

CORPORATE PRESENTATION

About Bankinter.

2024



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Business

IBEX35 member since 1972 with stable shareholder structure, long-term approach and continuous dividends



+55 years of experience in the Spanish financial industry with efficient and organic growth.



Income diversification by geography, business lines and customer segments



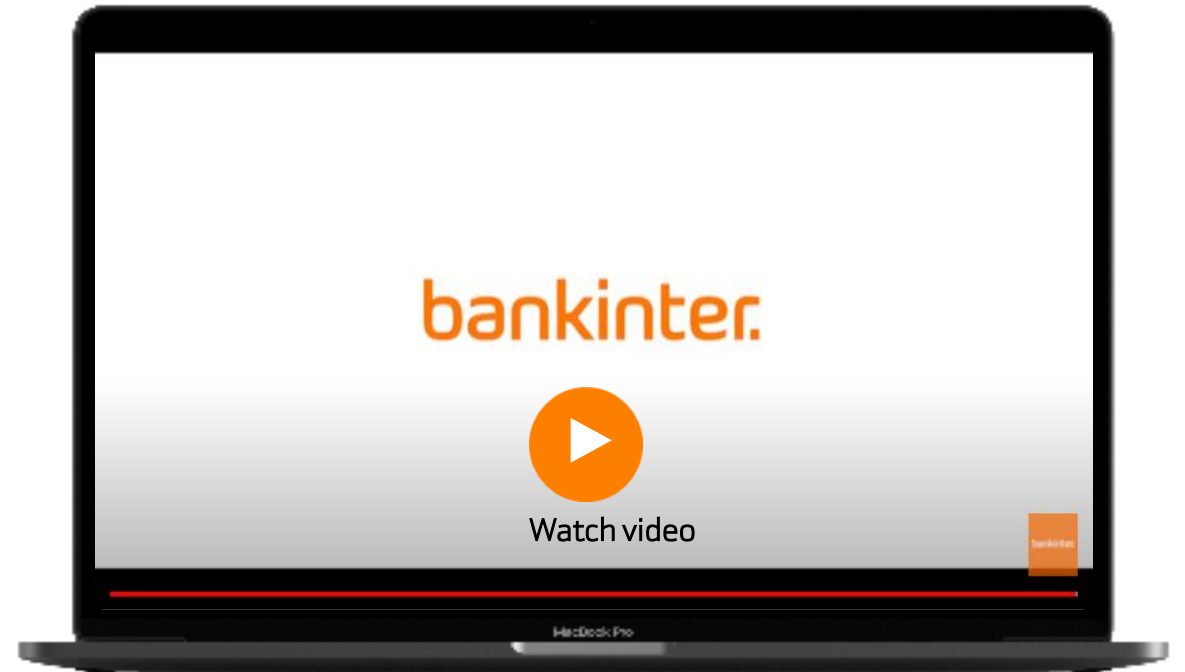
Rigorous risk management policy.



Specialized in **innovative financial products and services**, including multichannel distribution.



The capabilities and talents of our **professionals serving our customers.**



A history of success, growth and value creation through **diferentiation**, betting on innovation and technology.

1965
Bankinter borns as an industrial bank.

1972
Floated on the Madrid Stock Market.

1987
We innovate, we launched the "Special Deposit".

1992
One step ahead, we created Telephone banking.

1993
1st to launch investment fund

★
A rigorous risk school with a successful track record.



1996
First bank on the Internet, after the success of electronic banking.

2009
Acquires 100% of Línea Directa

A bank for all, the first to bet on financial accessibility.

2004
Fundación Innovación Bankinter, one of the best technology think-tanks in the world.

Pioneers in using the bank in the mobile.

2010
Best Bank in Spain, according to The Banker.



2015
We are now in Portugal after acquiring the commercial network of Barclays.

2017
Popcoin, first bank in launching a roboadvisor.

2019
Bankinter buys Evo Banco and Avantcard, its Irish consumer subsidiary.

2021
Línea Directa quotes on the stock market: a new path begins.

2023
The Joint Venture with Universo brings us closer to more than one million new customers in Portugal.

2024
Branch in Ireland. Bankinter expands its offer for savers in Ireland.

Beyond our borders.
We are in Portugal,
Luxembourg and
Ireland.

 Avant Money



bankinter.
Banking in Luxembourg

bankinter.

A solid company.

Bankinter is rated first among the Spanish banks analysed in the EBA stress test.

Bankinter closes 2024 with record profit of 953 million euros, up 13% on 2023, thanks to increased commercial activity and diversification of the business

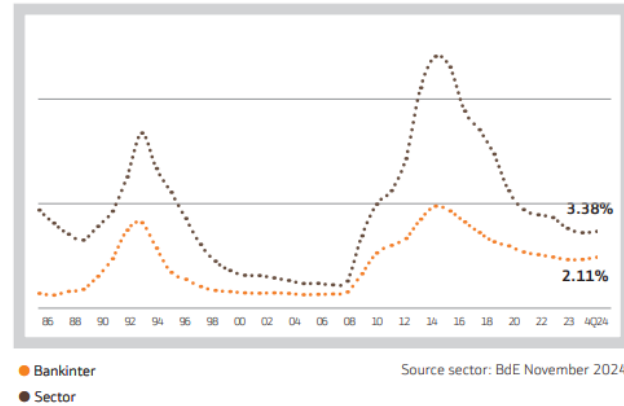


Bankinter Group closed out 2024 with double-digit growth in profits, comfortably improving on the previous year's record figure results thanks to a strong drive in commercial activity, which is becoming increasingly diversified. The bank was able to successfully juggle the negative course of interest rates during the year with an increase in business volumes—both in lendings and in customer funds—especially those managed off-balance sheet, which ended the year on an all-time high. This profitable growth in recurring activity, together with a risk profile that remains very positive and cost-to-income and profitability ratios among the highest in the sector, make up the main variables of what was a very successful year.

**Rigorous with our risks,
with one of the lowest
NPL ratio of Spanish
listed banks.**

**The rating agencies
recognize the
soundness of
Bankinter's balance
sheet and the quality of
its loan portfolio.**

**In short, a very
healthy bank.**



Ratings

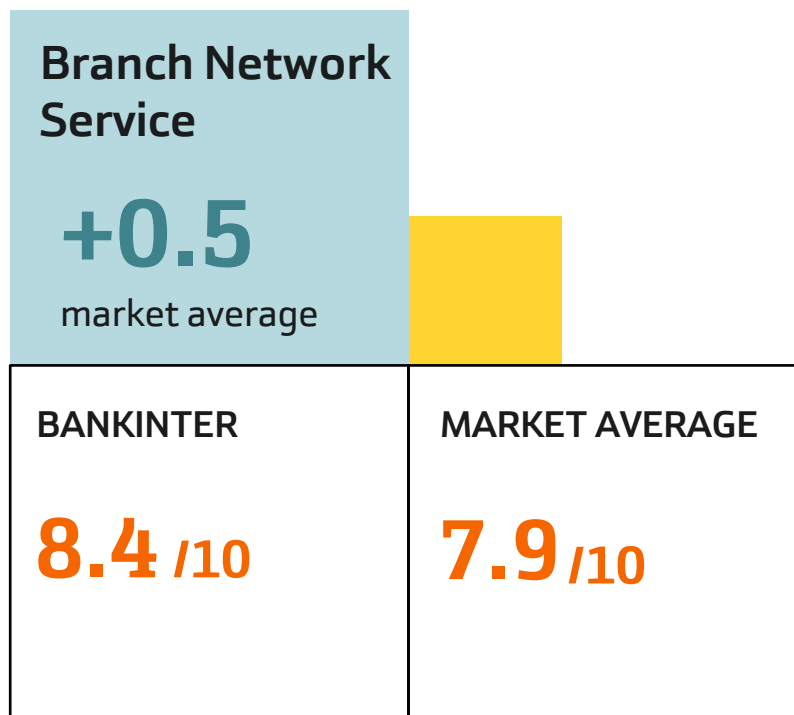
Agency	Long Term
DBRS	A (low)
Moodys	A2*
Standard & Poor's	A-



MEMBER OF
**Dow Jones
Sustainability Indices**
In Collaboration with RobecoSAM

* This rating corresponds to the LT Counterparty Risk Rating; the issuer does not have any senior preferred debt instrument with a Moodys rating.

Service quality as a strategic pillar in our business.



Source: STIGA EQUOS RCB Objective quality analysis in commercial banking networks study 2024. Evaluates the service provided to potential customers in bank branches, using the mystery shopping technique



A bank with values

Agility

24-hour customer service
from any location



Enthusiasm

6,661 employees committed

50%

Woman

44

Years

Average age

88%

Commitment

13%

Internal
Rotation

6%

External
Rotation

14

Years
Average
service



One of the most sustainable banks in the world

Environmental



ESG investment funds:

Own: €9.9 Mn (51% of the total)
Third parties: €15.3 Mn (73% of the total)



Sustainable linked lending:

€ 337 Mn



Renewable financing portfolio:

€1,469 Mn



Renewable Energy Project Finance:

€446 Mn



Decarbonisation roadmap

5.2% reduction in emissions intensity (tnCO2/million euros) in the corporate portfolio..

Social



Social action investment

€4.1 mn



Employee volunteers

19%



Beneficiaries of social programmes

17,530

Governance



Fulfilment of 100% of the applicable recommendations in the Good Governance Code

Sustainability indices

Member of
Dow Jones
Sustainability Indices



FTSE4Good



STOXX

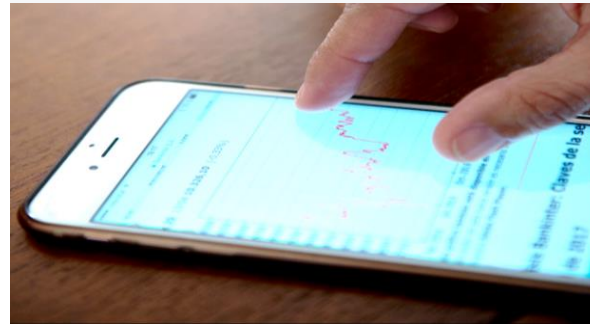
Member 2020/2021
ESG Leaders
Indices

Originality

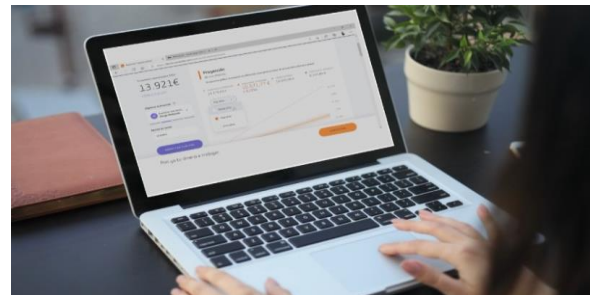
Innovation and technology
at the service of our clients.



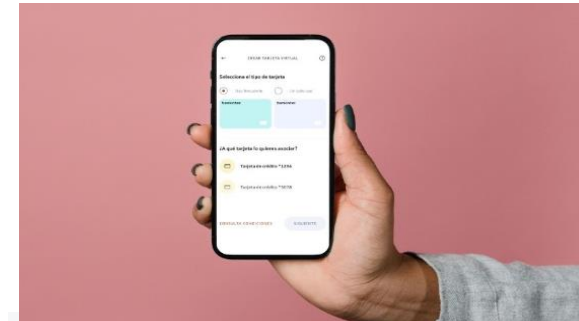
The first roboadvisor launched by a Spanish bank. the best combination of algorithms and management by a human team with more ten years of experience in the selection and creation of fund portfolios.



Broker Touch App, touch ID fingerprint identification for mobile banking.



Capital Advisor, Spain's first 100% digital investment advisory service.



Discover the new single-use virtual cards for online payments. Disposable credit cards created to make online shopping safer.



Bankinter launches the innovative Duo card that combines debit and credit in a single payment method.



Dual Mortgage: The first and only mortgage on the market that combines the advantages of fixed and variable mortgages.

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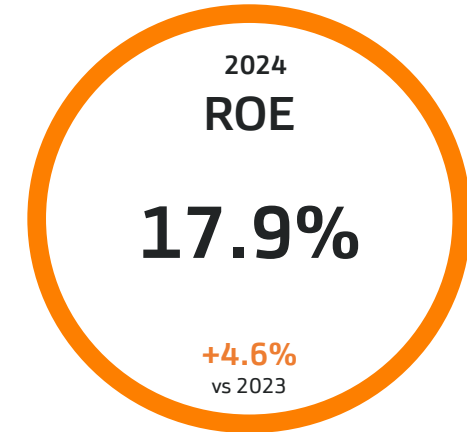
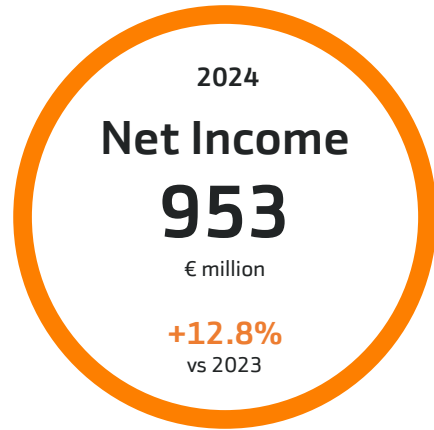
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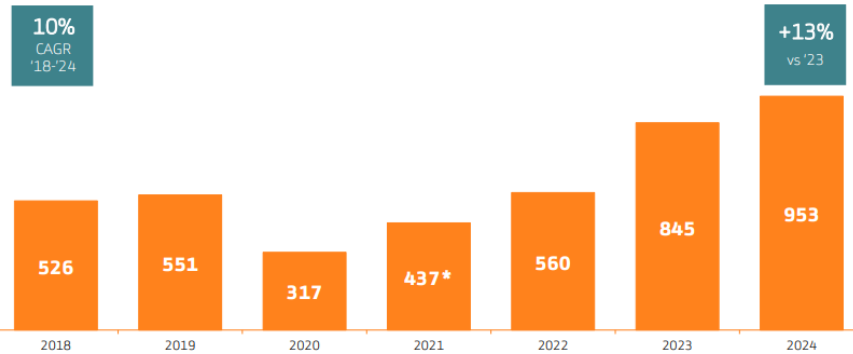
A very profitable bank.



Total Net Income

Evolution

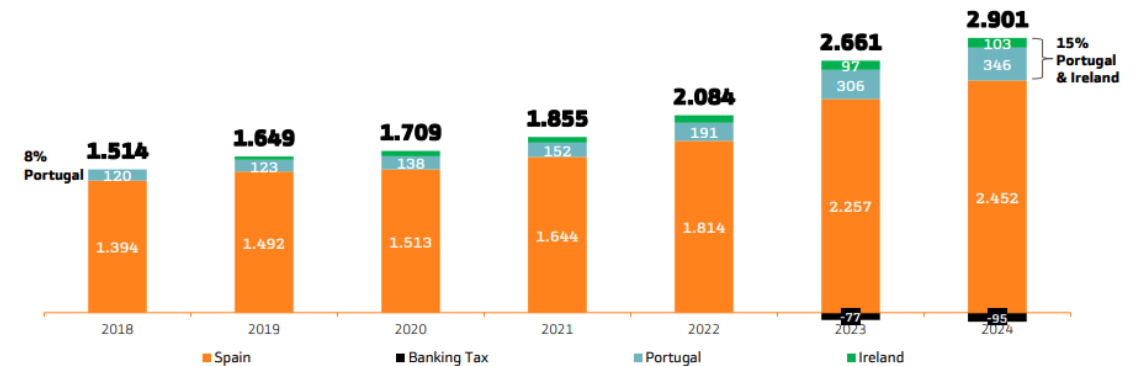
€ million



*2021 excludes extraordinary result from Linea Directa's spin-off

Gross Operating Income by Geography

€ million

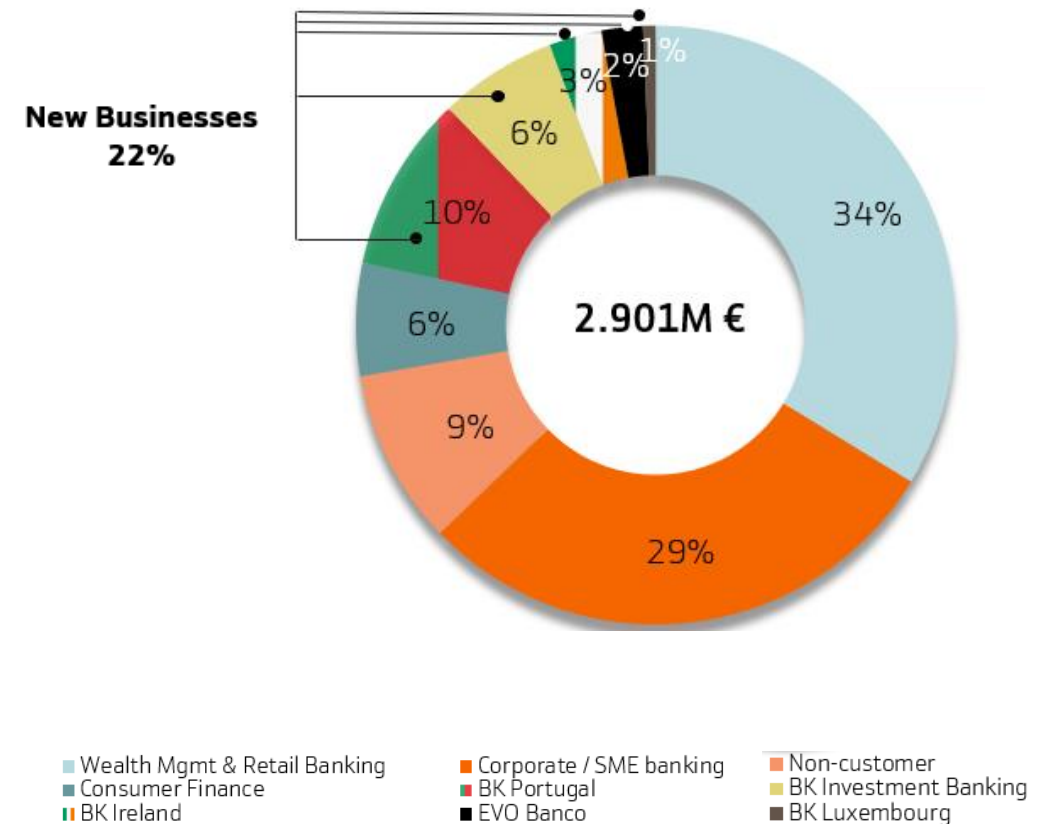


Financial highlights.

Solid balance sheet, quality of assets, solvency and above-average returns

2023	€ millions	2024
113,0	Total Assets	121,9
76,9	Customer loans	80,1
81,6	Retail deposits	83,0
47,2	Off-balance-sheet funds	57,7
Ratios (%)		
2.1%	Non-performing loans	2.1%
64.7%	NPL coverage	68.8%
37.3%	Cost to income ratio	36.2%
17.1%	ROE	17.9%
12.3%	CET1 Fully Loaded	12.4%
94.3%	Loan to deposit ratio	94.7%

Contribution to Total income by Business 2024



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2 Main business lines:



Corporate & SME Banking



Retail Banking

Corporate & SME Banking, we encourage economic growth & the creation of employment



+ 6%

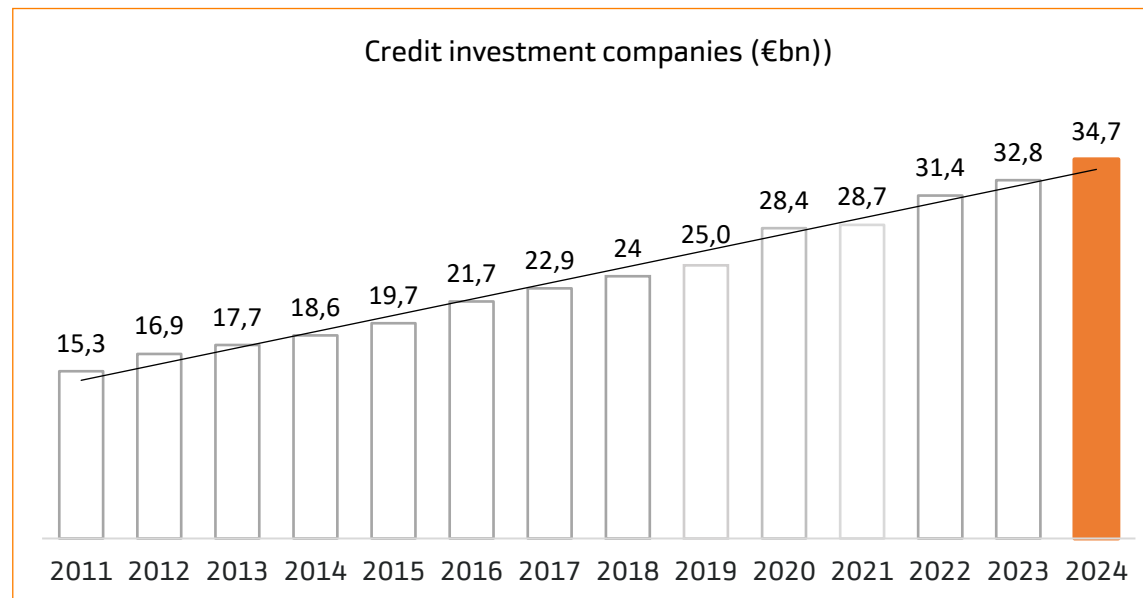
Vs. 2023

Spain +7% vs. Sector 0%*

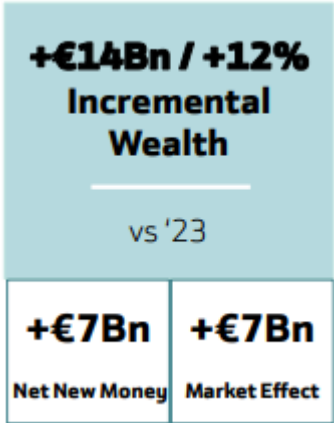
Drivers:

**Investment
Banking**

**International
Banking**



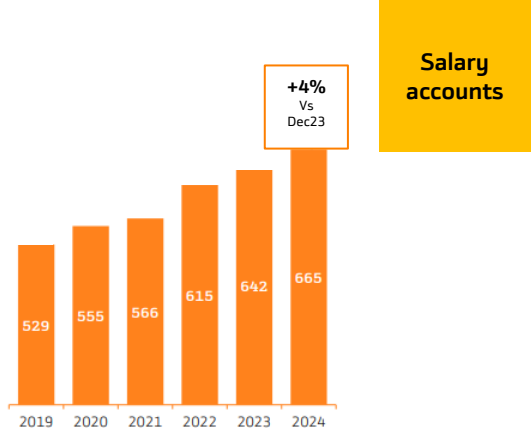
Wealth Management & Retail Banking, achieving significant growth levels



Wealth Management



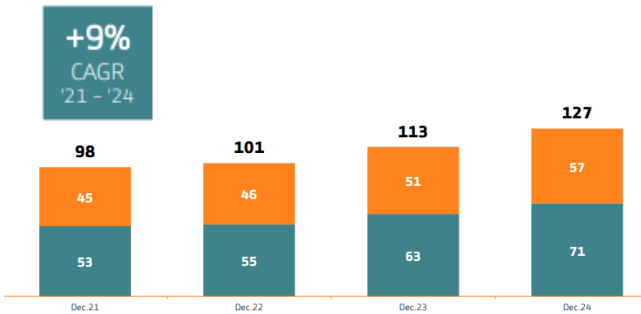
Retail Banking



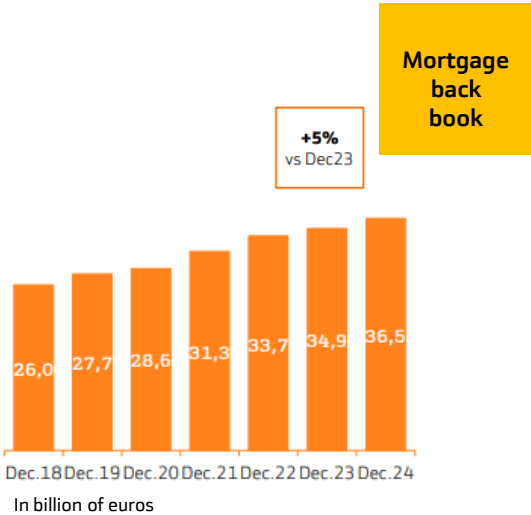
In thousands of accounts

Sustainable growth in customer wealth¹

€ billion



¹ Customer wealth includes customer deposits + Assets under Management + Assets under Custody



In billion of euros

Awards & Recognitions.



One of the most valuable brands in Spain

Brand Finance #30
Interbrand #22
BrandZ #27



Most attractive companies to work for in Spain

ACTUALIDAD ECONÓMICA #3
MERCOTALENTO #28



TIME MAGAZINE

World's Best Companies in Sustainable Growth 2025



EUROMONEY AWARDS FOR EXCELLENCE

BEST SPAIN'S BANK IN CSR



CESINE y la Revista Metros² conceden el premio **HIPOTECAS 2024**

Best performance and contribution to the mortgage sector



Best network of private banking bankers and agents in Spain

FUNDSPeople Awards 2024 ESPAÑA

J.P.Morgan

International transfer issuance quality award



We have
great things
to do.

