

## Otra información relevante

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

Moody's Investors Service (hereinafter "Moody's") has upgraded the long-term deposit rating of Ibercaja Banco, S.A. to "Baa3" from "Ba1", placing it on investment grade. In addition, Moody's has changed the outlook to positive from stable.

The ratings assigned by Moody's to Ibercaja Banco, S.A. are as follows:

| Ratings                                | Current      | Previous      |
|--|--------------|---------------|
| Long Term Deposit Rating               | Baa3/Prime-3 | Ba1/Not Prime |
| Baseline Credit Assessment (BCA)       | Ba1          | Ba2           |
| Subordinated Debt Rating               | Ba2          | Ba3           |
| Long-term Counterparty Risk Assessment | Baa1 (cr)    | Baa2 (cr)     |
| Counterparty Risk Rating               | Baa2/Prime-2 | Baa3/Prime-3  |
| Short Term CR Assessment               | Prime-2 (cr) | Prime-2 (cr)  |

According to Moody's, this upgrade to investment grade is due to an improvement in solvency thanks to the endowment of the Reserve Fund by the Ibercaja Banking Foundation, the main shareholder of the Bank. The rating action also reflects the gradual strengthening of asset quality and profitability of the Bank. Likewise, Moody's expects that the improvement profitability trend will continue over the next 12 to 18 months despite a background of economic growth deceleration.

Zaragoza, 22<sup>nd</sup> December 2022