

September 25, 2007



The **BANK**
of **NEW YORK**

A SECURITIES SERVICING
DEPOSITARY RECEIPTS

Corporate Action

ATTENTION: International Research, Sales, Trading and Operations Staff
Ratio, Symbol and CUSIP Change

	OLD	NEW
Name:	Bankinter, S. A.	Bankinter, S. A.
Country:	Spain	Spain
Symbol:	BKNTY	BKNIY
CUSIP Number:	066460205	066460304
Exchange:	NYSE	NYSE
Ratio:	4 ADS: 1ORD	1 ADS: 1 ORD

Please be advised that the ADR:ORD ratio for Bankinter S.A. will change to 1ADR: 1ORD from 4ADR: 1ORD, effective September 26, 2007.

Bankinter S.A. ADS holders will be required to surrender their "old" ADSs for cancellation in order to receive the "new" ADSs. For every four (4) "old" Bankinter S.A. ADSs (CUSIP: 066460205) surrendered, ADS holders will receive one (1) "new: Bankinter S.A. ADS (CUSIP: 066460304), plus, where applicable, cash-in-lieu of fractions at a price to be determined.

The details are as follows:

Record date: Close of business September 25, 2007
Effective date: September 26, 2007

	<u>OLD</u>	<u>NEW</u>
Ratio	4ADS:1ORD	1ADS: 1 ORD
CUSIP:	066460205	066460304

To learn more about ADRs and issuer programs, please call our marketing desks:

New York

Jason A. Smith
Assistant Treasurer
jasmith@bankofny.com
212 815 3874 Telephone

London

Joseph Oakenfold
Assistant Vice President
joakenfold@bankofny.com
44 207 964 6419 Telephone

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