

Bankinter retail banking: Being **unique**

Morgan Stanley
Spanish Banks Conference
London, July 2006

01 bankinter´s story

02 a unique banking model

03 Managing customers

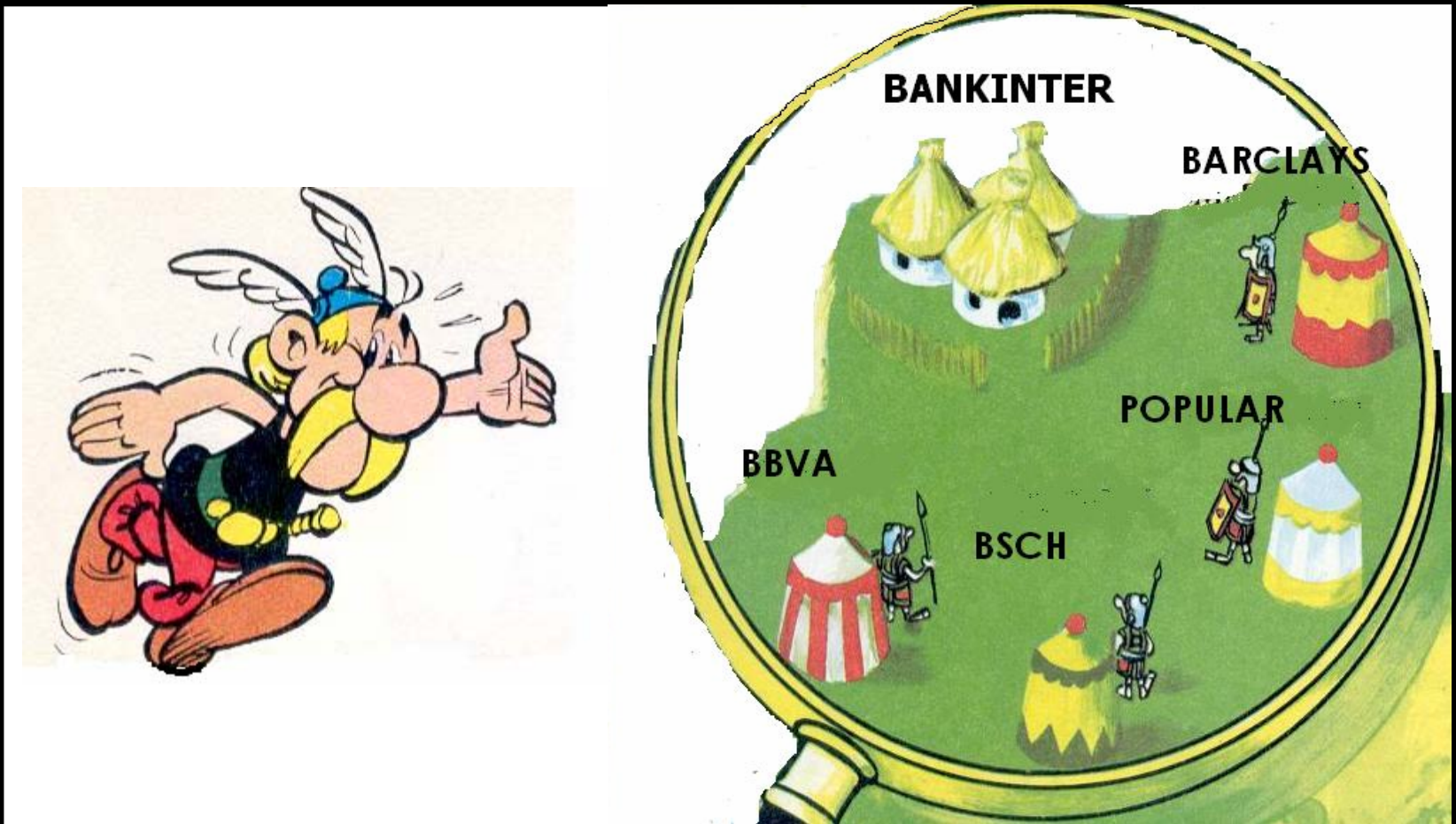
04 our value proposition

Bankinter's story

A story of **survival** amongst giants.



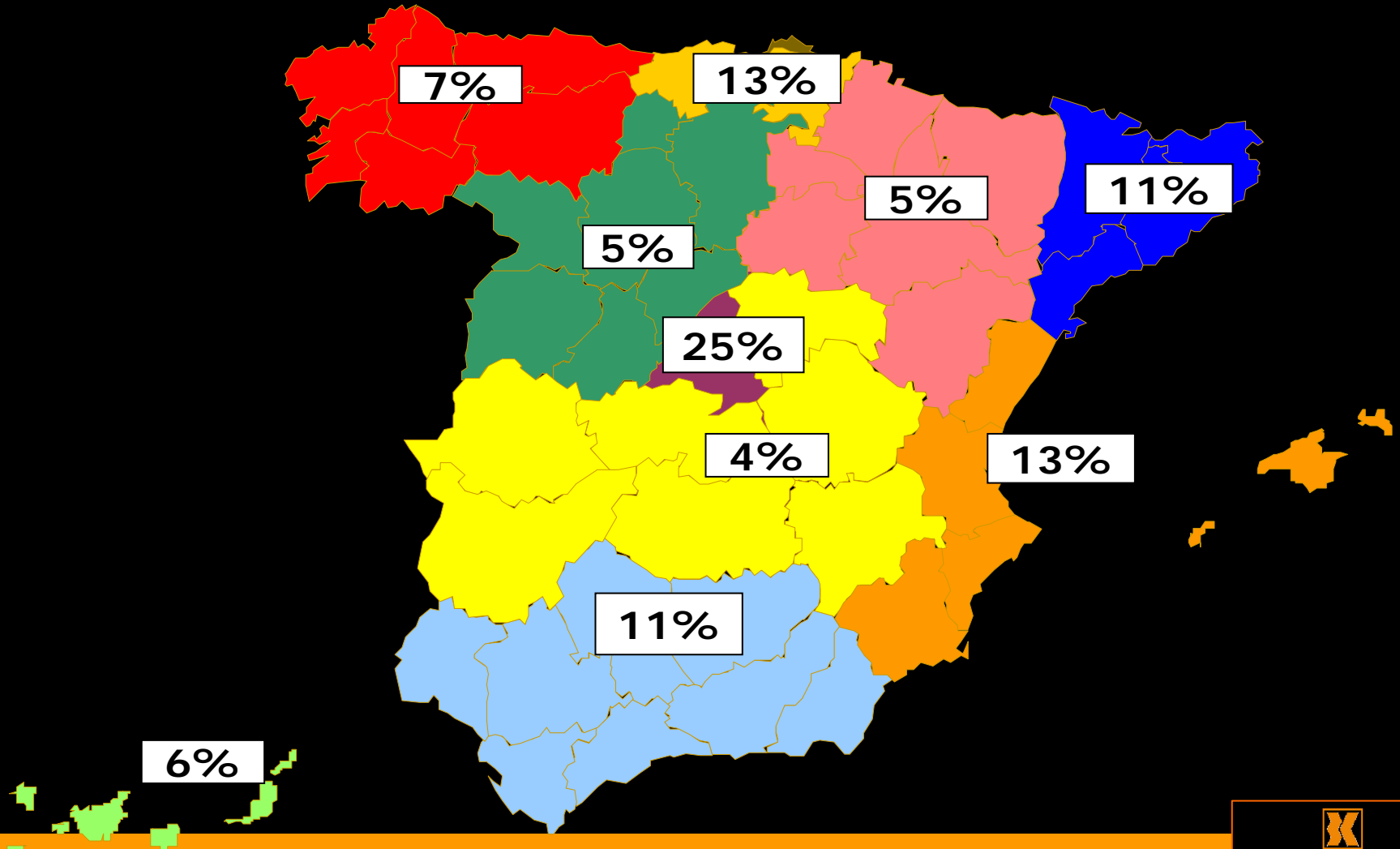
...relying upon **“smart moves”**



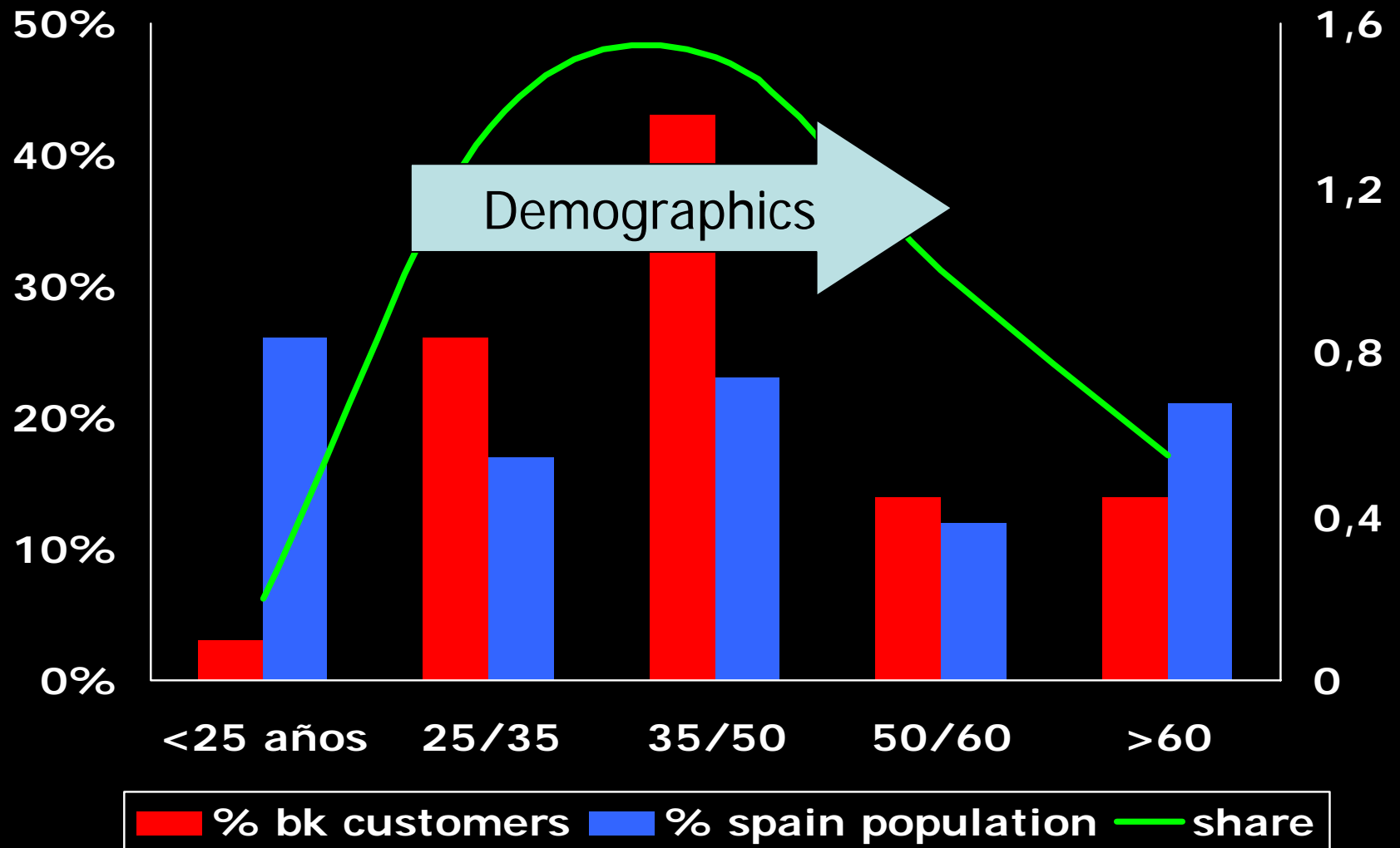
a **unique** banking model in Spain



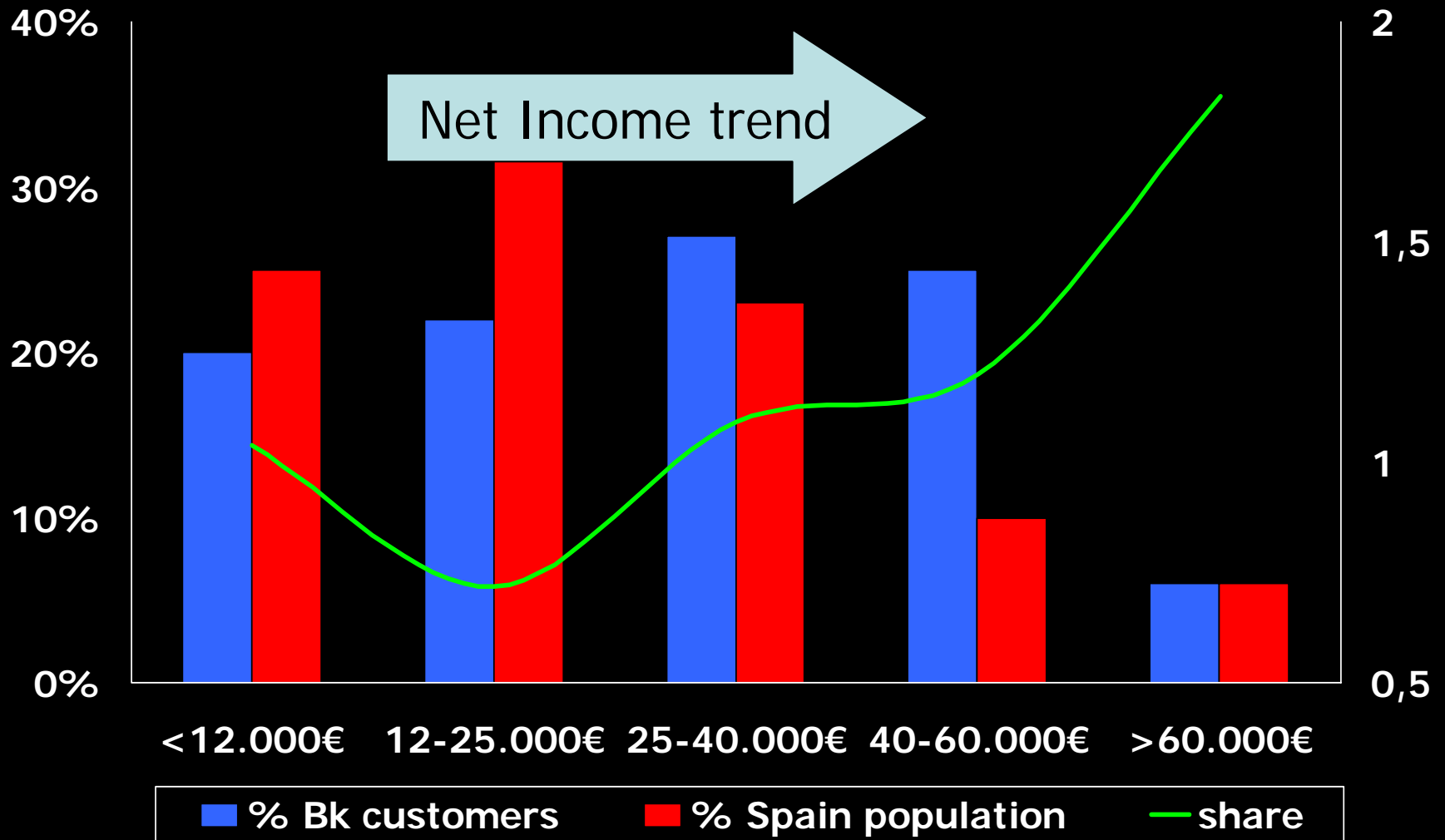
distribution



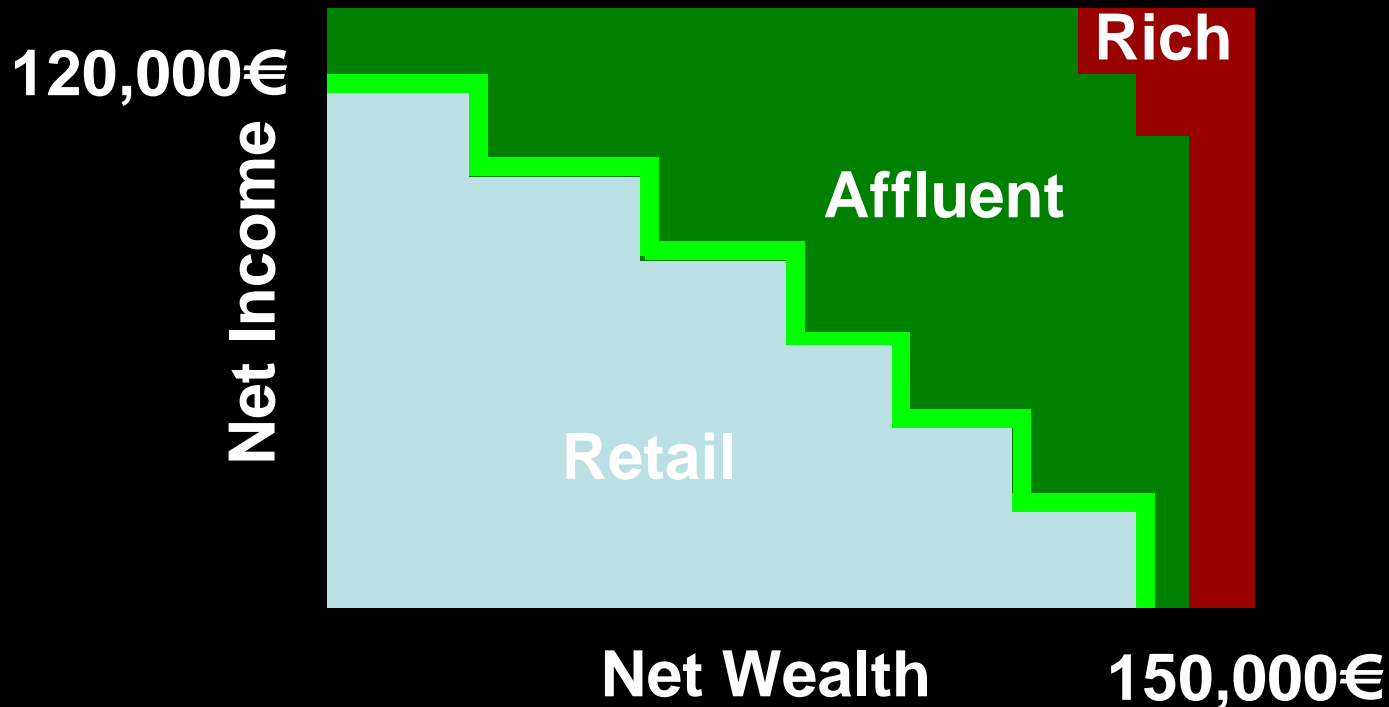
age



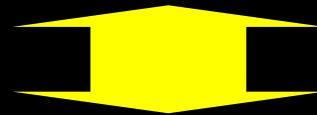
income



main segmentation

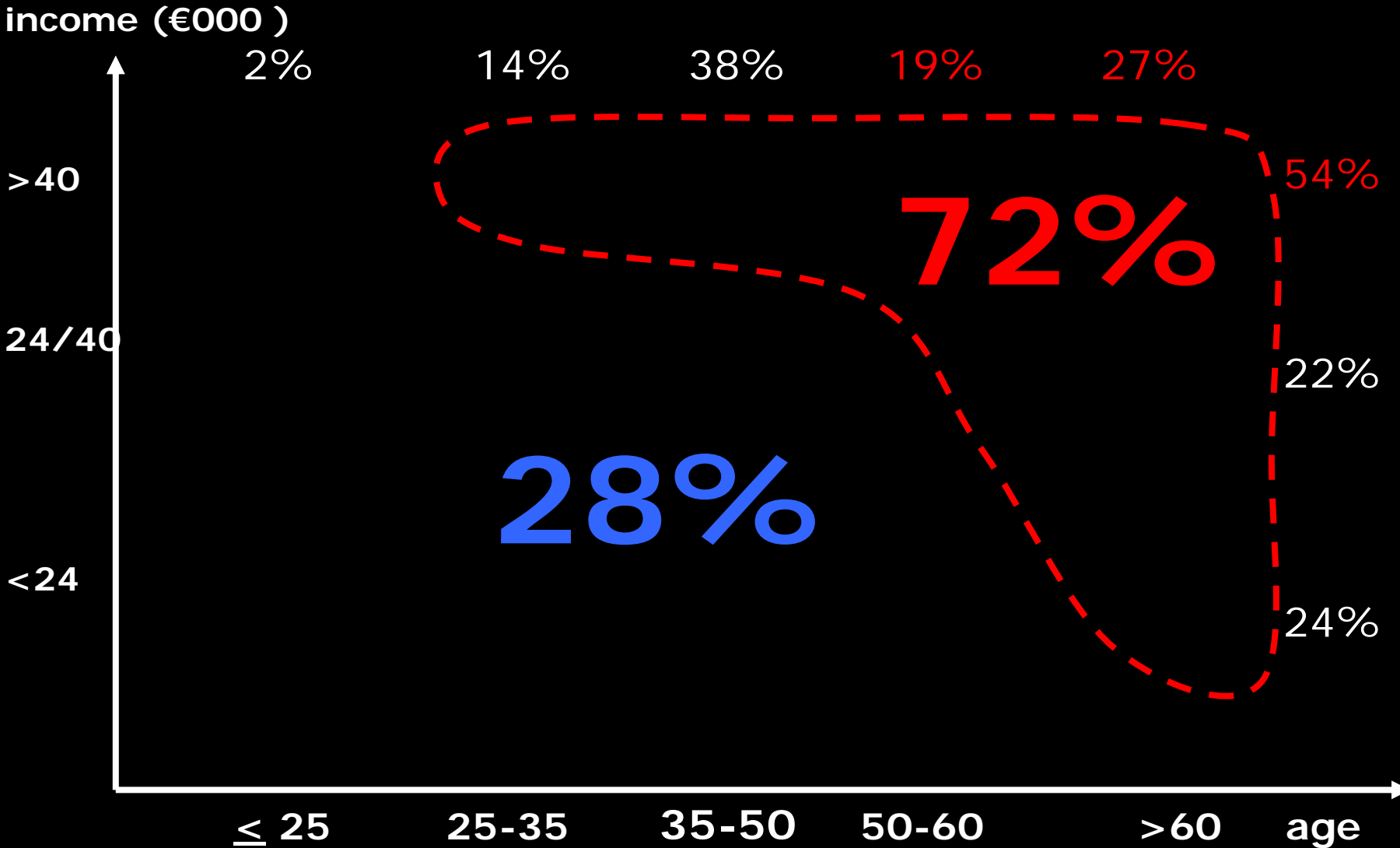


Client segmentation / sub-segmentation

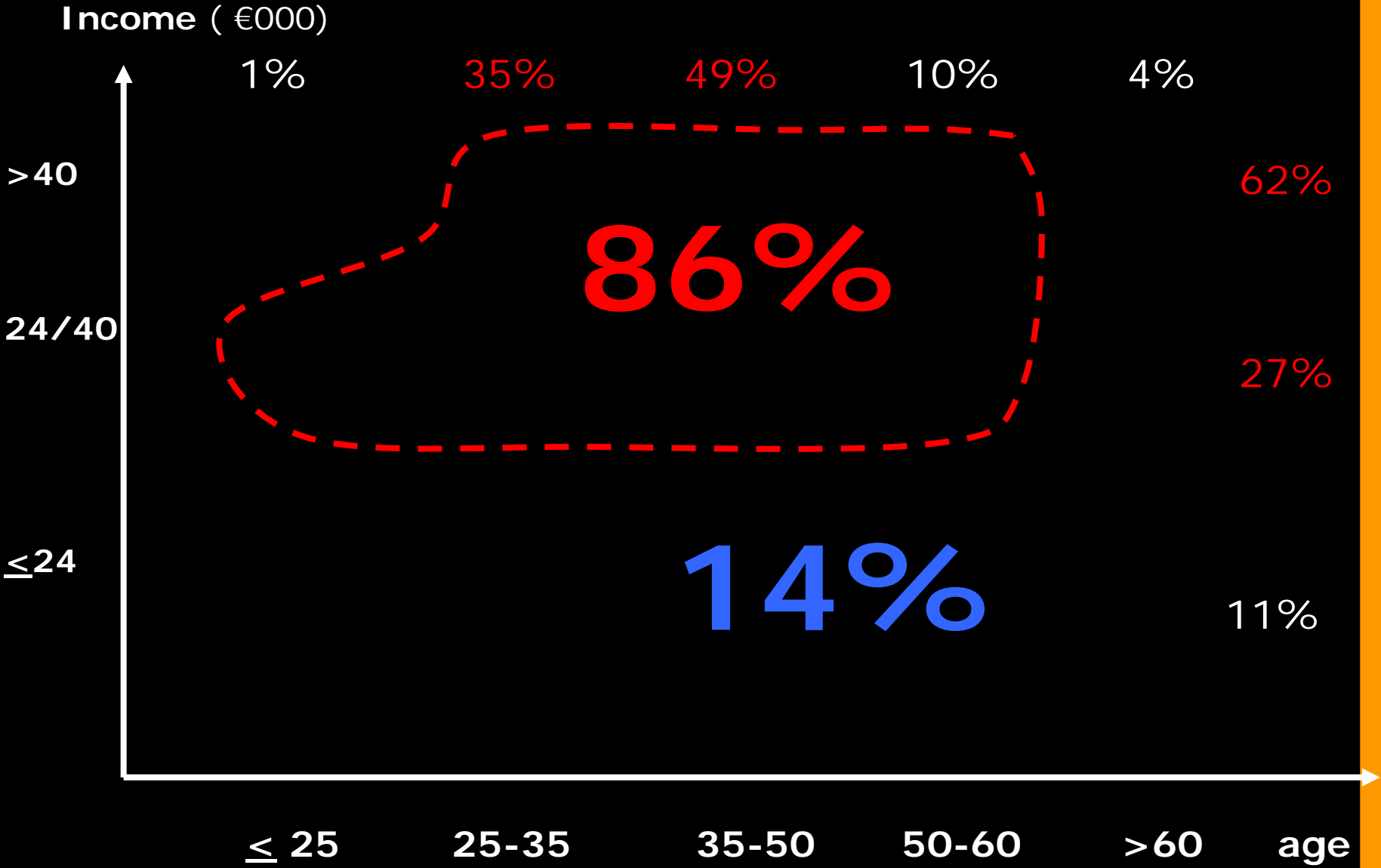


Value proposition

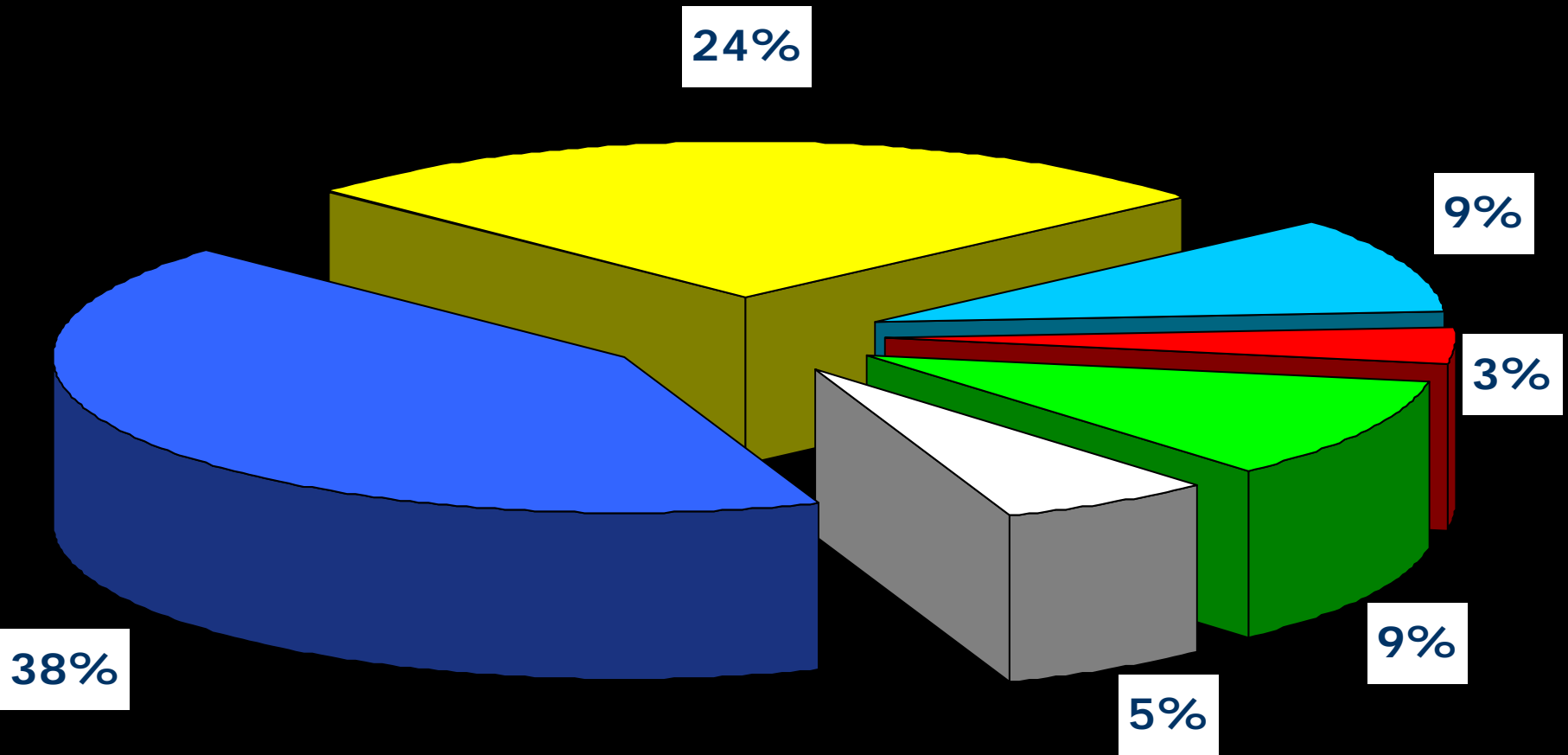
assets



liabilities

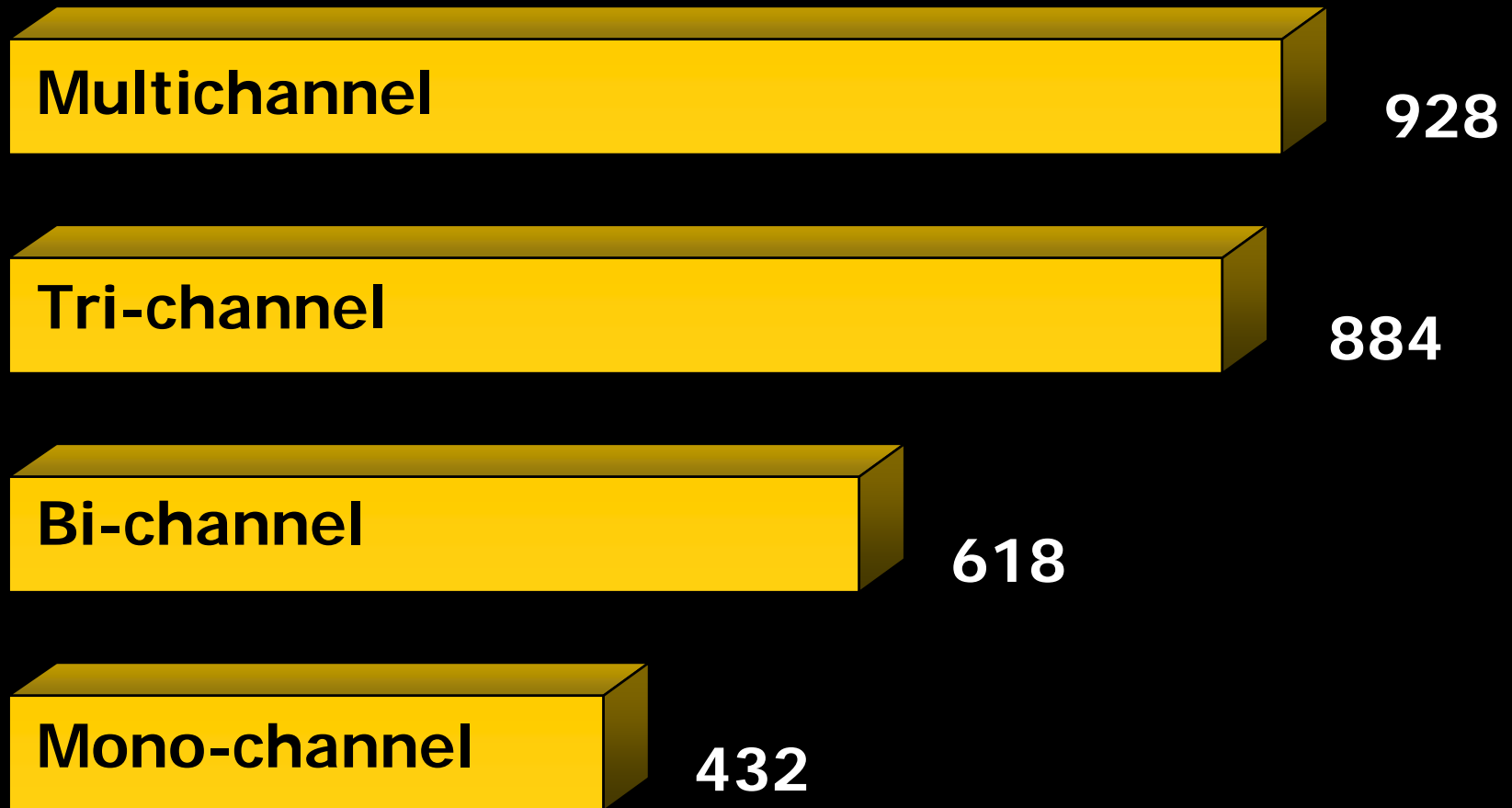


contribution per product



■ Mortgage ■ Cash ■ Mutual Funds ■ Loans ■ Cards ■ Stocks

profitability

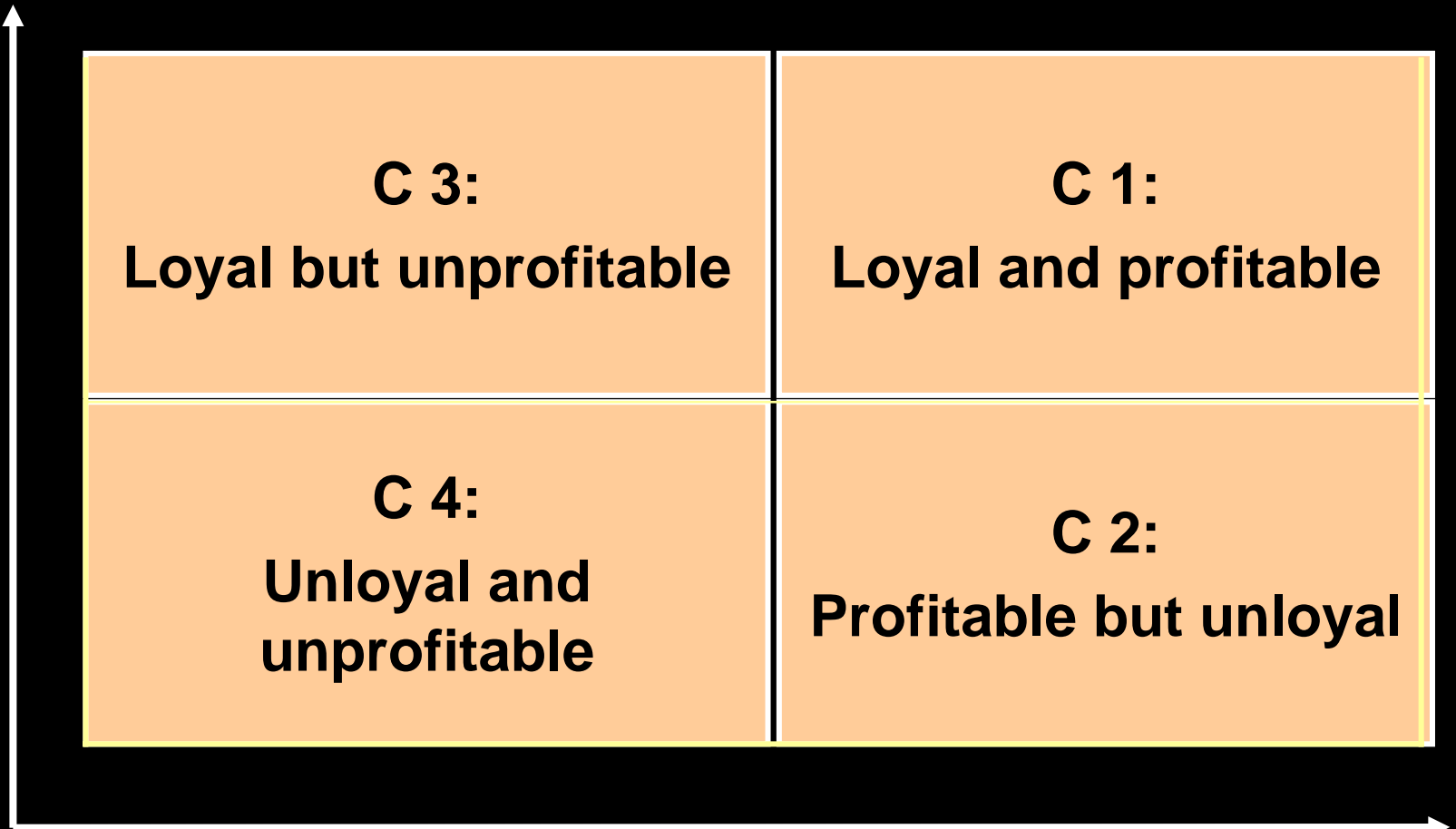


€ per customer per year

03 The science of managing customers

management profiles

Loyalty



Profitability

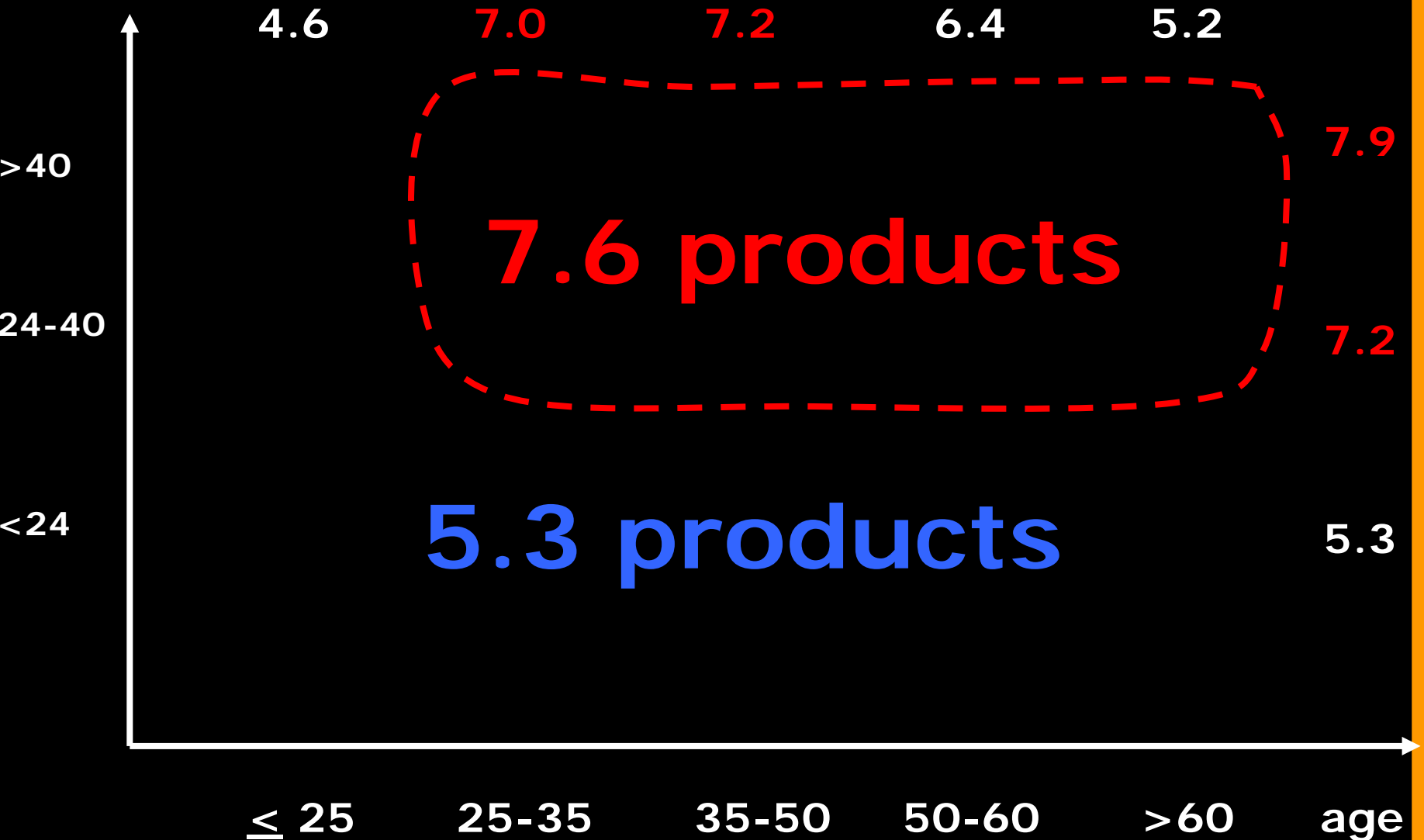
client profiles

Income (€000)

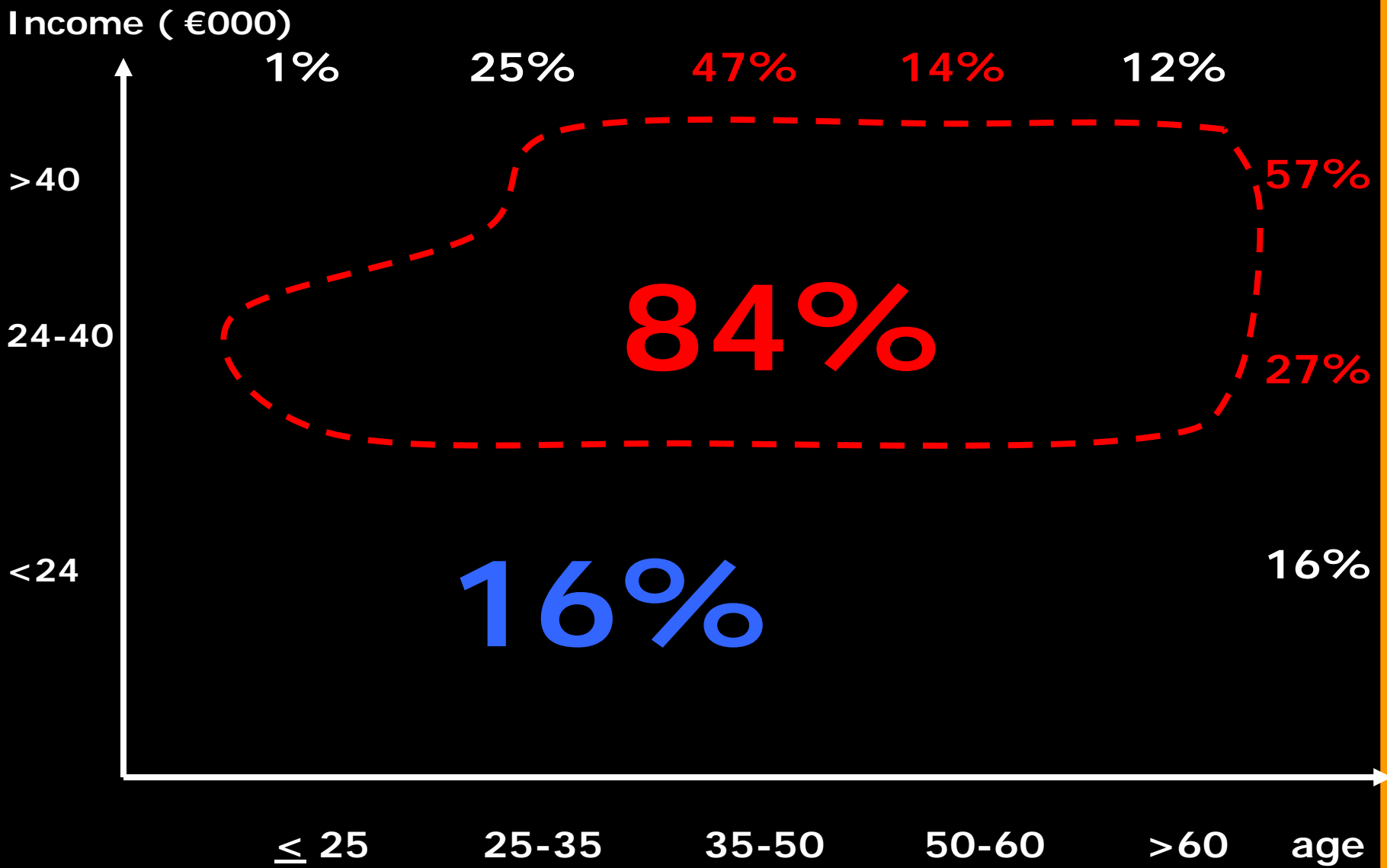
| | | | | | | |
|-------|----|----|----|----|----|-----|
| >70 | B1 | T2 | T3 | T4 | T5 | |
| 40-70 | | A2 | A3 | A4 | A5 | |
| 24-40 | | B2 | B3 | B4 | B5 | |
| 12-24 | C1 | C2 | C3 | C4 | C5 | |
| <12 | D1 | D2 | D3 | D4 | D5 | |
| | | 25 | 35 | 50 | 60 | Age |

multiproduct

income (€000)



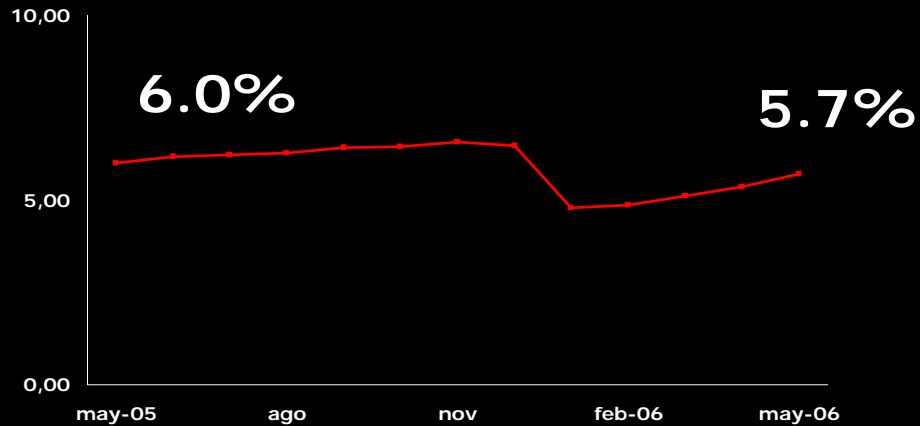
profitability



84%

16%

churn rate



Loyalty

| | |
|--------|-------|
| 3.26% | 1.13% |
| 12.20% | 5.04% |

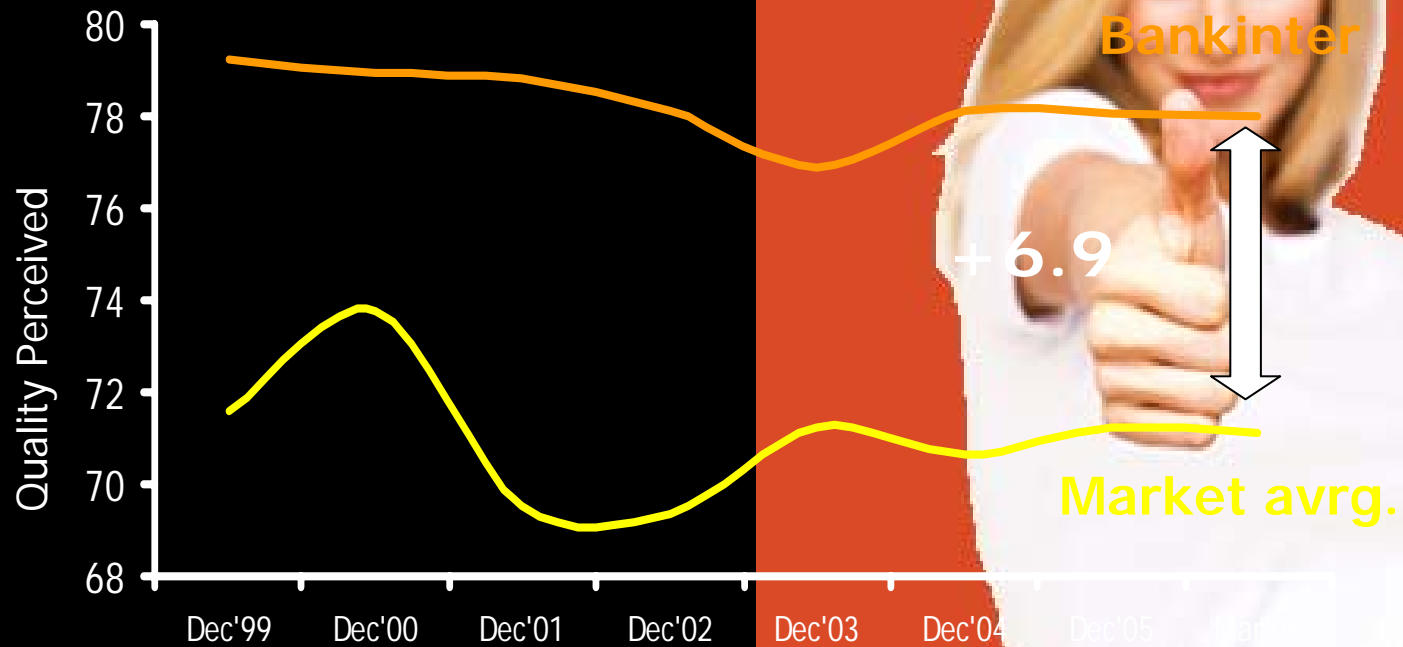
Profitability

04 our **value proposition**



**customer centric
bank**

highest quality

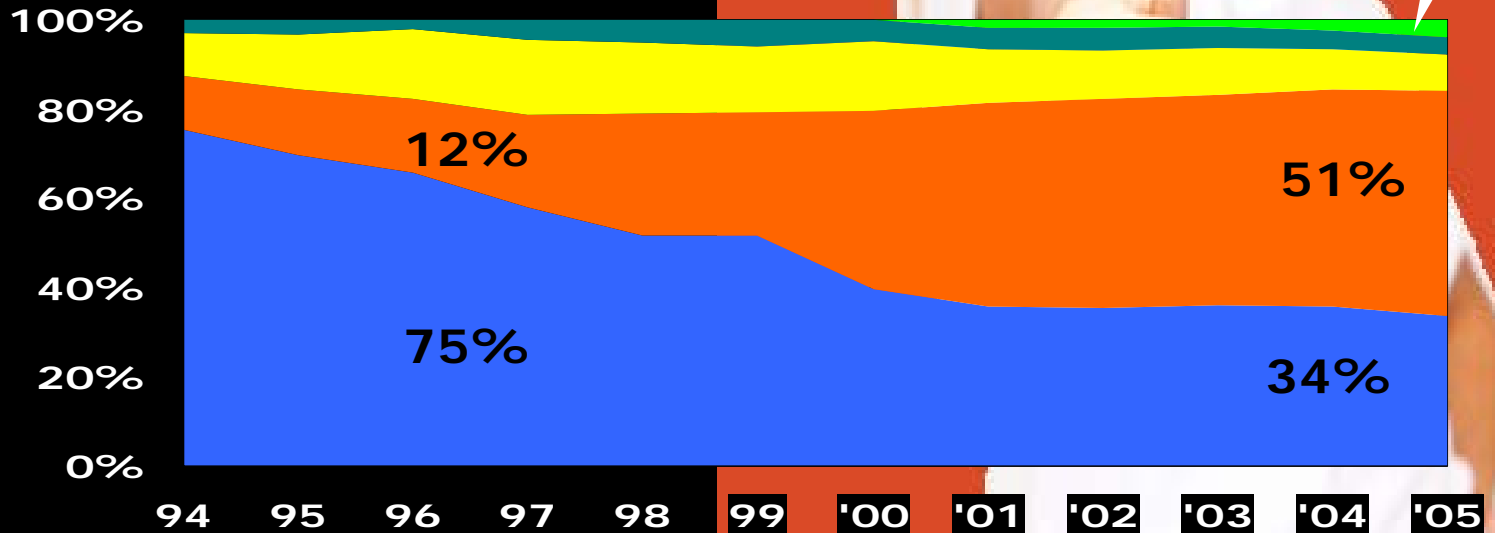


highest quality

multichannel
convenience



4%



■ Branches ■ Internet ■ Telephone ■ Cards ■ Mobile

highest quality

BusinessWeek online

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the most innovative



thank you

