

OTHER RELEVANT INFORMATION

In compliance with Article 227 of Law 6/2023, of 17 March, on the Securities Markets and of the Investment Services, IBERCAJA BANCO, S.A. ("**Ibercaja**") hereby announces that it has set the terms of an issue of fixed rate reset subordinated notes (the "**Notes**") in an aggregate amount of €500,000,000.

The Notes will be issued at 99.608% and will bear interest at the fixed rate of 4.125% per annum, payable annually, until 18 August 2031. Thereafter, interest will be calculated by applying a margin of 190 basis points on the 5-year Mid-Swap Rate.

The maturity date of the Notes is 18 August 2036, with an optional redemption by Ibercaja on any day falling in the period commencing on (and including) 18 May 2031 and ending on (and including) 18 August 2031.

The Notes are expected to be rated Baa3 by Moody's Investors Services, S.A.

The issue will be targeted at professional clients and eligible counterparties only (MIFID II / UK MiFIR product governance). No EEA PRIIPs key information document (KID) or UK PRIIPs KID has been prepared as the Notes are not available to retail in the EEA or the United Kingdom.

The settlement and closing of the issue is expected to take place on 18 February 2025, subject to the signing of a subscription agreement and the completion of the conditions set out therein.

The Notes will be governed by Spanish law, and the Notes are expected to be admitted to trading on the Spanish fixed income market AIAF-Mercado de Renta Fija.

Ibercaja will apply for the Notes to compute as tier 2 capital instruments of the Ibercaja group, in accordance with Law 10/2014, of 26 June on the organisation, supervision and solvency of credit institutions (*Ley 10/2014, de 26 de junio, de ordenación, supervisión y solvencia de entidades de crédito*) and with the criteria set out in Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on the prudential requirements for credit institutions and investment firms, each as amended.

11 February 2025

DISCLAIMER

This communication of other relevant information does not contain or constitute an offer of, or the solicitation of an offer to buy or subscribe for, Notes to or from any person in the United States of America (the “**United States**”) or any other jurisdiction in which such offer, solicitation or sale would not be permitted before registration or qualification under the securities laws of such state or jurisdiction. The Notes described above have not been, and will not be, registered under the U.S. Securities Act of 1933 (the “**Securities Act**”), as amended, or any applicable securities laws of any state or other jurisdiction of the United States. Subject to certain exceptions, the Notes may not be offered, sold or delivered, directly or indirectly, within the United States or to, or for the account or benefit of, U.S. Persons (as defined in Regulation S under the Securities Act).

As further set out in the documentation relating to the offer of the Notes, there are other offer restrictions in different jurisdictions, including United Kingdom, Canada and Spain.

This communication of other relevant information is an announcement and not a prospectus and investors should not subscribe for or purchase any securities referred herein except on the basis of the information in the prospectus relating to the Notes.