

MATERIAL DISCLOSURE

Pursuant to article 227 of the consolidated text of the Securities Market Act, approved by Legislative Royal Decree 4/2015 of 23 October, Bankia, S.A. hereby reports that the results presentation for the fourth quarter of 2018 will take place next Monday, **28 January 2019, at 12:30 pm CET (11:30 am GMT)**.

On that same date, before the presentation, the company will send the relevant financial information and the documentation that will be used in the presentation to the Spanish Securities Market Commission.

The presentation may be viewed via **video webcast** through the Shareholders and Investors channel of the corporate website www.bankia.com, where the recording will be available for at least one month. Click on the following link to register:

<https://events.webeventservices.com/Bankia/20190128>

The presentation may also be followed by **telephone**, provided previous registration at one of the following links:

- Spanish (original version):

<http://emea.directeventreg.com/registration/5259959>

Conference PIN: 5259959

- English (translated version):

<http://emea.directeventreg.com/registration/9294725>

Conference PIN: 9294725

Analysts may submit questions only by telephone.

The above is notified as a material disclosure for all pertinent purposes.

Madrid, 15th January 2019

BANKIA, S.A.