



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

OTHER IMPORTANT INFORMATION

The Bank of Spain has notified Bankinter that the Single Resolution Board, in its capacity as the resolution authority for the Bankinter Group, has taken a decision determining the Minimum Requirement for Total and Subordinated Own Funds and Eligible Liabilities (MREL) for Bankinter, S.A.

In this decision, a binding total MREL requirement of 20.24% of the Total Risk Exposure Amount (TREA) and 6.52% of the Leverage Ratio Exposure (LRE) has been set at the consolidated level to be met from the date of notification.

Additionally, it is established that subordinated instruments must be used to meet the MREL equivalent to 15.38% of TREA and 6.52% of LRE.

At the end of September 2025, the bank's structure of own funds and eligible liabilities accounted for 22.70%* of TREA at the consolidated level, so the requirements described above are already met.

	%TREA	%LRE
Total requirement	20,24%	6,52%
Subordinated requirement	15,38%	6,52%
MREL as of 30 September 2025*	22,70%	8,87%
Subordinated MREL as of 30 September 2025*	19,80%	7,86%

*Excluding the capital allocated to cover the Combined Buffer Requirement (2.72% TREA).

Bankinter, S.A.

Madrid, 15 January 2026