

# bankinter

Morgan Stanley  
European Banks  
Conference

London, April 2008

**BANKINTER presents its financial statements following format and criteria  
stated by Circular of Banco de España 4/04**

BANKINTER cautions that this presentation contains forward looking statements. These forward looking statements are found in various places throughout this presentation and include, without limitation, statements concerning our future business development and economic performance. While these forward looking statements represent our judgment and future expectations concerning the development of our business, a number of risks, uncertainties and other important factors could cause actual developments and results to differ materially from our expectations. These factors include, but are not limited to (1) general market, macro-economic, governmental and new regulations, (2) movements in local and international securities markets, currency exchange rates, and interest rates, (3) competitive pressures, (4) technological developments, (5) changes in the financial position or credit worthiness of our customers, obligors and counterparties. The risk factors and other key factors that we have indicated could adversely affect our business and financial performance contained in our past and future filings and reports, including those with the Securities and Exchange Commission of the United States of America.

# The future ?

# A **challenge** for all...

a **threat** for  
some ...



an **opportunity**  
for others



# For Bankinter?

For us, the future is always an  
opportunity



# to leverage on change



to offer

A high yield deposit

to offer

Mutual Funds

To have

Telephone banking

To develop

Virtual branches

To build

An exclusive agent network

To offer

Internet banking

To design

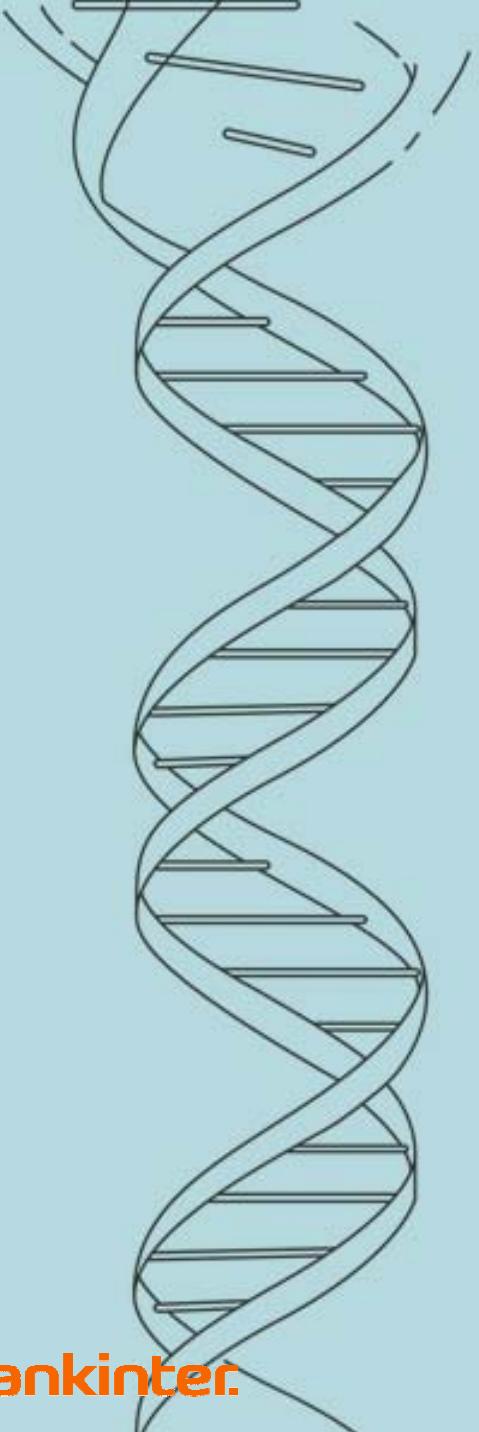
An "industrialized" mortgage  
generation process

To carry

The bank on the mobile

To offer

A different value proposition for SME's



.... and continue  
surprising ...

# ... innovating

Acceso Clientes

Usuario:

Contraseña:

Extracto Integral

Estoy en un PC privado

 Entrar

[¿Olvidó sus claves?](#)

[Solicitar claves](#)

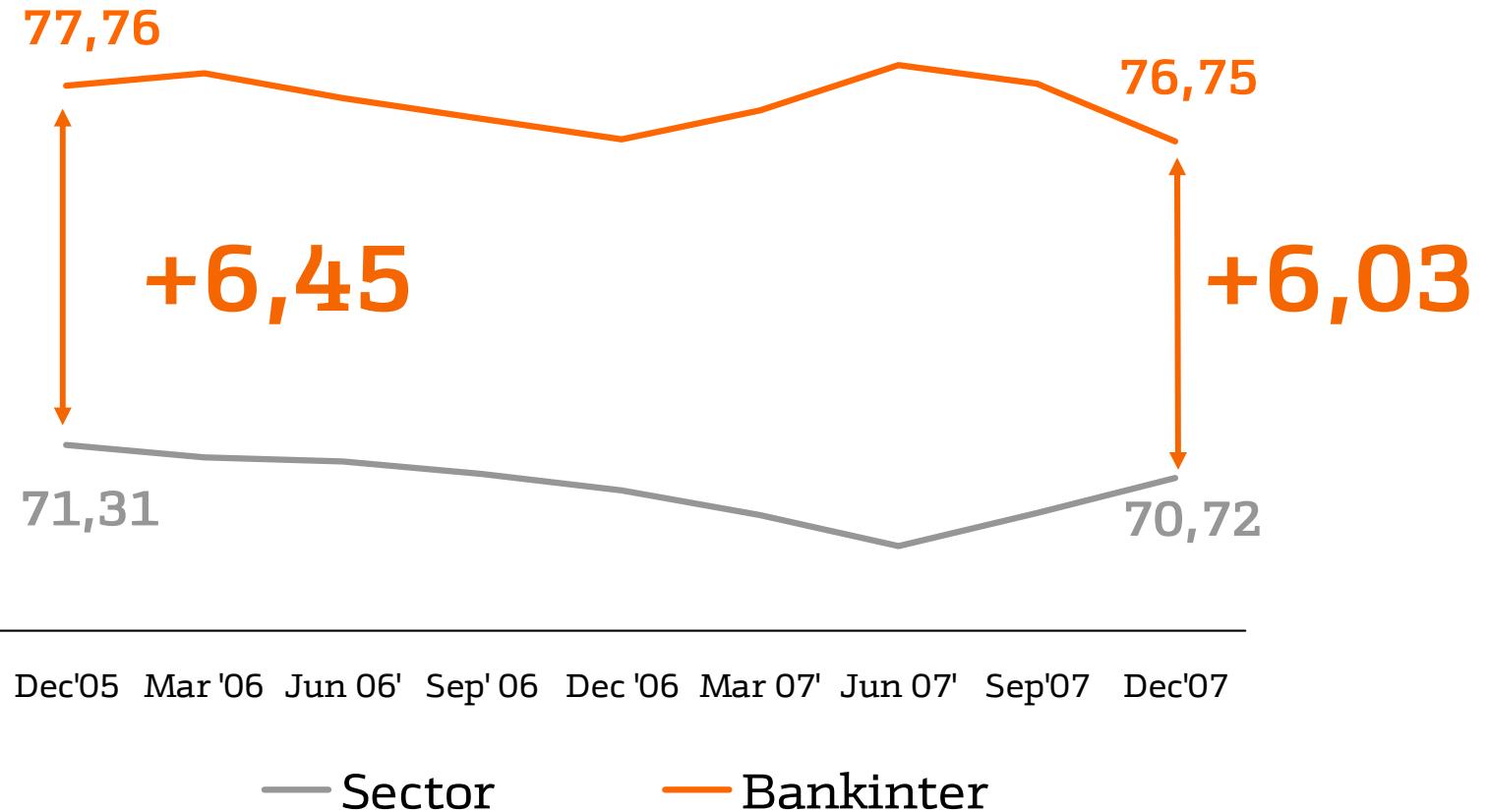
[Conexión en PC privado](#) 

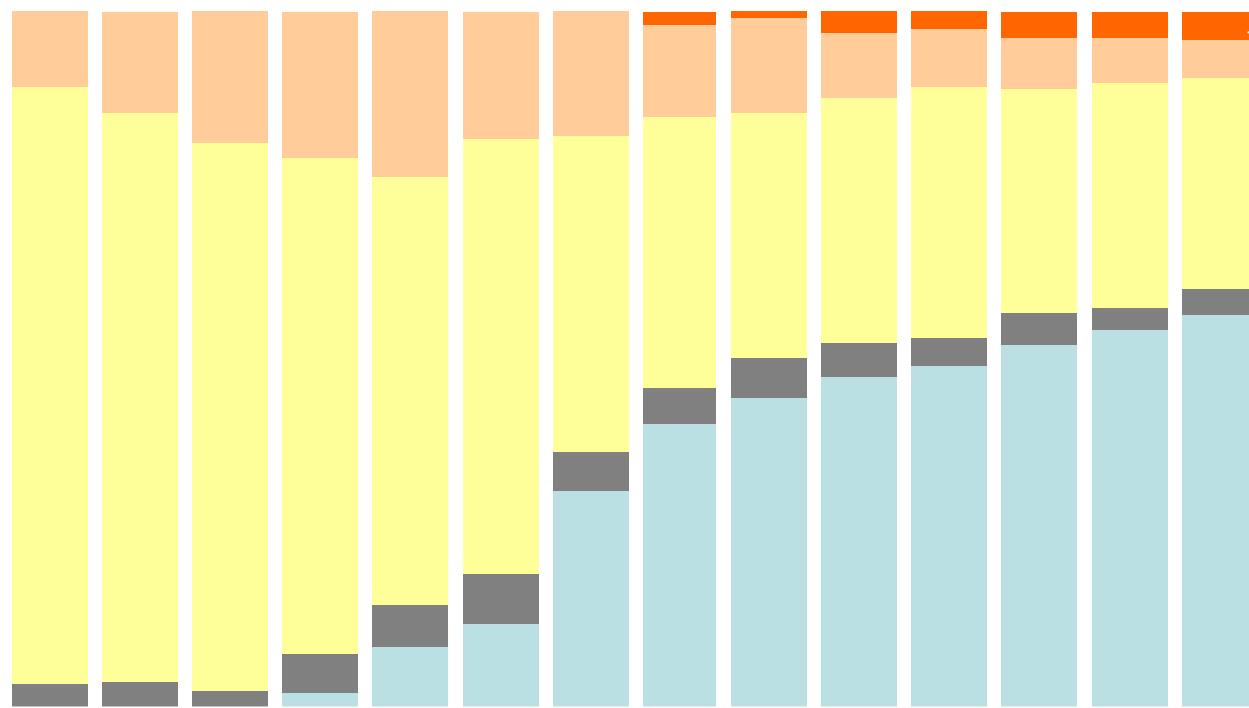
**[Acceso con DNI electrónico](#)**



# looking for excellence

Quality of service indicator (ISN)



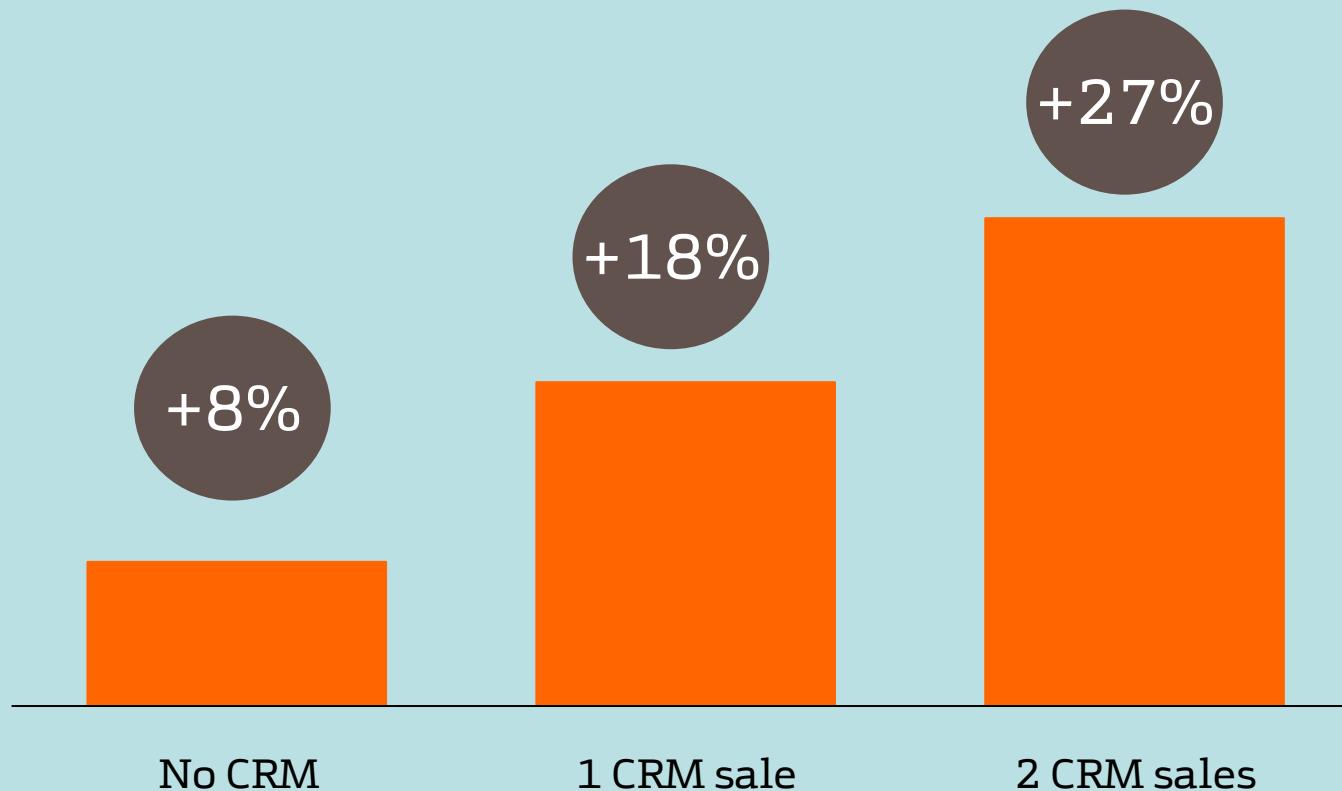




An opportunity  
that is based upon  
talent

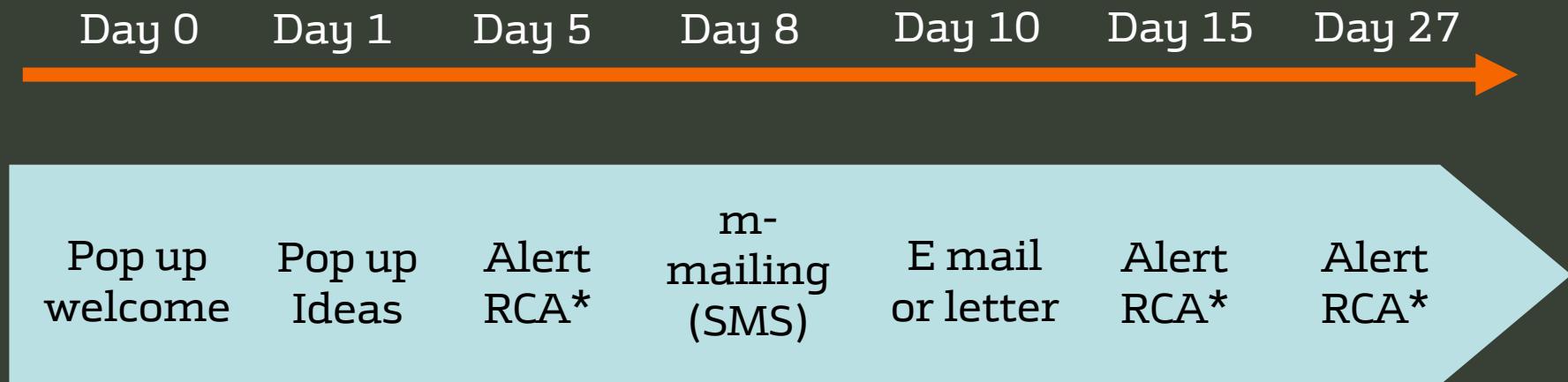
# and the intelligent use of technology

Increase in the profitability of a private banking client  
depending on the number of CRM sales



# applied to all aspects of business and management processes

## Client retention model



**98% of clients contacted**

\* Remote commercial actions

Adding value by  
sticking to our  
principles



2007 results show a strong pace  
of growth of recurrent business  
with clients,....

+24,9%

EVA  
client business

+10,5%

Active clients

22,3%

(+2,8)  
ROE with clients

...both in strategic client  
segments...

**134M€**

PBT Affluents  
+23%

**72M€**

PBT SME's  
+35%

... and in added value products

**67M€**

PBT Insurance  
+15%

**43M€**

PBT Brokerage  
+14%

**47M€**

PBT "Clips"  
+75%

A new record in results that have been led by the strength of **recurrent income**,

**+24,1%**

NII

**+12,4%**

Fees

**+73,6%**

(30,6% ex "one offs")

Net Income

while preserving high levels  
of asset quality ...

155M€

NPL

2,4%

Developers over  
total loans

575M€

NPL provisions

... and setting the foundations  
for

4.530

+13,8%  
Employees

619

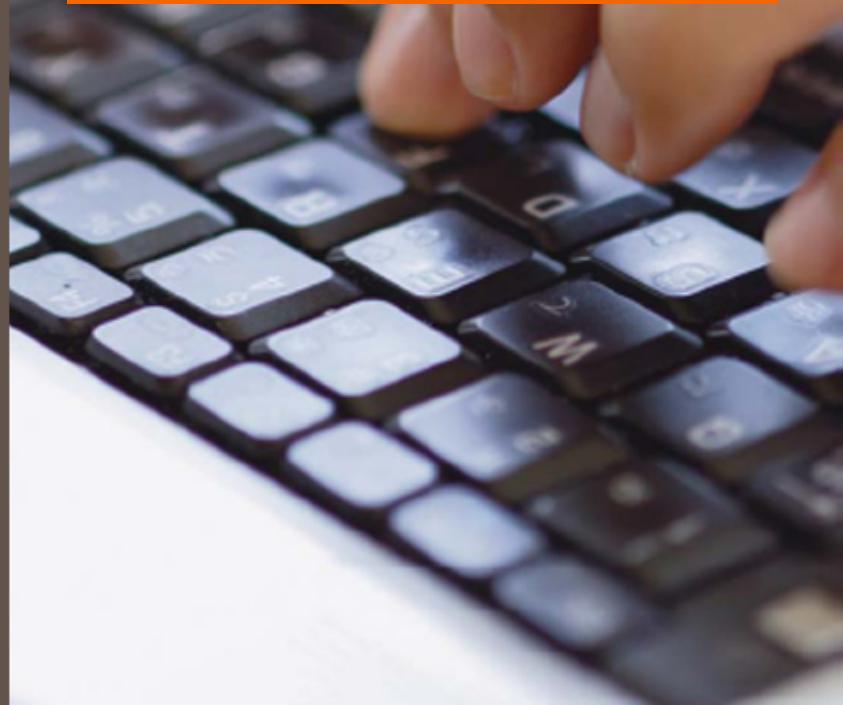
+13,2%  
Centers

# A talented organization

capable of  
transforming  
complexity into  
three clicks

bankinter.

¿On line securities  
transfer?  
Only possible  
with Bankinter





and firmly committed to value  
creation

Clients

Shareholders

Employees

Society

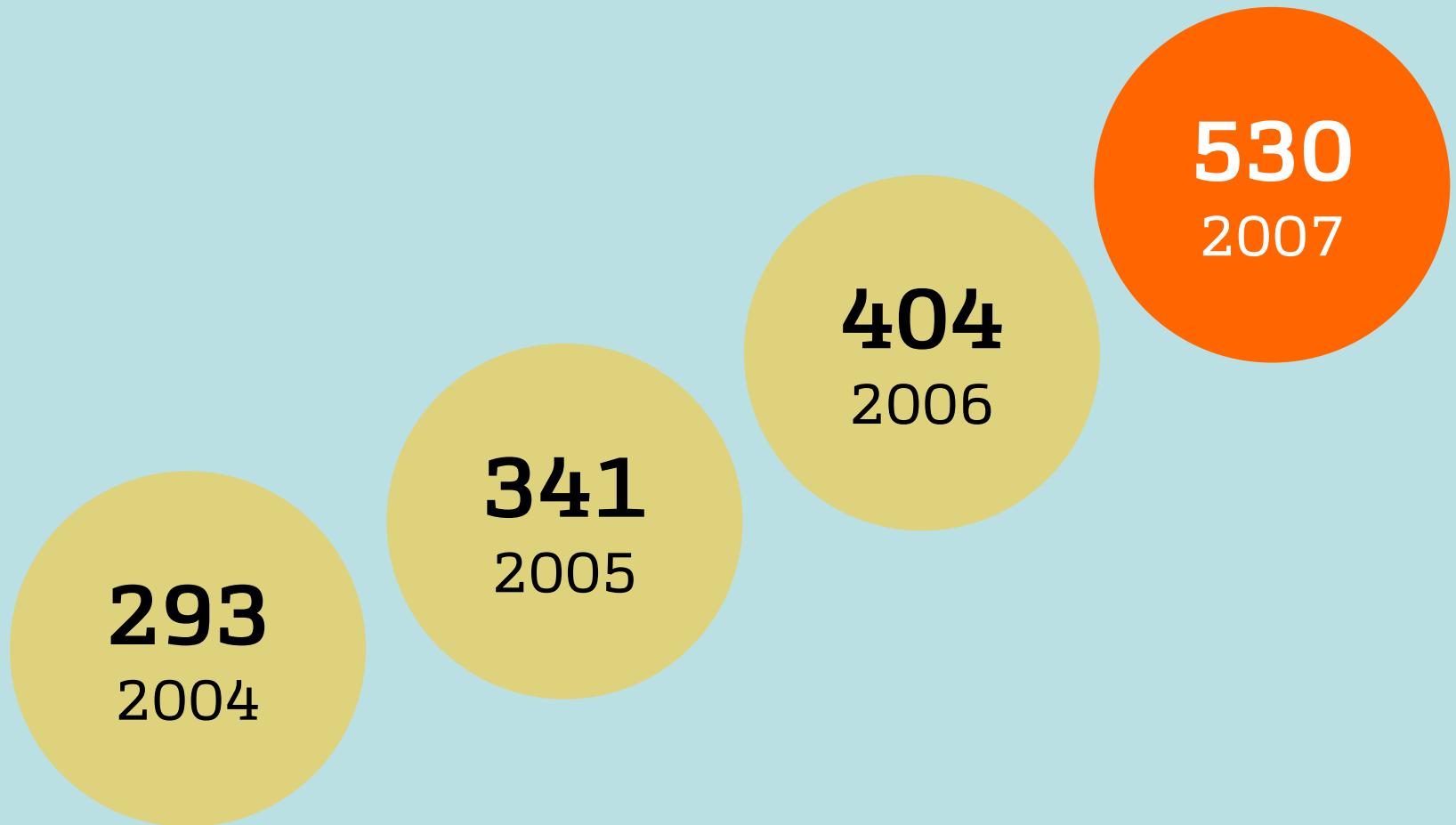
# Clients

6,49

Products per client

You are profitable for  
your bank  
but,

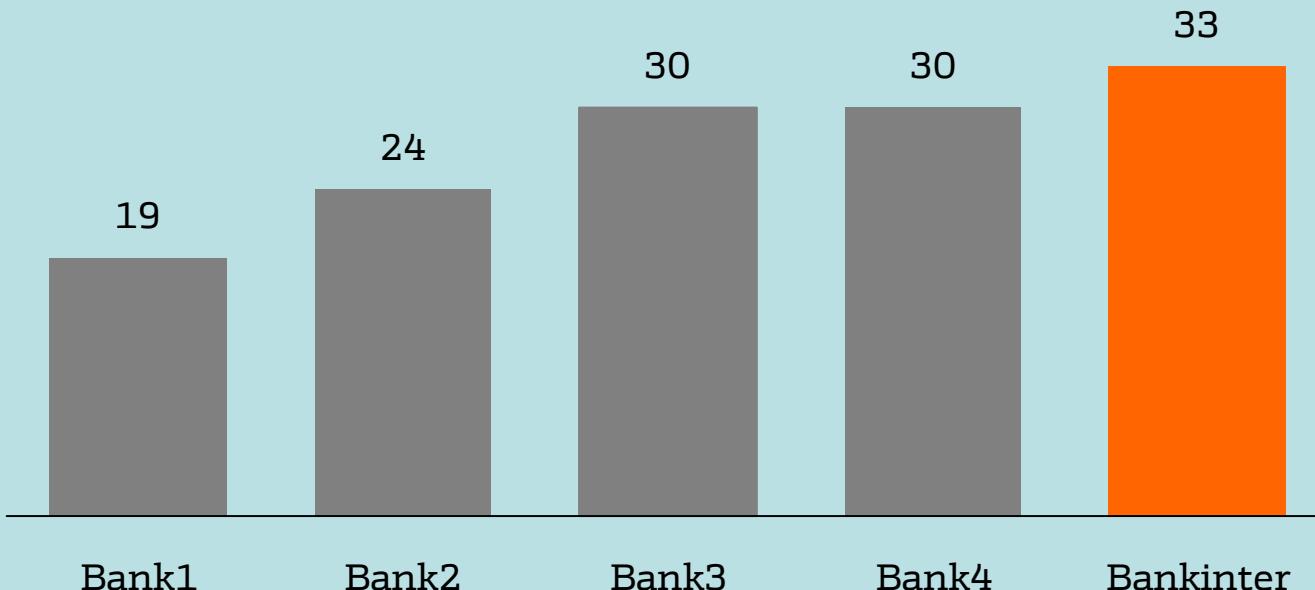
# Shareholders



PBT + generics (million €)

# Shareholders

Average annual profitability for shareholders  
in the period 1998 – 2007 for Ibex 35 Banks \*



\*IESE study

Shareholders profitability = Value creation for shareholders / capitalization ; Value creation for shareholders = Capitalization increase + dividends paid + Other payments ( Share buy backs,... )- Capital calls - conversion of convertible bonds

# Employees

4,7

% share capital

Training costs

3%

personnel costs

36

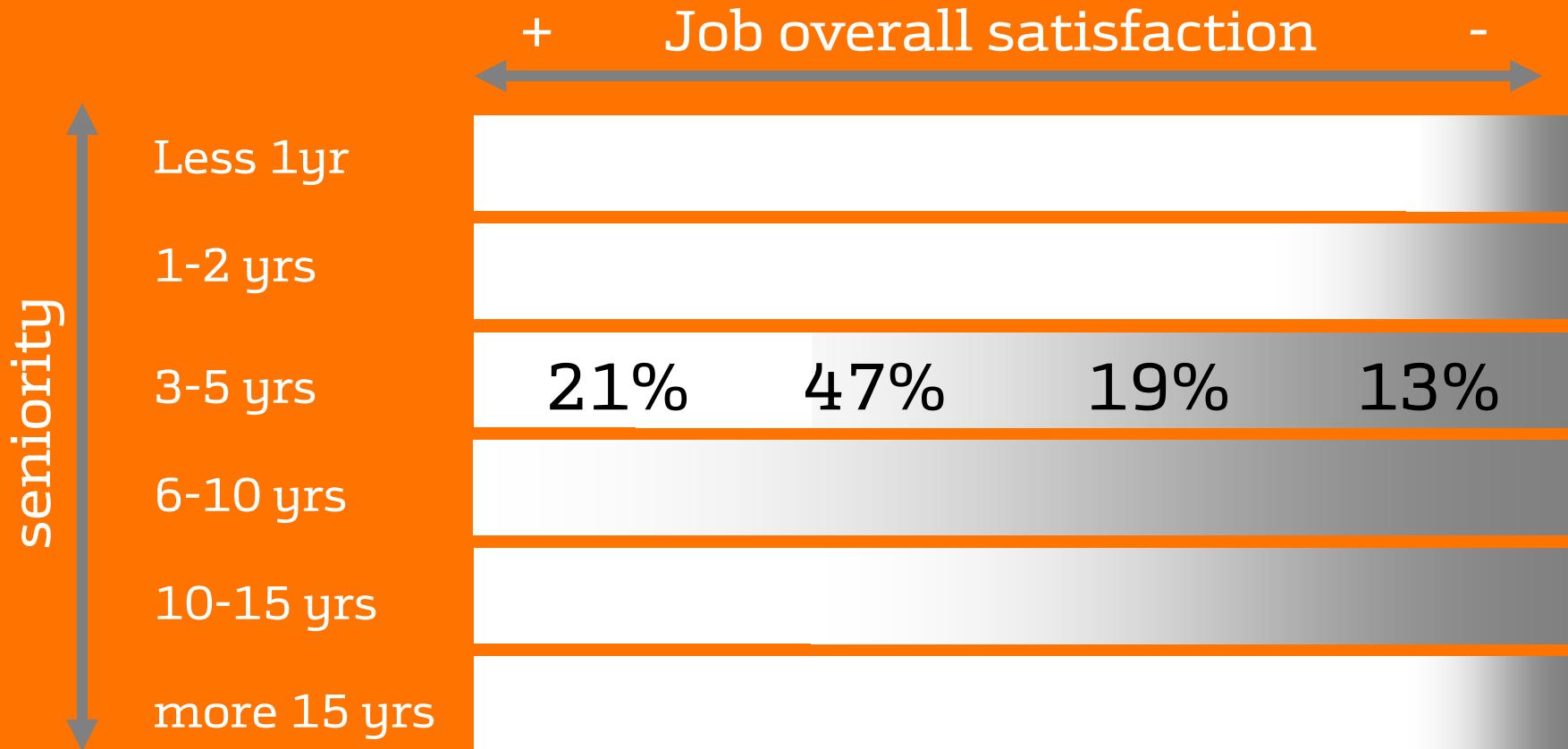
% teleworkers

Winner  
Intranet Design  
Annual 2008

NN/g

# Employees

Results of the biannual climate survey



# Society



FTSE4Good



Social action  
**Accessibility**  
Foundation for  
innovation  
**Environment**

# Different ?



bankinter.

# ...different by culture

agility

enthusiasm

integrity

originality



Si Piensa que todos  
los bancos son iguales  
queremos conocerle.