

Other relevant information

In accordance with article 227 of the Law 6/2023, of 17th March, of the revised text of Securities Market Act, the Bank hereby informs that:

Ibercaja Banco has participated in 2023 stress test exercise performed by the European Central Bank (ECB), in cooperation with the European Banking Authority (EBA).

The 2023 stress test does not set a pass/fail threshold but is designed to be used as a key information element for the Supervisory Review and Evaluation Process (SREP). The results obtained allow the supervisory authorities to assess Ibercaja Banco's ability to comply with prudential requirements under a scenario of economic crisis.

According to the results of this year, in the adverse scenario, the reduction in Ibercaja Banco's CET1 Fully Loaded ratio would be less than 300 basis points. Specifically, the reduction in the CET1 Fully Loaded ratio would be 214 basis points. Thus, the CET1 Fully Loaded ratio would be in a range between 8% and 11% (concretely 10.2%). On the other hand, the leverage ratio, in Fully Loaded terms, would be between 4% and 5% (specifically 4.6%).

In addition, the ECB has also published information on Ibercaja Banco's fixed income portfolio. This document is a sector information gathering exercise of the Supervisor, independent of the stress test exercise 2023.

Further information can be found on the ECB's website (www.bankingsupervision.europa.eu)

Zaragoza, July 28, 2023