

Material fact

Bankinter hereby announces that, on 24 January 2019, it will present its financial results of 2018.

Analysts and investors may follow this presentation at 9.00 via webcast (in English) on the Bankinter Group corporate website (www.bankinter.com/webcorporativa). A recording of the presentation will be made available to anyone interested on the corporate website for a minimum period of one month. Furthermore, a copy of the presentation will be made available on the company's website and on the CNMV website before the webcast begins. Otherwise, the presentation may be heard via telephone, according to the information available on the corporate website.

At 10.30, a press conference to report on these results will be held at the corporate headquarters of Bankinter Group at Paseo de la Castellana, 29, with its chief executive officer, María Dolores Dancausa, as the main speaker.

Madrid, 16 January 2019