

Bankinter, S.A. under the provisions of the Spanish Securities Market Act, discloses:

OTHER RELEVANT INFORMATION

SUPERVISORY REVIEW AND EVALUATION PROCESS ("SREP")

The European Central Bank ("ECB") has informed Bankinter, S.A. ("Bankinter" or the "Bank") the minimum capital requirements for 2027 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 9,06% of Common Equity Tier 1 ("CET1") ratio and 13,26% of Total Capital ratio.

These ratios include a P2R of 1,60% (of which 0,90% is covered with CET1). Bankinter group holds a CET1 ratio and Total Capital ratio significantly above the minimum requirements.

The table below summarises the minimum regulatory capital requirements applicable as of 1 January 2026 and 1 January 2027:

Minimum capital requirements	From 01/01/2026		From 01/01/2027	
	CET1	Total Capital	CET1	Total Capital
Pilar 1	4,50%	8,00%	4,50%	8,00%
Pilar 2 (P2R)	0,84%	1,50%	0,90%	1,60%
Capital Conservation Buffer	2,50%	2,50%	2,50%	2,50%
Countercyclical Capital Buffer ¹	0,48%	0,48%	1,01%	1,01%
Systemic Risk Buffer ²	0,15%	0,15%	0,15%	0,15%
Total Requirements	8,47%	12,63%	9,06%	13,26%

¹ Countercyclical capital buffers in Spain (0.41% in 2026 and 0.81% in 2027), Ireland (0.07% in 2026 and 0.08% in 2027), Portugal (0.11% in 2027) and the Netherlands (0.01% in 2027).

² Systemic risk buffer in Portugal (0.15% in 2026 and 2027).

Madrid, 22 October 2026