



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

INSIDE 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 18.29% of the Total Risk Exposure Amount (TREA) and 5.31% of the Leverage Ratio Exposure (LRE) has been set at the consolidated level to be met as of 1 January 2024.

Additionally, it is established that as of June 1, 2024, subordinated instruments must be used to comply with the MREL equivalent to 16.27% of TREA and 6.45% of LRE. Therefore, as of that date, the total MREL requirement at the consolidated level stood at 18.29% for TREA and 6.45% for LRE.

At the end of September 2023, the bank's structure of own funds and eligible liabilities accounted for 20.80%* of TREA at the consolidated level, so the requirements described above are already met.

	%TREA	%LRE
1 January 2024 total requirement	18,29%	5,31%
1 June 2024 subordinated requirement	16,27%	6,45%
1 June 2024 final requirement	18,29%	6,45%
MREL as of 30 September de 2023*	20,80%	8,15%

*Excluding the capital allocated to cover the Combined Buffer Requirement (2.5% TREA).

Bankinter, S.A.

Madrid, 19 December 2023