Earnings Presentation **1H2026**

23rd July 2026

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Agenda

Highlights

/01

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.1

Highlights

Profitable growth and disciplined execution deliver strong shareholder value creation

Grow better

+8% vs jun-25
Customer volumes

+7% vs 1H25
Gross operating profit

2,7% 1H26
Customer margin

Execute better

34% 1H26
Cost-to-income ratio

1,92% jun-26
NPL ratio

12,9% jun-26
CET1
+33pbs vs jun-25

Create more value

€605M
Net profit 1H26
+12% vs 1H25

20,36%
ROTE
+86pbs vs jun-25

+17% vs jun-25
Shareholder value generation[1]

1. TBVps + DPS paid since jun-25

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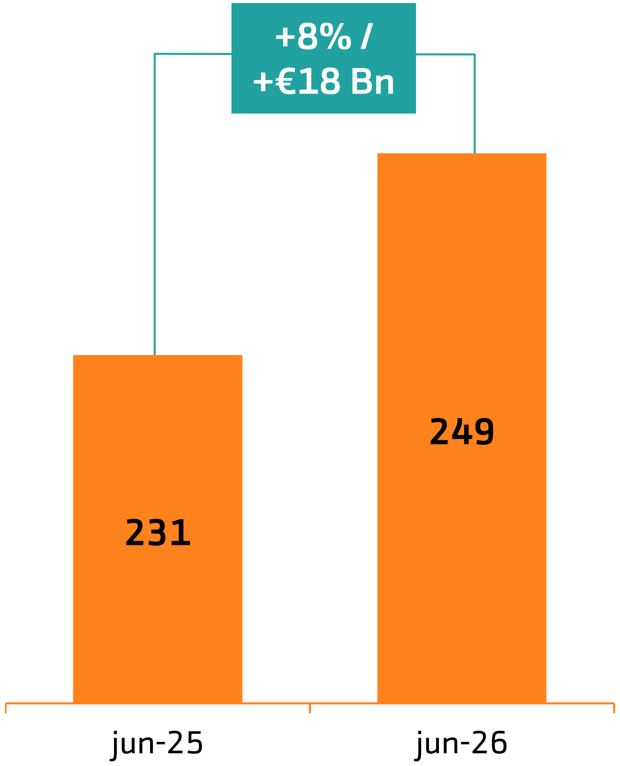
Diversified organic growth

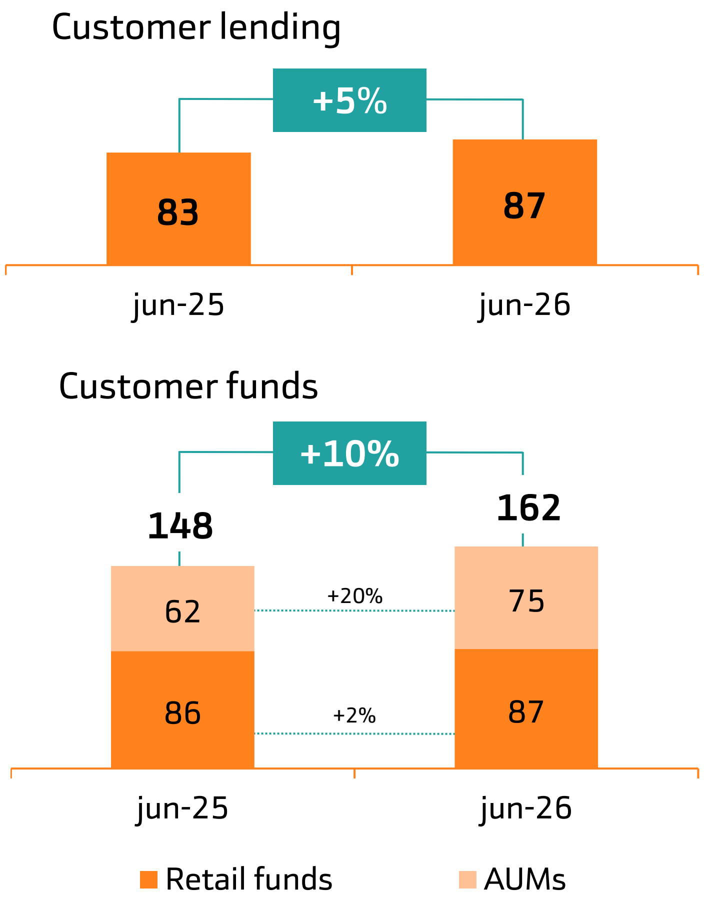
Customer volumes[1]

€Bn



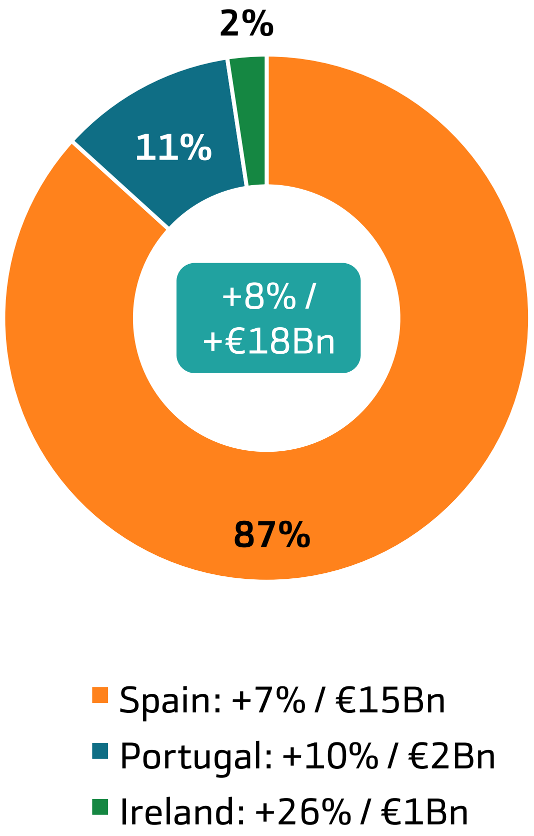
Volume breakdown

€Bn



By geography

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



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

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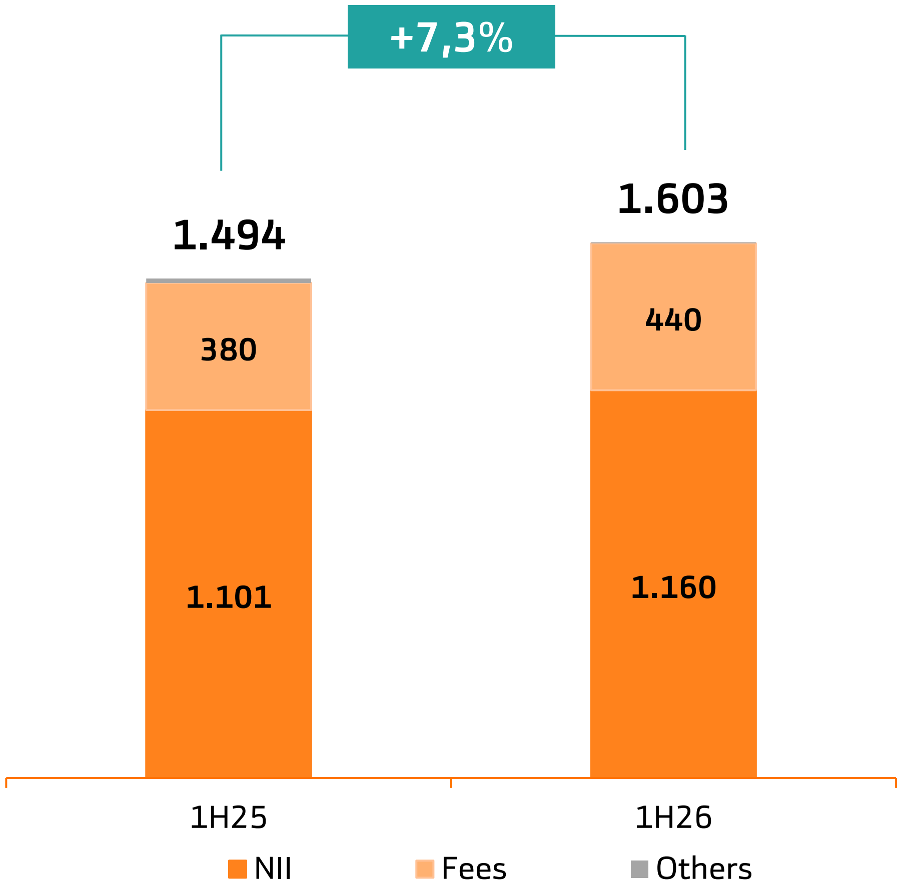
Revenue growth increasingly driven by recurring and value-added fees

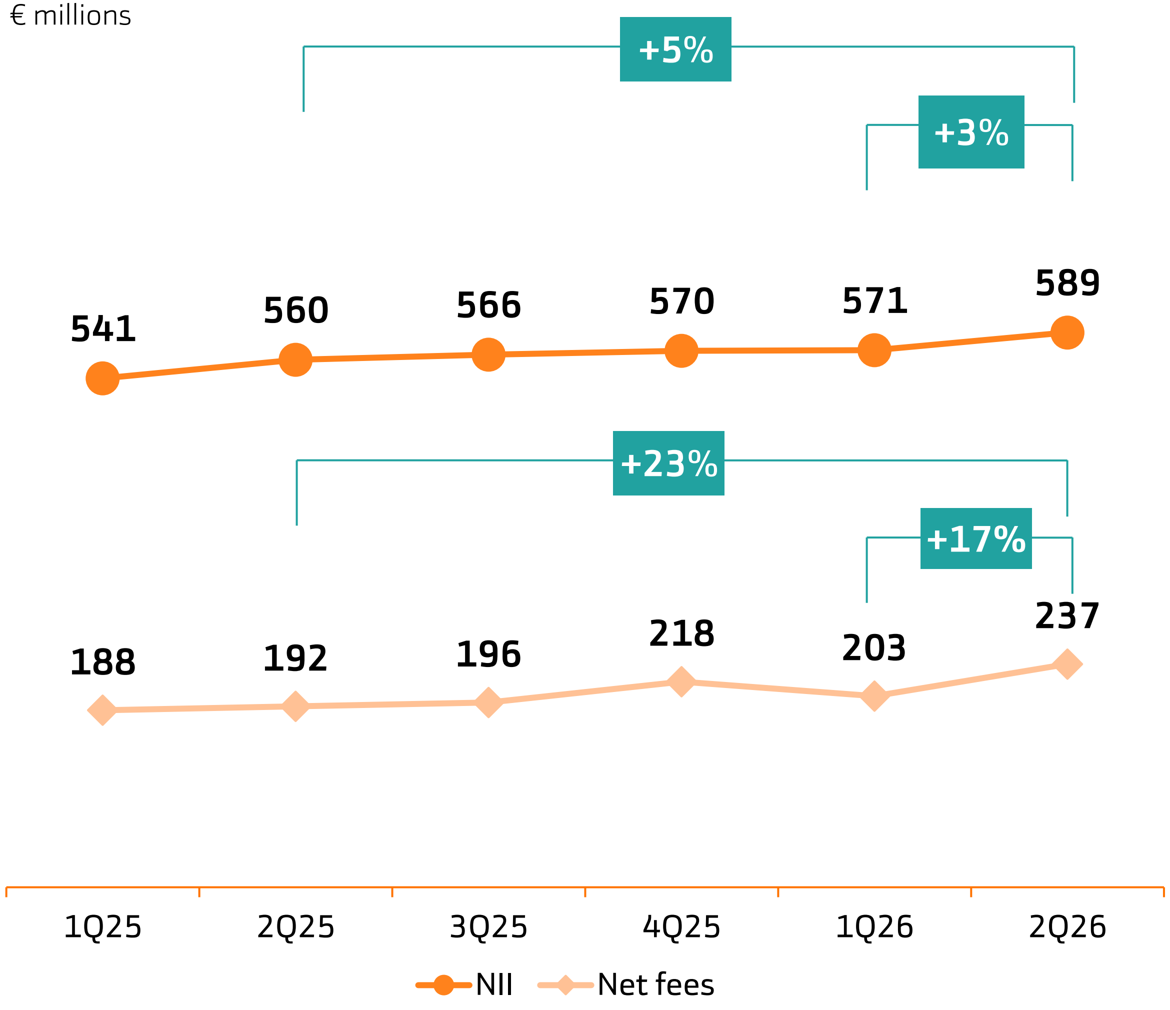
Gross income driven by core revenues

€ millions



Record quarterly NII and fee income

€ millions



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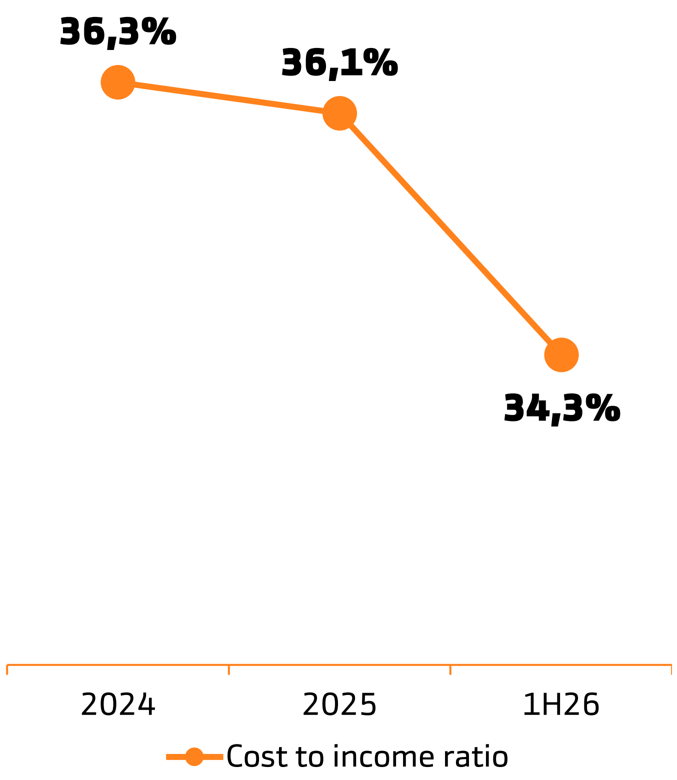
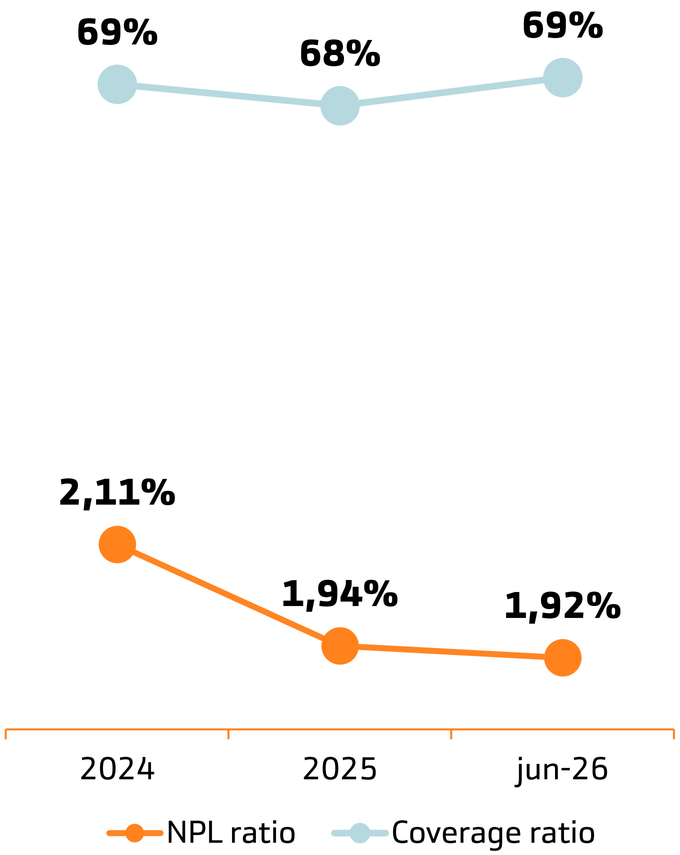
Disciplined execution supporting sustainable value creation

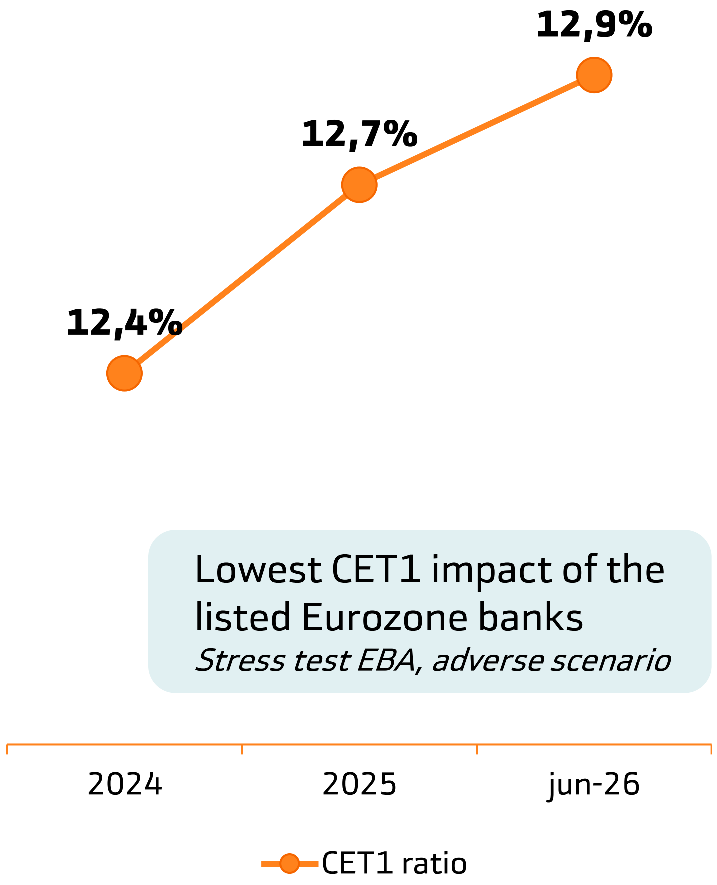
Structural efficiency



Differential asset quality



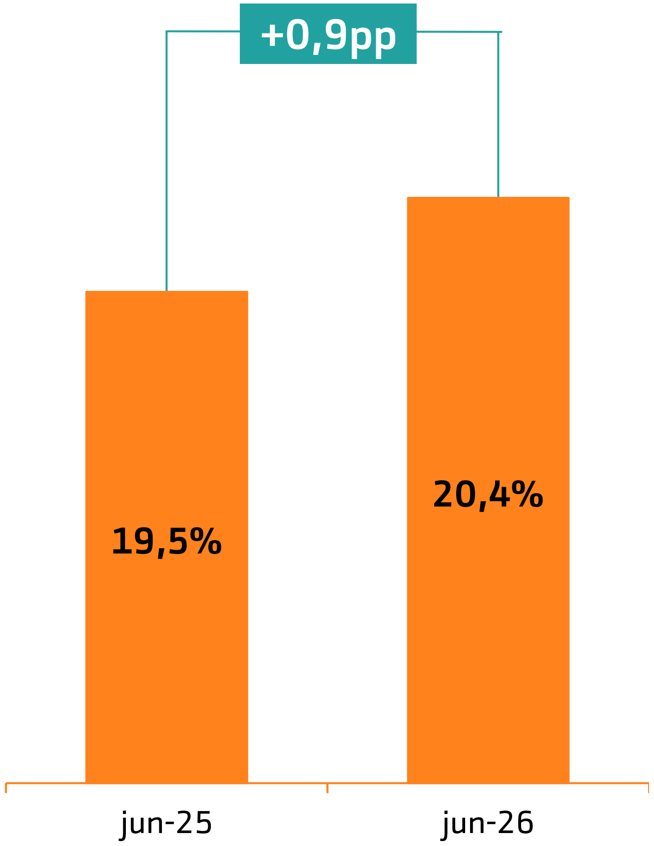
Strong capital generation



Lowest CET1 impact of the listed Eurozone banks
Stress test EBA, adverse scenario

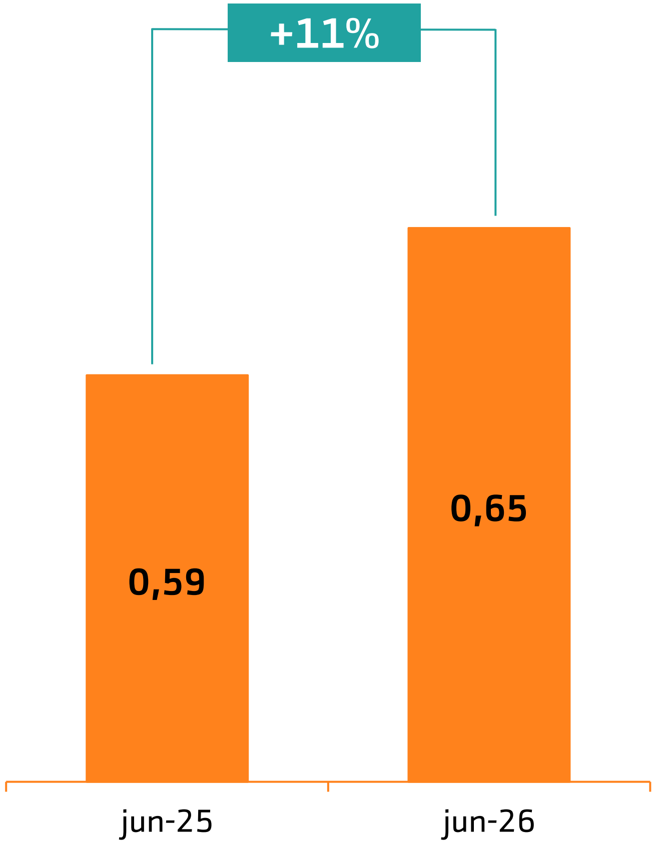
Compounding shareholder value over time

High and sustained ROTE



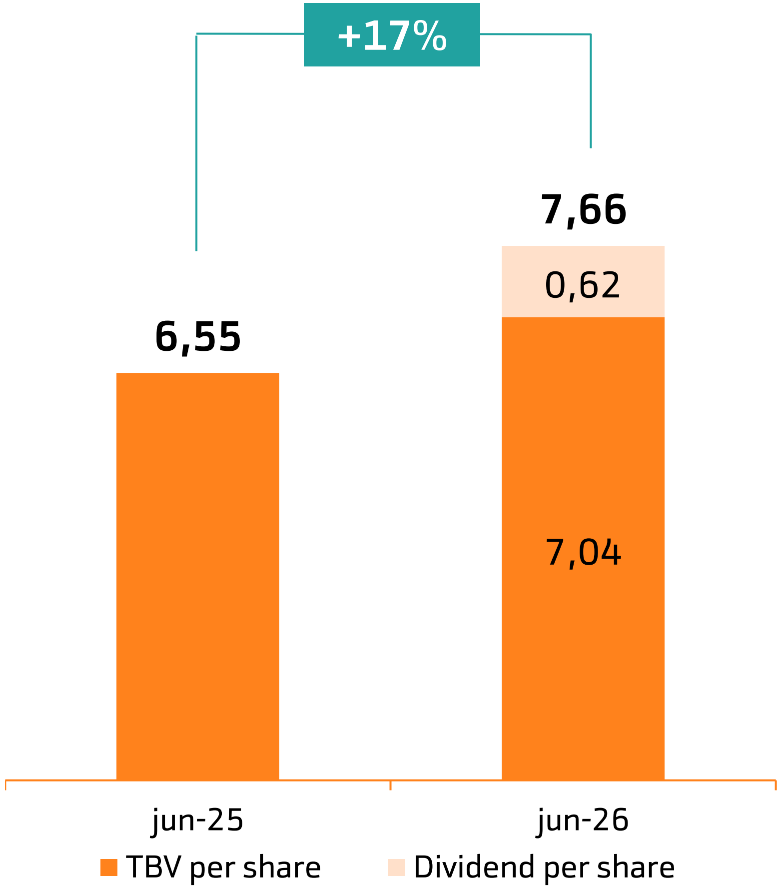
Increasing EPS

€ per share



Shareholder value generation

TBV + dividends paid since jun-25. In €



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Results & solvency

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Solid results with increasing revenues and contained expenses

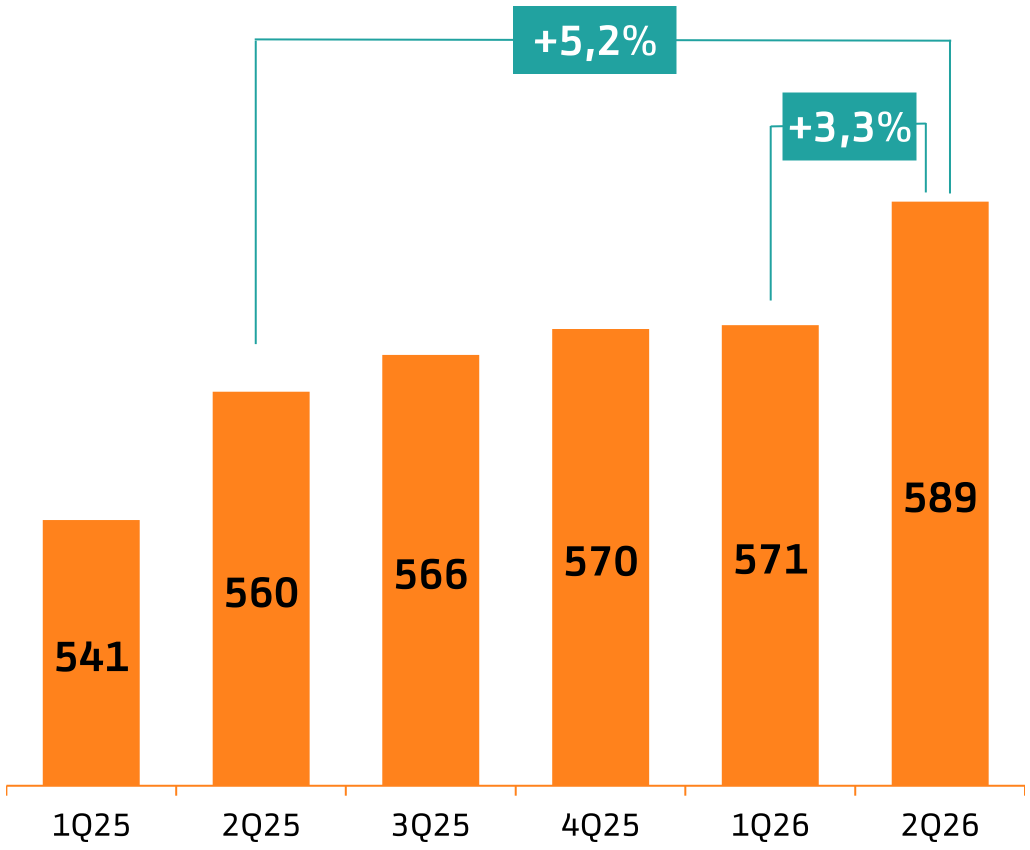
€ millions	2Q26	vs. 2Q25	vs. 1Q26	1H26	vs. 1H25
Net interest income	589	5%	3%	1.160	5%
Net fees and commissions	237	23%	17%	440	16%
Other	(3)	n/a	n/a	2	n/a
Gross operating income	**824**	**8%**	**6%**	**1.603**	**7%**
Operating expenses	(274)	3%	(1%)	(551)	3%
Pre-provision profit	**549**	**11%**	**9%**	**1.052**	**10%**
Credit provisions and other provisions	(106)	(2%)	14%	(200)	4%
Net profit before taxes	**443**	**14%**	**8%**	**853**	**11%**
Tax expense	(129)	11%	8%	(247)	10%
Net profit	**315**	**16%**	**8%**	**605**	**12%**

Positive NII development driven by volumes and margin discipline

2,70% Customer margin 1H26

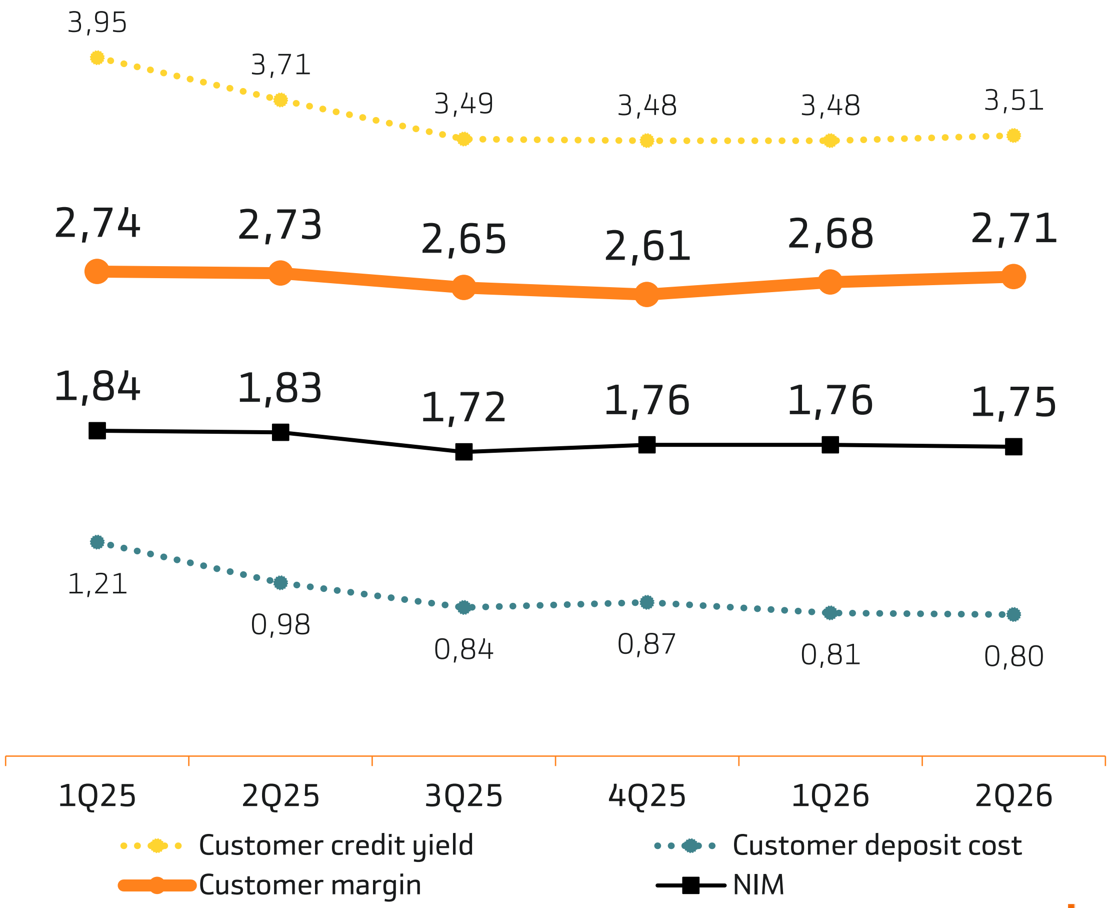
NII evolution

€ million



Customer margin & NIM

%



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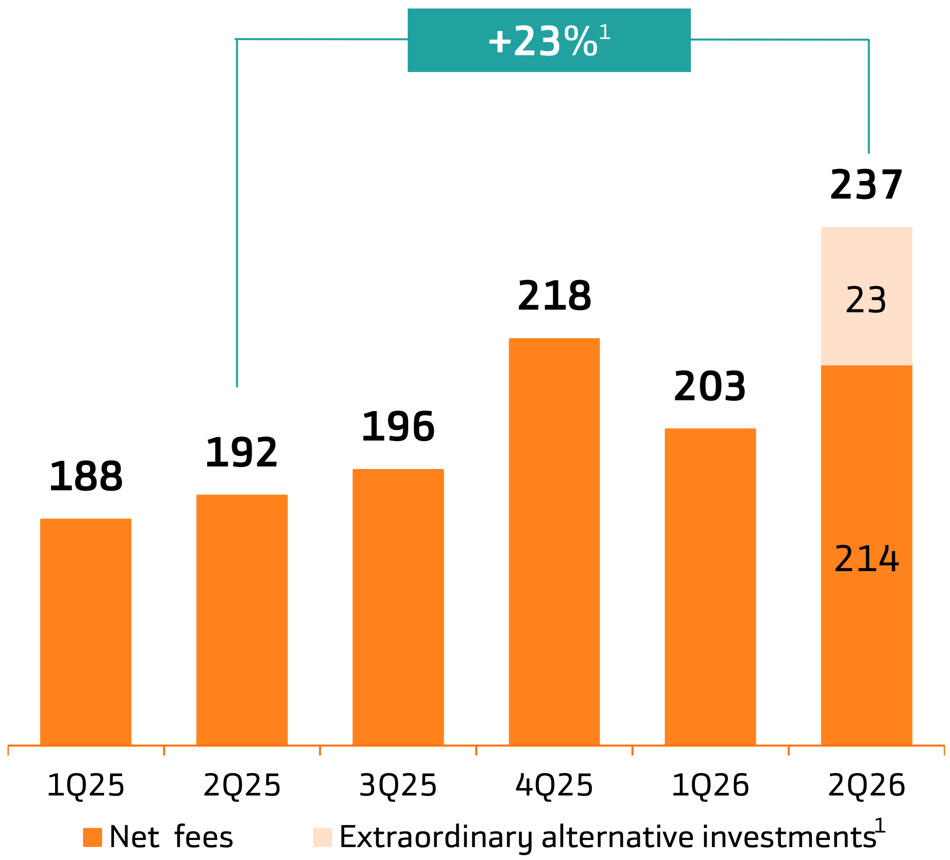
Accelerating fee income, supported by wealth management product growth

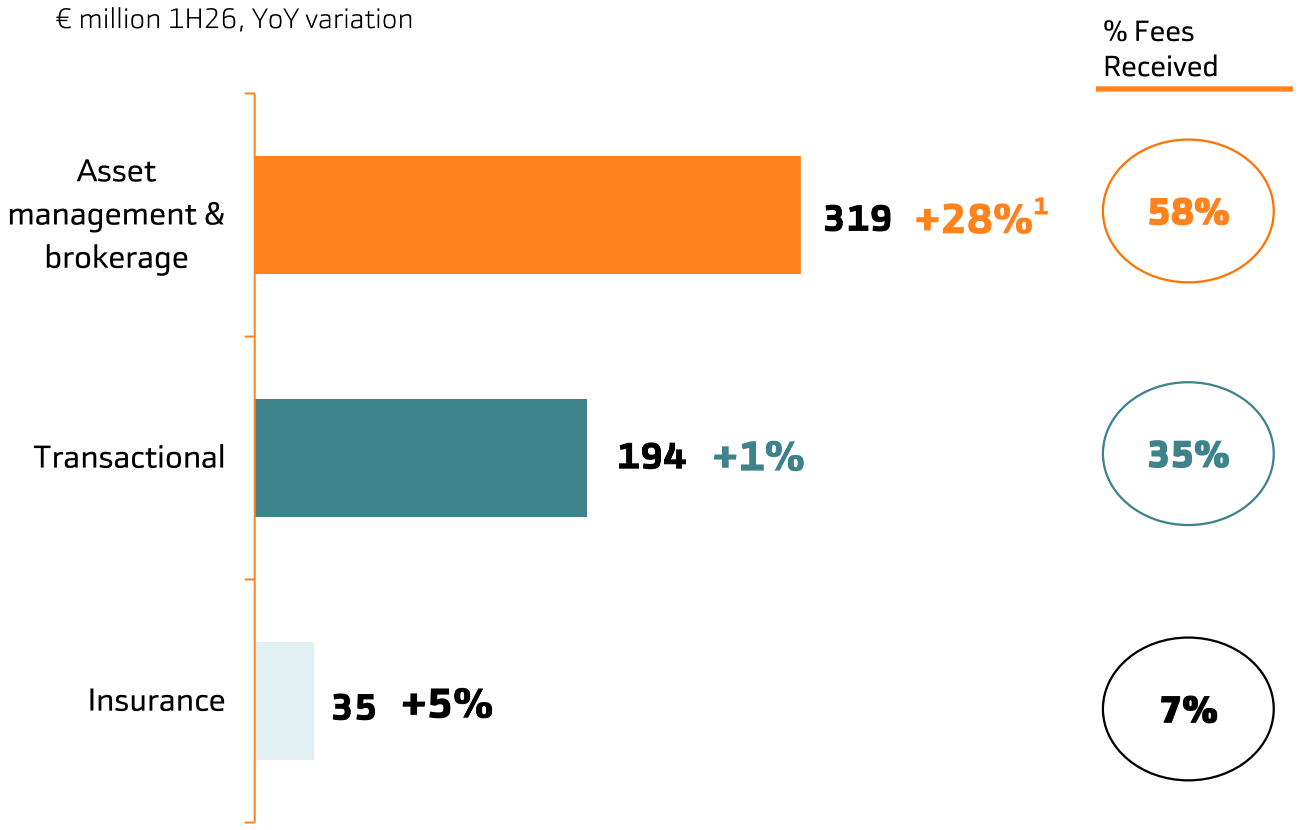
Net fees: sustainable positive trends

€ million



Mix of recurring fee streams

€ million 1H26, YoY variation



1 Performance fee related to Helia vehicles in 2Q26. Excluding extraordinary fees, the YoY net fee growth would be +12% and +19% in Asset Management & Brokerage gross fees.

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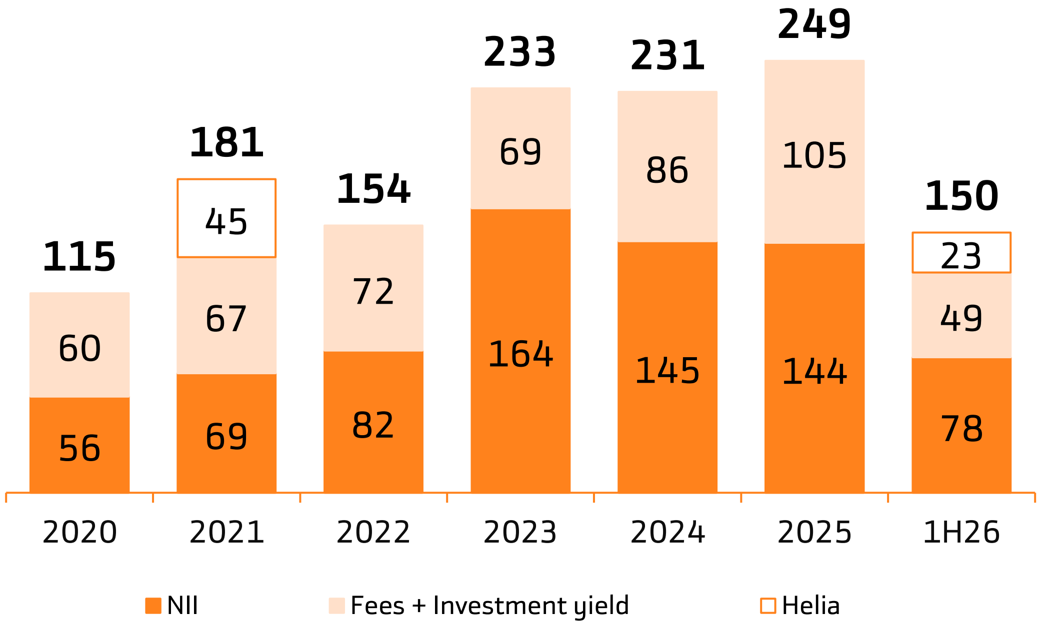
Bankinter Investment: bigger scale, recurring revenues and value creation

bankinter investment

Gross operating income[1]

€ million

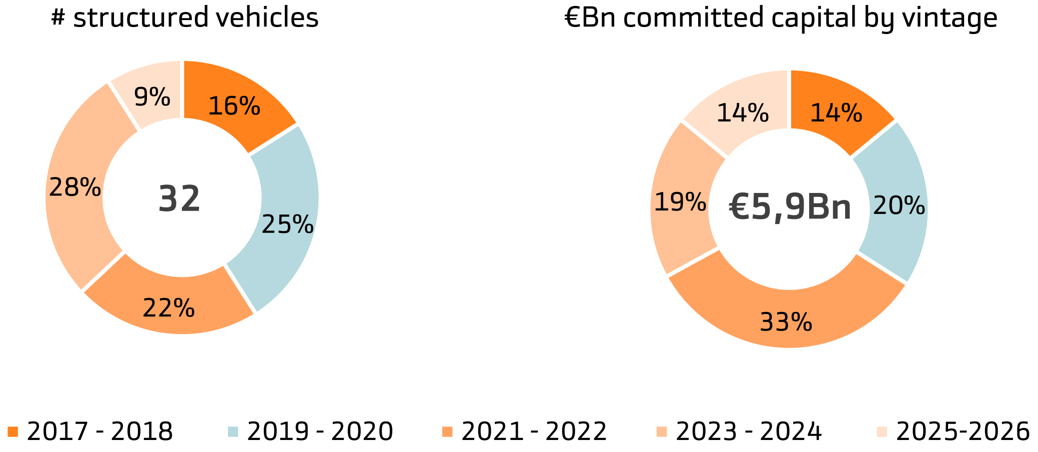


>2,5x Gross op. income '26 annualized vs '20	**12%** $\mathbf{CAGR_{20\text{-}25}}$ **in Fees**

Alternative investments & vintage profile

As of jul-26

32	Structured vehicles
+ 20.000	Bankinter Investors
+ €2,4Bn	Cumulative payout
+ €5,9Bn	Committed capital



1 Pro-forma data of Bk Investment contribution to group incomes

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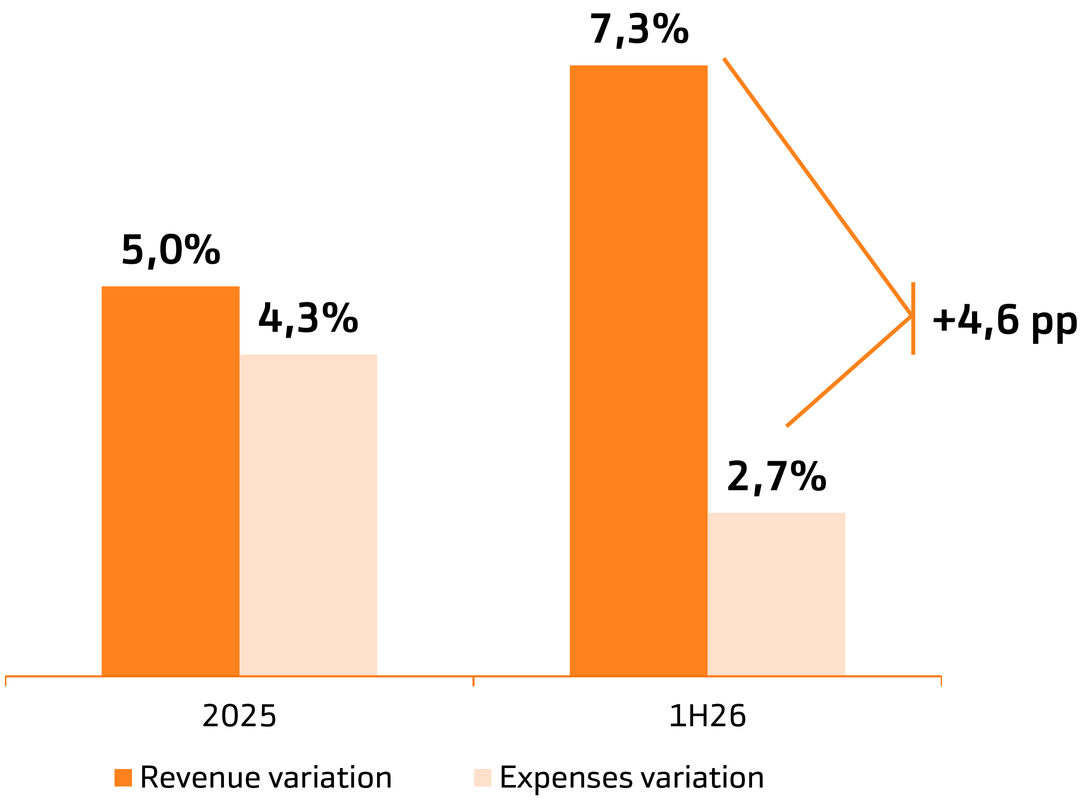
Widening operating jaws support structural efficiency improvements

Structural efficiency gains

% variation in revenues and expenses during the period

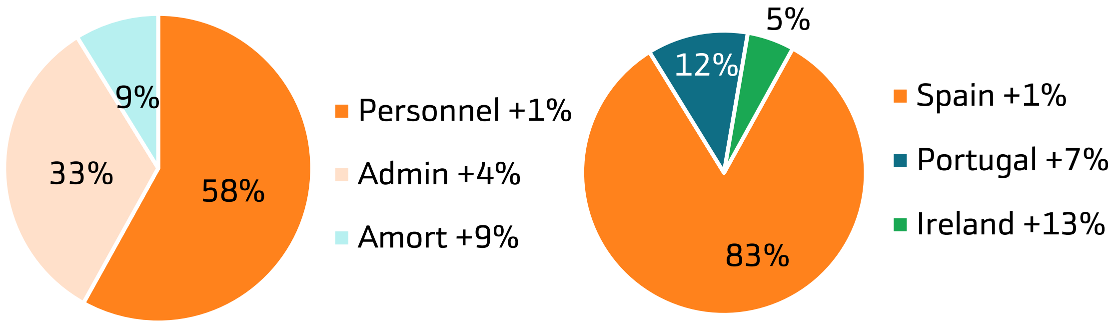


Cost-to-income ratio

36,1% 2025 → **34,3%** 1H26

Disciplined expenses growth

% of total, % vs 1H25



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Results & solvency

AI-enabled scalability: growing volumes without proportional resources

10% +
Technology investment
% of gross revenues

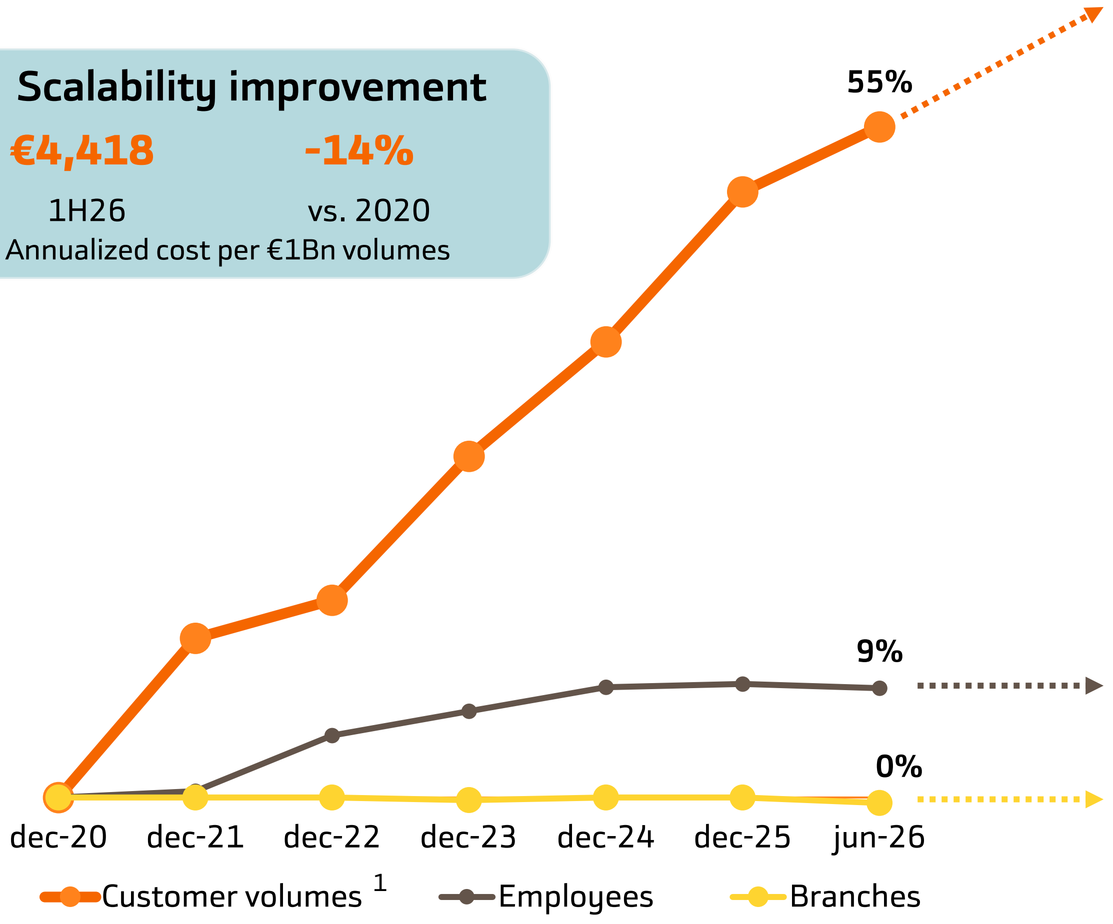
Scaling volumes on a stable footprint

Growth indexed to Dec-20 = 0

Scalability improvement

€4,418	-14%
1H26	vs. 2020

Annualized cost per €1Bn volumes



AI First: top-down strategy, bottom-up adoption

Strategic AI Platforms
AI Hub, Agent gallery, data modelling and governance

Employee adoption
Copilot rollout, AI champions driving internal agent generation

Business scalability
Process execution, SW coding agents, UX personalization

2025 — Copilot rollout, AI Champions

1H26 — All employees with Copilot license

2H26 — AI Hub, Agent Gallery

1 Customer volumes defined as Customer Lending + Retail Funds + AUMs.

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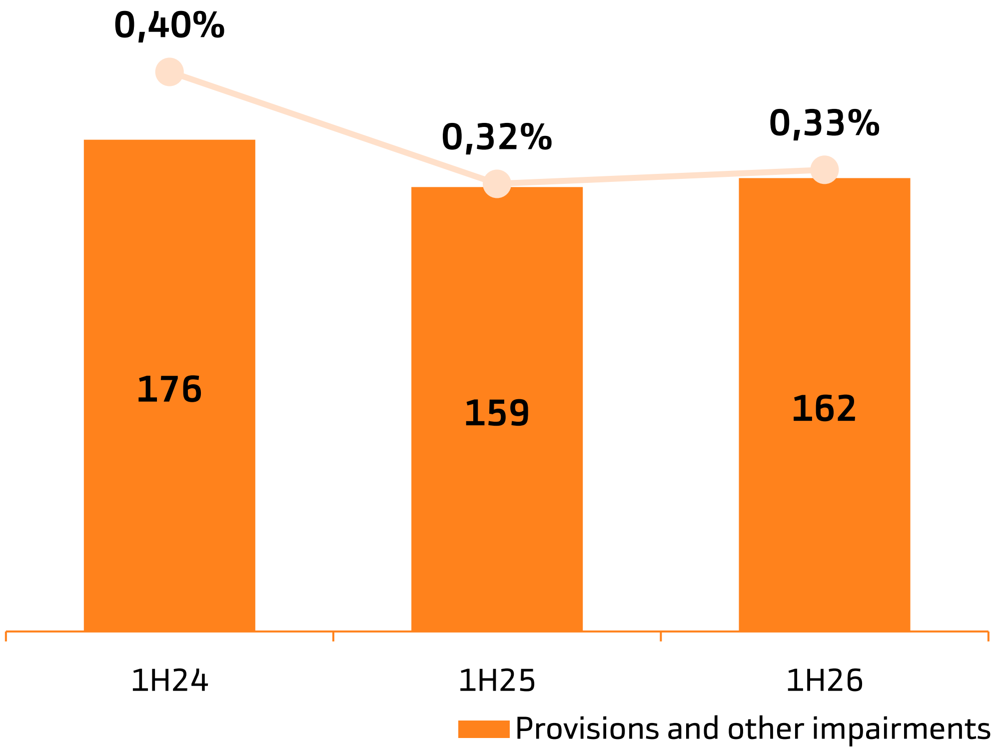
Cost of risk and other provisions remain stable

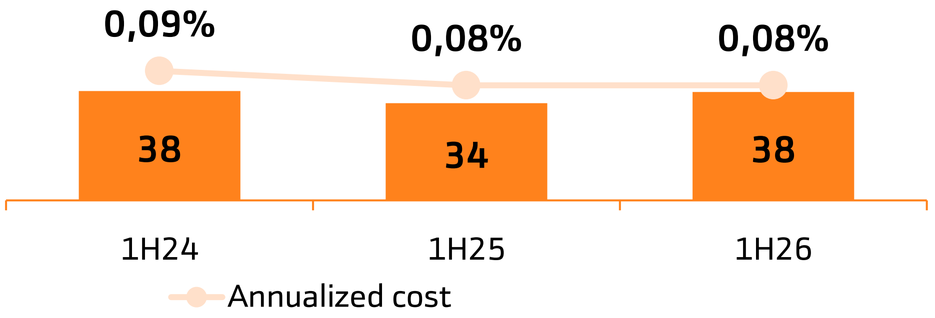
Cost of risk

over total risk[1], € million



Other provisions

over total risk[1], € million



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

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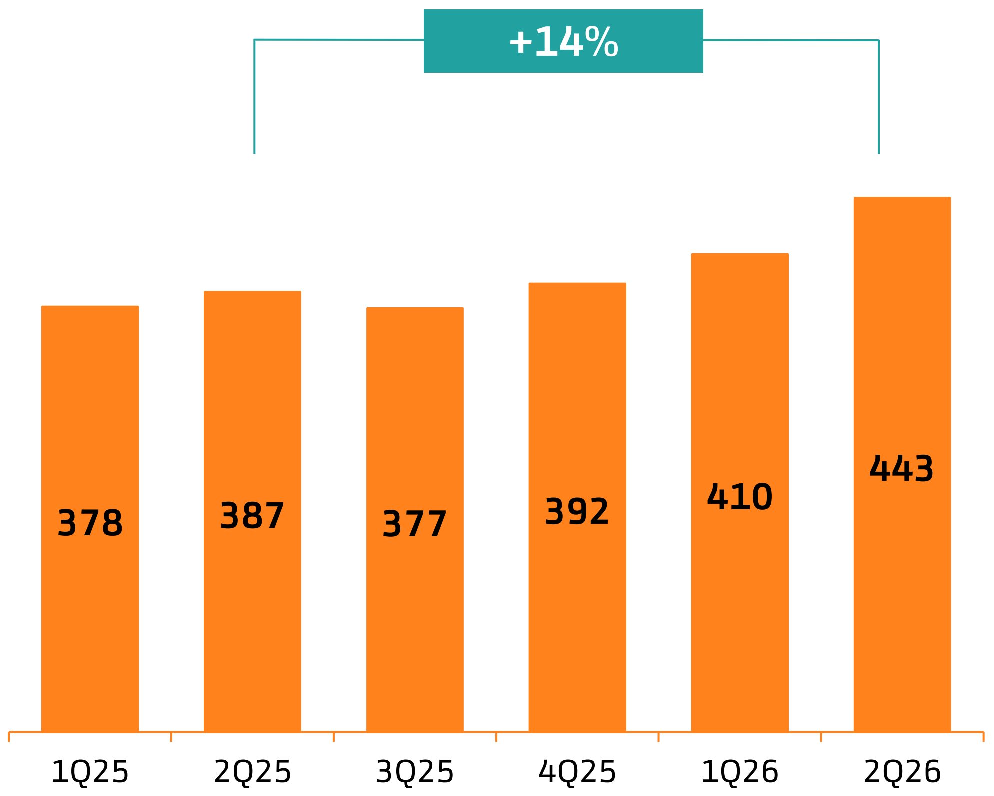
Earnings momentum reflects the strength of our business model

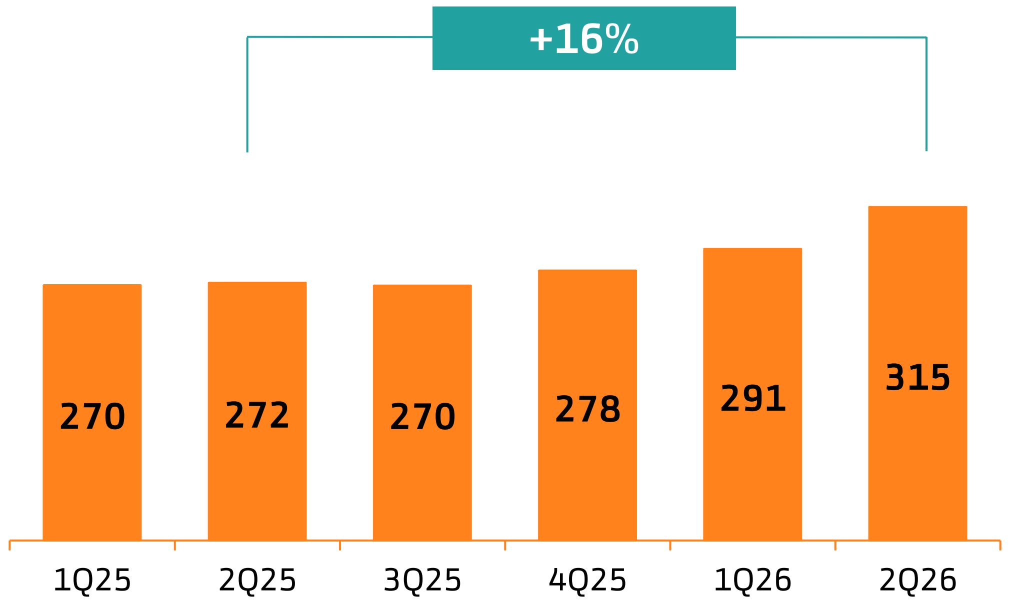
Profit before tax

€ million



Net profit

€ million



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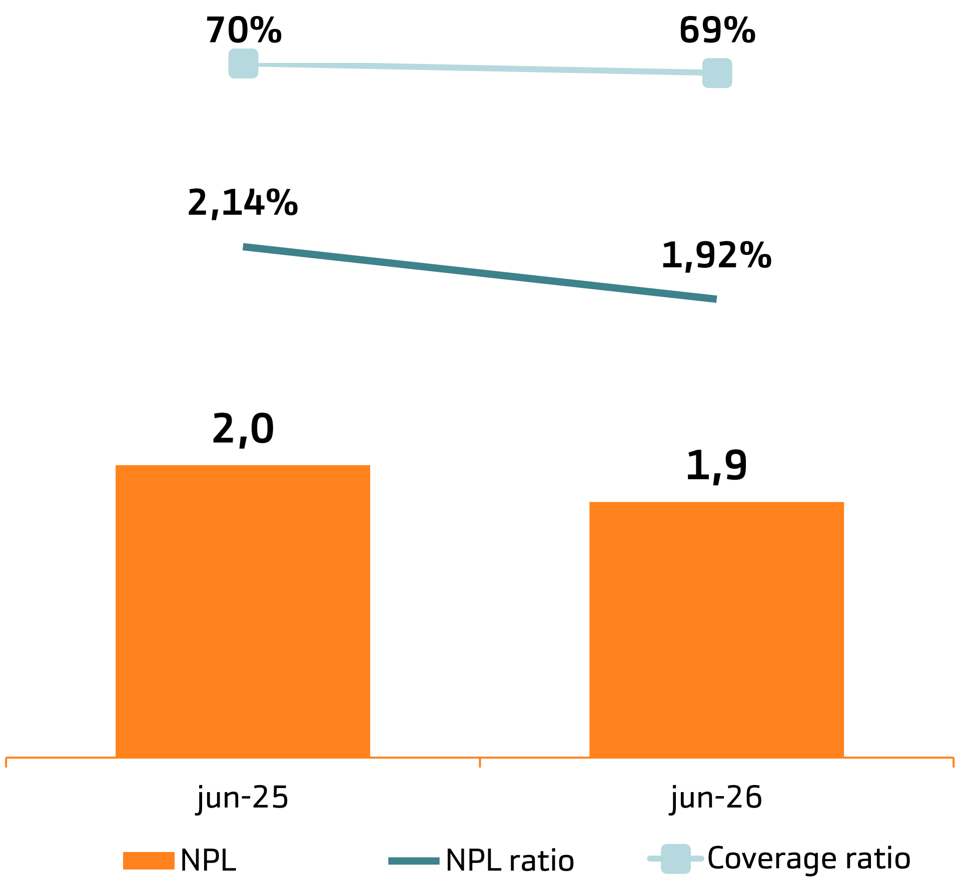
Asset quality remains a clear differentiator across all geographies

Further improvement in NPLs with stable coverage

€ billion



NPL ratios remain well below sector levels

	2Q26	vs. 2Q25	Last sector data
Spain	2,1%	-25bps	2,6%
Portugal	1,3%	0bps	2,1%
Ireland	0,4%	+7bps	0,9%

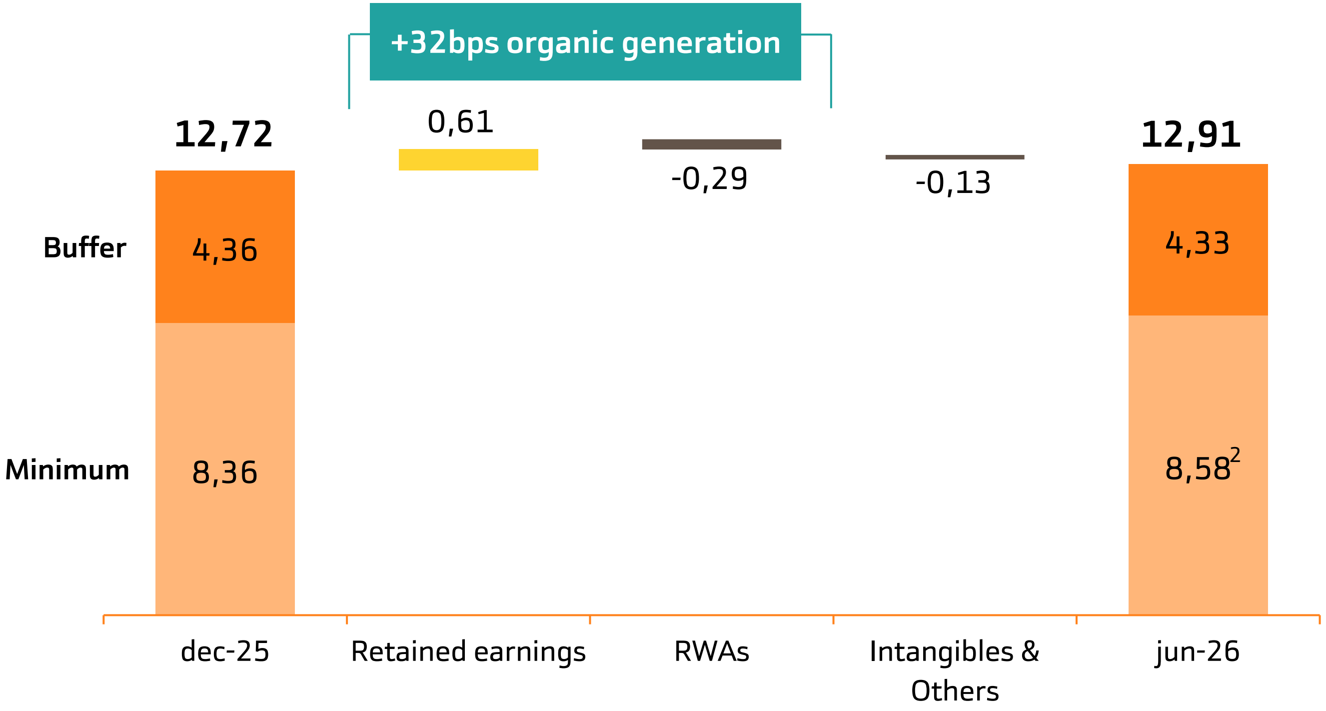
Sector source: Each country's central bank. Latest available data as of July 2026

Strong capital generation and resilience remain key differentiators

12,9% CET1

CET1 evolution in 1H26

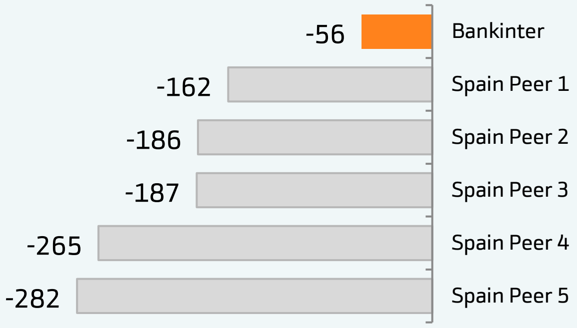
Breakdown in %



Total capital	MREL[3]	Leverage
17.4%	27,1%	5.2%

Differential capital resilience

EBA Stress test. CET1 impact (bps) in adverse scenario



Most resilient listed bank in Eurozone

Pillar II (P2R) capital requirement

1,50%

4th lowest out of 110 European entities

1 CET1 FL ratio 12,71%.
2 10bps of the minimum requirement increment correspond to the Portuguese countercyclical buffer
3 Minimum MREL requirement + CBR: 23,5%

Geographies & businesses

/03

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Spain

Business KPIs

€70,5Bn

Customer lending **+3%** YoY

Retail banking €35Bn +0% | Corporate & SME banking €35Bn +7%

€147Bn[1]

Customer funds[1] **+9%** YoY

€89Bn

AUCs **+17%** YoY

P&L

€ million	1H26	vs. 1H25
Net interest income	937	4%
Net fees and commissions	392	16%
Other	12	n.a.
Gross operating income	1.341	6%
Operating expenses	(456)	1%
Cost-to-income ratio	*34%*	*(1,6pp)*
Pre-Provision profit	884	9%
Cost of risk & other provisions	(169)	0%
Profit before tax	716	11%

[1] Retail funds and AUMs

Portugal

Business KPIs

€11,5Bn
Customer lending **+8%** YoY

Retail banking €7,9Bn +11% | Corp & SME banking €3,6Bn +2%

€15Bn
Customer funds[1] **+12%** YoY

€6Bn
AUCs €6Bn **+29%** YoY

P&L

€ million	1H26	vs. 1H25
Net interest income	156	10%
Net fees and commissions	44	14%
Other income / expenses	(4)	n.a.
Gross operating income	**196**	**10%**
Operating expenses	(63)	7%
Cost-to-income ratio	*32%*	*(0,8pp)*
Pre-Provision profit	**133**	**11%**
Cost of risk & other provisions	(19)	28%
Profit before tax	**114**	**9%**

[1] Retail funds and AUMs

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Ireland

Business KPIs

€5,2Bn
Customer lending **+24%** YoY

Mortgage book
€4Bn +29%

Consumer credit
€1Bn +8%

€0,1Bn
Retail funds

P&L

€ million	1H26	vs. 1H25
Net interest income	66	20%
Net fees and commissions	5	(6%)
Other income / expenses	(5)	14%
Gross operating income	66	19%
Operating expenses	(29)	13%
Cost-to-income ratio	*45%*	*(2,2pp)*
Pre-Provision profit	36	24%
Cost of risk & other provisions	(11)	35%
Profit before tax	**25**	**19%**

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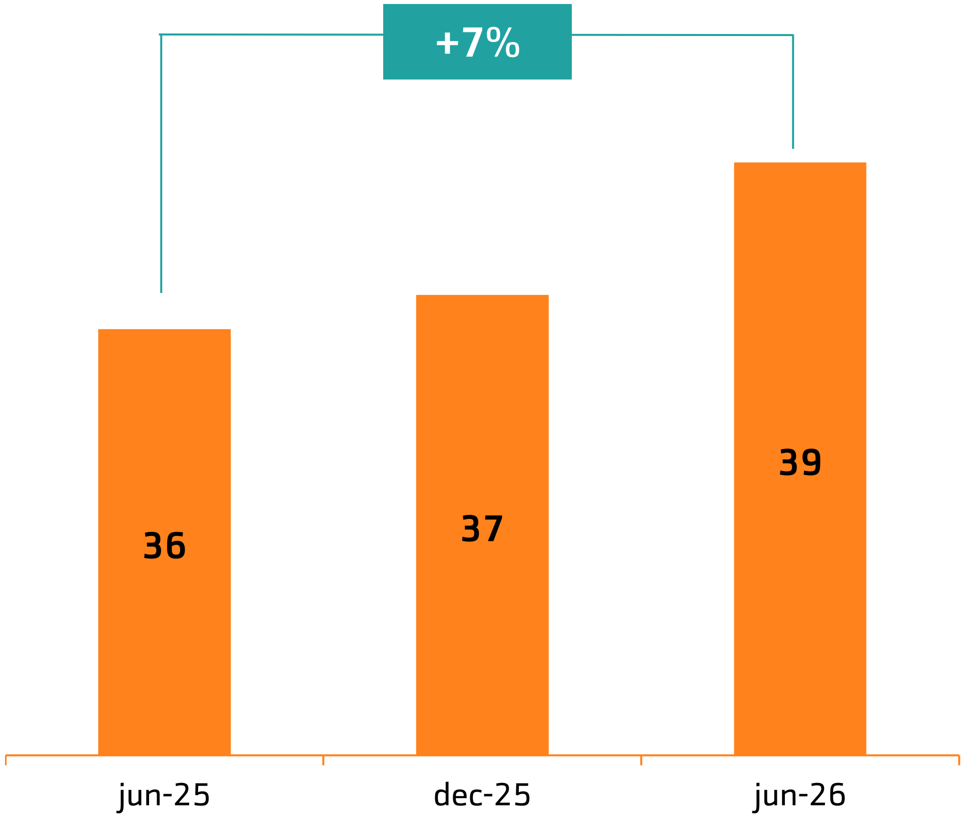
Corporate & SME banking continues to outperform the market

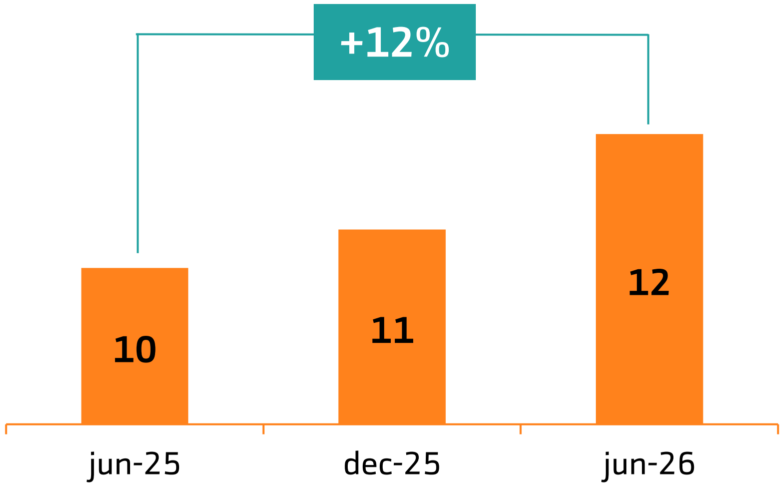
Customer lending

€Bn



International business customer lending

€Bn



Customer lending growth

jun-26 vs jun-25

BKT Spain	+7%	Sector[1]	3,6%

[1] BoS May 2026 (chapter 19, table 16)

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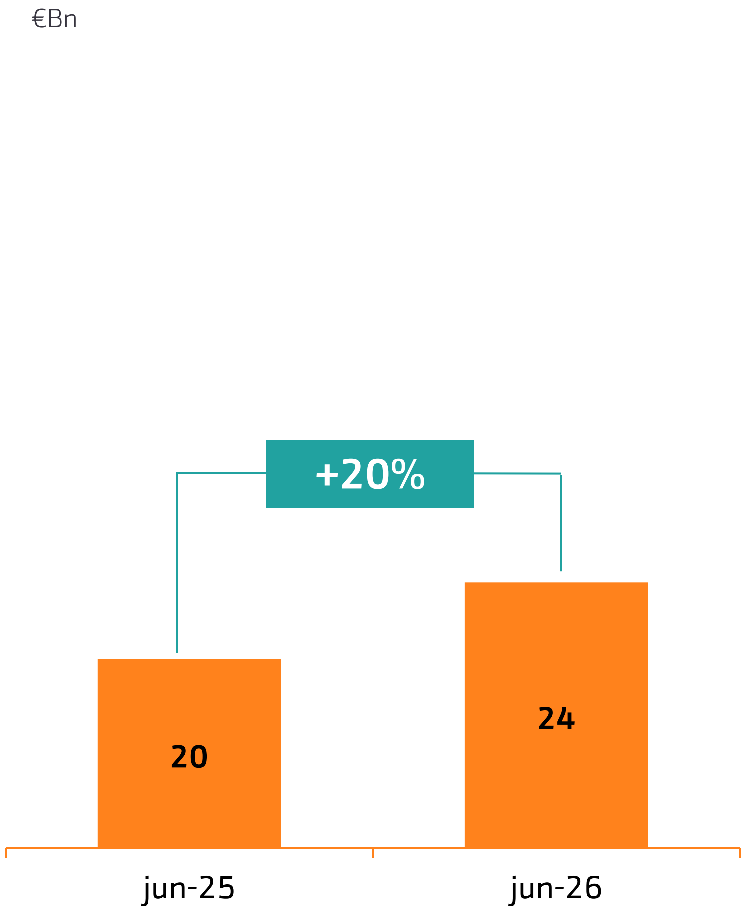
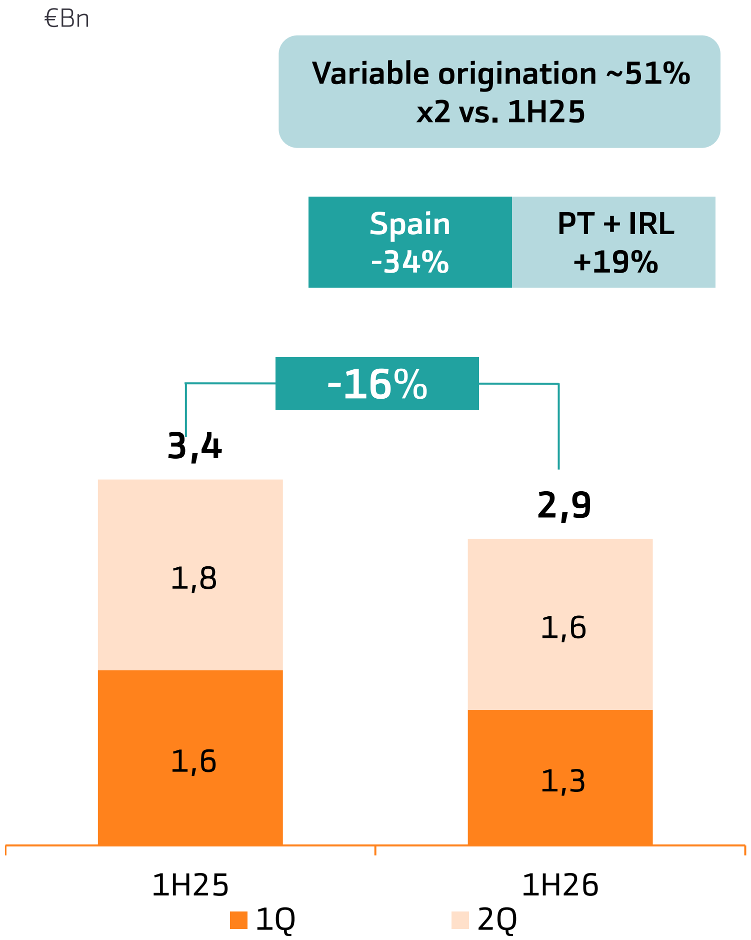
Retail banking: disciplined growth focused on margins and capital allocation

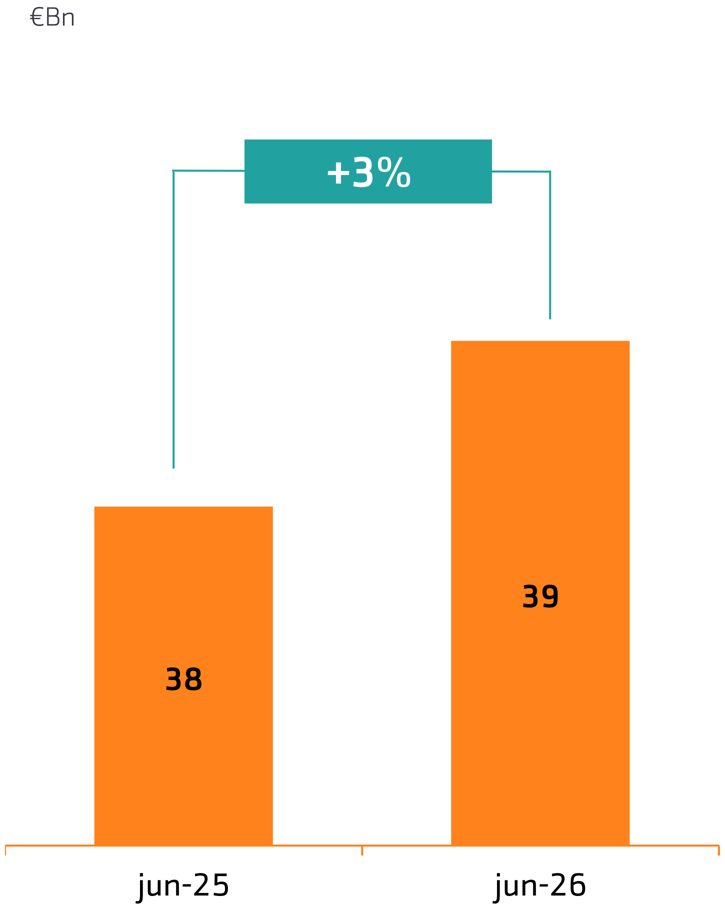
Salary and digital account balances[1]



New mortgage origination



Mortgage backbook



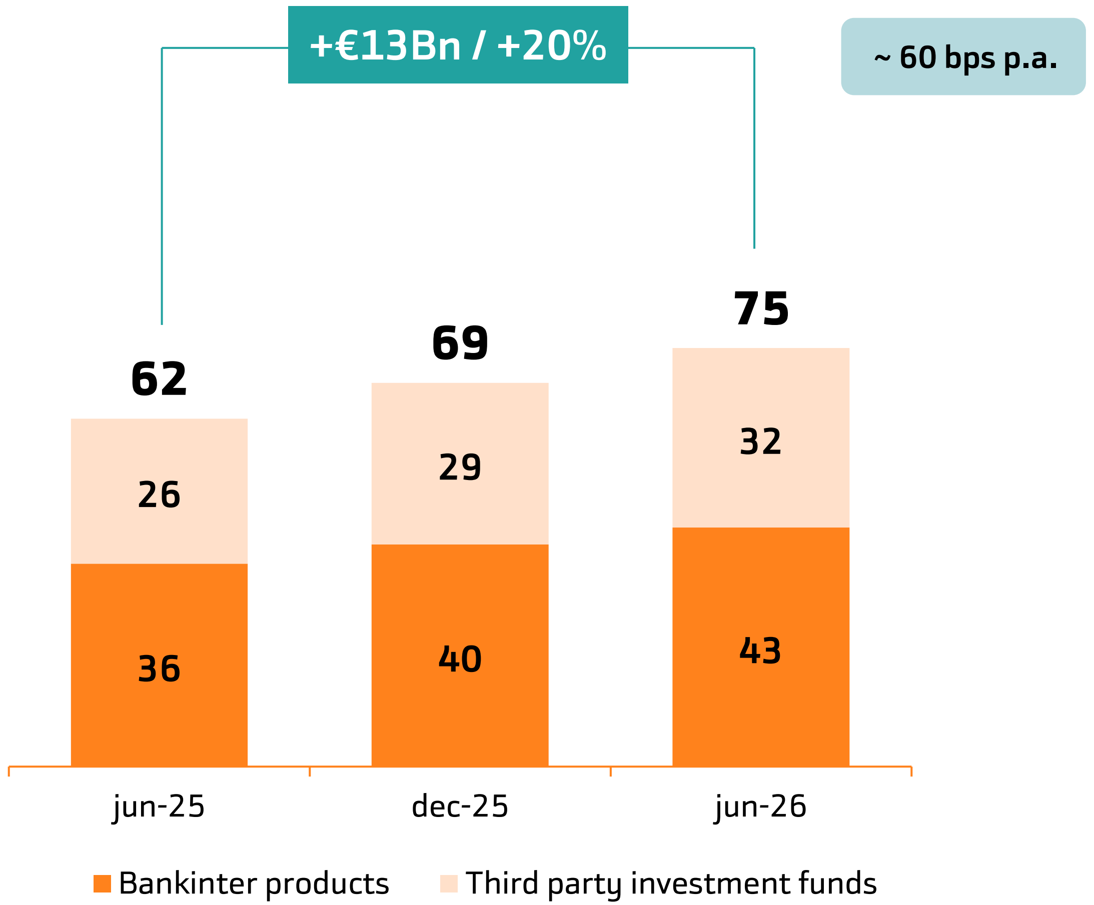
[1] The balances of the digital accounts refers exclusively to the balances of digital account campaigns excluding other funds from the Digital Organization

Off-Balance Sheet: resiliency both in AUMs and AUCs

€169Bn
+€27Bn / +19%
vs. jun-25

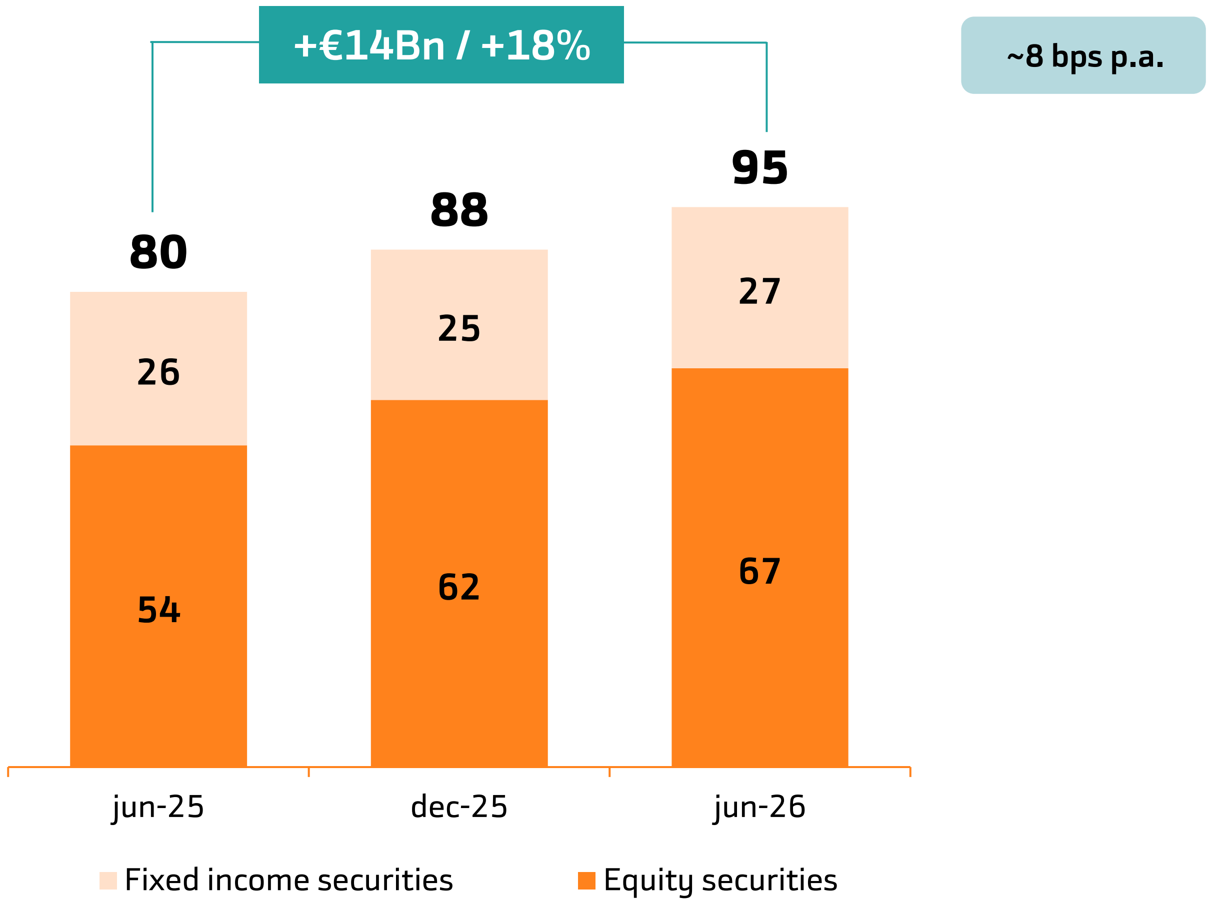
AUMs[1]

€Bn



AUCs[2]

€Bn



1 Investment funds including SICAVs , Alternative Investments and Pension Funds

2 Includes securities from institutional clients

Closing remarks

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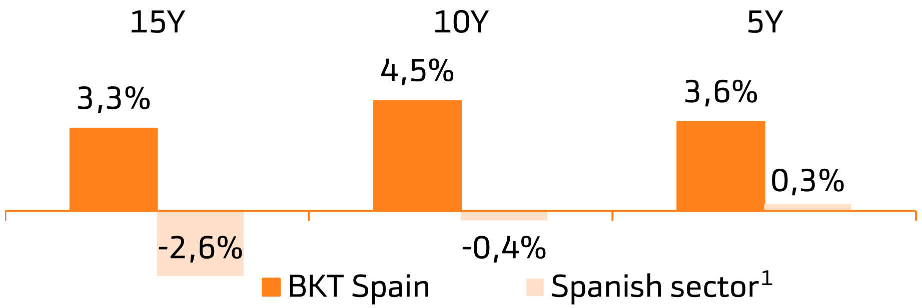
The Bankinter way: A proven model for long-term value creation

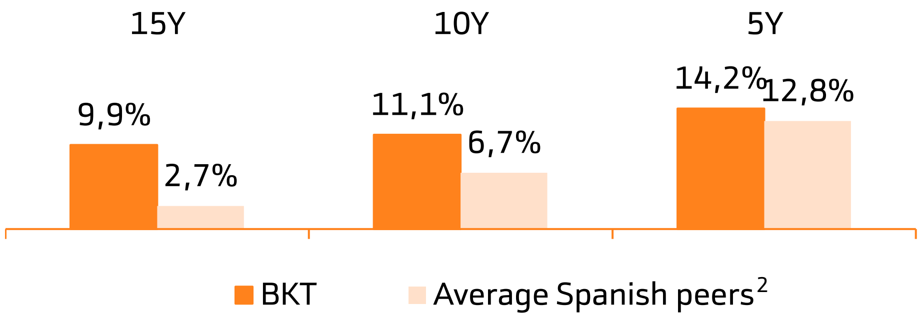
Consistently outgrowing the sector

Customer lending. CAGR for the last 5, 10 & 15 years



Creating superior value for shareholders

CAGR TBVps + DPS in the last 5, 10 & 15 years



Investing today, creating value over time

- **2012** Insurance JV with Mapfre
- **2013** Luxembourg acquisition
- **2016** Portugal acquisition
- **2019** EVO & Avantcard acquisition
- **2019** Bankinter Investment
- **2021** Línea Directa spin-off
- **2023** Portugal JV with Sonae
- **2025** Digital Organization
- **2025** Ireland initiates banking activity
- **2026** Plenium & Access announcement
- **2026** Tulp announcement

Customer lending for Bankinter Spain includes Bankinter Group for 2010 & 2015 (prior to the acquisitions of PT and IRE) and BKT Spain + EVO for 2025 and jun-26
1 BoS table 19.16: aggregate of total loans to housing, total consumer finance and total non-financial corporates
2 Spanish peers include all listed banks except for Unicaja

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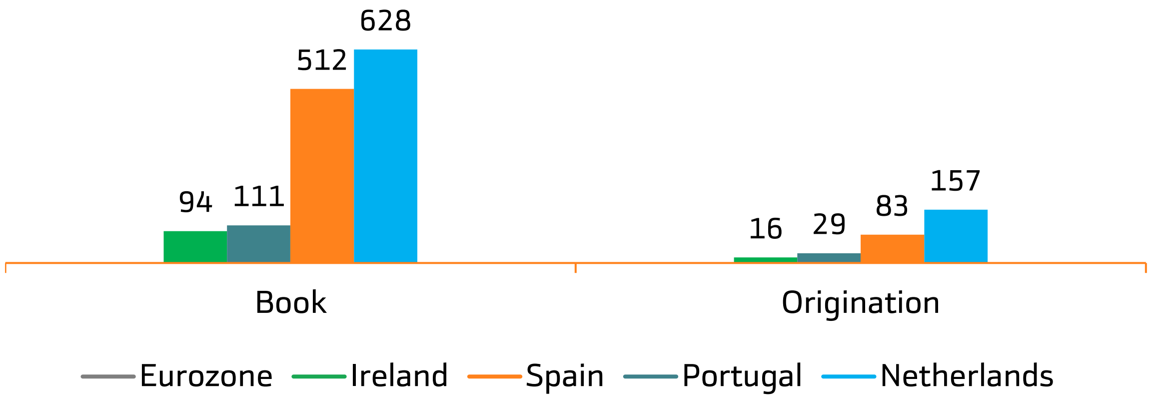
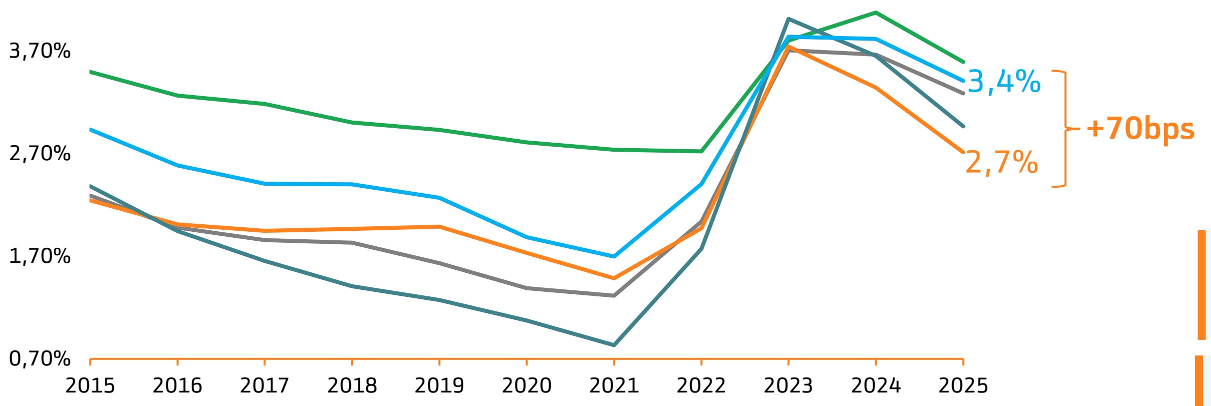
Low-risk entry into a new market with attractive long-term growth potential

Larger market and higher yields

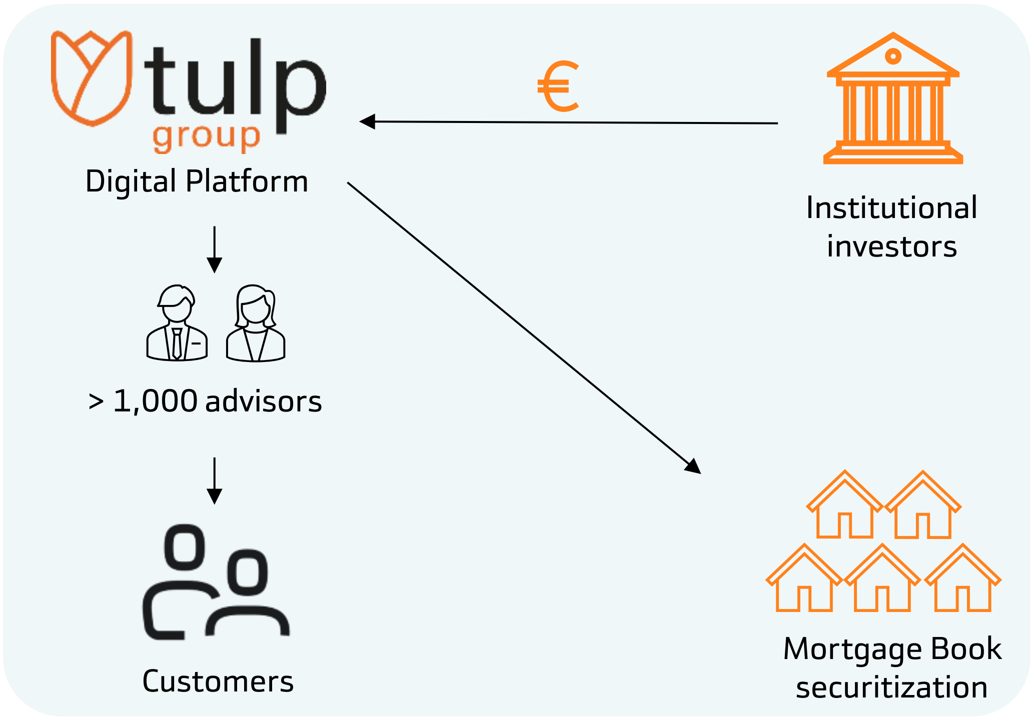
€Bn in Mortgages. Book as of dec-25[1] and origination FY25[2]



Mortgage origination yield comparison[3]



Established platform with meaningful upside



Attractive market

+10 years operating experience
€1Bn annual origination

Low risk, capital-light entry

Foundation for future growth

1 Source: ECB Lending for house purchase to domestic households granted by Financial Institutions
2 Source: ECB Bank business volumes - loans to households for house purchase (origination)
3 Source: ECB Bank interest rates - loans to households for house purchase (origination), yearly average

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Profitable growth and disciplined execution deliver strong shareholder value creation

Grow better

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Execute better

34% 1H26
Cost-to-income ratio

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NPL ratio

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Create more value

€605M
Net profit 1H26
+12% vs 1H25

20,36%
ROTE
+86pbs vs jun-25

+17% vs jun-25
Shareholder value generation[1]

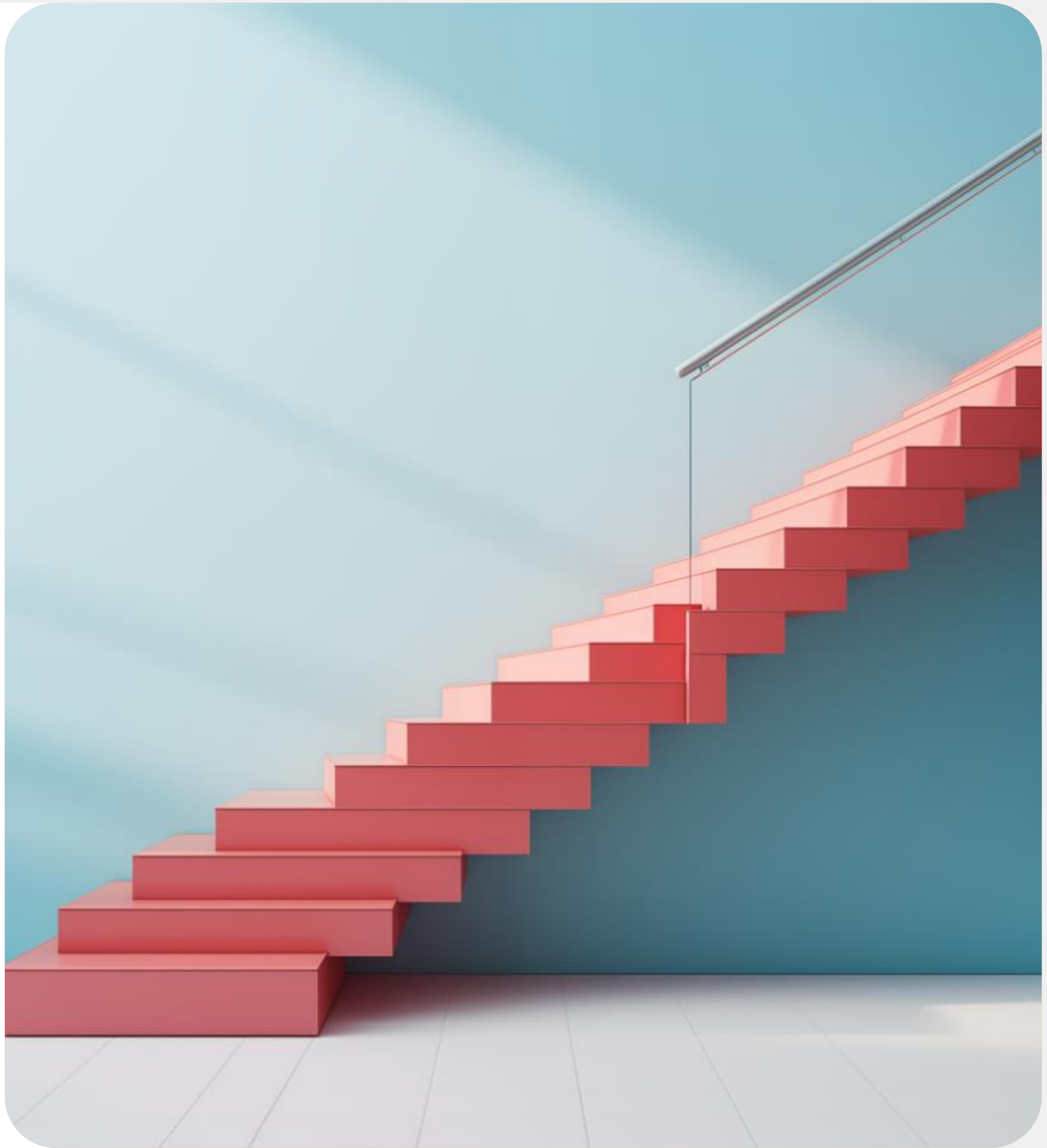
1. TBVps + DPS paid since jun-25

bankinter.

Earnings Presentation **1H2026**

23rd of July 2026

bankinter



Highlights

/01

Results & solvency

/02

Geographies & businesses

/03

Closing remarks

/04

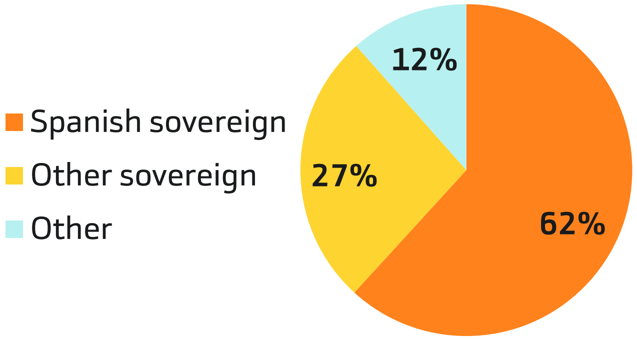
Appendix

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

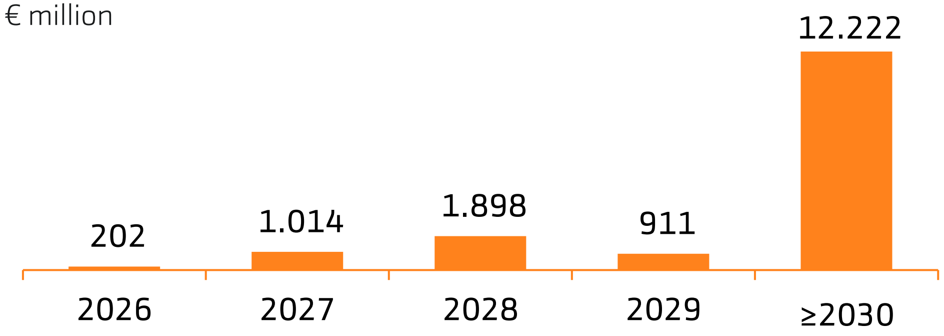
% of total



84% Fixed rate

ALCO maturity

€ million



as of jun-26	HTC	FV	Total	vs. dec-25
Amount (€Bn)	15,3	1,0	16,2	+1,2
Duration (years)	4,8	2,3	4,7	+0,1
Avg. maturity (years)	8,2	2,5	7,9	-0,1
Yield (%)	2,6	2,3	2,6	+0,1
Unrealised capital gains (€M)	-86	-6	-92	-36

ALCO Portfolio / Total assets	12%

ALCO Portfolio / Equity	2,4x

Other income and expenses

€ million	1H26	vs. 1H25
Equity method	23	10%
Trading & dividend income	34	(6%)
Subtotal	57	0%
Other operational income/expenses	(55)	24%
Total	2	(81%)

A.2

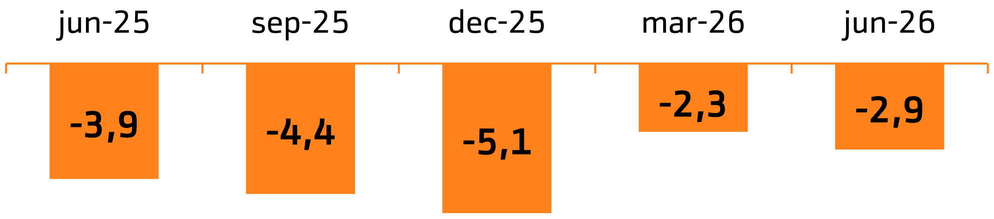
Appendix

Strong liquidity position, supported by efficient balance management

97,0%
LTD ratio
jun-26

Liquidity gap

€Bn



HQLA 12M average

€26Bn

Issuance capacity

€8Bn

Liquid assets

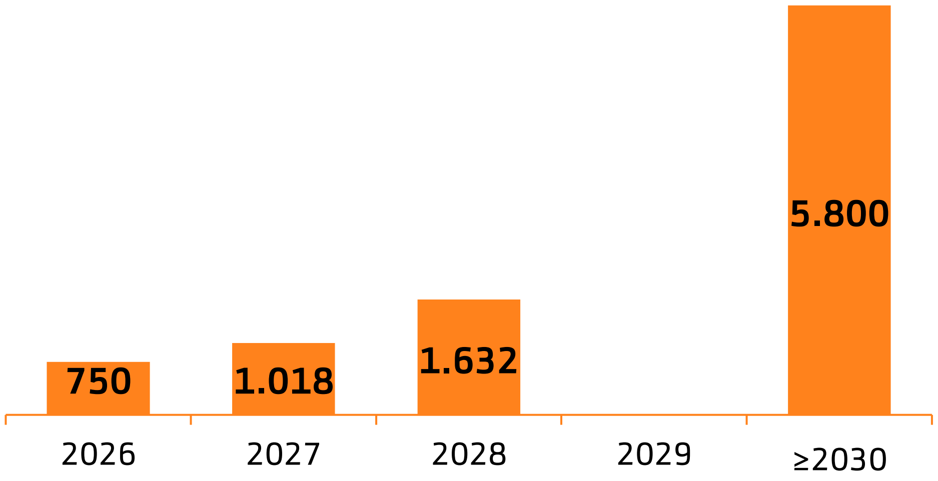
€30,2Bn

LCR 12M average

184%

Wholesale funding maturities

€ million



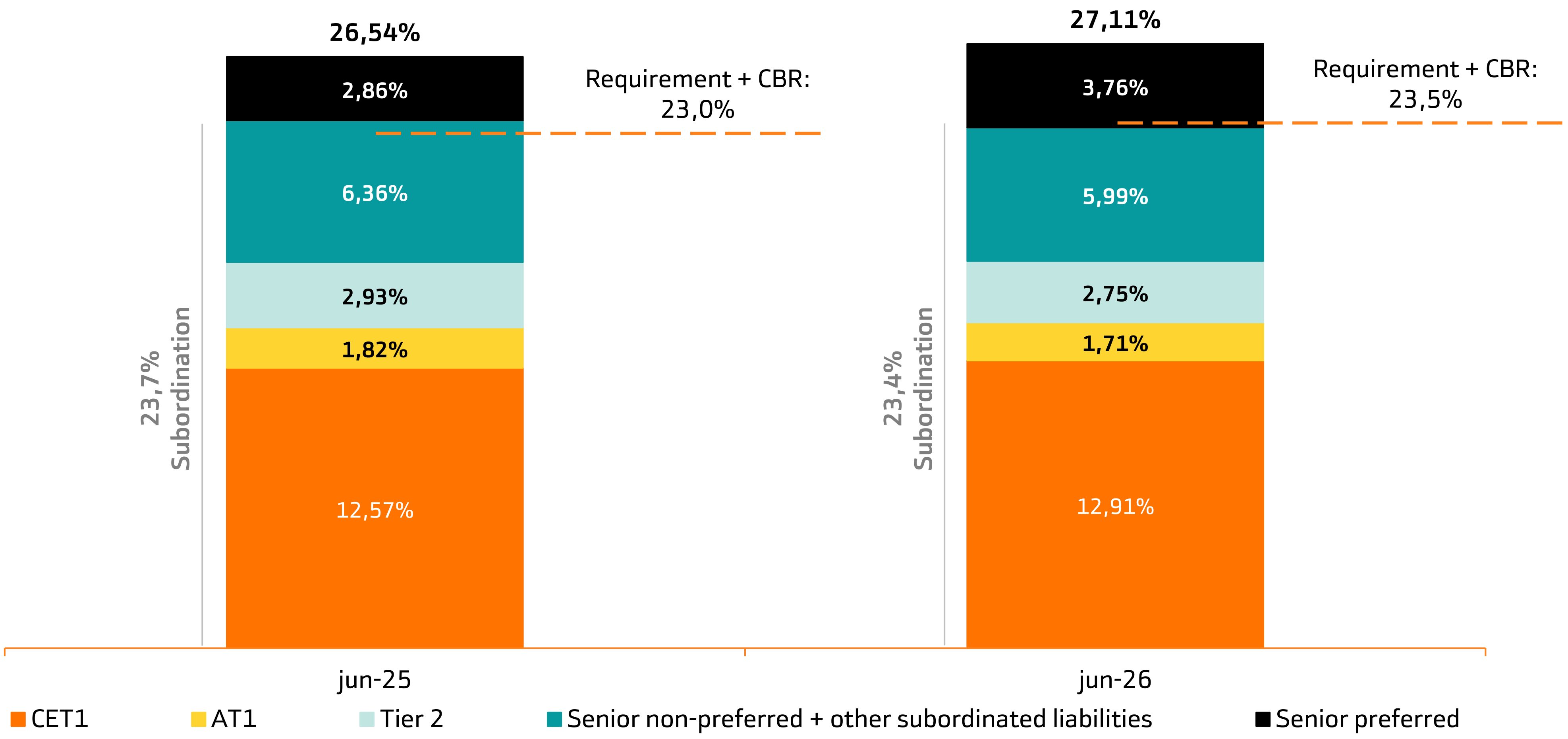
Green SNP €750M	
Date	June 2026
Maturity	June 2034
Coupon	3,75%

bankinter.

Minimum requirement for own funds and eligible liabilities

MREL ratio

% RWAs (TREA)

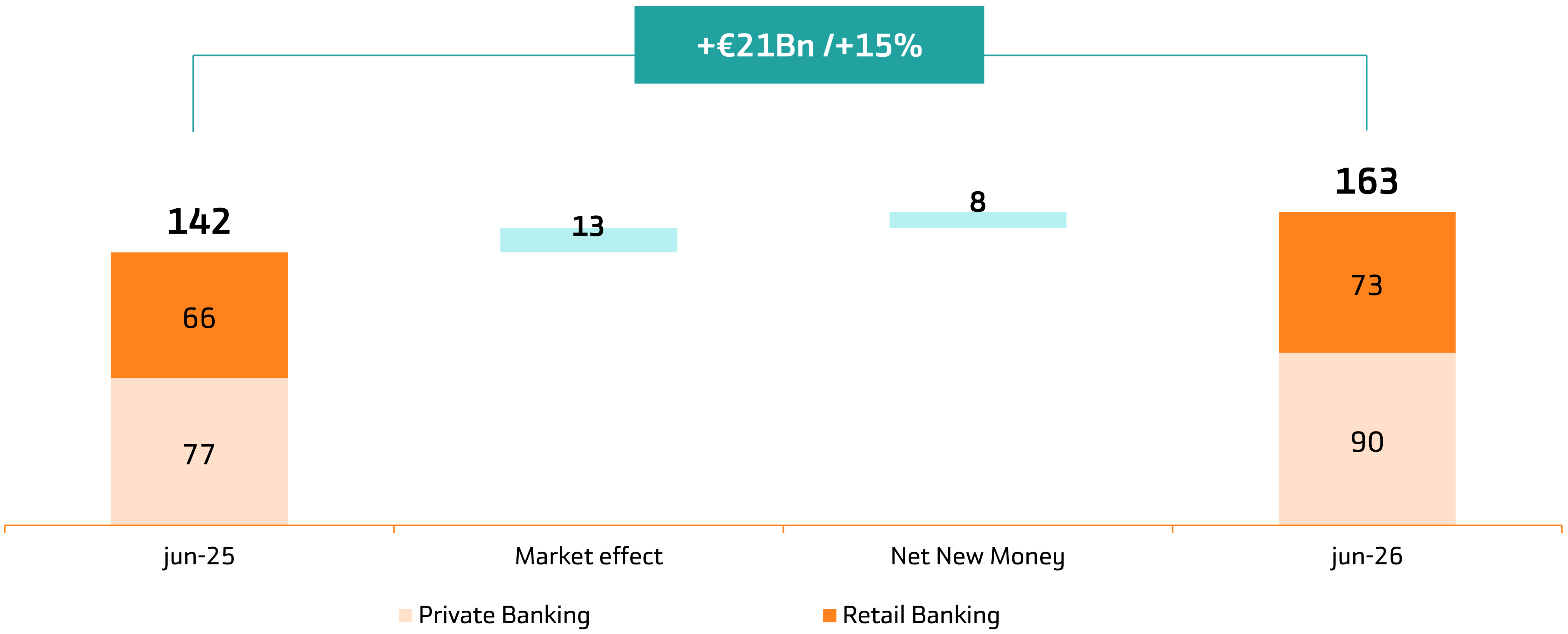


bankinter.

Wealth Management: growth reflects the high-quality customer base

Customer Wealth[1]

€Bn



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

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, calculated as net profit excluding AT1 costs divided by the number of shares outstanding, excluding treasury shares.
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 (Pillar 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