

23th December 2008

Secretary-General  
United Nations  
New York, NY 10017  
USA

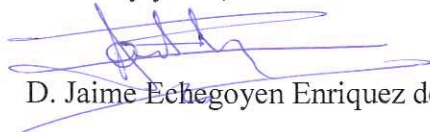
Dear Mr. Secretary-General,

I am pleased to confirm that BANKINTER S.A. supports the ten principles of the United Nations Global Compact in respect to human rights, labour rights, the environment and anti-corruption. With this communication, we express our intent to support and advance those principles within our sphere of influence. We commit to making the Global Compact and its principles part of the strategy, culture and day-to-day operations of our company and undertake to make a clear statement – to our employees, partners, clients and to the public – of this commitment.

We recognize that a key requirement for participation in the Global Compact is the annual submission of a Communication on Progress (COP) that describes our company's efforts to implement the ten principles. We support public accountability and transparency, and therefore commit to report on progress within two years of joining the Global Compact, and every year thereafter according to the Global Compact COP policy.

Attached please find general information regarding our company, as well as the contact person responsible for relations with the office of the Global Compact.

Sincerely yours,



D. Jaime Echegoyen Enriquez de la Orden

CEO Bankinter S.A.