OTHER IMPORTANT INFORMATION

Bankinter, S.A. ('**Bankinter**') hereby informs that, in its capacity as Issuer and in response to the end of the publication of the 3-month USD LIBOR on 30 June 2023, it has agreed with the sole subscriber of the issuance called 'IV Emisión de Cédulas Hipotecarias Bankinter, SA, December 2019' ('Issuance'), for a nominal amount of 220,400,000 USD, with issuance and disbursement date on 19 December 2019, ISIN ES0413679467 and variable interest rate indexed to the three-month USD London InterBank Offered Rate (LIBOR) plus a margin of 65 basis points, the amendment of the provisions in section 8 (Variable Interest Rate) of the Final Terms, in order to establish the 3-month Term SOFR, administered by CME Group Benchmark Administration Limited, as the new applicable reference interest rate.

Following from the above, the current wording of section 8 ("Variable Interest Rate") of the Issuance's Final Terms is replaced by the one that follows below.

Final Terms

Section 8: Variable interest rate

> ***Variable interest rate**: It will be the greater between 0% and the 3-month Term SOFR (plus an adjustment spread of 0.26161%) plus a margin of 65 basis points, applicable from the first Interest Period after this addendum is signed, i.e. 19 September 2023 and until the maturity date.*

- *Type of underlying: 3-month Term SOFR.*
- *Valuation dates: The Term SOFR of each Interest Period will be set at 11.00 (London time), two business days before the start of each Interest Period. For these purposes, a business day for the publication of Term SOFR is any day, except Saturday, Sunday or other day in which the Security Industry (or any entity that replaces it) and the Financial Markets Association (or any entity that replaces it) recommend that the fixed income departments of its members remain closed throughout the day for the purposes of trading in US government securities.*

- *Name and description of the underlying asset: The underlying 3-month US dollar Term SOFR is the US dollar benchmark rate managed by the CME Group Benchmark Administration Limited (or any entity that replaces it or manages said index).*

  In the event that, for a given Interest Period, the 3-month Term SOFR had not been temporarily published on the screen mentioned above at 11.00 (London time) on the Valuation Date, the 3-month SOFR Term will be the latest 3-month SOFR Term published or available.

  If the administrator of the 3-month Term SOFR index announces the end of its publication, and in the event that the index's administrator, or the body that has been designated by regulation for this purpose, has recommended an alternative substitute interest rate for that term, Bankinter shall use that alternative index as applicable.

  If, after an announcement of the end of the underlying, an alternative interest rate is not named, or in the event that said alternative interest rate ceases to be published, the Issuer will determine an alternative interest rate by applying the simple arithmetic mean of the interest rates at which the Reference Entities (as this term is defined below) can be financed for three-month unsecured wholesale funding operations in US dollars (excluding any type of transaction with central banks), for an amount equal to the face value of this Issuance at approximately 11.00 (London time) on the Valuation Date, in accordance with the rules established in the previous paragraph.

  If one of the Reference Entities does not provide a quote, but at least two of them do, the rate applied will be calculated from applying the simple arithmetic mean of the rates declared by the Reference Entities that have supplied a quote.

  If the quotes from at least two Reference Entities are not, or cannot be, obtained, the last reference interest rate applied in the last interest accrual period will be used and so on for successive interest accrual periods for as long as the situation continues.

- *For information about the underlying asset: Reuters*

- *Calculation formula:*

C=N*i*current
360*100

Where:
C = Gross amount of the periodic coupon N = Nominal value of the security
i = Nominal annual interest rate

Current = Days elapsed between the Start Date of the Interest Accrual Period (excluded) and the Payment Date of the corresponding Coupon (included).

- *Applicable margin: 0.65%*

- *Rules for rounding up or down: The calculation's result in US dollars will be rounded up with 2 decimal places.*

- *Calculation basis for accrual of interest: Act/360*

- *Business day convention: In the event that any of the Coupon Payment Dates is not a Business Day, the payment thereof will be transferred to the immediately following Business Day (unless this date corresponds to the following calendar month, in which case it will be brought forward to the previous Business Day), with the corresponding adjustment of interest due. For these purposes, "Business Day" shall be understood to be the one established in New York.*

- *Interest accrual date: 19 December 2019.*

- *Coupon payment dates: interest will accrue daily from the Disbursement Date and will be paid quarterly in arrears, on 19 March, June, September and December (the "Interest Payment Dates") from 19 December 2019 to 20 December 2027. The payment date of the first coupon is 19 March 2020, and the last coupon will be paid on the maturity date.*

- *Irregular amounts: N/A*

- *Minimum interest rate: 0%*

- *Maximum interest rate: N/A*

- *Procedure for disclosing new interest rates: The banking institutions chosen for this purpose are: Banco Bilbao Vizcaya Argentaria S.A., Banco Santander S.A., Cecabank and Deutsche Bank AG (the "Reference Entities").*

Madrid, 10 July 2023.