



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 2025 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 7,81% of Common Equity Tier 1 ("CET1") ratio and 11,88% of Total Capital ratio.

The CET1 requirement comprises a Pilar 1 minimum of 4,50%, a Pilar 2 Requirement (P2R), a capital conservation buffer of 2,50% and the impact of the Irish countercyclical capital buffer for our Irish operations estimated at 0,08%. These ratios include a P2R of 1,30% (0,731% is covered with CET1).

Bankinter group holds a CET1 ratio and Total Capital ratio significantly above the minimum requirements.

Madrid, 4 December 2024