

Other relevant information

In accordance with Article 227 of Law 6/2023 of 17 March on Securities Markets and Investment Services, it is hereby reported that:

S&P Global Ratings has revised the outlook on Ibercaja Banco, S.A.'s long-term credit rating from stable to positive and has affirmed its long- and short-term issuer credit ratings at 'BBB/A-2'. The agency has also affirmed the Entity's other credit ratings.

The outlook revision is based on the improvement in Ibercaja's capitalization through organic earnings generation. S&P also highlights the Entity's solid risk profile, supported by its business model and the quality of its assets. The positive outlook reflects the potential for a rating upgrade over the next 12-24 months if the Entity continues to strengthen its capital levels and maintains its current risk management and control standards.

Zaragoza, 30th September 2026