

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, S.A. has been informed by the European Central Bank (ECB) of the decision of the Supervisory Review and Evaluation Process (SREP) regarding the minimum capital requirements.

According to this decision, from 1st March 2022 and onwards, a Common Equity Tier 1 (CET1 phased-in) of 8.21% and a Total Capital Ratio phased-in of 12.65% has been assigned to Ibercaja Banco.

This requirement of total capital includes a minimum requirement of Pillar 1 (8%, of which 4.5% is covered with CET1), Pillar 2 requirement (2.15%, of which at least 1.21% is covered with CET1) and Capital Conservation Buffer (2.5%).

As of 30th September 2021, Ibercaja Banco Common Equity Tier 1 (CET1 phased-in) Ratio stands at 13.58% and Total Capital Ratio stands at 18.26% (12,81% and 17.50% respectively in fully loaded terms). This represents a comfortable excess of capital over MDA, which stands at 537 basis points in phased-in terms.

	sep-2021 situation		SREP Requirement			
	Phased-in	Fully Loaded	Total (*)	of which Pillar 1	of which Pillar 2R	of which Buffers
CET1 (%)	13,58	12,81	8,21	4,50	1,21	2,50
Tier 1 (%)	15,51	14,74	10,11	6,00	1,61	2,50
Capital Total (%)	18,26	17,50	12,65	8,00	2,15	2,50

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

Even though Pillar 2 requirement has increased by 15 basis points compared to the previous year, it should also be noted that the good result of the stress test exercise has allowed a significant reduction in the capital guidance.

As of 31st December 2021, 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, 4 February 2022