

Bankinter, S.A. ("**Bankinter**"), in accordance with the provisions of the Securities Market legislation, hereby announces the following

OTHER IMPORTANT INFORMATION

The holders of the mortgage covered bonds issued by Bankinter listed in Annex I (the "**Covered Bonds**") are hereby informed that, as from today, 8 July 2022, the legal regime applicable to the Covered Bonds will be that provided for in Royal Decree-Law 24/2021, of 2 November, on the transposition of European Union directives on covered bonds, inter alia, (hereinafter, "**RDL 24/2021**").

The Covered Bonds will be especially guaranteed by an open and variable portfolio of bonds identified and individually listed in Bankinter's special register (the "**Cover Pool**").

In compliance with art. 34 of RDL 24/2021, Bankinter's mortgage bond programme has been authorised by the Banco de España on 4 July 2022 (hereinafter, the "**Programme**"). In this regard, the Banco de España has confirmed and published on its website that, as from 8 July 2022, the Covered Bonds have been designated as eligible to use the denomination European Covered Bond (Premium).

Bankinter has appointed Intermoney Agency Services, S.A. as the Cover Pool Monitor for the Programme (hereinafter, "**Cover Pool Monitor**").

The Cover Pool Monitor has declared its approval of the procedure implemented for the transfer of the covered bonds that make up the Special Register of the Programme's Cover Pool, because it allows the level of credit quality, consistency between the average maturities of the loans and the maturity of the securities issued, and adequate geographic diversification and granularity to be maintained in accordance with the requirements of Royal Decree-Law 24/2021 and the criteria established by Bankinter. In particular, the Cover Pool Monitor has verified that the updated valuation of the physical assets securing the covered assets used by Bankinter in accordance with the provisions of Article 17.1. a) of Royal Decree Law 24/2021 is that resulting from the application of Banco de España Circular 4/2017, which is no higher than that

bankinter.

obtained in the full individual valuations carried out in accordance with Order ECO/805/2003 when the loan was granted.

The Covered Bonds shall otherwise continue to be governed, mutatis mutandis, by their respective terms and conditions.

Madrid, 8 July 2022

ANNEX 1

LIST OF ISIN CODES

ISSUER: BANKINTER, S.A.
ISIN
ES0413679285
ES0413679327
ES0413679343
ES0413679384
ES0413679400
ES0413679418
ES0413679426
ES0413679434
ES0413679442
ES0413679459
ES0413679467
ES0413679475
ES0413679483
ES0413679491
ES0413679509