

MATERIAL FACT

In accordance with current legislation, Bankinter, S.A. hereby announces:

On 7 July 2017, the credit rating agency, DBRS Ratings Limited (DBRS), upgraded its credit ratings for Bankinter, S.A. as follows:

- Issuer rating upgraded to 'A' (low)
- Senior unsecured long-term debt and deposit rating upgraded to 'A' (low)
- Short-term debt and deposit rating confirmed at 'R-1' (low)
- Short-term instruments rating for Bankinter, Sociedad de Financiación, S.A. confirmed at 'R-1' (low)
- All of the ratings above carry a stable outlook.

This ratings upgrade reflects ongoing positive trends in Bankinter, S.A.'s financial performance, as well as its enhanced market position and high asset quality. It also highlights its improved financing profile and strong, diversified and recurrent earnings generation.

Madrid, 7 July 2017