

PRICE SENSITIVE INFORMATION

SUPERVISORY REVIEW AND EVALUATION PROCESS

The European Central Bank (ECB) has informed Bankinter, S.A. ('Bankinter' or the 'Entity') that it shall maintain, for 2020, the minimum capital requirements stated in the decision it disclosed to the Bank on 14 February 2019¹. Consequently, the said minimum requirement shall continue to be a consolidated Common Equity Tier 1 ('CET1') ratio of 8.20% and a total capital ratio of 11.70%.

According to the ECB, Bankinter's risk profile shall not change with respect to previous periods. Thus, the Entity shall remain in the group of Spanish and European entities with the lowest minimum capital requirement.

Given the prudent risk profile of Bankinter's business as well as its appropriate capital adequacy levels, it is now part of a group of entities subject to formal decisions on minimum capital requirements given every two years by the supervisory board, as opposed to the common annual evaluation and review process.

Madrid, 28 October 2019

¹ This price sensitive information can be found on the CNMV website (<http://cnmv.es/Portal/HR/verDoc.axd?t={dd3ef344-4b6c-4704-a125-b45676e244bf}>) and on the Bankinter corporate website (https://webcorporativa.bankinter.com/stf/web_corporativa/accionistas_e_inversores/hechos_relevantes_cnmv/2019/hecho_relevante_srep_2019.pdf)