

PRICE SENSITIVE INFORMATION

Pursuant to current legislation, Bankinter, S.A. hereby announces that, on 18 July 2019, the credit rating agency, Moody's, has upgraded the bank's long-term credit rating from 'Baa2' to 'Baa1'. The outlook is stable.

According to the new ratings:

- senior unsecured debt is upgraded from Baa2 to Baa1 with a stable outlook
- long term deposits are upgraded from Baa1 to A3 with a stable outlook
- subordinated debt is upgraded from Ba1 to Baa3
- preferred stock is upgraded from Ba3 to Ba2
- long-term counterparty risk is upgraded from A3 to A2; and short-term counterparty risk, from P-2 to P-1
- BCA is upgraded from baa3 to baa2.

Madrid, 19 July 2019