Earnings Presentation Q12026

23rd April 2026

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In the event of any discrepancies between this presentation and the original version in Spanish, the latter shall prevail as the authoritative document over this translation.

Agenda

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/02

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Highlights

/01

Profitable and disciplined growth, supported by a high-quality balance sheet

Profitable and disciplined volume growth
vs 1Q25

+6,5% CUSTOMER VOLUMES

+5%	**+1%**	**+17%**
CUSTOMER LENDING	RETAIL FUNDS	AUMs

Continued improvement in margin discipline
1Q26

2,68%	**1,76%**
CUSTOMER MARGIN	NIM

Diversified and resilient income model
vs 1Q25

+6,5% GROSS OPERATING INCOME

+5,5%	**+8,1%**
NII	NET FEES

Operational excellence and balance sheet strength
1Q26

35,4%	**1,92%**	**13,0%**
COST-TO-INCOME RATIO	NPL RATIO	CET1 RATIO

ROTE 20% Net Profit €291M / +7,6%

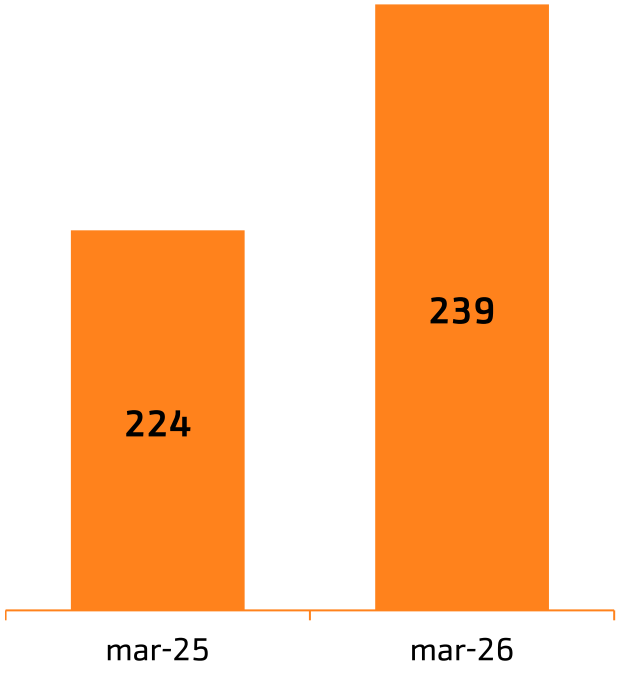
.1 Highlights

Broad-based volume growth across products and geographies

Customer Volumes[1]

€Bn

+6,5% / €14Bn



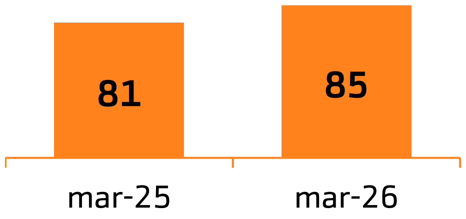
1.Customer volumes include Customer Lending, Retail Funds and AUMs

Volume Breakdown

€Bn

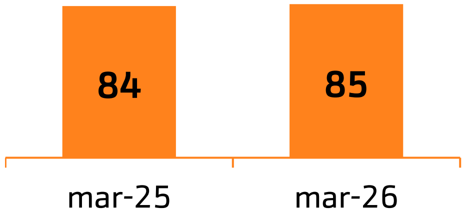
Customer Lending

+5% / €4Bn



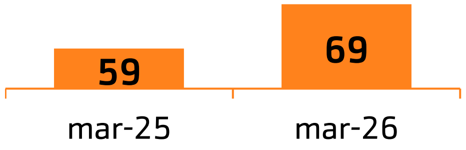
Retail Funds

+1% / €0,5Bn



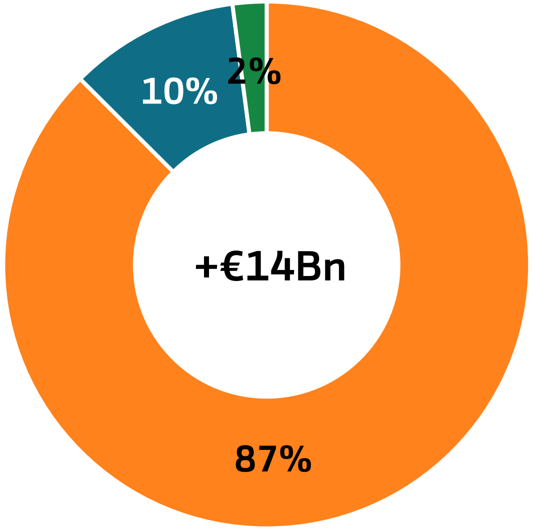
AUMs

+17% / €10Bn



By Geography

% of customer volumes, % and € vs mar-25



- Spain: +5% / €11Bn
- Portugal: +13% / €3Bn
- Ireland: +24% / €1Bn

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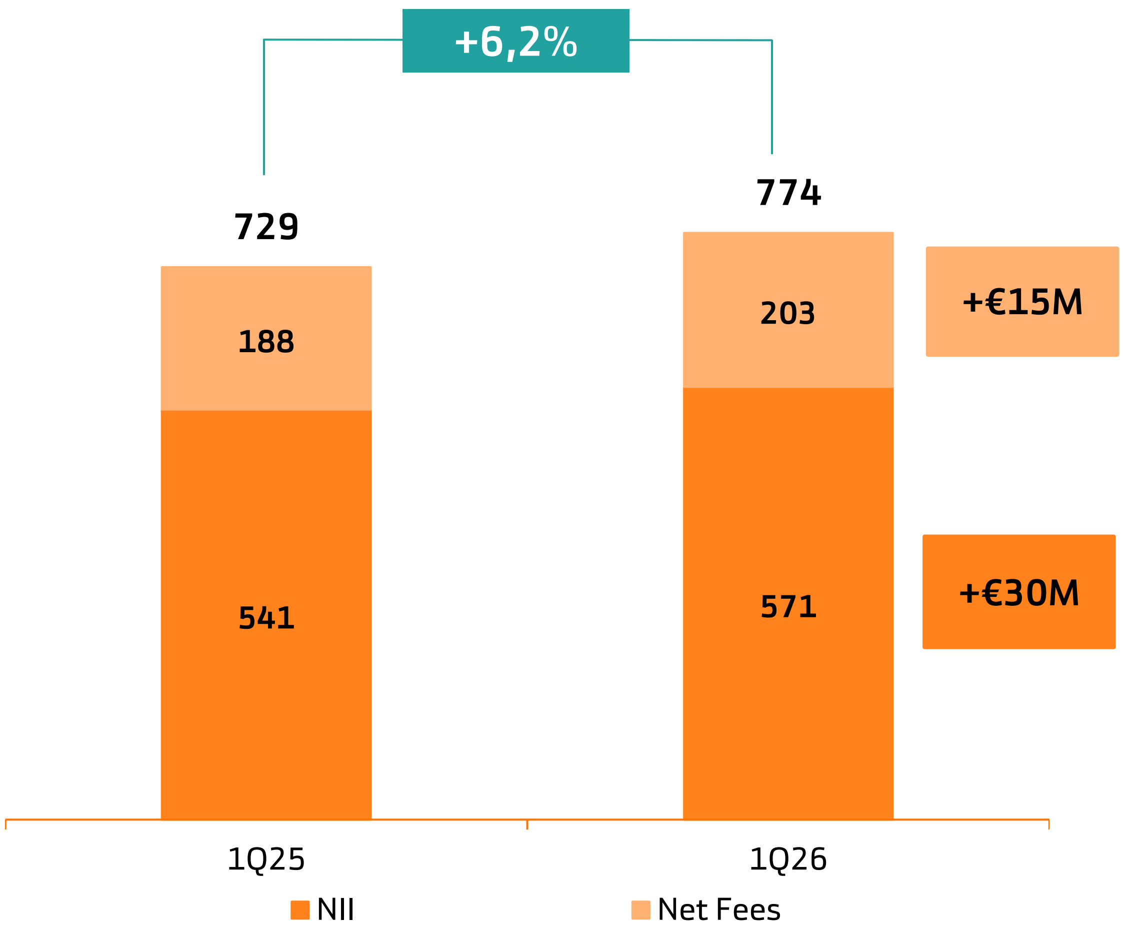
Sustainable revenue growth supported by a differential business model

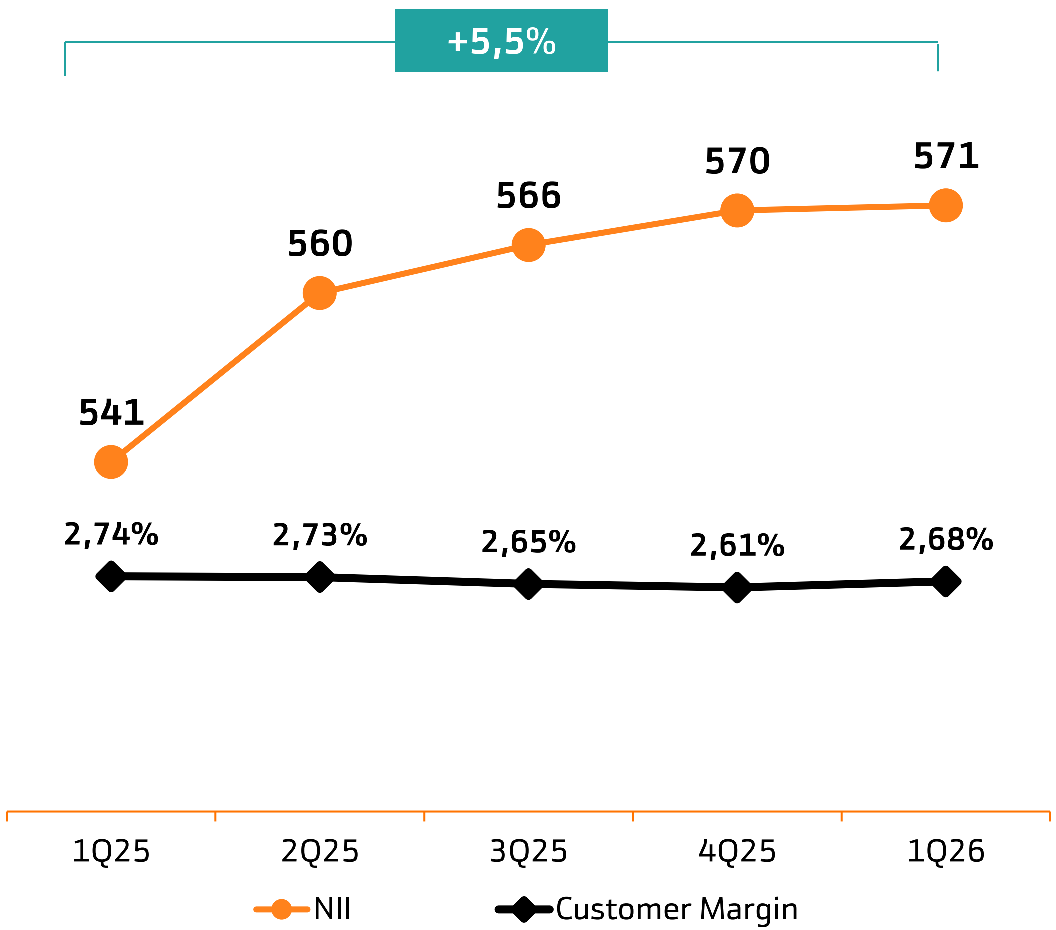
Stronger and more diversified core revenues

€ million



Margin discipline sustaining NII growth

€ million



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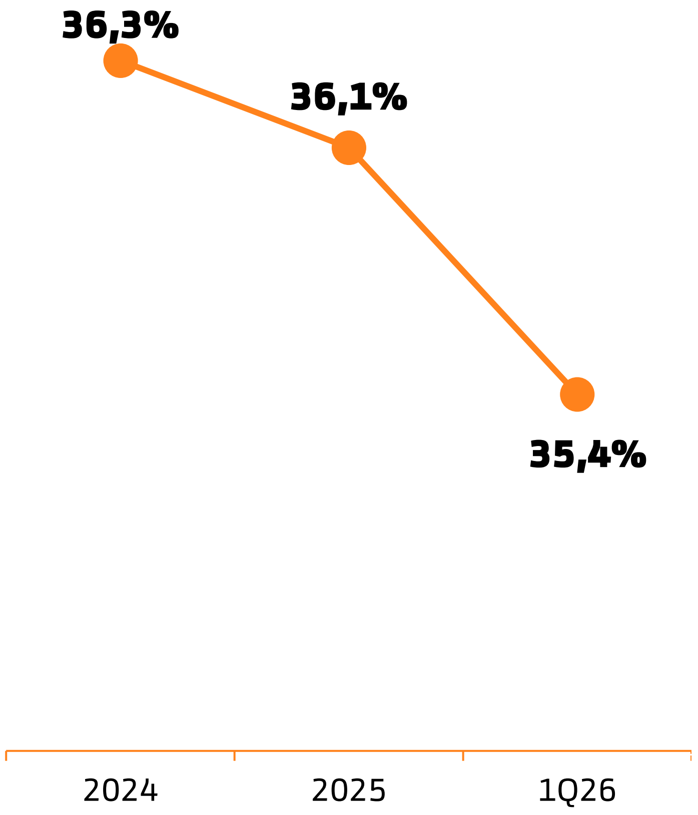
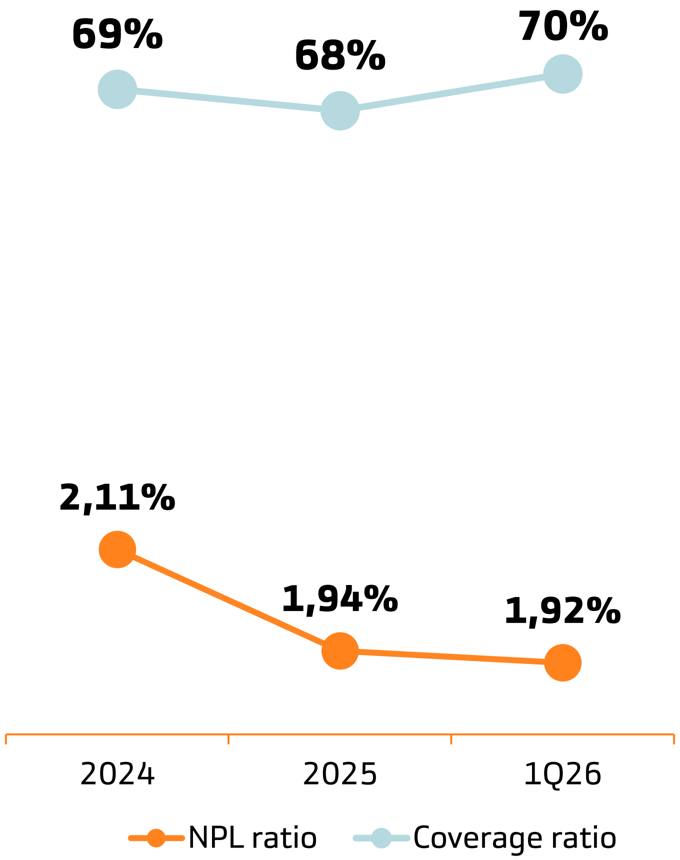
Highlights

Disciplined management strengthening the foundations for sustainable profitability

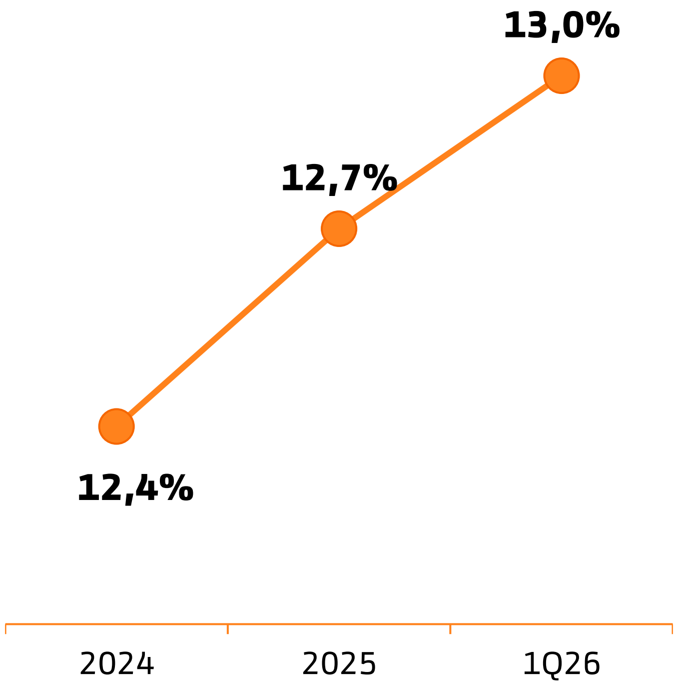
Cost-to-income ratio



NPL & Coverage ratios



CET1 ratio



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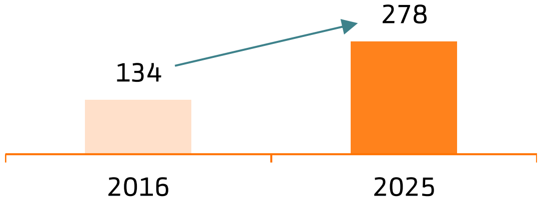
Bankinter Portugal: solid profitable growth with a sustainable and scalable model

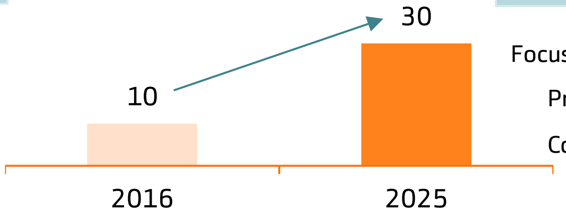
Since 2016

Evolution

Customers (thousands) **x2**



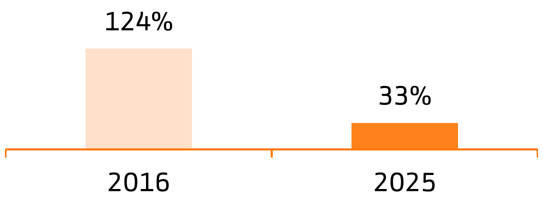
Customer volumes[1] (€Bn) **x3**



Focus on value added segments:

- Private Banking **x8**
- Corp. & SME Banking **x6**

Cost-to-income ratio (%)



PBT (%) **x20**

Projects

- **Efficiency**: AI-driven transformation
- **Scalability**: integrated model with in-house capabilities, strengthened by JVs and strategic partnerships

Ambitions

- Profitable double-digit growth
- Disciplined market share gains
- Steady advancement in Portuguese rankings

1. Includes Customer Lending, Retail Funds, AUMs and AUCs

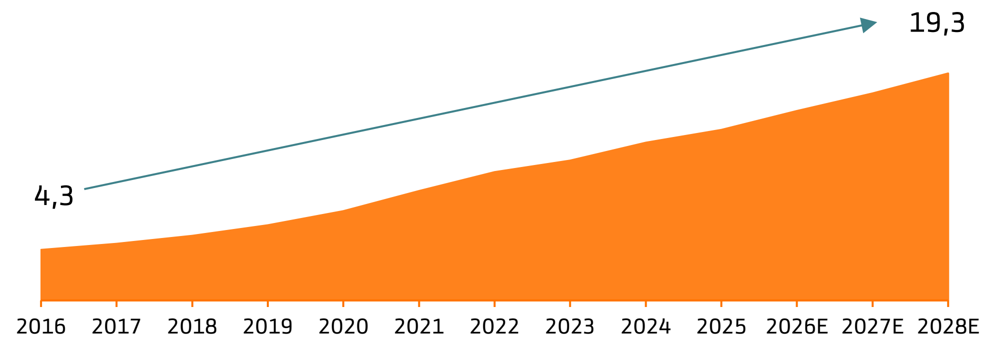
Strategic transactions strengthen scale, capabilities and leadership

bankinter investment

Strong structural sector growth

Source: Preqin ($ trillion)

x4,5



PleniumPartners

access capital partners

PleniumPartners	access capital partners
+19 yrs, partner since 2017	+28 yrs, 6 European countries, partner since 2019
+€7.500M cumulated investments	+€15.000M funds raised historically
	+€9.000M committed funds
Renewable energy Student housing Energy transition	Infrastructure Private equity mid-market
€1.300M co-investment with Bk	700M€ co-investment with Bk

Strategic rationale

- Strengthen leadership in Iberia in direct alternative investments
- Accelerate pan-European expansion with greater scale and specialization
- Client-centric model, with greater value and product diversification

Disciplined capital allocation focused on growth

Bk Investment SGIIC — 72,5% | 27,5% — Plenium Partners SGEIC

1ST Transaction Q3 '26 → Bk Investment SGIIC

64%

2nd Transaction Q4'26 → ACP

Closing of the transactions is subject to necessary regulatory approvals
1st Merger by absorption
2nd Economic rights. ACP to maintain full management independence

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Results & Solvency

/02

Profit & Loss Summary

€ million	Bankinter Group				
	1Q26	Dif vs 4Q25		Dif vs 1Q25	
		€	%	€	%
Net Interest Income (NII)	571	1	0%	+30	+5,5%
Net fees & commissions	203	-15	-7%	+15	+8,1%
Other income / expenses	5	-2	-25%	+2	+80%
Gross Operating Income	**779**	**-16**	**-2%**	**+47**	**+6,5%**
Operating expenses	-276	+9	-3%	-7	+3%
Pre-provision profit	**503**	**-8**	**-2%**	**+40**	**+9%**
Cost of risk & other provisions	-93	+25	-21%	-9	+11%
Profit before taxes	**410**	**+17**	**+4%**	**+31**	**+8%**
Taxes	-119	-5	+5%	-11	+10%
Total Net Income	**291**	**+12**	**+4%**	**+21**	**+8%**

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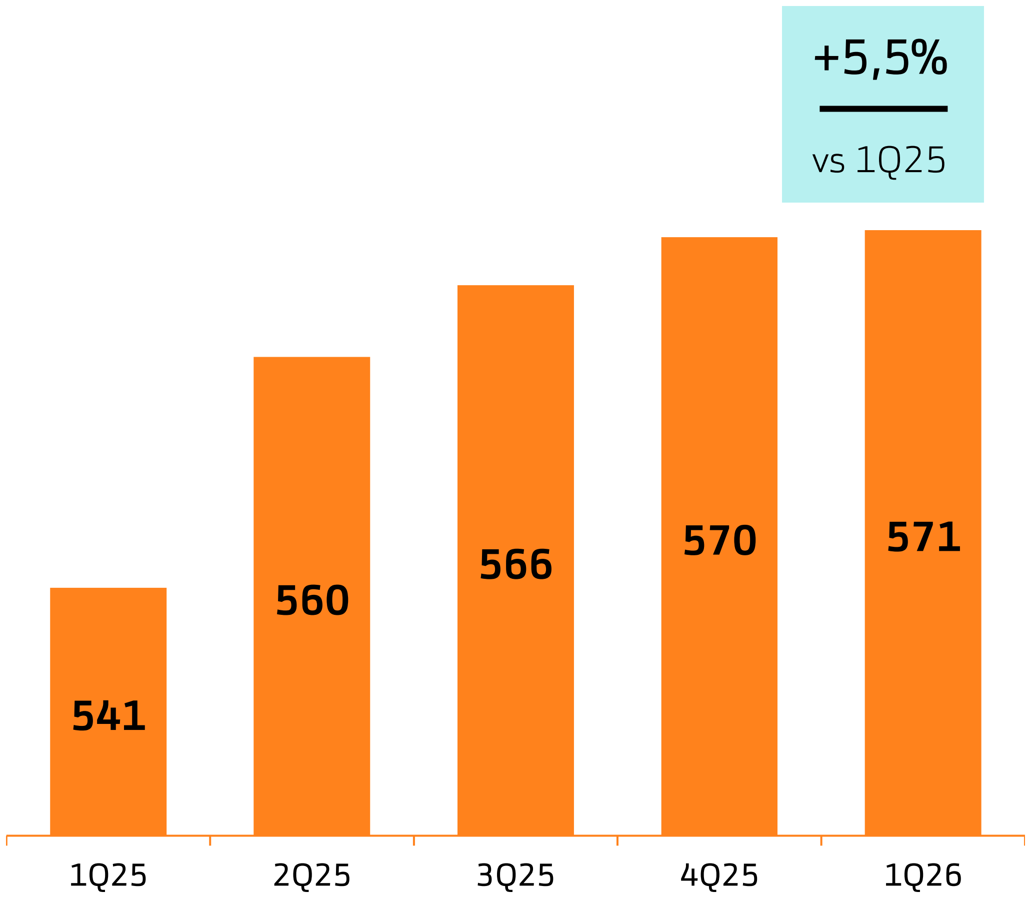
Resilient net interest income driven by margin discipline and volumes

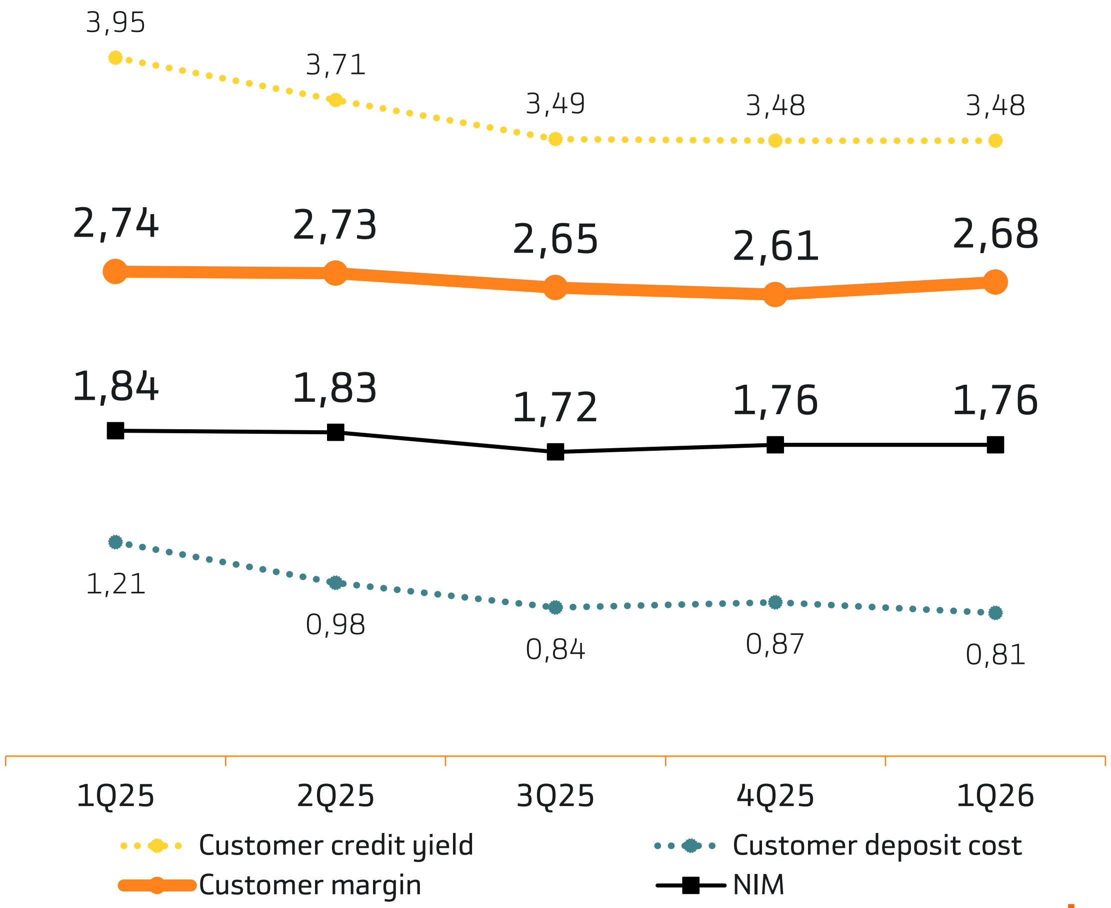
NII quarterly evolution

€ million



Customer Margin & NIM

%



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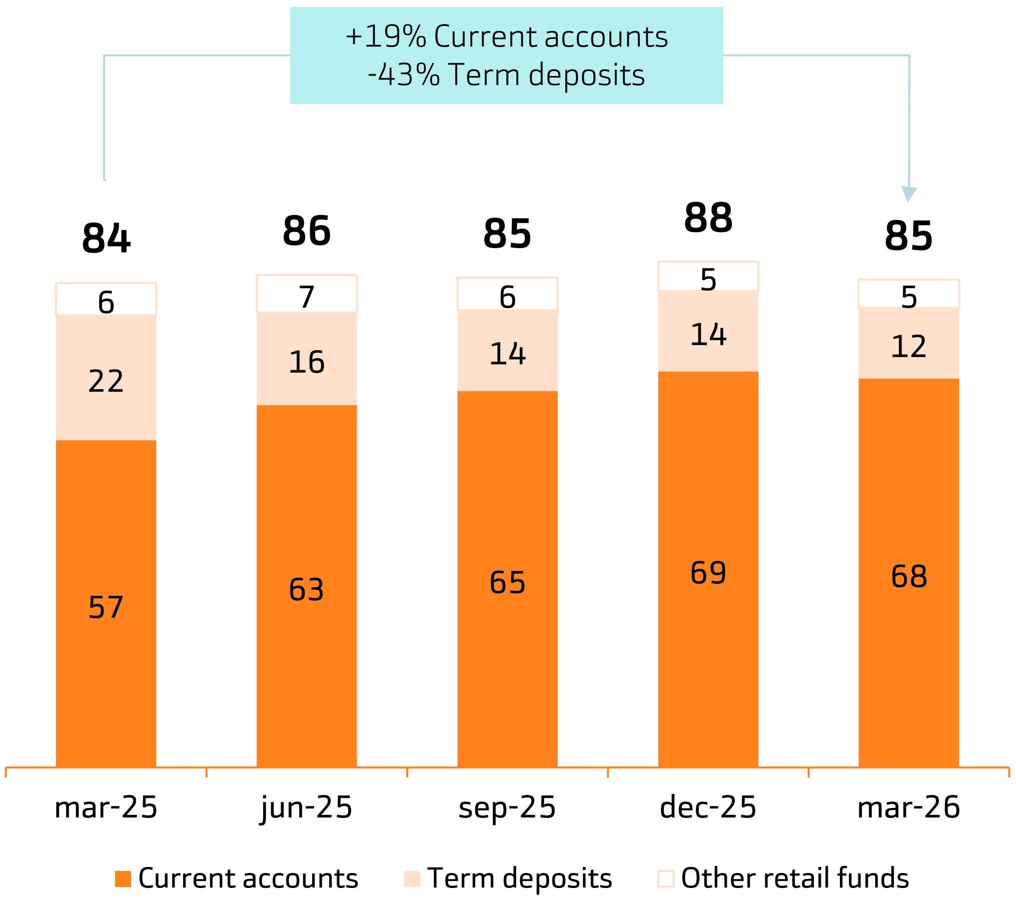
Deposit mix optimization: shifting to more stable, lower-beta retail funding

Higher operational balances, with lower pricing sensitivity

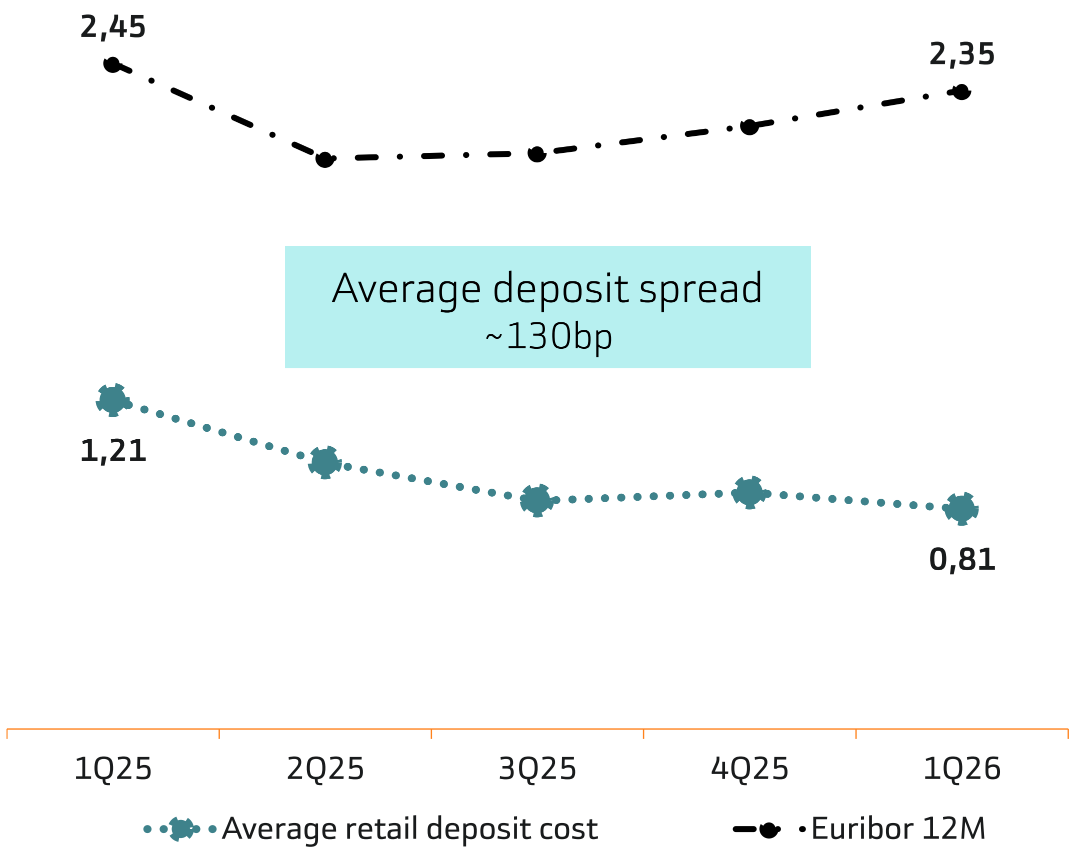
More stable, relationship-driven retail funds

€ billion



Active pricing discipline lowers retail deposit costs

%



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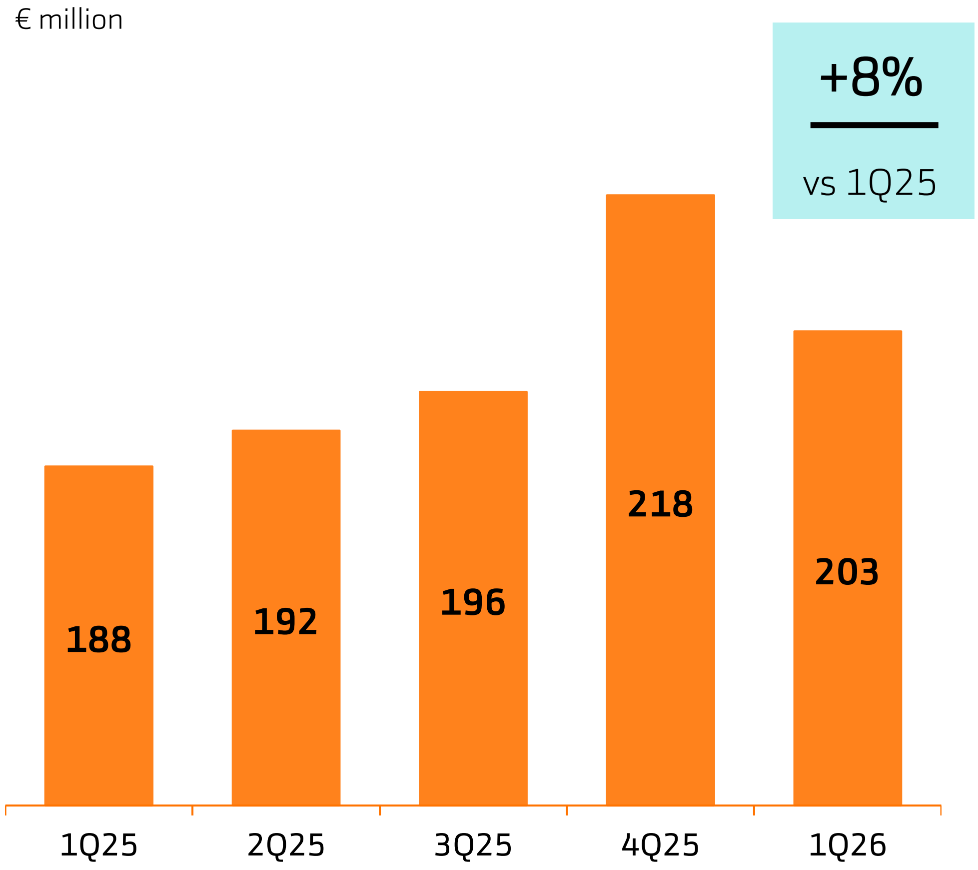
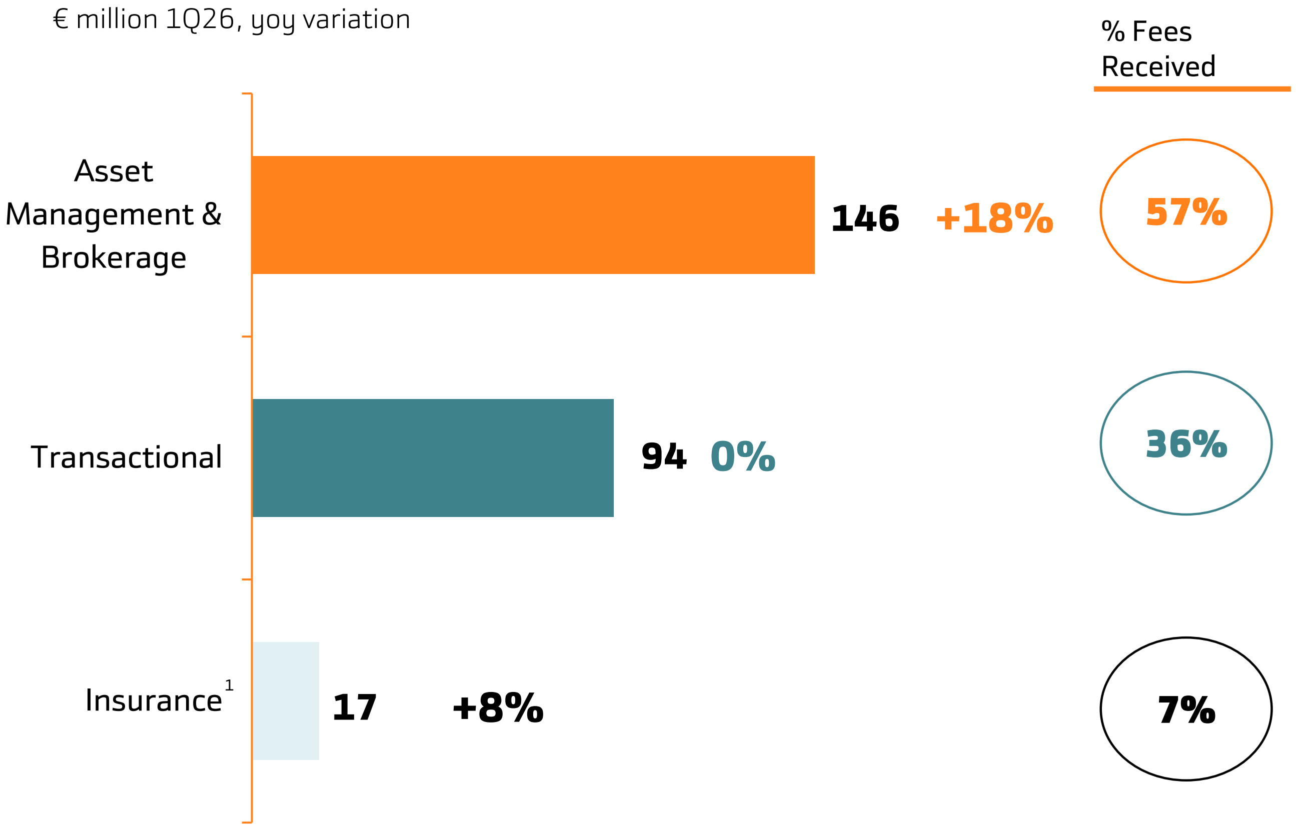
Fee income: resilient, diversified and value-driven

Net fees: sustainable positive trends



Mix of recurring fee streams



[1]Insurance: including the corresponding equity-accounted results, the year-on-year increase would be 10%.

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Other income and expenses: diversified underlying businesses supporting results

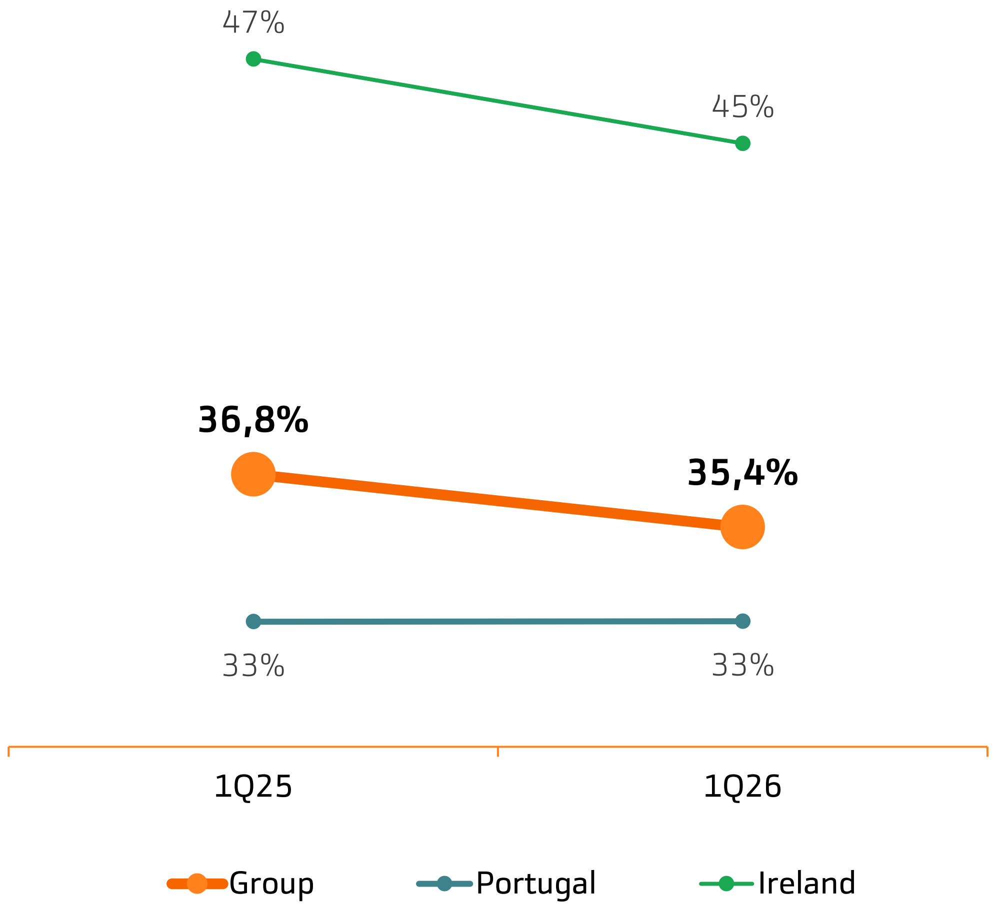
€ million	Bankinter Group			
	1Q26	1Q25	Dif. €	Dif. %
Equity method	12	10	+2	+16%
Trade Income/losses & Dividends	19	16	+3	+20%
Subtotal	**31**	**26**	**+5**	**+18%**
Other operational income/taxes	-26	-23	-3	+11%
Total	**5**	**3**	**+2**	**+80%**

Structural and sustainable efficiency improvements

Control, simplification and pragmatic use of AI

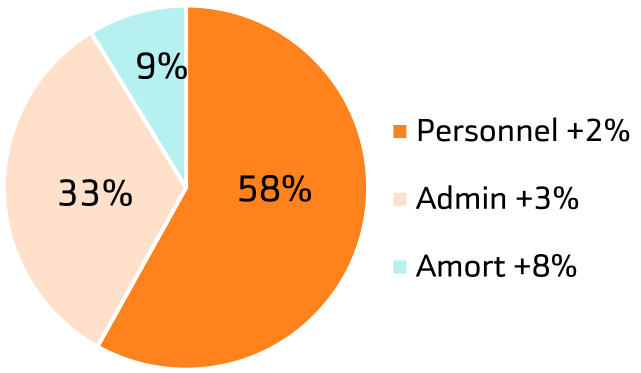
Sustainable and recurring improvement

Cost-to-income ratio, for the quarter



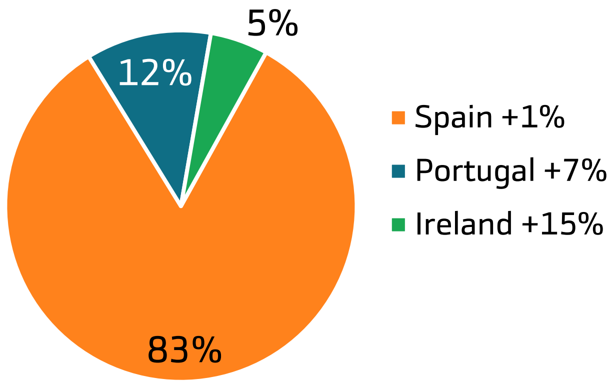
Disciplined cost growth

% total, % vs 1Q25



Cost by geography

% total, % vs 1Q25

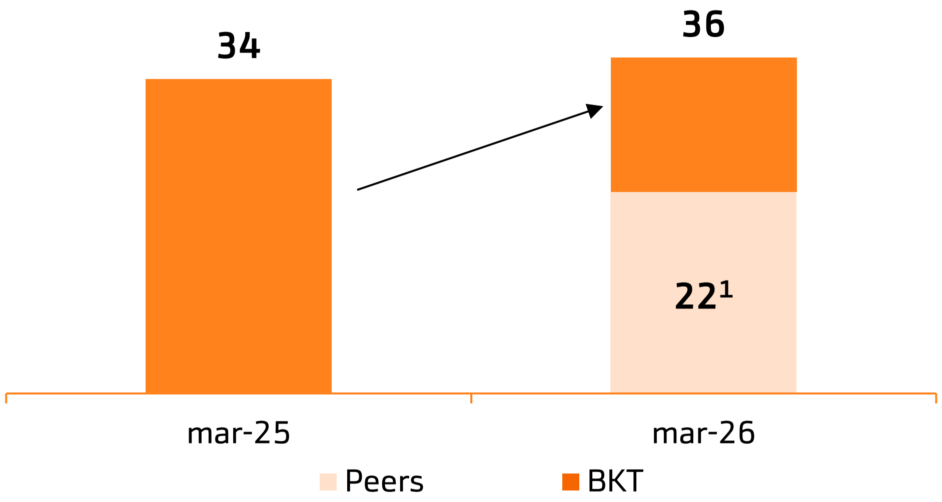


Maximizing the potential of AI

~10%
Technology Spend
% of Gross Op. Margin since 2018

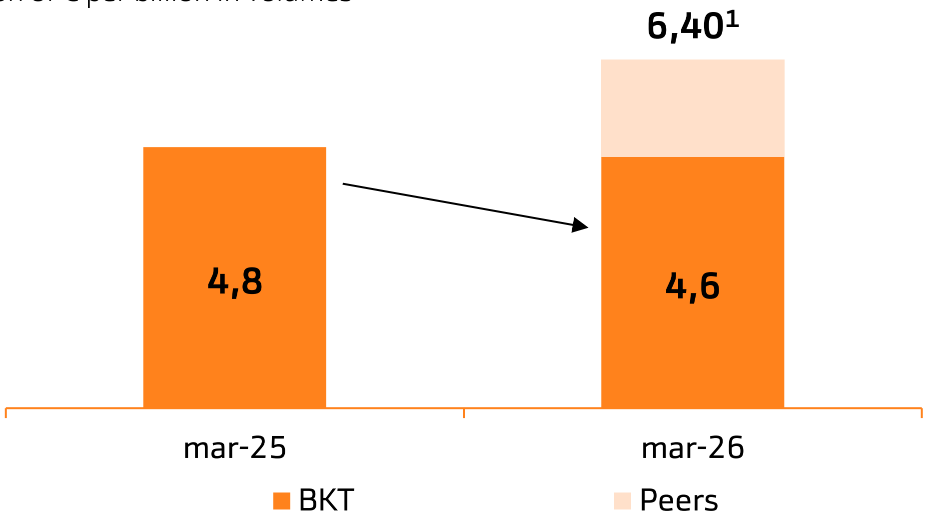
Productivity per Employee

Customer volumes / Employees
€ million



Costs over Customer Volumes

Operating costs / Customer Volumes
million of € per billion in volumes



AI First program generating tangible value

Software development
Assistants deployed to reduce development cycles and increase quality

Competitive differentiation
Client AI Whatsapp, advanced AI models deployed in sales & UX customizations

Customer and corporate process efficiencies

← **Top down**

Bottom up →

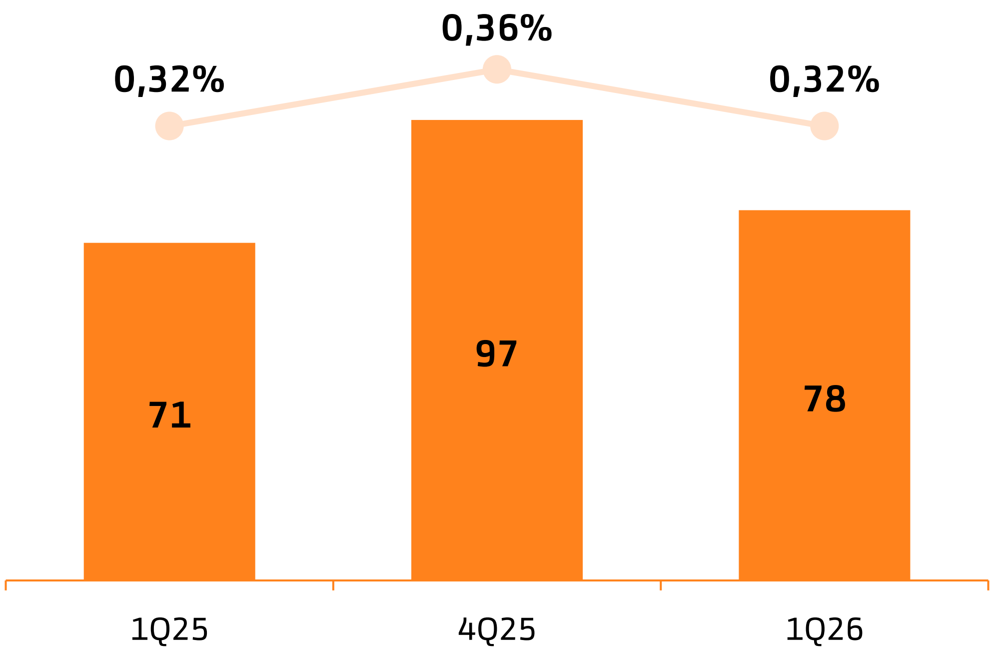
Employee productivity
Increased AI Tools, Copilots and Agents

1 Data as of December 2025. Weighted average by business volume. Comparables include 6 Spanish banks operating in Spain.

Credit cost and other provisions remain well controlled

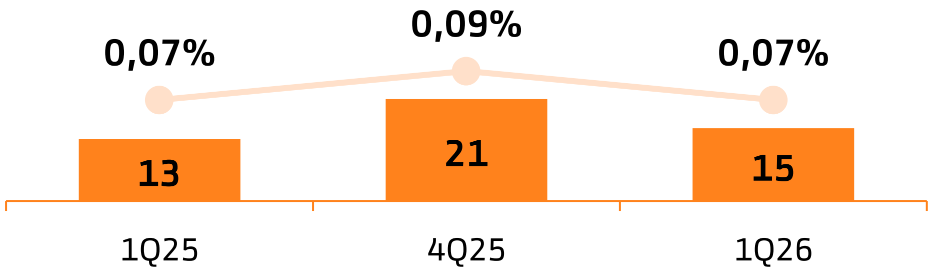
Cost of Risk

over total risk[1], € million



Other provisions

over total risk[1], € million



Provisions and other impairments
Annualized cost

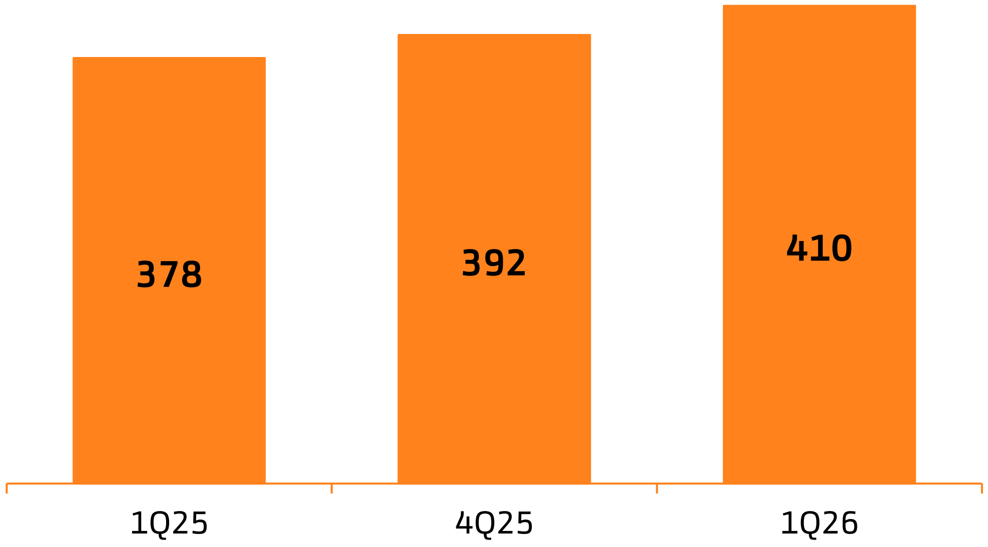
1. Cost of risk in % includes impairment losses and gains (losses) on disposal of assets, excludes extraordinary items

Net profit continues to grow, reflecting the strength of the business model

Profit before tax

€ million

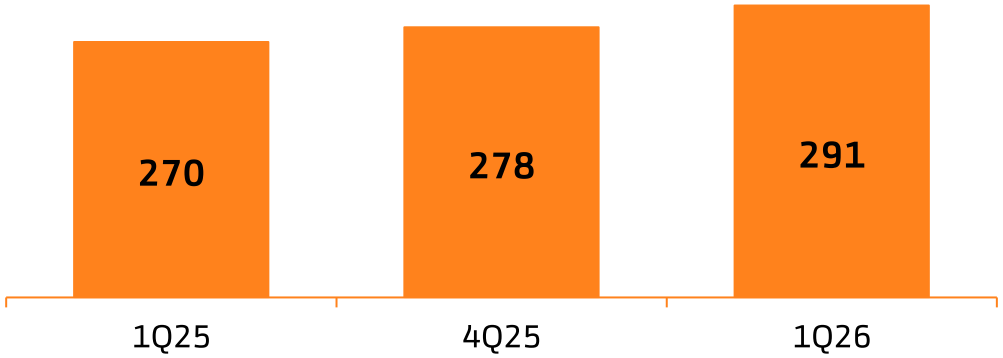
+8% vs 1Q25



Net Profit

€ million

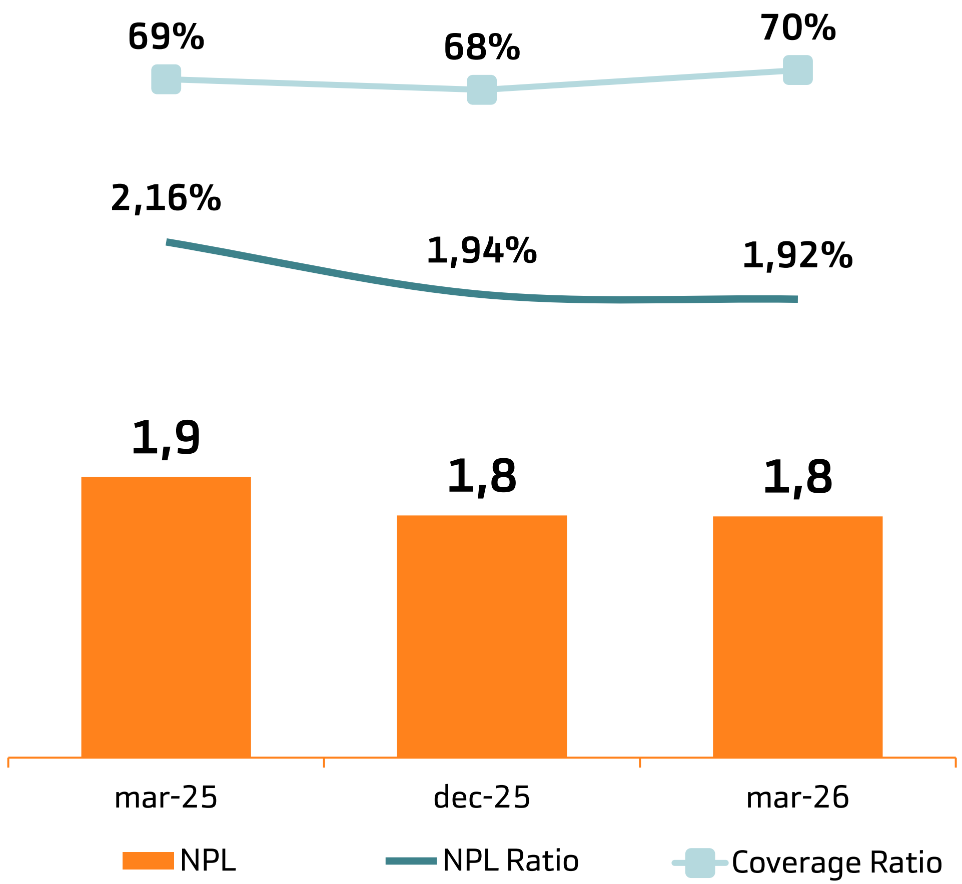
+8% vs 1Q25



Consistent strong asset quality, outperforming the sector

Non-performing loans & coverage ratio

€ billion



NPL ratio by geography

	1Q26	vs. 1Q25	Last Sector Data
Spain	2,1%	-26bps	2,7%
Portugal	1,3%	-1bps	2,1%
Ireland	0,3%	+2bps	0,8%

Sector source: Each country's central bank. Latest available data as of April 2026

Strong capital & solvency ratios

2026 Pillar II (P2R) Capital Requirement

1,50%

4th lowest out of 110 European entities

CET1

12,96%[1]

Leverage ratio

5,3%

Total capital ratio

17,5%

MREL[2]

25,9%

CET1 ratio

1 CET1 Fully Loaded 12,76%.
2 Minimum MREL requirement + CBR: 23,4%

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Geographies & Businesses

/03

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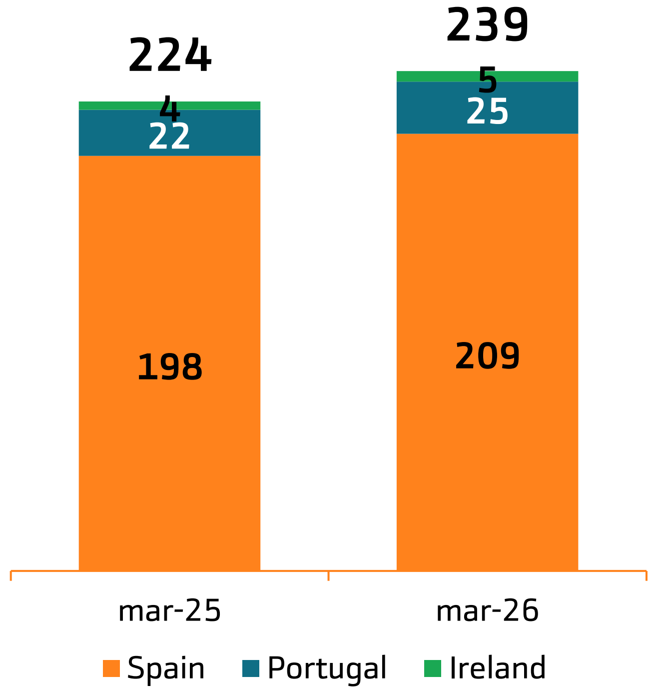
Solid diversified growth in volumes and revenues across geographies

Customer volumes[1]

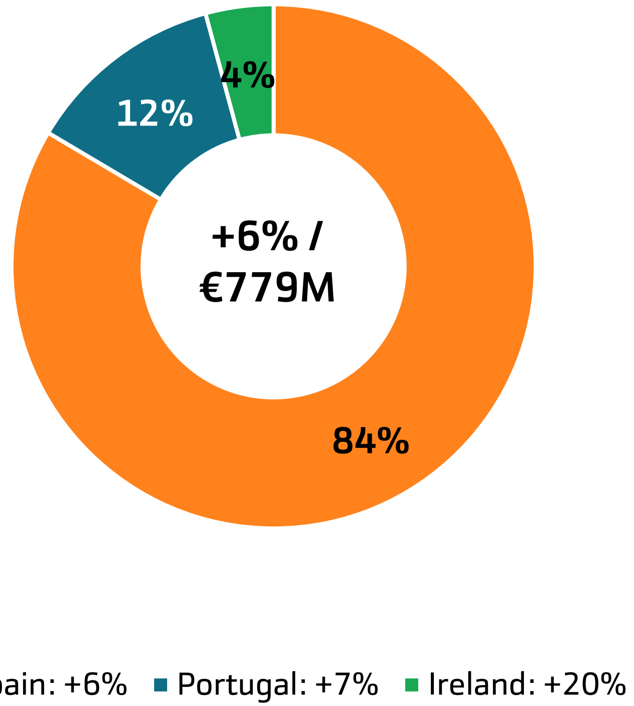
€Bn

+6% / €14Bn



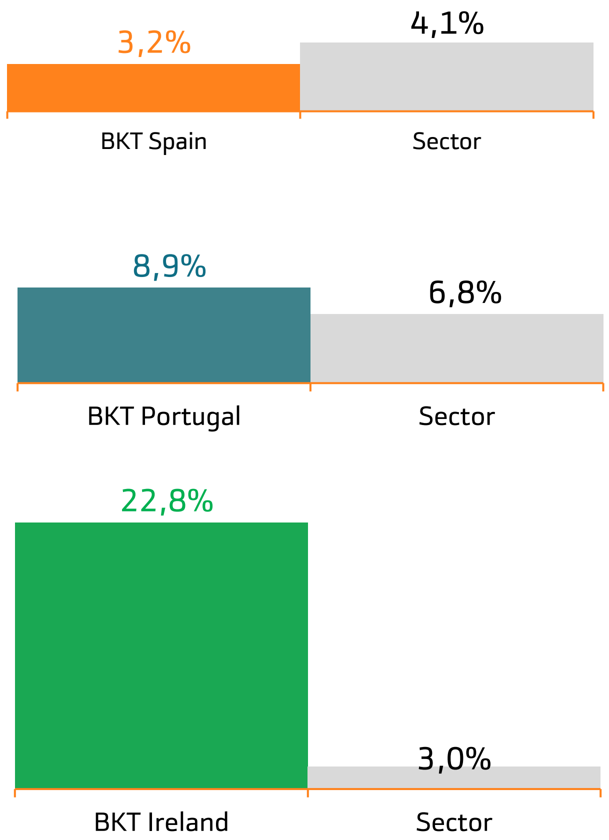
Gross operating income

% total, % vs 1Q25



Customer lending growth

% vs 1Q25



1.Customer volumes include Customer Lending, Retail Funds and AUMs

BoS February 2026; Associaçao Portuguesa de Bancos December 2025; CBI December 2025

Spain

Business KPIs

€69Bn

Customer Lending **+3%** YoY

Retail Banking €35Bn | Corp & SME Banking €34Bn +8%

€77Bn

Retail Funds

€145Bn[1] **+15%** YoY

AUM €63Bn +15% YoY | AUC €82Bn +15% YoY

P&L

€ million	1Q26	1Q25	Dif. %
Net Interest Income	461	442	+4%
Net Fees	180	167	+8%
Other Income / Expenses	10	6	+63%
Gross operating Income	651	615	+6%
Operating costs	-229	-226	+1%
Cost-to-income ratio	*35,2%*	*36,7%*	*-1,5pp*
Pre-Provision Profit	422	389	+8%
Cost of risk & Other Provisions	-80	-77	+3%
Profit before tax	342	312	+10%

[1] Assets under Management + Assets under Custody

Portugal

Business KPIs

€11Bn
Customer Lending **+9%** YoY

Retail Banking
€7,5Bn +13%

Corp & SME Banking
€3,4Bn +4%

€10Bn
Customer deposits +**10%** YoY

€12Bn[1] **+27%** YoY

AUM €6Bn
+39% YoY

AUC €6Bn
+16% YoY

P&L

€ million	1Q26	1Q25	Dif. %
Net Interest Income	77	72	+8%
Net Fees	21	19	+11%
Other Income / Expenses	-3	-1	+109%
Gross operating Income	96	90	+7%
Operating costs	-32	-30	+7%
Cost-to-income ratio	*33,1%*	*33,1%*	-
Pre-Provision Profit	64	60	+7%
Cost of risk & Other Provisions	-8	-4	+115%
Profit Before Taxes	56	56	0%

[1] Assets under Management + Assets under Custody

Ireland

Business KPIs

€5,0Bn
Customer Lending **+23%** YoY

Mortgage Book
€4Bn +27%

Consumer Credit
€1Bn +8%

0,3%
NPL Ratio

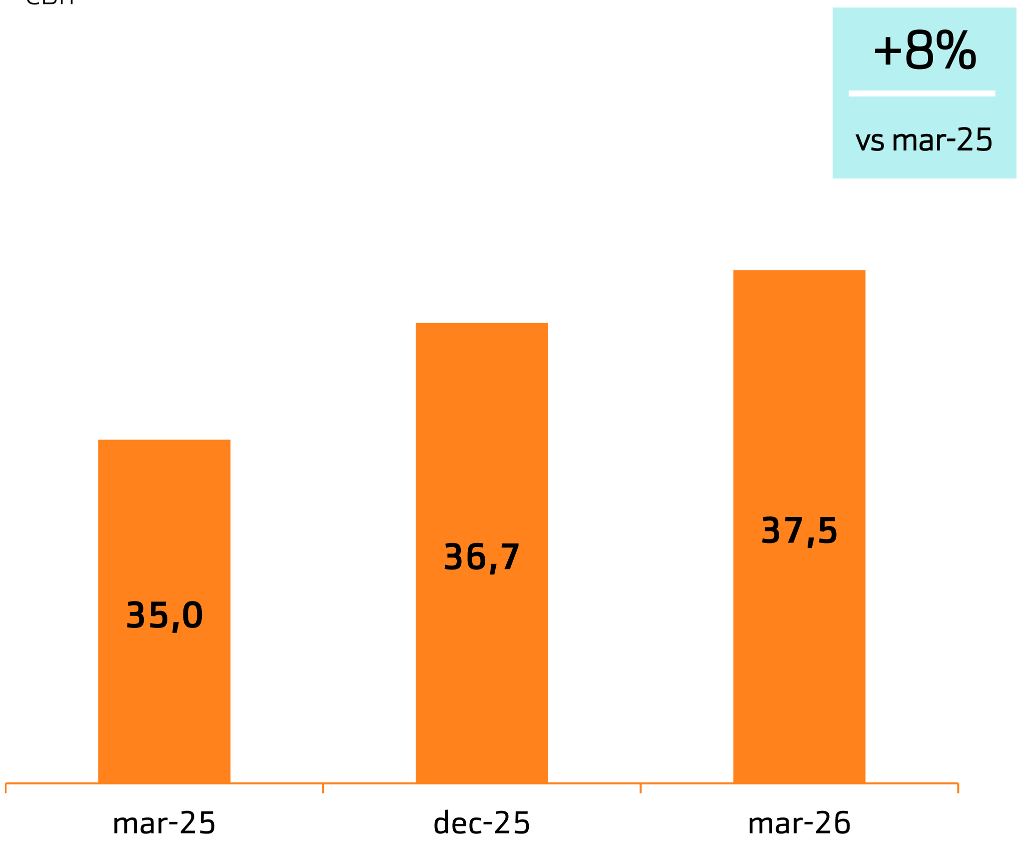
P&L

€ million	1Q26	1Q25	Dif. %
Net Interest Income	33	27	+22%
Net Fees	2	2	-5%
Other Income / Expenses	-2	-2	+11%
Gross operating Income	33	27	+20%
Operating costs	-15	-13	+15%
Cost-to-income ratio	*45,0%*	*47,1%*	*-2pp*
Pre-Provision Profit	18	14	+25%
Cost of risk & Other Provisions	-6	-3	+68%
Profit before taxes	12	11	+12%

Corporate & SME banking: strong growth and market share gains

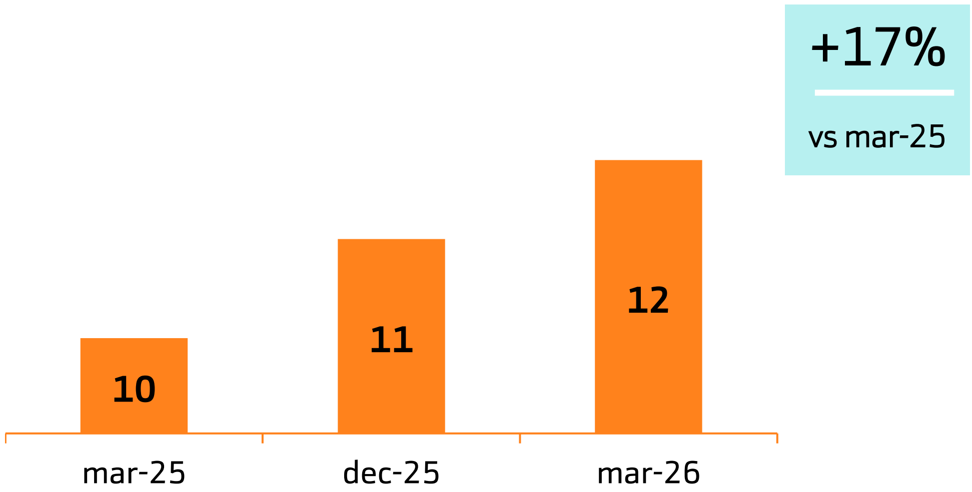
Customer Lending

€Bn



International Business customer lending

€Bn



Customer Lending growth

1Q26 vs 1Q25

BKT Spain	+8%	Sector[1]	3%

[1] BdE feb 2026 (chapter 19, table 16)

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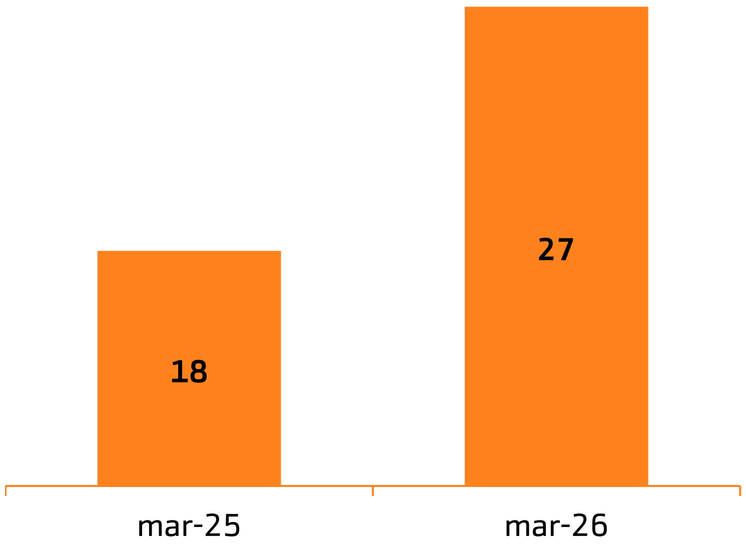
Retail Banking: disciplined growth focused on margins and capital allocation

Salary and Digital account balances

€Bn

+47%
vs mar-25



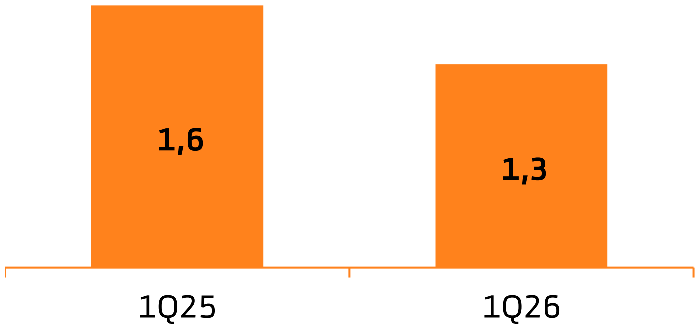
New Mortgage Origination

€Bn

-22%
vs mar-25

Growth by Geography

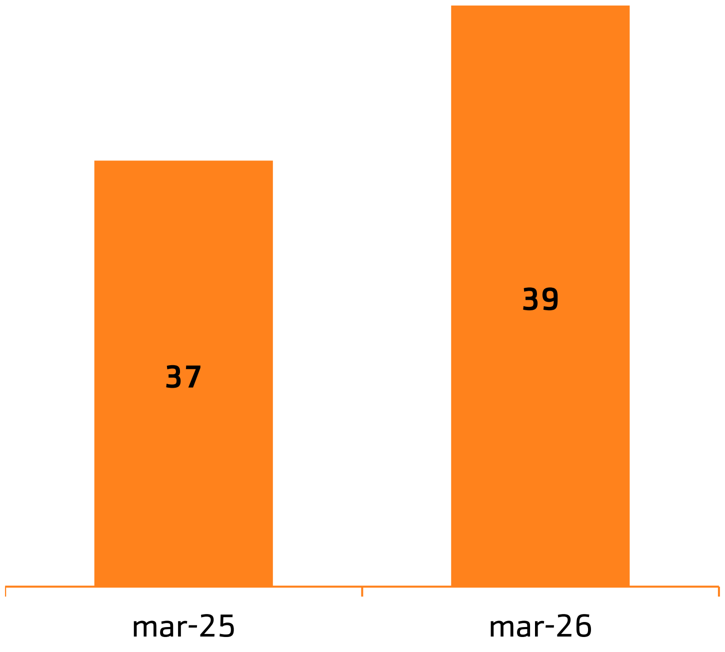
Spain	Portugal	Ireland
-40%	+8%	+37%



Mortgage Backbook

€Bn

+4%
vs mar-25



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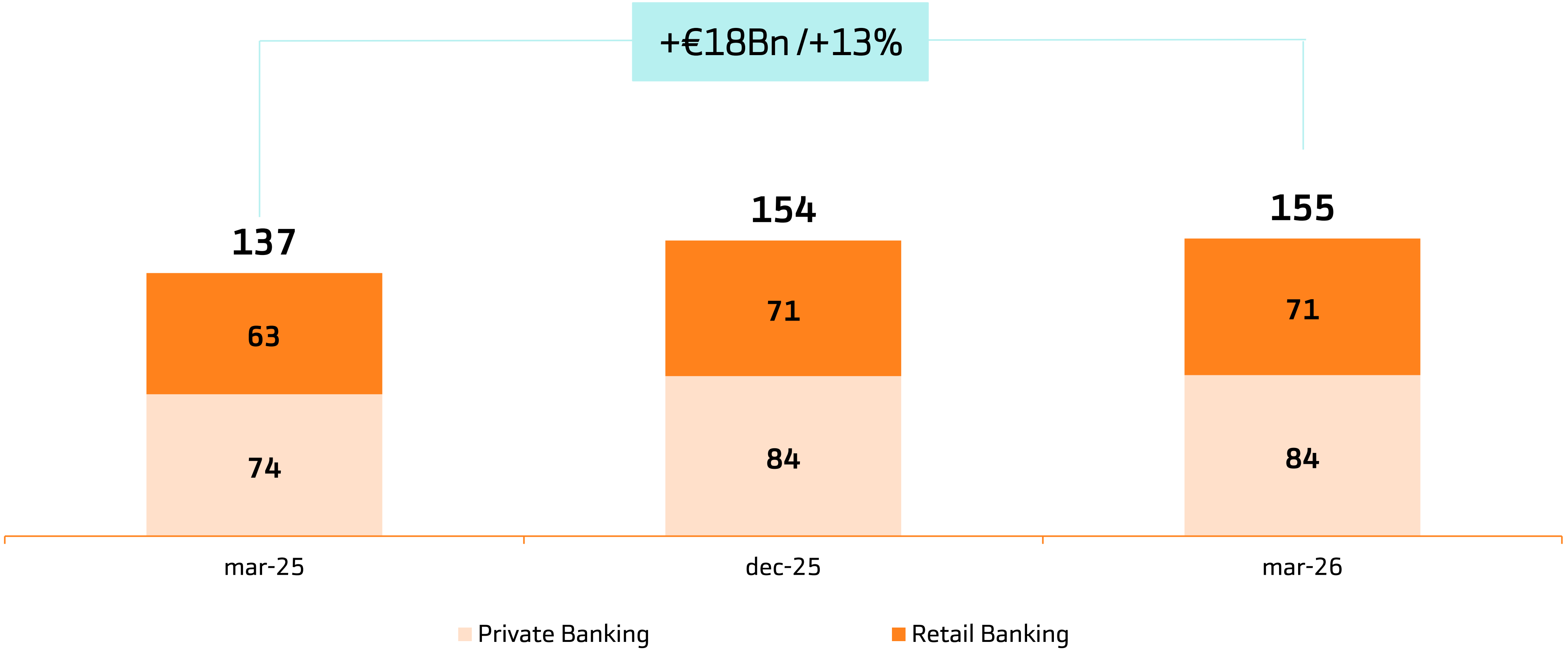
Wealth Management: resilient growth supported by a high-quality customer base

Customer Wealth[1]

€Bn



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

Off-Balance Sheet: clients remain invested despite elevated uncertainty

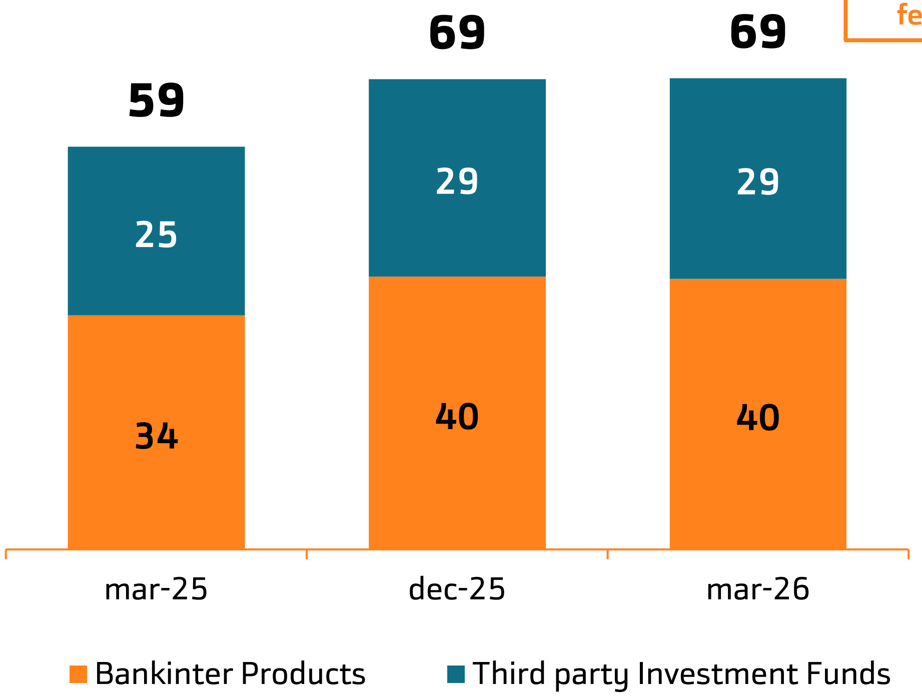
€157Bn
+€21Bn / +16%
vs mar-25

AUMs[1]

€Bn

+17% / €10Bn

~60bps fees p.a.

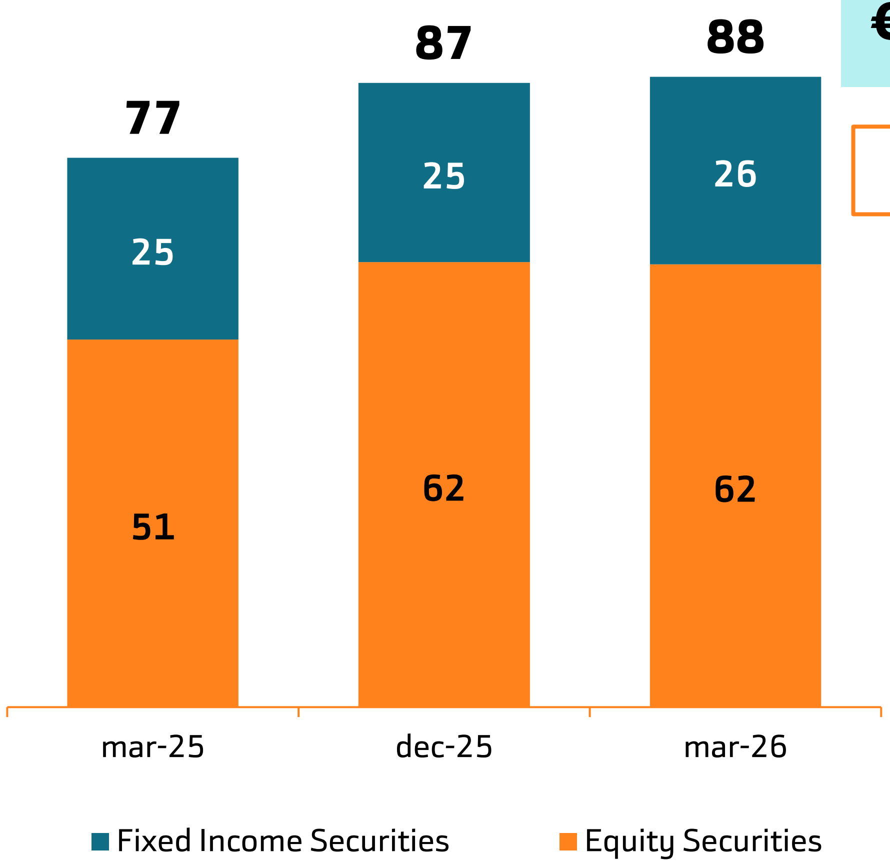


AUCs[2]

€Bn

+15% / €11Bn

~8bps fees p.a.



1 Investment funds including SICAVs , Alternative Investments and Pension Funds

2 Includes securities from institutional clients

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Closing Remarks

/04

Resilient performance and sustainable value creation

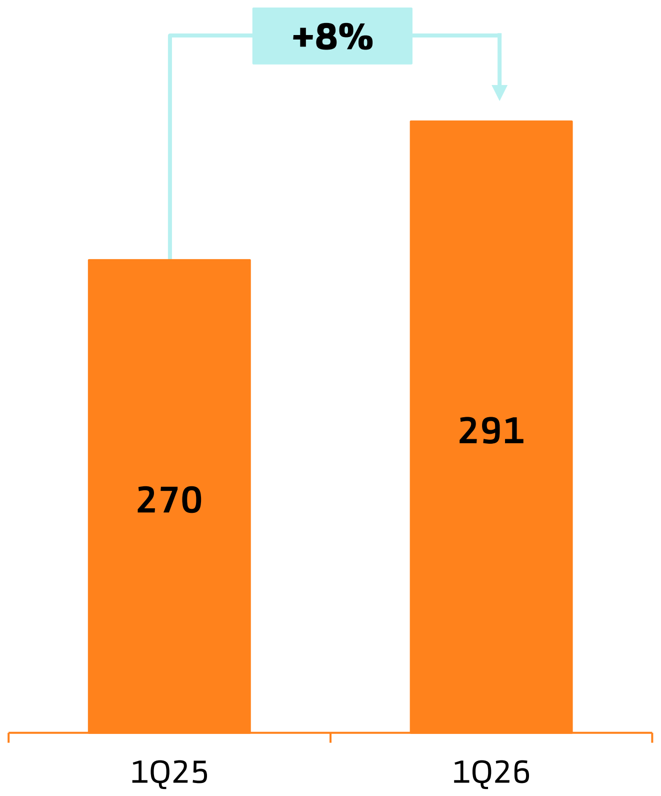
Disciplined management & execution through the cycle

Management Pillars

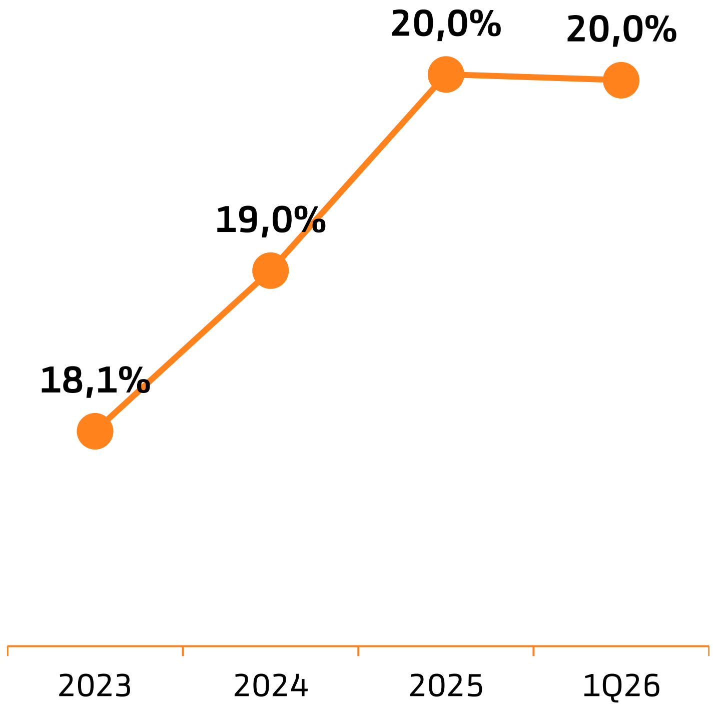
35,4%	1,9%	13,0%
Cost-to-income	NPL ratio	CET1

Net Profit

€ million

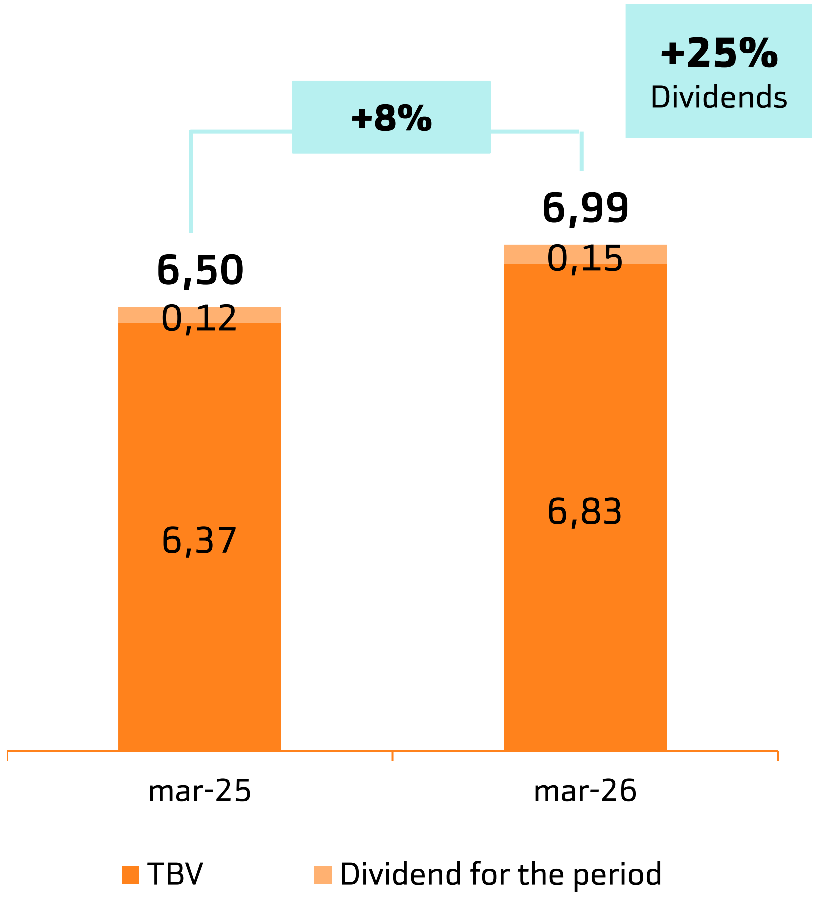


High and sustainable ROTE



Shareholder value creation

TBV + Dividends for the period



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Highlights
/01

Results & Solvency
/02

Geographies & Businesses
/03

Closing Remarks
/04

Appendix

A.2

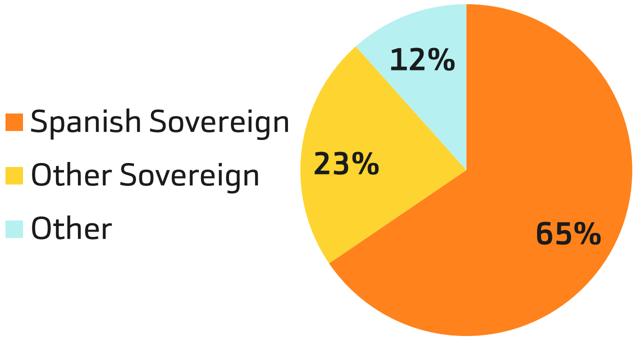
Appendix

ALCO bond portfolio continues to support NII momentum

Limited balance sheet risk, predominantly fixed-rate, held-to-collect and moderate in size

ALCO Portfolio Distribution

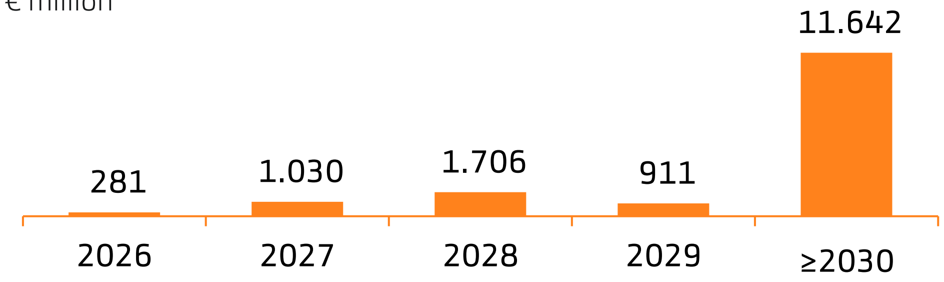
% of total



84%
Fixed rate

ALCO Maturity

€ million



as of mar-26	HTC	FV	Total	vs. Dec. 25
Amount (€Bn)	14,8	0,8	15,6	+0,6
Duration (years)	4,8	2,6	4,7	+0,1
Avg. maturity (years)	8,4	2,7	8,1	+0,1
Yield (%)	2,6	2,1	2,5	+0,0
Unrealised Capital gains (€M)	-273	-11	-284	-228

ALCO Portfolio / Total Assets	11%

ALCO Portfolio / Equity	2,4x

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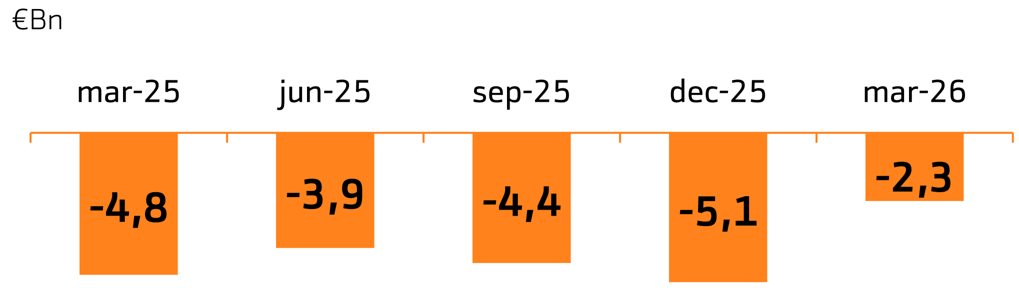
Strong liquidity position, supported by efficient balance management

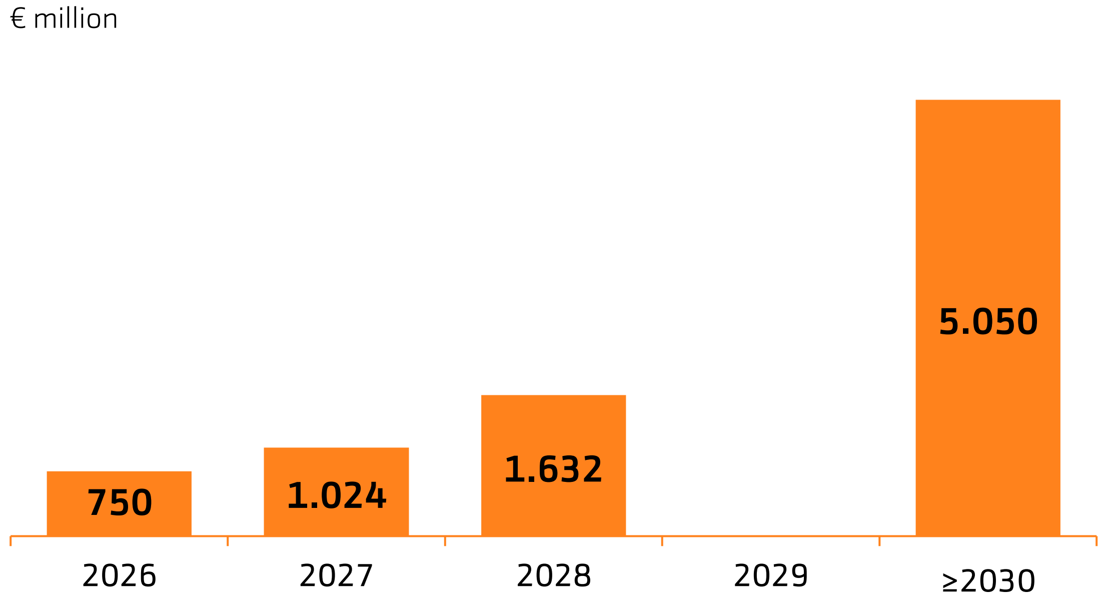
98,4%
LTD Ratio
1T26

Liquidity gap



HQLAs 12M average	€26Bn
Issuance Capacity	€6Bn

Wholesale funding maturities



Liquid Assets	€29Bn
LCR 12M average	197%

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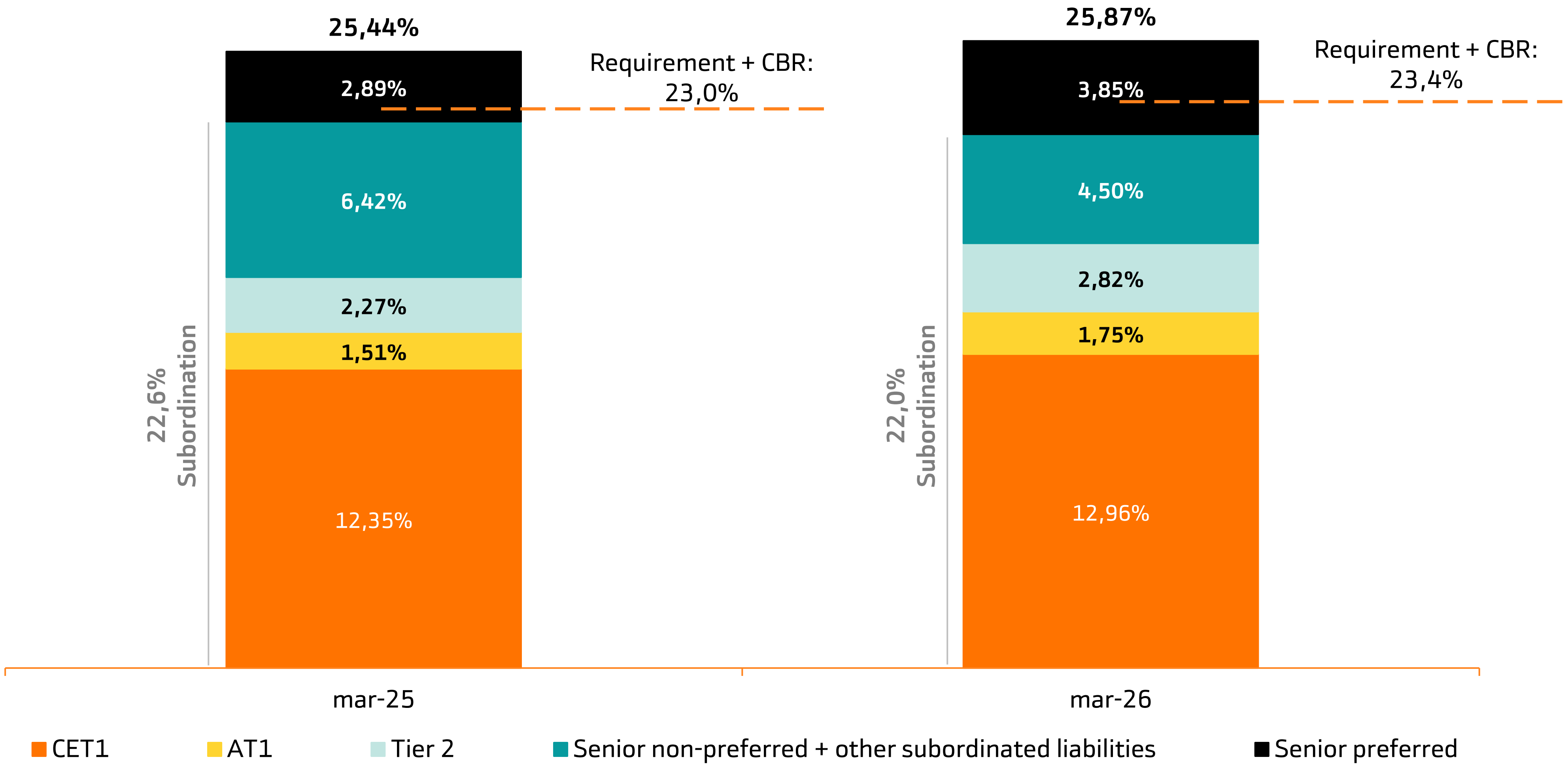
Minimum Requirement for own funds and Eligible Liabilities

MREL ratio

% RWAs (TREA)

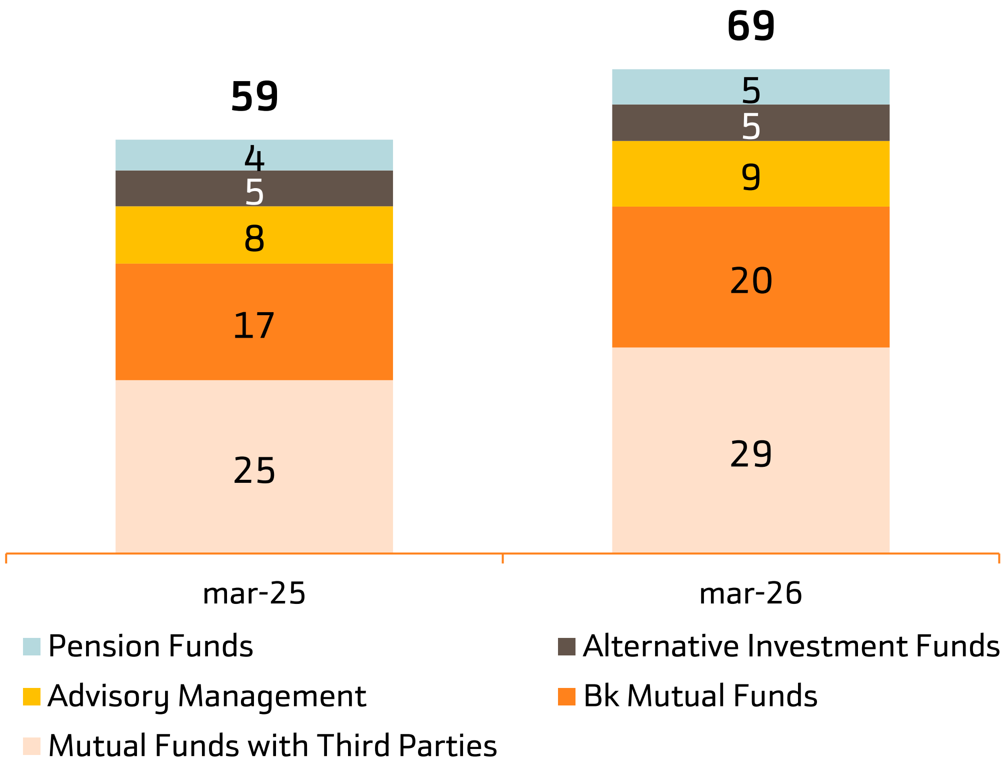


AUMs: Well diversified asset classes

Customer Off-Balance Sheet AUMs

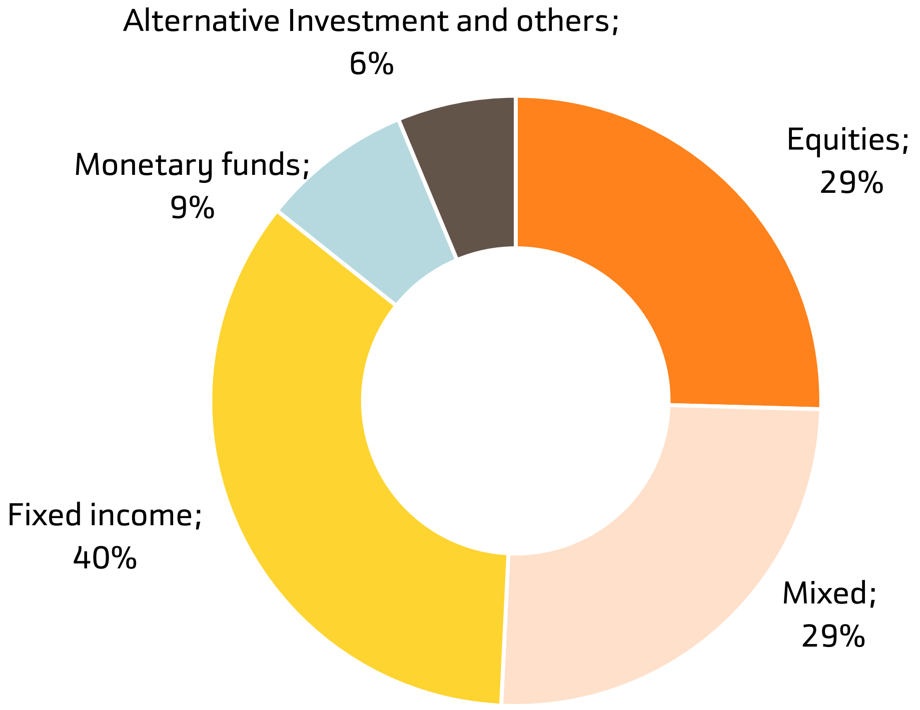
€Bn

+17% / 10Bn€



Mutual and pension funds diversification

%, mar-26



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A

Glossary - Acronyms

Concept	Definition
ALCO	Asset–Liability Committee
APMs	Alternative performance measures
AUCs	Assets under custody
AUMs	Assets under management
BoS / BoP	Bank of Spain / Bank of Portugal, Central banks from Spain and Portugal respectively
BKT	Bankinter
CAGR	Compound annual growth rate
CET1	Common Equity Tier 1
Customer volumes	Includes loan book, retail funds and AUMs
Customer wealth	Includes volumes in accounts and deposits, AUMs and AUCs from Wealth and Retail customers
EPS	Earnings per share
ESMA	European Securities and Markets Authority
FV	Fair Value
HTC	Held to collect
INE	Instituto Nacional de Estadística, Spanish national statistics institute
LtD	Loan-to-Deposit
MREL	Minimum Requirement for own funds and Eligible Liabilities
NPL	Non-performing loan
P2R (Pilar II)	It is a specific capital requirement for each entity that complements the minimum capital requirement (known as Pillar 1 requirement) in cases where it undervalues or does not cover certain risks. It is determined in the context of the Supervisory Review and Evaluation Process (SREP)
ROE	Return on Equity
ROTE	Return on Tangible Equity
RWAs	Risk weighted assets
SICAV	Investment Company with Variable Capital
SREP	Supervisory Review and Evaluation Process
TBV	Tangible Book Value