

Other relevant information

In compliance with Article 227 of Law 6/2023, of 17 March, on the Securities Markets and the Investment Services (*Ley de los Mercados de Valores y de los Servicios de Inversión*), IBERCAJA BANCO, S.A. ("**Ibercaja**") hereby announces that it has set the terms of an issue of fixed rate reset senior preferred notes (the "**Notes**") in an aggregate amount of €500,000,000.

The Notes will be issued at 99.670% and will bear interest at the fixed rate of 3.125% per annum, payable annually (with a first short coupon on 10 August 2026), until 10 August 2030. Thereafter, interest will be calculated by applying a margin of 0.70% on the 1-year Mid-Swap Rate.

The maturity date of the Notes is 10 August 2031, with an optional redemption by Ibercaja on 10 August 2030.

The Notes are expected to be rated BBB+ by Fitch Ratings Ireland Limited and A3 by Moody's Investors Services, S.A.

The issue will be targeted at professional clients and eligible counterparties only (MIFID II / UK MiFIR product governance). No EEA PRIIPs key information document (KID) or UK PRIIPs KID has been prepared as the Notes are not available to retail in the EEA or the United Kingdom.

The settlement and closing of the issue is expected to take place on 10 February 2026, subject to the signing of a subscription agreement and the completion of the conditions set out therein.

The Notes will be governed by Spanish law, and the Notes are expected to be admitted to trading on the Spanish fixed income market AIAF-Mercado de Renta Fija.

The Notes are expected to be eligible for MREL (Minimum Requirement for own funds and Eligible Liabilities).

Zaragoza, 3 February 2026

DISCLAIMER

This communication of other relevant information does not constitute an offer to sell, or the solicitation of an offer to buy any securities, nor shall there be any sale of such securities in any state of the United States or in another jurisdiction in which such offer, solicitation or sale would not be permitted before registration or qualification under the securities laws of such state or jurisdiction. The Notes described above have not been registered under the U.S. Securities Act of 1933, as amended, or any applicable securities laws of any other jurisdiction. Unless so registered, the Notes may not be offered or sold in the United States or any other jurisdiction except pursuant to an exemption from the registration requirements of the U.S. Securities Act of 1933, as amended, and any applicable securities laws of such other jurisdiction

As further set out in the documentation relating to the offer of the Notes, there are other offer restrictions in different jurisdictions, including United Kingdom, Canada and Spain.

This communication of other relevant information is an announcement and not a prospectus and investors should not subscribe for or purchase any securities referred herein except on the basis of the information in the prospectus relating to the Notes.