

CORPORATE PRESENTATION

About Bankinter.

1Q2026



Contents

1

About Bankinter

2

Key Figures

3

Business

Contents

1

About Bankinter

2

Key Figures

3

Business

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



Over 60 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.

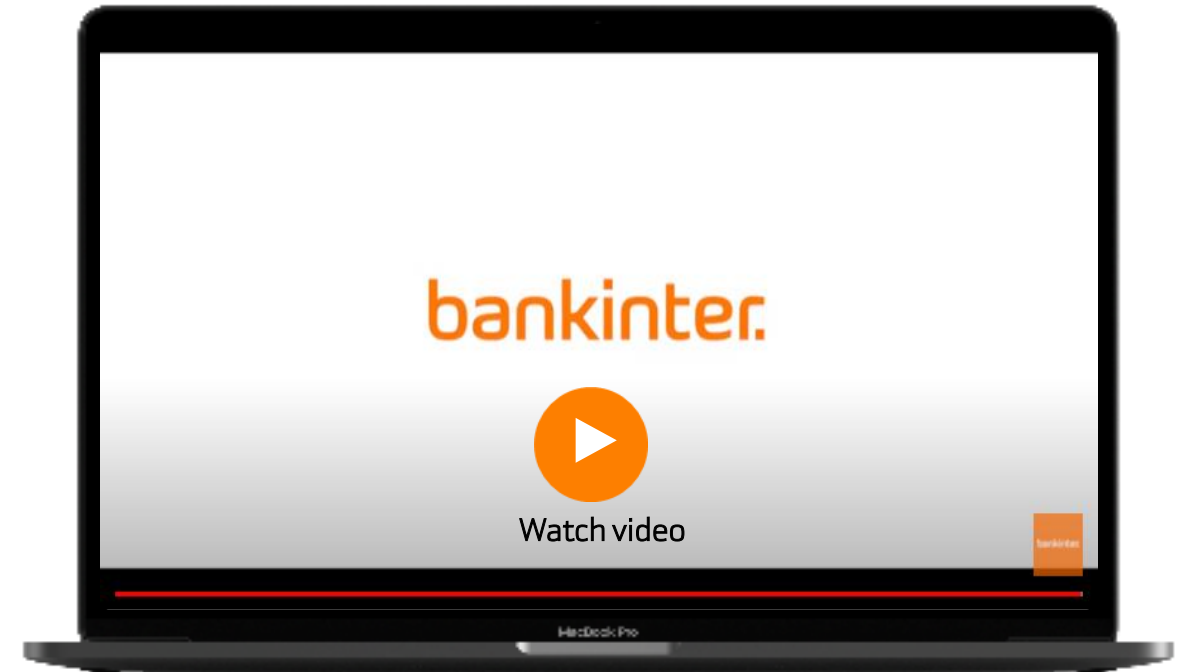


Specialized in innovative financial products and services, including multichannel distribution.

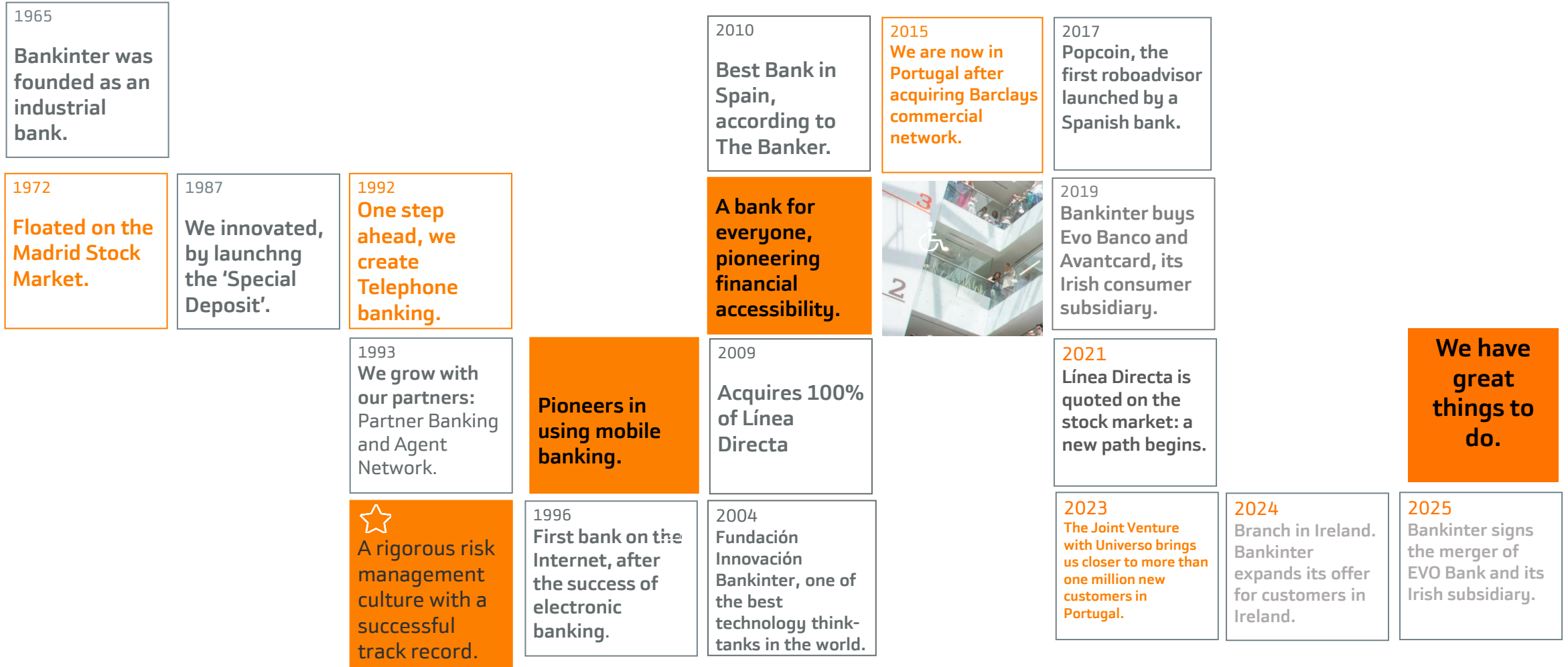


The capabilities and talents of our professionals at the service of our customers.

bankinter.



A story of success, growth and value creation through differentiation, promoting innovation and technology.



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

 Avant Money



bankinter.

A solid company.

Bankinter
expects
another
record year

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

Bankinter reports a profit of 291 million euros in the first quarter of 2026, up 8%, with growth across all business lines and continued expansion of its customer franchise.

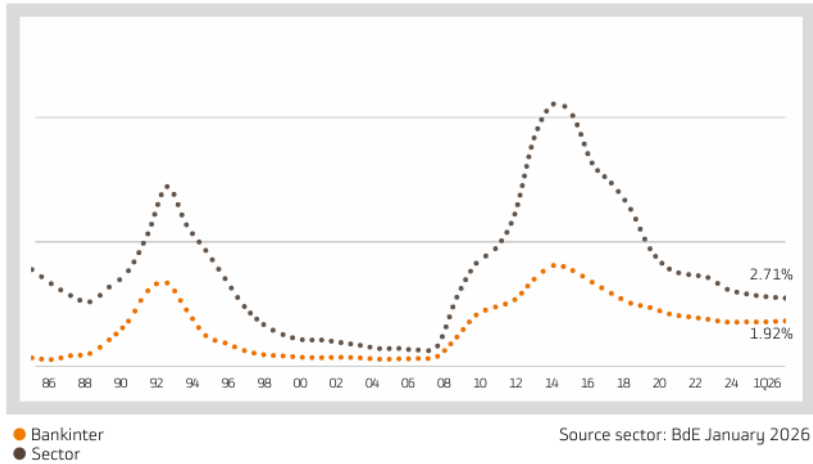


Bankinter Group has entered 2026 with profitable, well-balanced business growth, improved margins and greater income diversification across all the geographies in which it operates. This positive performance is underpinned by a distinctive business model, a high-quality balance sheet and rigorous discipline in both costs and risks, as illustrated by the strength of its key performance indicators, including cost-to-income, solvency, profitability and asset quality.

**Rigorous with our risks,
with one of the lowest
NPL ratios among
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

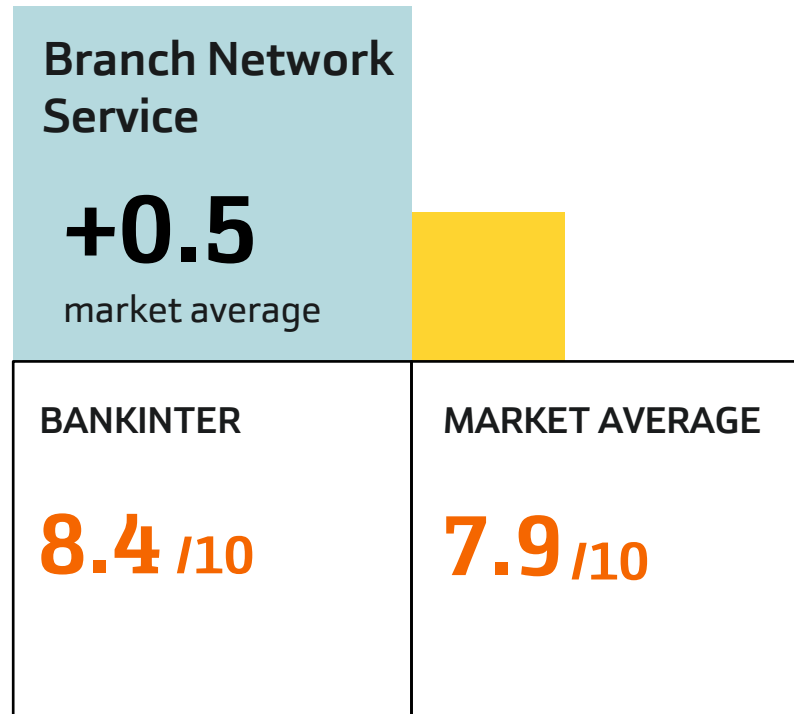
Agency	Long Term
DBRS	A
Moody's	A1*
Standard & Poor's	A-



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 Moody's rating.

Service quality, one of the strategic pillars of the business.



Source: STIGA EQUOS RCB Objective quality analysis in commercial banking networks study 1Q2026. 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

6,648 committed employees

50%

Women

45

Years

Average age

86%

Commitment

12%

Internal turnover

8%

External turnover

15

Years

Average service tenure



Integrity

One of the most sustainable banks in the world

Member of
Dow Jones
Sustainability Indices



FTSE4Good



MSCI | MSCI ESG RESEARCH LLC



ISS ESG

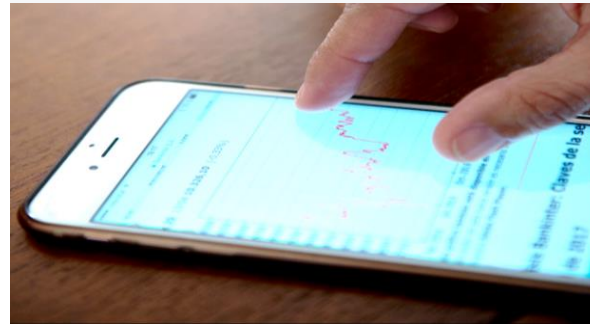


Originality

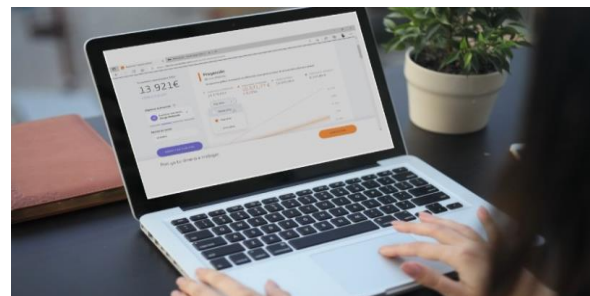
Innovation and technology at the service of our clients.



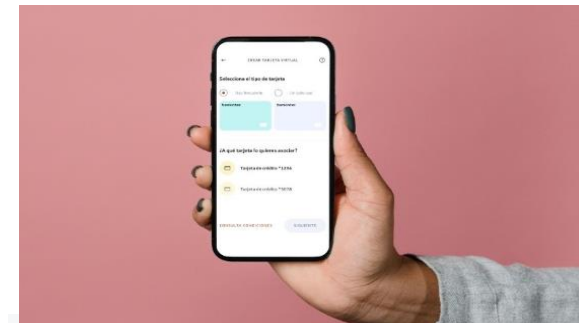
The first roboadvisor launched by a Spanish bank. The best combination of algorithms and management by a human team with more than ten years of experience in the selection and creation of fund portfolios.



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.

Contents

1

About Bankinter

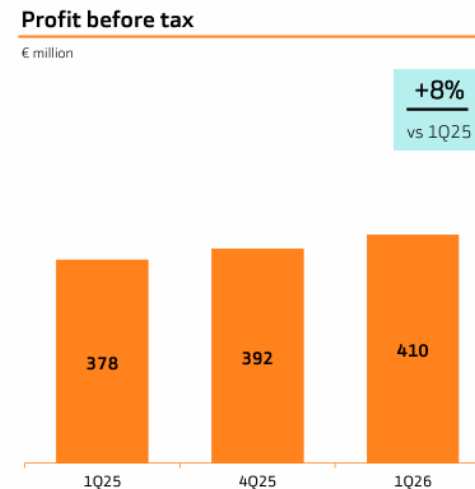
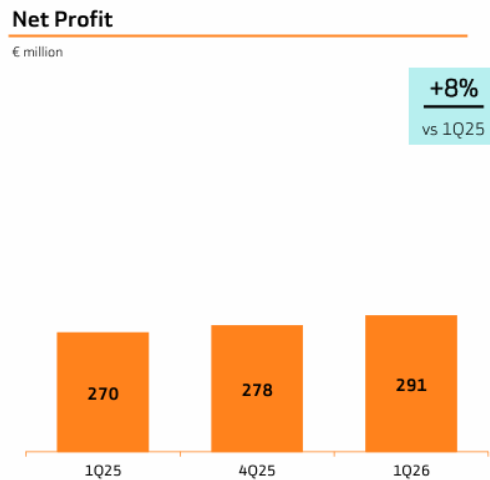
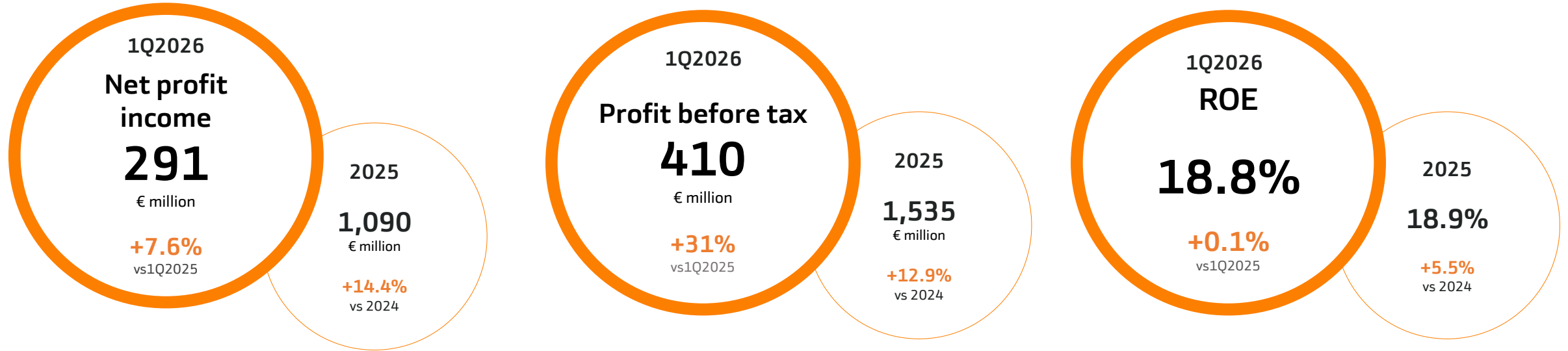
2

Key Figures

3

Business

A very profitable bank.



Financial highlights.

Solid balance sheet, asset quality, solvency and above-average returns

1Q26	€ Million	2025
136.7	Total Assets	131.0
84.7	Customer loans	84.1
84.9	Retail deposits	88.1
69.1	Off-balance-sheet funds	68.5
	Ratios (%)	
1.9%	Non-performing loans	1.9%
69.5%	NPL coverage	67.9%
35.4%	Cost to income ratio	36.1%
18.8%	ROE	18.9%
13%	CET1	12.7%
98.4%	LTD	94.8%

Contents

1

About Bankinter

2

Key Figures

3

Business

2 Main business lines:

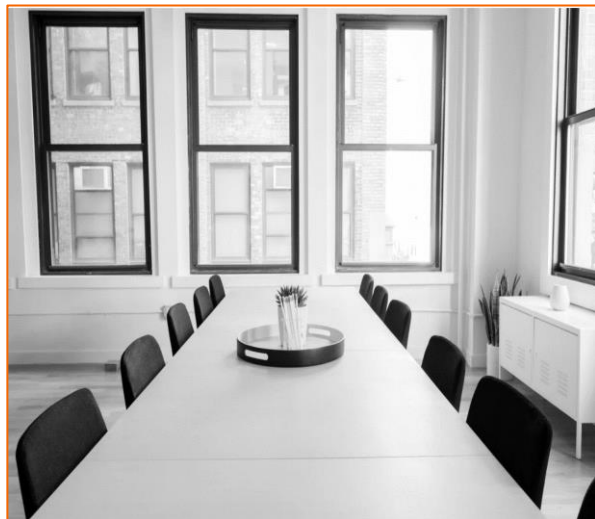


Corporate & SME Banking



Retail Banking

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



+8%

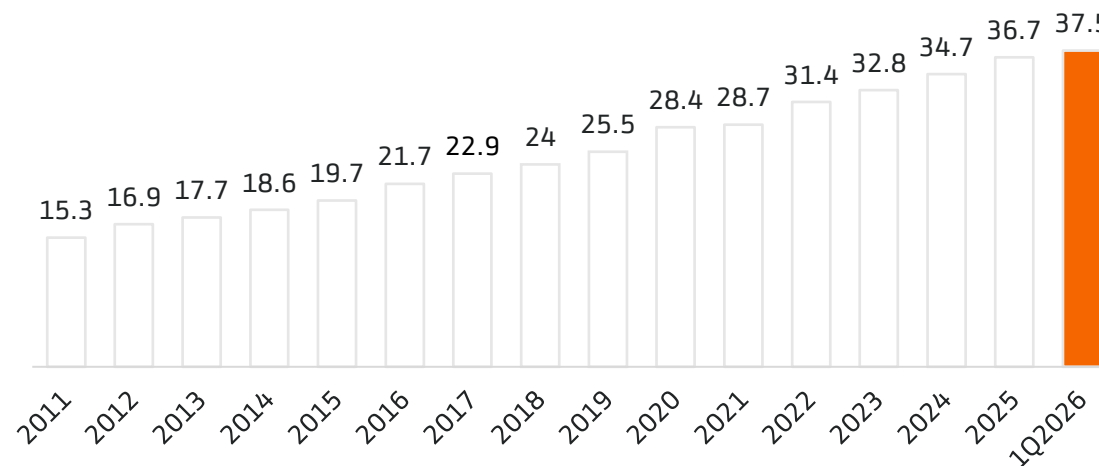
Vs. 1Q2025

Drivers:

**Investment
Banking**

**International
Banking**

Credit investment in companies (€bn)

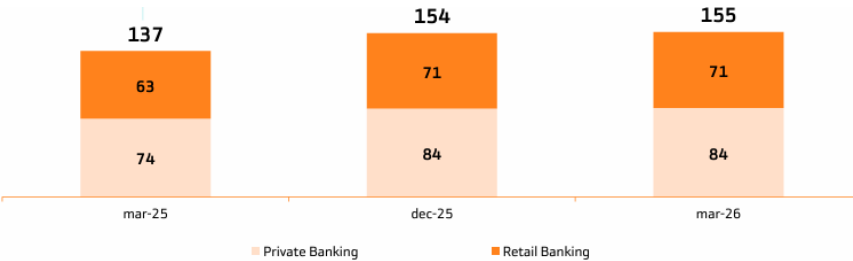


Wealth Management & Retail Banking, achieving significant growth levels

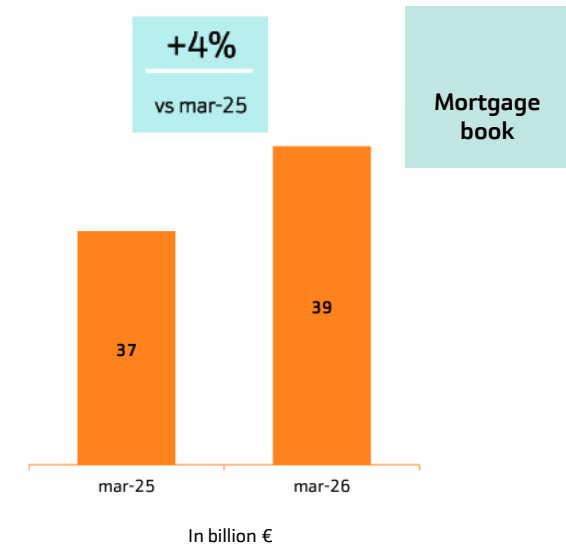
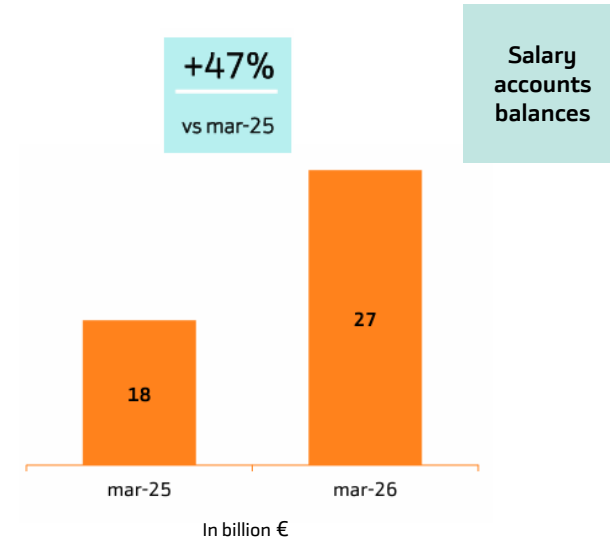
Customer Wealth¹

€Bn

+€18Bn / +13%



¹ Customer wealth includes balances in current accounts, term deposits, AUMs and AUCs



Awards & Recognitions



One of the most valuable brands in Spain

Brand Finance #28
Interbrand #22
BrandZ #22

FORBES

BEST REPUTATION SPAIN 2025



ACTUALIDAD ECONÓMICA

MEJORES EMPRESAS PARA TRABAJAR 2025 #7



NEWSWEEK MAGAZINE

WORLD'S GREENEST COMPANIES 2025 ★★★★★

TIME MAGAZINE

WORLD'S MOST SUSTAINABLE COMPANIES OF 2025 #251



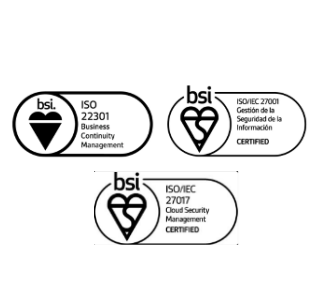
SUSTAINABILITY ACTION 25

PRÉSTAMO ANTICIPO CAES



TIME MAGAZINE

WORLD'S BEST COMPANIES IN SUSTAINABLE GROWTH 2025



Over 60
years of
thinking
outside
the box.

bankinter.

