9M2025 **Earnings** Presentation

23rd of October 2025

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AGENDA

/01 Highlights

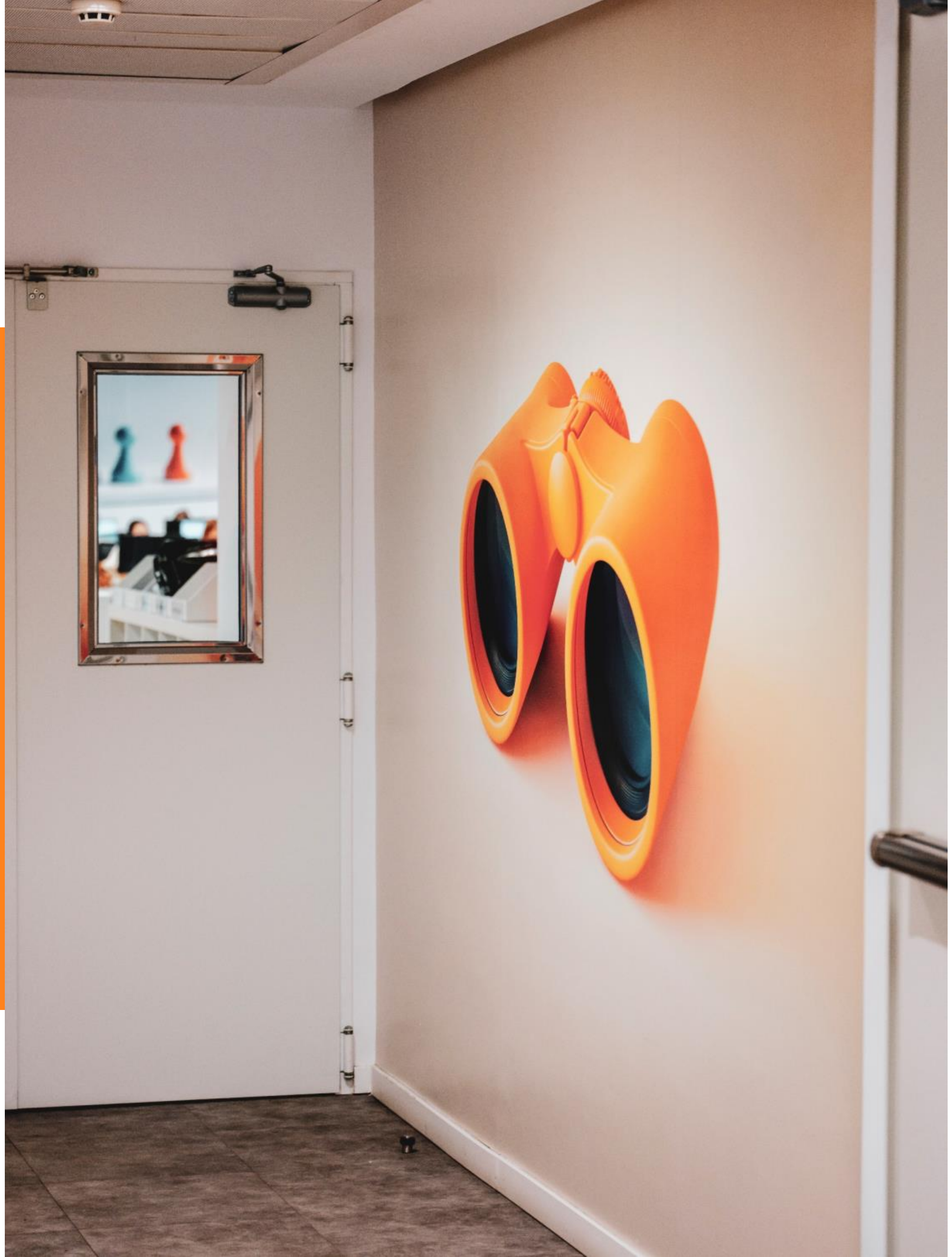
/02 Results & Solvency

/03 Geographies & Businesses

/04 Closing Remarks

/01

Highlights



Record profitability through sustainable growth and disciplined execution

ROTE 19,4% LTM

Exceptional customer volume growth

vs 9M24

+9% CUSTOMER VOLUMES

+5% CUSTOMER LENDING | +5% RETAIL DEPOSITS | +20% AUMs

Disciplined margin management

9M25

2,70% CUSTOMER MARGIN | 1,79% NIM

Continued strength in fees & results

vs 9M24

+5% GROSS OPERATING INCOME

-3,5% NII | +10,6% NET FEES

Execution excellence across core pillars

9M25: 36,2% COST-TO-INCOME RATIO

Sep-25: 2,05% NPL RATIO

Net profit €812M / +11%

.1

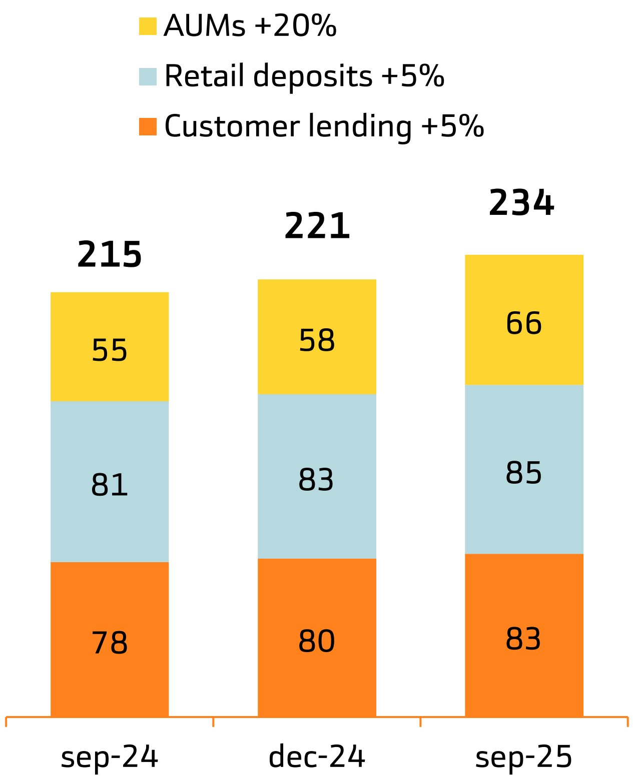
Highlights

Commercial ambitions driving long-term diversified customer growth

Volumes
+9%
+€19Bn
vs sep-24

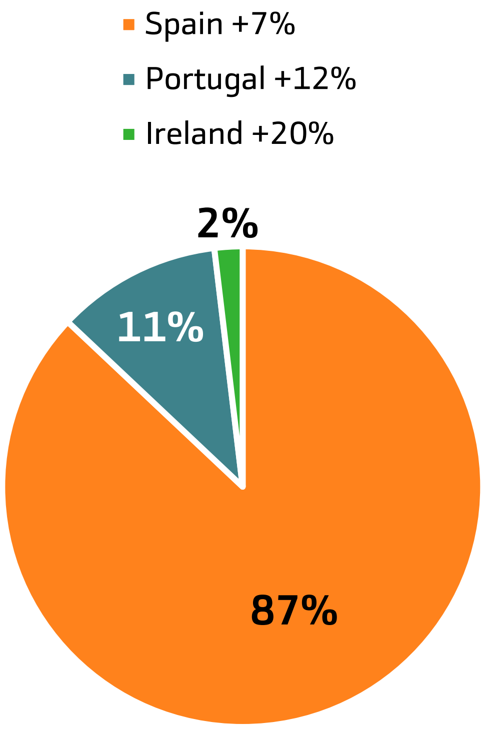
By category

€ billion, % variation vs sep-24



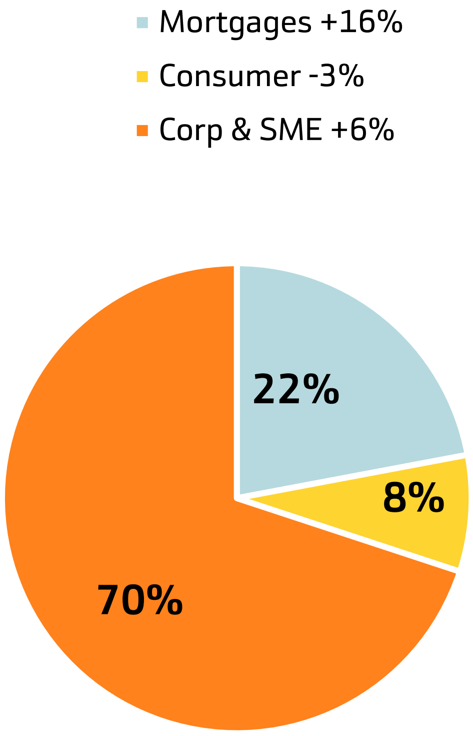
By geography

% customer volumes, % variation vs sep-24



By new credit production

% YTD, % variation vs 9M24



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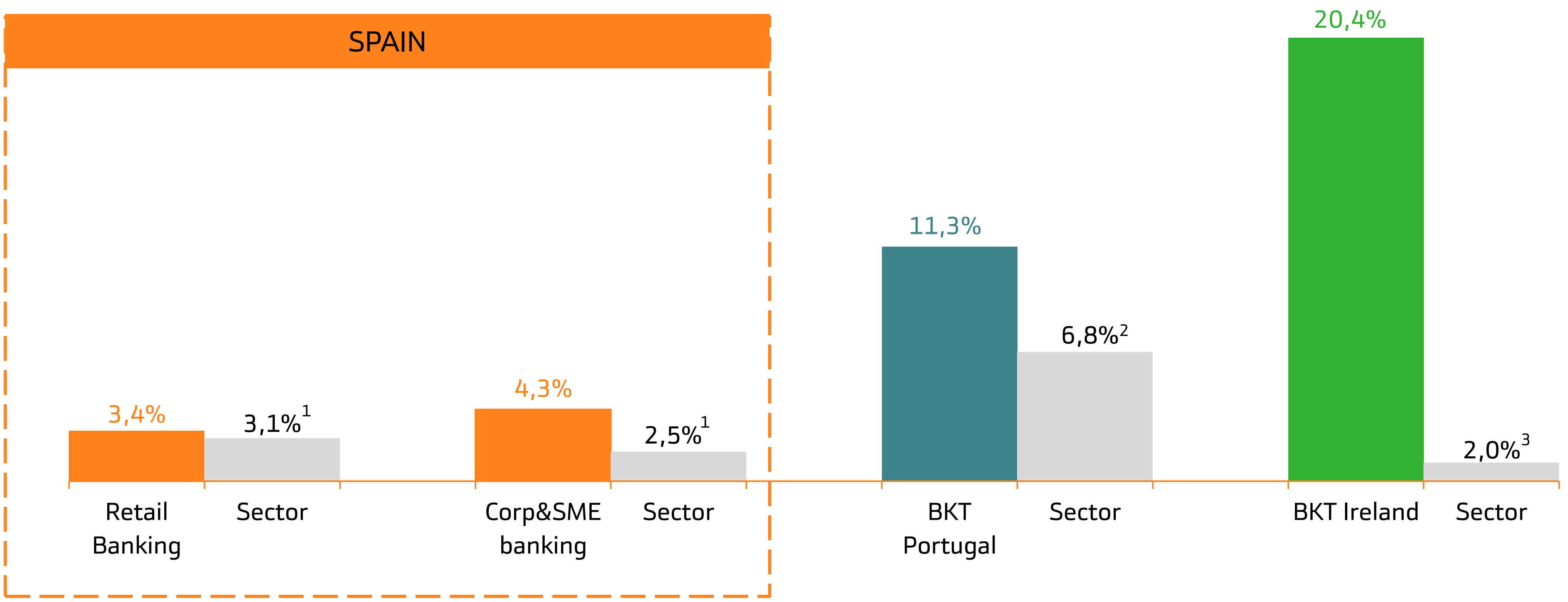
Diversified organic growth across all geographies and business lines

Customer lending evolution: Bankinter vs Sector

% 12-month variation



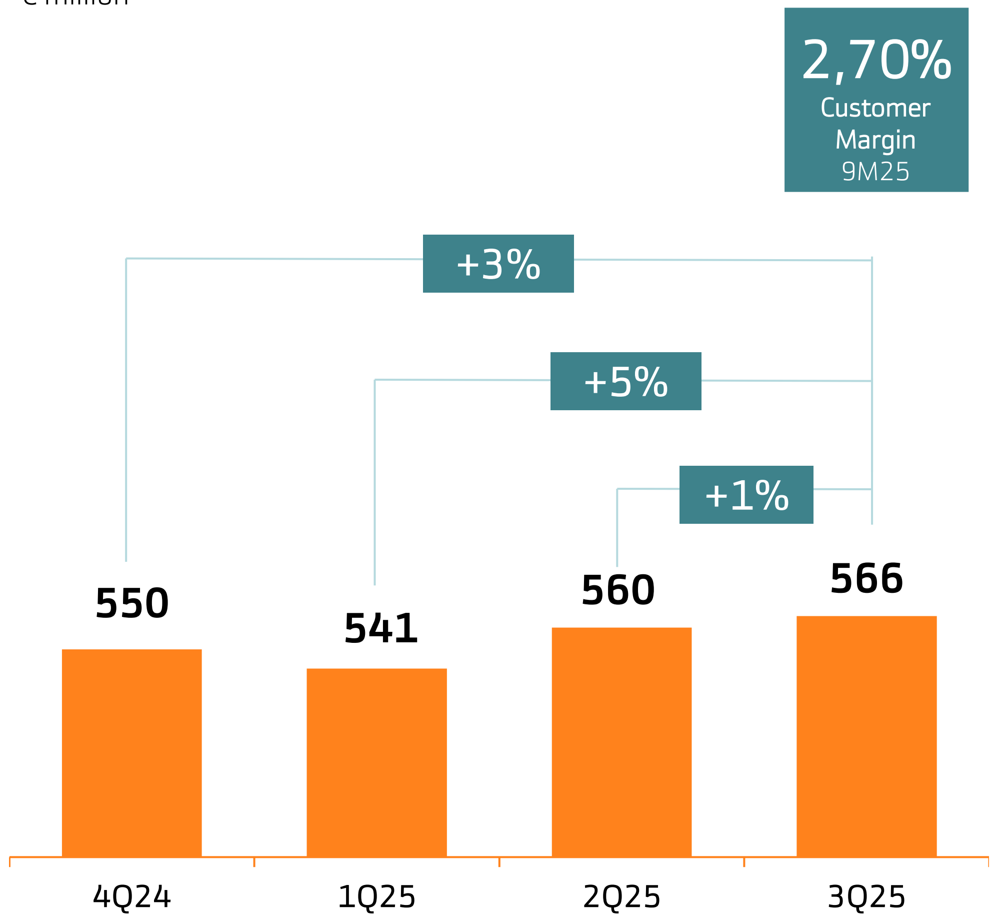
(1) BoS (August 2025, chapter 19, table 16) (2) BoP July 2025 (3) CBI June 2025

.1 Highlights

Core revenues strengthened by strong fee growth and positive NII trends

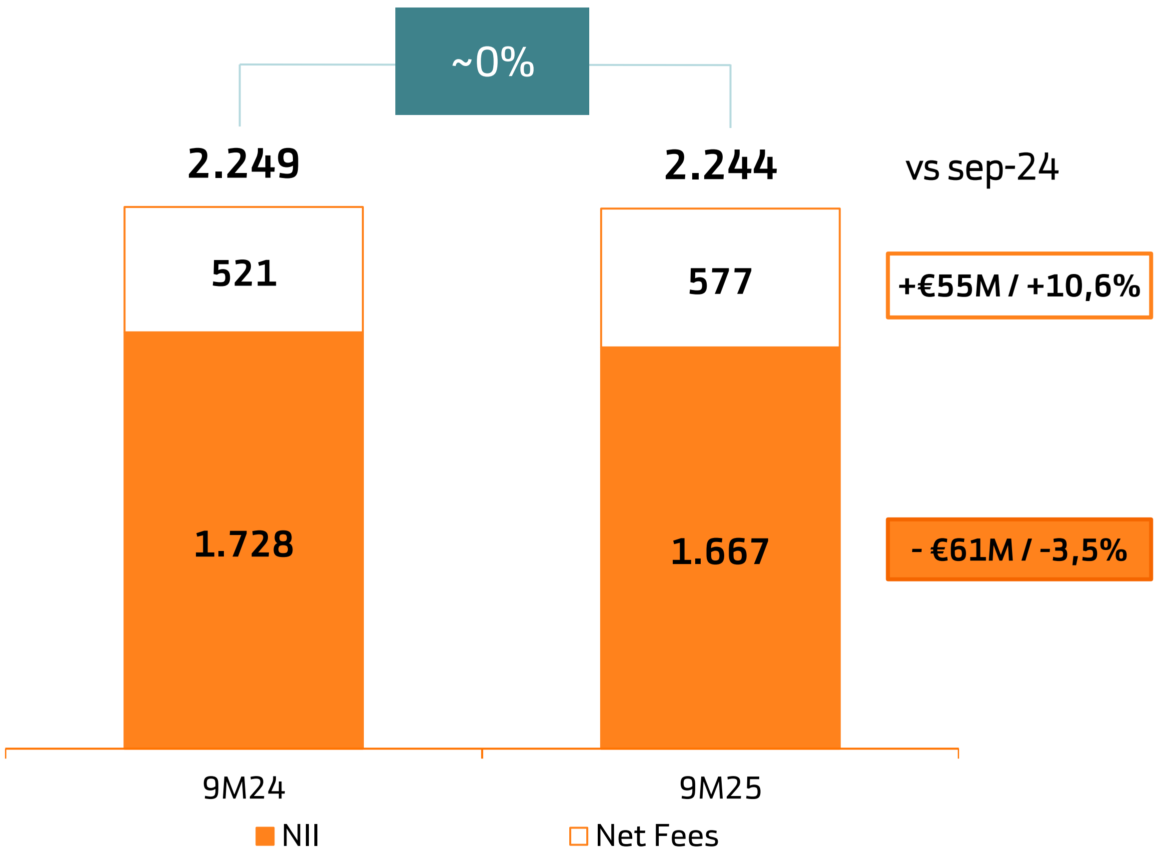
Net interest income

€ million



Core revenues

€ million



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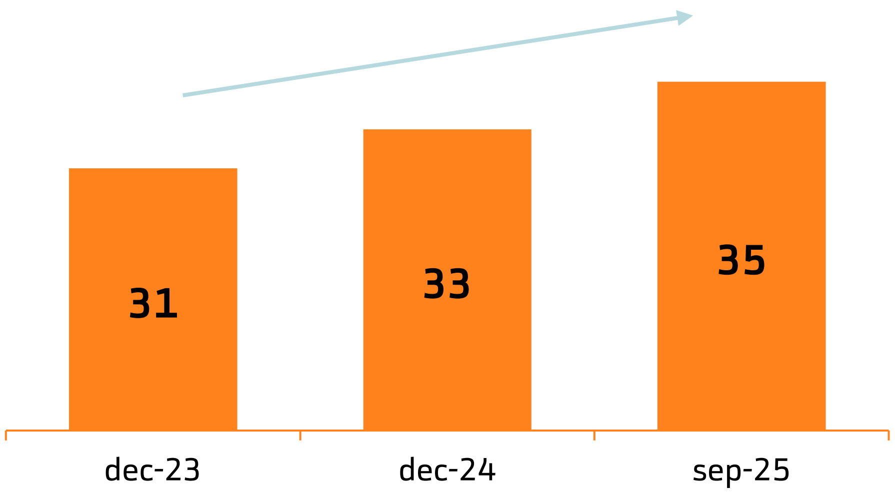
Applied innovation driving productivity and operational scalability

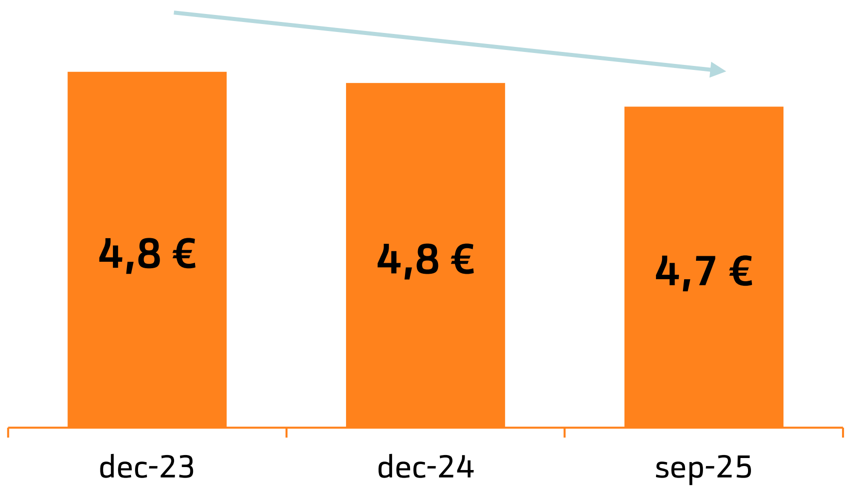
Productivity by employee

Customer volumes / Employees (€ million)



Costs to customer volumes

Operating expenses / Customer volumes (€ million for each € billion)



Success stories that reflect our culture of innovation

Personal productivity
+600 personalized AI agents created, tailored to specific tasks and departmental processes

AI in risk management
+100.000 documents processed automatically every month

AI powered email
Automatic review & classification of email distribution groups (internal and client-facing), enhancing response times and accuracy

Operational scalability
Internal AI agents managing employee inquiries across HR, IT, operations, and call centers

Product innovation
Launch in Ireland of the first variable-rate mortgage indexed to Euribor, as well as fully digital time deposit gathering

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/02

Results & Solvency

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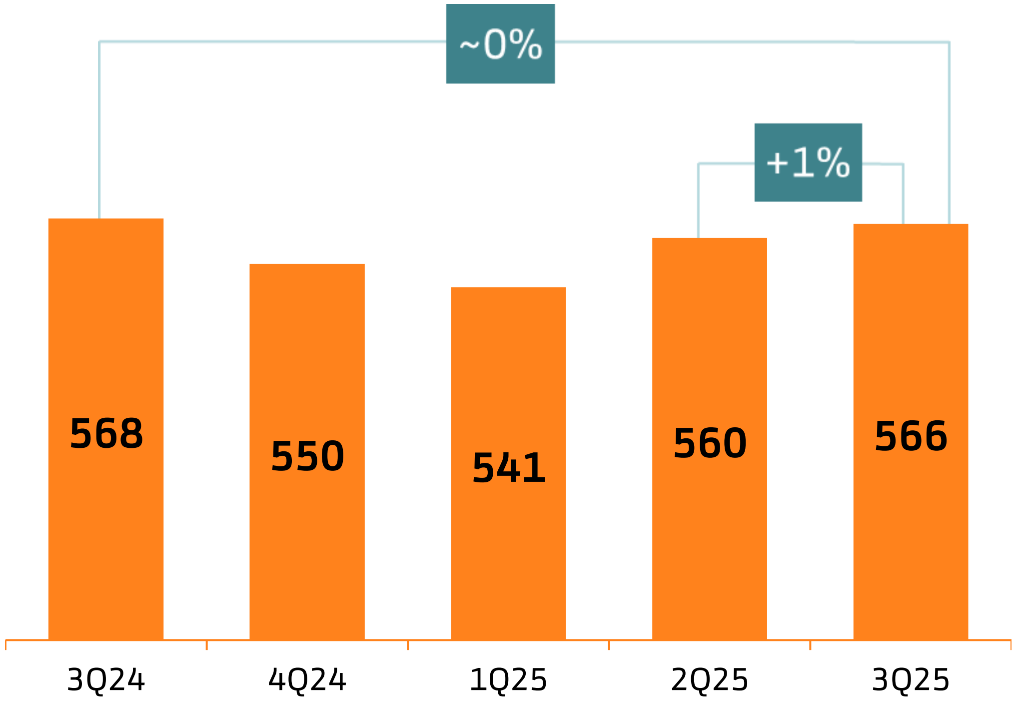
Solid P&L results

€ million	Bankinter Group			
	9M25	9M24	Dif. €	Dif. %
Net interest income	1.667	1.728	-61	-3,5%
Net fees & commisions	577	521	+55	+10,6%
Other income / expenses	8	-98	+106	n.a.
Gross operating income	**2.251**	**2.151**	**+100**	**+4,7%**
Operating expenses	-815	-745	-70	+9,4%
Pre-provision profit	**1.437**	**1.407**	**+30**	**+2,1%**
Cost of risk & other provisions	-294	-324	+30	-9,4%
Profit before taxes	**1.143**	**1.083**	**+60**	**+5,6%**
Net profit	**812**	**731**	**+80**	**+11,0%**

Net interest margin on a positive trajectory during the year, with customer margin at 2,70%

Net interest income

€ million

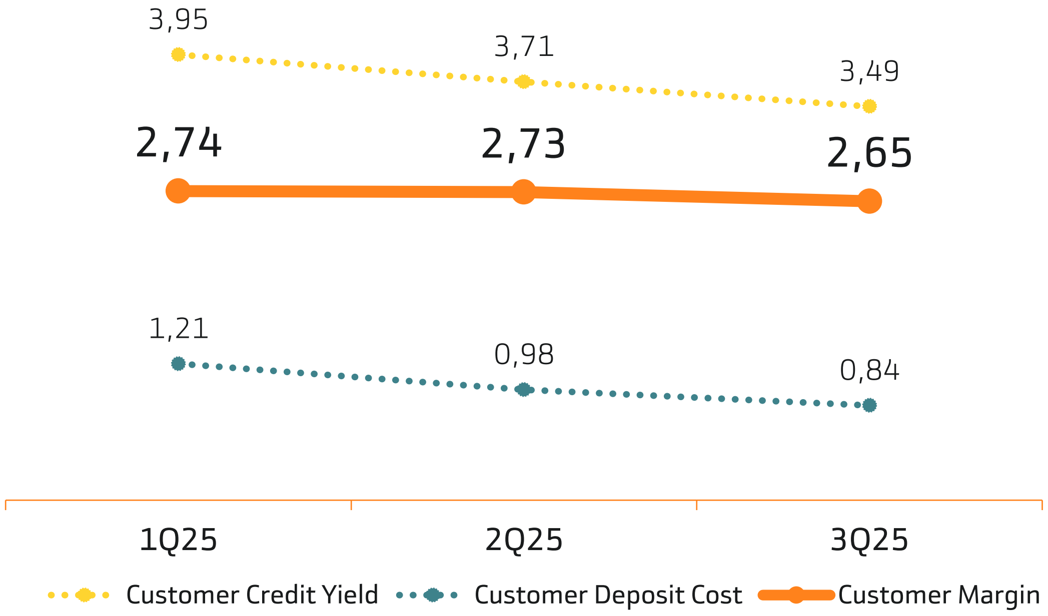


Customer margin

quarterly in %

2,70% Customer Margin 9M25

1,79% NIM 9M25



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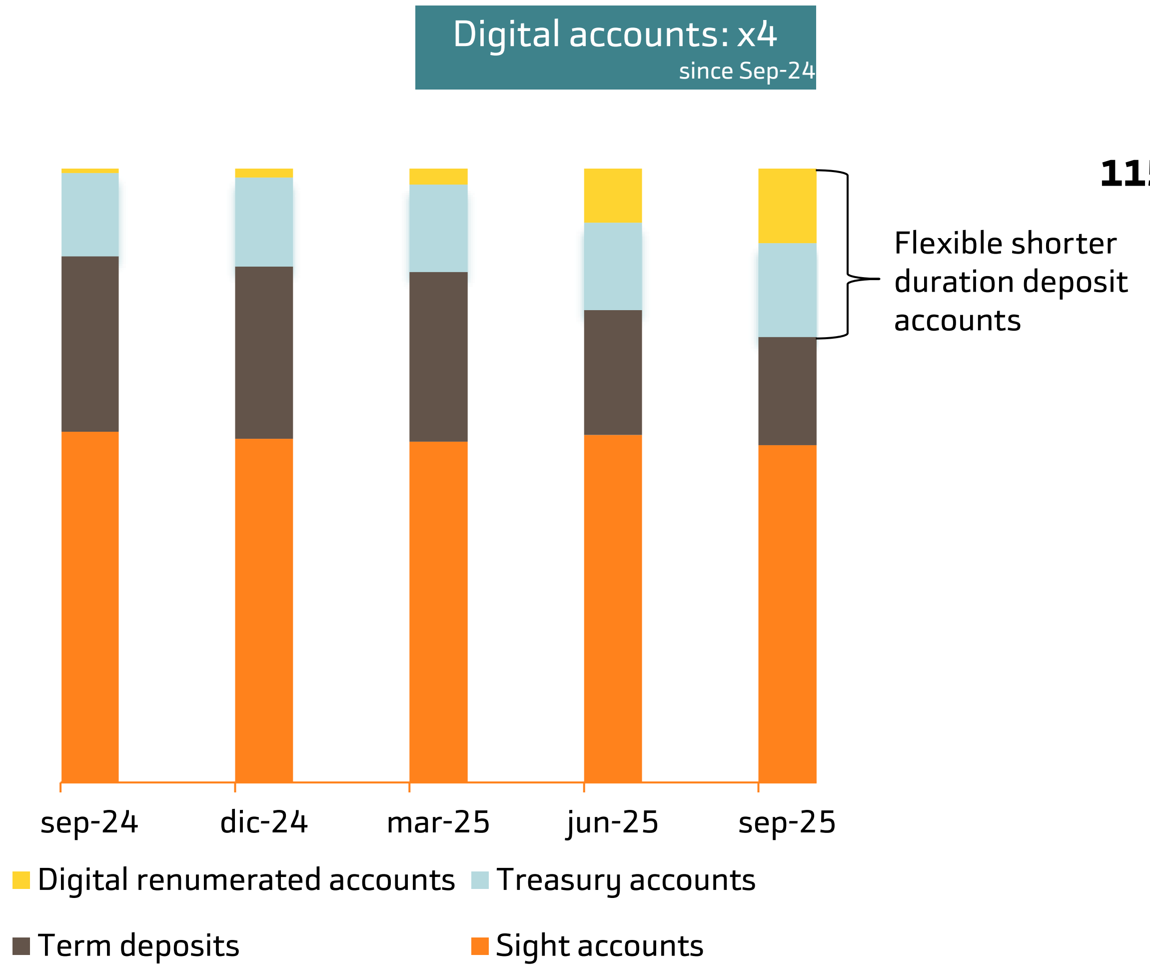
Successful digital account strategy driving increase in sight deposits

Digital acquisition campaigns creating a more flexible deposit structure with additional fee income at marginal servicing costs

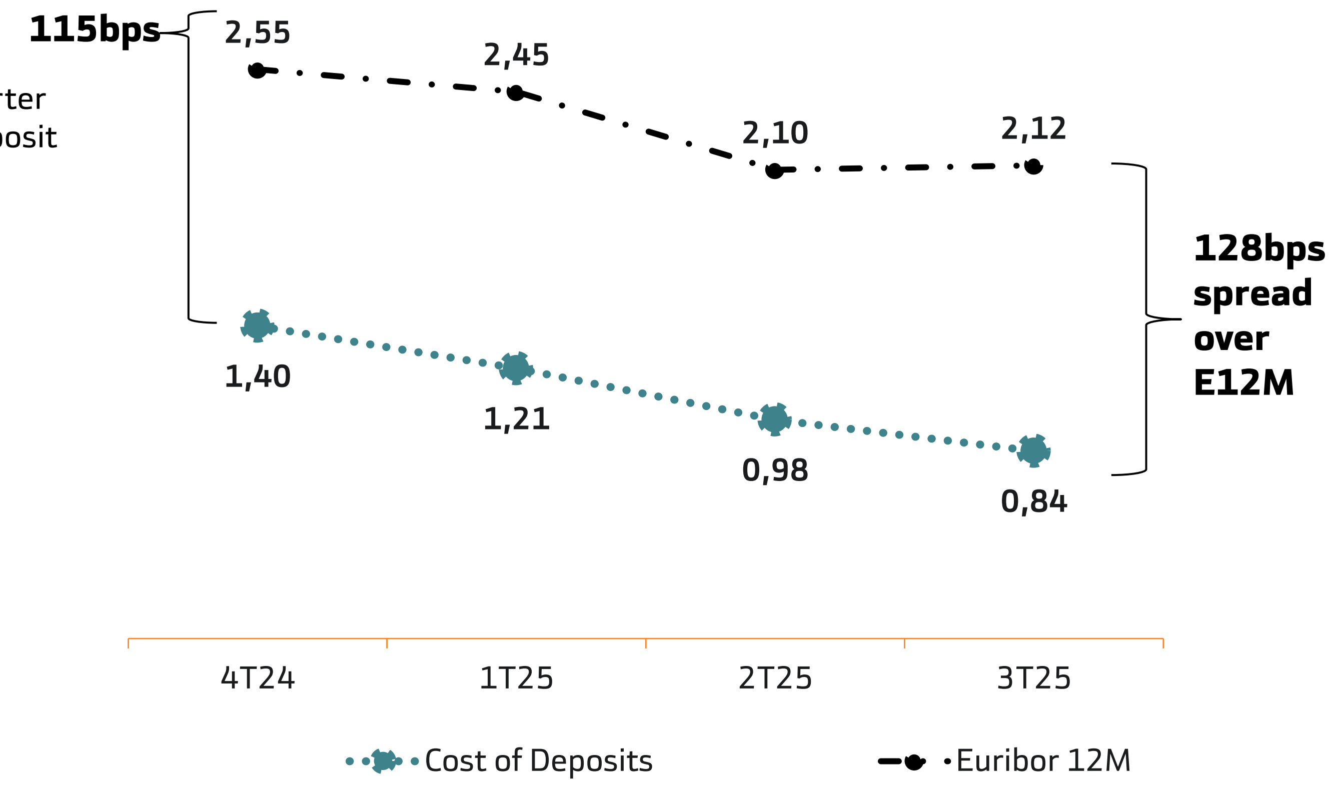
Retail Deposit type structure

100% staked bar chart



Repricing correlated with rate reductions

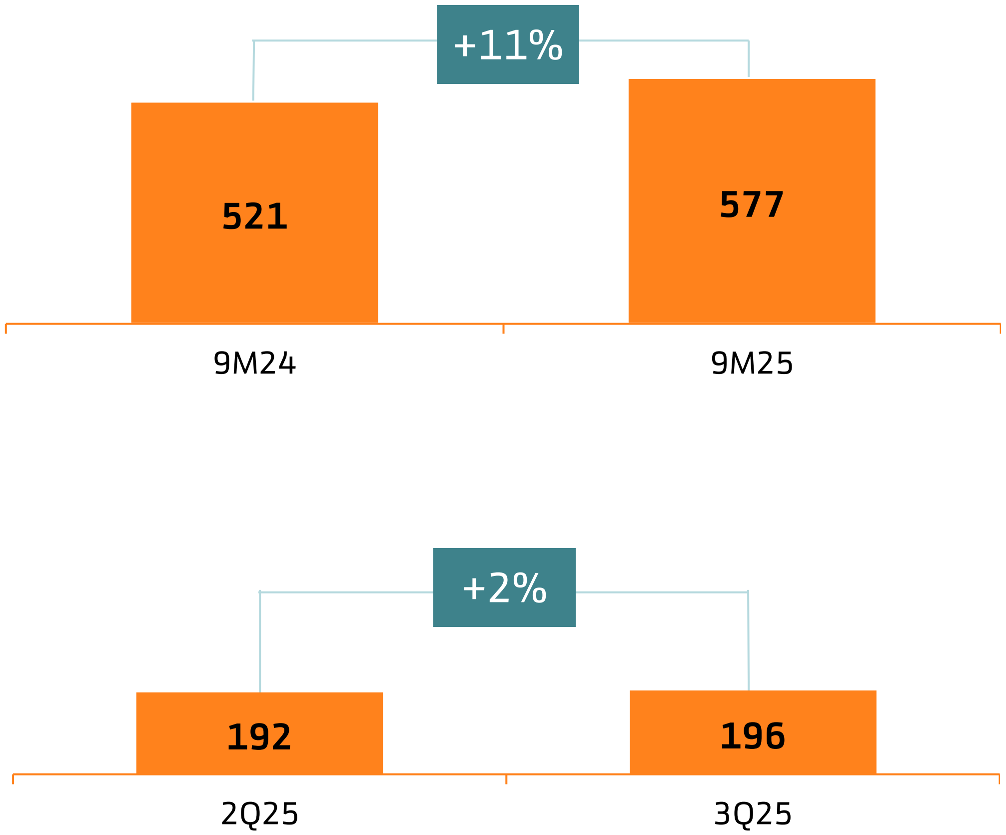
in %



Robust fee expansion +11% YoY with sustained quarterly momentum

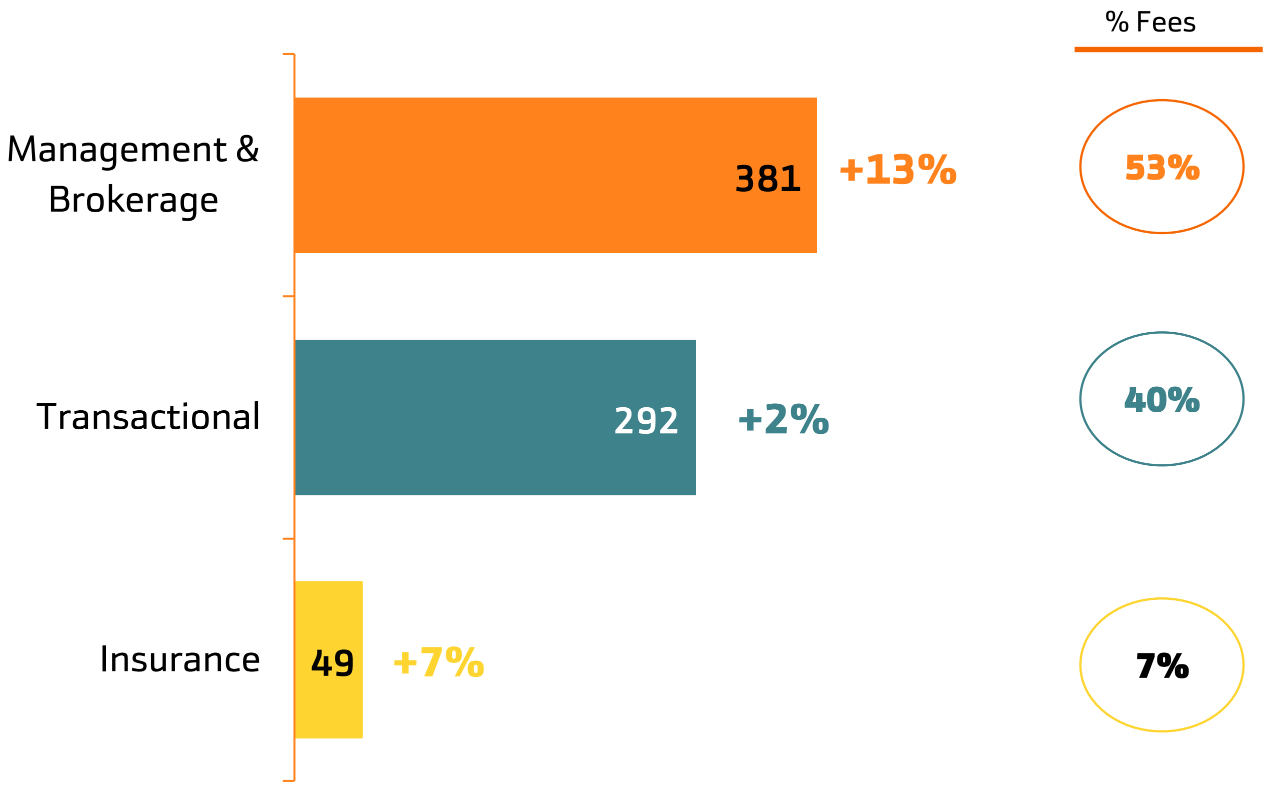
Net fees

€ million



Gross fees received

vs 9M24, € million



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Other income & expenses

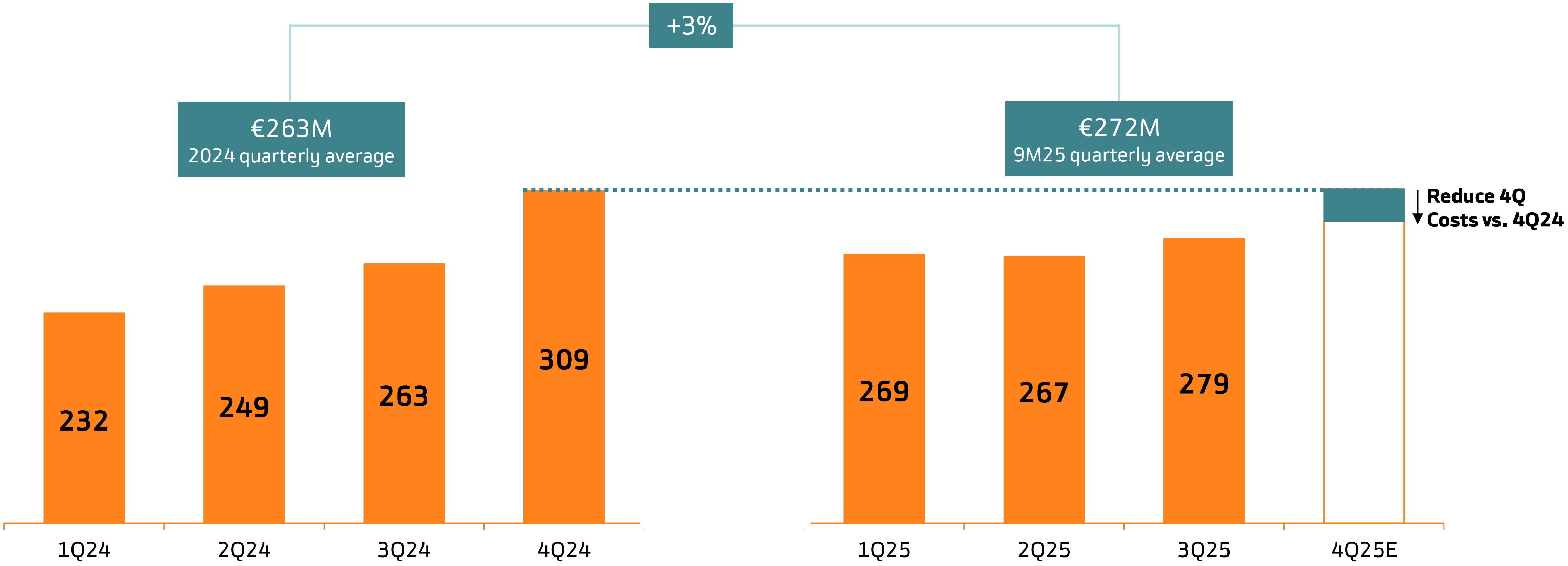
€ million	Bankinter Group			
	9M25	9M24	Dif. €	Dif. %
Equity method	36	23	+13	+57%
Trading income/losses & dividends	40	36	+4	+11%
Sub Total	**75**	**58**	**+17**	**+29%**
Other operating income/expenses	-68	-157	+89	-57%
Total	**8**	**-98**	**+106**	**n.a.**

Reduced seasonality in operating expenses

36%
Cost-to-income ratio
9M25

Operating expenses

€ million



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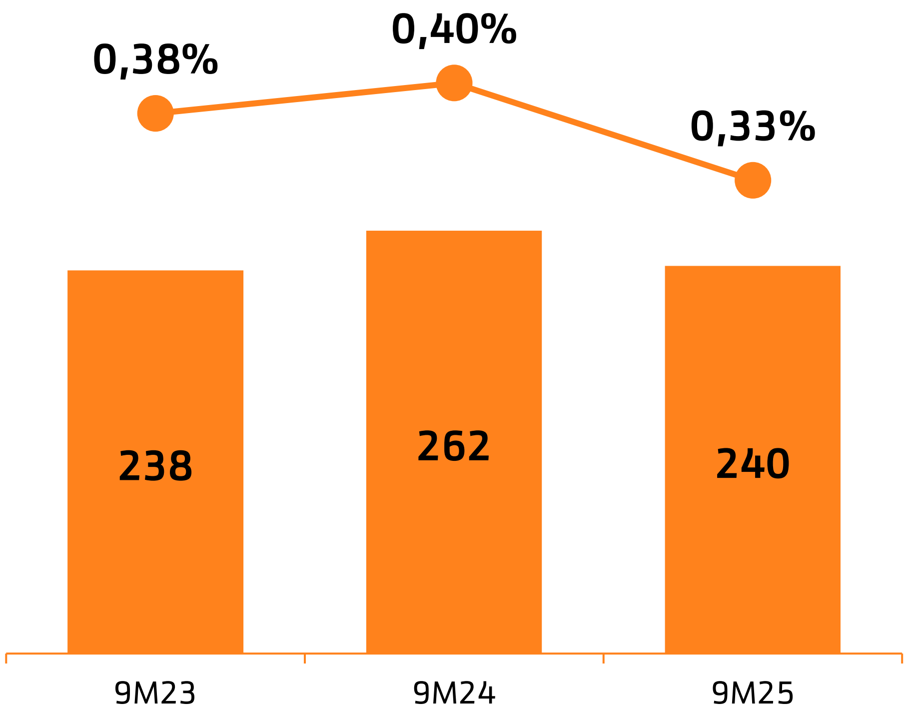
Improving cost of risk and provisions

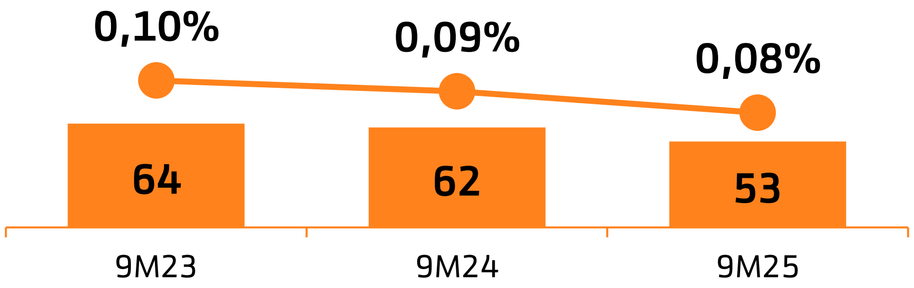
Credit risk

% of eligible risk, columns in € million



Other provisions

% of eligible risk, columns in € million



Provisions and other impairments — Annualized cost

1. Calculations based on end of period data and excluding extraordinaries

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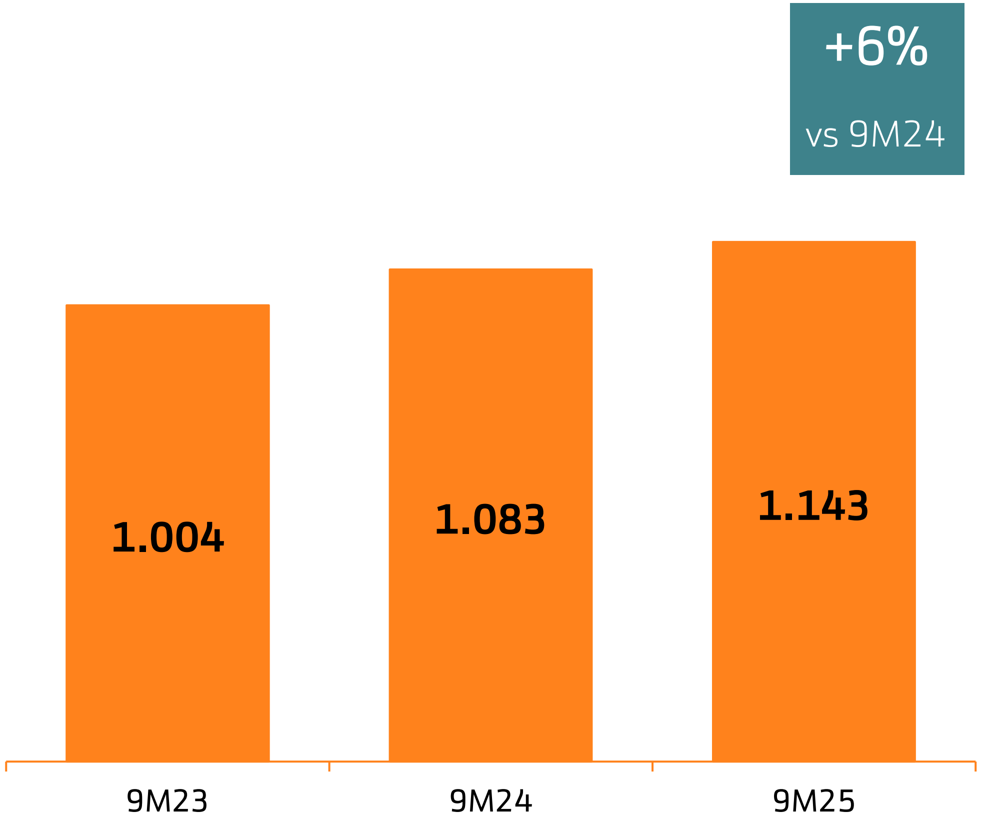
Achieving record profit levels

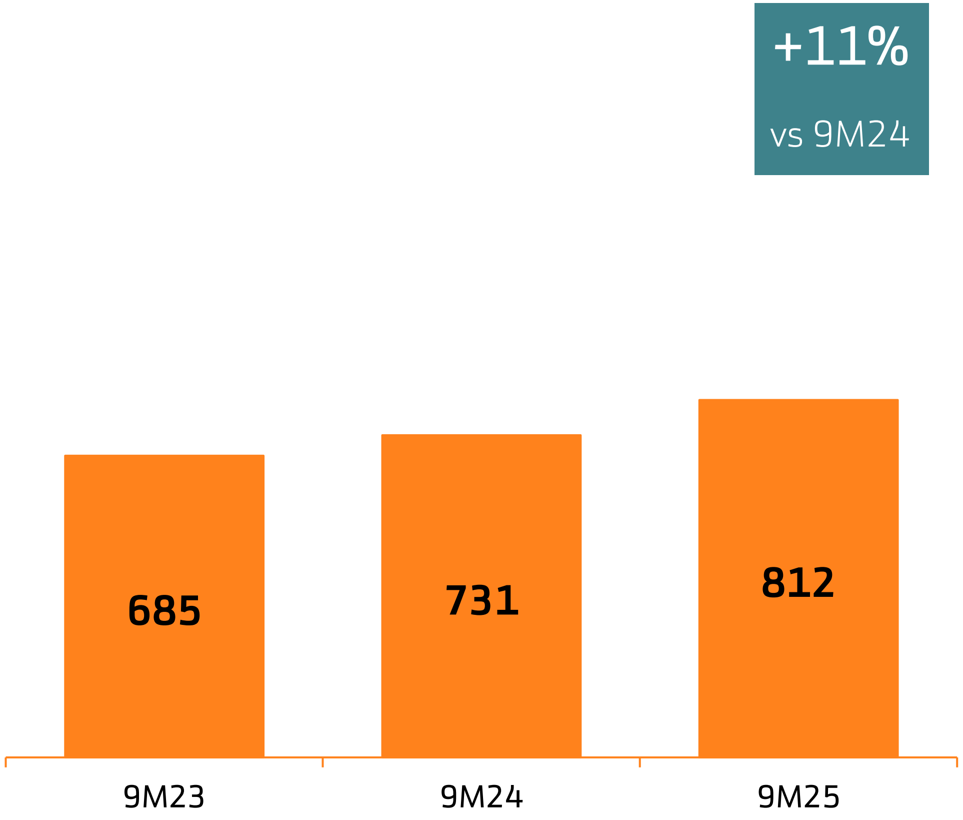
Profit before taxes

€ million



Net profit

€ million

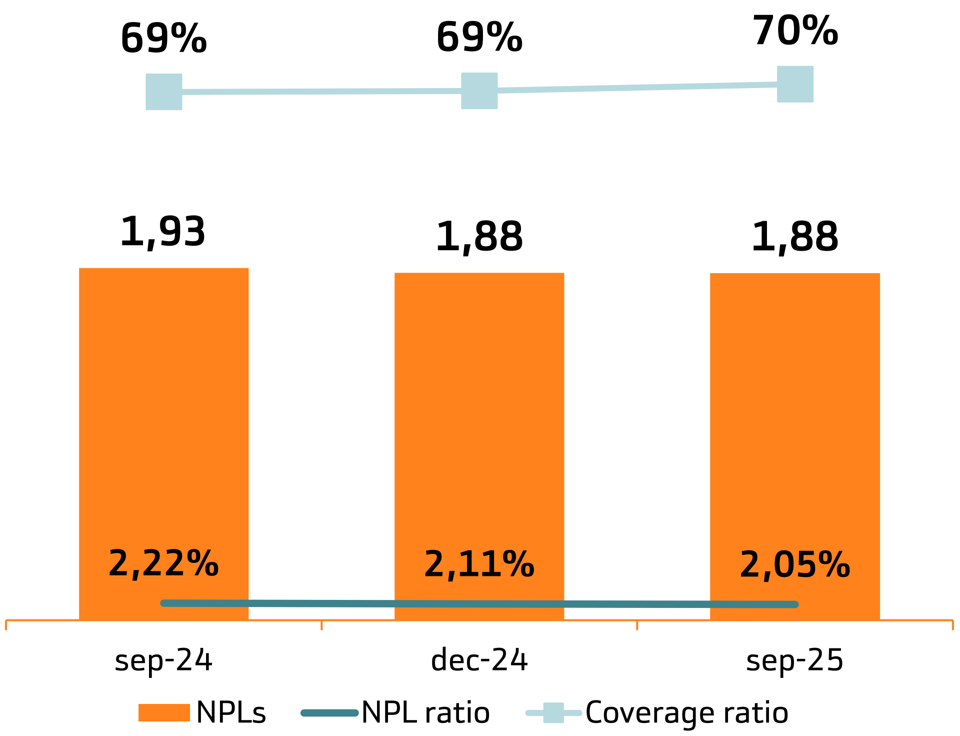


Improving credit risk and asset quality metrics across all geographies

NPLs, NPL ratio & coverage ratio

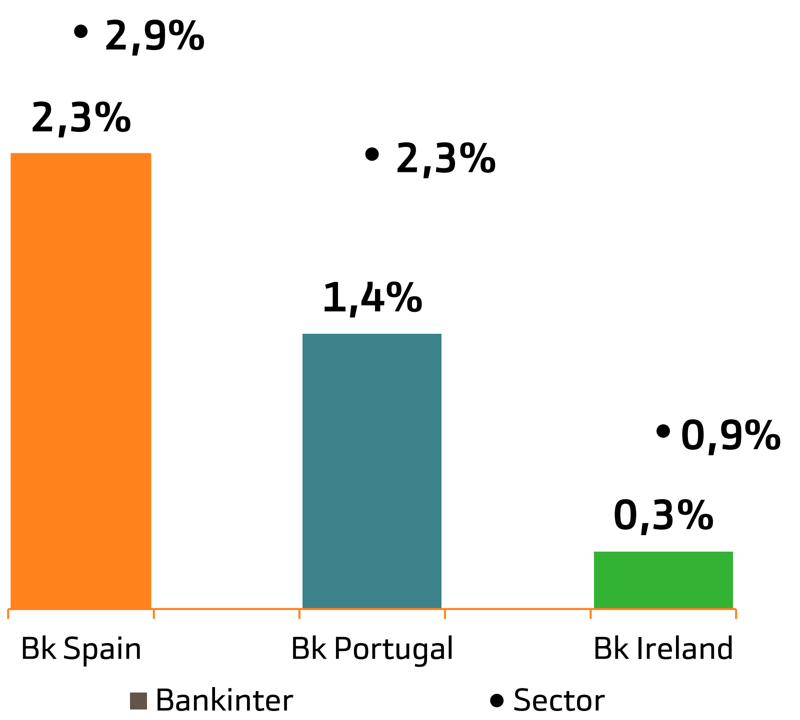
€ billion and in %

-17bps NPL ratio vs. +5% eligible risk vs sep-24



Asset quality[1]

NPL by region vs last sector data



[1]Sector NPL data based on the last available data published by each national bank as of October 2025

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Strong capital & solvency ratios

2025 Capital Pillar II (P2R) Capital Requirement

1,30%

4º lowest out of 110 European entities

CET1
12,9%

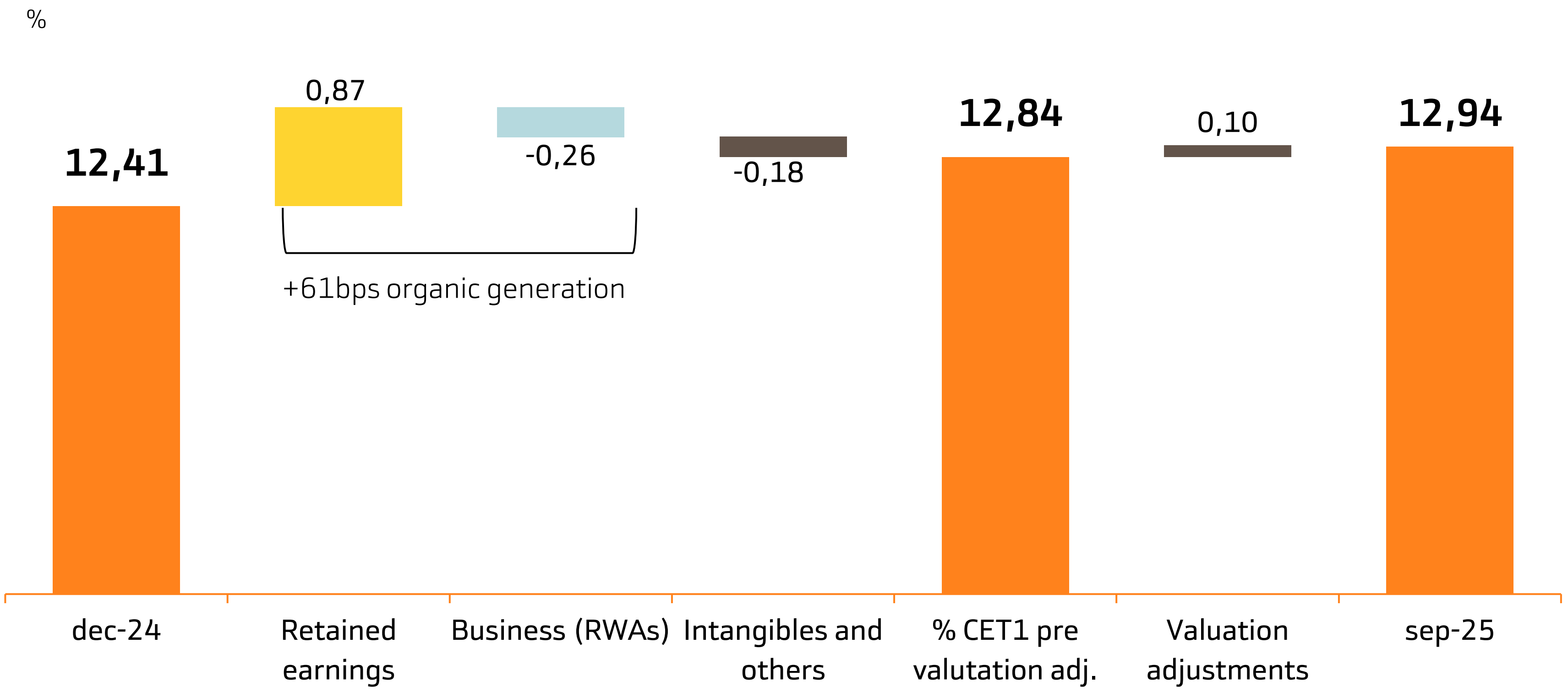
Buffer +4,99%

Regulatory Min. 7,95%

Leverage ratio **5,2%**

Total Capital ratio **17,8%**

CET1 ratio



2025 EBA Stress Test: Lowest Capital depletion amongst Spanish and Eurozone listed banks -55bps in adverse scenario

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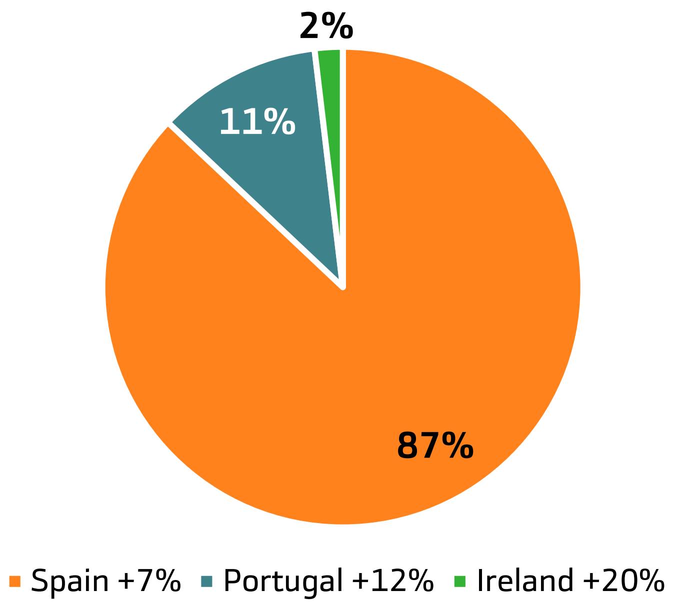
/03

Geographies & Businesses

Increased commercial activity and profitability across regions

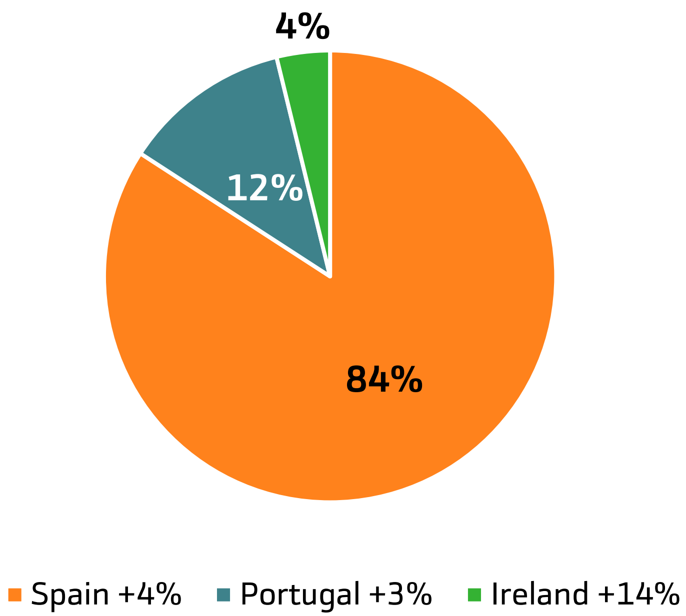
Customer volumes

% customer volumes, % variation vs sep-24



Gross operating income

% contribution, % variation vs 9M24



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Spain

Business KPIs

€67Bn
Customer lending **+4%** YoY

Retail Banking
€35bn +3%

Corp. & SME banking
€31bn +4%

€77Bn
Retail deposits **+4%** YoY

€139Bn[1] **+17%** YoY

AUM €60Bn
+19% YoY

AUC €79Bn
+16% YoY

+3% quarterly avg. cost 9M25 vs FY24

Cost-to-income ratio 36%

[1] Assets under Management:+ Assets under Custody

P&L

€ million	9M25	9M24	Dif. %
Net interest income	1.369	1.444	-5%
Net fees	510	458	+11%
Other income / expenses	16	-88	n.a.
Gross operating income	1.895	1.814	+4%
Operating expenses	-685	-628	+9%
Pre-provision profit	1.210	1.185	+2%
Cost of risk & other provisions	-255	-282	-10%
Profit before tax	**955**	**903**	**+6%**

Based on management criteria. Impact from banking tax is included. When excluded, variation is -4% YoY

Portugal

Business KPIs

€11Bn
Customer lending **+11%** YoY

Retail Banking
€7Bn +12%

Corp. & SME Banking
€4Bn +10%

€10Bn[1]
Customer deposits **+5%** YoY

€11Bn[2] **+23%** YoY

AUM €6Bn
+27% YoY

AUC €5Bn
+19% YoY

+7% quarterly avg. cost 9M25 vs FY24

Cost-to-income ratio 33%

P&L

€ million	9M25	9M24	Dif. %
Net interest income	213	211	+1%
Net fees	59	56	+5%
Other income / expenses	-1	-5	-69%
Gross operating income	271	263	+3%
Operating expenses	-89	-79	+12%
Pre-provision profit	182	183	-1%
Cost of risk & other provisions	-25	-30	-14%
Profit before tax	**157**	**154**	**+2%**

Based on Management criteria
1 Includes wholesale customer deposits
2 Assets under Management + Assets under Custody

Ireland

Business KPIs

€4,4Bn
Customer lending **+20%** YoY

Mortgages
€3,4Bn +23%

Consumer
€1,0Bn +11%

0,3%
NPL ratio

+4% quarterly avg. cost 9M25 vs FY24

Cost-to-income ratio 45%

Based on Management criteria

P&L

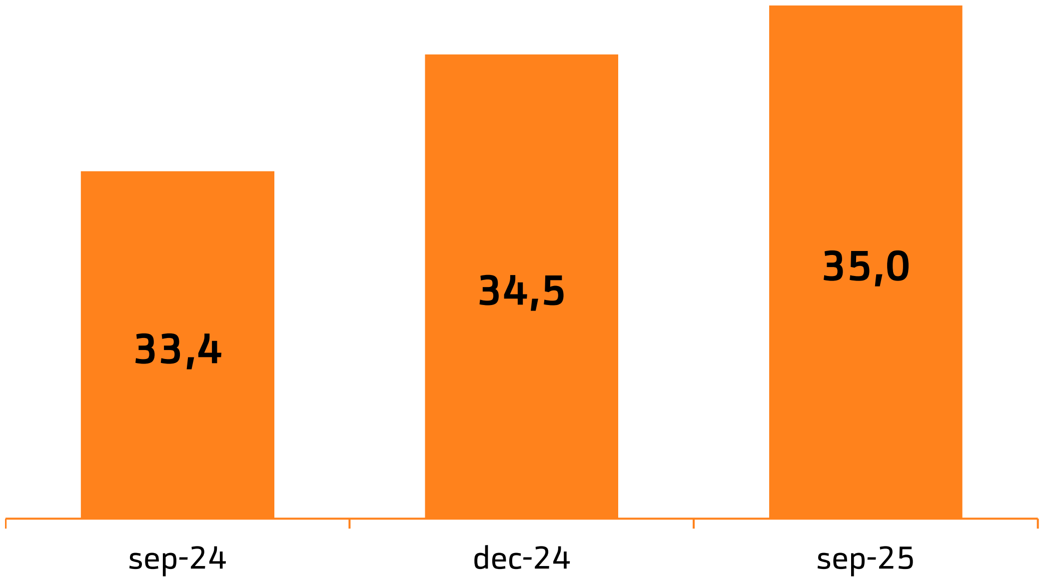
€ million	9M25	9M24	Dif. %
Net interest income	85	73	+16%
Net fees	7	7	+3%
Other income / expenses	-6	-5	+24%
Gross operating income	**86**	**75**	**+14%**
Operating expenses	-39	-34	+12%
Pre-provision profit	**47**	**41**	**+16%**
Cost of risk & other provisions	-13	-12	+13%
Profit before tax	**34**	**29**	**+17%**

Corporate & SME banking growth acceleration

Customer lending

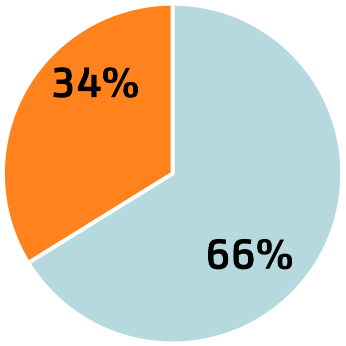
€ billion

+5%
vs sep-24

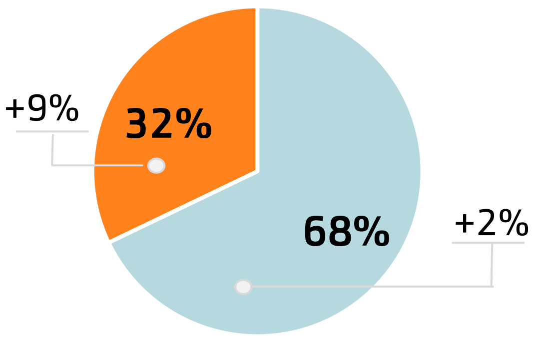


International business segment size & growth (Spain)

New credit origination
% of origination YTD



Customer lending
% of total, % increase vs sep-24



Domestic   International business

Customer lending growth (Spain)

sep-25 vs sep-24

Bankinter	+4,3%

Sector[1]	+2,5%

[1]Data BoS Aug 25. Table 19.16

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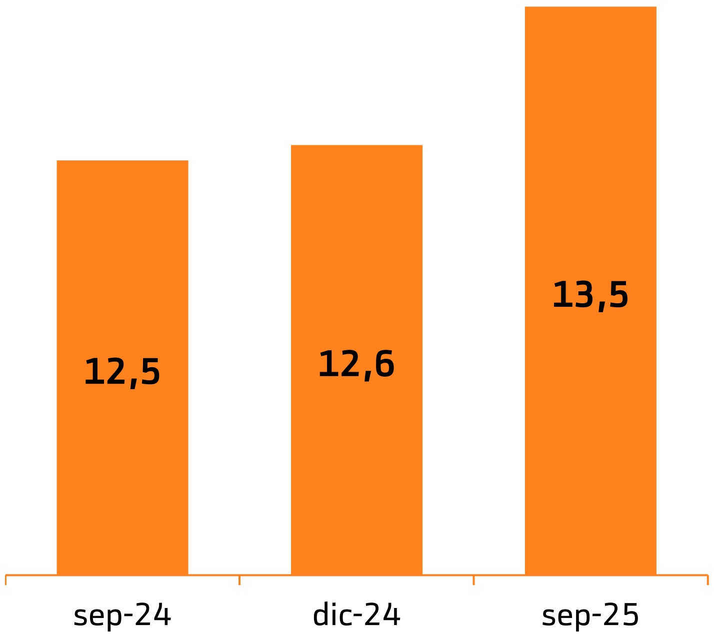
Retail Banking: increased trends in mortgage activity and strong account gathering

Salary account balances

€ billion

+7%
vs sep-24



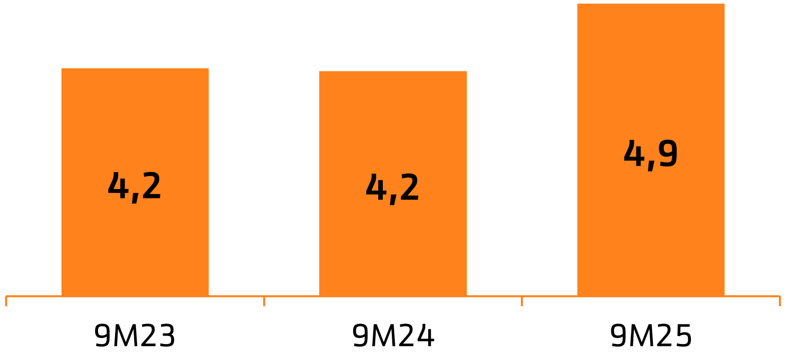
New mortgage origination

€ billion

Market share		
Spain[1]	Portugal[2]	Ireland[3]
6%	6%	6%

~75% Fixed / Mixed

+16% vs 9M24

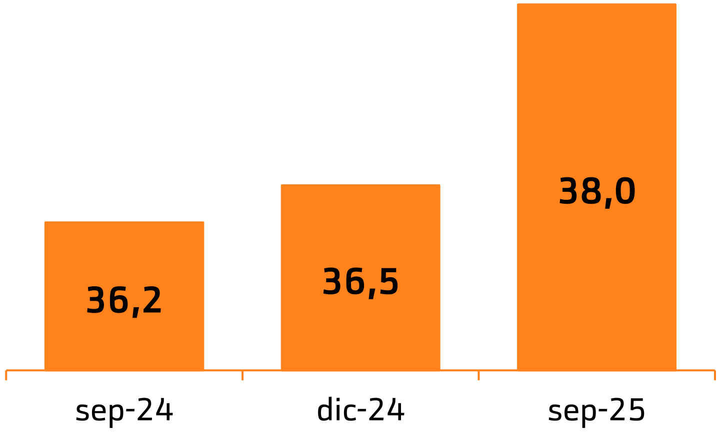


Mortgage backbook

€ billion

Spain	+3,4%	Sector [4]	+2,9%
Portugal	+11%	Sector[2]	+8%
Ireland	+23%		

+5% vs sep-24



[1]INE July 25.Market share in Spain in the last 12 months.
[2]Bank of Portugal July 25, last twelve months.
[3]Bank of Ireland, Aug 25, YTD
[4]BoS Table 19.16. August 25, last twelve months.

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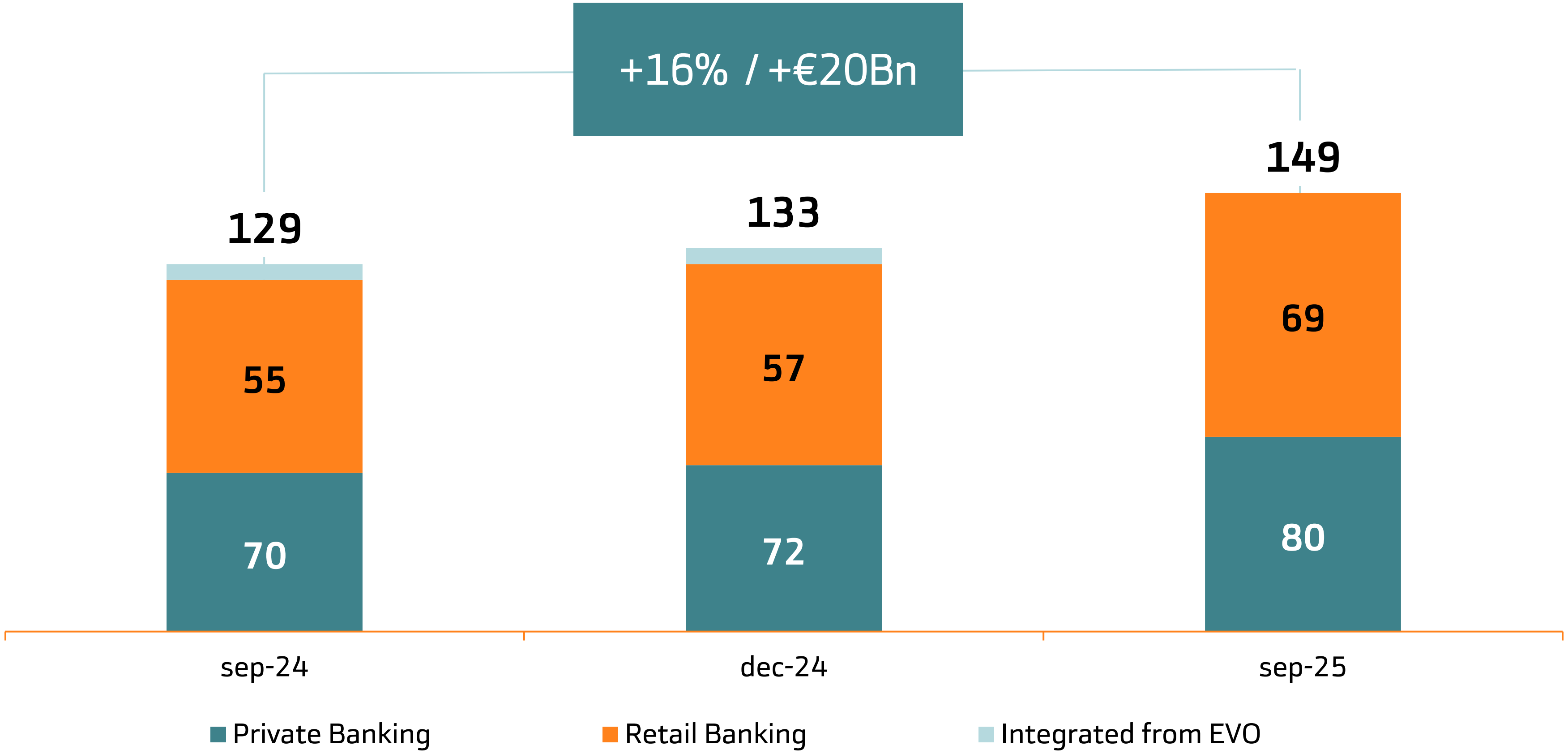
Wealth Management: growth reflects the high-quality customer base

Customer wealth[1]

€ billion



+€16Bn
Incremental wealth
In 2025

€7,5Bn	€8,5Bn
Net New Money	Market Effect

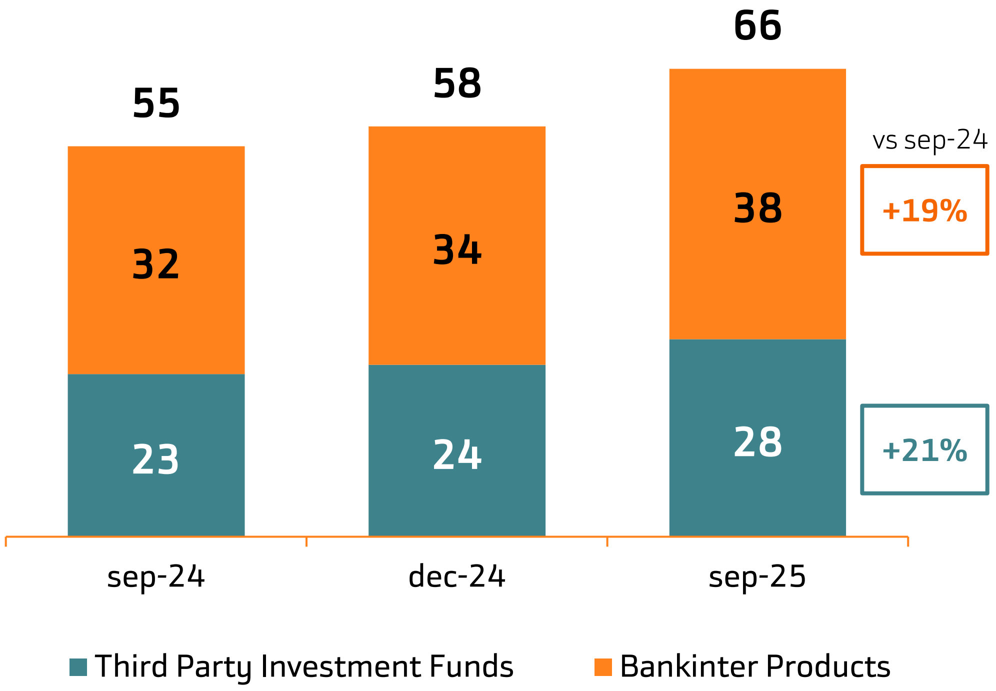
[1] Customer wealth includes accounts, deposits, AUMs y AUCs

Off Balance sheet volumes, leading the sector in growth

€150Bn
+€22Bn / +18%
AUMs + AUCs
vs sep-24

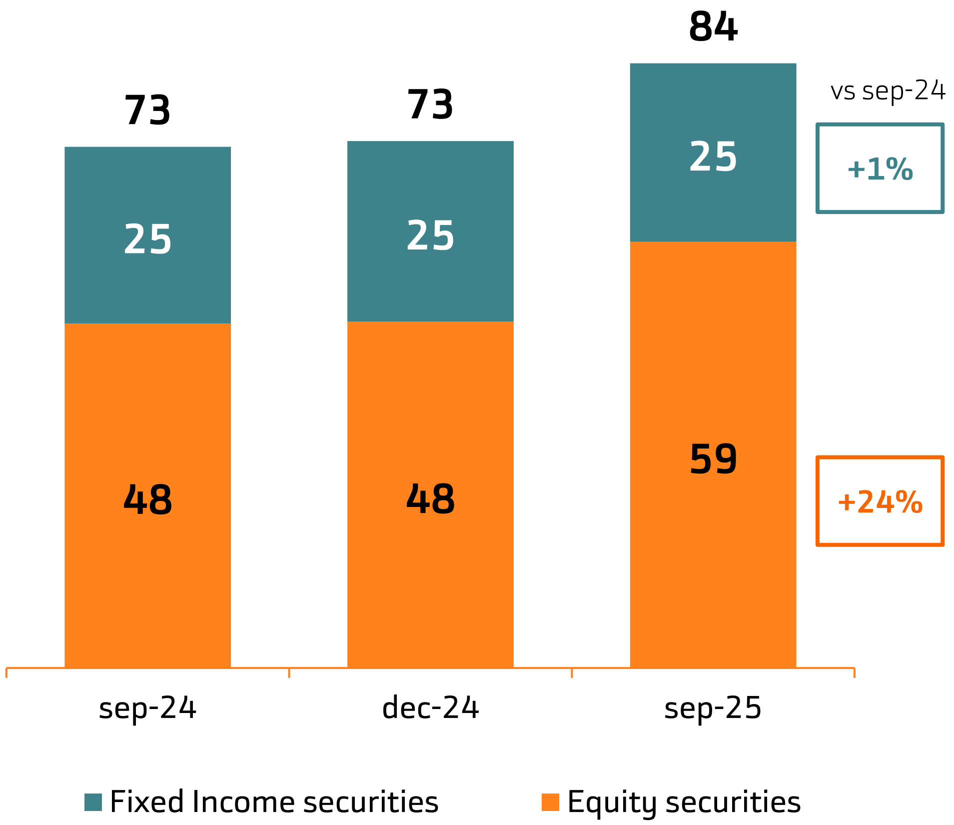
AUMs

€ billion



AUCs[1]

€ billion



[1] Includes securities from institutional clients

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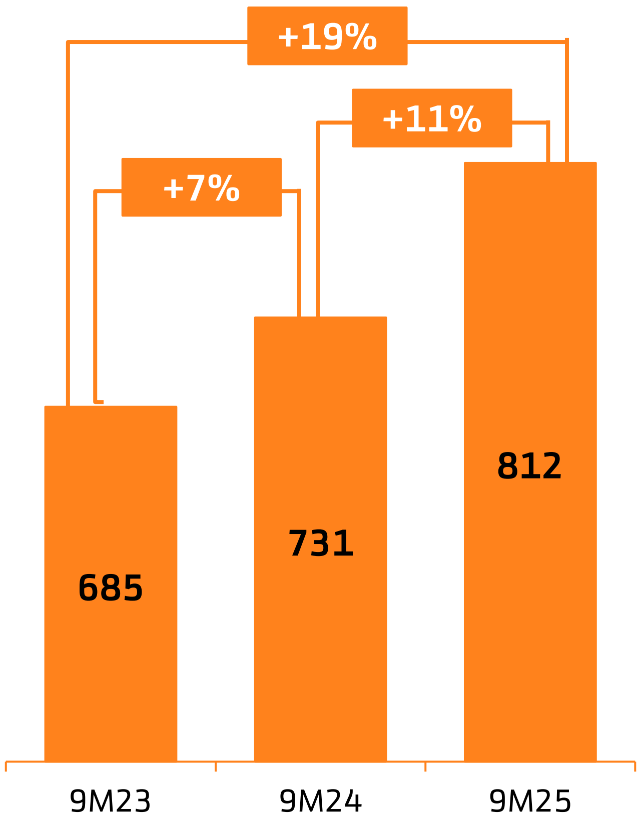
Closing Remarks

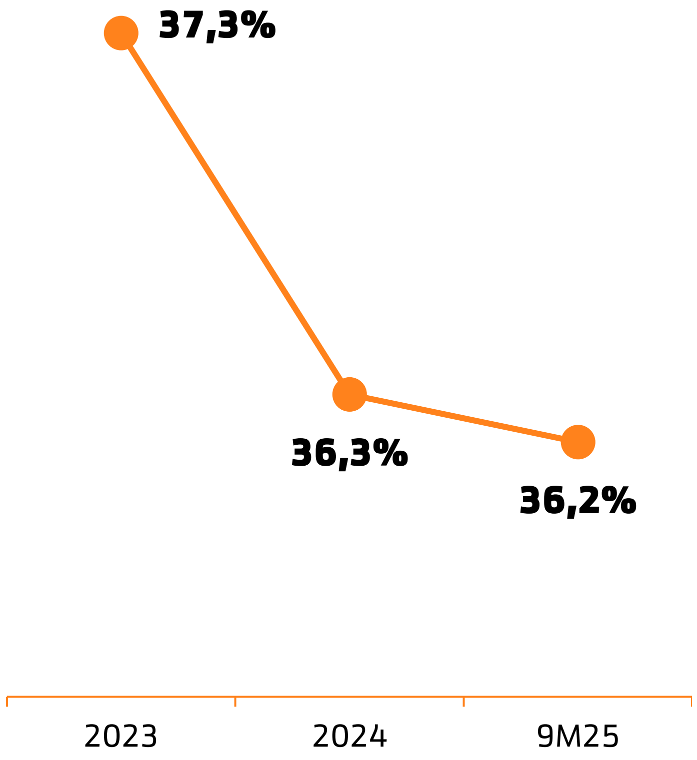
Record results, strengthened by efficiency and asset quality levels

Net Profit

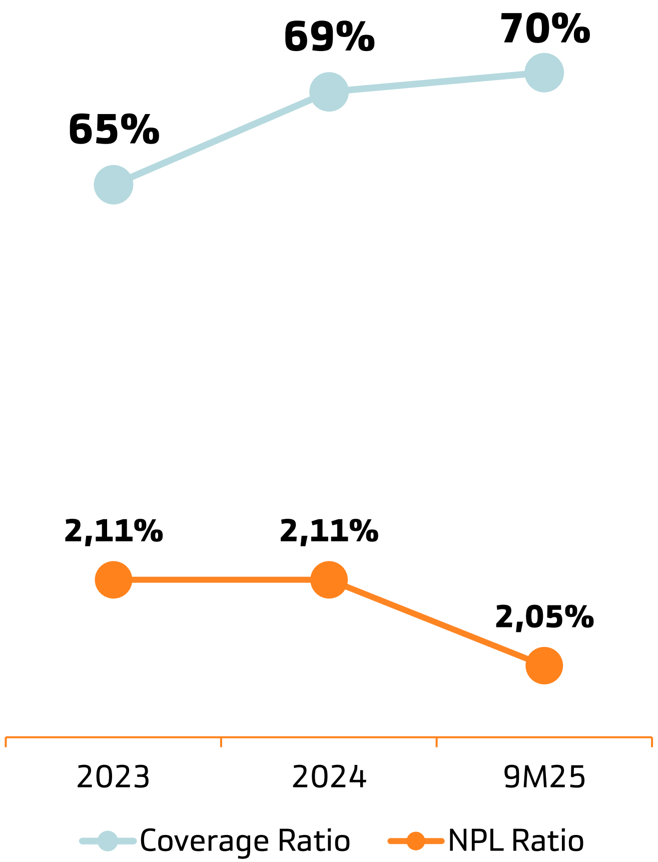
€ million



Cost-to-income ratio



NPL & Coverage ratios



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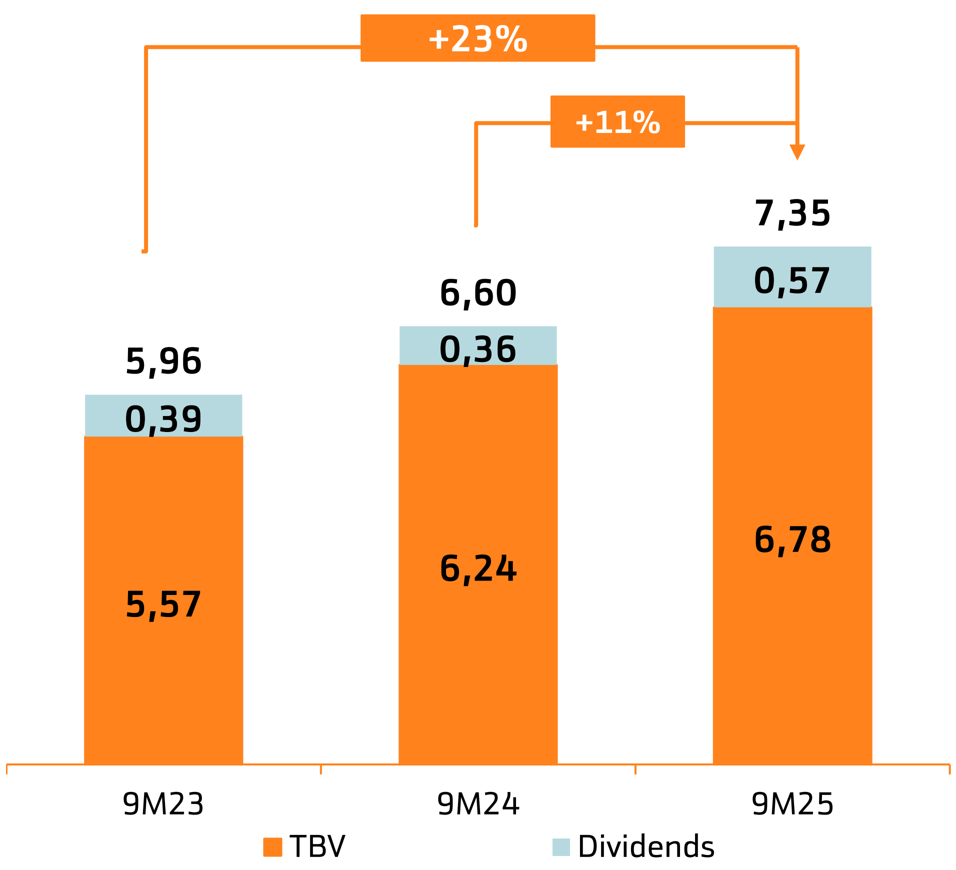
Generating value through compounding investment in profitable organic growth

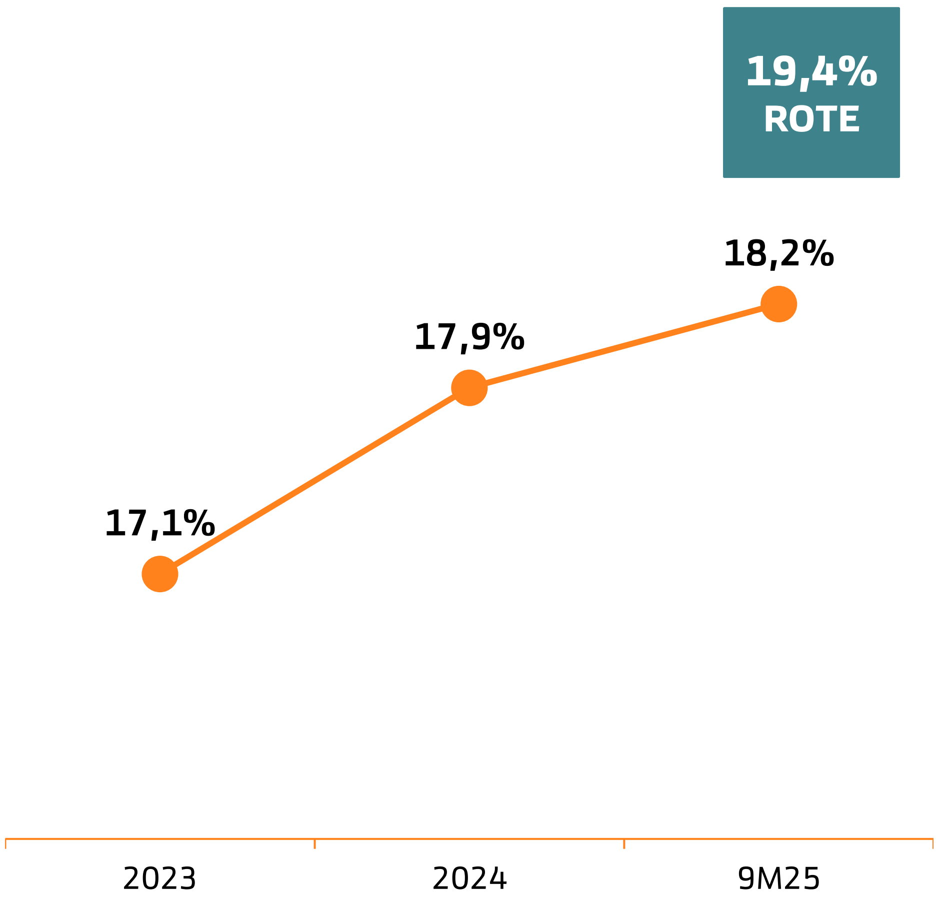
Tangible Book value + Dividends paid

Last twelve months, € per share



ROE

Last twelve months



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+9% / €234Bn in Customer volumes YoY

Customer volumes
vs sep-24

Customer lending	Retail deposits	AUMs
€83Bn	**€85Bn**	**€66Bn**
+5%	**+5%**	**+20%**

Results
vs 3Q24

Gross operating income	Pre-provision profit	Net profit
€2.251M	**€1.437M**	**€812M**
+5%	**+2%**	**+11%**
NII -3,5% / Fees +10,6%		

Ratios

CET1	NPL ratio	Cost-to-income ratio
12,9%	**2,05%**	**36%**
sep-25	sep-25	9M25

Value

ROTE	TBV	Dividend yield
19,4%	**+9%**	**4,2%**
Last twelve months	vs 9M24	Last twelve months

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Appendix

/01 Results & Solvency

/02 Glossary

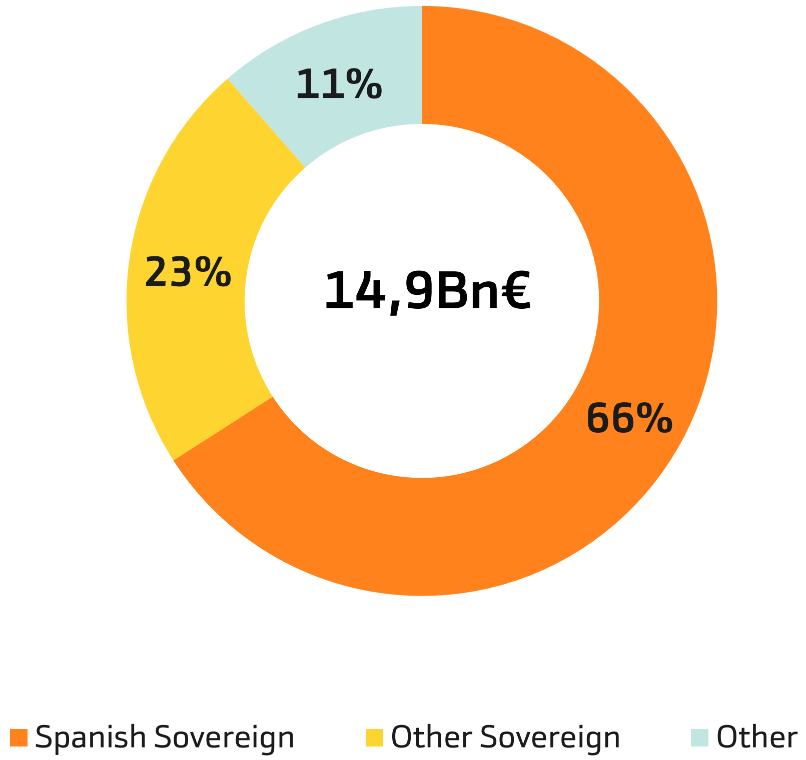
3Q25 Profit & Loss Summary

€ million	Bankinter Group						
	3Q25	2Q25	Dif. €	Dif. %	3Q24	Dif. €	Dif. %
Net Interest Income	566	560	+6	+1%	568	-2	0%
Net Fees & Commissions	196	192	+4	+2%	179	+17	+10%
Other Income/Expenses	-5	10	-16	n.a.	-6	1	-15%
Gross Operating Income	**757**	**763**	**-6**	**-1%**	**741**	**+16**	**+2%**
Operating Expenses	-279	-267	-11	+4%	-263	-15	+6%
Pre-provision Profit	**478**	**495**	**-17**	**-3%**	**478**	**1**	**0%**
Cost of Risk and Other Provisions	-101	-108	+7	-7%	-110	+9	-8%
Profit before Taxes	**377**	**387**	**-10**	**-3%**	**367**	**+10**	**+3%**
Total Group Net Profit	**270**	**272**	**-2**	**-1%**	**258**	**+12**	**+5%**

ALCO Portfolio

ALCO breakdown (as of sep-25)

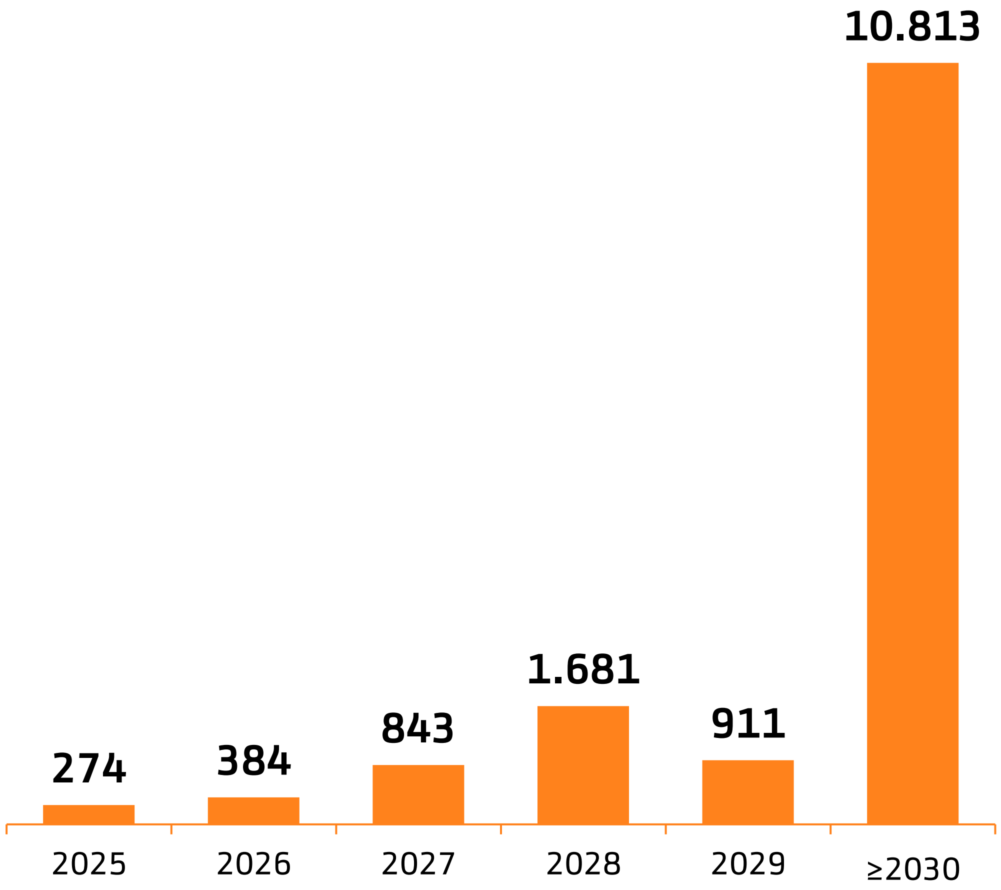
In %



87% Fixed Rate

Maturities (as of sep-25)

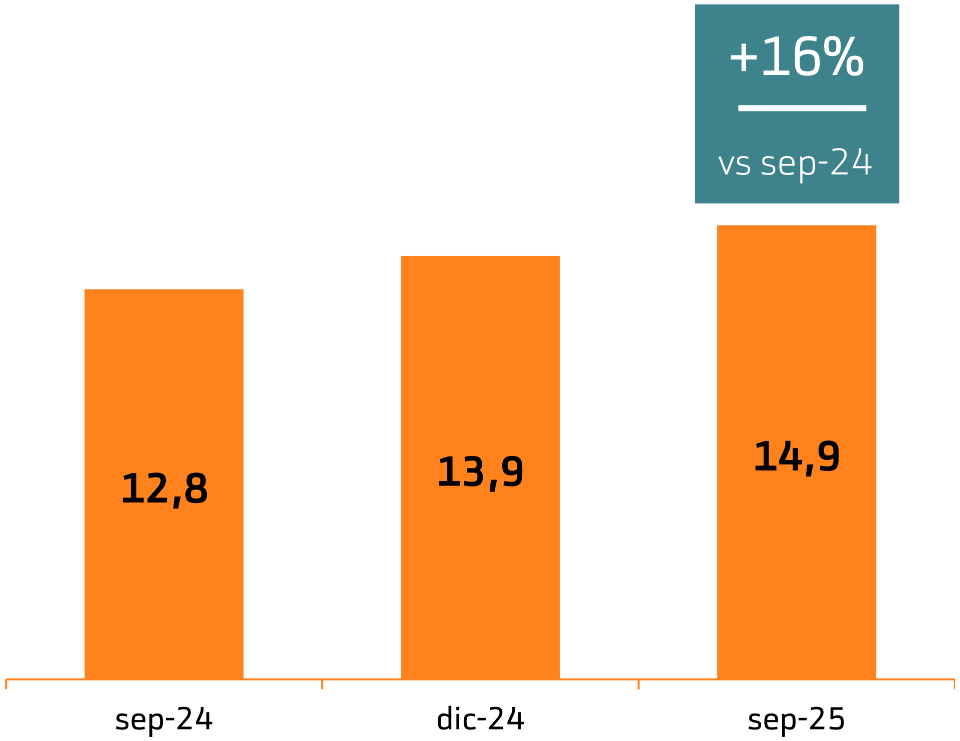
€ million



ALCO bond portfolio continues to support NII momentum

ALCO Portfolio Size

€ billion



as of sep-25	HTC	FV	Total	YoY Difference
Amount (€Bn)	14,2	0,7	14,9	+2,1
Duration (years)	4,9	2,8	4,8	-0,2
Avg. maturity (years)	9,4	3,0	9,1	+0,4
Yield (%)	2,5	1,9	2,5	+0,0
Unrealised Capital gains (€M)	-126	-8	-134	+92

ALCO Portfolio / Total Assets	12%

ALCO Portfolio / Equity	2,3x

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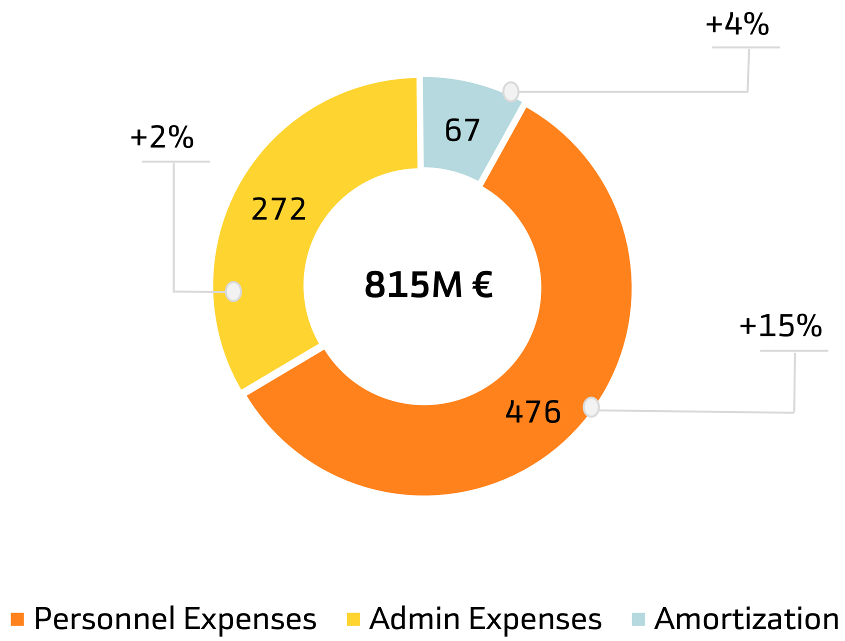
Operating expenses breakdown

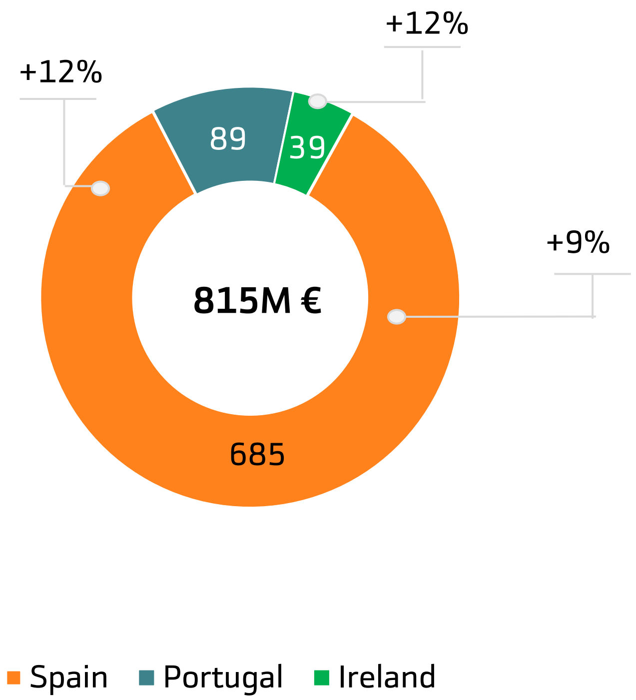
By Type

9M25 in € million, % vs. 9M24



By Geography

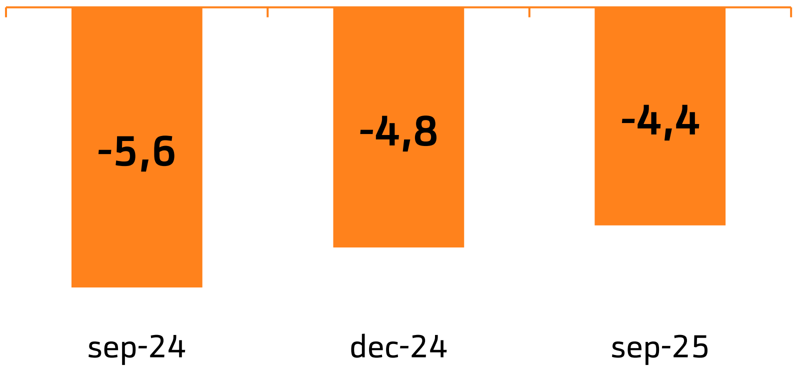
9M25 in € million, % vs. 9M24



Solid liquidity metrics

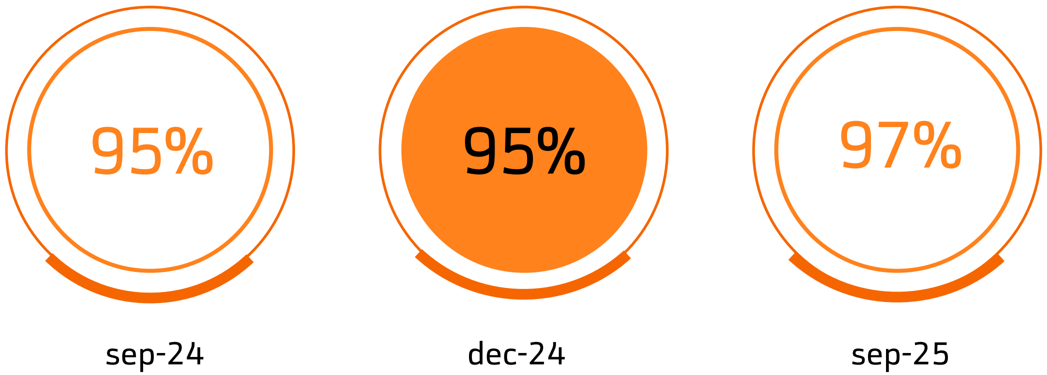
Liquidity gap

€ billion



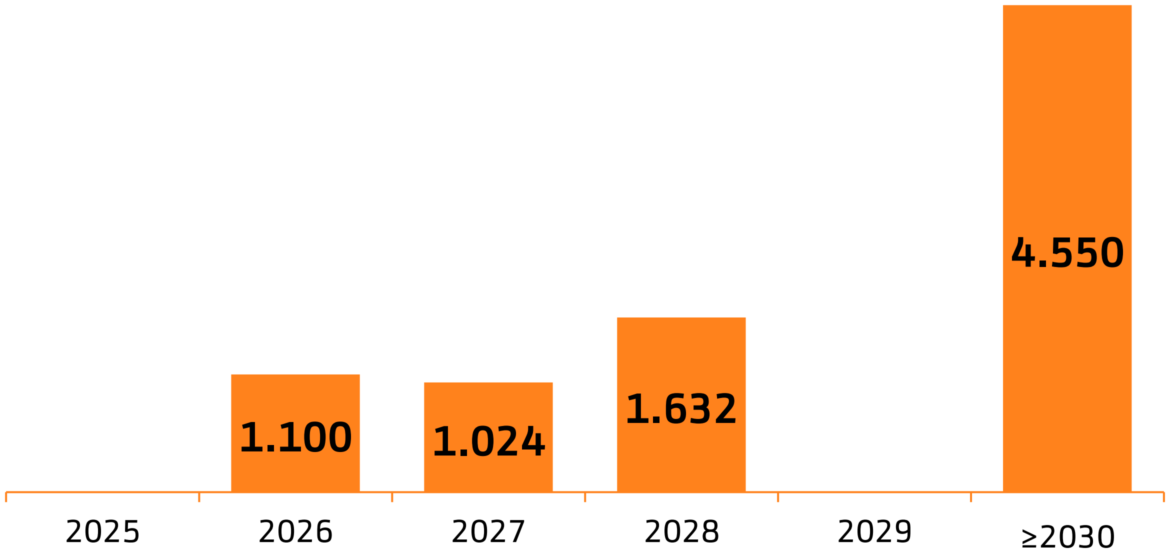
Loan to Deposits

In %



Wholesale funding maturities

€ million



HQLAs 12M average	€23,1Bn
Liquid Assets	€39,4Bn
Issuance Capacity	€8,4Bn
LCR 12M average	199%

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Strong capital & solvency ratios

2025 Capital Pillar II (P2R) Capital Requirement

1,30%

4º lowest out of 110 European entities

CET1

12,9%

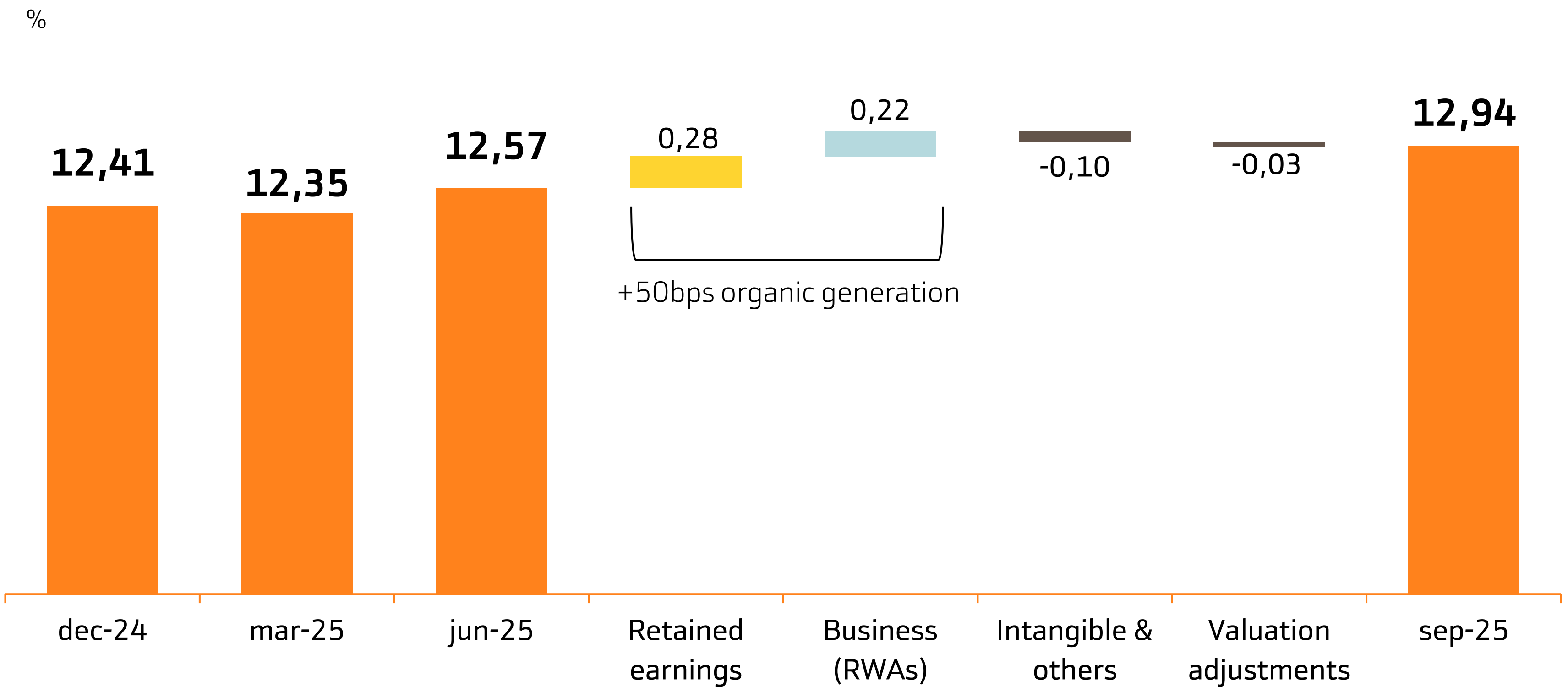
Buffer +4,99%

Regulatory Min. 7,95%

Leverage ratio **5,2%**

Total Capital ratio **17,8%**

CET1 ratio



2025 EBA Stress Test: Lowest Capital depletion amongst eurozone listed banks

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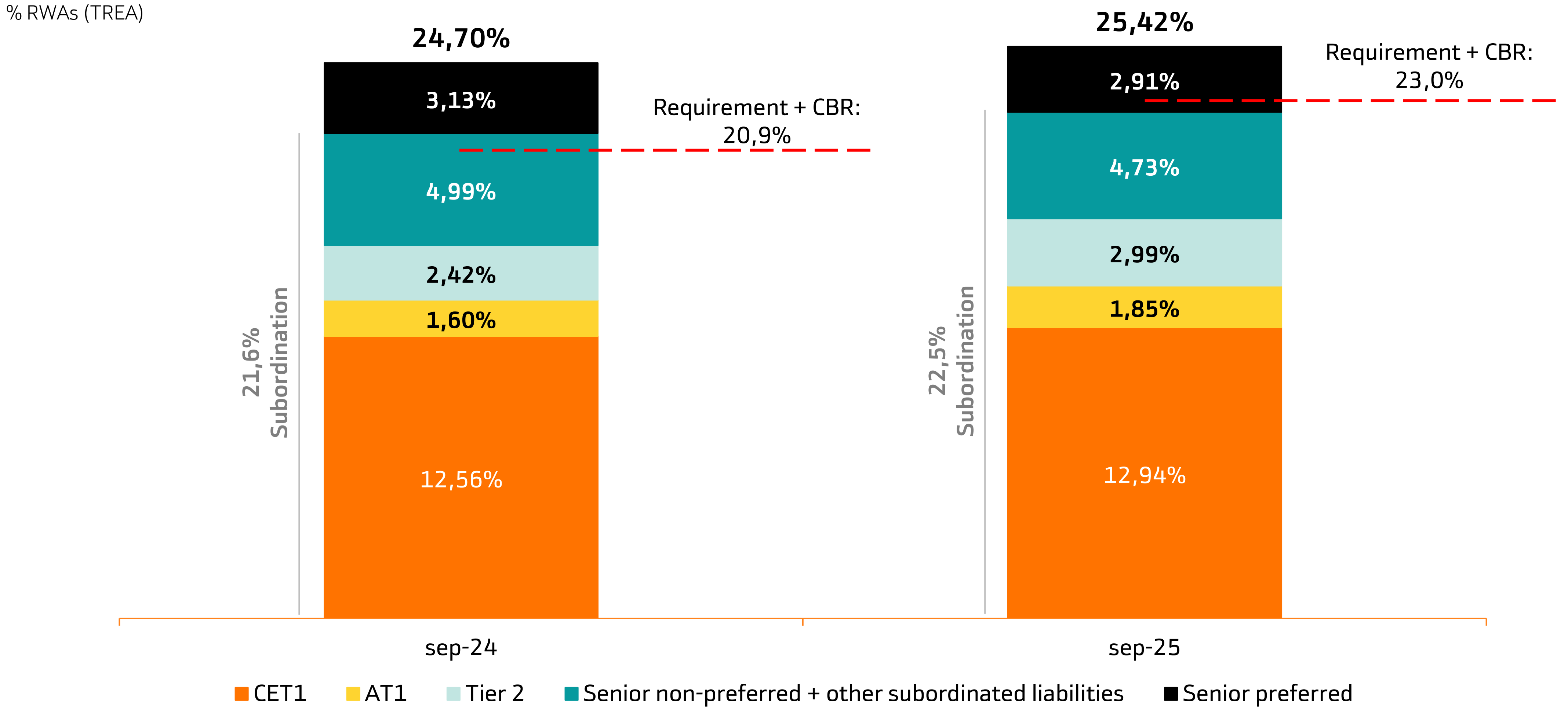
Minimum Requirement for own funds and eligible liabilities

MREL ratio



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A.2

Glossary - Acronyms

Concept	Definition
ALCO	Asset–Liability Committee
RWAs	Risk weighted assets
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
EPS	Earnings per share
CET1	Common Equity Tier 1
ESMA	European Securities and Markets Authority
INE	Instituto Nacional de Estadística, Spanish national statistics institute
APMs	Alternative performance measures
MREL	Minimum Requirement for own funds and Eligible Liabilities
NPL	Non-performing loan
Customer wealth	Includes volumes in accounts and deposits, AUMs and AUCs from Wealth and Commercial clients
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
SICAV	Investment Company with Variable Capital
SREP	Supervisory Review and Evaluation Process
CAGR	Compound annual growth rate
Customer volumes	Includes loan book, retail deposits and AUMs

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