



## Material fact

Pursuant to current legislation, Bankinter, S.A. hereby announces that, on 6 April 2018, the credit rating agency, S&P Global Ratings has upgraded the bank's long-term credit rating from 'BBB' to 'BBB+'.

The agency also affirmed the bank's short-term rating at 'A-2'. Overall, the outlook is stable.

This ratings upgrade comes on the back of an improved sovereign credit rating for Spain due to its strong economic performance; a solid current account surplus; ongoing budgetary consolidation; and the positive performance of the Spanish banking system and Bankinter in particular.

Madrid, 6 April 2018