

Other relevant information

In accordance with article 227 of the Royal Decree 4/2015, of 23rd October, of the revised text of Securities Market Act, the Bank hereby informs that:

Ibercaja Banco has been informed by the Bank of Spain of the minimum requirement of own funds and eligible liabilities as determined by the Single Resolution Board (SRB). Such notification is based on the application of the Single Resolution Mechanism Regulation (SRMR) so that any previously communicated requirements is replaced by the current communication. This obligation is called the MREL requirement.

The above regulation establishes January 1st, 2024, as the deadline to comply with the requirements set out below, with an intermediate requirement that must be met on January 1st, 2022. These requirements are expressed as a percentage of risk-weighted assets and as a leverage ratio.

The intermediate requirement as of January 1st, 2022, has been established at 15.38%* of RWAs. In terms of MREL leverage ratio, the requirement stands at 5.21%.

As of January 1st, 2024, Ibercaja must have a percentage of own funds and eligible liabilities of 18.59%*. In terms of MREL leverage ratio, the requirement stands at 5.21%.

The requirements are in line with Ibercaja's financing plan, which as of December 31st, 2021, maintains a percentage of its own funds and eligible liabilities in terms of risk-weighted assets and leverage ratio above the thresholds required as of January 1st, 2022.

*Does not include the capital assigned to cover the Combined Buffer Requirement (2.5% TREA).

Zaragoza, 8 February 2022