



Material fact

Pursuant to current legislation, Bankinter, S.A. hereby announces that, on 17 April 2018, the credit rating agency, Moody's, upgraded Bankinter's long-term counterparty risk assessment (CRA) from 'Baa1' to 'A3'. The agency also affirmed the bank's short-term counterparty risk assessment at 'P-2'.

Madrid, 17 April 2018