



Bankinter, S.A. ('Bankinter' or the 'Bank'), under the provisions of the Spanish Securities Market Act, discloses:

INSIDE INFORMATION

SUPERVISORY REVIEW AND EVALUATION PROCESS (SREP)

The European Central Bank (ECB) has informed Bankinter, S.A. ('Bankinter') the minimum capital requirements for 2023 and the outcome of the supervisory review.

According to the ECB communication, Bankinter's risk profile has not changed with respect to previous periods. Thus, Bankinter remains in the group of Spanish and European entities with the lowest minimum capital requirements.

The minimum SREP requirement at a Bankinter group consolidated level amounts to 7,726% of Common Equity Tier 1 (CET1) ratio and 11,79% of Total Capital ratio.

The CET1 requirement comprises a Pilar 1 minimum of 4,50%, a Pilar 2 Requirement (P2R) and a capital conservation buffer of 2,50%.

These ratios include a P2R of 1,29% (0,726% is covered with CET1) of which 0,09% has been determined of the basis of the ECB prudential provisioning expectations.

As of 30 September 2022, Bankinter group had a CET1 ratio of 11,90% and a Total Capital ratio of 15,16%, significantly above the minimum requirements.

Madrid, 15 December 2022