

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:

Ibercaja Banco has received the outcome of the Supervisory Review and Evaluation Process (SREP) from the European Central Bank (ECB), including the minimum prudential capital requirements applicable for 2027.

This outcome means that Ibercaja Banco must maintain, from 1st January 2027 onwards, a Common Equity Tier 1 (CET1) ratio of 8.98% and a Total Capital ratio of 13.25%.

The Total Capital requirement includes a minimum requirement of Pillar 1 (8%, of which 4.5% covered with CET1), the Pillar 2 Requirement (1.75%, of which at least 0.98% covered with CET1), the Capital Conservation Buffer (2.5%) and the Countercyclical Capital Buffer for exposures located in Spain (1%):

	SREP Requirement			
	Total	of which: Pillar 1	of which: Pillar 2R	of which: Buffers
CET1 (%)	8.98	4.50	0.98	3.50
Tier 1 (%)	10.81	6.00	1.31	3.50
Total Capital (%)	13.25	8.00	1.75	3.50

As of 30th September 2026, 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, 28th October 2026