

Liberbank

Financial Results 2Q18

July 30th 2018

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Key Highlights

Commercial activity

- Liberbank continues showing strong commercial dynamics as a result of its focus in profitability and commercial strategy.
- **Loan performing book** increased € 1.1bn QoQ (+5.1% QoQ and +8.8% YoY):
 - **Mortgages:** +3.2% YoY.
 - **Corporates:** +13.6% YoY.
 - **Consumer & others:** +6.5% YoY.
- **Customer funds** increased € 1.2bn QoQ (+4.2% QoQ and +2.8% YoY), best quarter in the last four years. Mutual funds keep growing in a volatile market (+25% YoY).
- **Customer satisfaction** continues improving and remains above the sector⁽¹⁾.

Operating profit

- **NII increases +9.3% in the 1H18 vs 1H17** supported by increasing lending volumes, customer spread improvement and higher profitability of the fixed income portfolio.
- **Customer spread increases +5bp** QoQ supported by higher lending yield and stable cost of funding.
- **Recurrent fees** improve +4.8% YoY supported by mutual funds and insurance business.
- **Operating costs⁽²⁾ decreased 6% in 1H18 vs 1H17.**
- **Recurrent cost of risk** normalizes to 25bp in the 2Q18 in line with guidance.
- **Net income** reached € 84m in the 1H18, +25% vs 1H17.

(1) Equos index as of June2018
(2) Including amortization

Key Highlights

Asset quality

- NPAs down -9% QoQ and -32% during the last 12 months, representing a reduction of € 1,834m. **NPA ratio** drops to 14.9%, 197bp down QoQ and 708bp YoY.
- **NPL ratio falls to 6.75%**, 109bp down QoQ and 453bp YoY. **NPL entries** are down 29% in the 1H18 vs 1H17.
- **Gross real estate asset sales** of € 298m in the quarter. In addition, the bank sold € 17m of investment properties.
- **Texas ratio** drops from 87% to 81% QoQ.
- **NPA coverage** remains stable at 51% as of Jun18, 55% including write-offs⁽¹⁾.

Solvency

- **CET1 ratio fully-loaded⁽²⁾** improved from 12.0% to 12.2% during the 2Q18 supported by organic capital generation.
- **CET1 phased-in ratio stands at 13.4%** and total capital ratio at 15.4%, well above regulatory requirements.
- Migration to IRB models keeps advancing

Others

- Liberbank maintains a **strong liquidity position**, LCR ratio stands at 238% and LtD at 95% as of Jun18.

(1) Write-offs from foreclosed assets.
(2) Incorporating the full impact from IFRS-9

Agenda

1. Commercial Activity

2. Results analysis

3. Asset Quality

4. Solvency

5. Liquidity and Fixed Income portfolio

6. Closing remarks

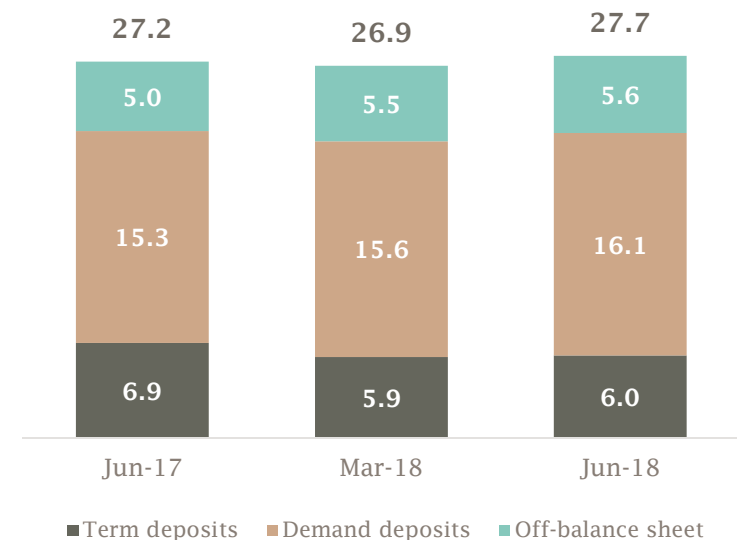
7. Appendix

Customer funds

Customer Funds. Eur m

Eur m	2Q17	1Q18	2Q18	QoQ	YoY
Customer Funds	28,703	28,324	29,517	4.2%	2.8%
On Balance Sheet	23,678	22,861	23,930	4.7%	1.1%
Public Institutions ⁽¹⁾	1,322	1,334	1,800	35.0%	36.2%
Retail Customer	22,357	21,527	22,130	2.8%	-1.0%
Demand deposits	15,343	15,620	16,112	3.2%	5.0%
Term deposits	6,880	5,864	5,977	1.9%	-13.1%
Other	133	43	40	-8.5%	-70.2%
Off-balance sheet	5,025	5,464	5,587	2.3%	11.2%
Mutual funds	2,454	2,951	3,074	4.2%	25.2%
Pension Plans	1,503	1,486	1,493	0.4%	-0.7%
Insurance Funds	1,068	1,027	1,021	-0.5%	-4.4%
Number of Branches	810	752	743	-1.2%	-8.3%
Customer funds/branch. Eur m	35	38	40	5.5%	12.1%

Customer Funds (exc. Public Institutions). Eur bn⁽²⁾

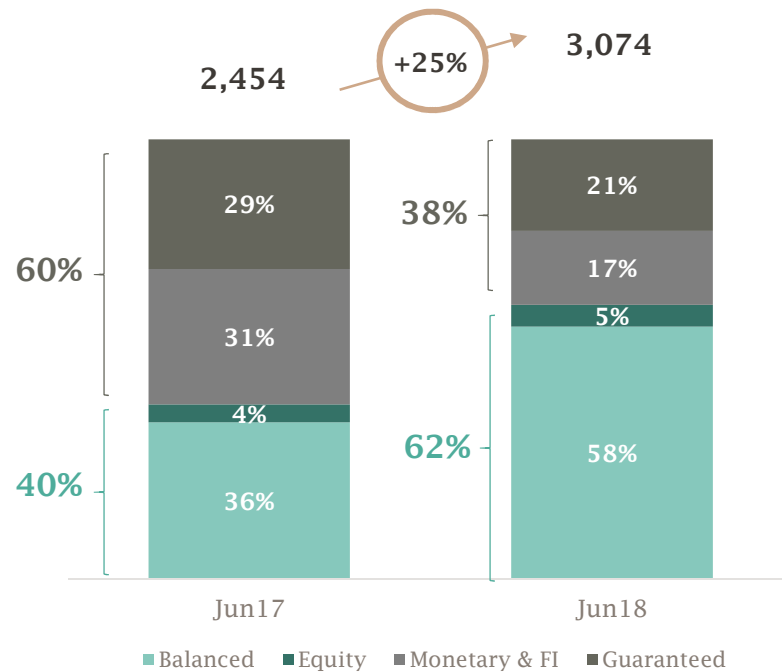


- Customer funds increased € 1.2bn QoQ (+4.2% QoQ and +2.8% YoY), best quarter in the last four years.
- No impact from branches overhaul as they keep increasing their productivity.
- Mutual funds keep growing in a volatile market (+25% YoY) and switching to a more profitable mix.

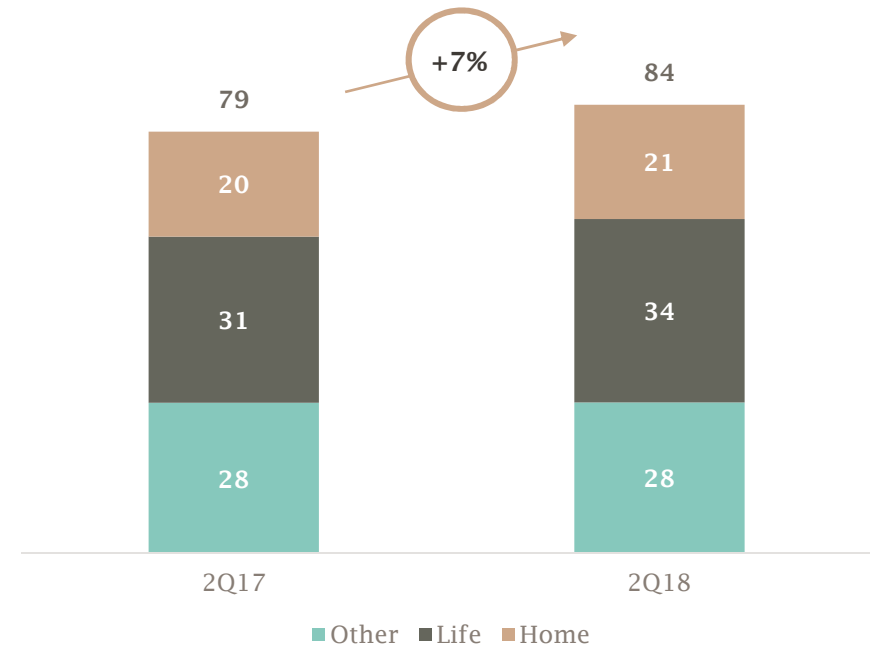
(1) Public institutions includes (€ 290M) related to pension prepayments which were seasonally higher in June 18.
 (2) Resident customers. Excluding Public Institutions and other
 Note: customer funds do not include repos

Off balance sheet

Mutual funds mix (Eur m)



Insurance premiums (Eur m)



- Mutual funds increase +4% QoQ and +25% YoY despite market volatility in the quarter.
- Fee income on mutual funds increases +33% during the 1H18 vs 1H17.
- Insurance premiums increase +7% YoY and fee income increases +9% 1H18 vs 1H17.

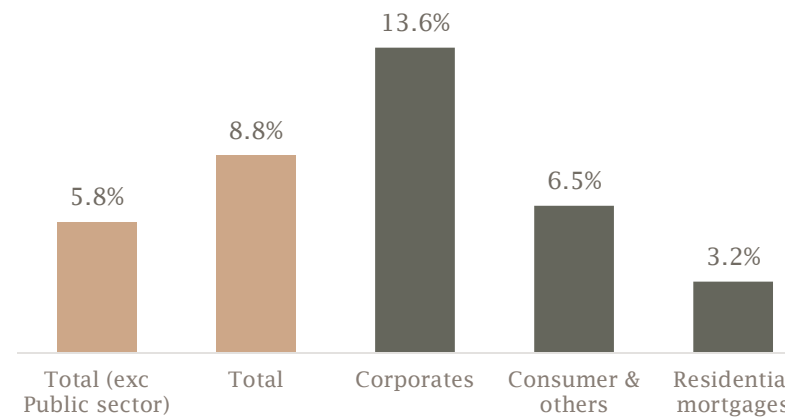
Lending

**Performing Loan book breakdown.
Gross. Eur m**

Eur m	2Q17	1Q18	2Q18	QoQ	YoY
Public Sector	1,059	1,344	1,712	27.3%	61.6%
Loans to businesses	4,937	5,386	5,607	4.1%	13.6%
Real Estate Developers	153	184	217	18.0%	41.1%
Other corporates	4,784	5,202	5,390	3.6%	12.7%
Loan to individuals	13,504	13,767	13,957	1.4%	3.4%
Residential mortgages	12,781	13,006	13,187	1.4%	3.2%
Consumer and others	723	761	770	1.2%	6.5%
Other exposures⁽¹⁾	603	310	591	90.6%	-2.0%
Total performing book	20,104	20,807	21,867	5.1%	8.8%
Total performing book (exc Public sector)	19,045	19,463	20,155	3.6%	5.8%

(1) "Other loans" includes (€278M) pension prepayments which are seasonally higher in June.

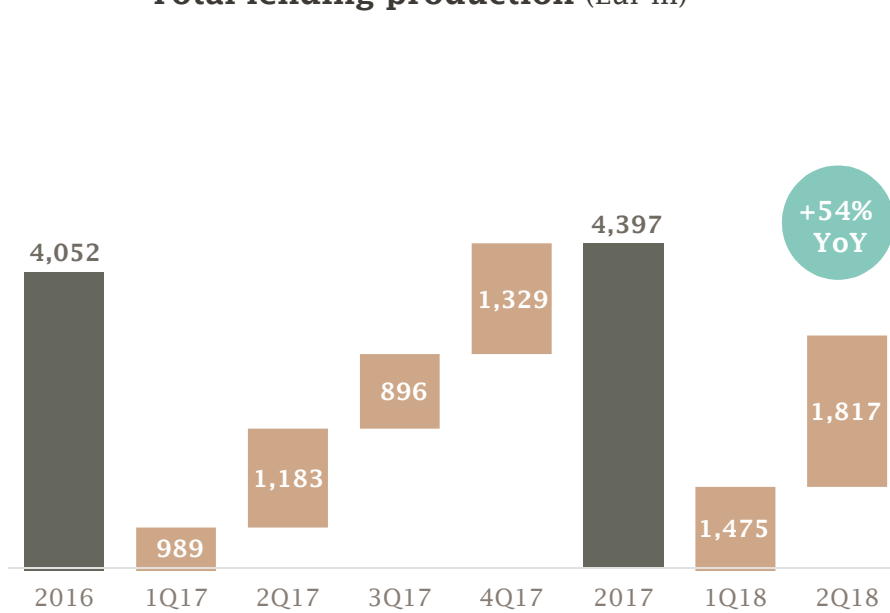
Performing loan book growth. YoY



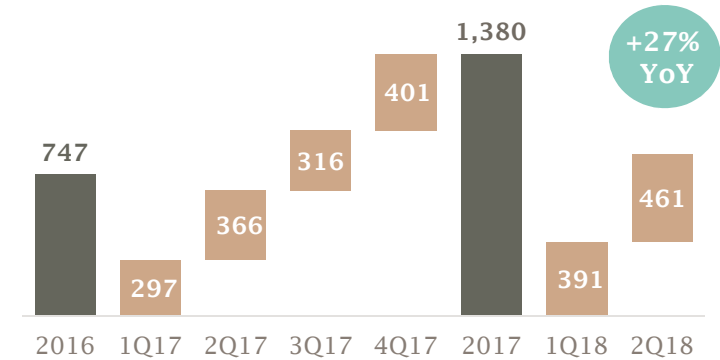
- Loan performing book increased € 1.1bn QoQ (+5.1% QoQ and +8.8% YoY).
- Mortgage book confirms the turnaround and grows +3.2% YoY while "consumer and others" increases +6.5% YoY.
- Corporate book continues delivering a strong growth (+13.6% YoY).

Lending: new production

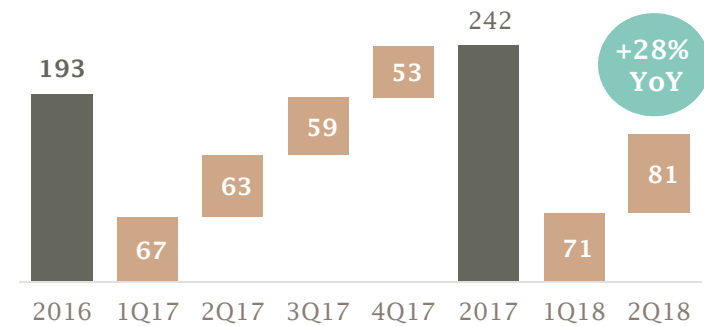
Total lending production (Eur m)



Residential mortgage production⁽¹⁾ (Eur m)



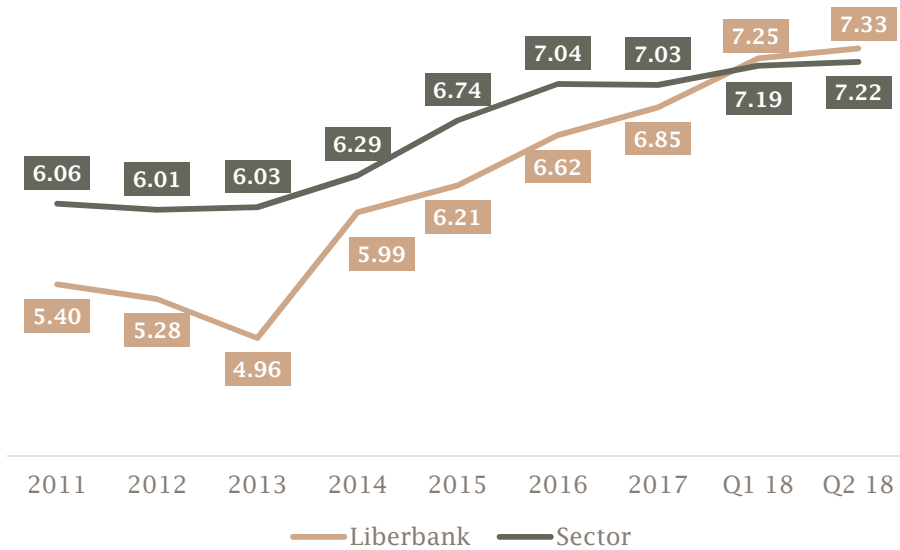
Consumer lending (Eur m)



- Mortgage book confirms its momentum, increasing volumes and pricing. Risk profile improves with the use of internal models and low LtVs.
- Consumer lending new production accelerated during the 2Q18 with new pre-approved and top-up campaigns. New production is coming mostly from existing customers leading to maintaining NPL ratio stable and keeping cost of risk under control.

(1) It does not include refinanced loans

Quality levels



Source: ESTIGA, EQUOS (Estudio de Calidad Objetiva Sectorial 2Q 2018)

Liberbank service evolution

	2017	2Q 18
Ranking	# 11	↑ # 9
2018 evolution	Sector +19 bps	Lbk +48 bps

- Quality service levels clearly improving, first time above the sector⁽¹⁾ in 1Q18 and improving further in 2Q18.
- Liberbank has accomplished the third best evolution in the sector in 1H18 in terms of quality of service, showing the focus and effort the bank is putting on service improvement and customer satisfaction.

(1) Since Liberbank's incorporation in May2011

Digitalization



Digital Clients

28% active digital clients

YoY mobile clients **+28%**



Digital Sales and transactions

51% pre-approved loans

84% banking transactions

70% online transfers



Corporate culture & organization

- ✓ Design thinking
- ✓ Agile methodology implemented



Open innovation & analytics

- ✓ Technology architecture in progress based on Cloud technology to support open banking (APIs)
- ✓ Big Data Discovery platform implemented

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4. Solvency

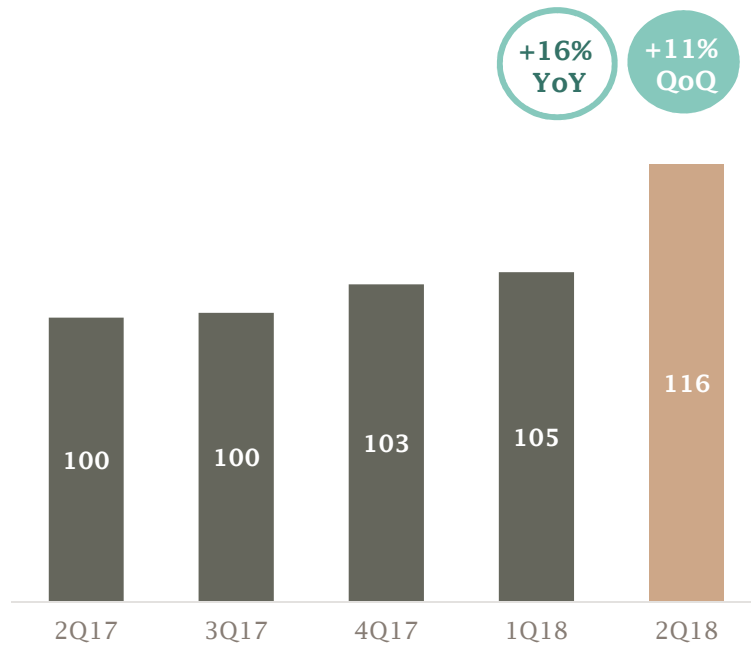
5. Liquidity and Fixed Income portfolio

6. Closing remarks

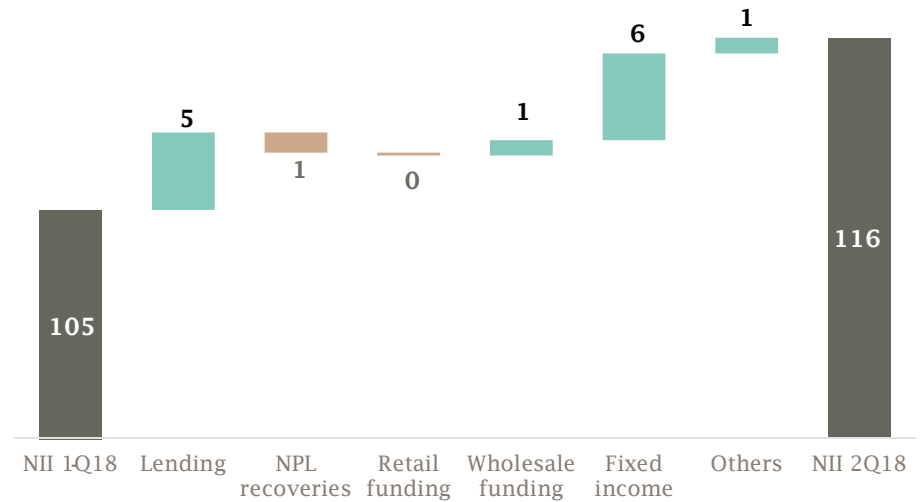
7. Appendix

Net Interest Income

NII performance (Eur m)



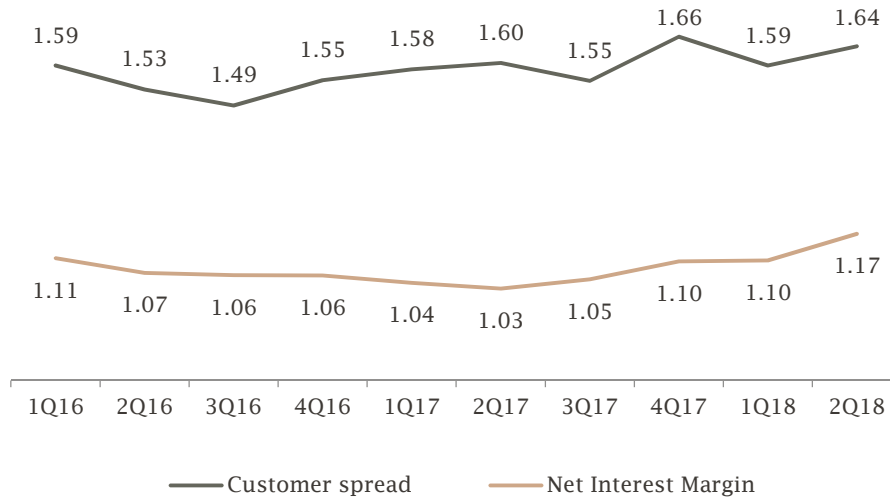
NII breakdown (Eur m)



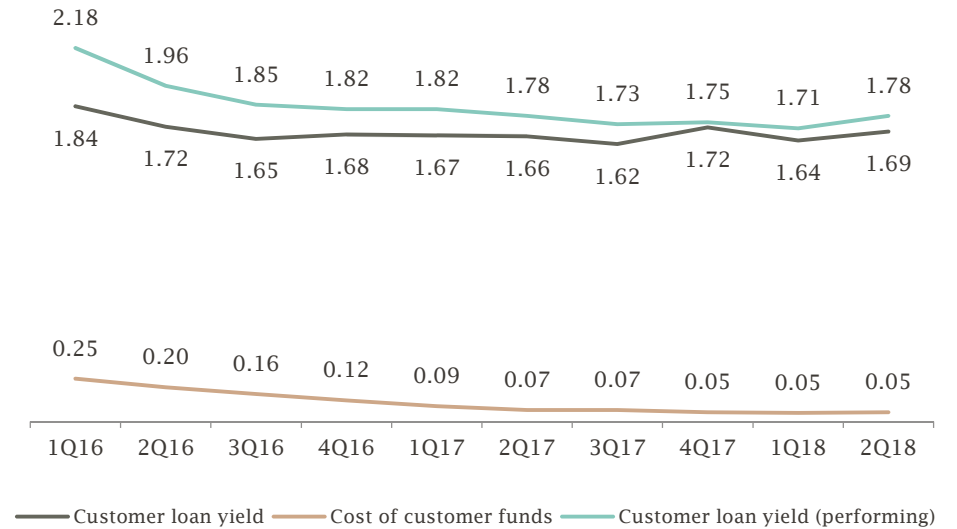
- Strong lending growth and better lending yields coupled with higher profitability of the fixed income portfolio supported NII growth (+11% QoQ and +16% YoY).
- NII on track to reach 2018 target of +10% versus 2017.

Net Interest Income: Margins

Margin performance (%)⁽¹⁾



Customer loan yield and cost of customer funds (%)

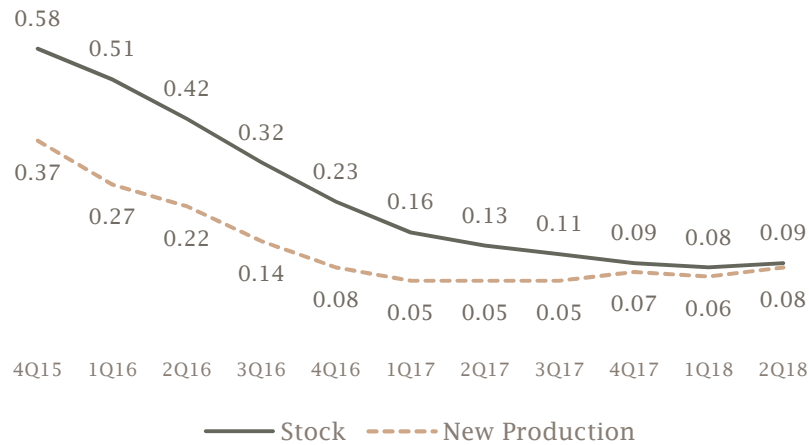


(1) 4Q16 NIM and customer spread exclude € 7m of extraordinary interest income
Note: NIM = NII / ATAs

- ➔ Customer spread improves +5pb QoQ, supported by increasing loan yield of the performing book and stable cost of customer funds.
- ➔ NIM increased by +7bp QoQ and +15bp YoY supported by better customer spread, higher profitability of the fixed income portfolio and lower cost of the wholesale funding.

Net Interest Income: Cost of funding

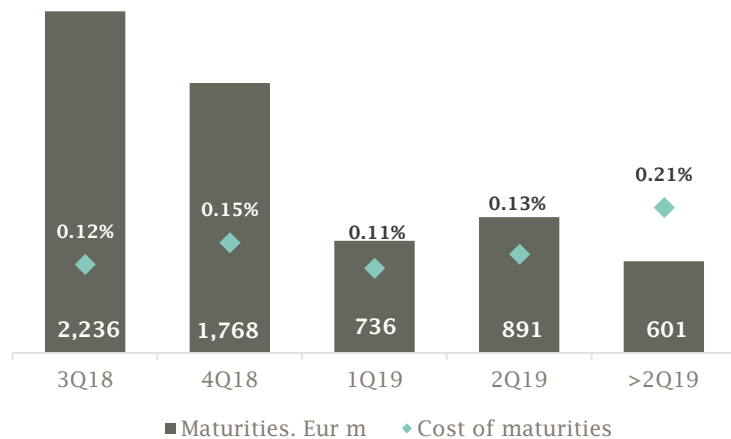
Term deposit cost performance (%)



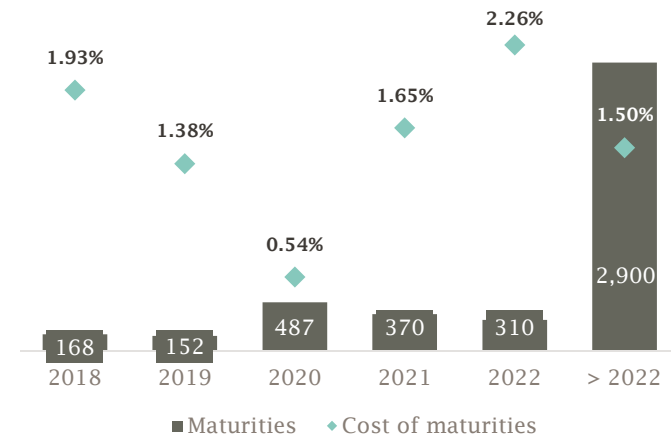
→ New term deposits stand at 8bp while customer resources increase.

→ Wholesale funding costs should decrease as expensive € 675m covered bonds (1.6% cost) matured at the end of June.

Term Deposits. Maturity, cost and volume



Capital Markets Maturities (Eur m)



Net Interest Income: Asset yields

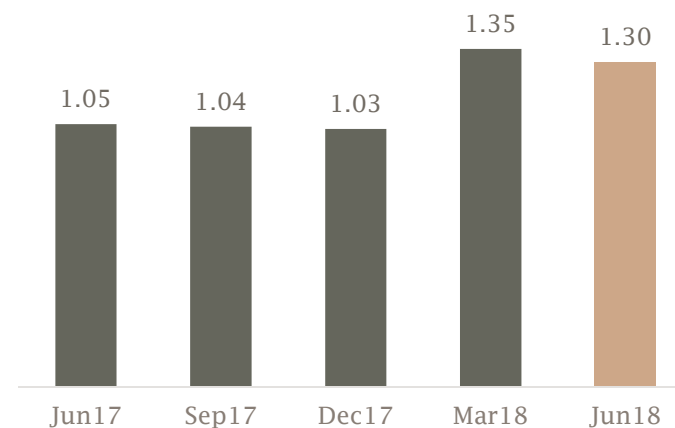
Quarterly yields on lending (%)

Basis points ⁽¹⁾	2Q17	3Q17	4Q17	1Q18	2Q18
Total loan book (yield)					
Back Book	178	173	175	171	178
Front Book	207	234	216	205	182
Front Book (Exc. Public sector)	219	239	221	237	212
Mortgages (yield)					
Back Book	123	119	121	120	121
Front Book ⁽²⁾	189	191	196	193	192
SMEs (yield)					
Back Book	252	247	247	240	243
Front Book	254	254	268	282	270

(1) The above rates refer to the drawn amounts and reflect actual contribution to NII
 (2) Mortgages front book have higher yield during the first 18 months than the ones reflected above

Fixed Income portfolio Yield.

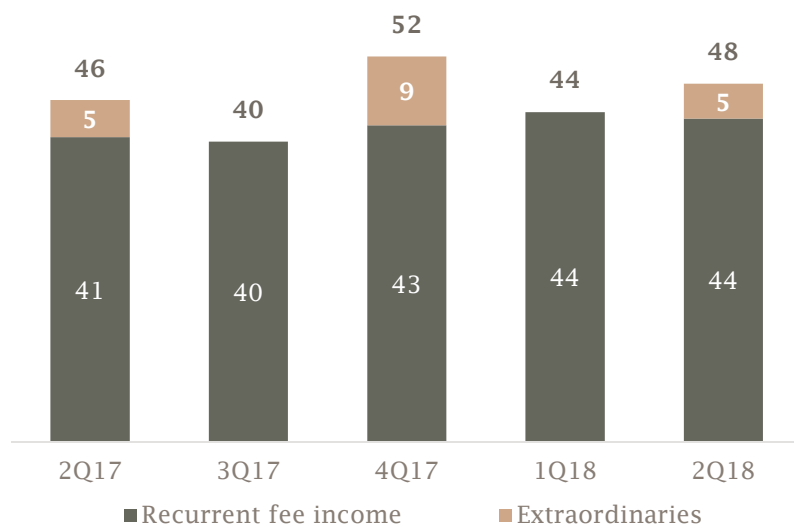
EoP (inc Sareb) (%)



- Front book yields (exc. public sector) stand 34bp above back book.
- Mortgages and SMEs yields on new lending production continue to stay well above stock during 2018.

Fee Income

Fee income performance (Eur m)



Fee income breakdown

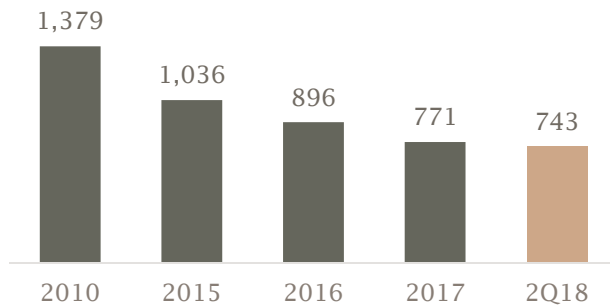
Eur m	2Q17	1Q18	2Q18	1H17	1H18	YoY (%)
TOTAL FEES	46	45	48	89	93	3.9%
Recurrent net fees	41	45	44	84	88	4.8%
Banking fees	28	27	29	55	56	1.1%
Non-banking fees	13	17	15	29	32	12.3%
Mutual Funds	5	6	6	9	13	33%
Insurance	6	9	7	14	15	9%
Others	2	2	2	5	4	-16%
Non recurrent fees	5	0	5	5	5	-11.3%

→ **Recurrent fees increase +4,8% YoY.**

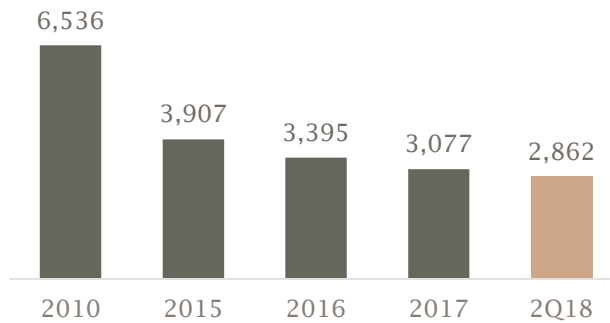
- Banking fees increase +5.5% QoQ and +1.1% during 1H18 vs 1H17.
- Non-banking fees increase +12% during 1H18 vs 1H17 supported by mutual funds and insurance business. Insurance fees are seasonally higher during the 1Q.
- Non-recurrent fees in the 2Q18 related to the merchant acquiring agreement reached with Evo Payments.

Costs

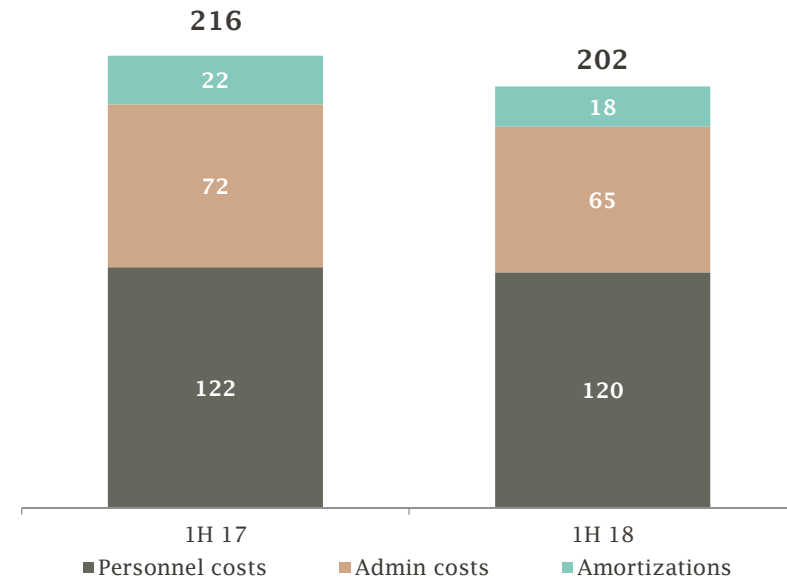
Number of branches



Number of FTEs



Costs performance. Eur m

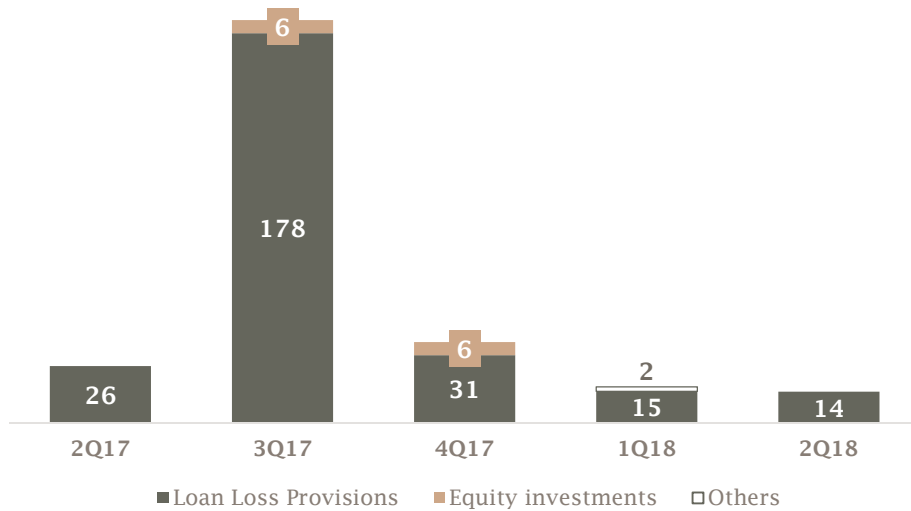


	1H 17	1H 18
Cost to Income	61%	56%
Cost to Income (exc. trading)	72%	61%

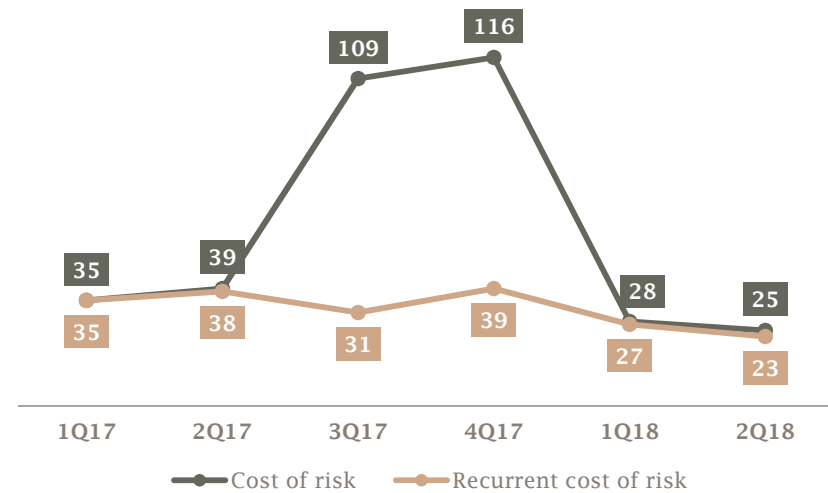
- Operating expenses fall 6% YoY supported by personnel expenses (-2%) and administrative costs (-11%). Liberbank booked an extraordinary cost of € 2m in personnel expenses in the 2Q18.
- Liberbank plans to close 58 branches during the 3Q. This is another step in our commercial strategy that implies more specialized Centres for mortgages and corporates and larger retail branches with a more specialized advice.

Impairments

Impairments on financial assets. Eur m



Cost of risk (bps) ⁽¹⁾



(1) LLP during the year over average gross loan portfolio.

- Loan loss provision normalizes to 25bp in the 2Q18.
- Liberbank reiterates its 2018-20 cost of risk target below 25bp.

P&L

€m	1Q17	2Q17	1Q18	2Q18	Var. 2Q18 vs 1Q18		1H17	1H18	Var. 1H18 vs 1H17	
					€m	%			€m	%
Interest Income	130	124	127	140	13	10%	254	268	13	5%
Interest Cost	-28	-24	-23	-24	-2	7%	-52	-47	5	-11%
NET INTEREST INCOME	102	100	105	116	12	11%	202	221	19	9%
Dividends	0	1	0	4	4	nm	2	4	3	192%
Results from equity method stakes	2	23	2	22	20	nm	25	24	-1	-5%
Net fees	43	46	44	48	4	8%	89	93	3	4%
Gains on financial assets & others	50	5	26	3	-23	-87%	55	30	-25	-46%
Other operating revenues/(expenses)	-20	0	-7	-3	4	-60%	-20	-9	11	-55%
GROSS INCOME	178	175	171	191	20	12%	353	363	10	3%
Administrative expenses	-98	-96	-91	-93	-2	3%	-194	-184	10	-5%
Staff expenses	-61	-61	-58	-61	-3	5%	-122	-120	2	-2%
General expenses	-37	-36	-33	-32	1	-2%	-72	-65	8	-11%
Amortizations	-11	-11	-9	-9	0	-3%	-22	-18	4	-17%
PRE PROVISION PROFIT	69	68	71	89	18	25%	137	160	23	17%
Provisions	-1	27	-5	-9	-4	78%	25	-13	-39	nm
Impairment on financial assets	-22	-26	-17	-14	2	-14%	-48	-31	17	-35%
Impairment losses on other asses	0	1	-8	0	8	-99%	1	-8	-8	nm
Other profits or losses	-9	-33	-1	-4	-3	nm	-41	-5	36	-87%
PROFIT BEFORE TAXES	37	36	41	62	21	53%	74	103	29	39%
Taxes	-10	-3	-11	-7	4	-36%	-13	-18	-5	38%
NET INCOME	27	33	29	55	25	87%	61	84	24	39%
NET INCOME ATTRIBUTABLE	32	35	29	55	25	87%	67	84	17	25%

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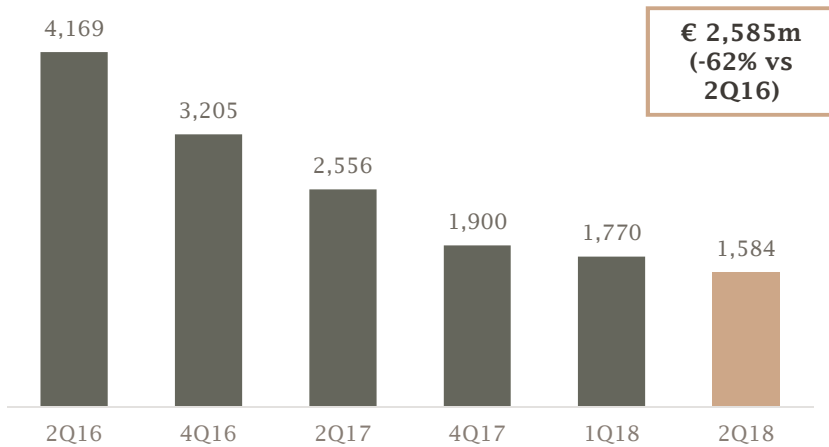
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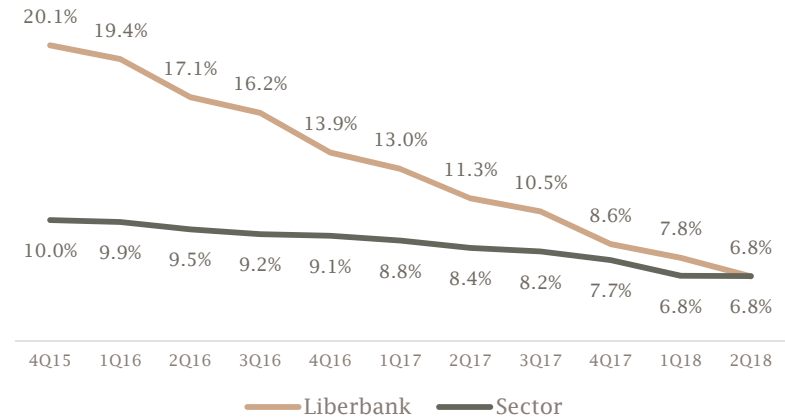
7. Appendix

NPLs

NPL evolution. Eur m



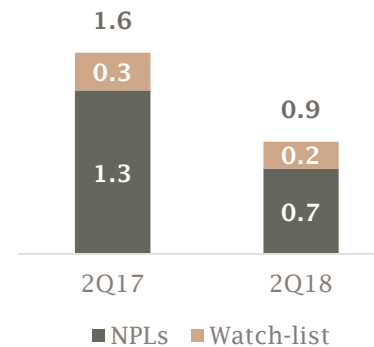
NPL ratio market evolution (1)



- Further decline of NPLs, € 186m QoQ and € 2,585m since 2Q16 (-62%).
- Liberbank has closed the gap versus the industry. The target is to continue reducing NPLs and reach an NPL ratio of < 5.0% in 2018.
- NPL entries down 30% YoY while outflows remain high.
- Refinanced loans represent 3.8% of the total loan book, the lowest among peers(2). Real Estate Developers keep reducing.

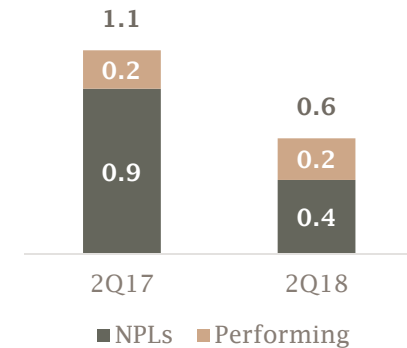
Refinanced loans

Eur bn



RE developers

Eur bn

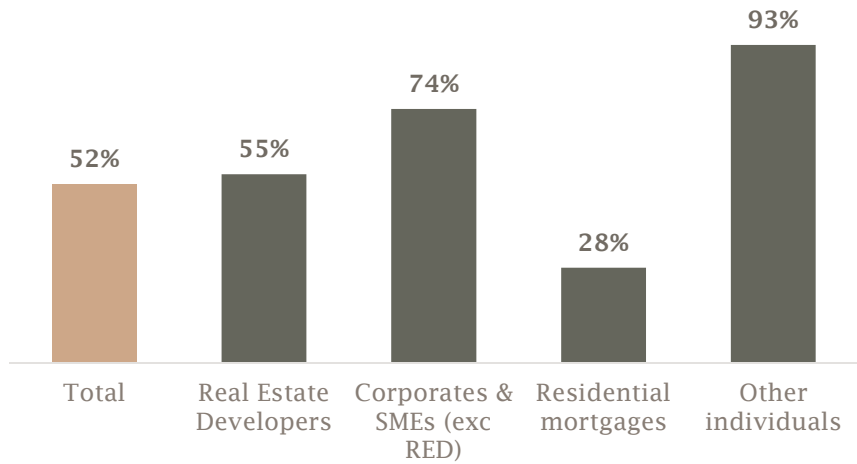


(1) NPLs over gross loan book (not including repos nor off-balance sheet assets)
 (2) Peers are CABK, BKIA, SAB, Unicaja, Ibercaja, Kutxa, Abanca, Cajamar. Source: 2017 Annual report

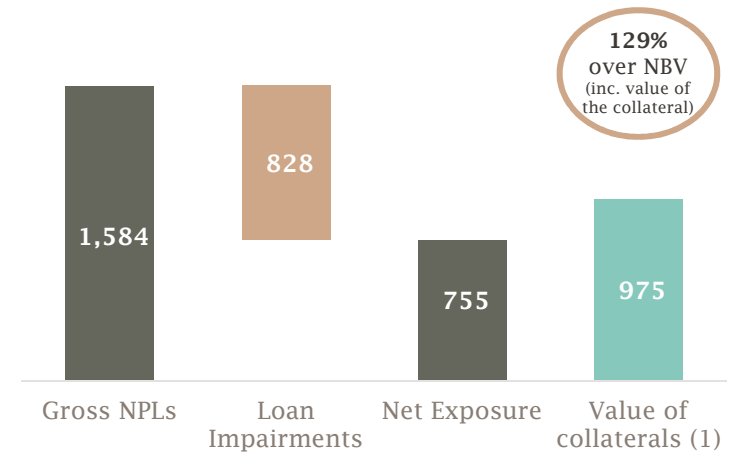
Source: Bank of Spain. April data

NPLs

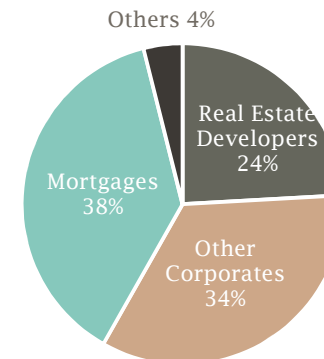
Coverage over NPLs by segment



Coverage of NPLs incl. collateral. Eur m



NPLs Mix

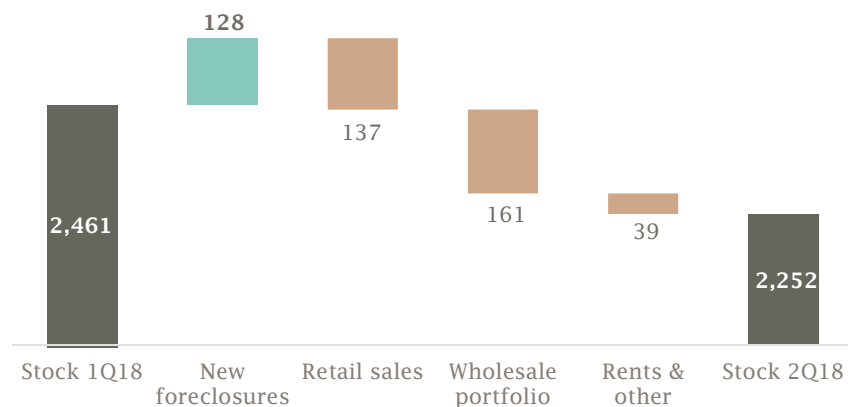


- Coverage over NPLs stands at 52%, including the value of collaterals(1) it increases to 129%.
- Real Estate Developers NPLs fall at faster pace and reduce its weight over total NPLs to 24% vs 35% one year ago.
- C.90% of the NPLs have a real collateral. Higher collateral value on the corporate loan book than peers.

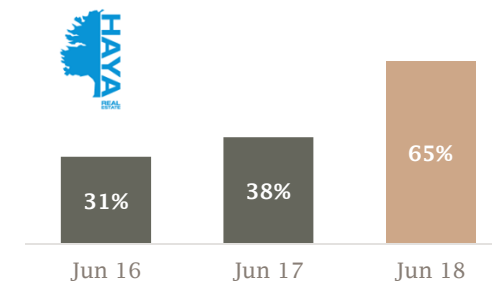
(1) Maximum amount of the collateral or guarantee that can be considered, not considering excess value of collaterals

Foreclosed assets

Foreclosed assets evolution⁽¹⁾. (gross book value). Eur m



% Advertised assets



Eur m	Gross Debt	NBV	NBV Mix	Coverage	Coverage inc write-offs ⁽²⁾
Residential	664	390	34%	41%	46%
Commercial RE	245	161	14%	34%	40%
Building under construction	356	179	16%	50%	56%
Land	988	414	36%	58%	64%
TOTAL	2,252	1,143	100%	49%	55%

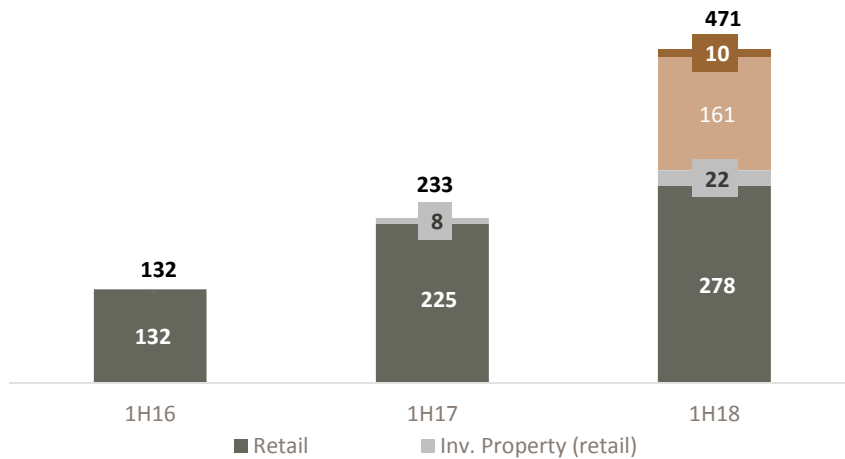


- Foreclosed assets are down 8.5% QoQ and 28% YoY in a quarter with strong NPL recoveries. We expect new foreclosures to drop as NPL stock stabilize.
- Total sales in the quarter are € 314m (including €17m of Inv. Property).
- Real estate servicer ramp-up on track, IT migration completed in August. A reflection of that is the increasing number of advertised assets and new commercial campaigns.

(1) Gross debt excluding investment properties
 (2) Gross yield of the occupied stock

Foreclosed assets

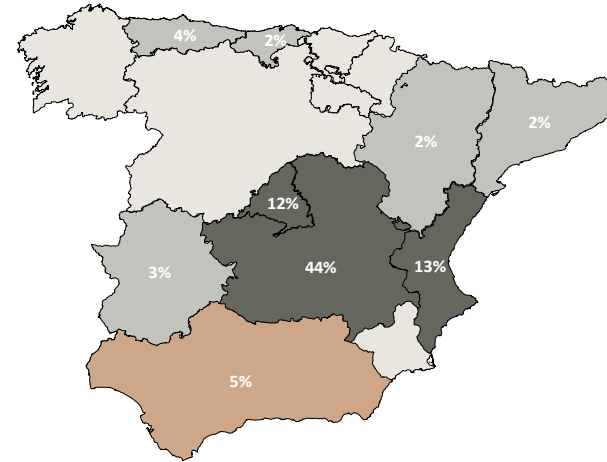
Total sales (Gross debt). Eur m



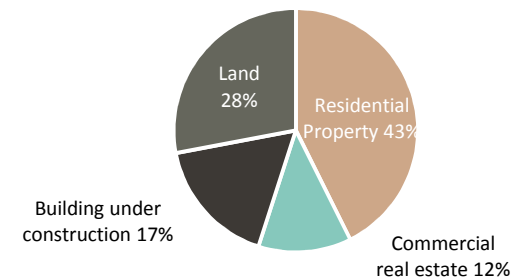
Wholesale Portfolio

- 39% Castilla la Mancha, 17% Valencia and 10% Cantabria
- 2,500 units (88% Residential, 12% CRE)
- Eur 171m total sale (gross debt)

Retail sales by region 2018 ⁽¹⁾



Retail sales mix. 2018 ⁽¹⁾

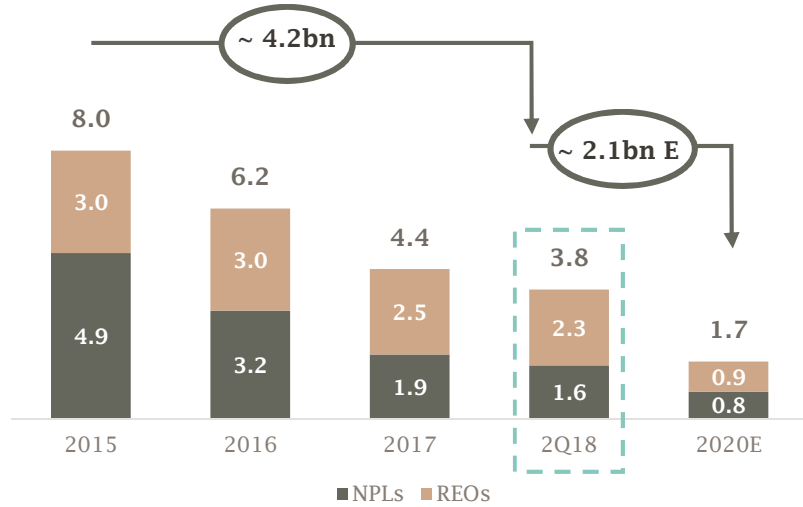


- Despite the sale of a wholesale portfolio which always implies allocating resources and pipeline, 1H18 retail sales are up by 29% versus 1H17. Yearly sales on track to fulfill business plan.
- Sales continue to be very granular in terms of asset class and average ticket. Land and WIP represent 45% of total retail sales.

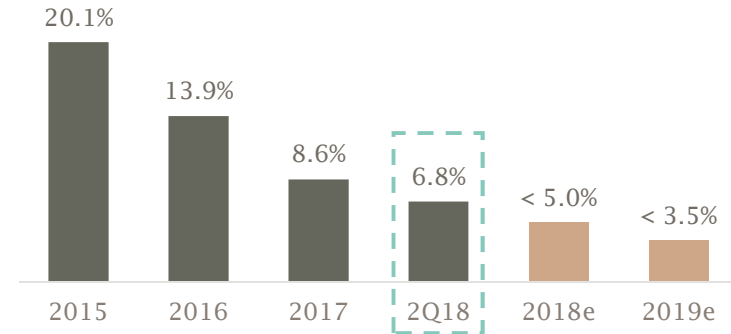
⁽¹⁾ Gross debt excluding investment properties

NPA: Evolution

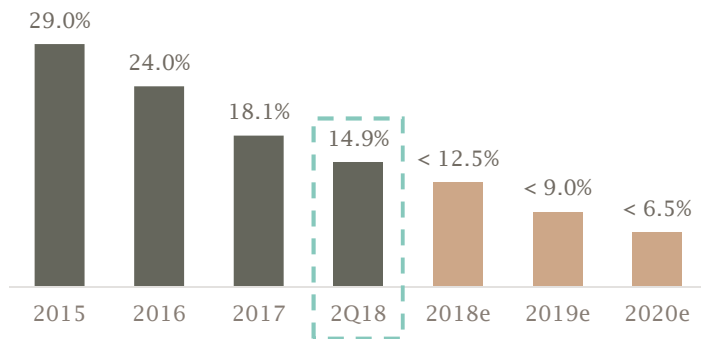
Gross NPA evolution (€ bn)



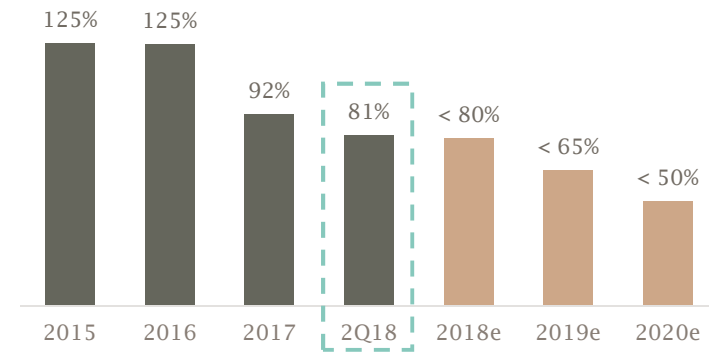
On track to achieve NPL target for 2018



NPA ratio⁽¹⁾ has reduced by c.310bps during 1H18



Texas ratio⁽²⁾ has almost achieved 2018 YE target



(1) NPA ratio calculated as NPLs & foreclosed assets over gross loans and foreclosed assets (not including repos)
 (2) Texas ratio calculated as gross NPLs & foreclosed assets over equity (excl. minority interests) and provisions related to NPLs & foreclosed assets

Agenda

1. Commercial Activity

2. Results analysis

3. Asset Quality

4. Solvency

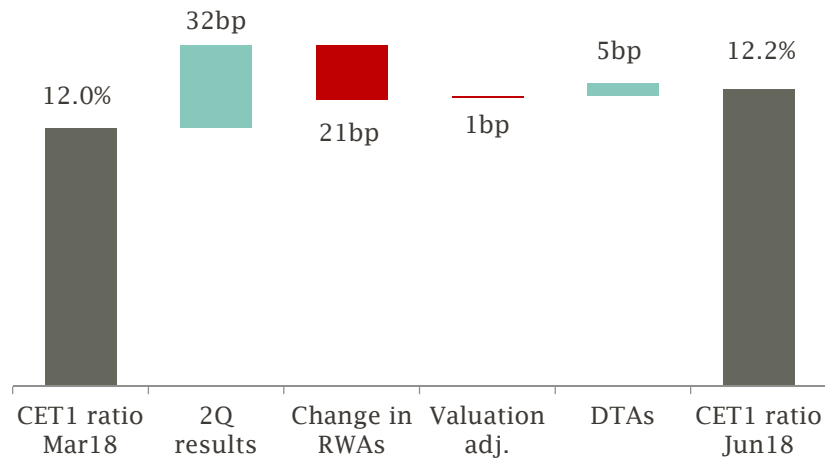
5. Liquidity and Fixed Income portfolio

6. Closing remarks

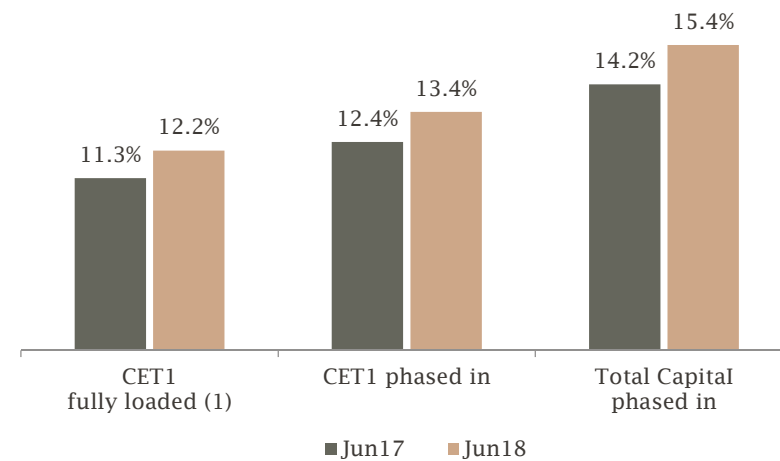
7. Appendix

Solvency position

CET1 fully-loaded⁽¹⁾ performance



Capital ratios



- CET1 ratio fully-loaded improved from 12.0% to 12.2% during the 2Q18 supported by organic capital generation.
- CET1 phased-in ratio stands at 13.4% and total capital ratio at 15.4%, well above regulatory requirements.
- Migration to IRB models **keeps advancing**.

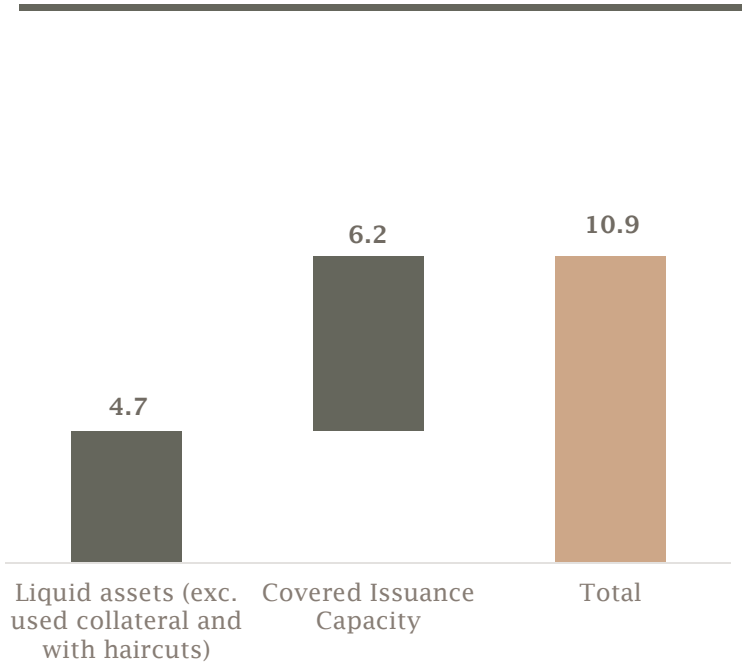
(1) CET1 FL incorporates the full impact of IFRS-9. It also includes unrealized capital gains of the "fair value through OCI" sovereign portfolio and the AT1 not absorbing deductions

Agenda

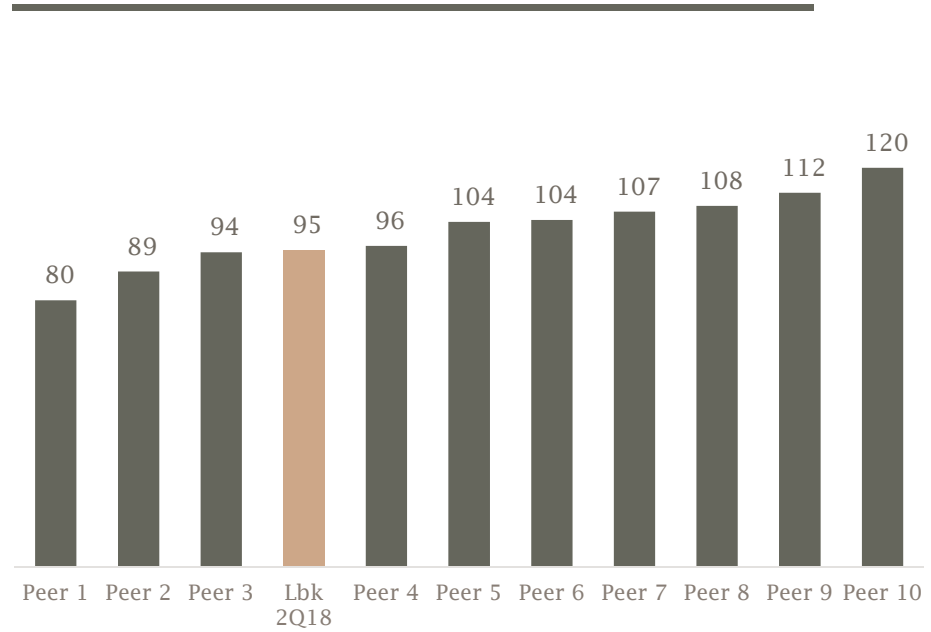
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Liquidity position

Liquidity position (€ bn)



Loan to deposit (1)

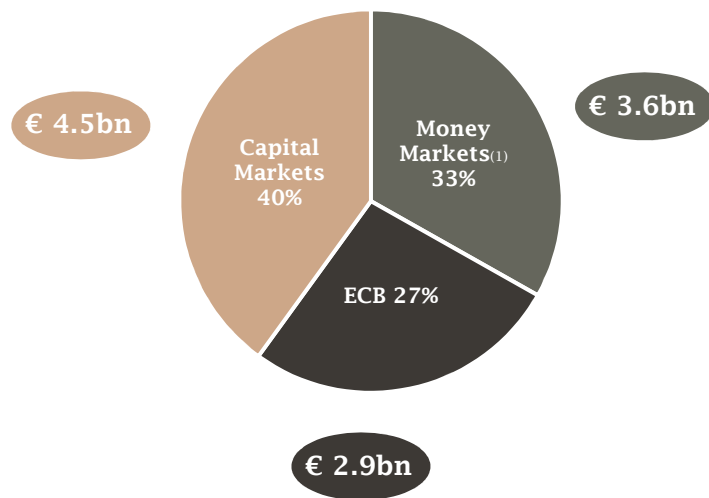


(1) Peers include Spanish domestic banks with available information as of Dec17. BKT includes Portugal.

- Liberbank maintains a leading liquidity position in the market showing best in class liquidity ratios (LCR, NSFR and LTD)
- LCR and NSFR stand at 238% and 123% respectively as of 2Q18, well above peers and requirements.

Wholesale funding

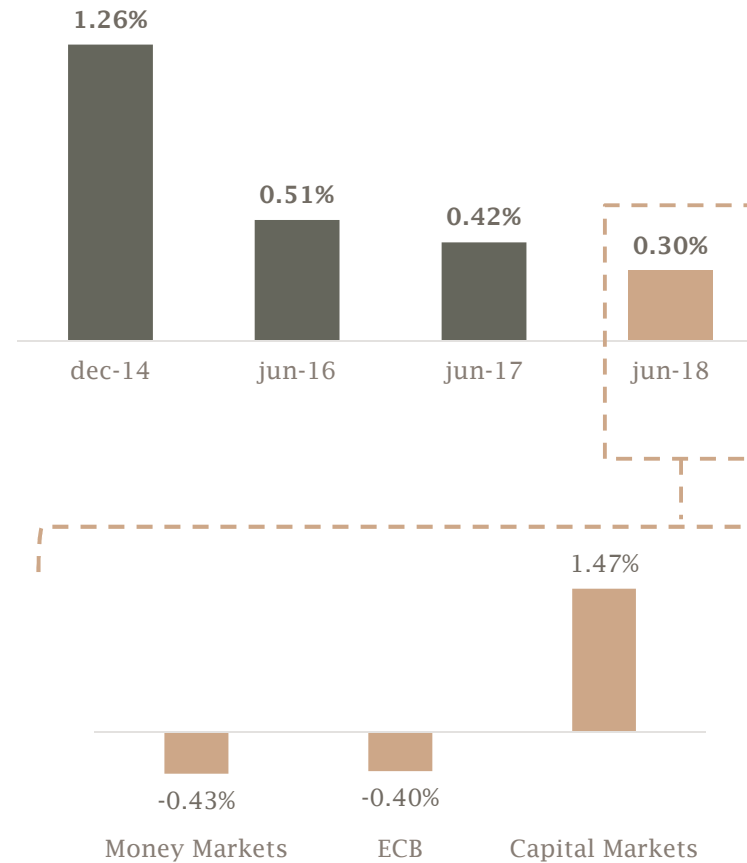
Wholesale funding breakdown (€ bn)



- Capital markets securities are mainly covered bonds and long term funding with manageable maturities and expensive costs that we expect to reduce.
- ECB funding remains flattish.

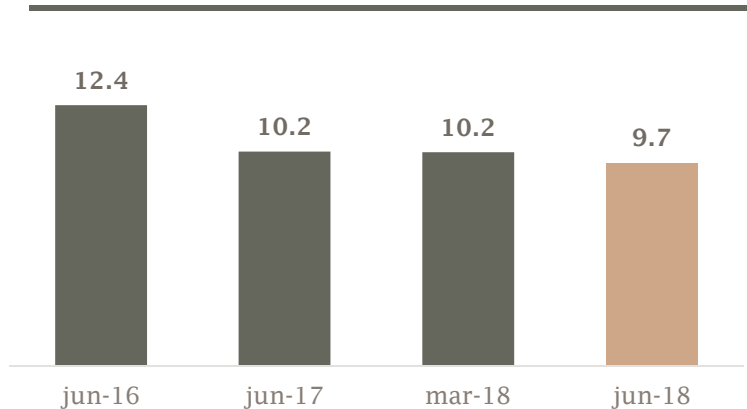
1. Net of reverse repos and excess cash position
 2. Price at the end of the period
 Source: Liberbank Treasury (inventarios)

Wholesale Funding Price Evolution (%)⁽²⁾

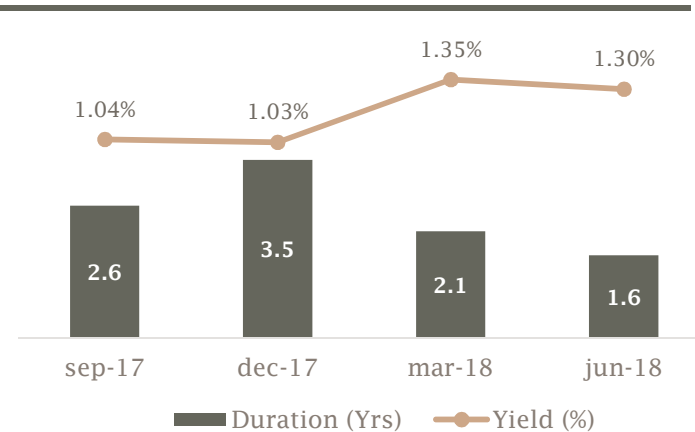


Fixed Income portfolio

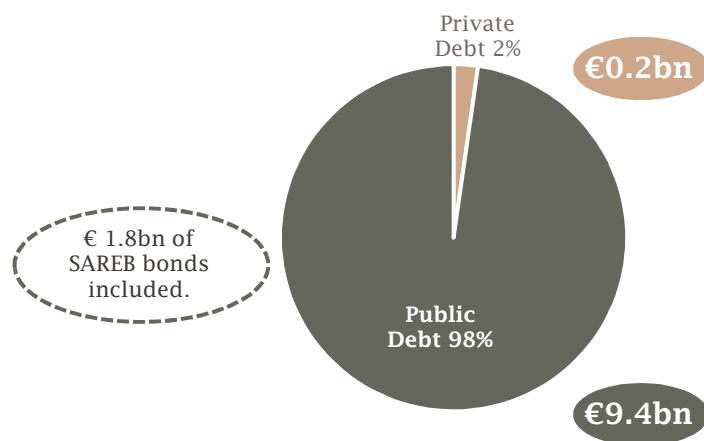
Fixed income portfolio evolution (€ bn)



Fixed income portfolio profile (€ bn) ⁽²⁾



Fixed income portfolio by issuer ⁽¹⁾



Fixed income portfolio breakdown

June 2018	Amount (Eur bn)	Yield	Duration (yr)
Fair Value through OCI	1.57	1.11%	1.23
Amortised Cost	8.09	1.34%	1.71
TOTAL	9.65	1.30%	1.63

1. Accounting values. Including accrued coupon
2. Weighted average duration in years.

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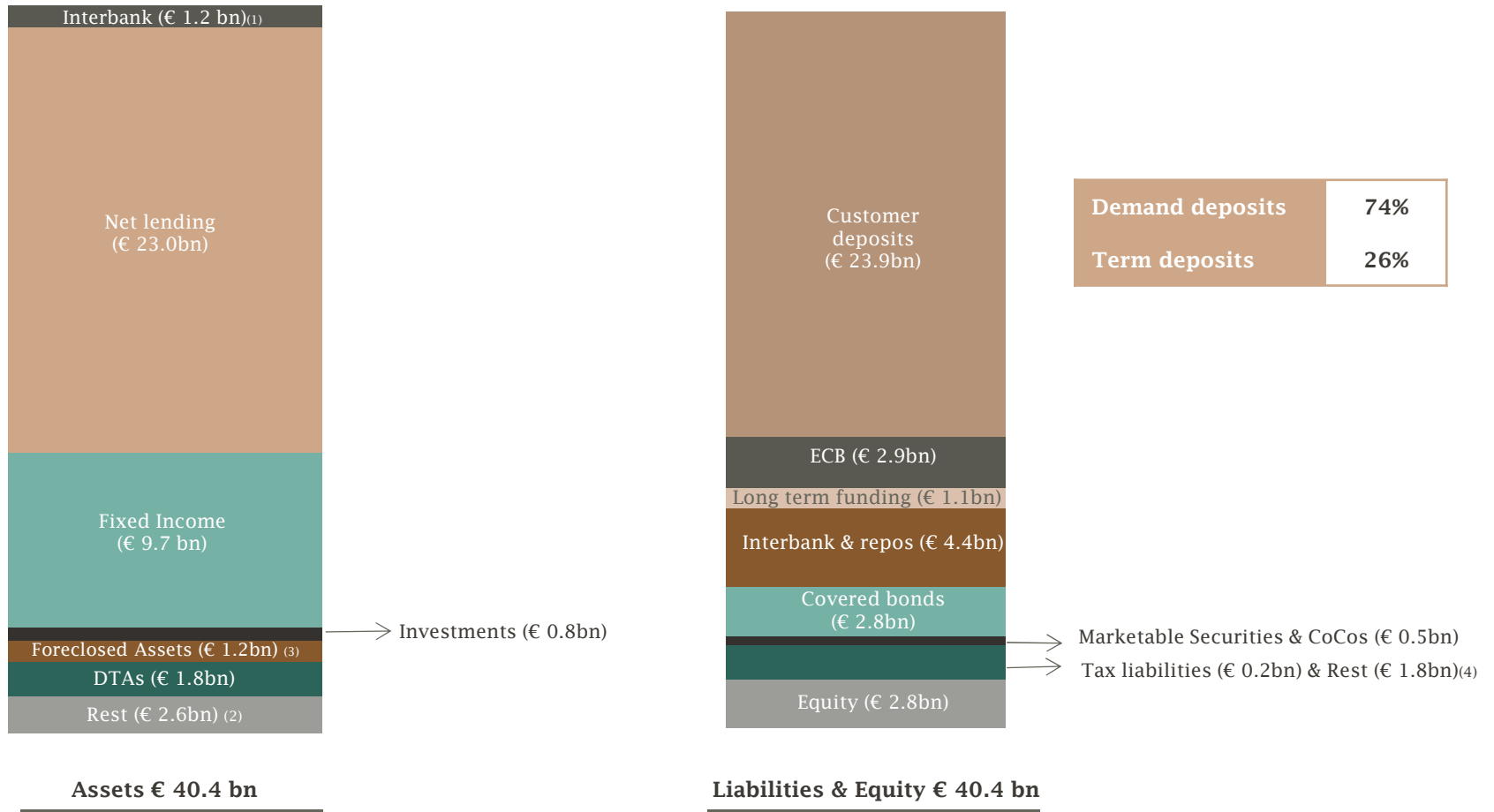
Targets well on track

	Target 2018E	2Q18
NPL Ratio	< 5.0%	6.75%
NPA Ratio	< 12.5%	14.9%
Texas ratio	< 80%	81%
Performing Loan Book	+ Growth	+8.8% YoY
NII	+10% YoY	+9.3% 1H18 vs 1H17
Recurrent fee income	+3% YoY	+4.8% 1H18 vs 1H17
Operating costs	Reduce to c.€ 400m	€ 202m 1H18
Cost of risk	< 25bp	25bp

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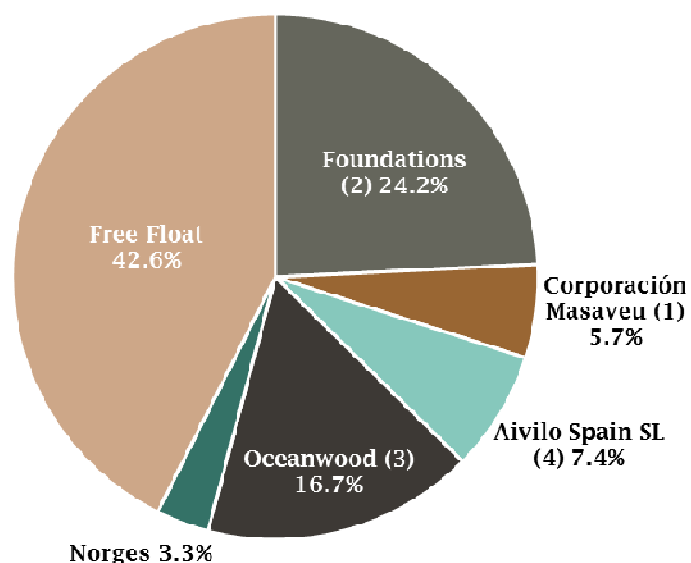
Balance Sheet



(1) Interbank include cash and interbank deposits
 (2) Rest of assets include tangible and intangible assets and derivative hedging among others
 (3) Assets currently held for sale
 (4) Rest of liabilities include provisions, accrued interests and micro-hedging among others

Shareholders and Book value

Shareholder base



(1) Includes Flicka Forestal, Corporación Masaveu and Fundación María Cristina Masaveu
 (2) Includes Fundación Caja Asturias, Fundación Caja Extremadura and Fundación Caja Cantabria
 (3) Includes Oceanwood Capital Management and Oceanwood Opportunities Master Fund. Includes stake through derivatives
 (4) Includes Inmosan SA
 Source: CNMV as of June 30th 2018

Book value and Tangible Book Value

	Jun-18	Fully Diluted (2)
# New shares (m)		111
# O/S shares (m)	2,936	3,047
BV (exc minorities). Eur m	2,770	2,856
TBV. Eur m (1)	2,642	2,728
BVps (Eur)	0.94	0.94
TBVps (Eur)	0.90	0.90
Last price (Eur)	0.44	0.44
PBV	0.46x	0.47x
PTBV	0.49x	0.49x

(1) Intangible deductions
 (2) It does not include the CoCos retained by Liberbank
 Note: last Price for CoCos conversion purpose as of 30th of June (Eur 0.438/sh)

➔ As expected, the outstanding CoCos were mandatory converted in July 2018.

Liberbank

Institutional Investors & Analysts Contact

desarrollo.corporativo.relación.inversores@liberbank.es

+ 34 91 422 58 37