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 from the European Central Bank (ECB) the decision regarding the minimum prudential capital requirements for 2026, once the results of the Supervisory Review and Evaluation Process (SREP) are known.

This decision means that Ibercaja Banco must maintain, from 1st January 2026 onwards, a phased-in Common Equity Tier 1 (CET1) ratio of 8.48% and a phased-in Total Capital ratio of 12.75%.

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 (0.5%). The Pillar 2 requirement has been reduced by 15 basis points compared to that required for 2025.

	SREP Requirement			
	Total	of which: Pilar 1	of which: Pilar 2R	of which: Buffers (*)
CET1 (%)	**8.48**	4.50	0.98	3.00
Tier 1 (%)	**10.31**	6.00	1.31	3.00
Total Capital (%)	**12.75**	8.00	1.75	3.00

(*) Requirement in force until 01/10/2026, date on which the countercyclical buffer for exposures in Spain is expected to increase (from 0.5% to 1%).

As of 30th September 2025, 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, 31th October 2025