

FINAL TERMS

**I Issue of Green Senior Non-Preferred Notes, Bankinter, S.A., June 2026
EUR 750,000,000
BANKINTER, S.A.**

Issued under the Base Prospectus for Fixed-Income Securities of Bankinter, S.A., registered with the Spanish National Securities Market Commission ("CNMV") on 16 January 2026 (the "Base Prospectus"), and complemented by the universal registration document of Bankinter, S.A. registered with the CNMV on 16 January 2026 (the "Universal Registration Document") and the supplement registered with the CNMV on 26 February 2026 (the "Supplement").

MiFID II Product Governance / Only Professional Investors and Eligible Counterparties – Target market – Solely for the product approval process of each manufacturer, after assessing the target market of the Senior Non Preferred Notes (the "Securities"), the following has been concluded: (i) the target market of the Securities are only Professional Investors and Eligible Counterparties as each defined in Directive 2014/65/EU ('MiFID II') and (ii) the Securities can be distributed through all distribution channels permitted by MiFID II for Professional Investors and Eligible Counterparties. Any person who subsequently offers, sells or recommends the Securities (a "Distributor") should take into consideration the target market assessment; however, Distributors subject to MiFID II are responsible for undertaking their own target market assessment in respect of the Securities and determining the appropriate distribution channels.

The Securities have not been and will not be registered under the United States Securities Act of 1933 (the "Securities Act") and may not be offered or sold within the United States or to, or for the account or benefit of, U.S. persons except in certain transactions exempt from the registration requirements of the Securities Act. Terms used in this paragraph have the meanings given to them by Regulation S under the Securities Act ("Regulation S").

Each Dealer has agreed that, except as permitted by the placement agreement entered between the Issuer and the Dealers, it will not offer or sell the Securities (i) as part of their distribution at any time or (ii) otherwise until 40 days after the later of the commencement of the offering and the Date of Issue and Disbursement, within the United States or to, or for the account or benefit of, U.S. persons, and it will have sent to each dealer to which it sells Securities during the distribution compliance period a confirmation or other notice setting forth the restrictions on offers and sales of the Securities within the United States or to, or for the account or benefit of, U.S. persons. Terms used in this paragraph have the meanings given to them by Regulation S.

The Securities are being offered and sold outside of the United States to non-U.S. persons in reliance on Regulation S.

In addition, until 40 days after the commencement of the offering of the Securities, an offer or sale of Securities within the United States by a dealer that is not participating in the offering may violate the registration requirements of the Securities Act.

In accordance with the provisions of section 5 of article 8 of Regulation (EU) 2017/1129, on the Base Prospectus to be published when securities are offered to the public or admitted to trading on a regulated market (the "Prospectus Regulation"), it is noted:

a) that these Final Terms have been prepared for the purpose of the Prospectus Regulation and should be read in conjunction with the Base Prospectus, the Universal Registration Document and the Supplement to the same containing relevant information;

(b) that the Base Prospectus, the Universal Registration Document and its Supplement are published on Bankinter's corporate website (<https://www.bankinter.com/webcorporativa/en/shareholders-investors/financial-information/programs-prospectus/2026>)¹, and on the CNMV website (<https://www.cnmv.es/portal/Consultas/Folletos/FolletosEmisionOPV?nif=A28157360>)² in accordance with the provisions of article 21 and 23 of the Prospectus Regulation;

The address of the website where the Universal Registration Document, the Base Prospectus, the Supplement and the final terms will be published is: <https://www.bankinter.com/webcorporativa/en/shareholders-investors/financial-information/programs-prospectus/2026>

1. PERSONS RESPONSIBLE FOR THE INFORMATION

The Securities described in these final terms are issued by Bankinter, S.A., whose registered office is at Paseo de la Castellana 29, Madrid, 28046, with tax ID number A-28/157360 ("Bankinter", the "Bank", the "Issuer" or the "Issuing Entity").

Mr. Antonio Muñoz Calzada, acting as Treasury and Capital Markets Director of Bankinter, S.A., under the provisions of the resolution adopted by the Board of Directors of the Issuer at its meeting held on 22 October 2025 and representing and on behalf of Bankinter, S.A. with address at Paseo de la Castellana 29, 28046, Madrid, accepts responsibility for the information contained in these final terms.

Mr. Antonio Muñoz Calzada hereby declares that he has taken all reasonable care to ensure that the information contained in these final terms is, to the best of his knowledge, in accordance with the facts and does not omit anything likely to affect the content.

Mr. Ramón Hernández Peñasco is hereby appointed syndicate Commissioner and will have the powers attributed to him under the bylaws found under Section 4.11 of the Securities Note of the Base Prospectus mentioned above. Mr. Ramón Hernández Peñasco is acting here for the sole purpose of accepting appointment as Commissioner of the syndicate of holders.

2. DESCRIPTION, TYPE AND CHARACTERISTICS OF THE SECURITIES ISSUED

- SPECIFIC TERMS AND CONDITIONS OF THE ISSUE

1. **Issuer:** Bankinter, S.A.

- LEI code: VWMYAEQSTOPNVOSUGU82

2. **Nature and denomination of the Securities:**

- a) I Issue of Green Senior Non-Preferred Notes Bankinter, S.A., June 2026
- b) ISIN code: ES0213679OV1
- c) If the issue is fungible with a previous issue: Not Applicable.
- d) If the issue is not fungible with a previous issue but can be fungible with a future issue: Applicable.
- e) If the issue has been offered in exchange for other previous ones: Not Applicable.

3. **Currency of the issue:** EUR

¹ The information contained on this website is not part of this Base Prospectus and has not been examined or approved by the CNMV.

² The information contained on this website is not part of this Base Prospectus and has not been examined or approved by the CNMV.

4. **Amount of the issue:**

- Nominal Amount: EUR 750,000,000.
- Cash Amount: EUR 745,702,500

5. **Unit Value of Securities:**

- Unit Nominal Value: EUR 100,000.
- Number of Securities: 7,500 Securities.
- Issue Price: 99.427%.
- Initial Cash Amount: EUR 99,427 per Security.

6. **Date of Issue and Disbursement:** the issue will be disbursed on 2 June 2026.

7. **Maturity Date:** 2 June 2034

8. **Fixed interest rate:** Not Applicable.

9. **Updatable fixed interest rate:** Applicable.

- **Initial interest rate:** shall be 3.750% per annum, calculated on the Unit Nominal Value of each Security, payable annually until 2 June 2033.
- **Calculation basis for accrual of interest:**

$$C = \frac{N * i * d}{Basis * 100}$$

where:

C = Gross amount of periodic coupon

N = Nominal value of the securities

i = Nominal annual interest rate

d = Days elapsed between the start date of the interest accrual period and the payment date for the related coupon, calculated on the agreed basis and using the applicable Business Day convention.

Basis = Calculation basis used for each issue, indicating the number of days in the year to calculate annual interest is Act/Act (ICMA).

- **Business Day convention:** In the event that any of the Coupon Payment Dates or the Maturity Date is not a Business Day, the corresponding payment shall be carried forward to the immediately following Business Day, without applying any adjustment to the interest due. For these purposes, "Business Day" shall mean the day set from time to time by the European Central Bank for the operation of T2, the real time gross settlement system operated by the Eurosystem, or any successor system.
- **Interest accrual date:** 2 June 2026.
- **Irregular amounts:** No.
- **Coupon payment date(s):** accrued interest will be paid annually in arrear on 2 June each year, commencing on 2 June 2027 until 2 June 2033 (the "Update Date").
- **Update date(s):** 2 June 2033.
- **Updated interest rate:** EUR 1-year Mid-Swap Rate + 95 bps.
- **Interest accrual date for the updated interest rate:** updated interest rate will accrue from 2 June 2033.
- **Coupon payment dates for the updated interest rate:** updated interest rate will be paid on 2 June 2034.
- **Minimum interest rate:** N/A
- **Maximum rate:** N/A

10. **Variable interest rate:** Not Applicable.
 11. **Zero coupon:** Not Applicable.
 12. **Early cancellation or early redemption options:** Applicable
 - Method:
 - **At the option of the Issuer:** Applicable. The Issuer may at its option on 2 June 2033, redeem the Securities at par, in whole and not in part, subject to compliance with Applicable Banking Regulations then in force and permission of the Competent Authority and/or the Relevant Resolution Authority if and as required therefor under Applicable Banking Regulations.
 - **Early redemption by the holder:** Not Applicable.
 - **Redemption value/s:** At par.
 - **Issuer Clean-Up Call:** Applicable
 - Percentage in nominal amount of the Notes redeemed or purchased and cancelled (the Clean-Up Percentage): 75 %
 - Optional Redemption Date: 2 June 2033.
 - Optional Redemption Amount of each Security: Nominal Value.
 - Notice period: 30 days.
 13. **Eligibility Event:** Applicable.
 14. **Regulatory Event:** Not Applicable.
 15. **Tax Event:** Applicable.
 - Early Redemption Price/s due to a Tax Event: At par
 - Terms and formalities for a Tax Event: upon the occurrence of a Tax Event the Securities may be redeemed at the option of the Issuer, in full, but not partially, by giving not less than thirty (30) calendar days' prior notice to the holders, subject to compliance with Applicable Banking Regulations (including the Applicable MREL Regulations) then in force and permission of the Competent Authority and/or the Relevant Resolution Authority if and as required therefor under Applicable Banking Regulations.
 16. **Maximum and minimum IRR (TIR) for the holder of the securities:** 3.845%.
 17. **Representation of holders:**
 - Formation of the Syndicate: Applicable. Pursuant to the rules and by-laws in section 4.11 of the Securities Note of the Base Prospectus.
 - Name of Commissioner: Mr. Ramón Hernández Peñasco
- DISTRIBUTION AND PLACEMENT*
18. **Subscription period:** 26 May 2026.
 19. **Group of potential subscribers at whom the issue is targeted:** Professional Investors and Eligible Counterparties.
 20. **Restrictions on sales depending on investor category:** Applicable. This issue is only intended for Professional Investors and Eligible Counterparties as each is defined in Directive 2014/65/EU ("MiFID II").
 21. **Preferential purchase rights over the securities:** Not Applicable.
 22. **Minimum/maximum subscription amount:** Minimum EUR 100,000.
 23. **Offering periods and description of the application process:** Not Applicable.
 24. **Procedure for allotment and placement of the securities:** Not Applicable.
 25. **Payment and delivery methods and deadlines for securities:** Not Applicable.
 26. **Publishing the results of the offering:** Not Applicable.
 27. **Arrangers:** Not Applicable.
 28. **Underwriters Companies:** Not Applicable.

29. **Dealers:** Bankinter, S.A., Barclays Bank Ireland PLC, Deutsche Bank AKTIENGESELLSCHAFT, Crédit Agricole CIB and Natixis as **Joint Bookrunners**; and Landesbank Hessen-Thüringen Girozentrale and Banco Sabadell as **Co-Managers**.
30. **Remuneration paid by Underwriters Companies to the subscriber:** Not Applicable.
31. **Remuneration paid by Dealers to the subscriber:** Not Applicable.
32. **Coordinators Companies:** Not Applicable.
33. **Counterparties and required liquidity:** Not Applicable.

OPERATIONAL INFORMATION ABOUT THE SECURITIES

34. **Payment Agent:** Bankinter, S.A., Paseo de la Castellana, 29, 28046, Madrid.
35. **Depository Agent:** Bankinter, S.A., Paseo de la Castellana, 29, 28046, Madrid.
36. **Calculation Agent:** Bankinter, S.A.
37. **Relevant calendar for payments in relation to the issue:** T2.
38. **Liquidity Entities:** Not Applicable.
39. **Trading market:** AIAF, Fixed Income Market.
40. **Settlement of Securities and book entry records:** Iberclear, Clearstream and Euroclear.

OTHER IMPORTANT INFORMATION ON THE SECURITIES AND THE ISSUE

41. **Issuance agreement:** The resolutions authorising the issue, which are in full force at the date of these final terms, are as follows:
- Resolution of the Board of Directors dated 22 October 2025 approving the renewal of the Base Prospectus.
 - Resolution of the Director of Treasury and Capital Markets dated 25 May 2026 resolving to proceed with this issue on the terms adopted in these Final Terms, to apply for registration with Iberclear and to apply for admission to trading on the AIAF Fixed Income Market.
42. **Issuer's advisors and/or experts involved in the issue, specifying the role they fulfilled:** Not Applicable.
43. **Rating:** The issue is expected to be rated BBB by S&P and A (low) by DBRS.
44. **Replacement of the Summary with the information mentioned in Article 8.3.c) -i) of Regulation (EU) 1286/2014:** Not Applicable.
45. **Issue expenses:**

Description	Amount
Admission to trading on AIAF	EUR 500
Registration rates and Iberclear	EUR 500
Underwriting and placement fees	EUR 2,025,000
Other	EUR 0
Total expenses	EUR 2,026,000

46. **Regulated markets in which the same type of securities as those issued by Bankinter are admitted to trading:** AIAF, Fixed Income Market.
47. **Representation of the securities: Entity in charge of book-entry accounting:** Iberclear.
48. **Green Bonds:** The Notes are Green Bonds and the net proceeds from the issuance of the Notes will be used as described in the section "Use of Proceeds" of the Base Prospectus. Any delay or failure by the Issuer in allocating or dealing with net proceeds of the Securities or otherwise performing as described under "Use of Proceeds" in the Base Prospectus and these Final Terms will not constitute an Event of Default under the Securities and will not give rise to any other claim of a holder of the Securities.
49. **Potential conflicts of interest or special interests:** Not Applicable.
50. **Reasons for the issue and use of the funds:** The Securities will be issued to be eligible for computation in the minimum requirement of own funds and eligible liabilities for the Issuer/group. Therefore, in accordance with section 4.7 of Appendix A of the Base

Prospectus, the subscribers to the issue renounce the right to compensation and acceleration of credits in the terms described in the aforementioned section.

In addition, the proceeds of the offer will be used in green projects form the eligible categories, as described in the Issuer's Green Bond Framework, as published in Bankinter's corporate website

(https://www.bankinter.com/file_source2/webcorporativa/estaticos/pdf/informacion-corporativa/banca-sostenible/eje-ambiental/BKT_GreenBondFramework%20accesible.pdf)

An external review of the Framework is conducted by Sustainalytics, as stipulated in Section 1.3 of the Prospectus.

OTHER ADDITIONAL INFORMATION

51. **Additional provisions:** Not Applicable.
52. **Country (or countries) where the public offer(s) will take place:** Not Applicable.
53. **Country (or countries) where admission to trading is being requested:** Spain. Application will be made for admission to trading of the securities to be issued on the AIAF Fixed Income Market.
54. **Country (or countries) where the Base Prospectus has been notified:** Not Applicable.
55. **Admissibility under the ECB:** Applicable.

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Signed on behalf of the Issuer:

Mr. Antonio Muñoz Calzada.
Director of Treasury and Capital Markets.

Syndicate Commissioner
