

## Other relevant information

In accordance with article 227 of the Royal Decree 4/2015, of 23rd October, of the revised text of Securities Market Act, 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 2023, once the results of the Supervisory Review and Evaluation Process (SREP) are known. These requirements have remained unchanged with respect to those required for 2022 that were communicated by the Entity on February 4<sup>th</sup> through other relevant information.

According to this decision, from 1st January 2023 and onwards, a Common Equity Tier 1 (CET1 phased-in) of 8.21% and a Total Capital Ratio phased-in of 12.65% has been assigned to Ibercaja Banco.

This requirement of total capital includes a minimum requirement of Pillar 1 (8%, of which 4.5% is covered with CET1), Pillar 2 requirement (2.15%, of which at least 1.21% is covered with CET1) and Capital Conservation Buffer (2.5%).

As of 30<sup>th</sup> September 2022, Ibercaja Banco Common Equity Tier 1 (CET1 phased-in) Ratio stands at 12.83% and Total Capital Ratio stands at 17.54% (12.39% and 17.11% respectively in fully loaded terms). This represents a comfortable excess of capital over MDA, which stands at 462 basis points in phased-in terms.

	Sep-2022 situation		SREP Requirement			
	Phased-in	Fully Loaded	Total (*)	of which Pilar 1	of which Pilar 2R	of which Buffers
CET1 (%)	12.83	12.39	<b>8.21</b>	4.50	1.21	2.50
Tier 1 (%)	14.77	14.34	<b>10.11</b>	6.00	1.61	2.50
Capital Total (%)	17.54	17.11	<b>12.65</b>	8.00	2.15	2.50

(\*) Minimum requirements are the same in phased-in and fully loaded

As of 30<sup>th</sup> September 2022, 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, 15<sup>th</sup> December 2022