



Bankinter, S.A. ("Bankinter"), under the provisions of the Spanish Securities Market Act, announces the following:

INSIDE INFORMATION

Bank of Spain has communicated Bankinter that the Single Resolution Board, as the group's resolution authority, has issued its decision setting out the Minimum Requirement of Eligible Liabilities and own funds (MREL) on a consolidated basis for Bankinter, S.A. This decision sets an intermediate mandatory MREL requirement that must be met on 1 January 2022 of 16.18% of our Total Risk Exposure Amount (TREA) and of 5.27% of our Leverage Ratio Exposure (LRE). The final MREL requirement that the entity must comply with on a consolidated basis by 1 January 2024 has been set at 18.03% of TREA and 5.30% of LRE.

Additionally, for the first time, it is established that as of June 1, 2024, subordinated instruments must be used to comply with the MREL equivalent to 17.08% of TREA and 6.18% of LRE. Therefore, as of that date, the total MREL requirement at the consolidated level will be 18.03% of TREA and 6.18% of LRE.

As of September 2022 month end, the structure of own funds and eligible liabilities of the entity amounted to 18.80%* over TREA so we already comply with the described requirement.

	% TREA	% LRE
1 January 2022 requirement	16.18%	5.27%
1 January 2024 requirement	18.03%	5.30%
1 June 2024 subordinated requirement	17.08%	6.18%
1 June 2024 requirement	18.03%	6.18%
MREL as of 31 September 2022*	18.80%	8.17%

*Excluding the capital allocated to cover the Combined Buffer Requirement (2,5% TREA)

Bankinter, S.A.

Madrid, 13th of January 2023