

## Green Bond Fact Sheet

Bankinter		Date: 19/02/2020	
Issue date: 06-02-2020 Maturity date: 06-10-2027 Tenor: 7.7			
Issuer Name	Bankinter	Amount Issued	EUR750m/USD834m
Country of risk	Spain	CBI Database	Included
Issuer Type <sup>1</sup>	Financial Corporate	Bond Type	Sr Non Preferred
Green Bond Framework	<a href="#">Link to Framework</a>	Second party opinion	<a href="#">Sustainalytics</a>
Certification Standard	Not certified	Assurance report	N/A
Certification Verifier	N/A	Green bond rating	N/A
Use of Proceeds			
<input checked="" type="checkbox"/> Energy	<input checked="" type="checkbox"/> Solar <input checked="" type="checkbox"/> Onshore wind <input type="checkbox"/> Offshore wind <input type="checkbox"/> Geothermal <input type="checkbox"/> Hydro	<input type="checkbox"/> Tidal <input type="checkbox"/> Biofuels <input type="checkbox"/> Bioenergy <input type="checkbox"/> District heating <input type="checkbox"/> Electricity grid	<input type="checkbox"/> Energy storage <input type="checkbox"/> Energy performance <input type="checkbox"/> Infrastructure <input type="checkbox"/> Industry: components <input type="checkbox"/> Adaptation & resilience
<input checked="" type="checkbox"/> Buildings	<input checked="" type="checkbox"/> Certified Buildings <input type="checkbox"/> HVAC systems <input checked="" type="checkbox"/> Energy performance	<input type="checkbox"/> Water performance <input type="checkbox"/> Energy storage/meters <input type="checkbox"/> Other energy related	<input type="checkbox"/> Industry: components <input type="checkbox"/> Adaptation & resilience
<input type="checkbox"/> Transport	<input type="checkbox"/> Electric vehicles <input type="checkbox"/> Low emission vehicles <input type="checkbox"/> Bus rapid transit <input type="checkbox"/> Passenger trains <input type="checkbox"/> Urban rail	<input type="checkbox"/> Freight rolling stock <input type="checkbox"/> Coach / public bus <input type="checkbox"/> Bicycle infrastructure <input type="checkbox"/> Energy performance	<input type="checkbox"/> Transport logistics <input type="checkbox"/> Infrastructure <input type="checkbox"/> Industry: components <input type="checkbox"/> Adaptation & resilience
<input type="checkbox"/> Water & wastewater	<input type="checkbox"/> Water distribution <input type="checkbox"/> Water treatment <input type="checkbox"/> Wastewater treatment <input type="checkbox"/> Water storage	<input type="checkbox"/> Storm water mgmt <input type="checkbox"/> Flood protection <input type="checkbox"/> Desalination plants <input type="checkbox"/> Erosion control <input type="checkbox"/> Energy performance	<input type="checkbox"/> Infrastructure <input type="checkbox"/> Industry: components <input type="checkbox"/> Adaptation & resilience
<input type="checkbox"/> Waste management	<input type="checkbox"/> Recycling <input type="checkbox"/> Waste prevention <input type="checkbox"/> Pollution control	<input type="checkbox"/> Landfill, energy capture <input type="checkbox"/> Energy performance <input type="checkbox"/> Infrastructure	<input type="checkbox"/> Waste to energy <input type="checkbox"/> Industry: components <input type="checkbox"/> Adaptation & resilience

<input type="checkbox"/> Land use & agriculture	<input type="checkbox"/> Afforestation/parks <input type="checkbox"/> Land remediation <input type="checkbox"/> Sustainable agriculture <input type="checkbox"/> FSC Forestry <input type="checkbox"/> Energy/water efficiency <input type="checkbox"/> Adaptation & resilience <input type="checkbox"/> FSC Cellulose & paper
<input type="checkbox"/> Other	<input type="checkbox"/> Adaptation & resilience <input type="checkbox"/> ICT <input type="checkbox"/> Industry: process
<b>Issue details</b>	
<b>Reporting</b>	<p>There will be annual reporting available on the corporate <a href="#">website</a> on the allocation of net proceeds until the bond matures.</p> <p>a) Total outstanding amount  b) Total allocation to each green loan category  c) If possible, additional information of the green projects.  d) Share of proceeds used for new financing and refinancing.  e) Positive environmental impact based on Bankinter's share of the financing the total investment.  f) If available renewable energy generation (MWh per year), installed renewable energy capacity (MW) and GHG savings (tonnes per year) for the renewable energy category and environmental certification (as applicable) and reduction in energy use (MWh per year) GHG savings (tonnes per year) for green and energy efficient buildings.</p>
<b>Company information</b>	<p>Bankinter was founded in 1965 and provides mainly private and corporate banking as well as insurances. The bank offers mortgage loans, pension funds, life insurance, lease financing, credit cards, mutual funds, online stock brokerage, private banking, and internet banking services.</p>
<b>Firsts, records and certifications</b>	
<b>Proceeds description</b>	<p>Proceeds will go towards new and existing green loans which will finance or refinance the acquisition, development, operation and maintenance of new and ongoing renewable energy activities (solar photovoltaic and wind energy) or the development or acquisition of residential, public and commercial buildings which meet regional, national or internationally recognized regulations, standards or certifications.</p>
<b>Climate Bonds view</b>	<p>Only a few financial institutions have issued senior non preferred green bonds and this is already the third of this kind coming from Spain.</p>
<b>Underwriters</b>	<p>Santander, CACIB, Natixis, BBVA, Bankinter</p>
<b>Deal comments</b>	
<b>Credit Rating</b>	<p>BBB (S&amp;P)</p>
<b>Pricing summary</b>	<ul style="list-style-type: none"> <li>• Interest spread: ms + 80bps</li> <li>• Coupon: 0.625%</li> </ul>
<b>Investors summary</b>	

<sup>1</sup> Issuer categories: ABS, development bank, financial corporate, government-backed entity, loan, local government, non-financial corporate, sovereign