

MATERIAL FACT

In accordance with current legislation, Bankinter, S.A. hereby announces:

On 7 March, DBRS Ratings Limited gave Bankinter, S.A. a new issuer rating of BBB (high) with a POSITIVE outlook.

This rating is part of DBRS's decision to give issuer ratings to several European financial institutions that did not have them previously.

Issuer ratings, based on fundamental metrics of each bank, are taken into account in DBRS's intrinsic assessment and generally maintain the same level and outlook as senior debt ratings for each bank.

Madrid, 8 March 2017