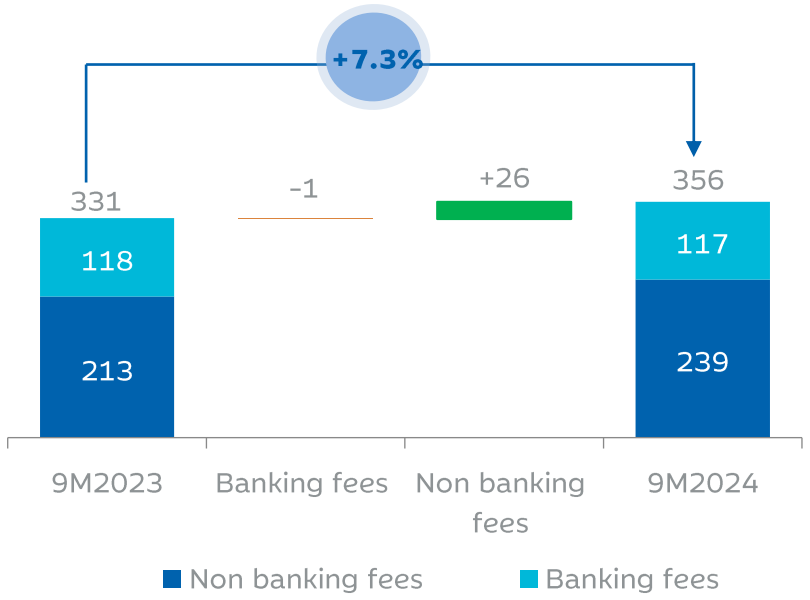
Customer spread improved by €40m. In Q3, customer spread remained stable at 3.0%, 2.4x higher than before the interest rate hikes.

- **Loan yield** stand at **3.6%,** with the fall from the peak still limited and much less pronounced than market rates. The **cost of deposits** remained contained at **0.7%.** The **deposit beta[1]** stand at **18%.**

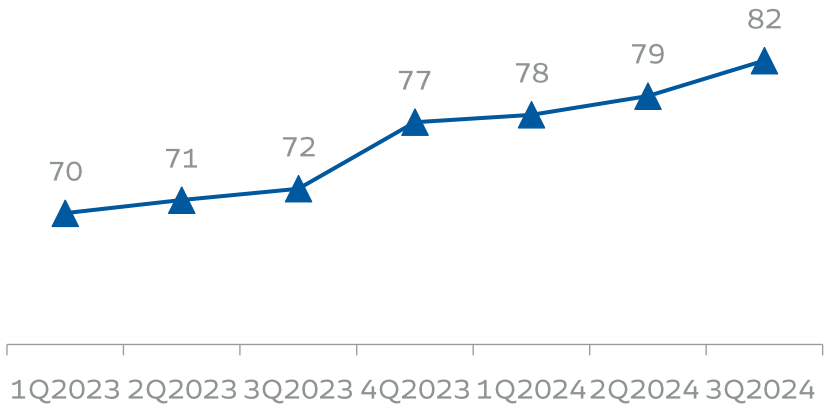
[1] Average cost of customer deposits in 9M2024 vs. Average 12-month Euribor in the period (3.52%).

Net fee income

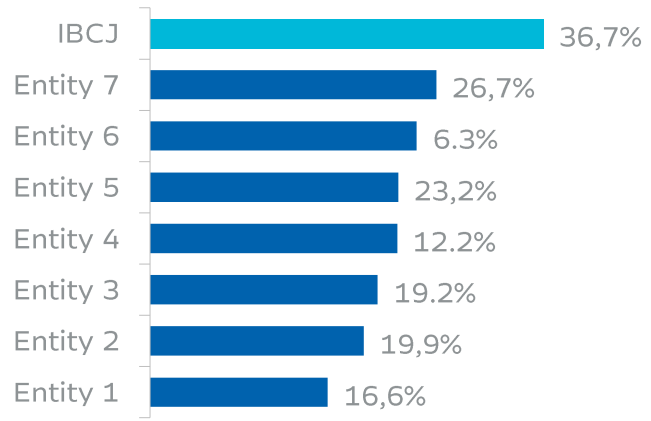
Net fee income breakdown evolution
€m



Non-banking fees
€m



Fees % recurring revenues[1]
% - 9M2024



Net fee income increased by 7.3% YoY or €24m in the period, fully explained by the good performance of non-banking fees.

- As of September, **non-banking fees** performed exceptionally well and advance **+12.3% YoY** as a result of the increase in volumes in AuM and risk insurance products (non-life).
- **Banking fees** decreased by **1.2% YoY**, impacted by lower fees for NPLs due to the good performance of the bank's loan portfolio.

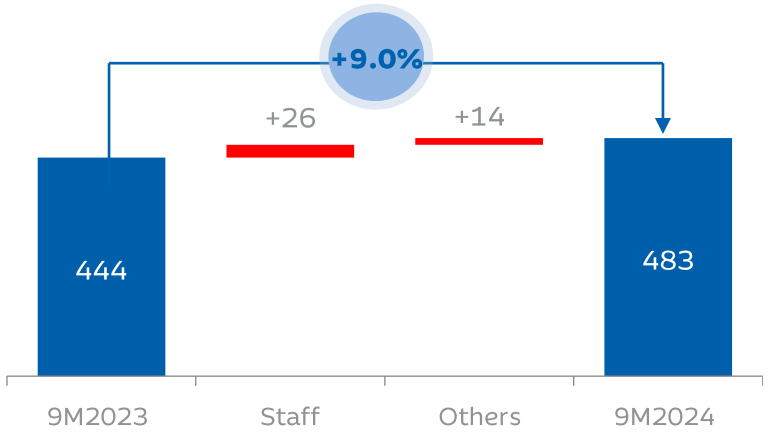
Net fee income contributed 36.7% to recurring revenues, the highest % of diversification among Spanish financial peers.

[1] Peers include: CABK, BKT, SAB, UNI, ABANCA, KUTXA, BCC

Operating costs & pre-provision profit

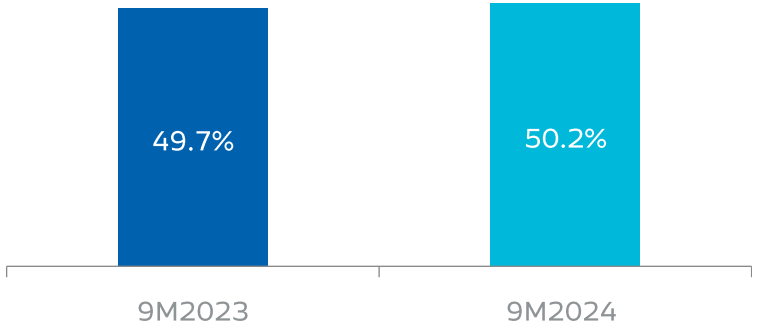
Operating costs

€m



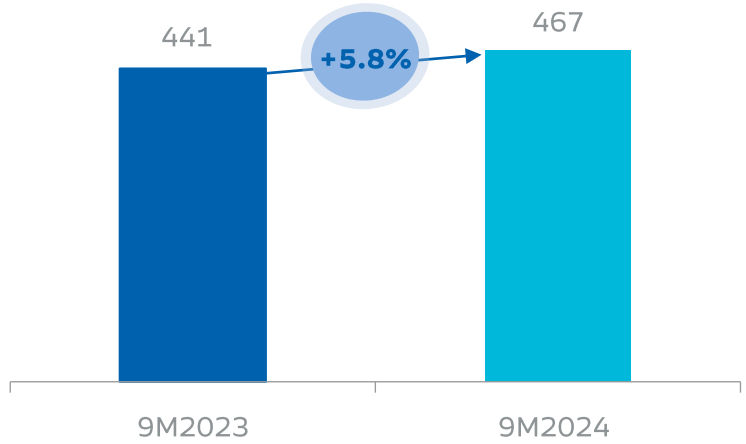
Adjusted cost to income ratio[1]

%



Pre-provision profit

€m



Operating costs increased by 9.0% YoY.

- **Staff costs** grew **€25m YoY** (60% as a result of the union agreement).

Adjusted cost to income ratio[1], which takes into account the banking tax, stand at 50.2%, slightly above 9M2023.

- **Reported cost to income ratio** reached **50.9% (vs. 50.1% in 9M2023).**

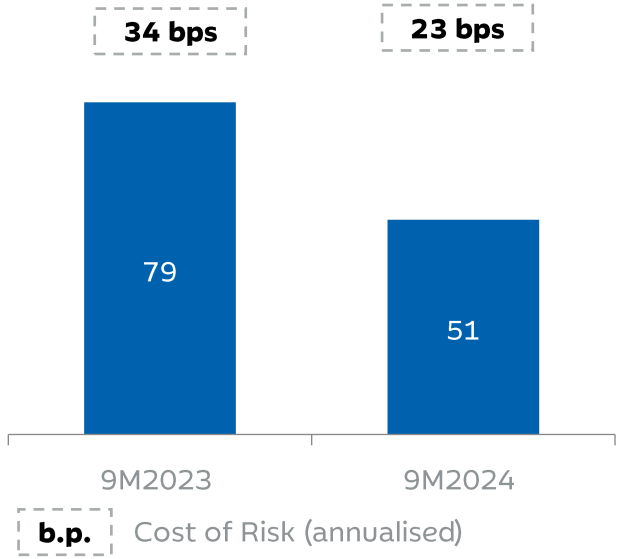
Pre-provision profit grew 5.8% YoY €467m.

[1] Considering 9 months of banking tax

Cost of Risk and Asset Quality

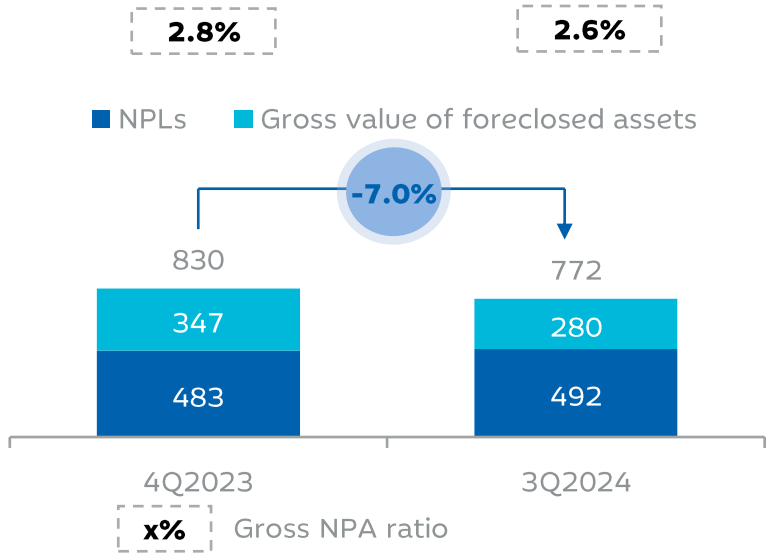
Loans and foreclosed assets provisions

€m



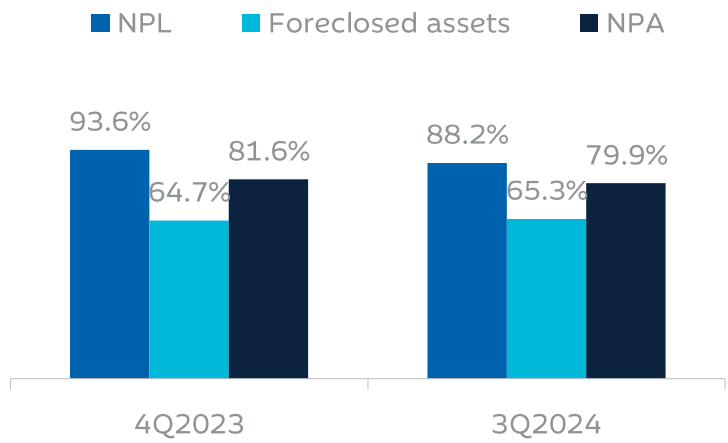
Gross NPA

€m



NPA coverage ratio

%



Loans and foreclosed assets provisions stand at €51m in 9M2024, 35.3% below 9M2023 levels and CoR stands at 23 bps.

- **Ibercaja keeps provisions of €45.4m** due to the uncertainty generated by the macroeconomic outlook and the potential effects it may have on the company´s customer portfolio.

The stock of NPAs fell 7.0% in the year or €58m, and NPA ratio stand at 2.6%.

- **NPLs remained flat** and **NPL ratio** stand at **1.6%** with a **positive gap vs. sector of 179 bps[1]** whereas **foreclosed assets fell 19.2% YTD** thanks to asset sales.

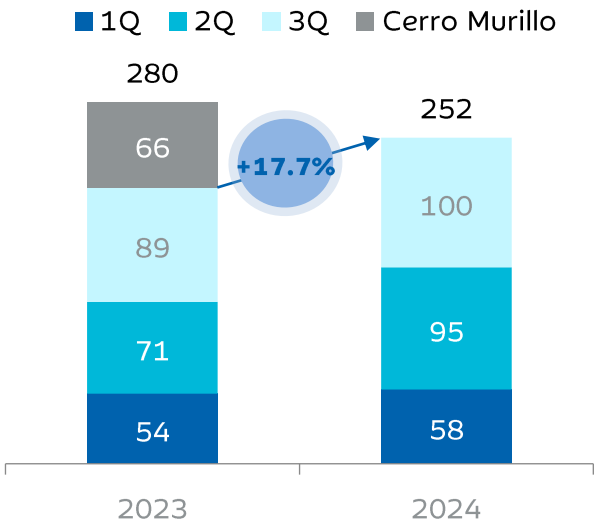
NPA coverage ratio stand at 79.9% (88.2% for NPLs and y 65.3% for foreclosed assets).

- **Net NPAs** amounted to **€155m** and represents **0.3% of the bank's total assets**, one of the lowest in the Spanish financial system.

Net income

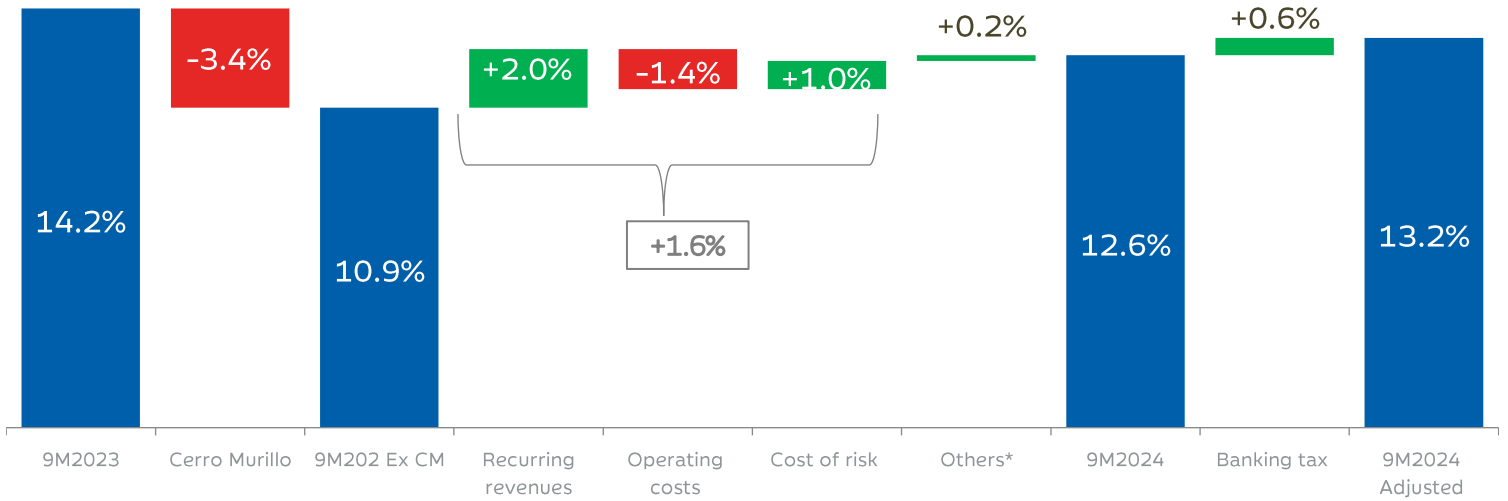
Net income

€m



ROTE breakdown evolution YoY

€m



Ibercaja achieved a net profit in 9M2024 of €252m with an adjusted ROTE[1] of 13.2%. The reported ROTE reached 12.6%.

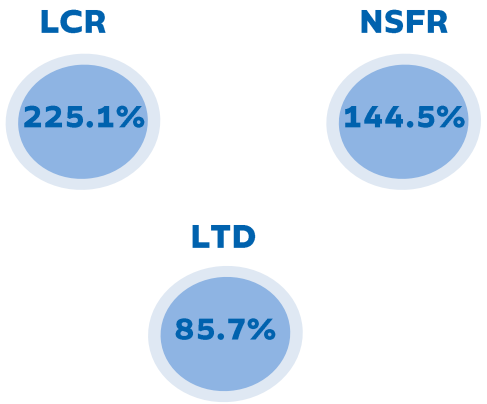
- Excluding the impact of the extraordinary income of Cerro Murillo in previous year, **net profit** in 9M2024 would have increased by **17.7% YoY**, in line with the **growth of profit before tax (+20.0% YoY).**
- **Business dynamics (revenues, expenses and cost of risk)** contributed **+1.6% to ROTE** as of September 2024.
- **Net profit for 3Q standalone increased by 6.0% QoQ** and **13.1% YoY**.

[1] Considering 9 months of the tax on banks
*Includes other P&L items and changes in equity.

Liquidity and ALCO portfolio

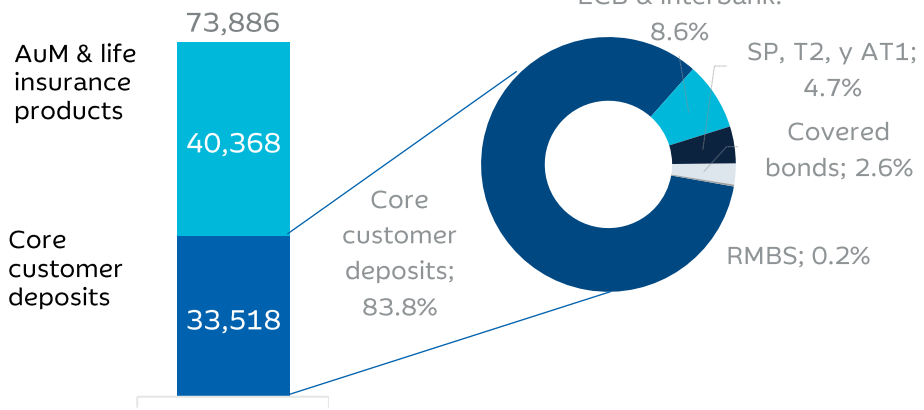
Main liquidity and funding ratios

% - 3Q2024



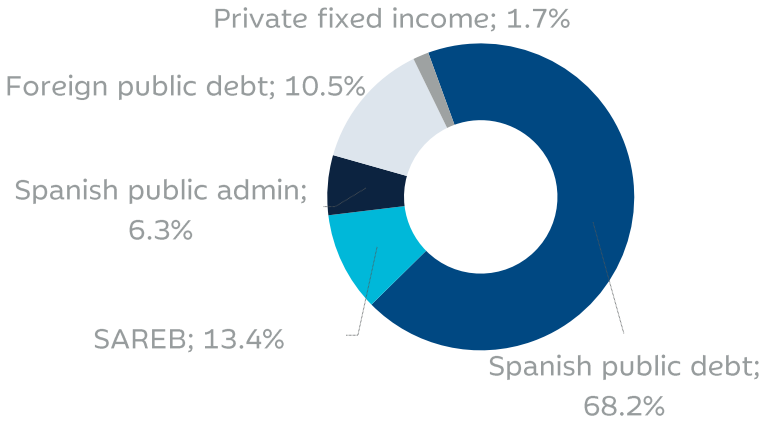
Breakdown of funding structure

% - 3Q2024



ALCO portfolio breakdown

% - 3Q2024



Ibercaja maintains a sound liquidity and funding position, with a highly granular deposit base.

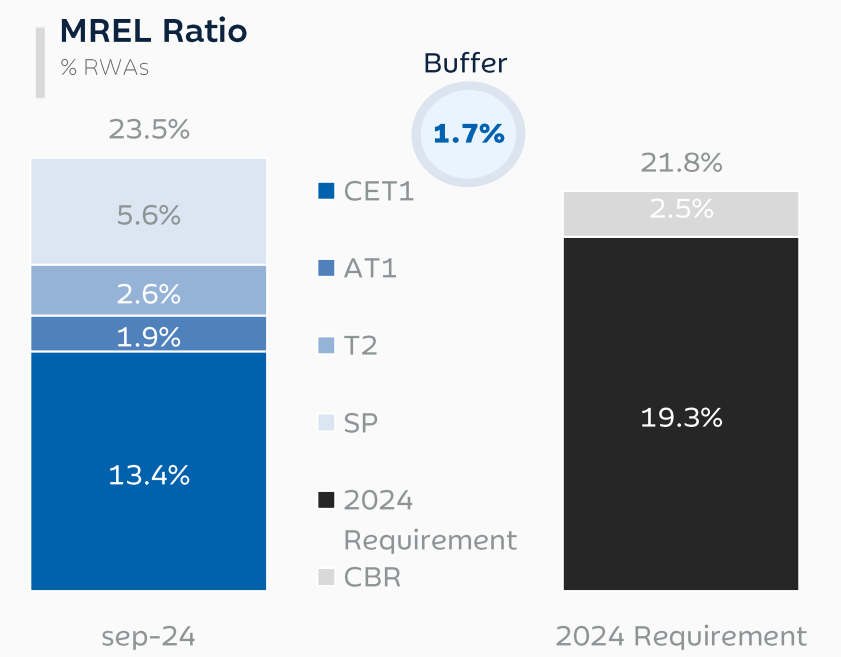
- **LCR ratio** reached **225.1%**. **Liquid assets** stand at **€13,195m, 24.9% of total assets.**
- **Customer deposits** accounted for **83.8% of Ibercaja's external funding.**
- **LTD ratio** stand at **85.7%** and **NSFR ratio** reached **144.5%.**

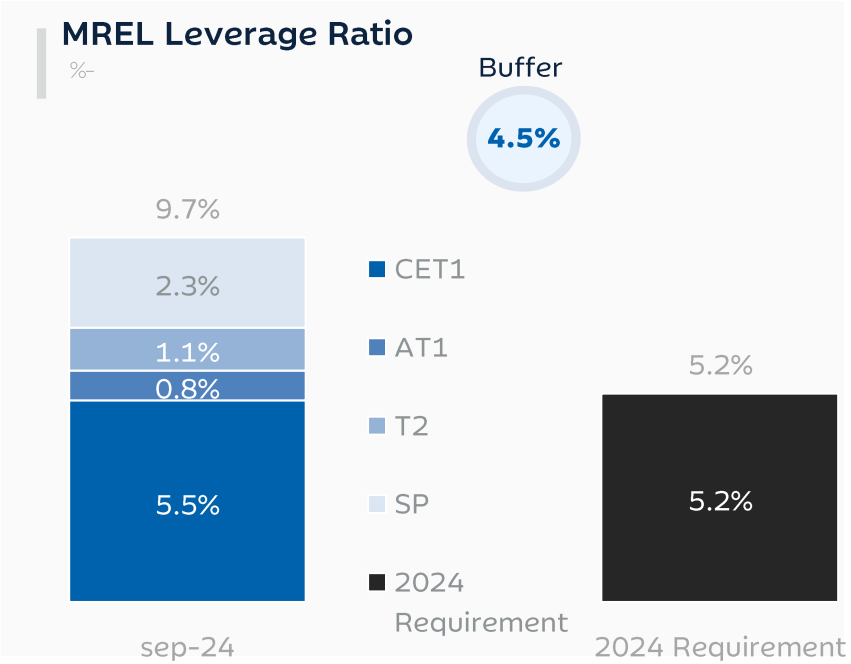
ALCO portfolio[1] decreased by 7.7% in the year to €10,390m.

- **Spanish sovereign debt accounts for 68.2% of the portfolio.** 94% of ALCO assets are considered as High-Quality Liquid Assets (HQLA). Duration stands at 2.1 years[2].

[1] Excludes insurance activity
[2] Includes interest rates swaps

MREL





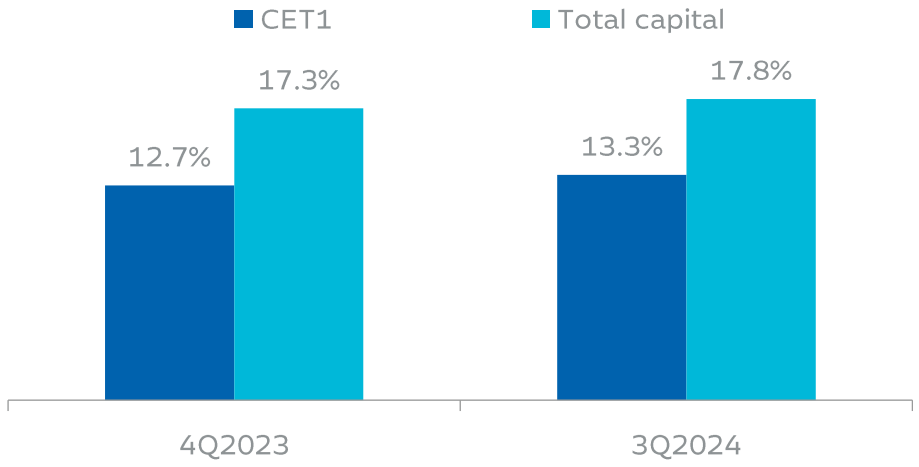
Ibercaja maintains a buffer vs its 2024 MREL requirement* of 169 bps and of 446 bps in terms of MREL leverage requirement.

Source: Company information as of September 30, 2024. Total MREL requirement including the combined buffer requirement

Solvency

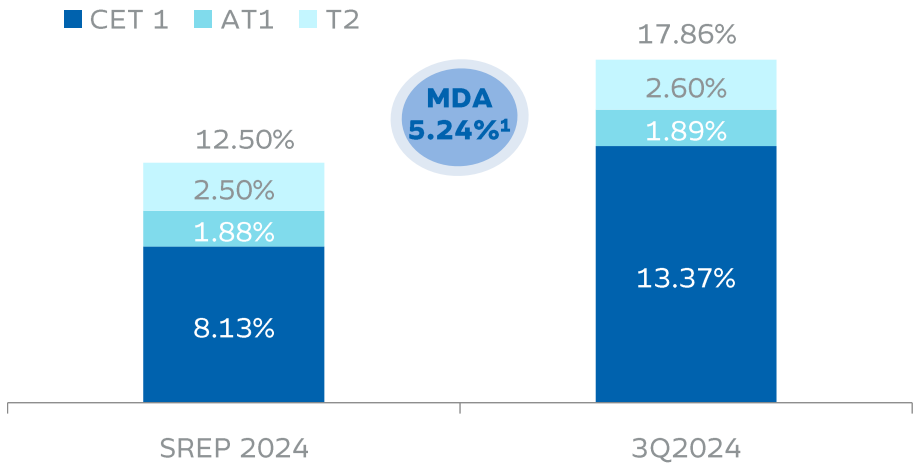
Solvency ratios – Fully loaded

% -



Capital Total Phased-In vs. SREP

% -



Strong profitability levels and a payout ratio of 40% boost solvency ratios in the period.

- **CET1 fully loaded ratio** reached **13.3% (+63 bps YTD).**
- **Total capital fully loaded reached 17.8%** (17.9% phased-in).
- Ibercaja has an efficient capital structure, and its **MDA ratio stand at 524 bps.**

All ratios are calculated 100% with standard models. Ibercaja targets the approval of IRB models by the end of 2026.

[1] MDA distance excludes AT1 & T2 excess vs. SREP requirement

9M2024 key highlights: A resilient and differential business model

Recurring revenues grew 6.4% YoY

Net interest income	Net Fee Income	Adjusted Cost to Income ratio[1]
+1.4% YoY	+7.3% YoY	50.2%

Credit risk provisions fell by 35.3% YoY and the cost of risk stand at 23 bps

NPAs var.	NPA Ratio	NPA Coverage
-7.0% YTD	2.6%	79.9%

Adjusted net profit[2] increased by 17.7% YoY in line with profit before taxes evolution

Adjusted ROTE[1]
13.2%

Ibercaja achieved a significant rise in its solvency thanks to a strong profitability and a moderate payout ratio

CET1 FL	MDA Distance	LCR
13.3%	524 bps	225%

[1] Considering 9 months of the baking tax
[2] Net profit for 9M2023 is adjusted for the extraordinary tax revenue of €66m, due to the liquidation of Cerro Murillo

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03.

New Strategic Plan “AHORA Ibercaja"



Strategic Plan 2024-2026: medium-term financial targets

AHORA
IBERCAJA



Main medium-term targets:

Solvency	Profitability
13.5%-14.0%	**>10%**
CET1 FL	**ROTE**

Other medium-term targets:

Total Capital FL	17.8% - 18.3%
Payout ratio	40%
LCR ratio	>190%
NPA ratio	<3.5%
Cost of Risk	<0.35%
Total cost to income	<54%

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04.

Appendix



Credit rating analysis

	Issuer Rating		Debt instruments		
	Long Term	Outlook	SP	T2	AT1
Moody's 19/03/2024	Baa1 ↑	Stable	Baa1	Baa3	Ba2
FitchRatings 13/05/2024	BBB ↑	Stable	BBB	BB+	-
S&P Global 29/04/2024	BBB-	Positive ↑	BBB-	BB	-

↑ Upgrades during 2024

Ibercaja launches Pensumo – pension for consumption

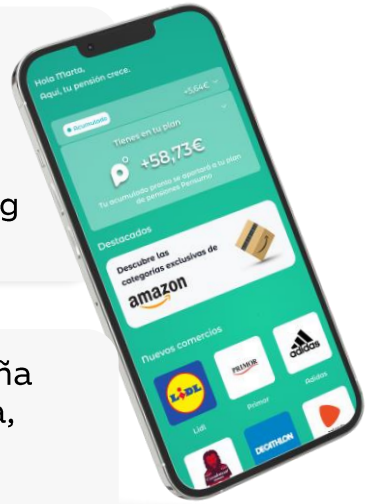
In October 2024, Ibercaja launched Pensumo to the market, positioning itself as the first European solution to distribute pension for consumption.

- This App allows its users to receive contributions in **an individual pension plan** (Pensumo Pension Plan managed by Ibercaja Pensión) every time they shop at a commercial establishment associated with Pensumo with a credit, debit or prepaid financial card, thus **linking retirement savings with consumption.**
- Ibercaja reinforces its **innovation position** to promote the democratization of savings management**.**

pensumo

Value generation for users and businesses

- ✓ **Users:** for each purchase made, a percentage is received which can be accumulated to Pensumo Pension Plan, the plan grows due to **daily habits, a simple system and no associated costs**.
- ✓ **Businesses:** It allows to **increase sales** (average ticket and recurrence); have more **visibility** through the app and attract new consumers; help customers save for their retirement (developing the business's CSR); **no registration fees or minimum contract period**.



Initial agreements and CSR and Social Commitment

- ✓ **Support for establishments and online platforms:** Agreements with Amazon, Hostelería de España and the Fintech Coinscrap Finance (with more than 100 establishments, including Dectahlon, Ikea, Fnac, Lidel, Adidas, Sephora...).
- ✓ **Pensumo is positioned as the only loyalty pension plan by consumption and with social compromise**: a contribution to sustainable economic growth by adding to retail activity a measurable social benefit such as the generation of a pension in each transaction.

Ibercaja buys Orange Bank's technology platform

During the first half of 2024, Ibercaja has reached an agreement to acquire the technological platform and the specialized IT team of Orange Bank Spain, considered one of the most advanced in the Spanish financial system. This operation is key to achieve the strategic ambitions in consumer lending and payment businesses defined in the **2024-2026 Strategic Plan "Ahora Ibercaja" .**

"Agile" operating model with a qualified team with highly relevant profiles for Transformation

- Product-service-oriented operating model with a **focus on the customer** and the incorporation of an **IT team of highly qualified people**

Key functionalities to accelerate Ibercaja's Consumer business

- The platform has **widely developed functionalities** such as onboarding, pre-qualified loans and cards and the possibility of **developing new additional functionalities** such as non-pre-qualified consumer loans or point-of-sale loans

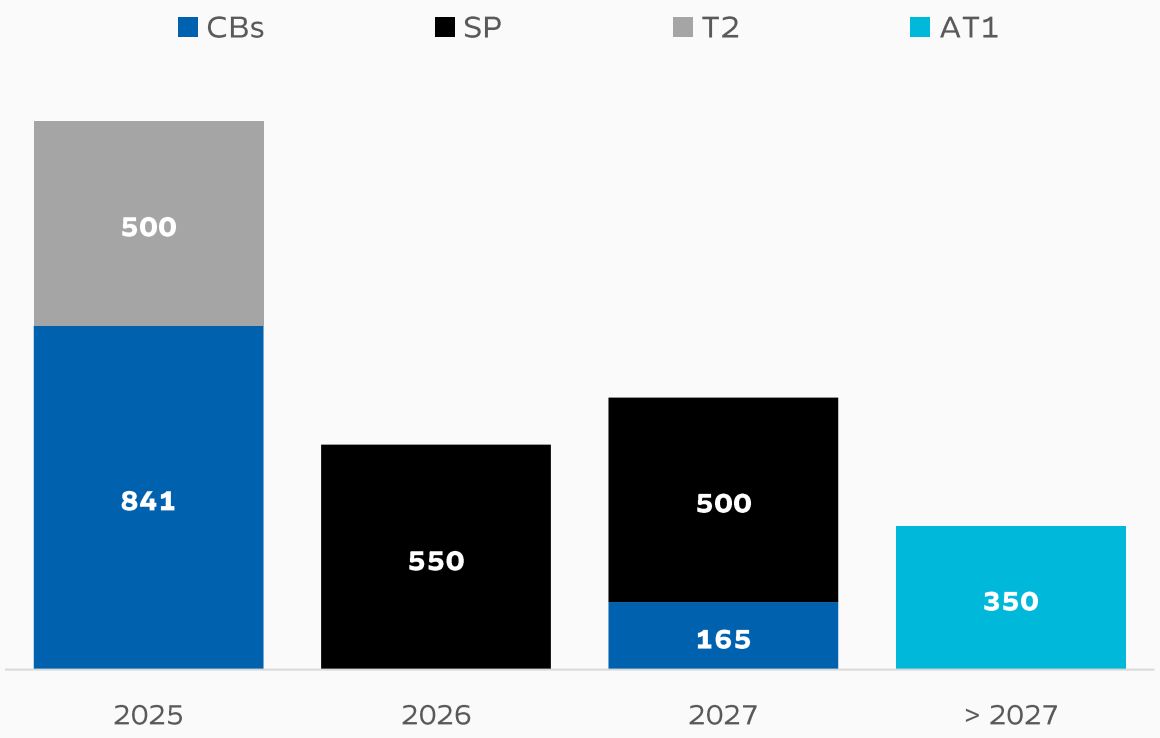
Modern, robust and scalable architecture aligned with Ibercaja's targeted architecture

- Platform based on a **cloud-native architecture** with a **specialized modern core**

Following maturities

Following maturities

€m



Executed debt issuances during 2024

EUR 500m 4.5NC3.5 Green SP notes (01/24)

Ibercaja has a maturity schedule that meets its financing needs

Source: Company information as of September 30, 2024.

Board of Directors

Sound corporate governance, already complying with the main recommendations of the Spanish Corporate Governance Code

- ✓ Separation between executive CEO and non-executive chairman roles
- ✓ Board composed of 45% independent directors
- ✓ 36% of the Board composed by women
- ✓ All relevant board committees[1] chaired by an independent director

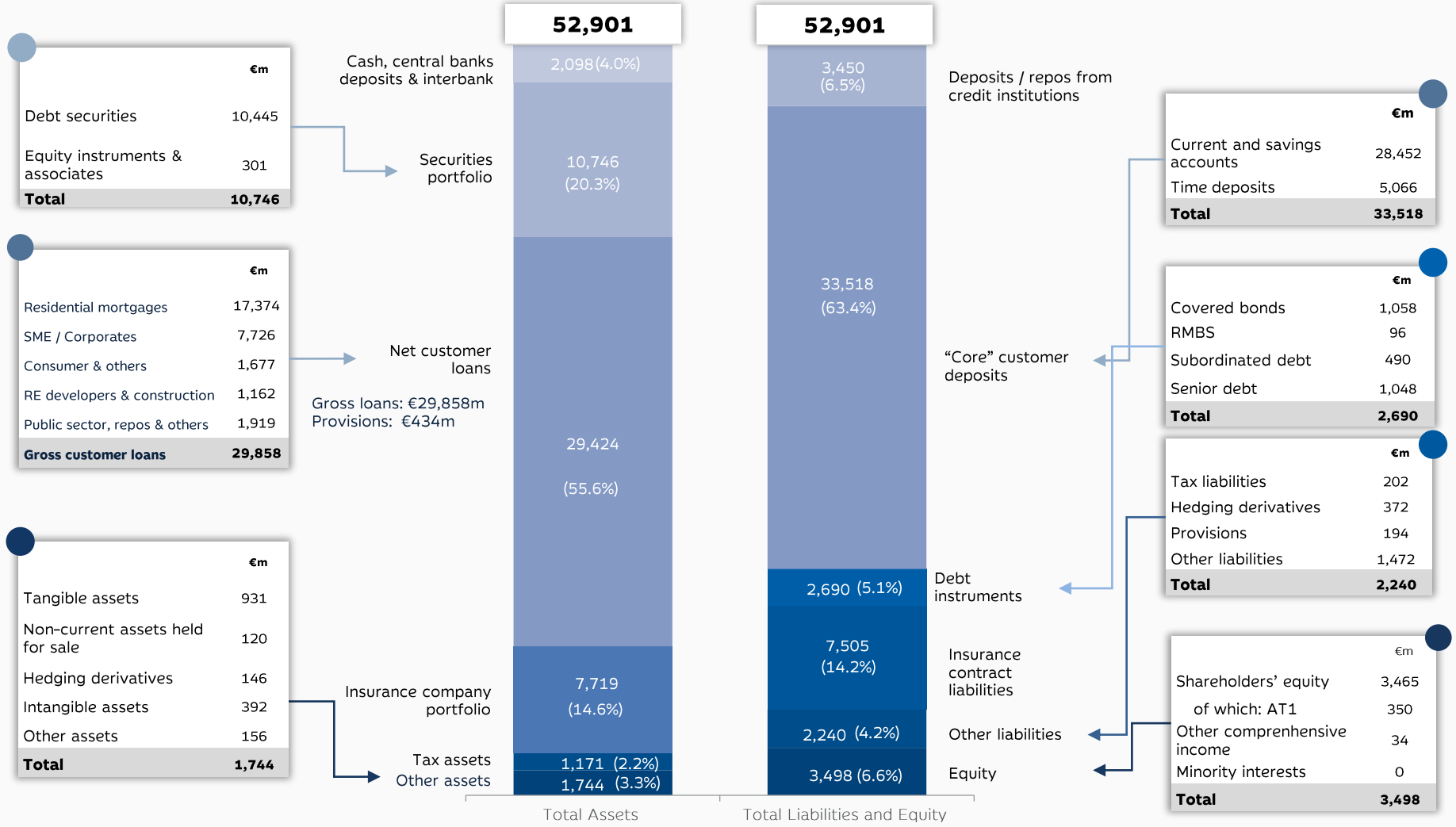
WE HAVE A CLEAR GOVERNANCE STRUCTURE

Ibercaja's Board of Directors



Source: Company information as of September 30, 2024; [1] Audit and compliance, appointments, compensation and large risks and solvency committees

Balance sheet



Source: Company information as of September 30, 2024.

Glossary

Ratio / APM	Definition
Recurring Revenues	Net interest income plus net fee and commission income and net exchange differences plus net income from insurance contracts
Recurring Costs	Personnel expenses plus other administration expenses plus amortisation and depreciation minus extraordinary expenses (redundancy plan)
Recurring Profit before Provisions	Recurring revenues minus recurring costs
NPL ratio	Doubtful balances in loans and advances to customers divided by gross loans and advances to customers
NPL coverage ratio	Loans and advances to customers impairments divided by balances in loans and advances to customers
Foreclosed Assets coverage ratio	Foreclosed assets impairment losses (since loan origination) divided by gross foreclosed assets
Non-performing Assets ("NPAs")	Sum of doubtful balances in loans and advances to customers and gross foreclosed assets
Net NPAs	Sum of doubtful balances in loans and advances to customers and net foreclosed assets
NPA ratio	Gross non-performing assets divided by gross loans and advances to customers plus gross foreclosed assets
NPA coverage ratio	Sum of foreclosed assets impairments and loans and advances to customers impairments divided by gross non-performing assets
Cost of Risk	Sum of impairments associated with loan and foreclosed assets divided by the average balance of the sum of gross loans and foreclosed assets
Available liquidity to total assets	Sum of cash and central banks, available on policy, eligible off-policy assets and other marketable assets not eligible by the Central Bank, in accordance with the criteria established in the Bank of Spain's official statement LQ 2.2 divided by total assets
Loans-to deposits ratio (LTD)	Net customer loans (ex. repos) divided by customer deposits (ex. repos and covered bonds)
Net Stable Funding Ratio	Amount of available stable funding relative to the amount of required stable funding
Liquidity Coverage Ratio	High quality liquid assets divided by net outflows during the following 30 days


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Corporate Presentation
EL BANCO DEL vamos