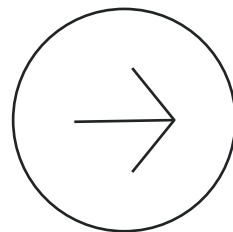


Earnings Presentation 9M2026

22nd October 2026

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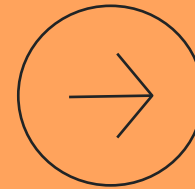
Highlights

/01



Results &
solvency

/02



Businesses &
geographies

/03



Outlook & growth
priorities

/04

Agenda

Highlights

101

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Profitable growth and disciplined execution deliver strong shareholder value creation

Grow better

+7% vs sep-25
Customer volumes

+6% vs 9M25
Gross operating profit

2,7% 9M26
Customer margin

Execute better

34,8% 9M26
Cost-to-income ratio

1,84% sep-26
NPL ratio

13,2% sep-26 **+24bps**
CET1 vs sep-25

Create more value

€901M **+11%**
Net profit 9M26 vs 9M25

20,4% **+108bps**
ROTE vs sep-25

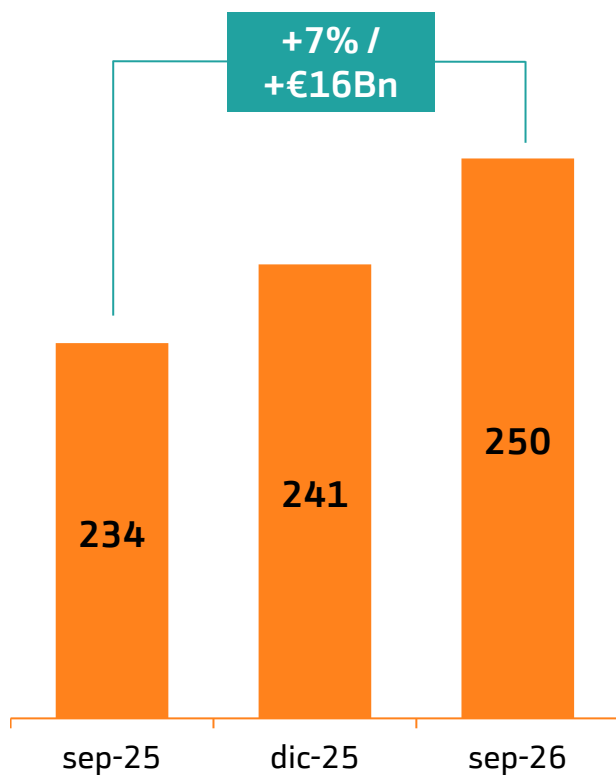
+15% vs sep-25
Shareholder value generation¹

1. TBVps + DPS paid since sep-25

Diversified organic growth

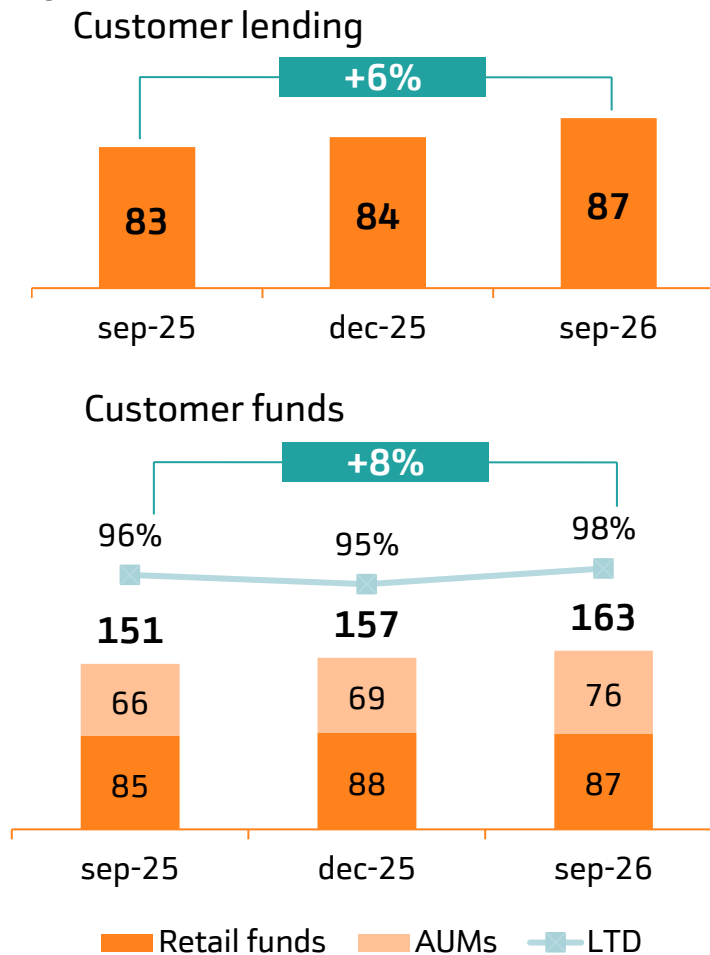
Customer volumes¹

€Bn



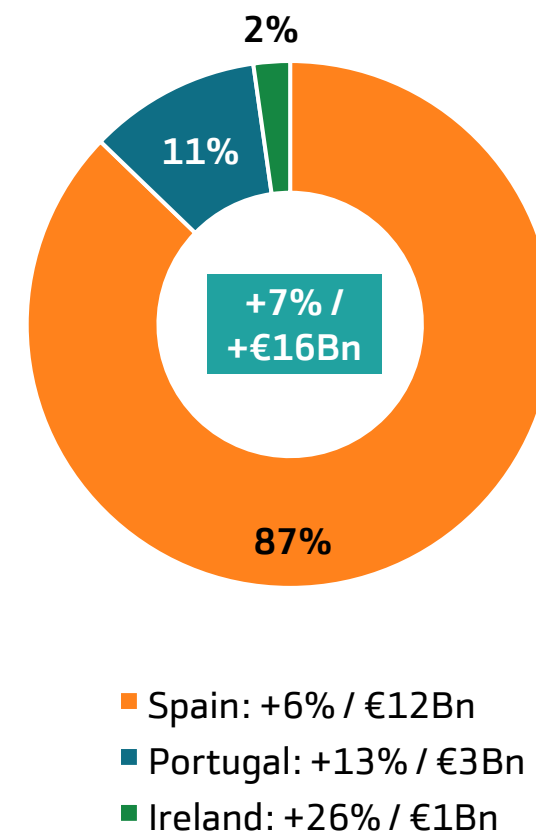
Volume breakdown

€Bn



By geography

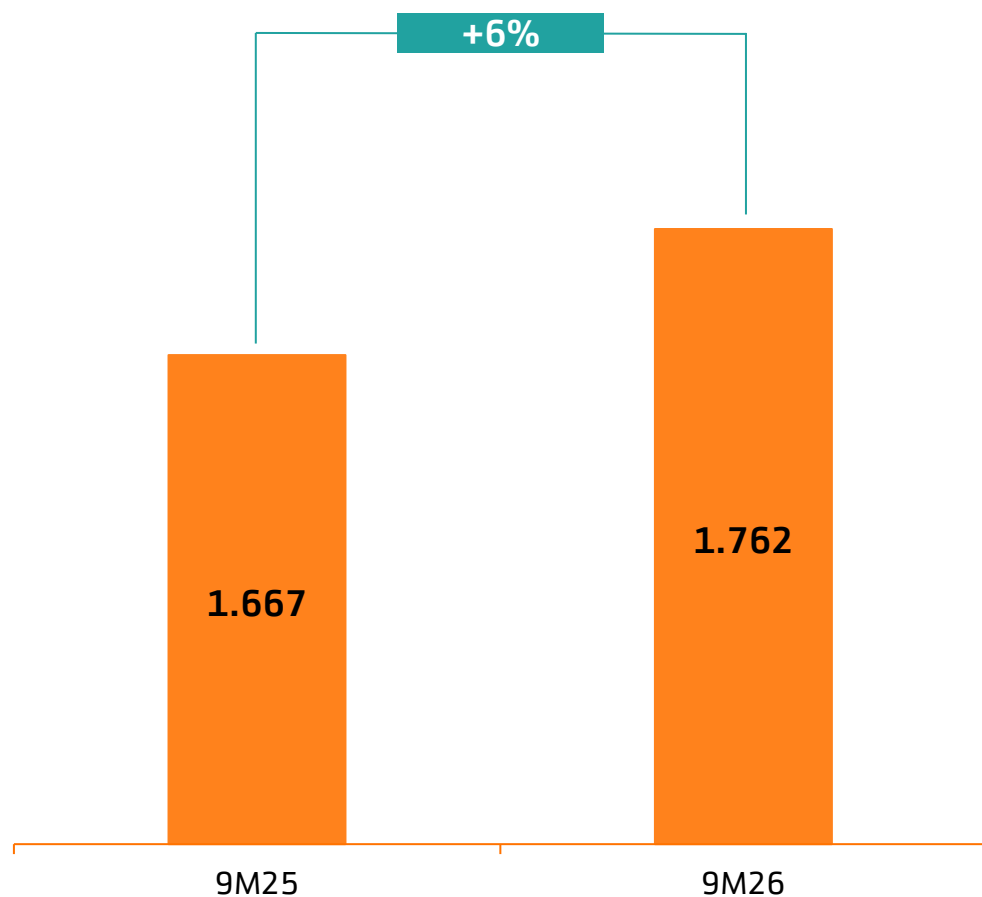
% of customer volumes, % and € vs sep-25



Solid net interest income growth and resilience in margins

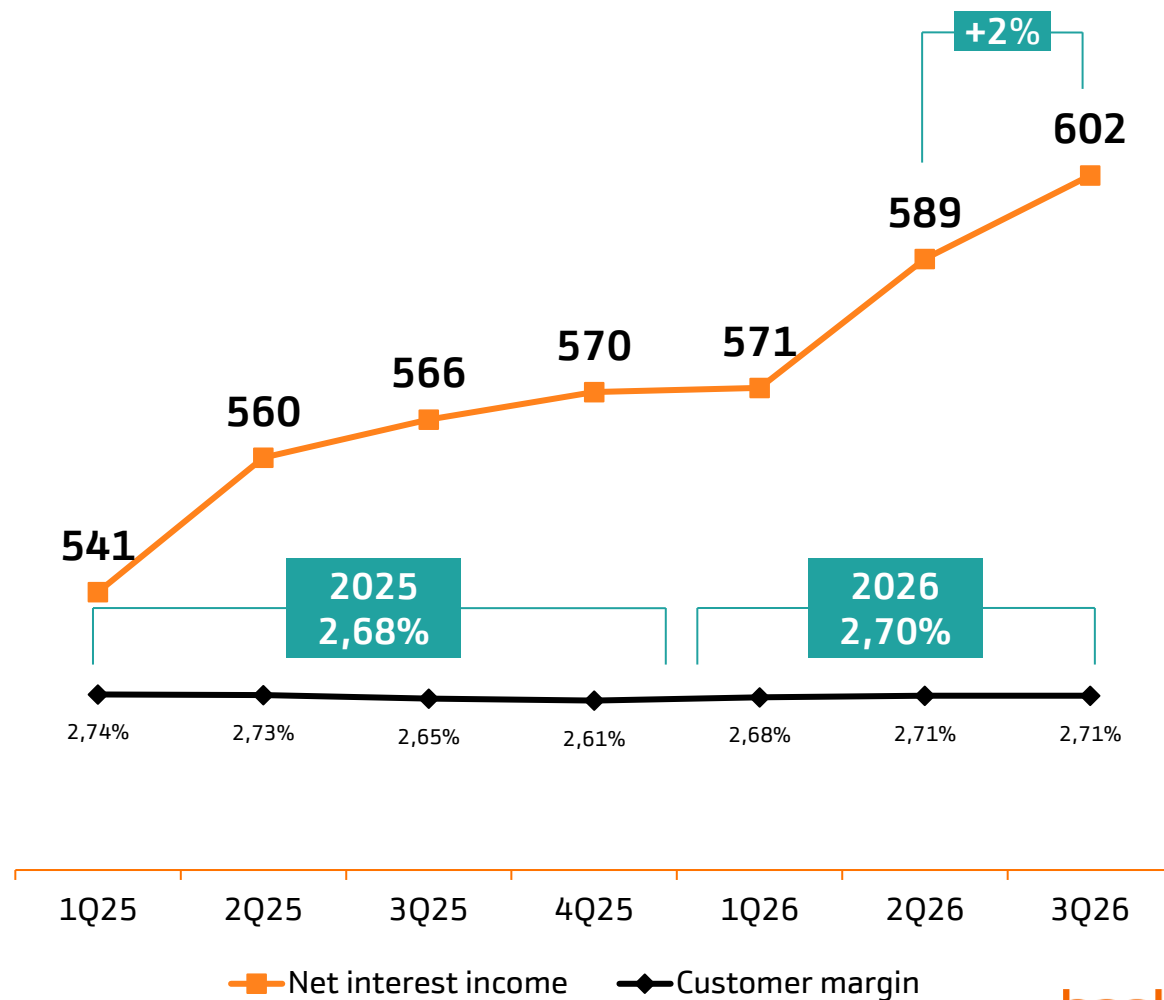
Good performance regardless of environment

€ million



Good Customer margin management with record NII

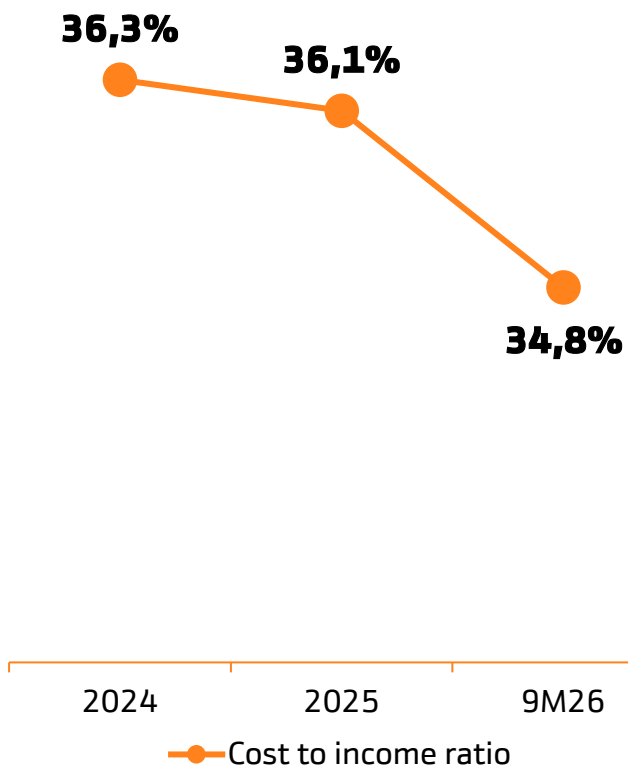
€ million and %



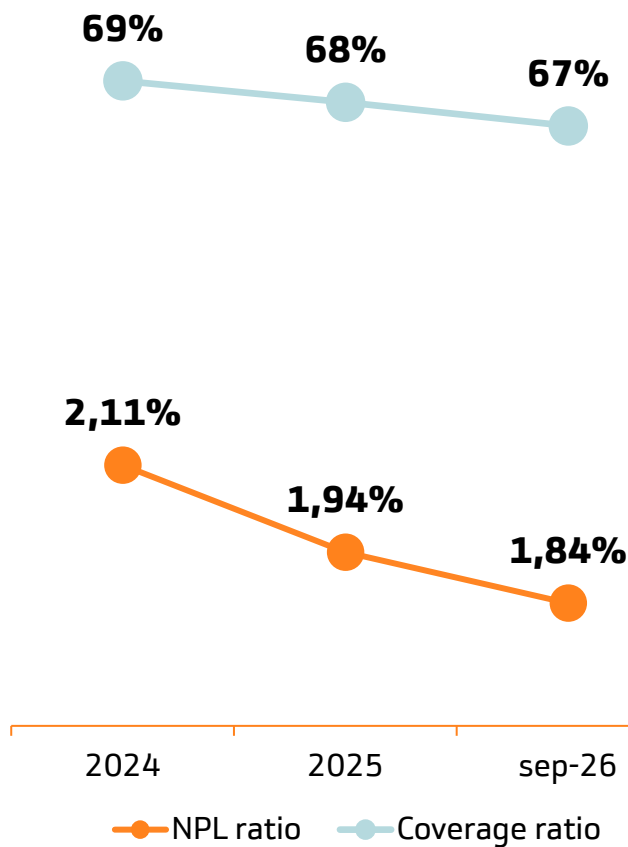
Disciplined execution supporting sustainable value creation

Structural efficiency

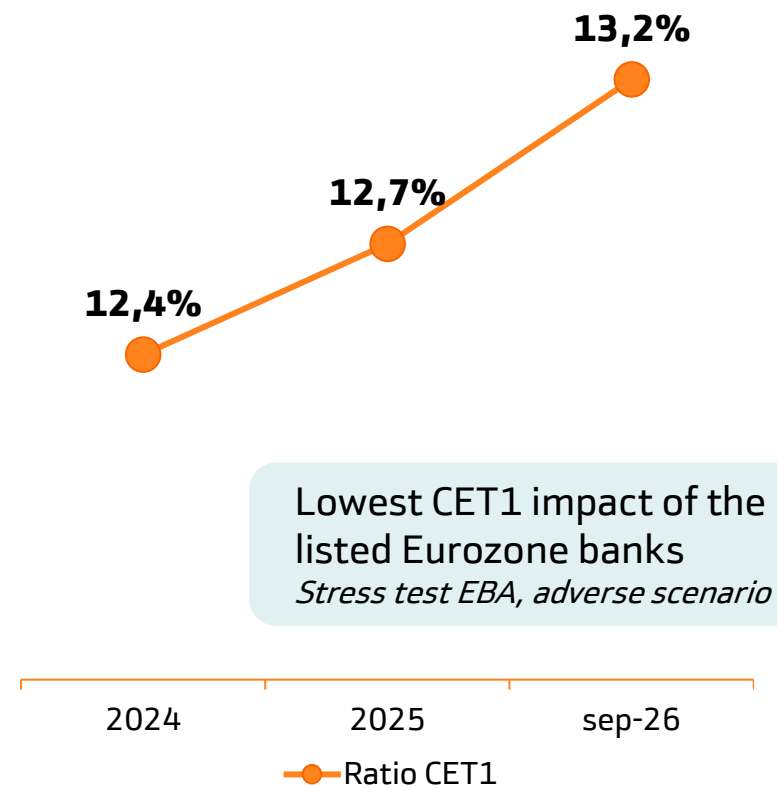
Efficiency ratio: annual and period



Differential asset quality



Strong capital generation



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

AI strengthens our differentiated model and supports profitable growth

10% +
Technology
Investment

% of gross
revenue

"AI First" Transformation

Strategy & Capabilities

- Strategic programs
- Governance & Execution
- IT & Data Investment

Adoption & Scaling

- Corporate training
- Productivity tools
- Agents Library

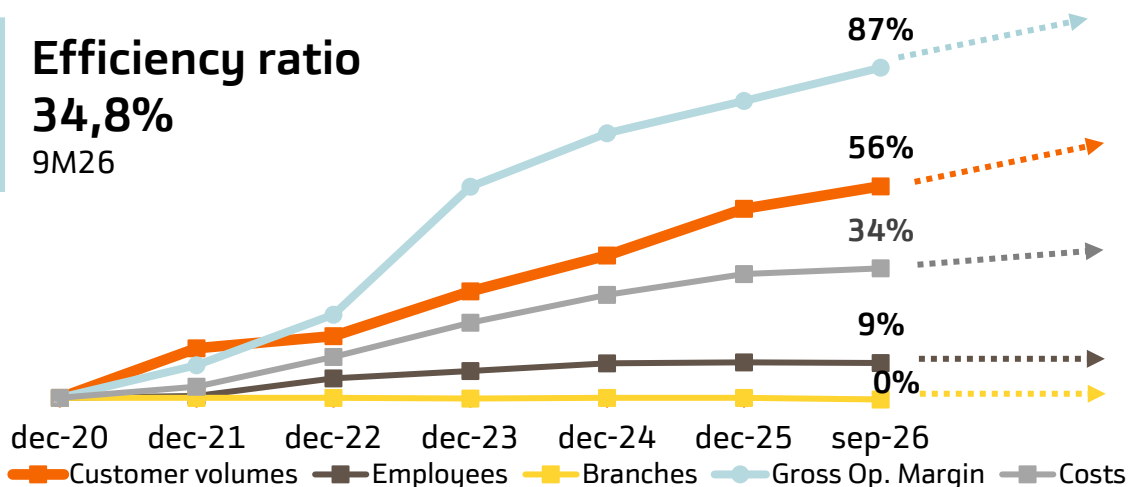
Value creation & Operational efficiency

Baseline: Dec-20

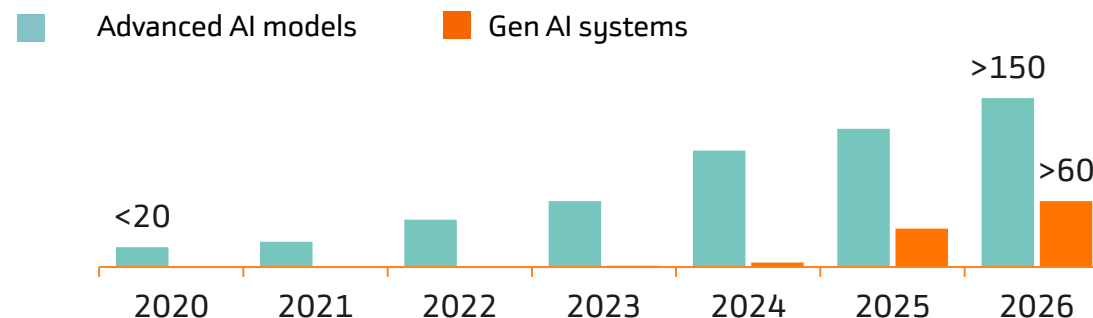
Efficiency ratio

34,8%

9M26



Scaling AI Capabilities



AI Applied to business

Data & SW engineering

- 4 systems, including an agentic platform with >40 development agents

Process transformation

- 50 Systems: automation, documentation

Commercial application

- 7 systems enabling direct customer interactions
- AI-assisted customer notification analysis

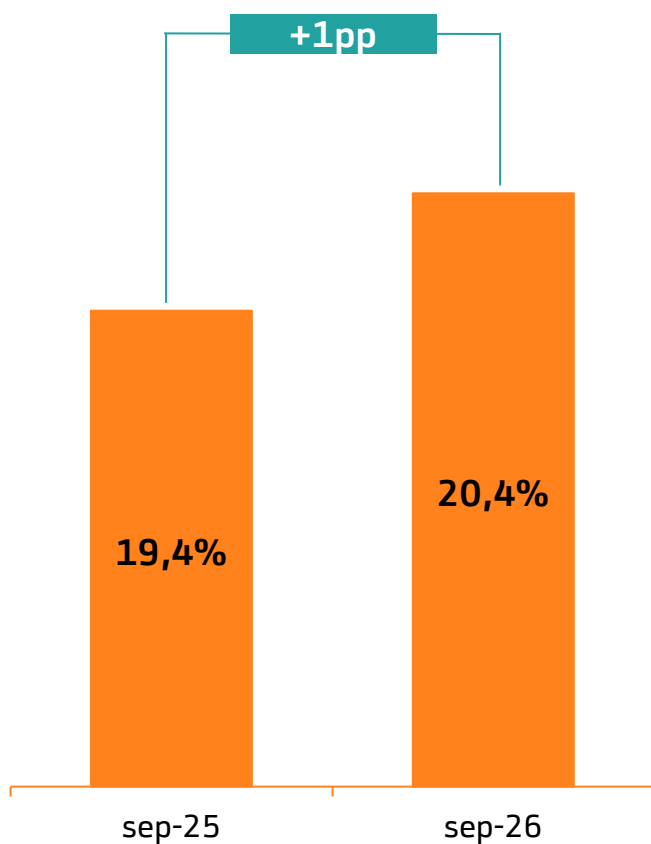
Productivity tools

- First bank to deploy AI tools to all employees
- 57k Copilot agent runs per month

Compounding shareholder value over time

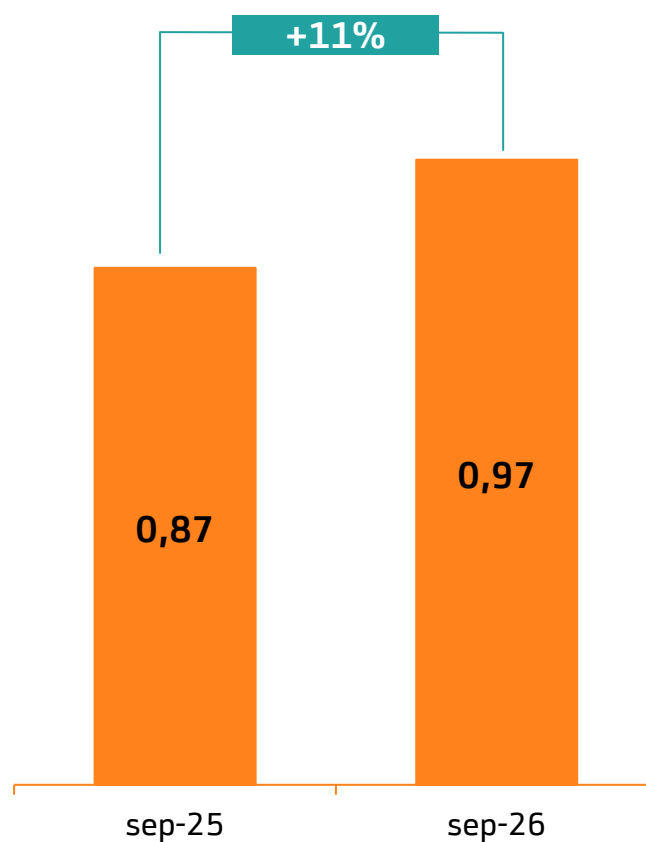
High and sustained ROTE

Last twelve months



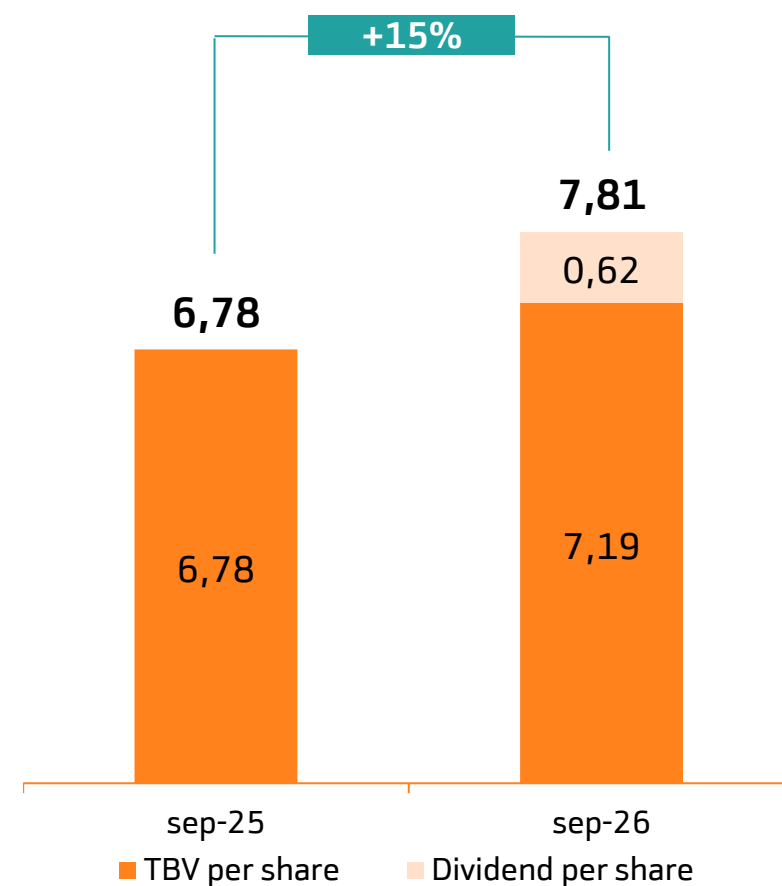
Increasing EPS

€ per share YTD



Shareholder value generation

TBV + dividends paid since sep-25. In €



Results & solvency

102

Solid results with increasing revenues and contained expenses

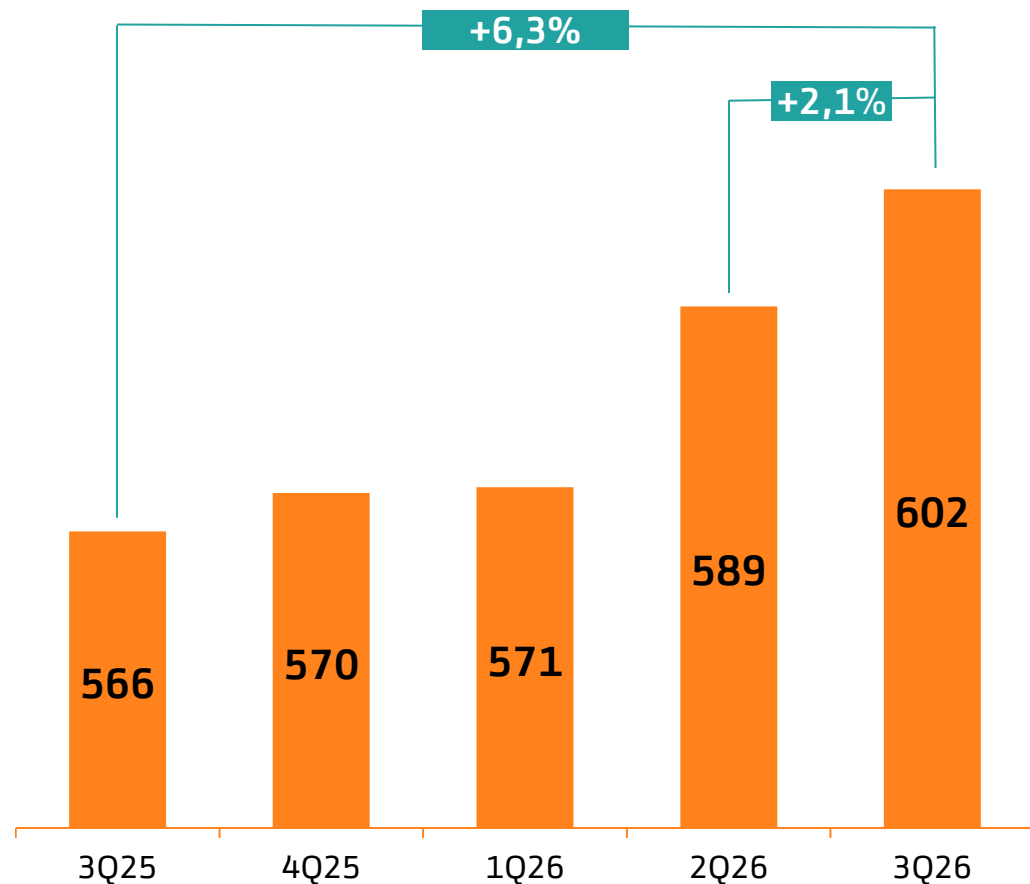
€ millions	3Q26	vs. 3Q25	vs. 2Q26	9M26	vs. 9M25
Net interest income	602	6%	2%	1.762	6%
Net fees and commissions	210	7%	(11%)	651	13%
Other	(18)	n/a	n/a	(15)	n/a
Gross operating income	795	5%	(4%)	2.397	6%
Operating expenses	(283)	2%	3%	(834)	2%
Pre-provision profit	511	7%	(7%)	1.564	9%
Credit provisions and other provisions	(97)	(4%)	(9%)	(297)	1%
Net profit before taxes	414	10%	(7%)	1.267	11%
Tax expense	(119)	10%	(8%)	(366)	10%
Net profit	295	9%	(6%)	901	11%

Positive NII development driven by volumes and margin discipline

2,7%
Customer
margin
9M26

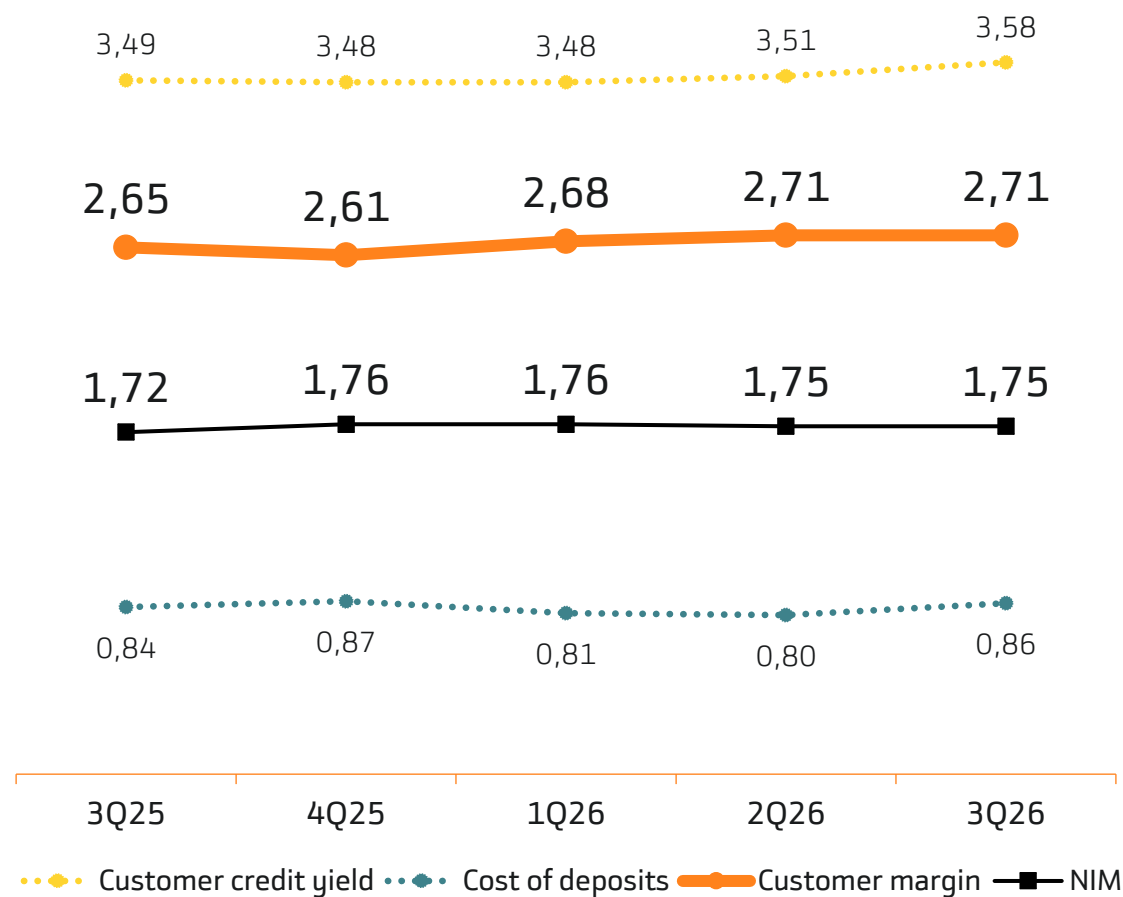
NII evolution

€ million



Customer margin & NIM

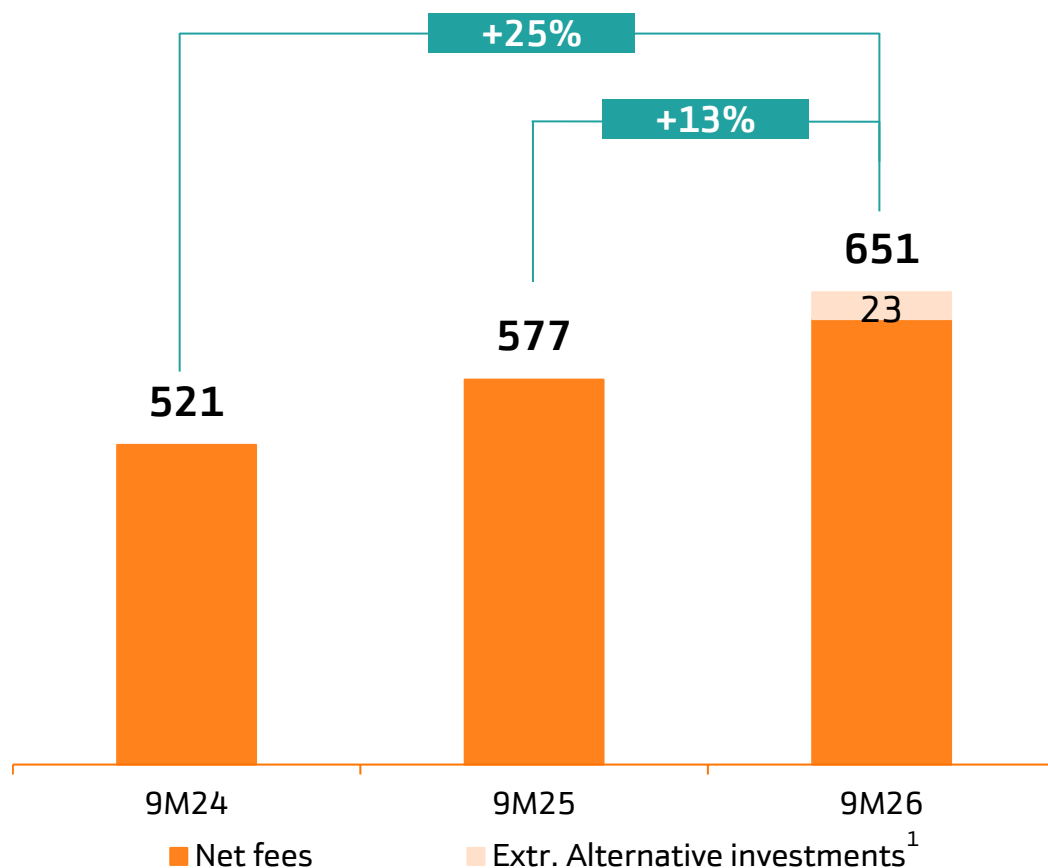
%



Growing fee income supports revenue diversification

Net fees: sustainable positive trends

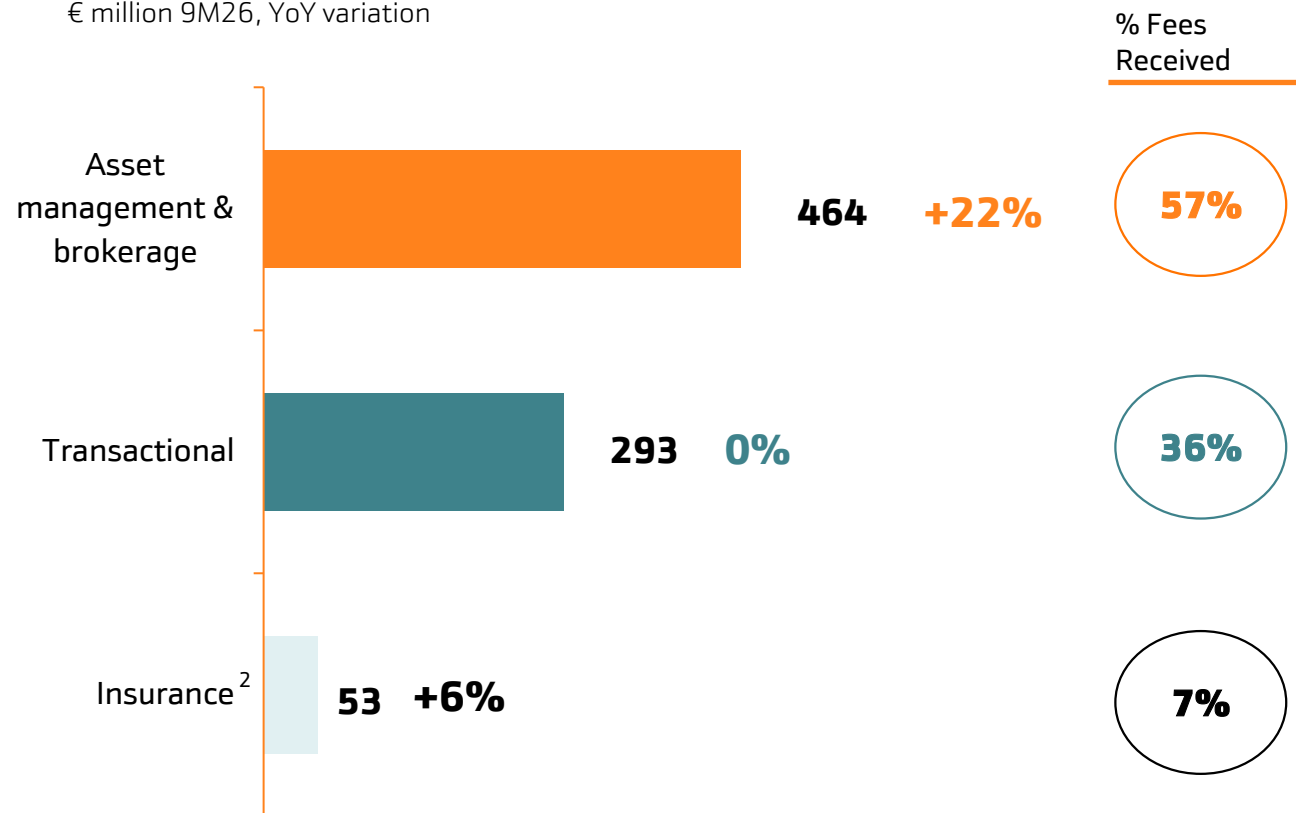
€ million



¹ Performance fee related to Helia vehicles in 2Q26 amounts to €23 million net. Excluding this one-off, net fee growth would be +20% vs. 9M24 and +9% vs. 9M25.

Mix of recurring received fee streams

€ million 9M26, YoY variation

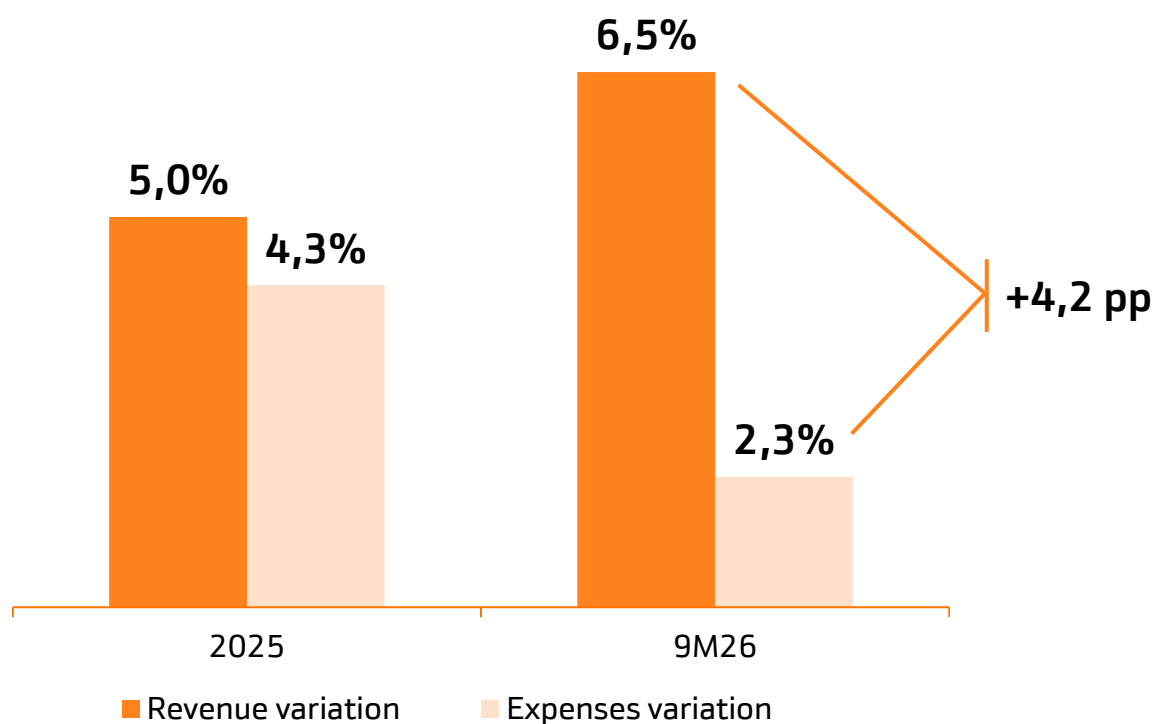


² Including the equity-accounted results, the year-on-year increase is 8%

Positive jaws continue to drive efficiency gains

Structural efficiency gains

% variation in revenues and expenses during the period



Cost-to-income ratio

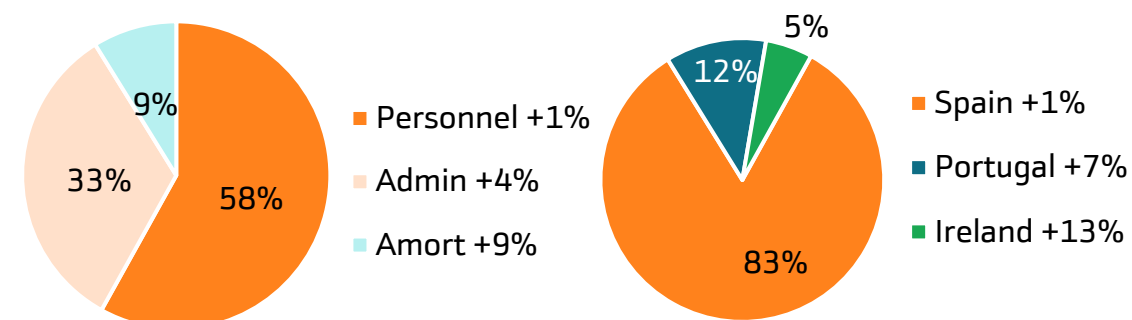
36,1%
2025



34,8%
9M26

Disciplined expenses growth

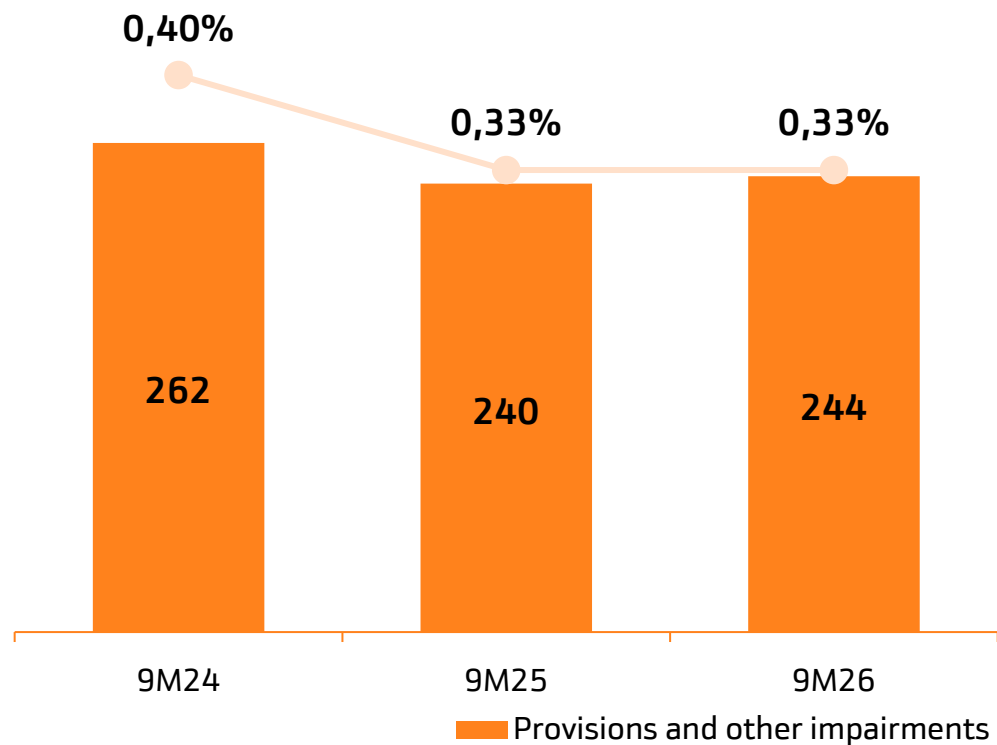
% of total, % vs 9M25



Strong loan growth with stable risk costs

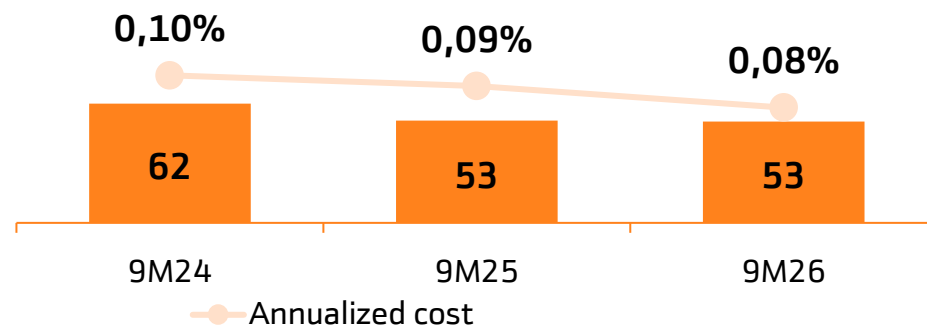
Cost of risk

over total risk¹, € million



Other provisions

over total risk, € million

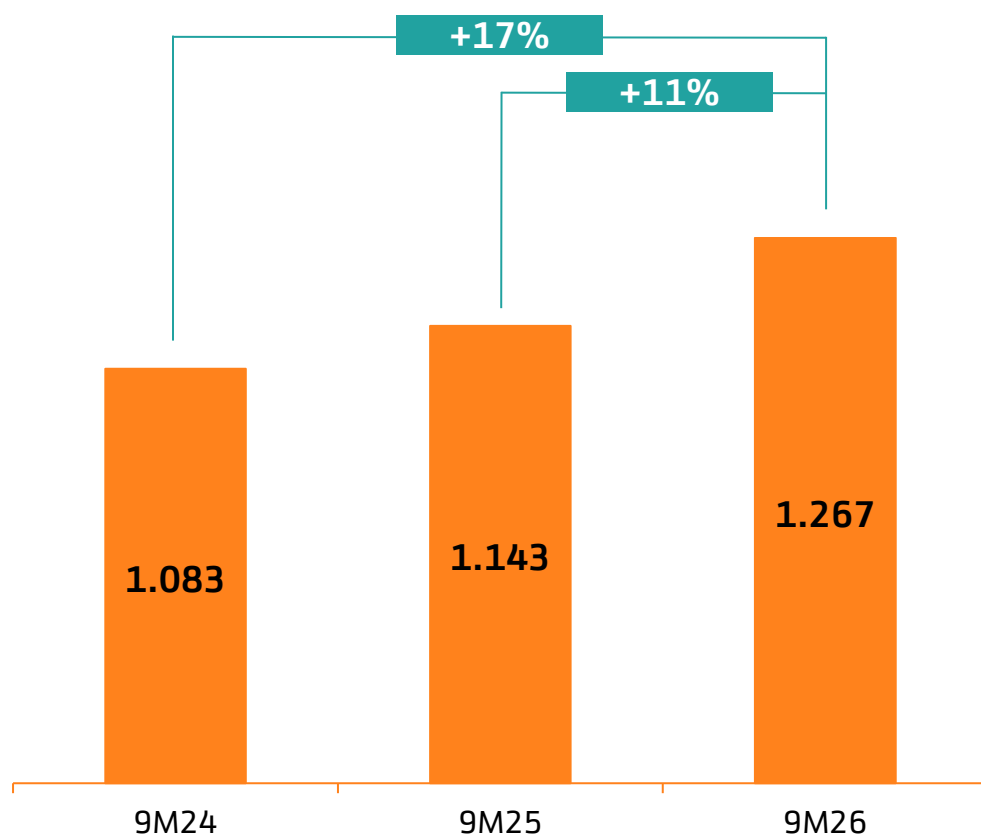


1. Cost of risk in % includes impairment losses and gains (losses) on disposal of assets, excludes extraordinary items

Earnings momentum reflects the strength of our business model

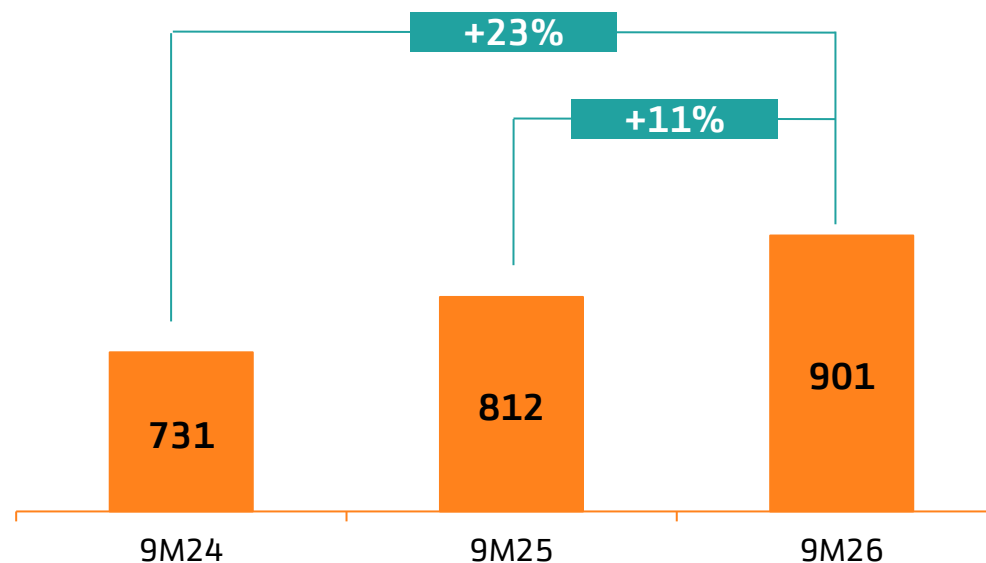
Profit before tax

€ million



Net profit

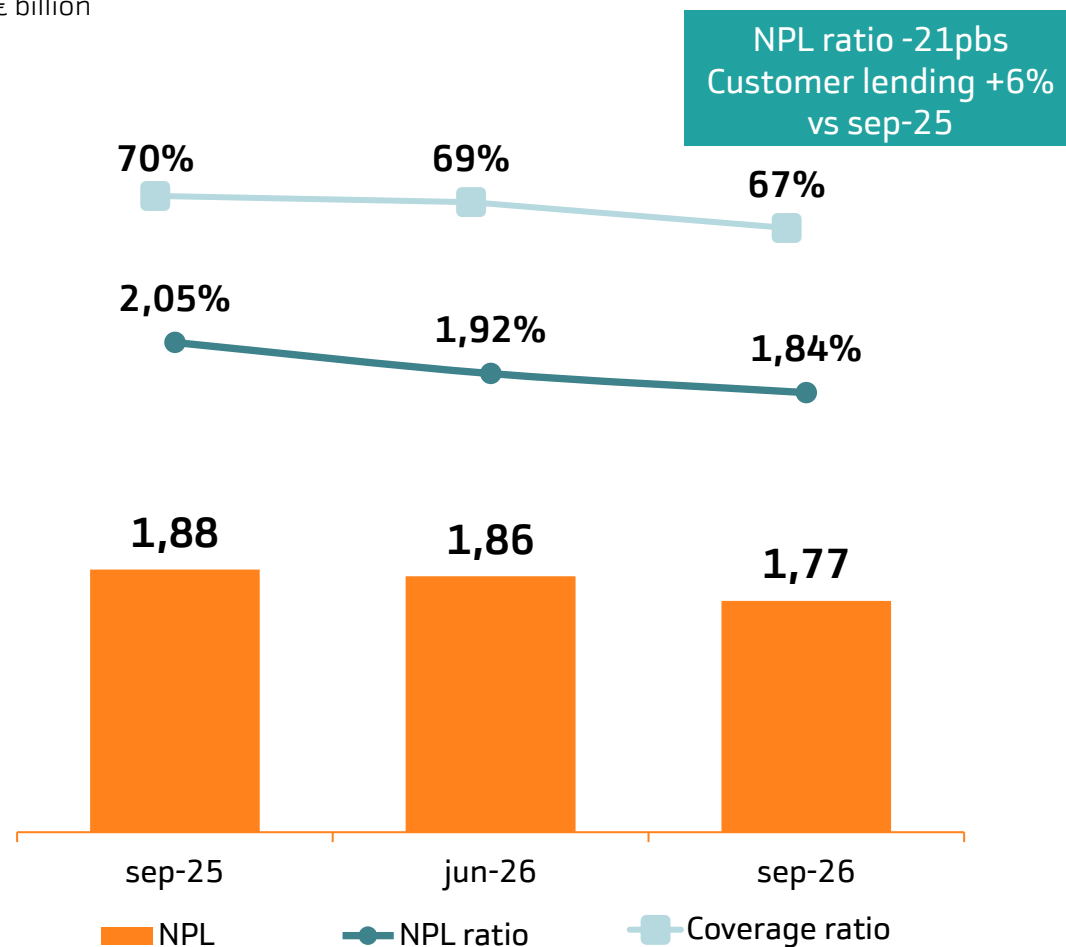
€ million



Asset quality remains a clear differentiator across all geographies

Further improvement in NPLs with stable coverage

€ billion



NPL ratios remain well below sector levels

	9M26	vs. 9M25	Last sector data
Spain	2,0%	-23bps	2,5%
Portugal	1,4%	-4bps	2,1%
Ireland	0,3%	+4bps	0,7%

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

Strong liquidity and funding flexibility support growth

98% LTD

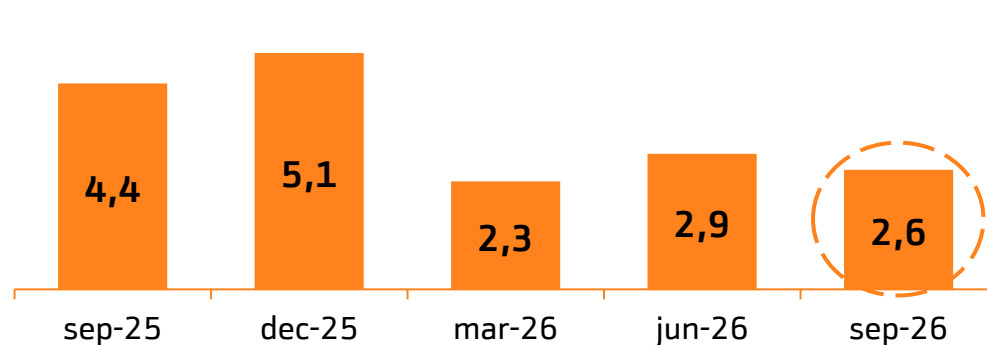
sep-26

168% LCR

Last twelve months sep-26

Liquidity gap¹

€Bn



9,3



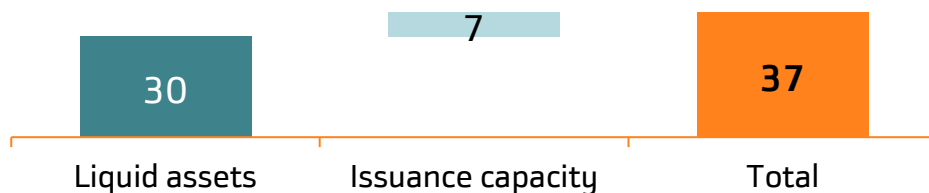
-1,4



-5,3

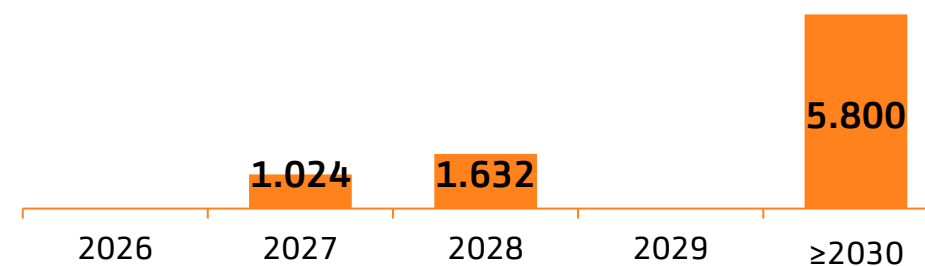
Liquidity buffer & issuance capacity

€Bn at sep-26



Wholesale funding maturities

€ million



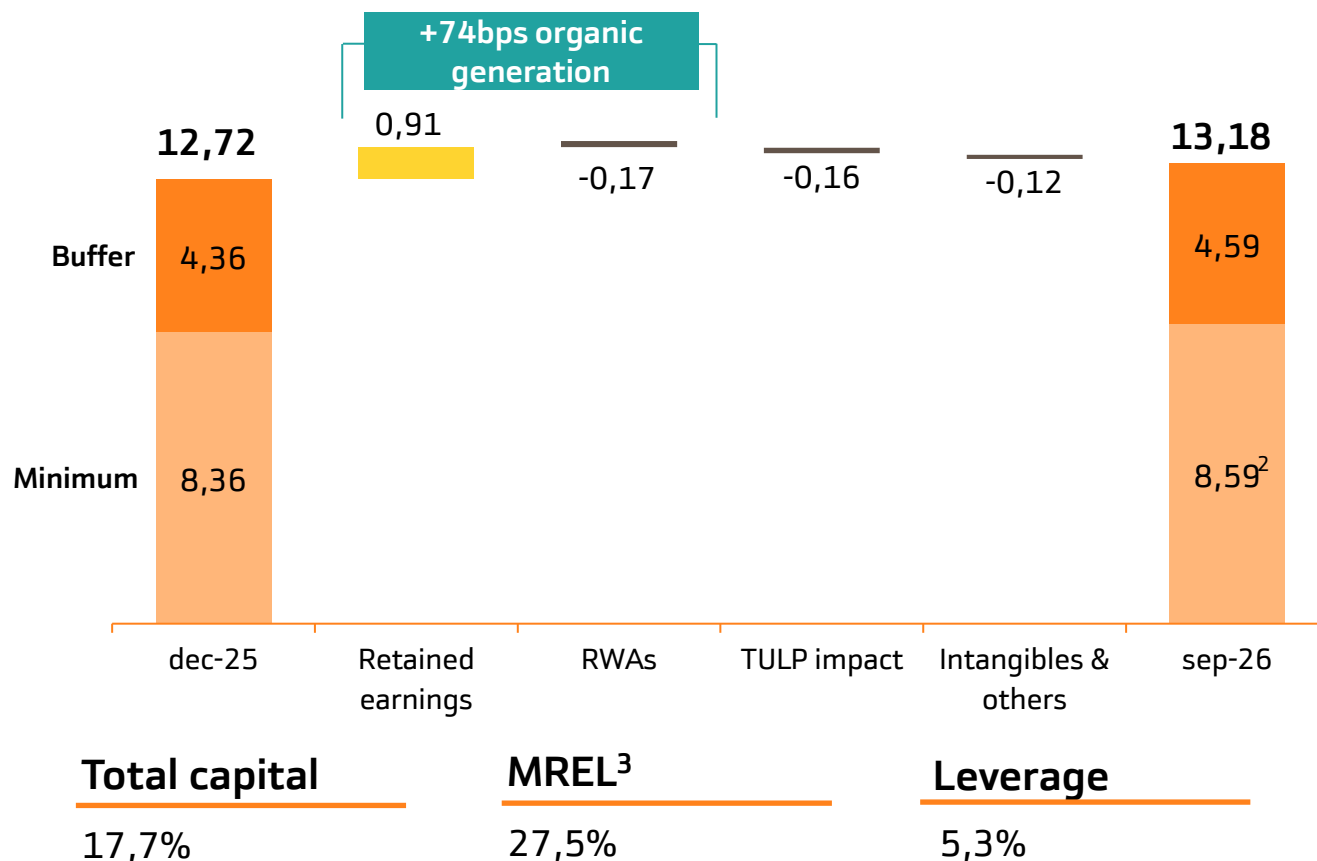
¹ Customer deposits & collection accounts minus customer lending excl securitizations

Strong capital generation and resilience remain key differentiators

**13,2%
CET1¹**

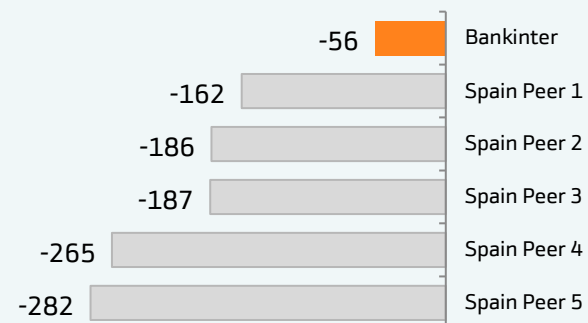
CET1 evolution in 9M26

Breakdown in %



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 SSM
European entities**

¹ CET1 FL ratio 12,99%

² 10bps of the minimum requirement increment correspond to the Portuguese countercyclical buffer and another bp due to the Dutch countercyclical buffer

³ Minimum MREL requirement + CBR: 23,5%

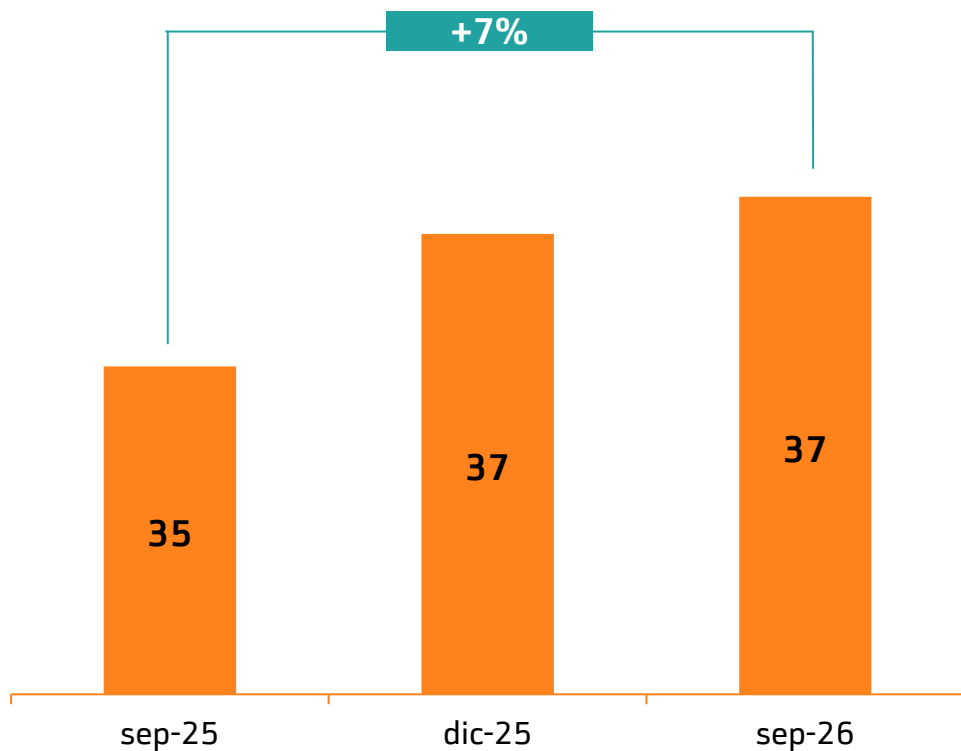
Businesses & geographies

103

Corporate & SME banking continues to outperform the market

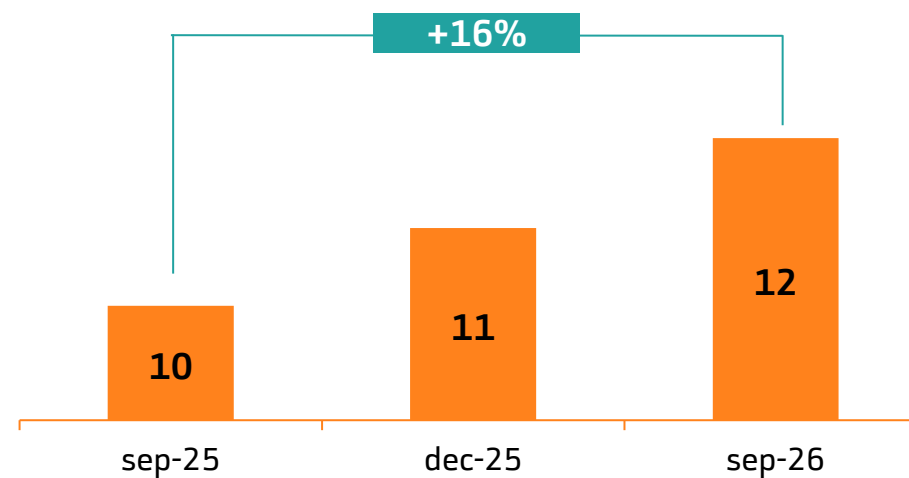
Customer lending

€Bn



International business customer lending

€Bn



Customer lending growth

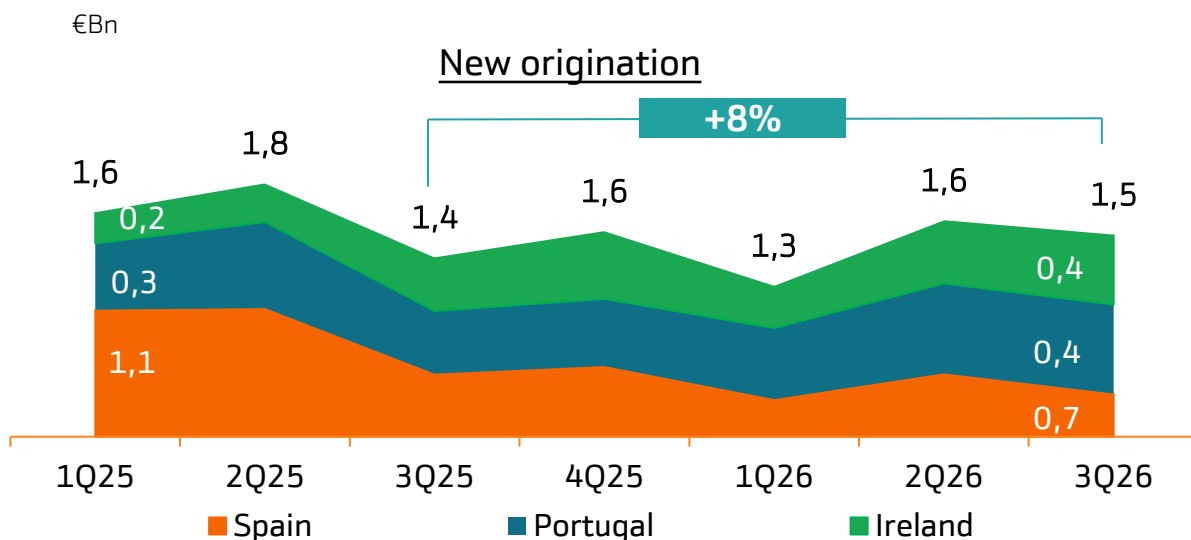
sep-26 vs sep-25

BKT Spain

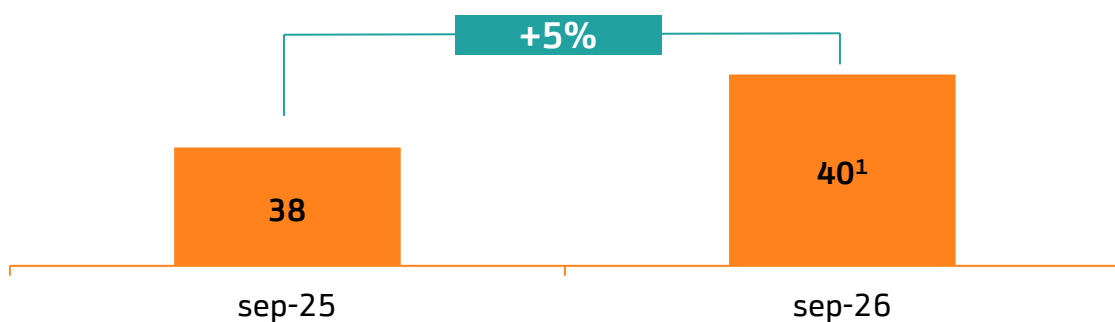
+7,6%Sector¹**4,1%**¹. BoS May 2026 (chapter 19, table 16)

Retail banking: disciplined growth focused on margins and capital allocation

Mortgages evolution

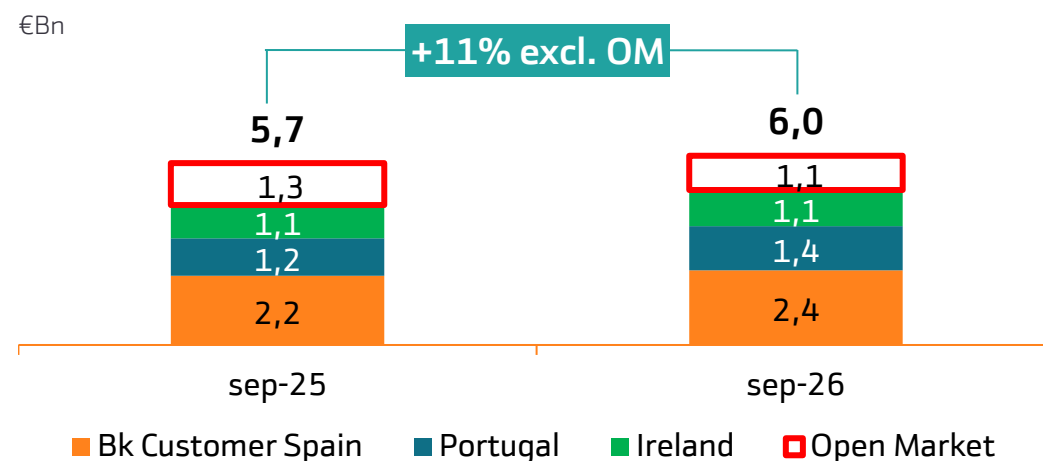


Mortgage Backbook

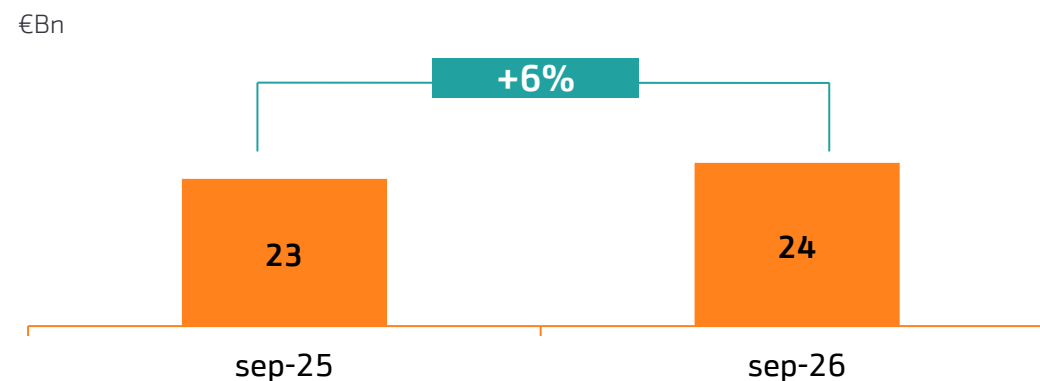


¹ Includes €0,4Bn of Dutch mortgages

Consumer Finance evolution



Salary and digital account balances²



² 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

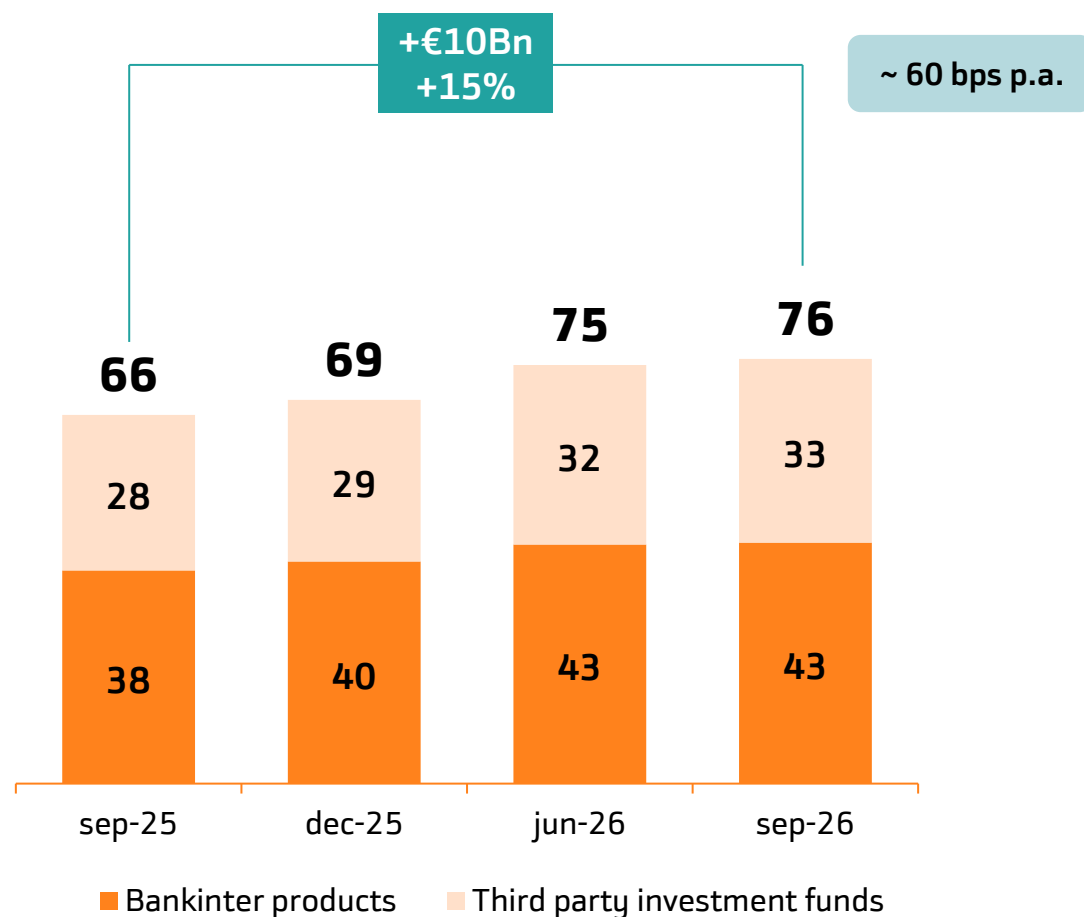
€172Bn

+€22Bn / +15%

vs. sep-25

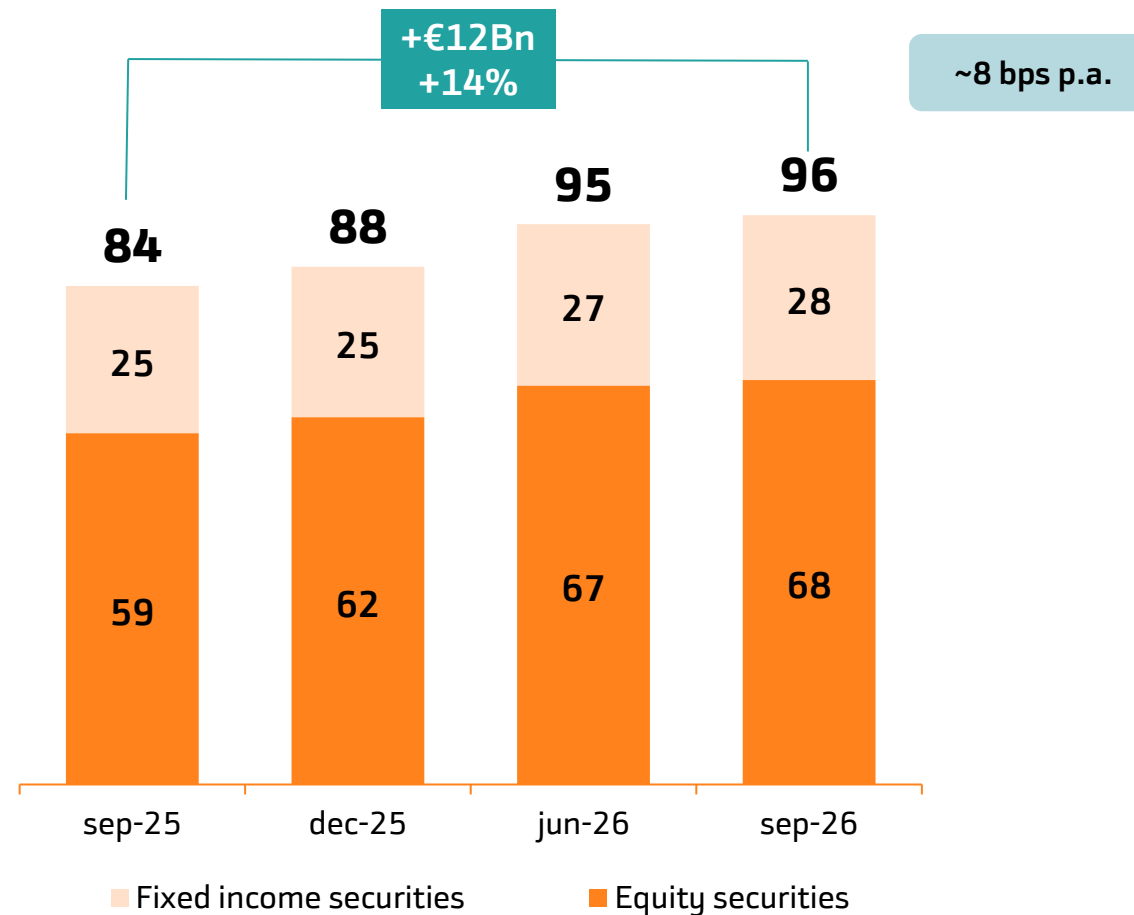
AUMs¹

€Bn


¹ Investment funds including SICAVs, Alternative Investments and Pension Funds

AUCs²

€Bn

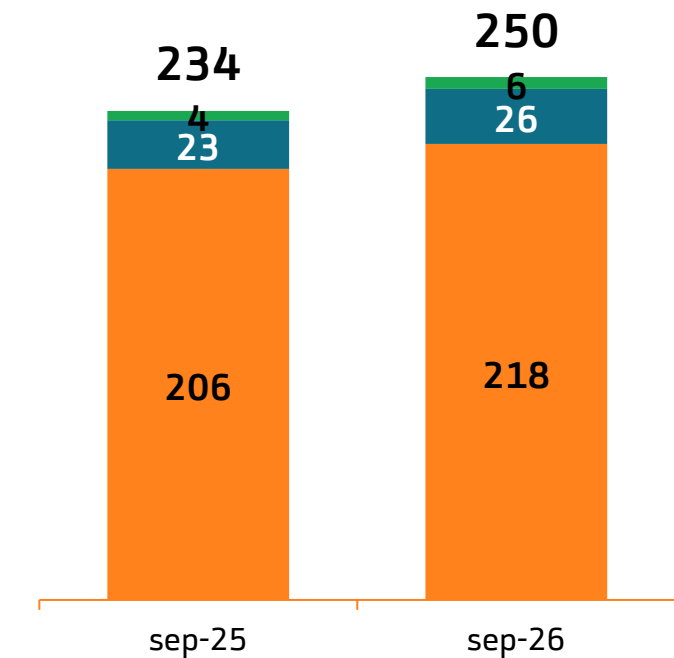

² Includes securities from institutional clients

Solid diversified growth in volumes and revenues across geographies

Customer volumes¹

€Bn

+7%
€16Bn

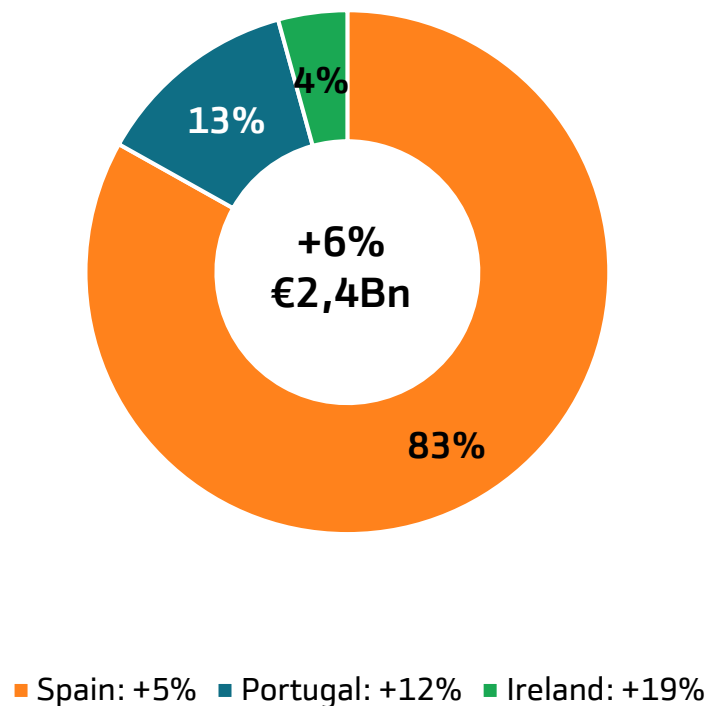


■ Spain +6% ■ Portugal +13% ■ Ireland +26%

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

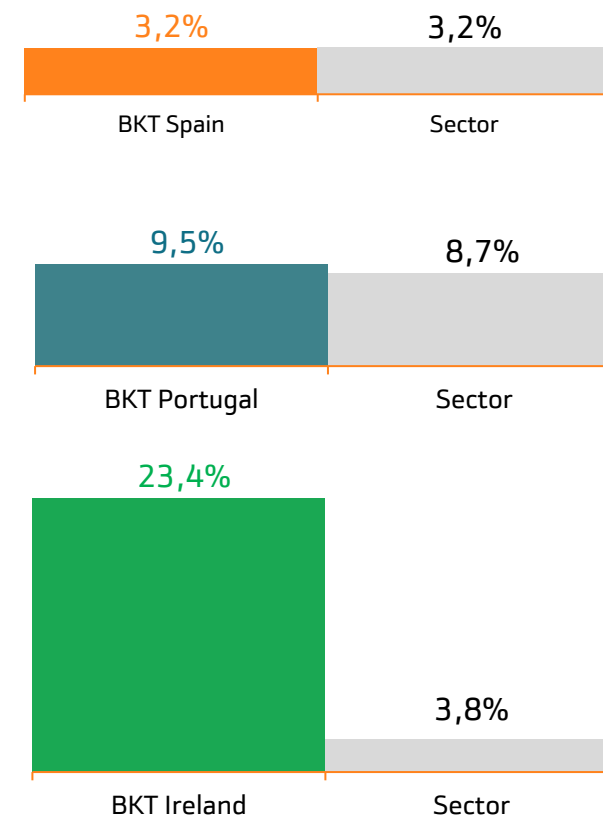
Gross operating income

% total, % vs 9M25



Customer lending growth

% vs sep-25



BoS February 2026; Associação Portuguesa de Bancos June 2026;
CBI June 2026

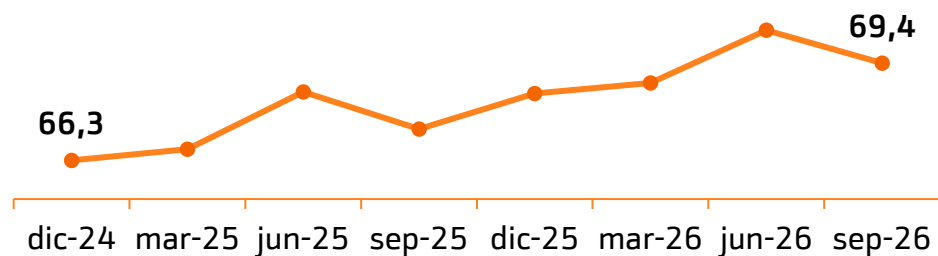
Customer volumes evolution

€ billion

Customer lending

FY25: +3% | +€2Bn

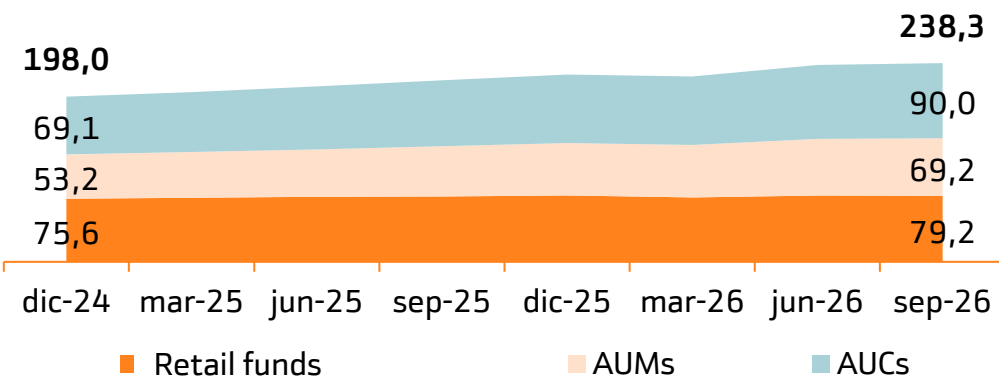
Sep-26 YoY: +3% | +€2Bn



Customer funds

FY25: +13% | +€27Bn

Sep-26 YoY +9% | +€20Bn



LtD
89%

P&L

€ million

9M26 vs. 9M25

Net interest income	1.419	4%
Net fees and commissions	575	13%
Other	(2)	n.a.
Gross operating income	1.992	5%
Operating expenses	(689)	1%
<i>Cost-to-income ratio</i>	<i>35%</i>	<i>(1,6pp)</i>
Pre-Provision profit	1.303	8%
Cost of risk & other provisions	(253)	(1%)
Profit before tax	1.050	10%

Portugal

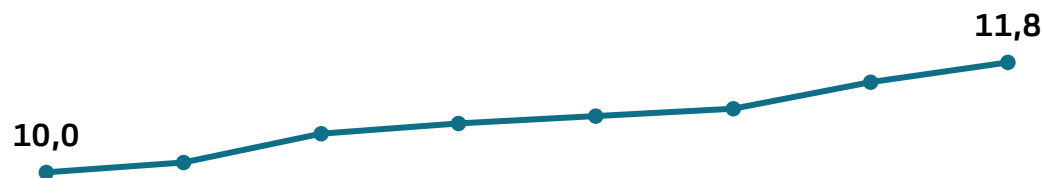
Customer volumes evolution

€ billion

Customer lending

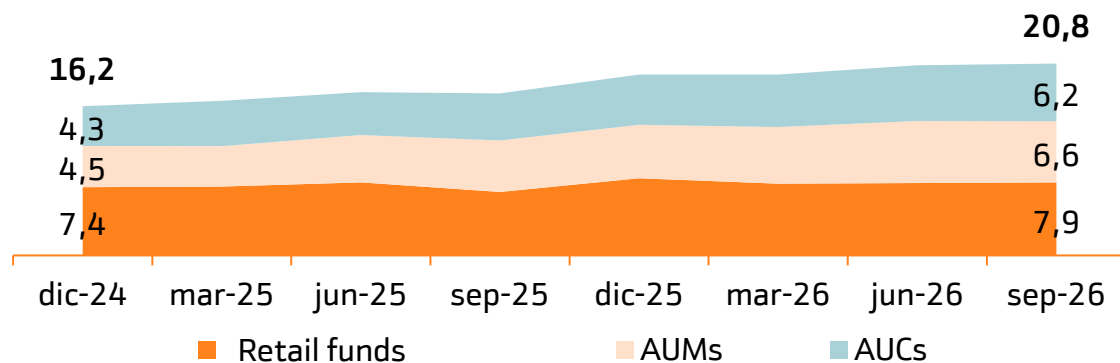
FY25: +9% | +€1Bn

Sep-26 YoY: +9% | +€1Bn

Customer fundsLtD
114%

FY25: +21% | +€3Bn

Sep-26 Yoy: +18% | +€3Bn



P&L

€ million

9M26 vs. 9M25

Net interest income

240

13%

Net fees and commissions

67

13%

Other income / expenses

(5)

n.a.

Gross operating income30212%

Operating expenses

(98)

10%

*Cost-to-income ratio**32%**(0,5pp)*Pre-Provision profit20512%

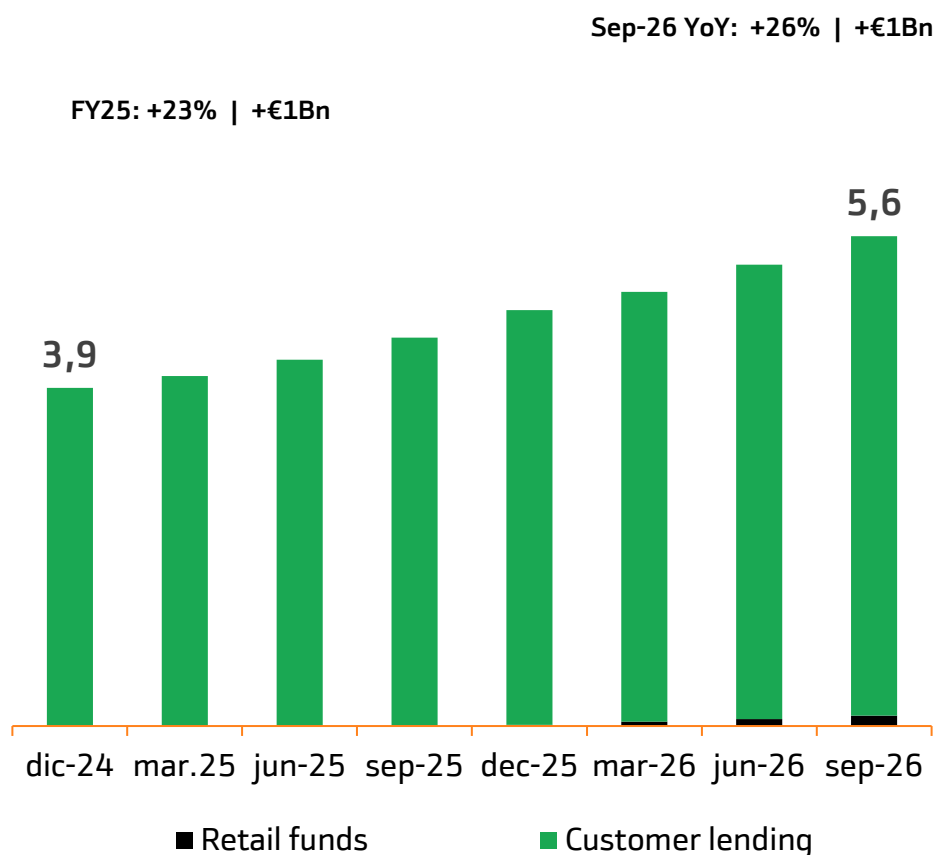
Cost of risk & other provisions

(27)

6%

Profit before tax17813%

Customer volumes evolution



P&L

€ million

	9M26	vs. 9M25
Net interest income	103	21%
Net fees and commissions	7	(6%)
Other income / expenses	(7)	12%
Gross operating income	102	19%
Operating expenses	(44)	14%
<i>Cost-to-income ratio</i>	<i>43%</i>	<i>(1,7pp)</i>
Pre-Provision profit	58	23%
Cost of risk & other provisions	(17)	28%
Profit before tax	41	21%

Outlook & growth priorities

104

Positioned for profitable growth and value creation

Volumes

Disciplined growth

Revenues

Positive NII momentum
Solid recurring fees

Operating efficiency

Long term commitment to positive jaws

Resilience

Stable asset quality
Organic capital generation

Priorities

- 1) Selectively diversify across business segments & geographies
- 2) Strengthen customer centric model through core business transformation
- 3) Scale efficiency through cost control and technology
- 4) Manage financial and non-financial risks
- 5) Talent and execution excellence

AI-First across all priorities

RoTE > 20%

Sustainable value creation through the cycle

Combining franchise depth, scalable growth platforms and future earnings engine diversification

Compounding the core franchise

Spain

Compounding the value of our leading customer franchise

Scaling proven growth platforms

Portugal

Scaling a proven franchise

Ireland

Accelerating the transition

Building future earnings engines

Netherlands

Creating a capital-efficient option on future growth

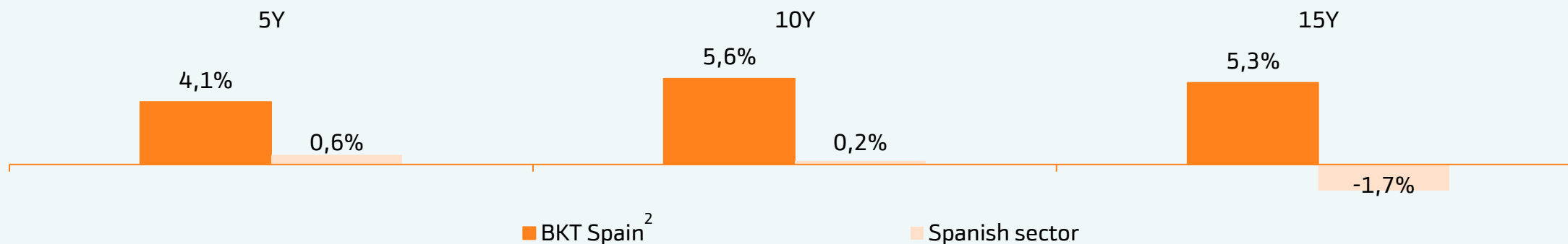
Alternative Investments

Scaling a differentiated wealth and alternatives platform

Backed by a proven track record of scaling growth platforms

Consistently outgrowing the sector

Customer lending. CAGR for the last 5, 10 & 15 years¹



¹ September 2026 vs December 2022, 2017 and 2012

² BoS data, table 19.16. Data for 2026 as of August

Profitable growth and disciplined execution deliver strong shareholder value creation

Grow better

+7% vs sep-25
Customer volumes

+6% vs 9M25
Gross operating profit

2,7% 9M26
Customer margin

Execute better

34,8% 9M26
Cost-to-income ratio

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NPL ratio

13,2% sep-26 **+24bps**
CET1 vs sep-25

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€901M **+11%**
Net profit 9M26 vs 9M25

20,4% **+108bps**
ROTE vs sep-25

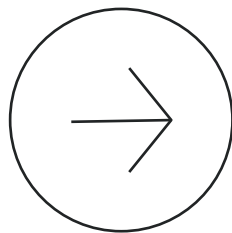
+15% vs sep-25
Shareholder value generation¹

1. TBVps + DPS paid since sep-25

Earnings Presentation 9M2026

22nd of October 2026

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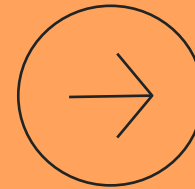
Highlights

/01



Results &
solvency

/02



Businesses &
geographies

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Outlook & growth
priorities

/04

Appendix

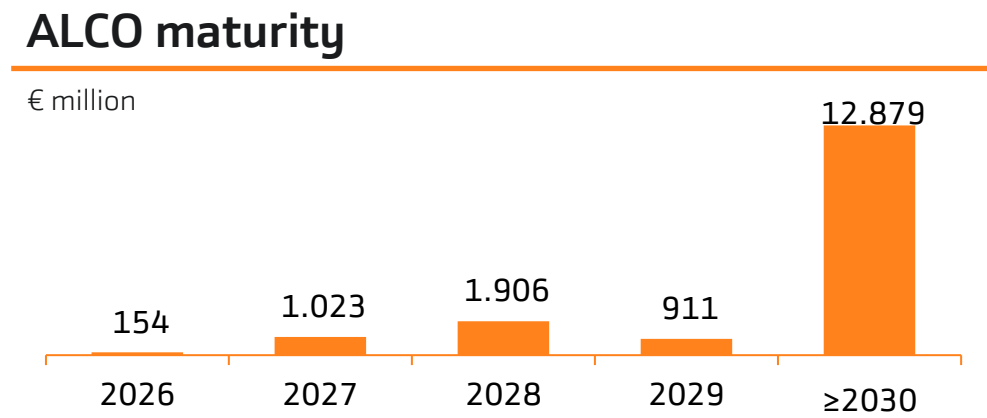
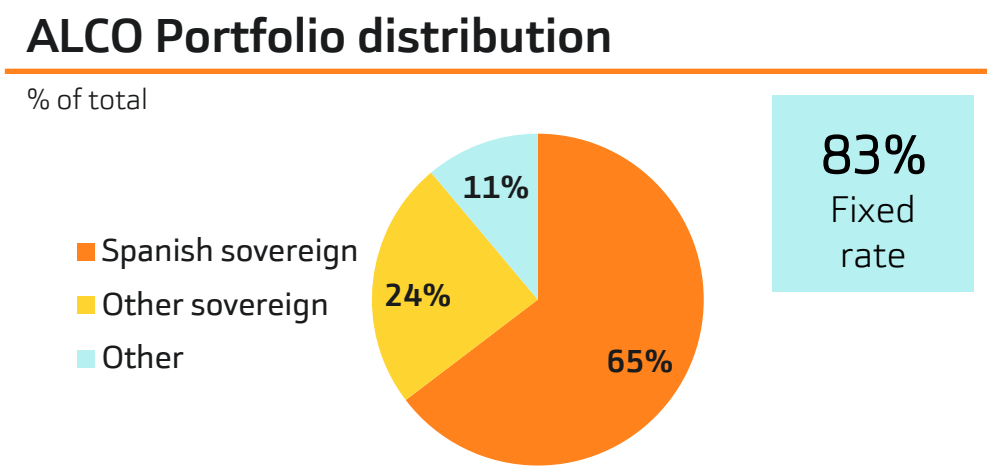
3Q26 P&L summary

€ millions

	3Q26	vs. 3Q25	vs. 2Q26
Net Interest Income	602	6%	2%
Net Fees	210	7%	(11%)
Other	(18)	n/a	n/a
Gross Operating Income	795	5%	(4%)
Operating costs	(283)	2%	3%
Operating profit	511	7%	(7%)
Credit provisions and other provisions	(97)	(4%)	(9%)
Profit before taxes	414	10%	(7%)
Tax on income	(119)	10%	(8%)
Net profit	295	9%	(6%)

ALCO bond portfolio continues to support NII momentum

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



ALCO Portfolio / Total assets **13%**

ALCO Portfolio / Equity **2,4x**

	HTC	FV	Total	vs. jun-26	vs. dec-25
as of sep-26					
Amount (€Bn)	15,7	1,2	16,9	+0,7	+1,9
Duration (years)	4,7	2,9	4,6	-0,1	0,0
Avg. maturity (years)	8,1	3,0	7,7	-0,2	-0,3
Yield (%)	2,7	2,5	2,7	+0,1	+0,2
Unrealised capital losses(€M)	-643	-26	-669	-577 ¹	-613

1. QoQ change in unrealized losses: HTC -€557M and FV -€20M. The FV movement had an impact of approximately -3bps on CET1 during the quarter.

Other income and expenses

€ million

Equity method

Trading & dividend income

Subtotal

Other operational income/expenses

Total

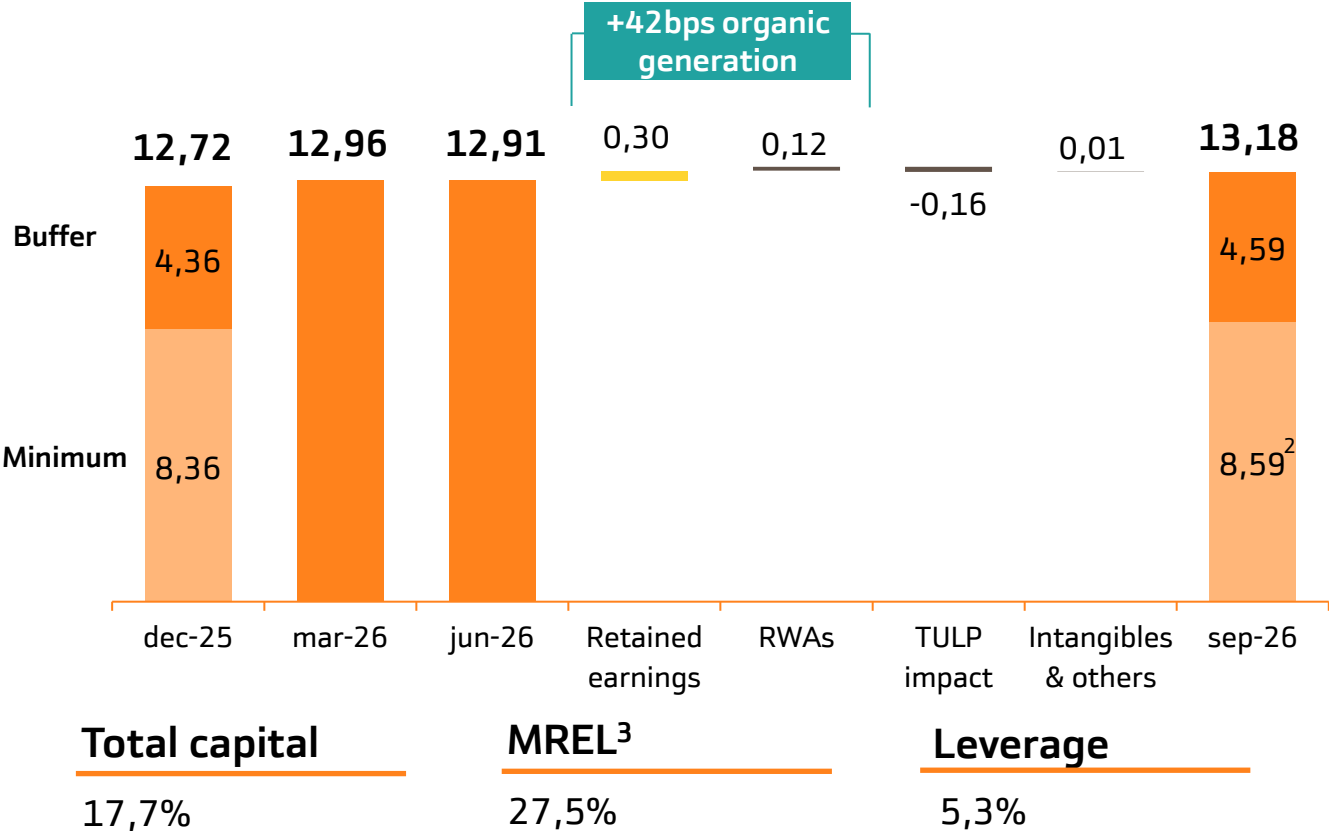
9M26	vs. 9M25
36	0%
34	(15%)
70	(8%)
(85)	25%
(15)	n.a.

Solid capital generation and differential resiliency

13,2%
CET1¹
sep-26

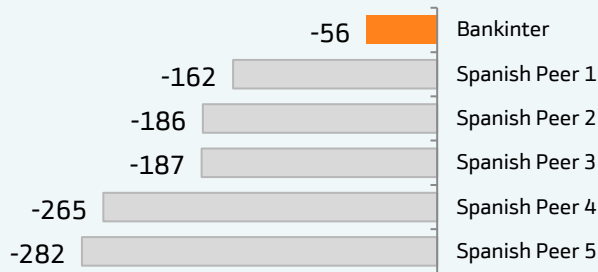
CET1 evolution in Q326

Breakdown in %



Differential regulatory resiliency

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



Most resilient listed bank in Spain and in the Eurozone

Pillar II (P2R) capital requirement

1,50%

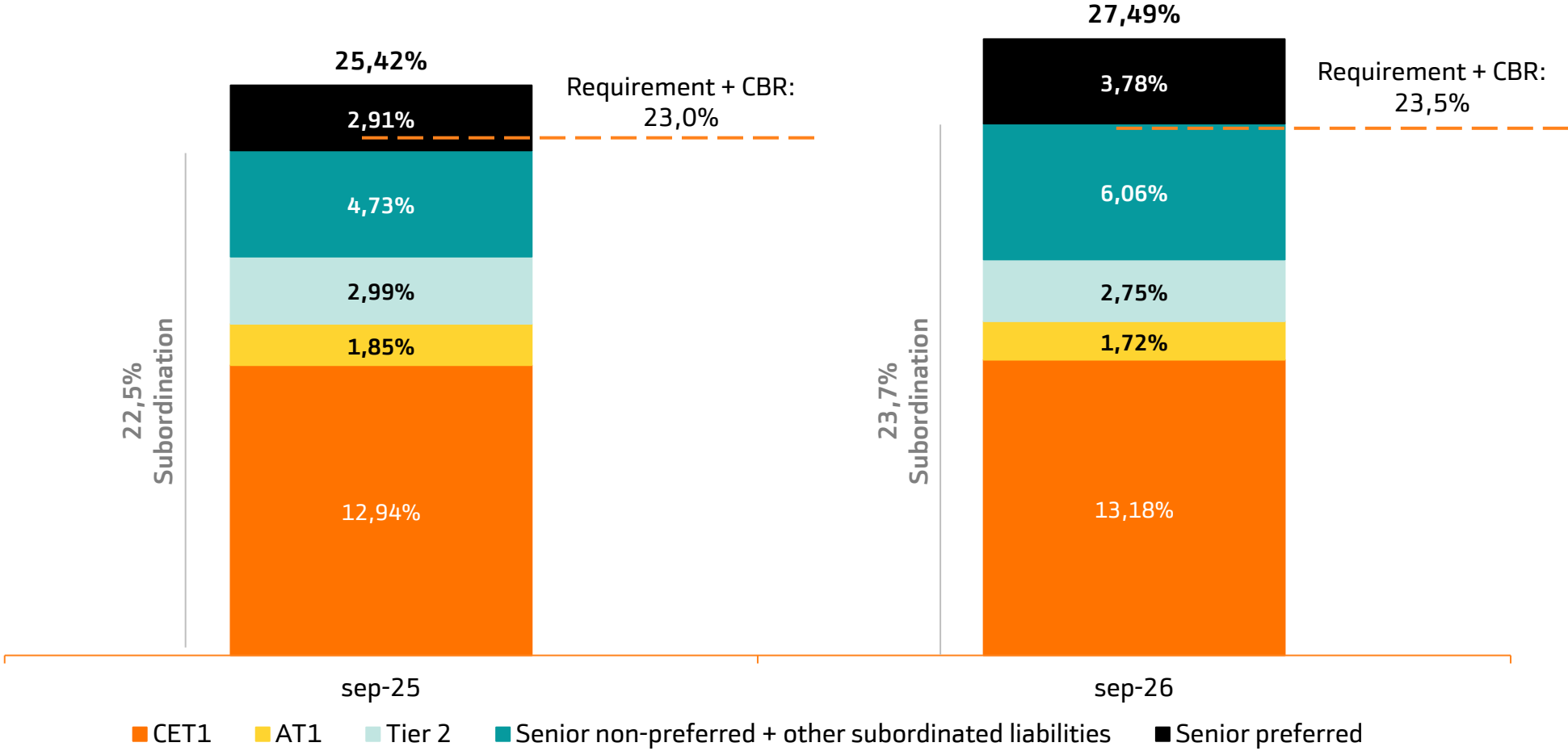
4° lowest out of 110 SSM European entities

1 CET1 FL ratio 12,99%
2 1bp of the minimum requirement increment corresponds to the Dutch countercyclical buffer
3 Min. MREL requirement + CBR: 23,5%

Minimum requirement for own funds and eligible liabilities

MREL ratio

% RWAs (TREA)



A.3 Appendix

AUMs: Well diversified asset classes

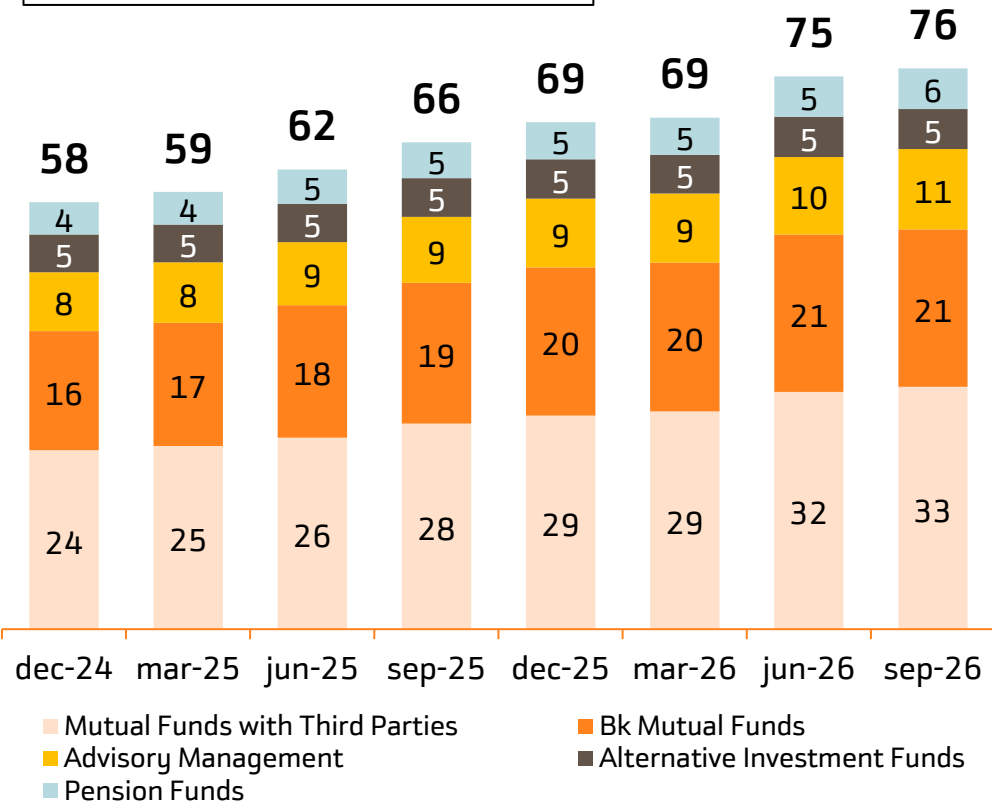
+15%
10Bn€
YoY

Customer Off-Balance Sheet AUMs

€Bn

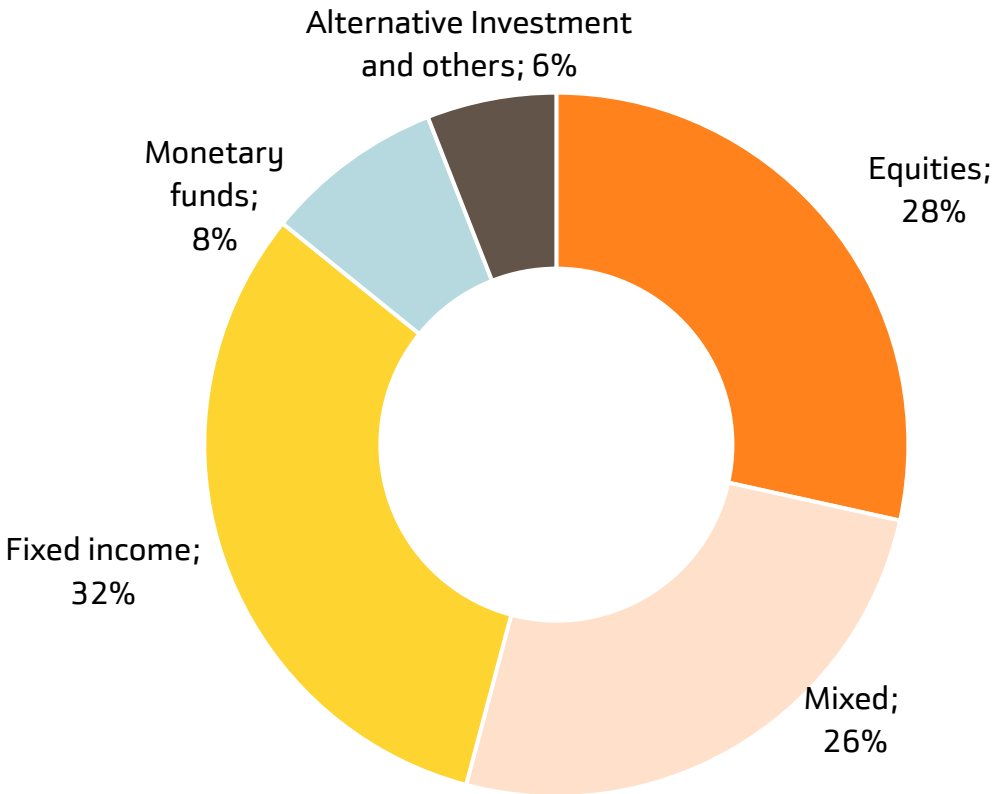
Sep-26 a/a: +15% | +10MM€

FY25: +19% | +11MM€

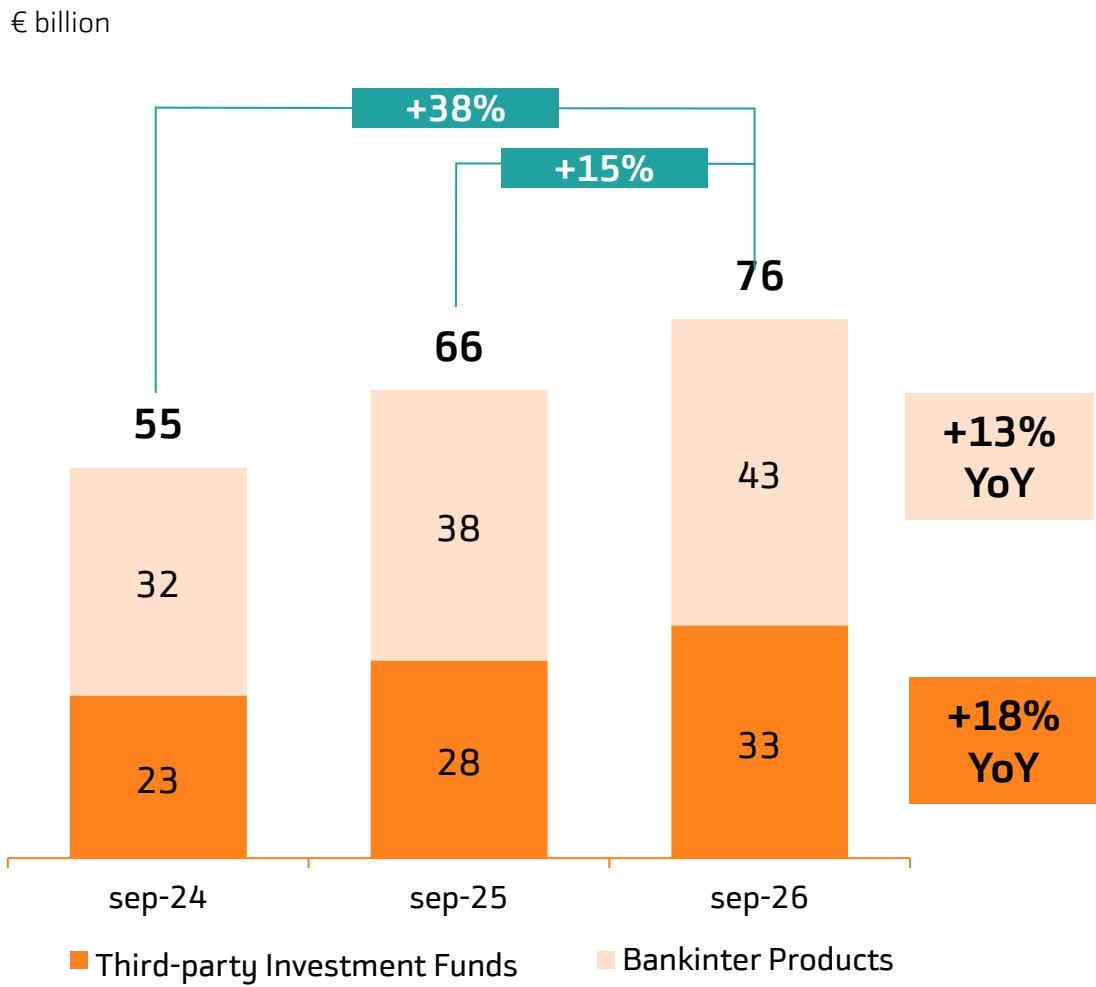


Mutual and pension funds diversification

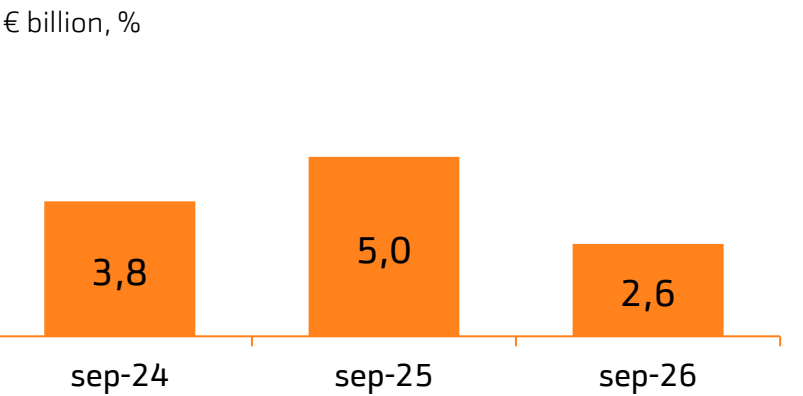
%, sep-26



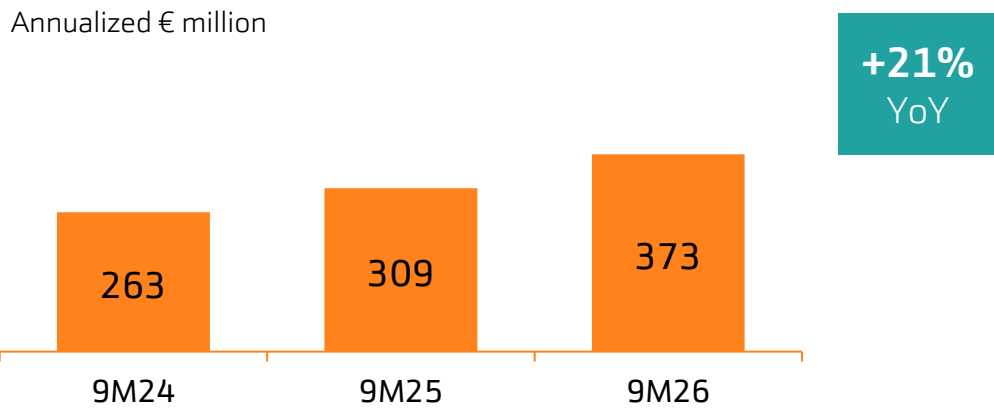
Wealth Management AUMs



Inflows

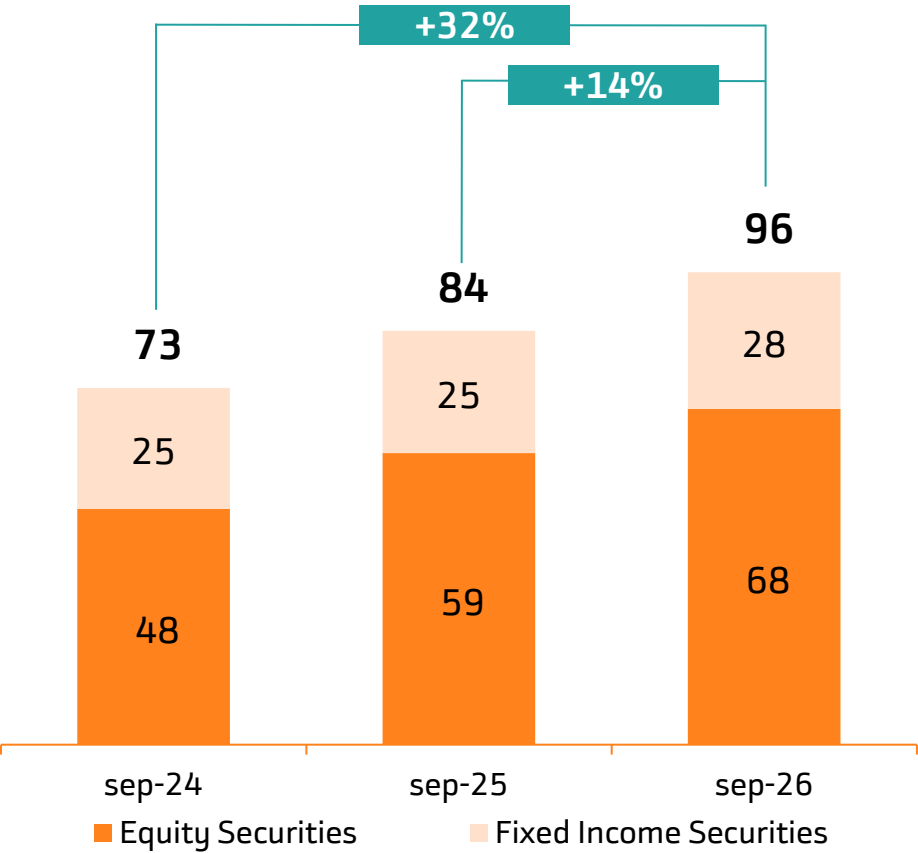


Management & Service Fees Income



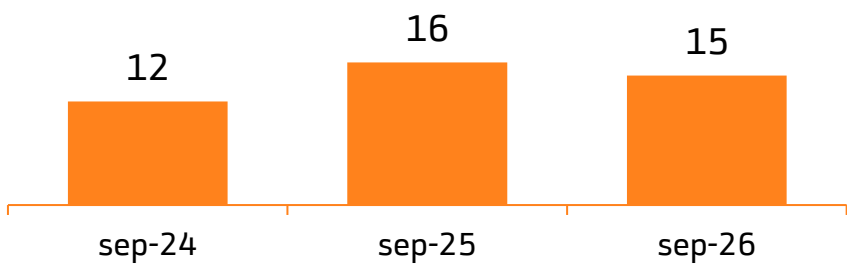
Customer Off-Balance sheet AuCs

€ billion



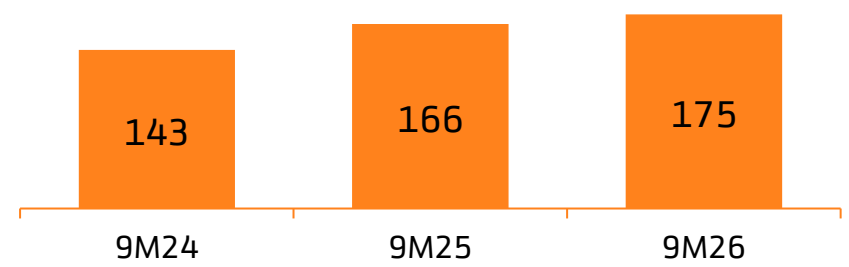
New custody accounts

In thousands



Brokerage and custody income

Annualized € million

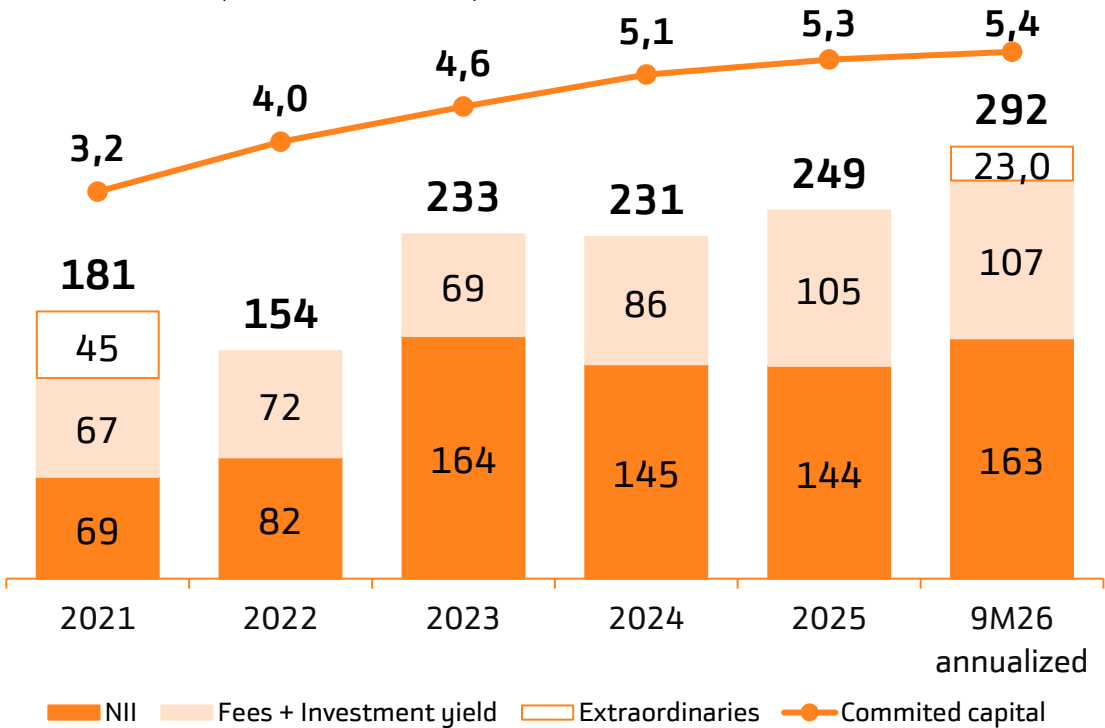


+5%
YoY

Bankinter Investment: sustained growth driven by scale and recurring income

Gross operating income¹

€ million except for committed capital (€Bn)



2,4x
Gross operating income
'26 annualized vs '21

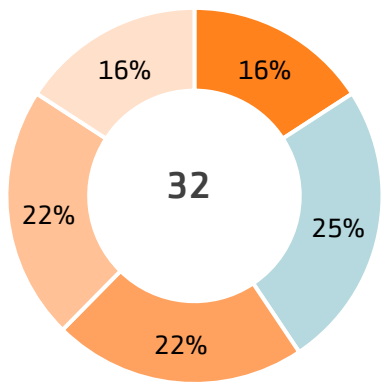
10%
CAGR₂₁₋₂₆ in Fees

Alternative investments & vintage profile

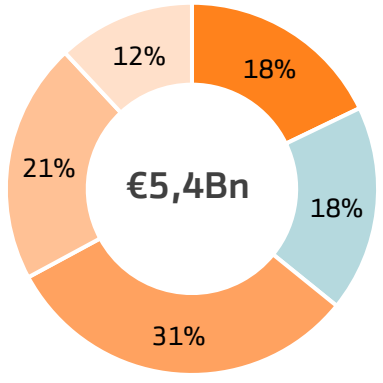
As of sep-26

32	Structured vehicles
+ 20.000	Bankinter Investors
+ €2,4Bn	Cumulative payout

structured vehicles



€Bn committed capital by vintage



2017 - 2018 2019 - 2020 2021 - 2022 2023 - 2024 2025-2026

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

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
SSM	Single Supervisory Mechanism
TBV	Tangible Book Value