

Other relevant information

In accordance with article 227 of the Law 6/2023, of 17th March, on Securities Markets and Investment Services, the Bank hereby informs that:

Ibercaja Banco, S.A. has received from the European Central Bank (ECB) the decision regarding the minimum prudential capital requirements for 2024, once the results of the Supervisory Review and Evaluation Process (SREP) are known.

This decision means that Ibercaja Banco must maintain, from 1st January 2024 onwards, a phased-in Common Equity Tier 1 (CET1) ratio of 8.125% and a phased-in Total Capital ratio of 12.50%.

The Total Capital requirement includes a minimum requirement of Pillar 1 (8%, of which 4.5% covered with CET1), Pillar 2 Requirement (2%, of which at least 1.125% covered with CET1) and the Capital Conservation Buffer (2.5%). This requirement has been reduced by 15 basis points compared to that required for 2023.

As of 30th September 2023, Ibercaja Banco Common Equity Tier 1 (CET1 phased-in) Ratio stands at 13.06% and Total Capital Ratio stands at 17.79% (12.85% and 17.58% respectively in fully loaded terms). This represents a comfortable excess of capital over MDA, which stands at 494 basis points in phased-in terms.

| | Sep-2023 situation | | SREP Requirement | | | |
|-------------------|--------------------|--------------|------------------|-------------------|--------------------|------------------|
| | Phased in | Fully Loaded | Total (*) | of which Pillar 1 | of which Pillar 2R | of which Buffers |
| CET1 (%) | 13.06 | 12.85 | 8.125 | 4.50 | 1.125 | 2.50 |
| Tier 1 (%) | 15.01 | 14.80 | 10.00 | 6.00 | 1.50 | 2.50 |
| Capital Total (%) | 17.79 | 17.58 | 12.50 | 8.00 | 2.00 | 2.50 |

(*) Minimum requirements are the same in phased-in and fully loaded

As of 30th September 2023, Ibercaja Banco's capital ratios substantially exceed the ECB requirements described above and, therefore, do not imply the activation of any regulatory restriction or limitation.

Zaragoza, 1 December 2023