

A close-up photograph of a person's hand holding a black, rectangular box. The box has a grid of circular patterns on its top surface, resembling a tray for coins or a decorative object. A small white tag is attached to the side of the box with a black string. The tag has text on it, including 'BATAVIA' and '100 0000000'. The background is blurred.

Morgan Stanley European Banks Conference

London, March 2007

bankinter.

BANKINTER presents its financial statements following format and criteria stated by Circular of Banco de España 4/04

BANKINTER cautions that this presentation contains forward looking statements. These forward looking statements are found in various places throughout this presentation and include, without limitation, statements concerning our future business development and economic performance. While these forward looking statements represent our judgment and future expectations concerning the development of our business, a number of risks, uncertainties and other important factors could cause actual developments and results to differ materially from our expectations. These factors include, but are not limited to (1) general market, macro-economic, governmental and new regulations, (2) movements in local and international securities markets, currency exchange rates, and interest rates, (3) competitive pressures, (4) technological developments, (5) changes in the financial position or credit worthiness of our customers, obligors and counterparties. The risk factors and other key factors that we have indicated could adversely affect our business and financial performance contained in our past and future filings and reports, including those with the Securities and Exchange Commission of the United States of America.

bankinter.

bankinter.

A story of growth,
value creation and
success through
differentiation

1°

SCH

Hispano

Santander

Banesto

Vitoria

OpenBank

B. Fomento

2°

BBVA

Argentaria

Privanza

Caja Postal

3°

Banco Popular

co Vasconia

B. de Galicia

Banco de Castilla

4°

Banco de Sabadell

d'Andorra

Sabadell B. Privada

Atlantico

B. Fomento

B. de Madrid

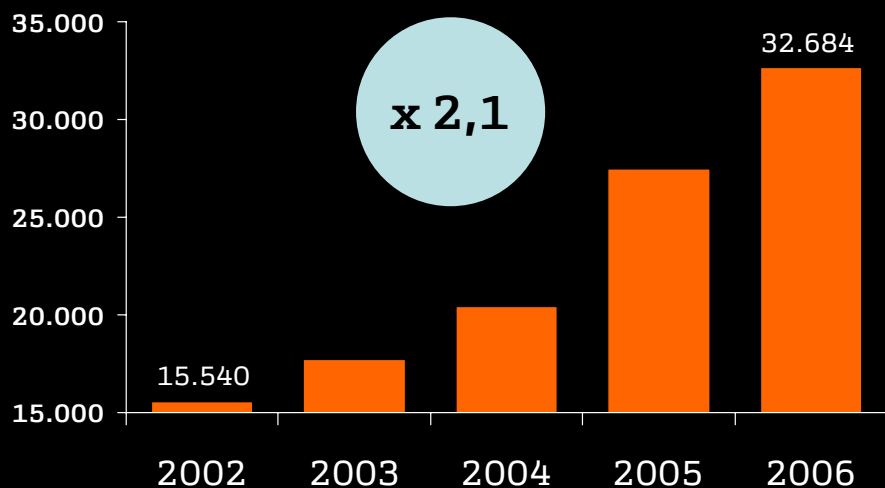
Urquijo

5°

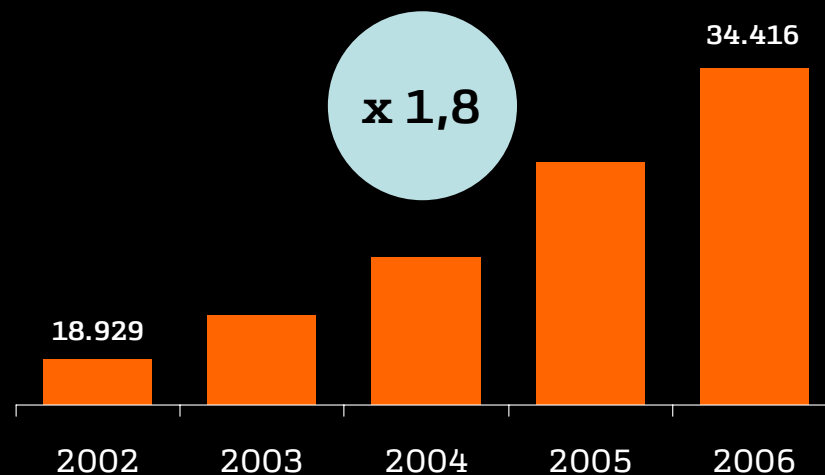
bankinter

growth

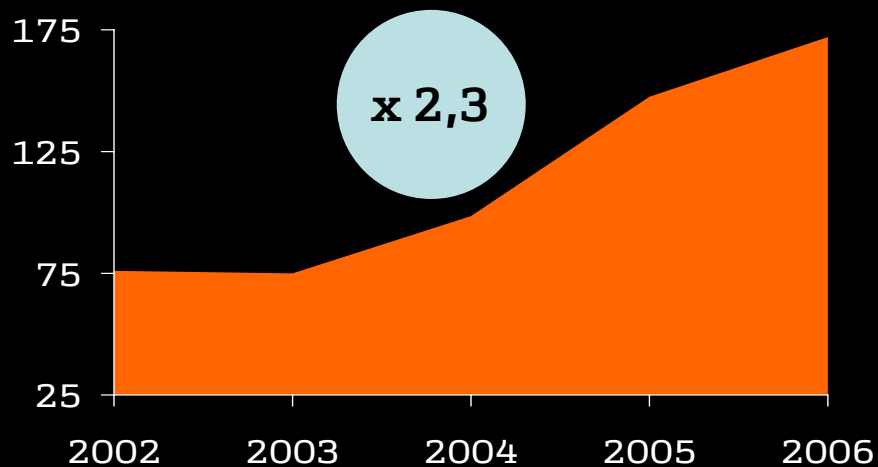
Customer funds



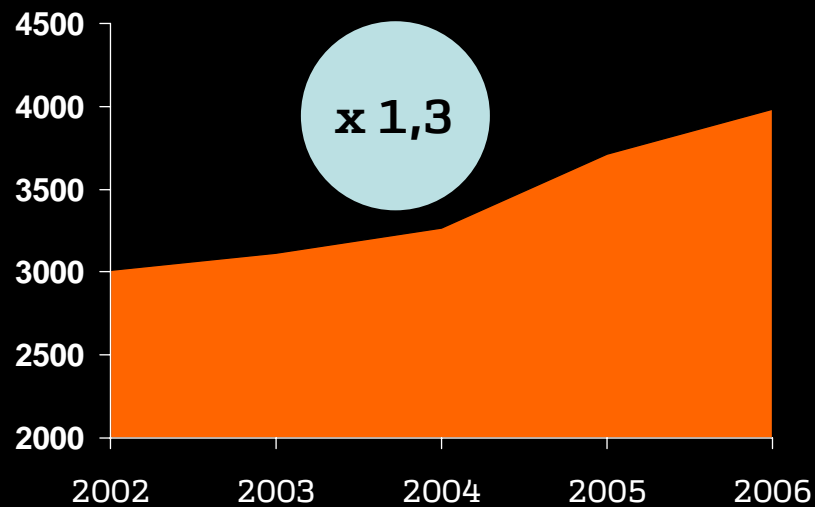
Credit and loans



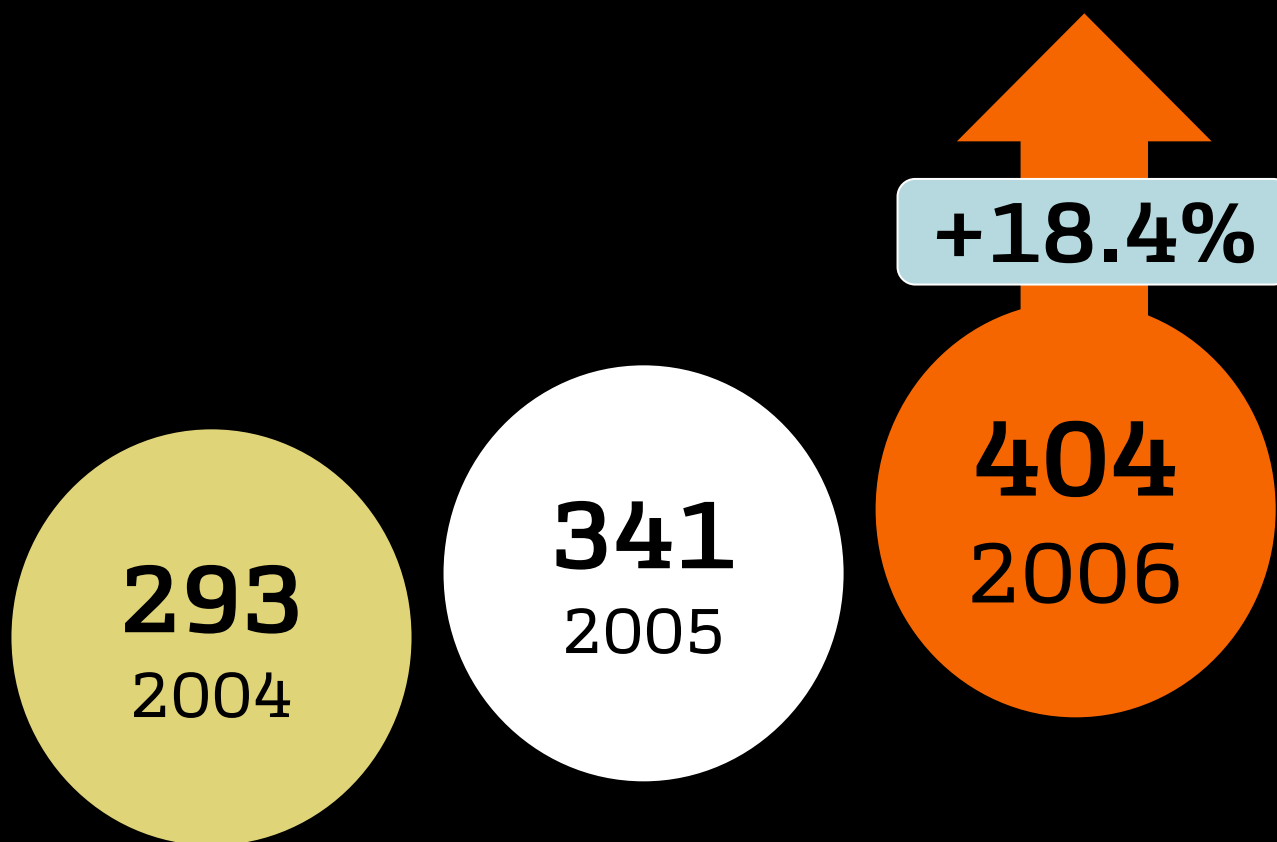
New clients



Number of employees



Growth with return...

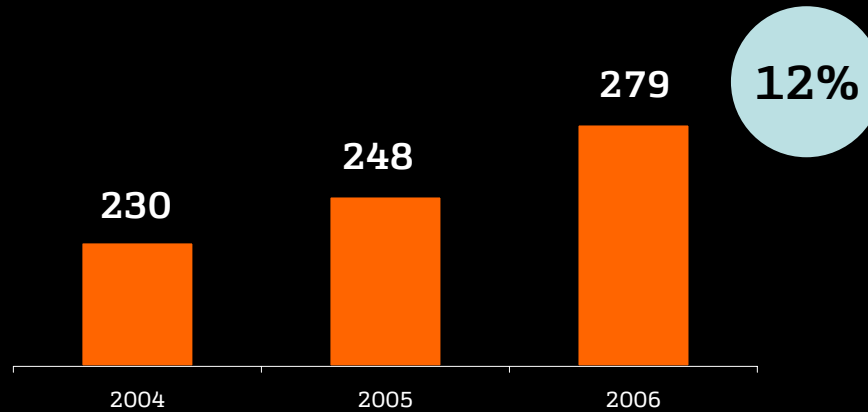


PBT + Provisions (million €)

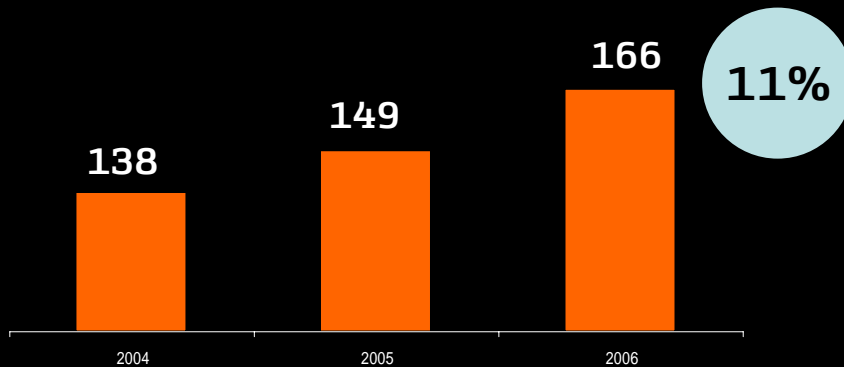
Trough increasing productivity

value
creation

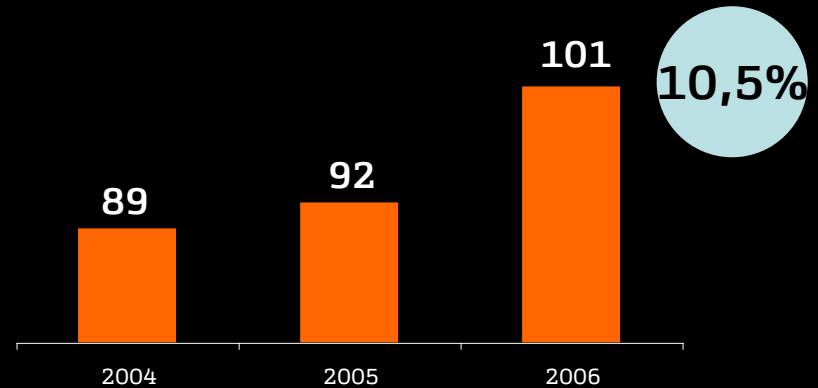
Transactions per employee



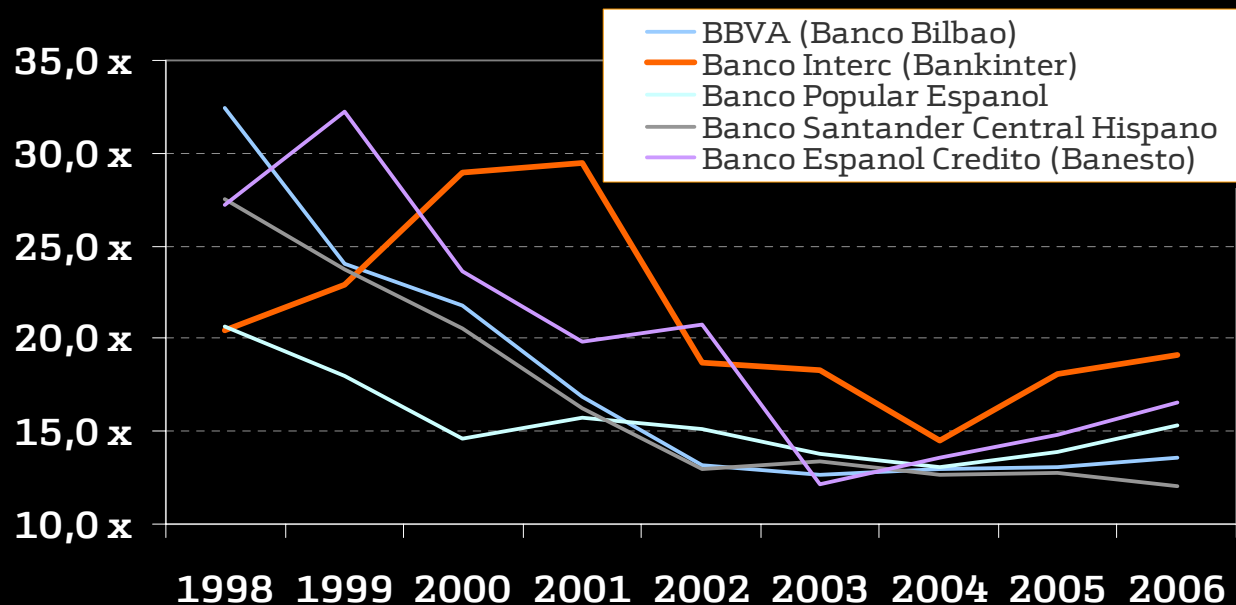
GPD per employee
(thousand euros)



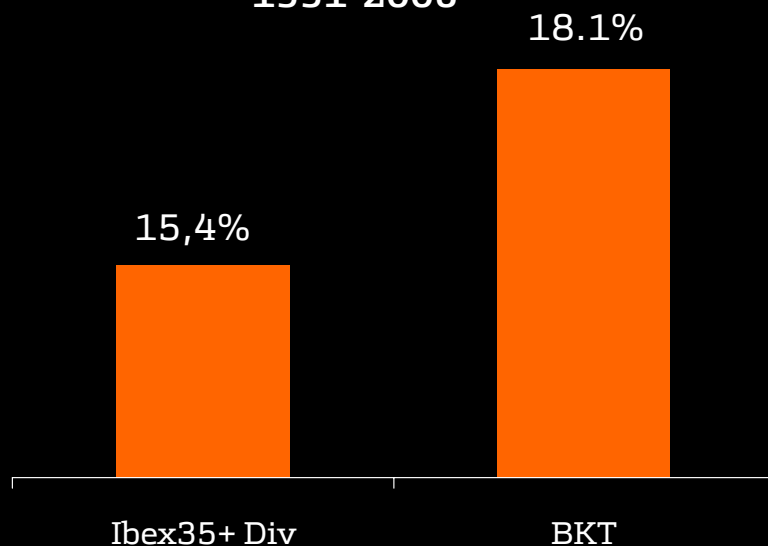
PBT + provisions per employee
(thousand euros)



Price Earning Ratio

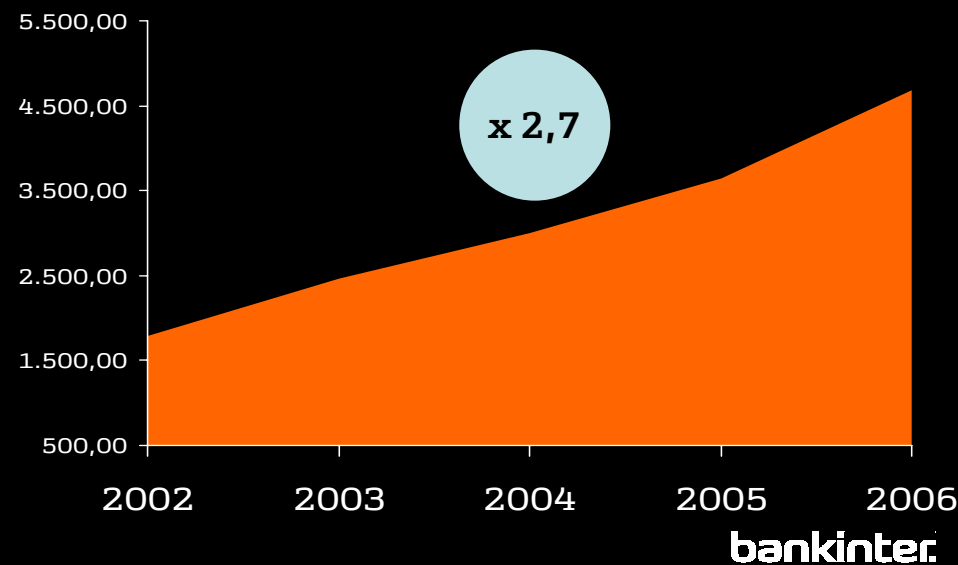


Avg annual profitability for shareholders 1991-2006 *



* IESE

Stock capitalisation in million €



bankinter.

BusinessWeek online				
The World's Most Innovative Companies				
2006 Rank	Company	Margin Growth 1995-2005 %	Get Four Free Issues	
1	Apple	Register / Subscribe to BW Customer Service		
2	Google	Current BW Magazine Table of Contents		
3	3M			
4	Tovota	37	Capital One	-2.1 27.4
5	Microsoft	62	Macquarie Bank	NA** 35.0
6	General Electric	68	ING Bank	3.0 15.7
7	Procter & Gamble	86	bankinter	NA** 18.3
8	Nokia			
9	Starbucks			
10	IBM	96	Goldman Sachs	-4.9*** 10.9

Gartner

CRM EXCELLENCE AWARD

Bankinter Wins Gartner CRM Excellence Award 2005

Spanish bank takes top prize at Gartner's CRM Summit

Epham, March 8, 2005 - Gartner today announced that Spanish bank, Bankinter, has won the 2005 Gartner Customer Relationship Management (CRM) Excellence Award in Europe, Middle East and Africa (EMEA). The award, which recognizes the company that most clearly demonstrates excellence in its CRM initiatives, was presented at Gartner's European CRM Summit 2005, held in London on 3-4 March.

Three event finalists - Bankinter, Hainkele Italia and Scottish Water - were selected by Gartner to present their case studies at the Summit to more than 200 attendees who provided their feedback as to which company they believed did the best job overall. Bankinter was then chosen by attendees as the winner of this year's prize.

"The competition was incredibly close this year with all three finalists demonstrating CRM excellence," said Jim Davies, Principal Analyst for Gartner, "however, in the end our overall winner, Bankinter, stood out because of the company's clear vision, its evident passion for the customer and the excellent results achieved as a result of its strategy."

Gartner's CRM Excellence Awards recognize outstanding CRM initiatives based on criteria defined in Gartner's Eight Building Blocks of CRM: CRM vision, CRM strategy, valued customer experience, organizational collaboration, CRM processes, CRM information, CRM technology and CRM metrics.

Gartner analysts selected the three award finalists based on how comprehensive their CRM solutions embraced each of Gartner's Eight Building Blocks.

LA GACETA

sábado, 01 de julio de 2006

Gesbankinter se hace con el título del más rentable

Madrid. Esta semana el mejor fondo por categorías ha sido el **FK Pequeñas Compañías** de Gesbankinter perteneciente a la categoría de renta variable euro. Este fondo acumula una rentabilidad en lo que va de año del 18,58%. Este producto ha desplazado del primer puesto del ranking al fondo del Citigroup especializado en China, que ha caído hasta el cuarto lugar.

El mejor fondo de cada grupo

FONDO	GESTORA	GRUPO	% RENT. 2006	% R. DEL GRUPO
BK Pequeñas Comp.	GESBANKINTER	RY EURO	18,58	2,15
FF China Focus AS	FIDELITY INTERNATIONAL	RY EMERGENTES	17,82	2,22
CMS Eu Grp Fd \$Cap	CINTEGRUP ASSET MGMT	RY RESIO	17,33	0,40
CIOCH M-M Bal \$Cap	CINTEGRUP ASSET MGMT	RY MIXTA INTERNACIONAL	16,15	3,08
FrEur Sm Gr A Acc	FRANKLIN TEMPLETON INVESTMENT	RY EUROPEA	15,83	2,58
CIOCH M-M Con \$Cap	CINTEGRUP ASSET MGMT	RY MIXTA INTERNACIONAL	15,29	1,15
Urquilo Value Equity	URQUILO GESTION	RY NACIONAL	11,21	5,99
Pastor Gar Europep 6	GESPASTOR	RY GARANTIZADO	8,89	1,06
Fondgissosna Bolsa	GASCO GESTION	GLOBAL	7,94	4,30
Europan Universal	EURDAGENTS GESTION	RY MIXTA	7,92	1,07
Financifond	CREDIT SUISSE GESTION	RY MIXTA	5,92	0,17
BBVA Bonos Corporat.	BBVA GESTION	RY LARGO	4,43	2,51
Sist Em MMDI Bt Acc	SCHRODER INVESTMENT MGMT.	RY INTERNACIONAL	3,91	3,90
MS US Prop IS	MORGAN STANLEY INVESTMENT MGMT	RY EE UU	3,73	-5,19
Fondo Nuevo	BARCLAYS FONDOS	RY GARANTIZADO	2,66	0,30
Ubs Bd Abs Ret. B	UBS ASSET MGMT.	RY CORTO	1,86	0,54
Fleming Ser.II GBP	JPMORGAN FLEMING ASSET MGMT.	MONETARIO INTERNACIONAL	1,80	3,58
Axa Spread C.T.	AXA INVESTMENT MANAGERS	DINERO	1,34	0,69
Sist Jap Eq I Acc H	SCHRODER INVESTMENT MGMT.	RY JAPON	-3,20	-12,29

FUENTE: VOOX SIOCHASICS

LIPPER

A REUTERS COMPANY

CincoDías

BSI REGISTERED

UKAS

ISMS ISO 27001 Certified IS 504989

BOARD MEMBER

2006 ACADEMIC COUNCIL SUPPLEMENT

Emerging Trends in Corporate Governance

Expansión

STANDARD & POOR'S PREMIOS FONDOS 2006 ESPAÑA

The Banker TECHNOLOGY AWARDS 2006

NEW CHANNEL INNOVATION

HIGHLY COMMENDED

BANKINTER

Stephen Timewell
Editor-in-Chief

Dan Barnes
Financial Systems Editor

Certificate of Membership

This is to certify that

Bankinter

meets FTSE's corporate responsibility criteria and is a constituent company in the FTSE4Good Index Series.

FTSE4Good Index Series

March 2006

Created by FTSE Group, the global index company, the FTSE4Good Index Series is designed to identify companies that most strongly integrate corporate responsibility standards.

Participation in the FTSE4Good Index Series is a voluntary commitment to transparency, developing positive relationships with stakeholders and upholding and supporting universal human rights.

Paul Hodgson
Chief Executive, FTSE Group

Maggie Reilly
Chairman of the FTSE4Good Policy Committee

FTSE
THE INDEX COMPANY

BEST WORKPLACES ESPAÑA 2006

10 AÑOS inversión

Las empresas que cumplen con el accionista

Informe especial de buen gobierno y transparencia

PREMIOS INVERSIÓN

Al Buen Gobierno Bankinter y Mapfre

Al Fomento de la Cultura Económica y Financiera José Barres

WirelessEnterprise Symposium 2006

ORLANDO, FLORIDA MAY 16-18

MEJOR ENTIDAD FINANCIERA O ASEGURADORA

eBankinter, líder de la banca por Internet

La página web de eBankinter, con su apuesta por la seguridad y la funcionalidad, se ha colocado a la cabeza del sector.

Supported
by a
strong
belief on
our values

Intelligence
Original

Agility daring
Flexibility

Integrity

Relevant innovation

Intelligence

Original and daring

Flexibility Agility



intelligence

1st

high yield deposits
mutual funds
telephone banking
corporate partnerships
an agent network
internet banking
a mortgage process
a bank in your mobile

Intelligence instrumented by our people's talent

23

nationalities

72%

University graduates

Bargaining power

42%

Internal job rotation

54%

Tele-workers



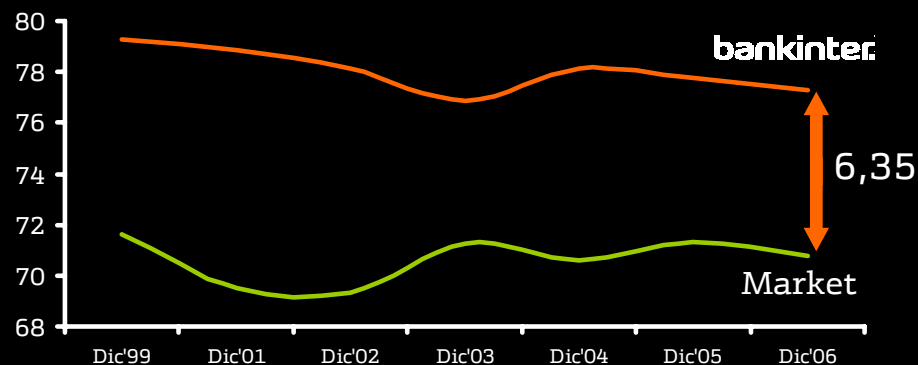


integrity

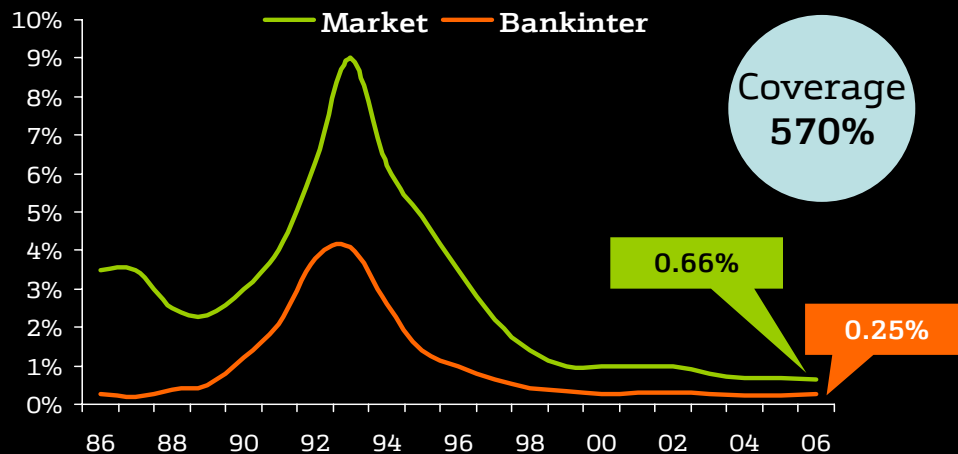
3,981 of
3,981
people
work for
quality.

bankinter.

Service quality (ISN)



Asset quality (NPL)



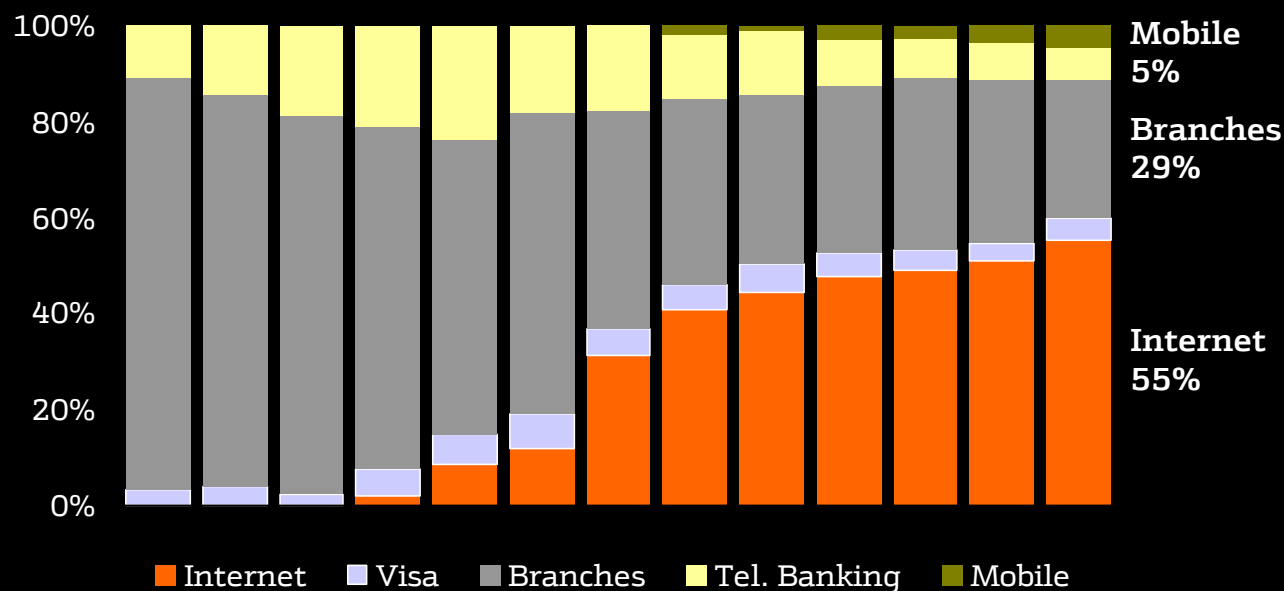
bankinter.

A large orange circle is centered on a black background. Inside the circle, the text "Agility & flexibility" is written in white, serif font, arranged in three lines.

Agility & flexibility

Fully integrated

Transactions per channel

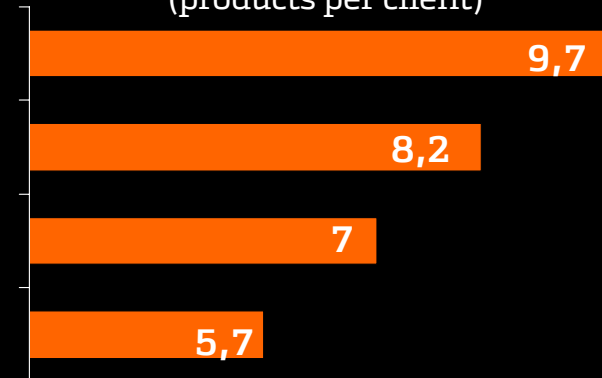
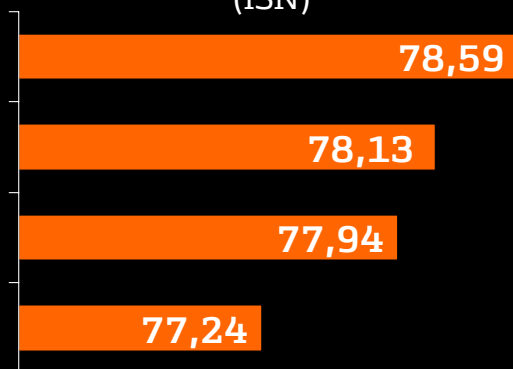
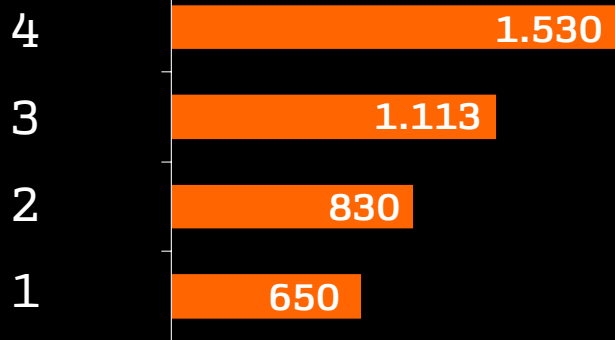


N° channels

Profitability by channel
(thousand euros)

Quality by channel
(ISN)

Cross selling by channel
(products per client)





Relevant
innovation

Difficult for
bankinter

Easy for the
client



Hedges

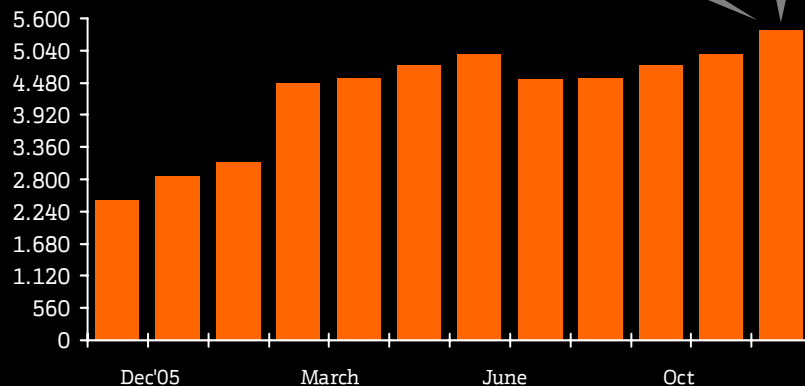


**PARA SUJETAR LOS
TIPOS DE INTERÉS SÓLO
SE NECESITA UN CLIP.
UN CLIP BANKINTER**



11,108
clients

5,388
mil €



Insurance

ROE

Penetration

Transparency

:: Home insurance: +40%

∴ Life insurance: **+122%**

Unemployment insurance: **+11%**

[illegible]**bankinter**

A large, solid orange circle is centered on a black background. Inside the circle, the words "Original", "&", and "daring" are stacked vertically in a white, serif font.

Original
&
daring

Sharing knowledge

Innovative distribution



money in your mobile

Capital One
bankinter.



"boxed" financial products
are sold in telecom stores

Virtual Banking



Up to 517...

Agent Network

Atención al cliente 902 365 563 | Mapa web | English vers

bankinter.

Particulares | Empresas | Broker

Inicio | Asesor inversiones | Cuenta | Tarjetas | Depósitos | Fondos | Seguros | Hipotecas | Operar

Bienvenida | Servicios móviles | Subastas | Agregador | Mi área confidencial | Renting | Seguridad

Red Agencial

- Qué es
- Perfil de agente
- Cómo operar
- Productos
- Dónde estamos
- Contacte con nosotros

Agentes.

- Conozca las **ventajas de asociarse a la Red Agencial líder en el país:**
 - Tecnología:** contamos con la plataforma informática más completa y avanzada.
 - Productos:** amplia gama de productos y servicios con los que asesorar al cliente.
 - Rentabilidad:** incorpore a su despacho un negocio que le puede reportar grandes beneficios.
- Optimize la relación con sus clientes ofreciéndoles un **servicio de valor añadido.**

Conozca el **perfil de agente** de Bankinter.

More than **one thousand** tied agents and 38,648 clients

A different
kind of bank,
stubbornly
different.





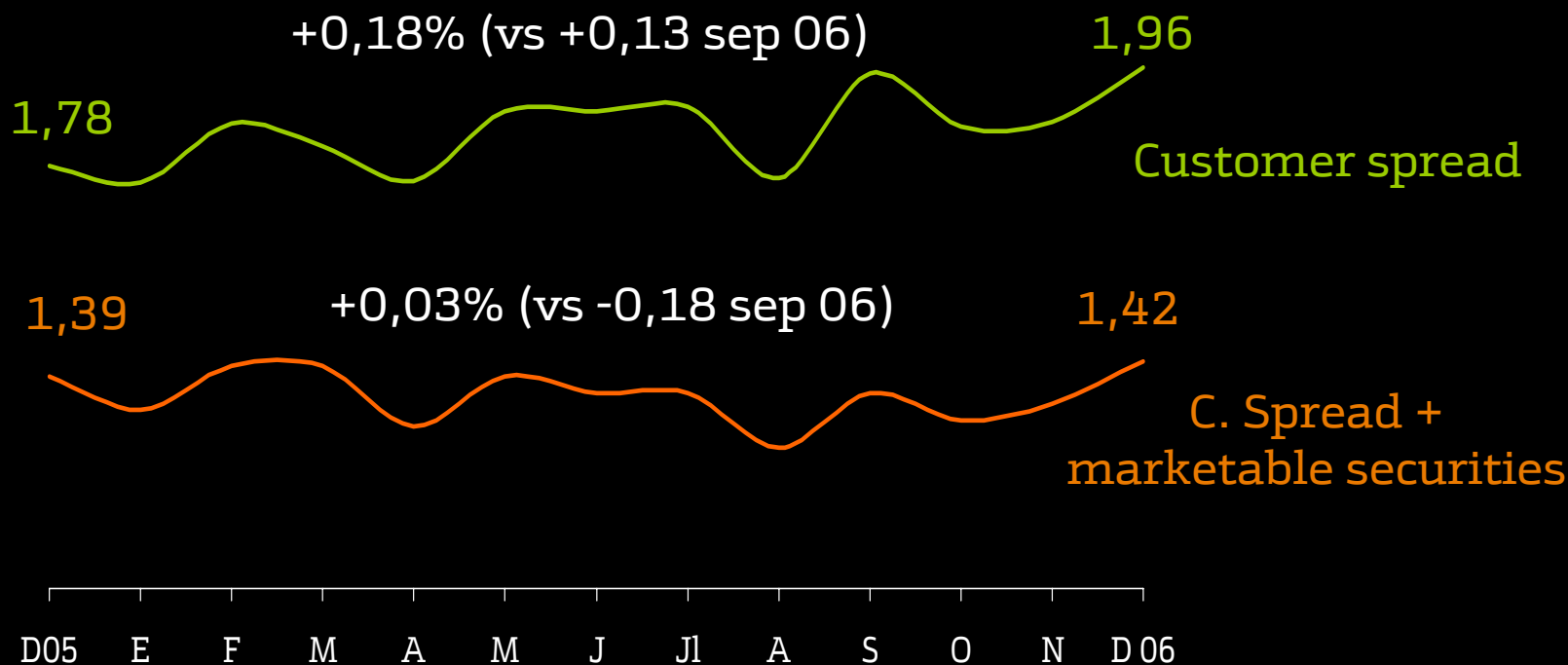
● Thank you.

2006 sets a **solid base** for the future

P&L. (€thousand)	Ac Dic'06	Ac Dic'05	Dif. €	Dif. %
ATAs	43.264.333	36.815.654	6.448.679	17,5
Net Interest Income	473.634	430.267	43.367	10,1
Equity Method	29.623	24.645	4.978	20,2
Fees	217.119	189.699	27.420	14,5
Insurance	1.694	(75)	1.769	Nr
Trading Income	97.532	67.318	30.214	44,9
Ordinary Income	819.602	711.854	107.748	15,1
Costs	(407.956)	(360.271)	(47.685)	13,2
Operating Income	411.646	351.583	60.063	17,1
Write-offs & Provisions	(96.898)	(80.143)	(16.755)	20,9
General Allowances	(5.892)	(7.035)	1.143	(16,3)
Other Results	7.480	1.040	6.440	619,2
Income Before Taxes	316.336	265.445	50.891	19,2
Taxes	(107.846)	(77.743)	(30.103)	38,7
Net Attributed Income	208.490	187.702	20.788	11,1

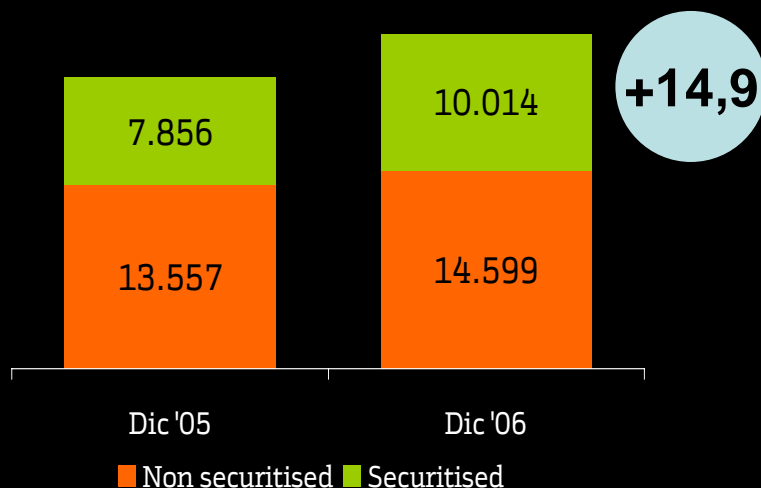
2006 year end confirms the expected recovery of customer spreads

Customer spread evolution (in %)

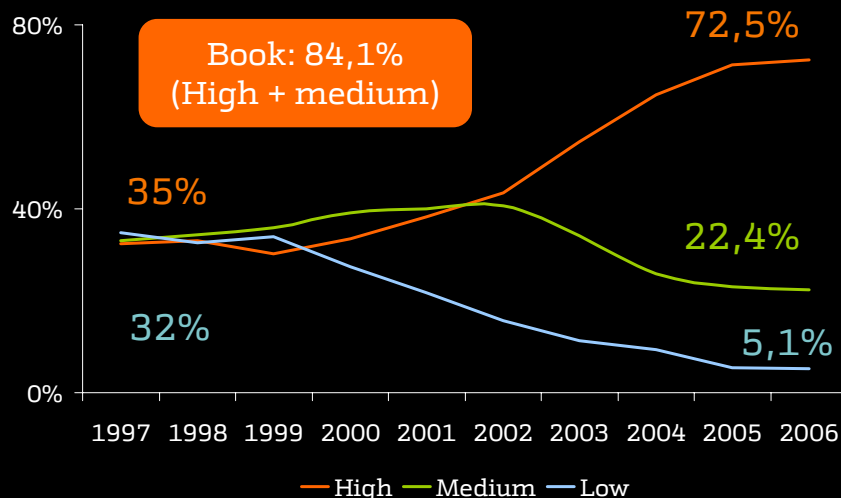


Waiting Basel II...

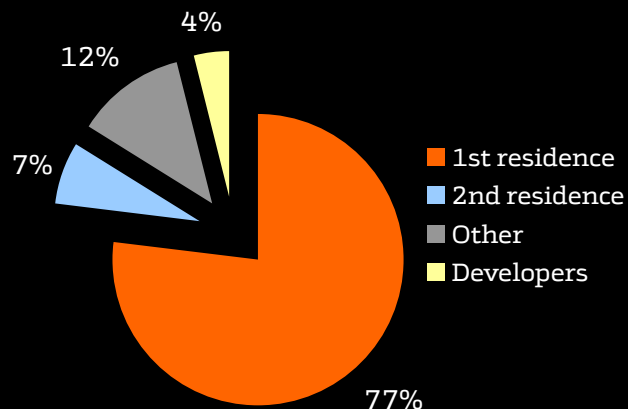
Mortgage outstanding book (mill.€)



Evolution of client profile in new mortgage production (in%)



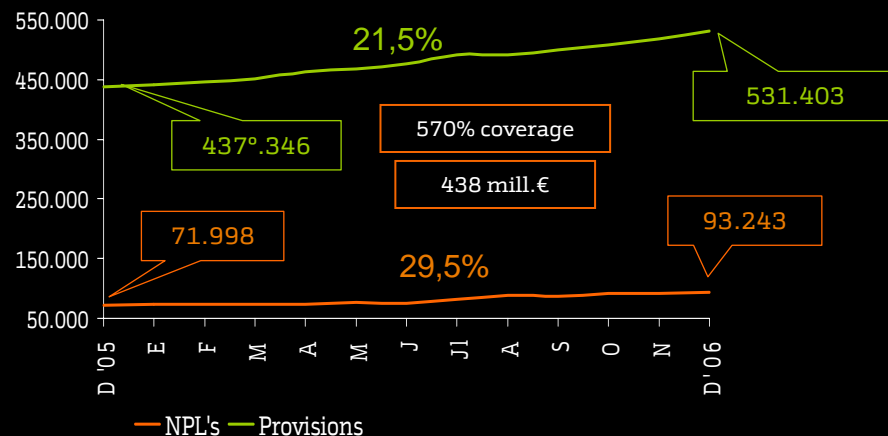
Mortgage book distribution (in %)



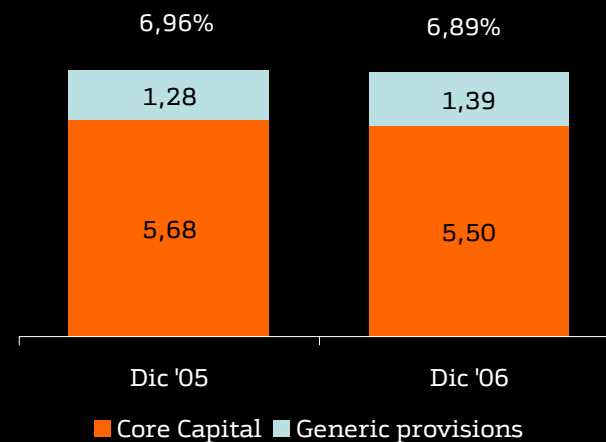
	Book	New
Average Loan (Thousand.€)	101,0	174,0
Length (months)	219,2	334,7
% LTV	58,5	63,7
<i>Data in %</i>		
Affordability	28,2	35,4
Margin	0,59	0,51
NPL ratio	0,12	

high levels of **asset quality and coverage** that supply **extra solvency** and allow us to manage **capital more efficiently**

Evolution of non performing loans and provisions
(Thousand €)



Core capital with generic provisions (in %)



Capital base BIS (in %)

