

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:

The Bank of Spain has formally communicated the minimum requirements for Own Funds and Eligible Liabilities (“MREL”) to be met by Ibercaja Banco, on a consolidated basis, which has been determined by the Single Resolution Board.

As set out in the notification, Ibercaja Banco, on a consolidated basis, must comply at all times from the date of the receipt of the notification of the act of the relevant national authority, with a minimum amount of own funds and eligible liabilities (“Total MREL requirement”) of 19.31% of risk-weighted assets, which would equate to 21.81%, when including the current Combined Buffer Requirements (“CBR”).

Furthermore, on a consolidated basis, must comply with a Total MREL of 5.21% of leverage ratio exposure.

As of 31 March 2024, Ibercaja maintains a percentage of its own funds and eligible liabilities in terms of risk-weighted assets and leverage ratio exposure above the thresholds required. The requirements are in line with Ibercaja’s financing plan.

	Requirement	Ratio (March 2024)
% MREL TREA	21.81%	23.50%
% MREL LRE	5.21%	9.26%

Zaragoza, 31 May 2024