

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, Ibercaja Banco S.A. hereby informs that

Fitch Ratings Agency (hereafter “Fitch”) has upgraded Ibercaja Banco’s Long-Term Issuer Default Rating (IDR) to BBB-, with stable outlook, placing it on Investment Grade.

The ratings assigned by Fitch to Ibercaja Banco are as follows:

Ratings	Current	Previous
Long Term IDR	BBB-	BB+
Short Term IDR	F3	B
Viability Rating	bbb-	bb+
Senior preferred debt (SP)	BBB-	BB+
Subordinated debt (T2)	BB	BB-
AT1 debt instruments	B+	B

According to Fitch, this upgrade to investment grade is due to a material improvement in the financial profile of Ibercaja Banco in recent years, which is reflected in higher asset quality and a strengthened capitalisation. The Agency has a positive view on Ibercaja's organic capacity to generate profits in a sustainable manner thanks to its diversified business model, a more efficient operating structure and a lower level of provisions after having reinforced the balance sheet.

Zaragoza, July 13th, 2022