Ibercaja

Investor Presentation



December 2025

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In case of disagreement, the Spanish version will prevail.

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01

OVERVIEW OF IBERCAJA



Resilient balance sheet with a low-risk profile

Housing
60%
of performing loans

Non-real estate activities
26%
of performing loans

NPA Ratio
2.1%

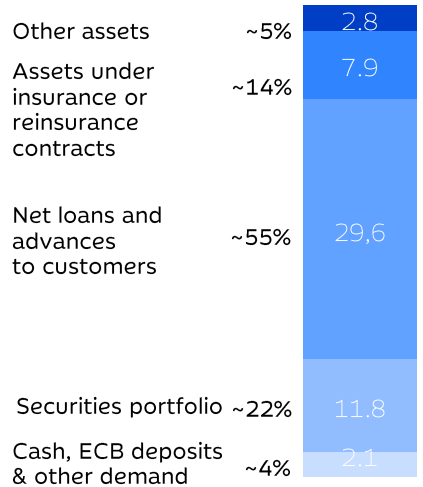
LTD ratio
84.0%

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

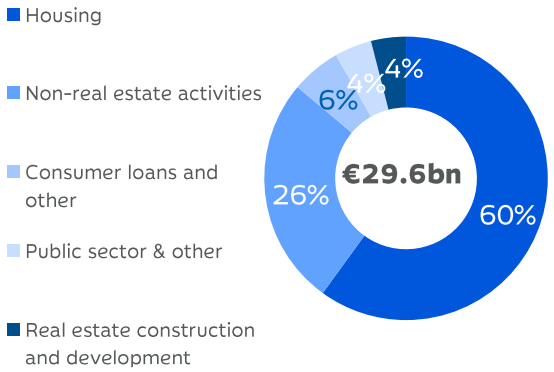
- **Specialist in housing mortgages**, which represent **60%** of performing loans, with one of the highest quality mortgage portfolios in the sector → Housing mortgages NPL ratio stands at **0.8%** vs. 2.1% of the sector[1]
- **Growing focus on loans to non-real estate companies,** mostly SMEs, which account for **26%** of performing loans.
- **Best-in class in terms of asset quality** among Spanish financial peers, with **NPA ratio** standing at **2.1%,** with **NPA coverage ratio at 86.9%.**
- **Stable and balanced funding, with LTD ratio of 84.0%**

Balance sheet %, €bn – September 2025

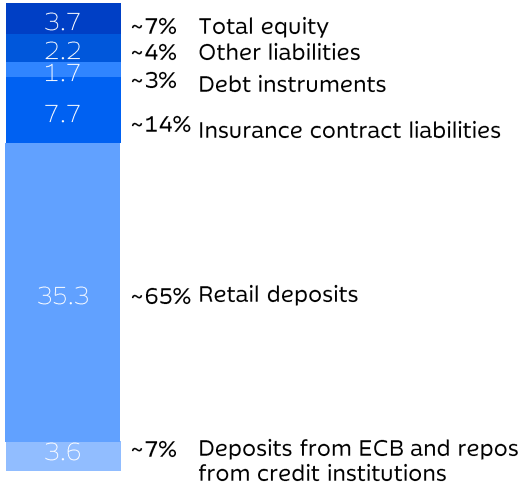
Assets: €54.4bn



Performing loans excluding reverse repurchase agreements



Liabilities and equity: €54.4bn



Source: Company information as of September 30, 2025. [1] Source: Bank of Spain, as of September 2025.

Attractive geographical footprint

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

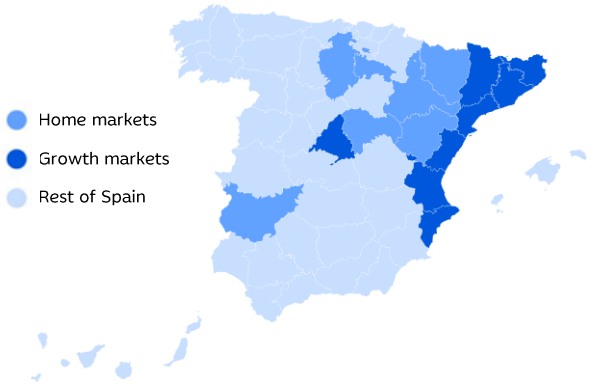
c.27%
Market share in Home Markets[4] in terms of deposits

c.31%
Retail business volume from Growth Markets

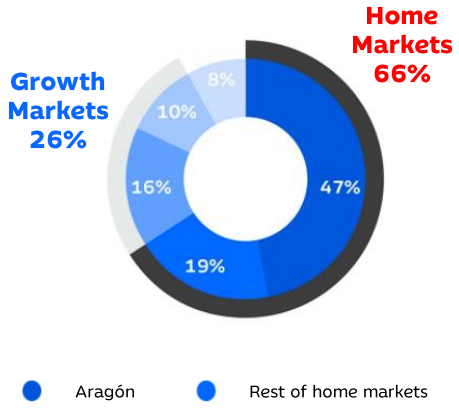
Unique geographical mix with a combination of solid leadership in Home Markets[1] and growth potential in key economic regions in Spain

- **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 account for 59% of retail business volume:** Ibercaja benefits from a strong regional leadership in these regions, with a **27% market share[3]** in terms of deposits (which provide **stable and cheap funding**)
  - Undisputable leadership in **Aragón** with a **40%** market share in terms of deposits and 25% in terms of loans.
- **Long-established presence in Growth Markets which account for 31% of retail business volume.**
  - **Madrid** is the **second most important market** for Ibercaja.

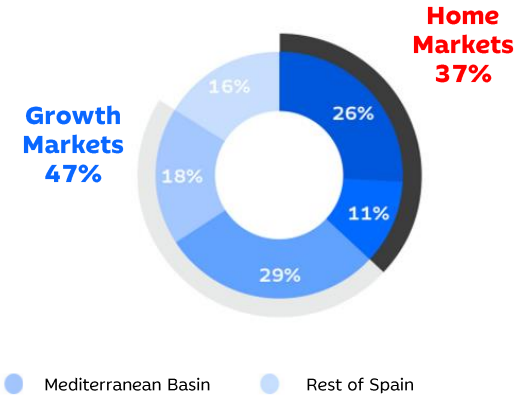
Ibercaja's main markets



Retail customer funds
% – 3Q2025



Performing loans ex REPOs
% – 3Q2025



Source: [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, 2024. Source: INE, GDP per capita 2024 (latest available data); [3] Source: Bank of Spain and company internal data as of 30 March, 2025.

High quality and diversified revenue mix

100%
Owned by Ibercaja

€44.2bn
Asset management and life saving insurance funds

39%
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.

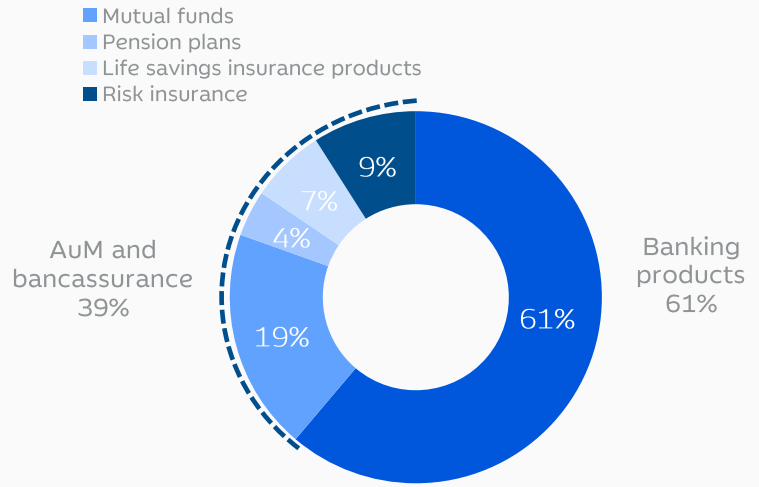
Ibercaja Banco

(100% owned)

Ibercaja Gestión	Mutual funds management	€27.5bn AuM[1]	6.5% market share[1]	5
Ibercaja Pensión	Pension funds management	€8.1bn AuM1	6.2% market share[2]	4
Ibercaja Vida	Life risk insurance	€7.8bn Tech. Res.[3]	3.6% market share[3]	7
Ibercaja Mediación	Non-life risk insurance broker	€0.4bn Annual Premiums	Alliance with CASER	caser seguros

Breakdown of recurring revenues by product

% - 9M2025

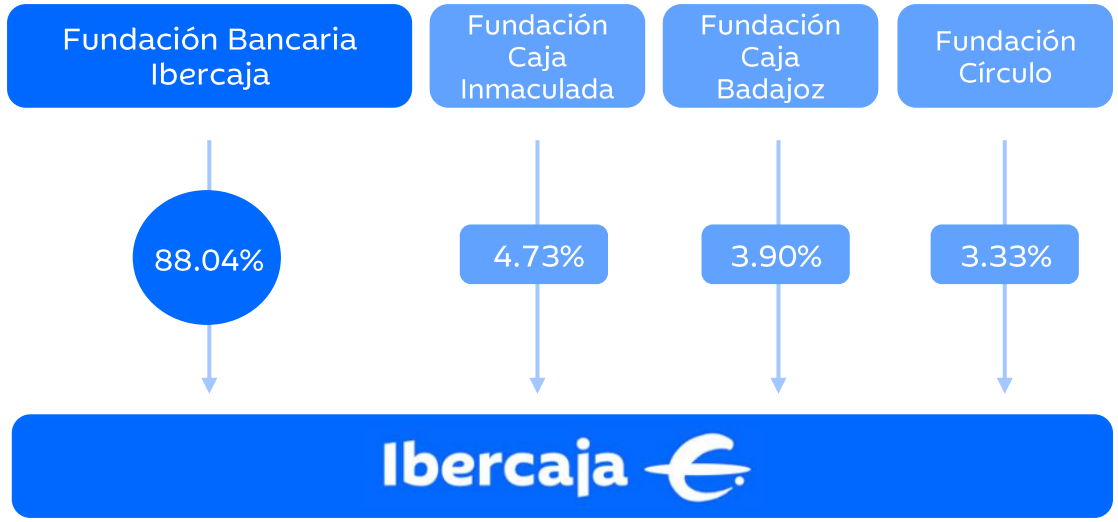


Source: Company information as of September 30, 2025; [1] Source: Inverco as of September 30, 2025; [2] Source: Inverco as of September 30, 2025; [3] ICEA as of September 30, 2025.

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[1] equivalent to 1.75% of Ibercaja Banco´s RWAs.

Ibercaja Banking Foundation entirely fulfilled the Reserve Fund in March 2024. As of September 2025, the reserve fund amounts to ≈€334m

Source: Company information as of September 30, 2025; 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;. Established by the Spanish Law 26/2013 on savings bank and banking foundations and Spanish Royal Decree 877/2015

Strong credit profile supported through continuous rating upgrades

Moody's	Fitch Ratings	S&P Global
A3 / Stable	**BBB+ / Stable**	**BBB / Stable**
↑ October 2025	↑ February 2025	↑ March 2025
Since 2020 (Ba3) **6 upgrades**	Since 2020 (BB+) **3 upgrades**	Since 2020 (BB+) **2 upgrades**

↑ Upgrades during 2025

02

9M2025 RESULTS



9M2025 key highlights

Sound commercial dynamism results in a new all-time high in business volume, reaching €109,142m (+6.4% YoY) .

Customer funds: +7.6% YoY

Performing loans ex repos: +3.4% YoY

Growth in business volume, strong performance in wholesale activity, non-banking fees and legal change in the banking tax offset the fall in interest rates; cost of risk remains contained.

Net fee income: +5.4% YoY

Gross margin: +3.7% YoY

Cost of risk: 22 bps

Net income increases by 7.3% YoY and ROTE is almost 300 bps above the Strategic Plan target.

ROTE: 12.8%

Net income: 271 €m

Strong profitability levels with a contained pay-out ratio drive solvency ratios to the upper end of the target set in the current Strategic Plan.

CET1 FL: 14.1%

MDA ratio: 6.3%

Business volume

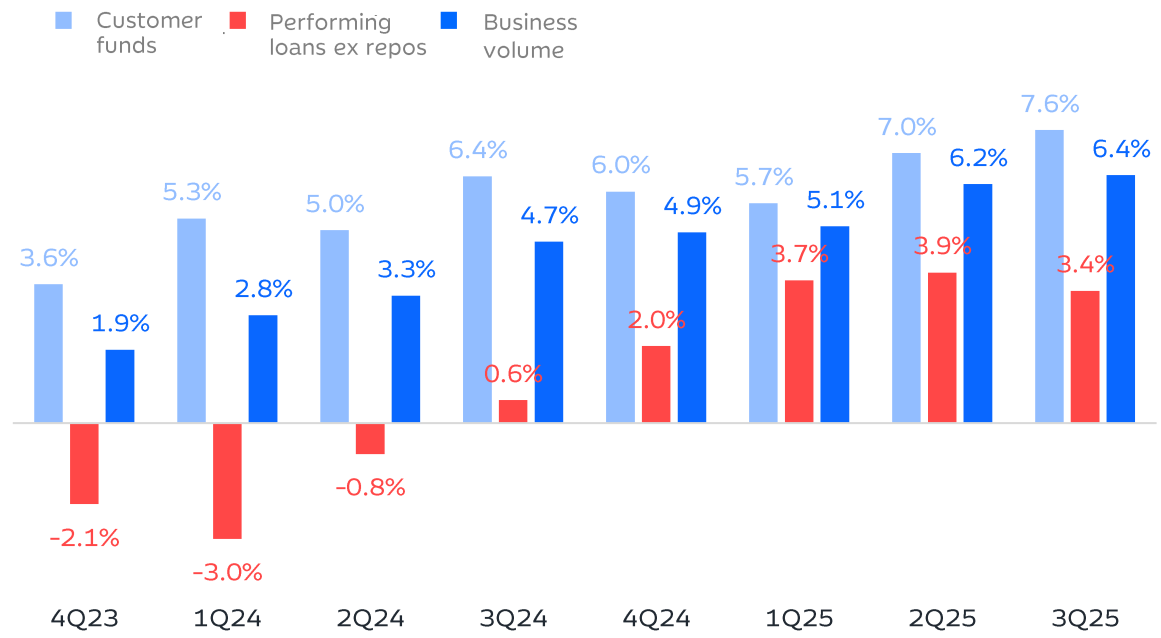
Commercial activity 9M25 vs. 9M24

% - YoY.

New lending loans and credit + leasing	**+21%**
Mortgates	+50%
Non RE companies	+5%
RE companies	+25%
Consumer loans	+29%
New money from customers	**X2.4**
Net contributions to AuM and life insurance products	**X2.3**

Business volume evolution YoY[1]

% - YoY



The growth in business volume continues to strengthen, reaching a new all-time high above €109.000m, representing the highest YoY increase (+6.4%) in the Bank's recent history. This strong pace of growth is supported by both resources and lending, reflecting Ibercaja's robust commercial dynamism.

[1] Business volume includes Performing loans ex repos + customer funds (customer deposits + AuM & life insurance products)

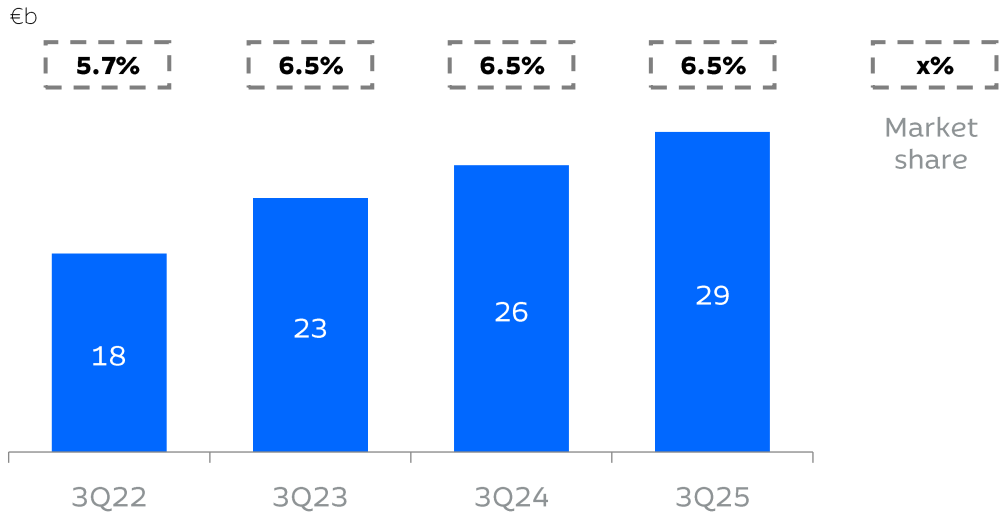
Customer funds

Customer funds

€m

	3Q25	YoY	YTD
Customer deposits	**35,325**	**5.4%**	**2.0%**
Current accounts	30,147	6.0%	5.0%
Time deposits	5,179	2.2%	-12.7%
AuM & Life insurance products	**44,167**	**9.4%**	**7.3%**
Mutual funds	29,179	12.5%	9.5%
Pension funds	7,158	5.4%	3.9%
Life insurance products	7,831	2.7%	2.5%
Total customer funds	**79,493**	**7.6%**	**4.9%**

Mutual funds



Customer funds grow by 7.6% YoY to €79,439m.

- This growth is driven by an acceleration in the **attraction of new customer funds during the year (×2.4 vs. 9M24)** through **deposits** and **payroll accounts** (“Cuenta Vamos”), which **represent 65% of total customer funds growth**. Additionally, **the favorable Spanish macroeconomic environment is supporting household savings.**

- The commercial strategy by product has been focused on **adapting the cost of time deposits to the current interest-rate environment** (average **new household deposit cost falls to 0.9%,** vs. 1.5% in 2024) and on **redirecting part of deposits maturities toward AuM and life insurance products**. Thus, net inflows to **AuM and life insurance products reach €2,090m (2.3x prior year)**

Mutual funds continue their excellent performance during the year, with a YoY growth of 12.5% (€3,236m) to €29,179m, recording a new high. Mutual funds market share stands at 6.5%.

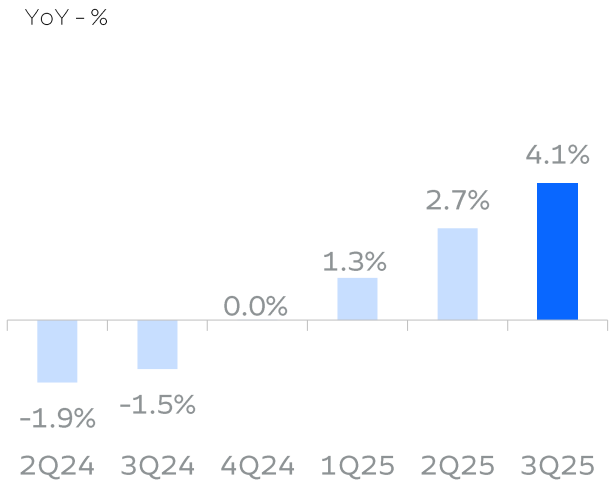
Customer loans

Performing loans ex repos

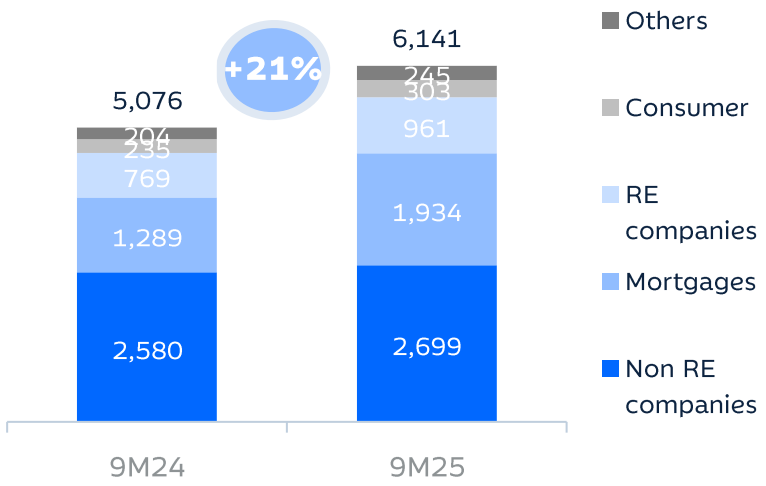
€m

	3Q25	YoY	YTD
Loans to households	**19,568**	**4.0%**	**2.7%**
Mortgages	17,897	4.1%	2.8%
Consumer loans and others	1,671	3.2%	1.4%
Loans to companies	**8,756**	**1.4%**	**-1.7%**
Non-real estate companies	7,685	2.6%	-1.3%
Real estate companies	1,071	-6.1%	-4.2%
Public sector and others	**1,325**	**8.8%**	**7.2%**
Performing loans ex repos	**29,649**	**3.4%**	**1.6%**

Stock of mortgages evolution



New lending



Performing loans ex repos grow by 3.4% YoY thanks to a strong dynamism in new lending, which increases 21.0% YoY.

- **Loans to households (+4.0% YoY)** continue to perform well, with **mortgages remaining the main growth driver**. The **mortgage portfolio increases by +4.1% YoY**, accelerating the pace of growth over previous quarters thanks to a **50% increase in new mortgage lending** during the first nine months of the year. **Madrid (+56% YoY)** and the **Mediterranean Basin (+70% YoY**) remain key growth areas, consolidating Ibercaja's strategic focus on expansion areas and strengthen Madrid as its second largest market in lending.
- **Non-real estate companies portfolio** grows by **2.6% YoY** thanks to a **4.6% YoY increase in new lending** and a **6.0% YoY** rise in **traded volume of working capital.**

9M2025 Results

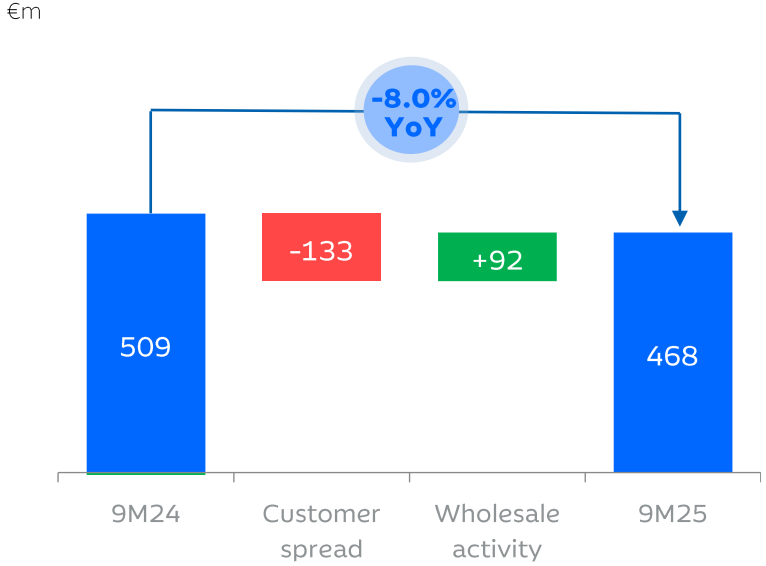
	9M2024	9M2025	YoY
Net interest income	509	468	-8.0%
Net fee income	356	375	5.4%
Net income under insurance contracts	106	96[1]	-9.3%
Recurring revenues	**970**	**939**	**-3.2%**
Gains/Losses on Financial Assets and Liabilities	-4	-1	-80.3%
Other Operating Income (Net)	-15[2]	47	n.a.
Gross Operating Income	**951**	**985**	**3.7%**
Operating expenses	-483	-515	6.6%
Pre-Provision Profit	**467**	**470**	**0.7%**
Total Provisions	-73	-82	12.9%
of which: Loans and Foreclosed Assets Provisions	-51	-50	-3.0%
Other Gains and Losses	4	7	79.5%
Profit Before Taxes	**398**	**395**	**-0.8%**
Taxes	-146	-124	-14.8%
Net income	**252**	**271**	**7.3%**

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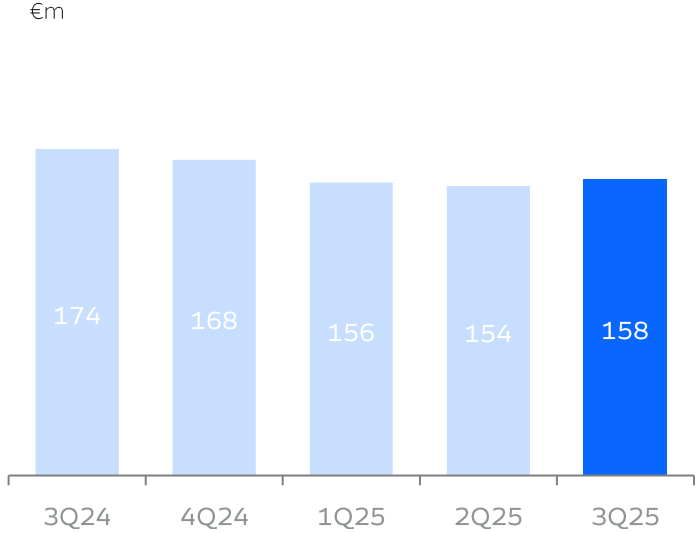
[1] Life insurance contributes €107.2 million to pre-tax profit in 9M25, an improvement of €10.5 million on the previous year.
[2] In 9M24, €47m was recorded under "other operating expenses" as a result of the bank levy. In 9M25, the portion corresponding to nine months of the new 2025 banking tax has been accrued, amounting to €1.8 million under the line item "corporate income tax expense."

Net interest income

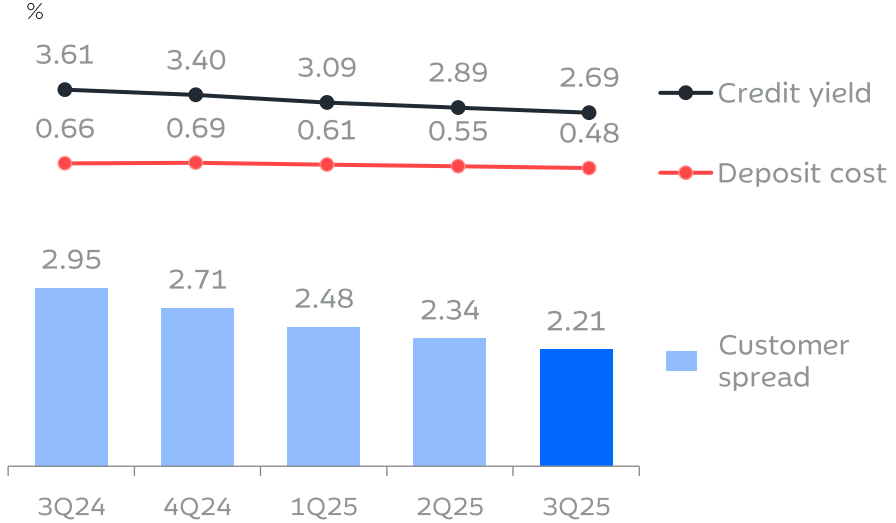
NII breakdown evolution



NII QoQ evolution



Customer spread



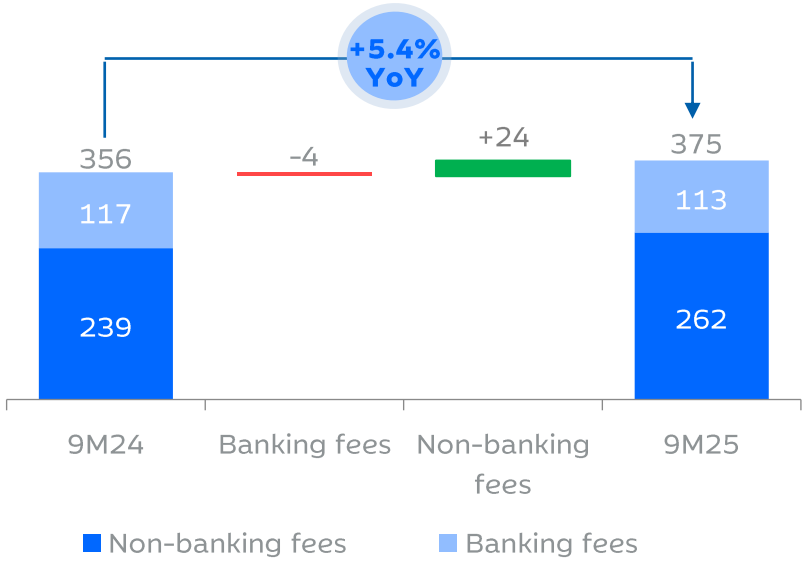
Net interest income accounts for €468m, a decrease of 8.0% YoY, as a result of the decline in credit portfolio rates. QoQ, net Interest income increases by 2.3%.

- The **decline in customer spreads(-€133m YoY)** is partially offset by a **higher contribution from wholesale activity (+€92m)** thanks to a better contribution from the **treasury account (+€44m),** due to the growth of customer deposits combined with the adjustment to a lower cost and a significantly lower cost of **wholesale funding (+€47m)** thanks to the improved conditions of the recent TIER2 issuance and the maturity of other issues non renewed.
- **Customer spread** stands at **2.21%**. Credit income fall by 18.3% YoY in 3Q25 due to the lower average rate on the portfolio, which falls to 2.69%. The cost of deposits falls in the quarter to 0.48%.

Net fee income

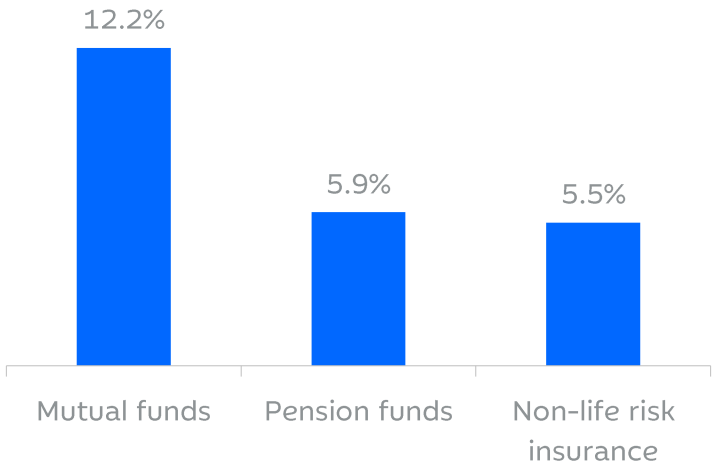
Net fee income breakdown evolution

€m



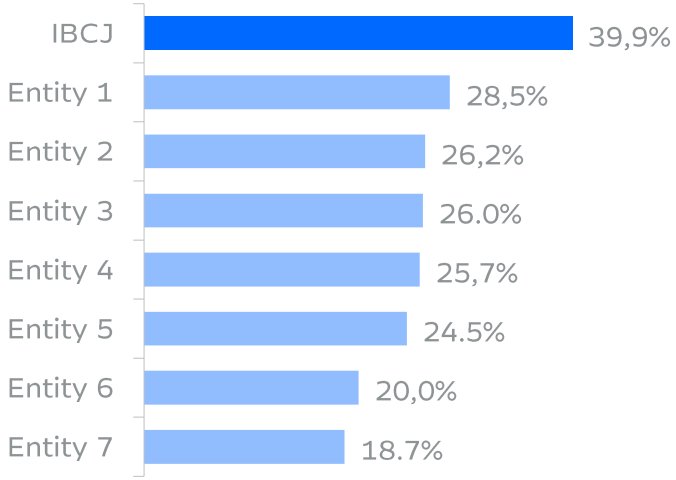
YoY non-banking fees by product

% - 9M2025 vs. 9M2024



Fees % recurring revenues[1]

% - 9M2025



Net fee income increases by 5.4% YoY or €19.2m explained entirely by the excellent performance of non-banking commissions.

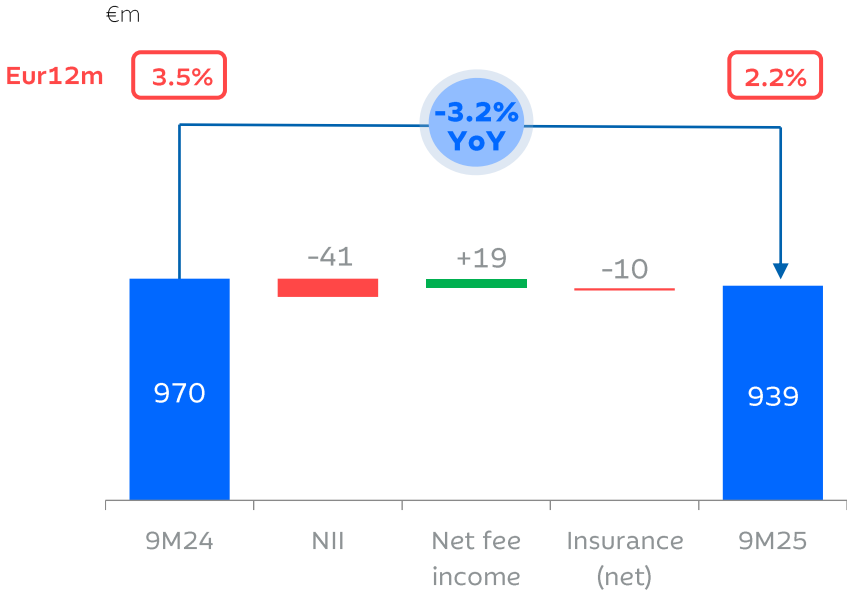
- **Non-banking fees increase** by **9.9% YoY** mainly due to the higher volume of AuM and the growth in the risk insurance portfolio (non-life). **Mutual fund fees** stand out, increasing by **12.2% YoY.**
- **Banking fees decrease** by **3.7% YoY,** as a result of the adjustment of rates in customer strategic groups and lower income from customer defaults, thanks to the good performance of the Entity's credit portfolio. However, banking fees **increased in Q3 (+0.9% QoQ) thanks to greater dynamism in payments activity**.

Net fee income contributed 39.9% to recurring revenues, the highest % of diversification among Spanish financial peers.

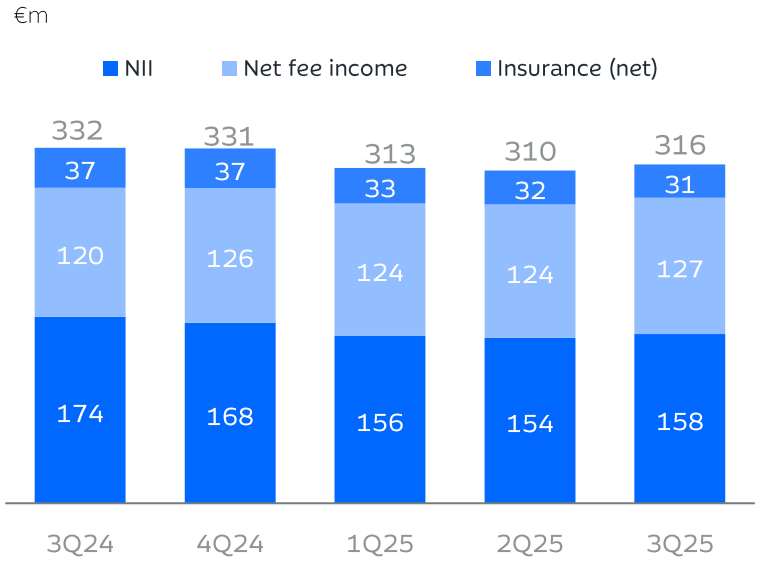
[1] Peers include: Abanca, Bankinter, Caixabank, Cajamar, Kutxabank, Sabadell and Unicaja.

Recurring revenues & gross operating income

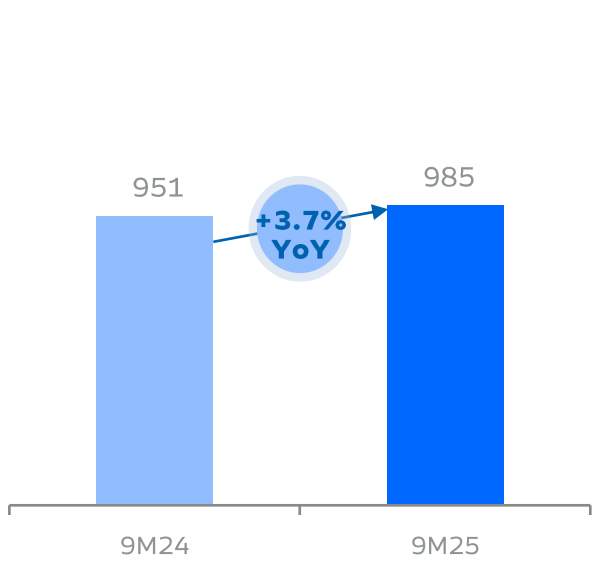
Recurring revenues evolution



Recurring revenues QoQ evolution



Gross operating income evolution[1]



Commercial dynamism and the optimization of wholesale business levers have helped mitigate the impact of the decline in interest rates (12-month Euribor down by 130 bps in the period), limiting the drop in recurring revenues to just 3.2% YoY.

- In **3Q2025**, **recurring revenues increase by 1.9% QoQ**, driven by a **net interest income** that changes trend and grows **2.3% QoQ** and **net fee income** that rises **2.2% QoQ**, maintaining the solid performance of recent quarters.

Gross operating income increases by 3.7% YoY to €985m thanks to the resilience of recurring revenues and the legal change in the banking tax[1].

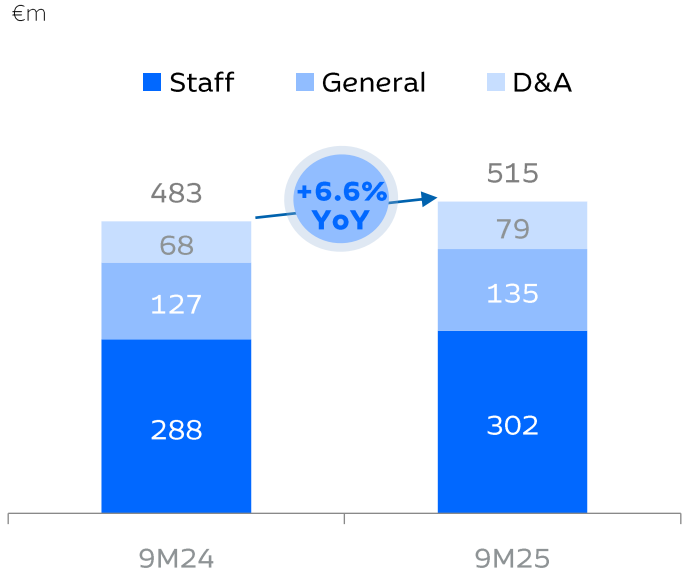
- Excluding the impact of the banking tax, **gross operating income fall by only 1.2% YoY,** despite the aforementioned fall in interest rates

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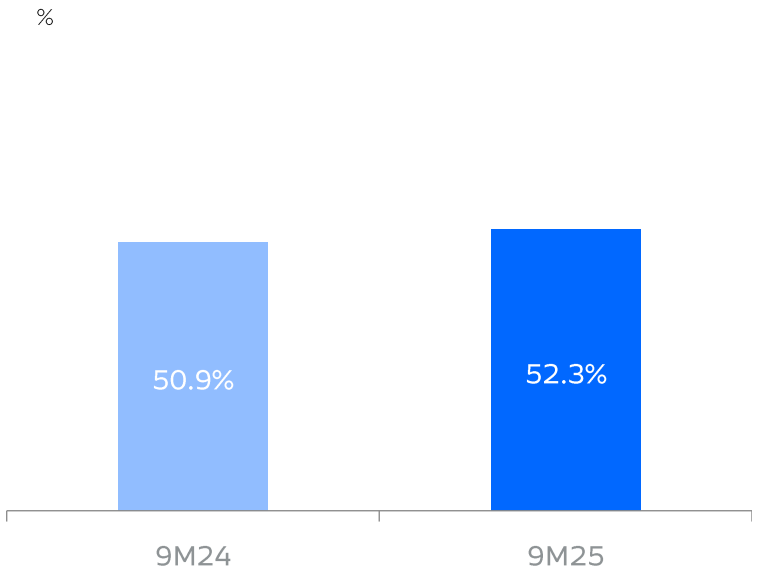
[1] In 9M24, €47m was recorded under "other operating expenses" as a result of the bank levy. In 9M25, the portion corresponding to nine months of the new 2025 banking tax has been accrued, amounting to €1.8 million under the line item "corporate income tax expense."

Operating costs & pre-provision profit

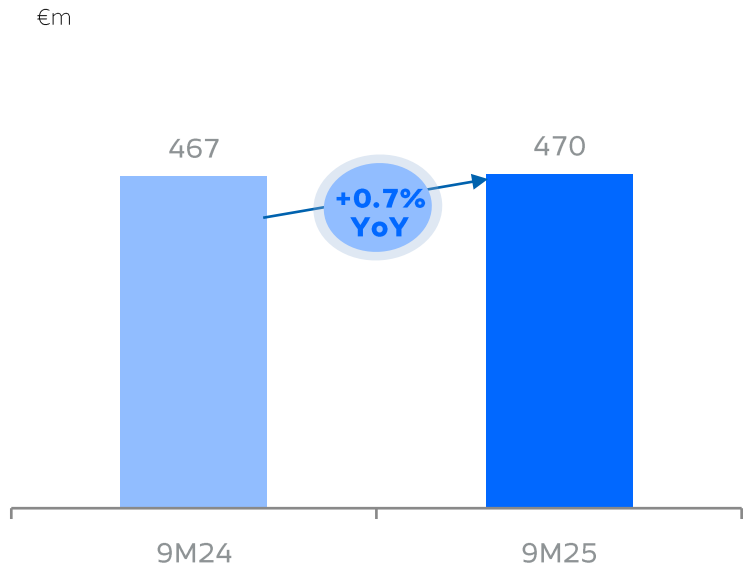
Operating costs



Cost to income ratio



Pre-provision profit



Operating expenses are up by 6.6% YoY or €32m to €515m.

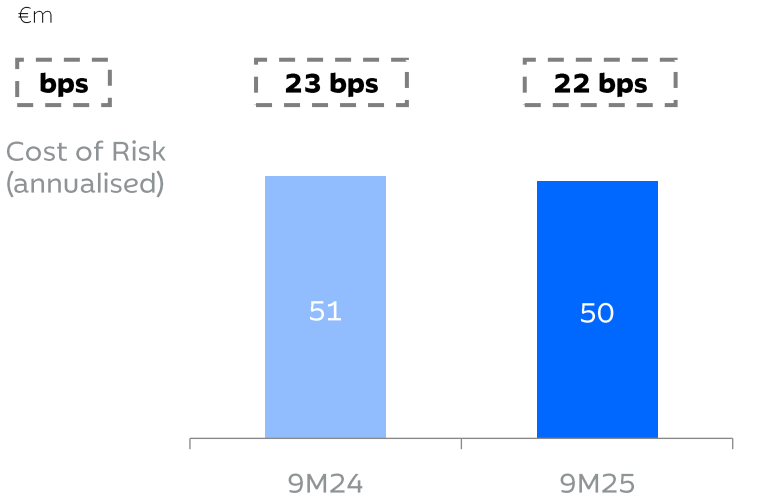
- **Staff expenses** increase by **4.8% YoY**, due to the net increase in the workforce (+119 employees YoY) and the application of the Collective Agreement. **General expenses** rise by **6.0% YoY**, mainly due to the cost of the brand image campaign. **Depreciation and amortization expenses** increase by **15.1%** YoY due to investment in intangibles and growth in renting.

Cost to income ratio stands at 52.3%.

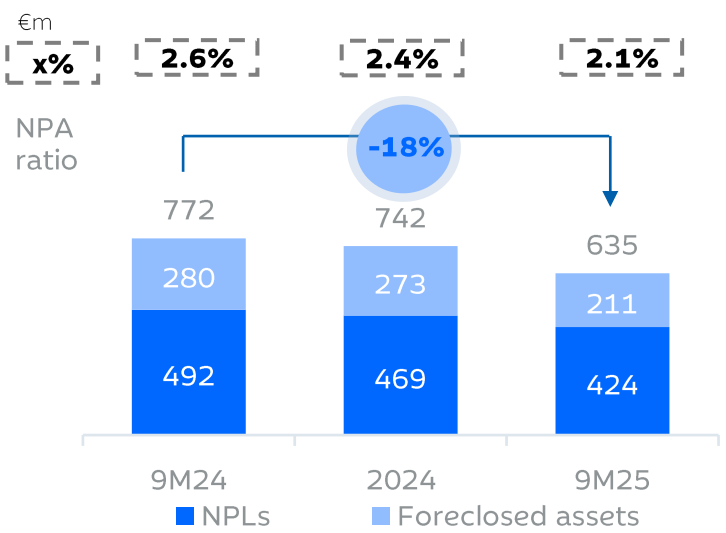
Pre-provision profit improves by 0.7% YoY to €470m.

Cost of risk and asset quality

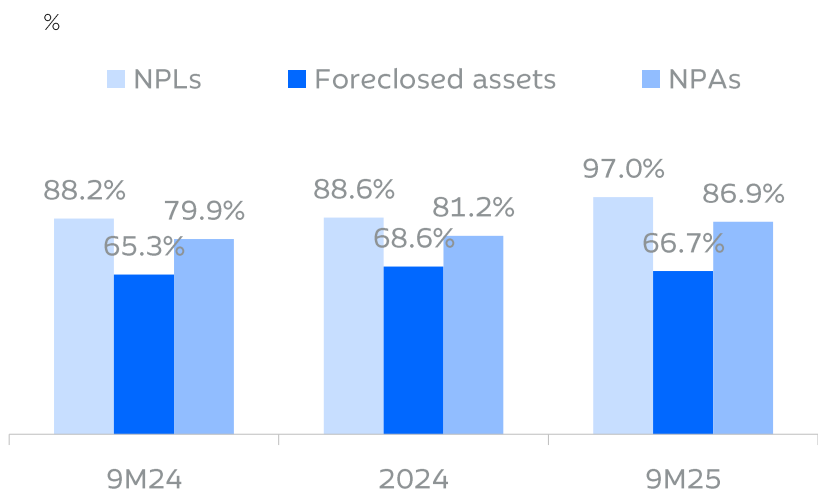
Loans and foreclosed assets provisions



Gross NPAs



NPAs coverage ratios



Loans and foreclosed assets provisions stand at €50m vs €51m in 9M24. Cost of risk as of September 2025 falls to 22 bps.

NPA ratio falls by 47 bps to 2.1% compared to September 2024 and stock of NPAs declines 17.8% YoY.

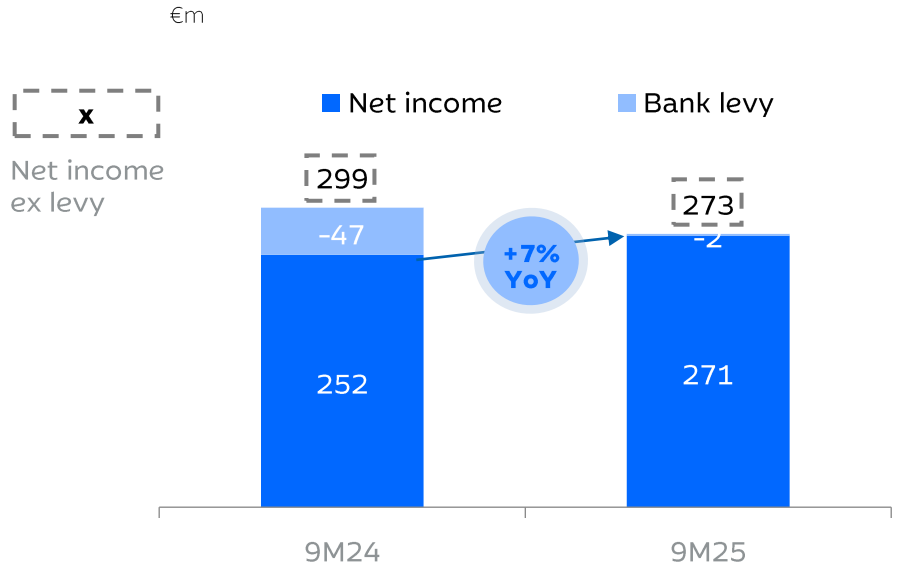
- **NPLs fall by 13.9% YoY** thanks to the positive macroeconomic environment and the high effectiveness in recoveries. **NPL ratio** decreases by 24 bps YoY to **1.4%** (Ibercaja maintains its **positive gap vs. the sector at 152 bps[1)]** whereas **foreclosed assets fall 24.6% YoY** due to reduced inflows and high dynamism in sales.

Following its efforts in provisions, Ibercaja increases its coverage ratios to 86.9% for NPAs.

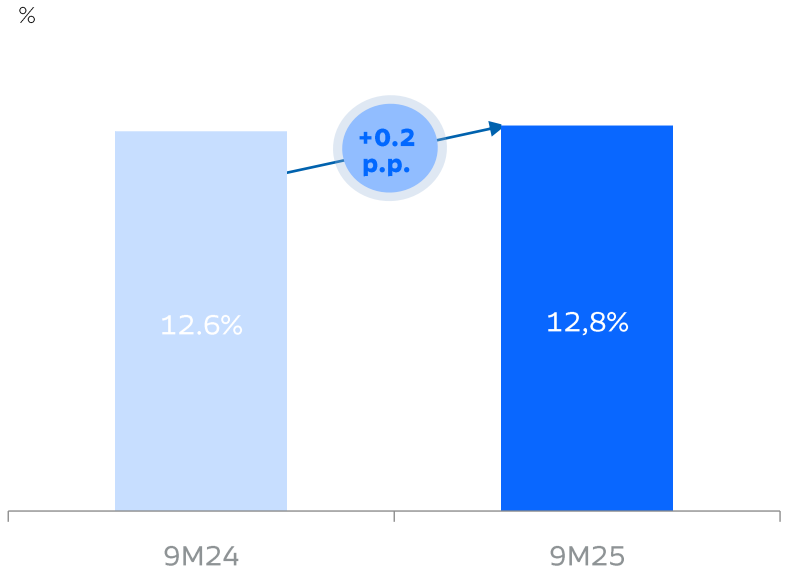
- **Net NPAs** stand at **€83m,** representing less than **0.2% of total assets**, one of the lowest in the Spanish financial system.

Net income

Net income evolution



Reported ROTE



Reported net income increases 7.3% YoY in 9M25 to €271m.

- The **high diversification of Ibercaja's business model,** the **extraordinary evolution of asset quality** and the legislative change in banking tax explain the **resilience of the P&L account** in an environment of falling interest rates.
- Excluding banking tax impact, net income decreases by 9% YoY.

ROTE reaches 12.8% in 9M25, +0.2 p.p. compared to 9M24 and almost 300 bps above the target set in "Ahora Ibercaja" Strategic Plan (>10%).

Liquidity and ALCO portfolio

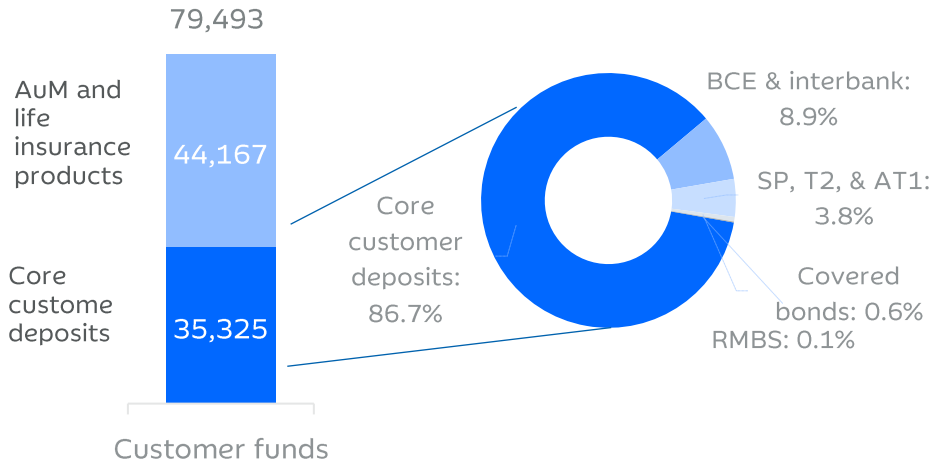
Liquidity and funding ratios

% - 3Q25



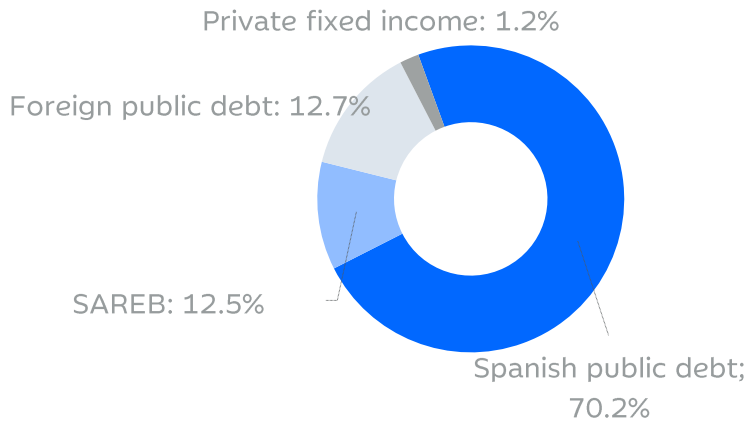
Funding structure

% - 3Q25



ALCO portfolio

% - 3Q25



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

- **LCR ratio** reaches **214.8%**. **Liquid assets** stand at **€13,291m, 24.4% of total assets.**
- **Core customer deposits** account for **86.7% of Ibercaja´s total external funding.**
- **LTD ratio** stands at **84.0%** and **NSFR** reaches **146.9%.**

ALCO[1] portfolio increases by 10.5% in the quarter to €11,532m due to purchases of public debt.

- **Spanish public debt represents 70.2% of the total portfolio.** 99% of the ALCO portfolio is classified as high-quality liquid assets (HQLA). The duration is 2.3 years[2] .

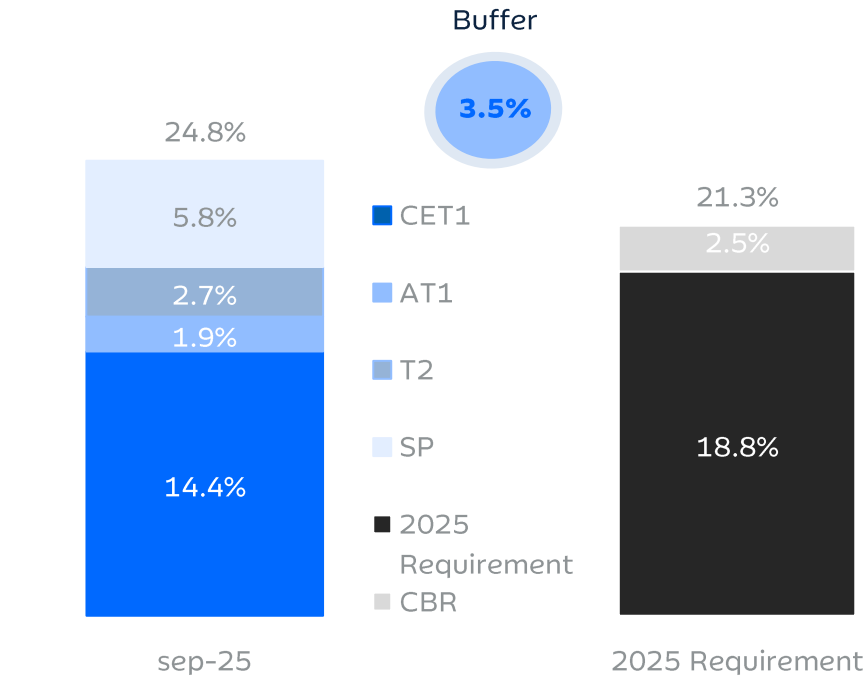
Ibercaja

[1] Excludes insurance activity; [2]Includes interest rate swaps

MREL

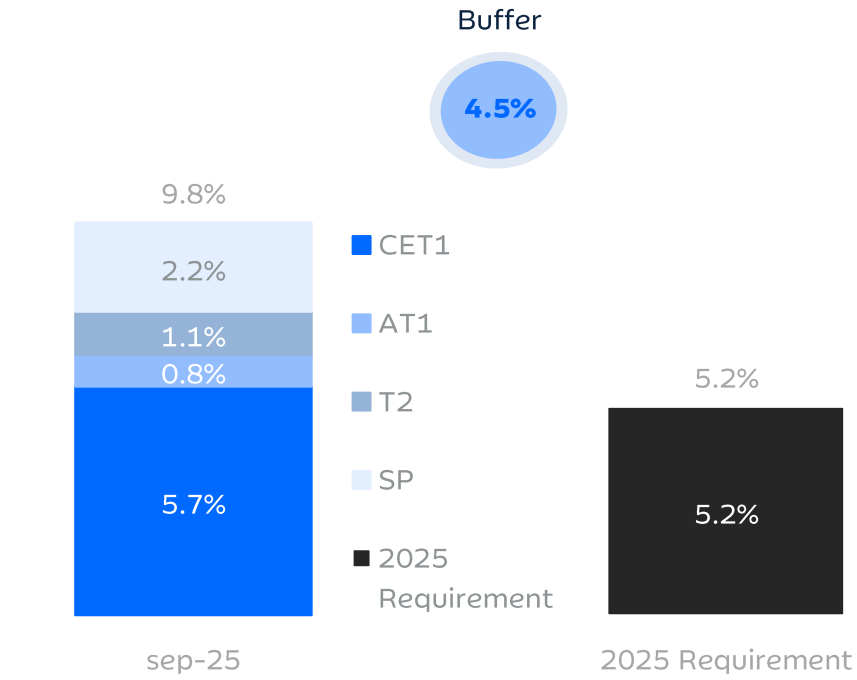
MREL Ratio

% RWA-



MREL Leverage Ratio

% -



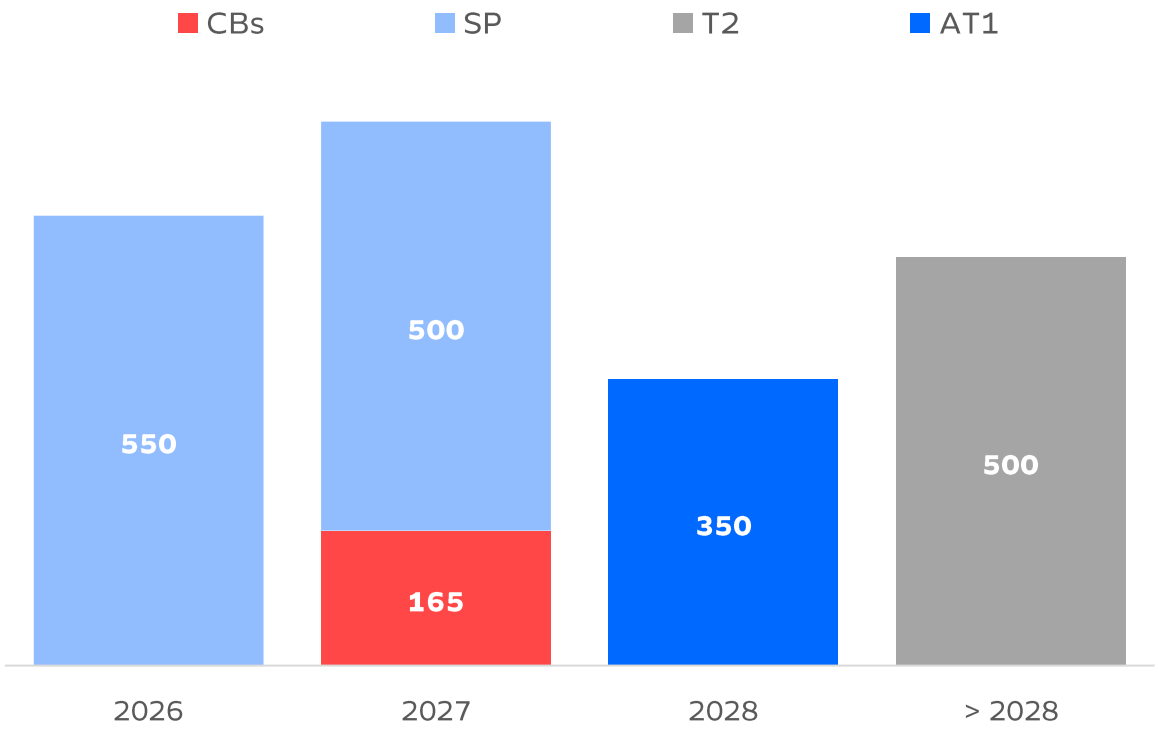
MREL ratio stands at 24.8% and Ibercaja maintains a buffer vs. requirement of 3.5%[1] and of 4.5 % vs. MREL leverage requirement.

[1] Requirement valid until 01/10/2025, date on which the CCyB established for exposures in Spain (0.5%) will additionally be required.

Following maturities

Following maturities

€m



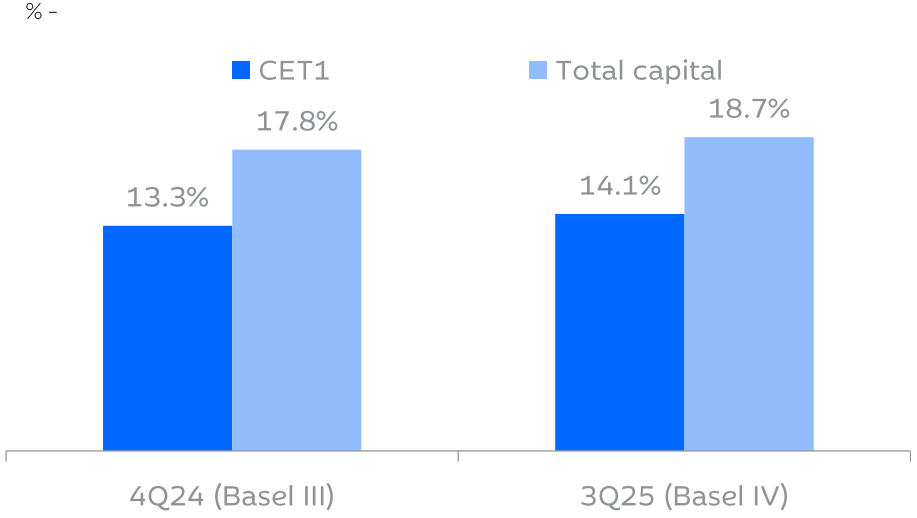
Ibercaja plans to maintain the current structure of MREL and hybrid capital.

Executed debt issuances during 2025:
EUR 500m 11.25NC6 TIER 2 (02/25)

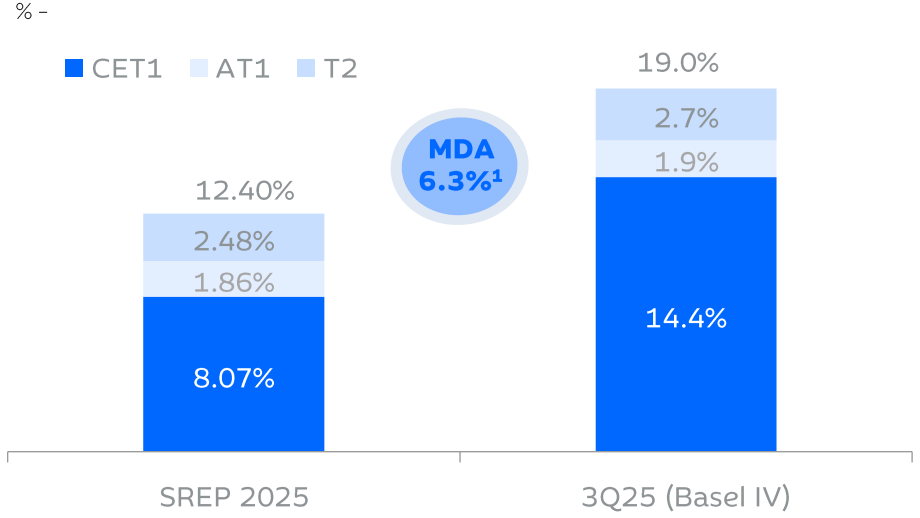
Ibercaja has a maturity schedule that meets its financing needs

Solvency

Solvency ratios – Fully Loaded



Capital Total Phased-In vs. SREP



Ibercaja's solvency levels increase in the year due to the solid profit generation, a contained pay-out ratio and the application of Basel IV.

- **CET1 Fully Loaded ratio** increases 81 bps in the year to **14.1%**, reaching the **upper end of the range** set in "Ahora Ibercaja" Strategic Plan. **Total Capital Fully Loaded** ratio increases to **18.7%** (19.0% in Phased-In terms).
- Ibercaja has an efficient capital structure and its **MDA ratio stands at 6.3%[1],** with more than enough margin to absorb the increase in the CCyB[1] requirement.
- By **2026**, Ibercaja must maintain a **CET1 PI ratio** of **8.48%** and a **Total Capital PI** ratio of **12.75%**. Notably, the **Pillar 2 Requirement** has been **reduced by 15 bps** compared to the 2025 requirement, marking the third consecutive annual reduction.

[1] Requirement valid until 01/10/2025, date on which the CCyB established for exposures in Spain (0.5%) will additionally be required.
MDA Phased-in excludes AT1 and T2 excess vs. SREP requirement

On track to meet and outperform our medium-term targets

		Targets	9M25	
Profitability	ROTE	>10%	12.8%	✓
	Cost to Income	<54%	52%	✓
Asset quality	NPA ratio	<3.5%	2.1%	✓
	Cost of Risk	<0.35%	0.22%	✓
Liquidity & Solvency	LCR	>190%	215%	✓
	FL CET1 ratio	13.5%-14.0%	14.1%	✓
	FL Total Capital	17.8%-18.3%	18.7%	✓
	Pay-out ratio	40%	40%	✓

03

APPENDIX



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 55% independent directors
- ✓ 45% 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

Francisco **Serrano Gill de Albornoz**
(Chairman)

María **López Valdes**

María Luisa **García Blanco**

Natividad **Blasco de las Heras**

Blanca **Moreno-Dodson**

Vicente **Cóndor López**

Jesús **Tejel Giménez**

Javier **Sesé Lafalla**

Mª Pilar **Segura Blas**

Enrique **Arrufat Guerra**

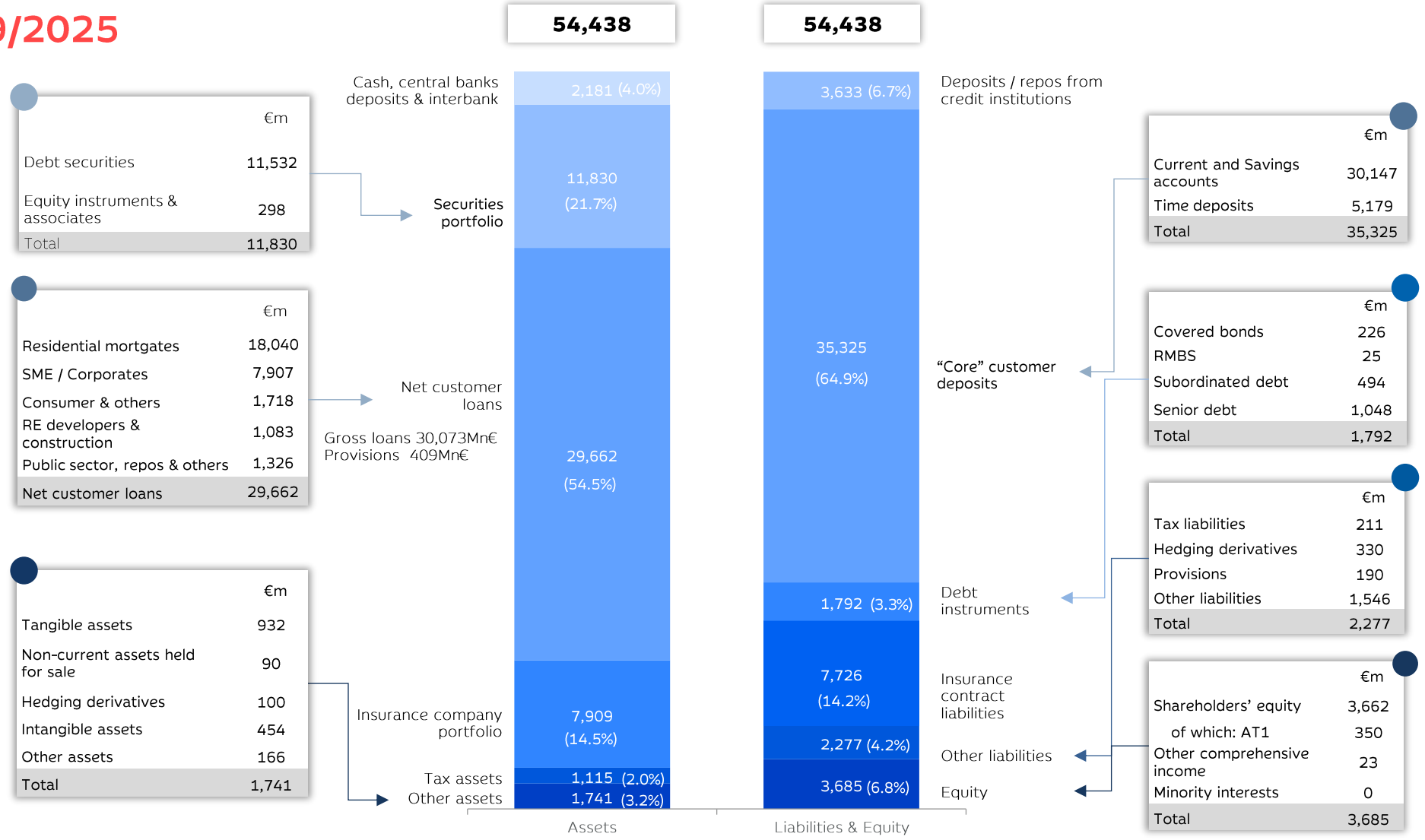
Victor **Iglesias Ruiz**
(CEO)

Executive | Proprietary | Independent

Source: Company information as of September 30, 2025; [1] Audit and compliance, appointments, compensation and large risks and solvency committees

Balance sheet

€m 30/09/2025



Glossary

Ratio / MAR	Definition
Customer Spread	Difference between the average yield on the loan portfolio and the cost of retail deposits (ex. repos and covered bonds)
Recurring Revenues	Net interest income plus net fee and commission income plus net exchange differences plus Income and expense under 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 credit risk and foreclosed assets divided by the average balance of the sum of gross loans and foreclosed assets
Liquid Assets % Total Assets	Total liquid assets divided by total assets. Liquid assets include unencumbered public debt + available & eligible fixed income assets (after ECB haircut applied)
Loans-to deposits ratio	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
ALCO Portfolio	Bank's fixed-income portfolio. Excludes the fixed-income portfolio of the insurance company

Ibercaja