

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 participated in 2025 stress test exercise performed by the European Central Bank (ECB), in cooperation with the European Banking Authority (EBA).

The exercise takes as its starting point the Entity's balance sheet as of December 2024 and covers a three-year forward projection period, ending in December 2027. The 2025 stress test does not establish a pass/fail threshold; however, it is designed to be used as a key piece of information for the supervisory review and evaluation process (SREP) of the entities assessed. The results obtained enable supervisory authorities to assess Ibercaja Banco's ability to meet prudential solvency requirements in an economic crisis scenario.

According to the results of this exercise, in the adverse scenario, the depletion in the CET1 Fully Loaded ratio as of December 2027 would be 132 basis points. Thus, the CET1 Fully Loaded ratio would be 12.64%, compared to the starting point of 13.96% in December 2024. The largest depletion in the CET1 Fully Loaded ratio would occur in the second year of the projection, reaching 140 basis points.

Further information can be found on the ECB's website (www.bankingsupervision.europa.eu)

Zaragoza, August 1st, 2025