



Bankinter, S.A. ("Bankinter" or the "Issuer"), in accordance with the provisions of the Spanish Securities Market Act, discloses:

INSIDE INFORMATION

In relation to the issue of EUR 350,000,000 Perpetual Non-Cumulative Contingent Convertible Additional Tier 1 Preferred Securities in circulation, ISIN code XS2199369070 and Common Code 219936907, which are listed on the Irish "Global Exchange Market" (the "Securities"), having obtained prior authorisation from the European Central Bank and in compliance with the assumptions established in the terms and conditions of the Securities governing the redemption of the Securities (the "Terms and Conditions"), Bankinter hereby announces its irrevocable decision to proceed with the early voluntary redemption of all the Securities on the next distribution payment date scheduled for 17 January 2026 (the "Early Redemption Date").

Notwithstanding the foregoing and in accordance with Condition 3.2 of the Terms and Conditions, since 17 January 2026 is not a Payment Business Day (as defined in the Terms and Conditions) under the Terms and Conditions, payment will be postponed until the next Payment Business Day, i.e. 19 January 2026, and holders of the Securities shall not be entitled to any interest or other payment due to such delay.

With the publication of this inside information communication and all other communications set out in the Terms and Conditions and in the Offering Circular dated 10 July 2020, the obligation to communicate to the holders of the Securities of the Issuer's irrevocable decision to redeem the Securities early will be considered fulfilled.

The Redemption Price (as defined in the Terms and Conditions), consisting of the outstanding nominal value (*Liquidation Preference*) of each Security plus an amount equal to the remuneration (*Distribution*) associated with each Security accrued until (but excluding) the Early Redemption Date and not satisfied, shall be payable to the holders of the Securities by the Principal Paying Agent, pursuant to the Terms and Conditions, on 19 January 2026.

Madrid, 20 November 2025