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, S.A. has received from the European Central Bank (ECB) the decision regarding the minimum prudential capital requirements for 2025, once the results of the Supervisory Review and Evaluation Process (SREP) are known.

This decision means that Ibercaja Banco must maintain, from 1st January 2025 onwards, a phased-in Common Equity Tier 1 (CET1) ratio of 8.069% and a phased-in Total Capital ratio of 12.40%.

The Total Capital requirement includes a minimum requirement of Pillar 1 (8%, of which 4.5% covered with CET1), Pillar 2 Requirement (1.9%, of which at least 1.069% covered with CET1) and the Capital Conservation Buffer (2.5%). This requirement has been reduced by 10 basis points compared to that required for 2024.

As of 30th September 2024, Ibercaja Banco Common Equity Tier 1 (CET1 phased-in) Ratio stands at 13.37% and Total Capital Ratio stands at 17.86% (13.33% and 17.82% respectively in fully loaded terms). This represents a comfortable excess of capital over MDA, which stands at 530 basis points in phased-in terms.

	Sep-2024 situation	
	Phased in	Fully Loaded
CET1 (%)	13.37	13.33
Tier 1 (%)	15.26	15.22
Capital Total (%)	17.86	17.82

SREP Requirement			
Total (*)	of which Pilar 1	of which Pilar 2R	of which Buffers (*)
8.069	4.50	1.069	2.50
9.925	6.00	1.425	2.50
12.40	8.00	1.90	2.50

(*) Requirement valid until 10/01/2025, date on which the CCyB established for exposures in Spain (0.5%) will additionally be required.

As of 30th September 2024, 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, 5th December 2024