THIRD SUPPLEMENT DATED DECEMBER 20, 2022 TO THE REGISTRATION DOCUMENT DATED MAY 3, 2022

Ibercaja Banco, S.A.

(a sociedad anónima incorporated in the Kingdom of Spain)

This third supplement (the "**Supplement**") is supplemental to, forms part of and must be read and construed in conjunction with the registration document dated May 3, 2022 (the "**Registration Document**") and the supplements to the Registration Document dated May 31, 2022 and September 29, 2022, in each case, prepared by Ibercaja Banco, S.A. ("**Ibercaja Banco**", or the "**Company**"). Terms given a defined meaning in the Registration Document shall, unless the context otherwise requires, have the same meaning when used in this Supplement.

This Supplement constitutes a supplement to the Registration Document for the purposes of Regulation (EU) 2017/1129 of the European Parliament and of the Council of the EU of June 14, 2017 on the prospectus to be published when securities are offered to the public or admitted to trading on a regulated market, and repealing Directive 2003/71/EC (as amended, the "**Prospectus Regulation**") and has been approved by and registered with the Spanish Securities Market Commission (*Comisión Nacional del Mercado de Valores*, the "**CNMV**") as competent authority under the Prospectus Regulation and the consolidated text of the Securities Market Act approved by Royal Legislative Decree 4/2015 of October 23 (*texto refundido de la Ley del Mercado de Valores aprobado por el Real Decreto Legislativo 4/2015, de 23 de octubre*, the "**Securities Market Act**"). The CNMV only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation.

This Supplement has been prepared for the purposes of incorporating by reference the Company's unaudited condensed consolidated third quarter financial information and the results presentation as of and for the nine months ended September 30, 2022.

RESPONSIBILITY STATEMENT

Mr. Antonio Martínez Martínez, acting in the name and on behalf of the Company, acting in his capacity as Chief Financial Officer under a special power of attorney granted by the board of directors and the general shareholders' meeting of the Company by means of their resolutions each dated January 19, 2022 accepts responsibility for the information contained in this Supplement. To the best of his knowledge, the information contained in this Supplement is in accordance with the facts and contains no omissions likely to affect its import.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Registration Document by this Supplement and (b) any other statement in, or incorporated by reference into, the Registration Document, the statements in (a) above will prevail.

Save as disclosed in this Supplement, no significant new fact, material mistake or inaccuracy relating to information included in the Registration Document has arisen or been noted, as the case may be, since the publication of the Registration Document.

AMENDMENTS OR ADDITIONS TO THE REGISTRATION DOCUMENT

With effect from the date of this Supplement the information appearing in, or incorporated by reference into, the Registration Document shall be amended and/or supplemented in the manner described below.

INFORMATION INCORPORATED BY REFERENCE

The information set out below shall supplement the section of the Registration Document entitled "Information Incorporated by Reference" on page 318 of the Registration Document:

"The documentation set out below shall be deemed to be incorporated by reference in, and to form part of, this Registration Document. However, any statement contained in any such document shall be deemed to be modified or superseded for the purpose of this Registration Document to the extent that a statement contained in this Registration Document modifies or supersedes such statement:

1. *The Company's unaudited condensed consolidated third quarter financial information and the results presentation as of and for the nine months ended September 30, 2022, prepared in accordance with IFRS-EU, available at Ibercaja Banco's website (https://www.ibercaja.com/accionistas-e-inversores/informacion-economico-financiera/informacion-periodica) and (https://www.ibercaja.com/archivo/sp/6844), respectively (together, the "**2022 Third Quarter Financial Information**") .*

2. *English translation of the Company's unaudited condensed consolidated third quarter financial information and the results presentation as of and for the nine months ended September 30, 2022, prepared in accordance with IFRS-EU, available at Ibercaja Banco's website (https://www.ibercaja.com/shareholders-and-investors/financial-information/periodic-information) and (https://www.ibercaja.com/archivo/en/6844), respectively."*