

PRICE SENSITIVE INFORMATION

In compliance with current legislation, Bankinter, S.A. hereby announces that the credit rating agency, S&P Global Ratings, has confirmed all of Bankinter's credit ratings and has changed the related outlook from stable to negative, after analysing the bank's proposed distribution in kind of its share premium via the delivery to its shareholders of shares in its subsidiary, Línea Directa Aseguradora, S.A.

Madrid, 24 December 2019