

# Rating

## Improved outlook

Bankinter once again confirmed its ability to improve its financial solvency, liquidity, asset quality and profitability ratios in 2021, as evidenced by the upgrade from 'negative' to 'stable' in the outlook applied by the rating agencies S&P Global and DBRS, after the mandatory annual review. Good ratings help Bankinter reduce financing costs in the markets and preserve the bank's privileged position in relation to its competitors in this area.

Bankinter's credit ratings as of 31 December 2021 were as follows:

### Moody's Ratings Limited.

The long-term issuer credit rating is Baa1, the short-term rating is P-2, and the outlook on both ratings remains at

**stable**

### S&P Global Ratings.

The long-term issuer rating is BBB+ and the short-term rating is A-2, with both ratings getting an improved outlook of

**stable**

### DBRS Morningstar.

The long-term rating is A (low) and the short-term rating is R-1 (low). It also decided on an outlook improvement to

**stable**

