



## To the Comisión Nacional del Mercado de Valores

Pursuant to current securities market legislation, **Bankinter, S.A.** (Bankinter) hereby announces:

### **Other important information**

Bankinter has been subject to the EBA EU-wide stress test conducted during 2025 by the European Banking Authority (EBA), in cooperation with the European Central Bank (ECB) and the European Systemic Risk Board (ESRB), known as *EBA 2025 Stress Test*.

The exercise does not establish a pass/fail threshold; rather, it is designed as key additional information for the Supervisory Review and Evaluation Process (SREP) in 2025. The results allow supervisors to assess Bankinter's ability to absorb losses and maintain its solvency level under a severe economic crisis scenario (adverse scenario), based on common methodological assumptions that enable comparability of results across institutions.

The adverse stress scenario was designed by the EBA/ESRB and covers a three-year time horizon (2025-2027). It assumes a hypothetical worsening of geopolitical tensions, with highly negative and persistent trade and confidence shocks that have strong adverse effects on private consumption and investment, both nationally and globally. Therefore, the scenario should not be interpreted as a forecast of Bankinter's future profits.

The result of the exercise is measured based on "capital depletion," which refers to the reduction observed in the CET1 ratio by comparing the starting point with the projected outcome. The starting CET1 ratio, as of December 2024, has been recalculated under the new capital regulation – CRR3 – which is being implemented progressively (phased-in). However, for informational purposes, a calculation is also provided assuming its full implementation (fully loaded).

Below is a summary of Bankinter's results:

	Adverse scenario		Baseline scenario	
	CET1 (%) Phased-in	CET1 (%) Fully loaded	CET1 (%) Phased-in	CET1 (%) Fully loaded
<b>dec-25</b>	10,35% (-1,84%)	10,22% (-1,82%)	12,95% (+0,75%)	12,74% (+0,74%)
<b>dec-26</b>	10,98% (-1,22%)	10,84% (-1,20%)	14,28% (+2,09%)	14,10% (+2,06%)
<b>dec-27</b>	11,64% (-0,56%)	11,49% (-0,55%)	15,39% (+3,20%)	15,19% (+3,16%)

For more information about the exercise, you can visit the EBA website ([www.eba.europa.eu](http://www.eba.europa.eu)) or Bankinter's corporate website, where more details on the results are available ([www.bankinter.com/webcorporativa](http://www.bankinter.com/webcorporativa)).

Madrid, 1 August 2025

Bankinter, S.A