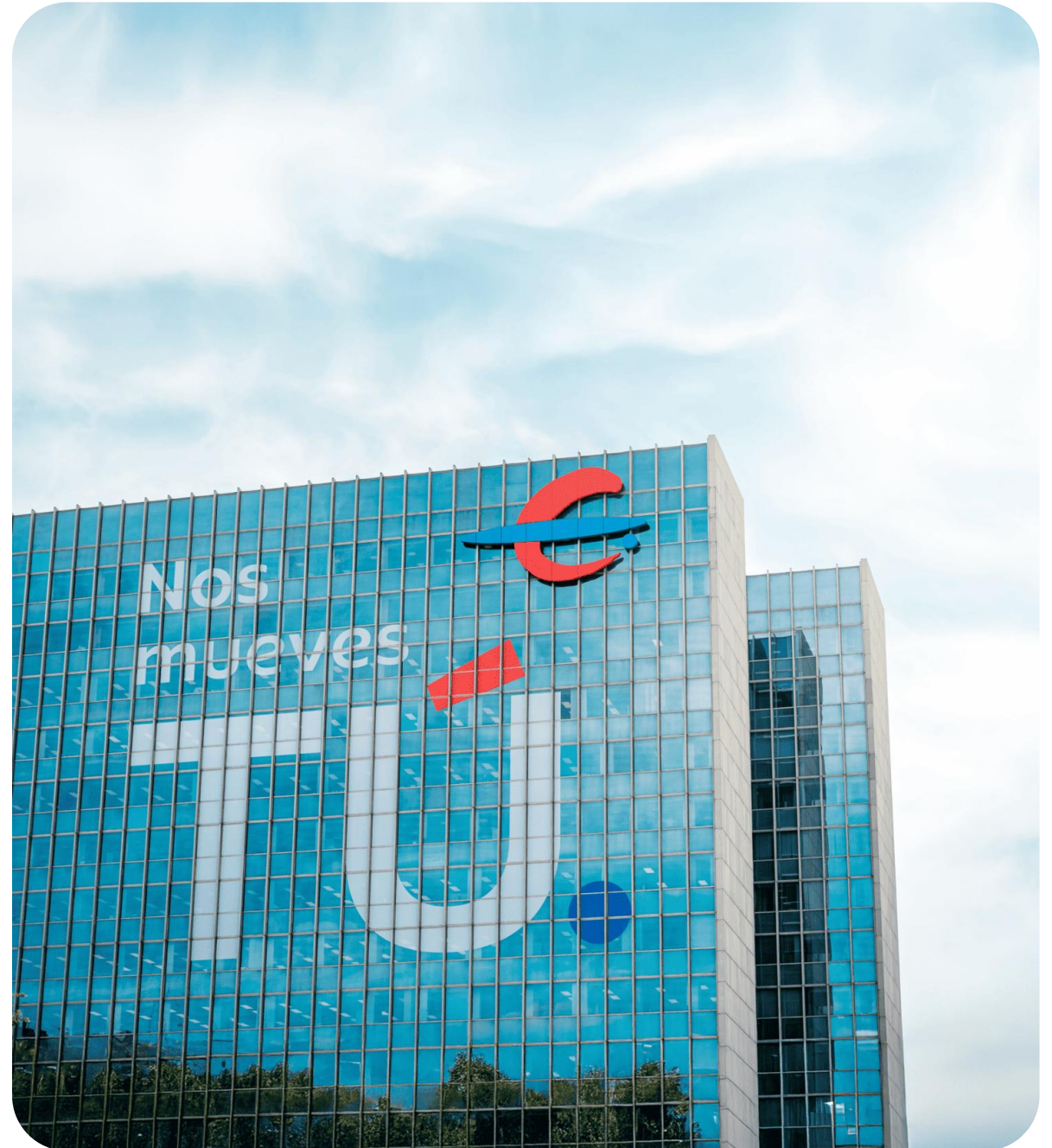




Ibercaja Banco Cover Pool

September 2026



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Introduction

Ibercaja Banco's cover bond program has an optimal credit level, considering the rating granted by **S&P Global Ratings** (rate AAA) and by **Moody's** (rate Aaa).

The level of overcollateralization meets the legal requirement of **5%** and the voluntary requirement of **20%: 36,8%⁽¹⁾** taking into account the primary and liquid assets of the cover pool and **37,5%** in accordance with the National Legal Framework.

The **segregated liquid assets** in the coverage as a whole are sufficient to **cover the gross liquidity outflows** of the 210-day program (99,7 million euros).

Deloitte Strategy, Risk & Transactions has been appointed as the external control body of Ibercaja Banco cover bond program.

⁽¹⁾ Considering the minimum (i) legal, (ii) contractual and (iii) voluntary that results of application to the entity.

Mortgage cover pool – General data

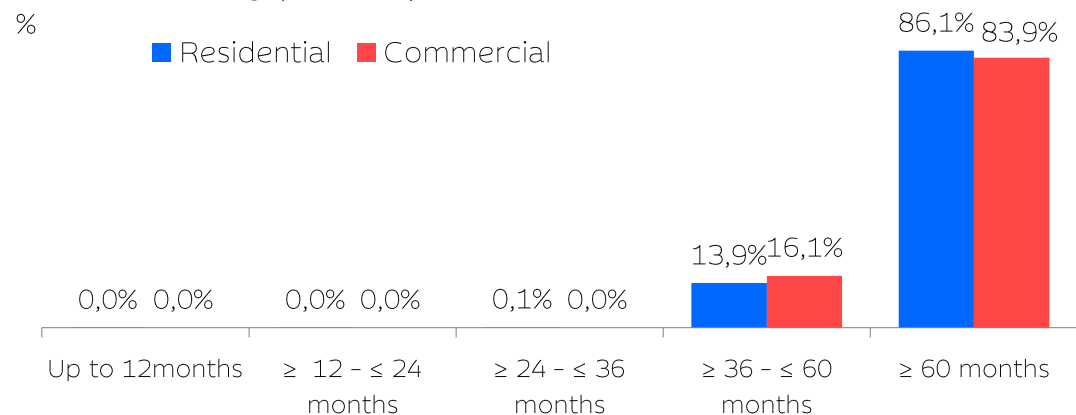
	Amount (€m)
Segregated Cover Pool	6.381,8
<i>Of which:</i>	
<i>Primary assets</i>	6.281,1
<i>Substitution assets</i>	0,0
<i>Liquid assets</i>	99,7
<i>Rights linked to derivative contracts</i>	0,0
Liabilities associated with the Covered Bond Program	4.689,1
<i>Of which:</i>	
<i>Outstanding covered bonds</i>	4.665,0
<i>Pending interest rates</i>	24,0
<i>Costs associated with the program</i>	0,1
Total level of overcollateralization (%)	36,1%
<i>Of which:</i>	
<i>Contractual</i>	n.a.
<i>Voluntary</i>	20%
WA LTV by principal drawn to the loan (%)	42,4
Liquidity buffer (gross outflows 180 days)	94,3

Residential and commercial – Main figures

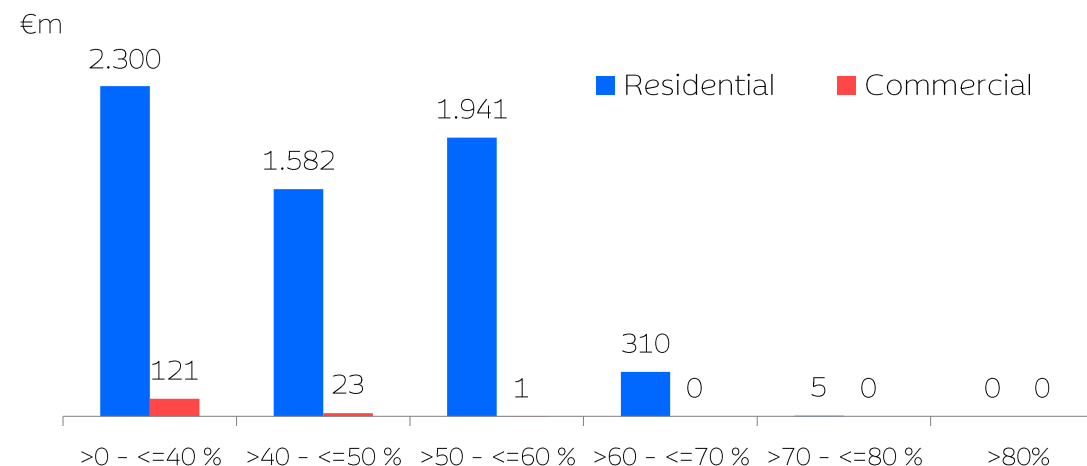
Main figures cover pool

	Residential	Commercial	Total
Amount (€m)	6.137	145	6.282
Amount (%)	97,7%	2,3%	100,0%
LTV (%)	42,8%	28,8%	42,4%
Fixed Rate (€m)	2.034	31	2.065
Floating Rate (€m)	4.103	114	4.217
Loan seasoning (years)	12,6	10,1	12,5
Life (years)	14,9	7,3	14,8
NPLs (%)	0,00	0,00	0%
Currency	100% EUR	100% EUR	100% EUR

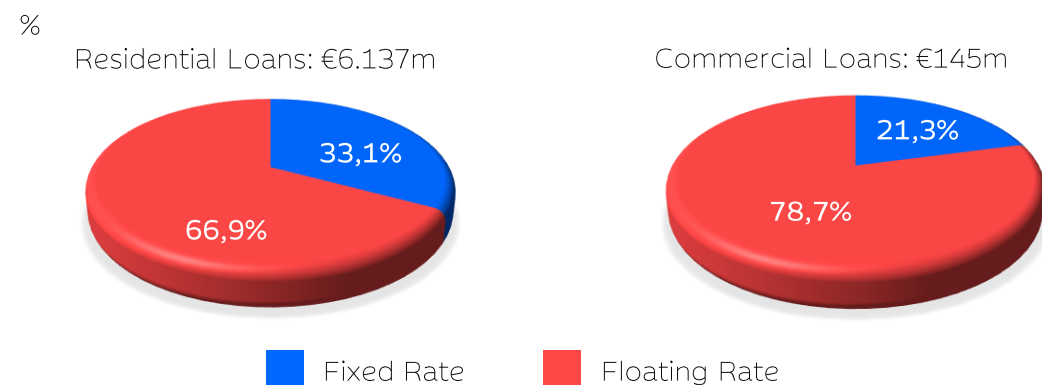
Loan seasoning (months)



LTV Breakdown

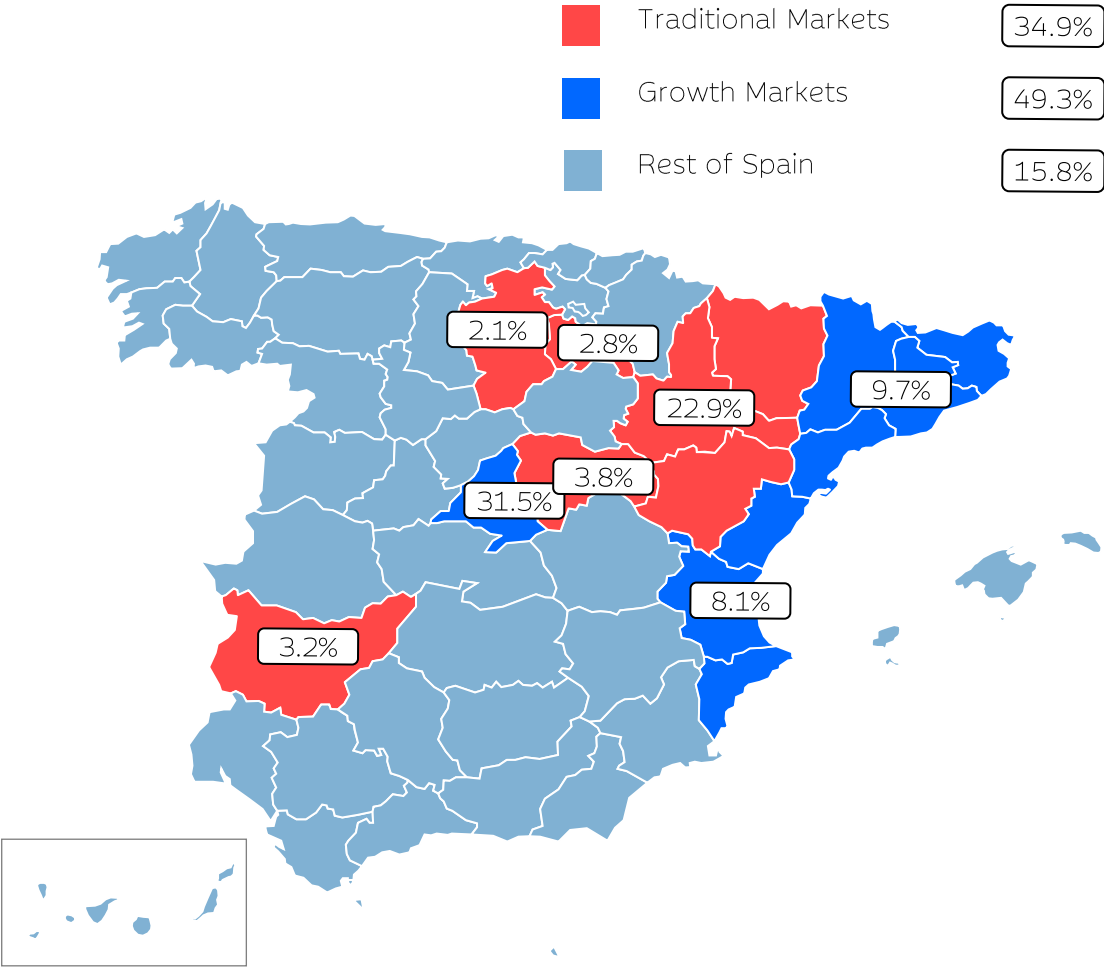


Interest rate breakdown



Residential and commercial – Breakdown by region

	Residential	Commercial	Total
MADRID	31,6%	27,4%	31,5%
ARAGON	22,9%	24,7%	22,9%
CATALUÑA	9,6%	14,3%	9,7%
C. VALENCIANA	8,2%	7,7%	8,1%
ANDALUCIA	6,4%	7,6%	6,4%
CASTILLA-LA MANCHA	5,0%	4,4%	5,0%
LA RIOJA	2,8%	2,0%	2,8%
CASTILLA Y LEON	4,1%	3,8%	4,1%
EXTREMADURA	3,6%	3,7%	3,6%
MURCIA	1,1%	1,1%	1,1%
GALICIA	1,4%	1,0%	1,4%
ASTURIAS	0,7%	0,5%	0,7%
NAVARRA	0,7%	0,5%	0,7%
CANARIAS	0,5%	0,7%	0,5%
PAIS VASCO	0,4%	0,3%	0,4%
BALEARES	0,6%	0,2%	0,6%
CANTABRIA	0,3%	0,0%	0,3%



Residential and commercial – Maturity structure

Covered Bonds Maturity Structure

%

