

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:

The Bank of Spain has formally communicated the minimum requirements for Own Funds and Eligible Liabilities (“MREL”) to be met by Ibercaja Banco, on a consolidated basis, which has been determined by the Single Resolution Board.

As set out in the notification, Ibercaja Banco, on a consolidated basis, must comply at all times from the date of the receipt of the notification of the act of the relevant national authority, with a minimum amount of own funds and eligible liabilities (“Total MREL requirement”) of 18.76% of risk-weighted assets, which would equate to 21.26%, when including the current Combined Buffer Requirement (“CBR”).

It should be noted that the Combined Buffer Requirement will be increased by 0.5% from 1st October 2025 to add the buffer for credit exposures in Spain. In any case, the Entity has sufficient margin to be able to absorb the increase in the required threshold.

Furthermore, on a consolidated basis, must comply with a Total MREL of 5.23% of leverage ratio exposure.

As of 30th September 2024, Ibercaja maintains a percentage of its own funds and eligible liabilities in terms of risk-weighted assets and leverage ratio exposure above the thresholds required. The requirements are in line with Ibercaja’s financing plan.

	Requirement	Ratio (September 2024)
% MREL TREA	21.26%	23.50%
% MREL LRE	5.23%	9.66%

Zaragoza, 20th December 2024