

MATERIAL FACT

Pursuant to securities market legislation and further to the material fact disclosed on 25 September 2018 (no 269893), Bankinter hereby announces that, after receiving the necessary administrative authorisations, it has formalised today its acquisition of the banking operations of EVO Banco S.A.U. in Spain and of its consumer credit subsidiary, Avantcard, in Ireland.

Bankinter has made a payment of 199.4 million euros, of which 133.6 million euros correspond to the excess capital in EVO Banco, S.A. due to the segregation of EVO Finance occurred prior to the closing of the transaction. As this excess capital reverts to Bankinter, the cost of the acquired businesses amounts to 65.8 million euros.

Bankinter estimates that this transaction will have an impact of 29 basis points on the CET1 capital of Bankinter Group.

Bankinter, S.A.
Madrid, 31 May 2019