

e bankinter .com

# Presentación de resultados

**17 de Enero de 2001**

- 1.- **Negocio tradicional**  
*(Traditional business)*
- 2.- **Transformación**  
*(Transformation)*
- 3.- **Nuevo negocio**  
*(New business)*
- 4.- **Resultados**  
*(Results)*
- 5.- **Conclusiones**  
*(Summary)*

## Negocio tradicional

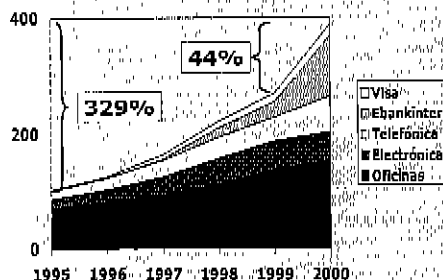
*(Traditional business)*

1. **Actividad y crecimiento**
2. **Morosidad**
3. **Resultados**

**Actividad y crecimiento**  
Tenemos el nivel de actividad más alto de nuestra historia en banca de particulares

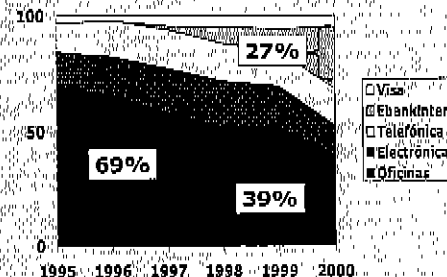
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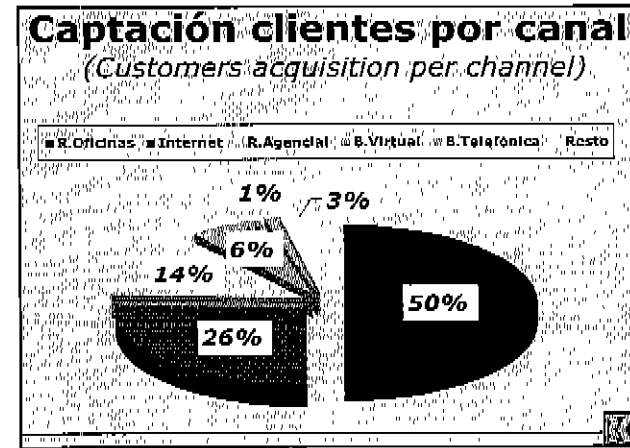
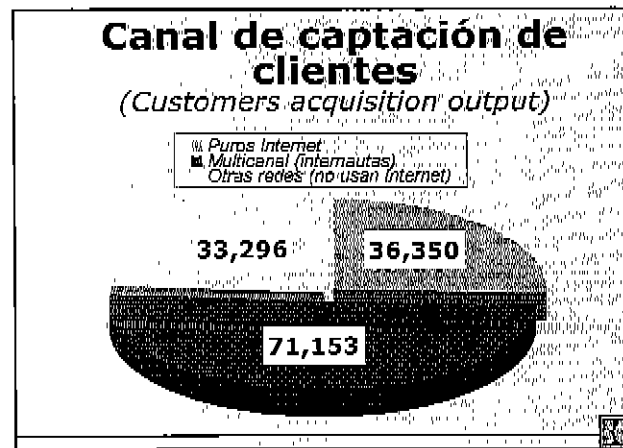
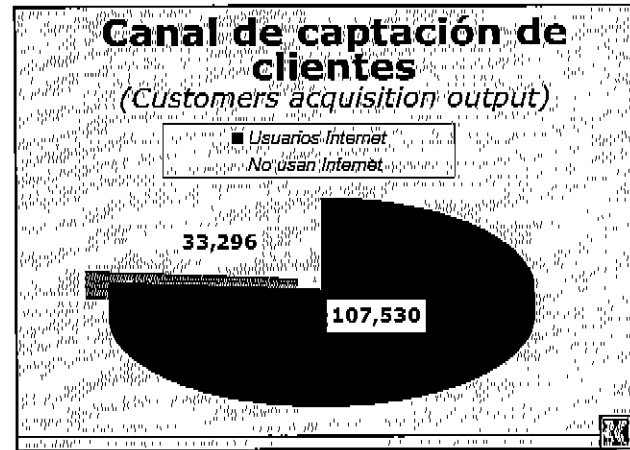
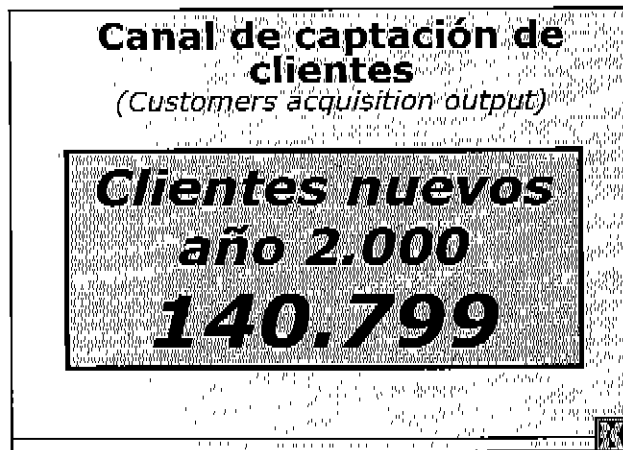
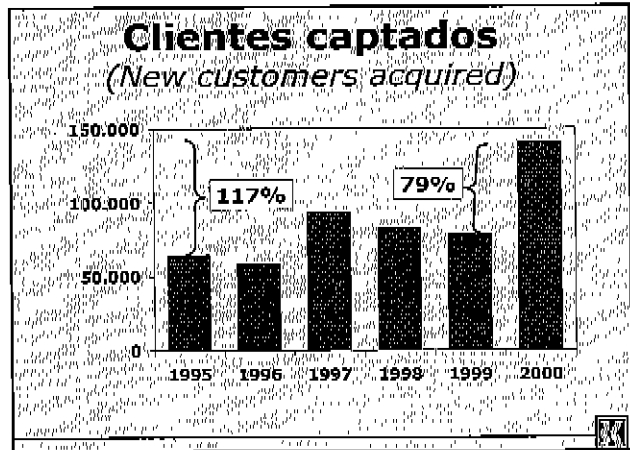
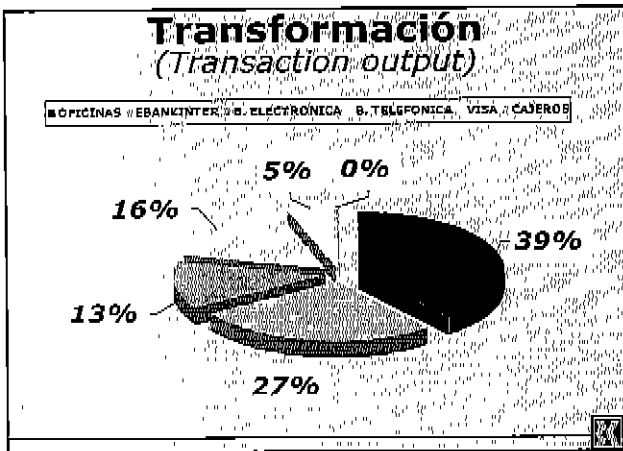
*(Transactions evolution)*

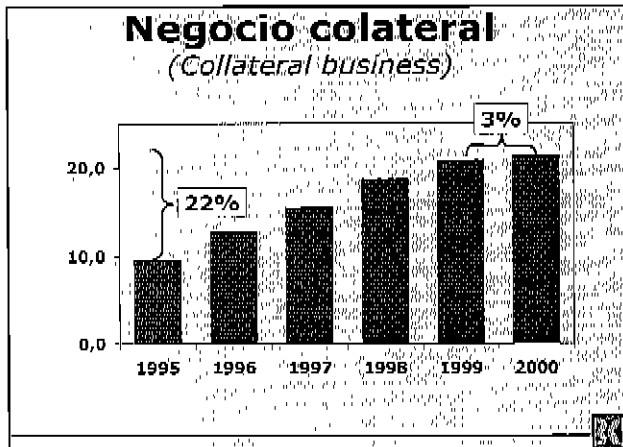
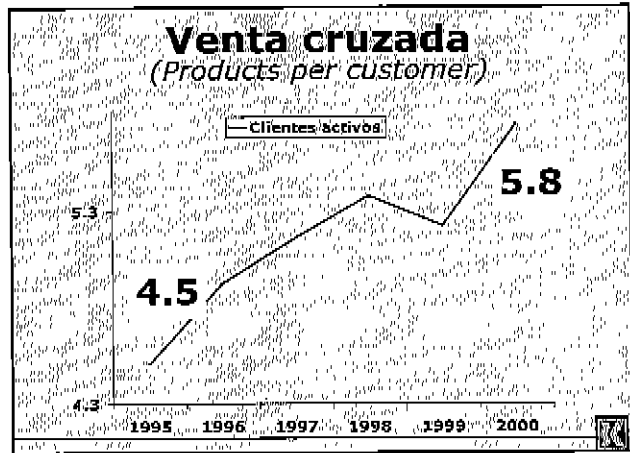
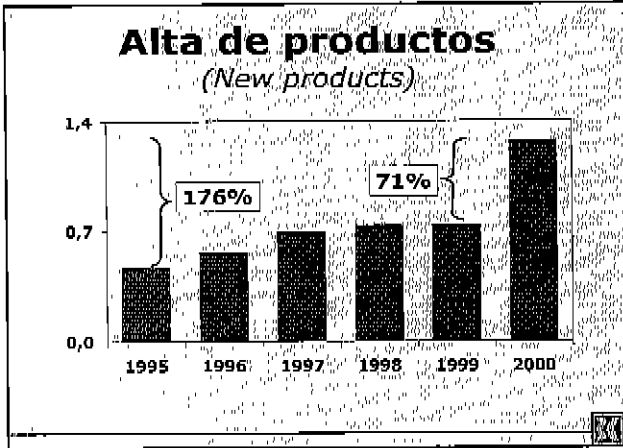


## Transformación

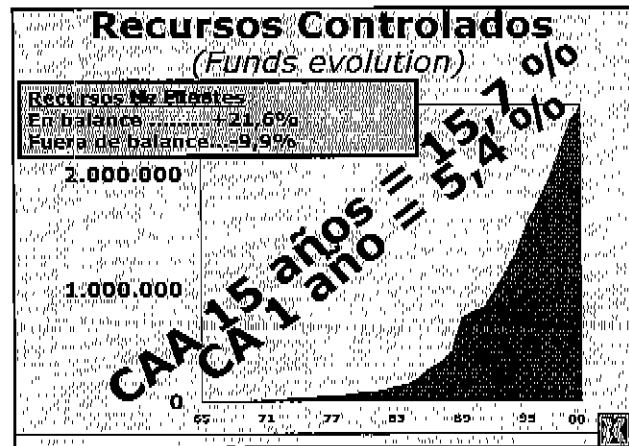
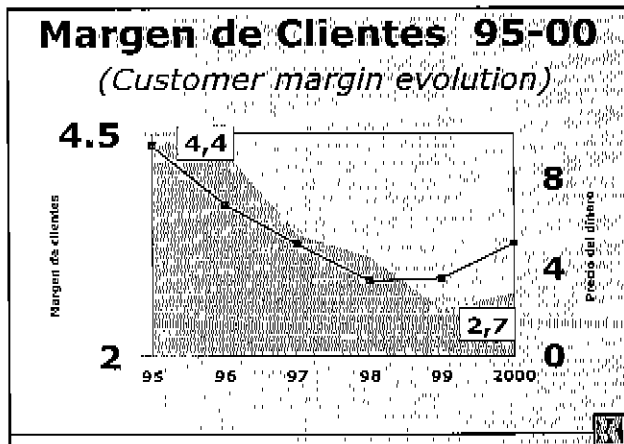
*(Transactions output per distribution network)*

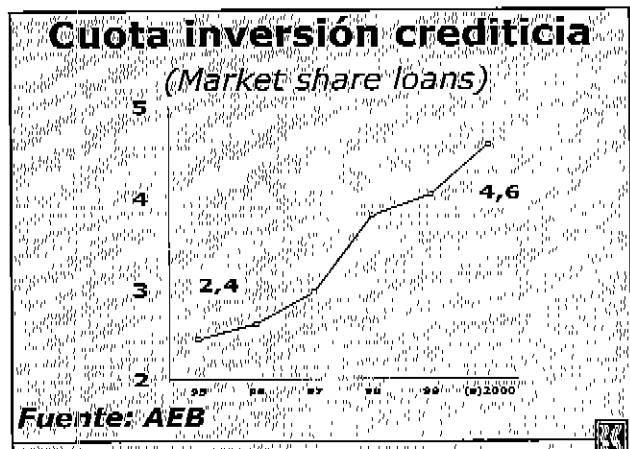
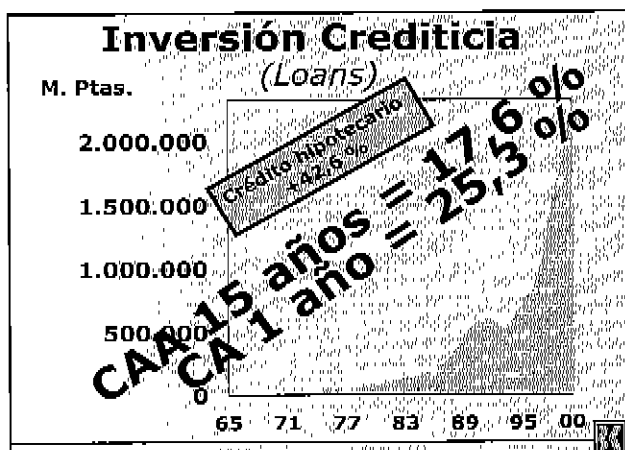
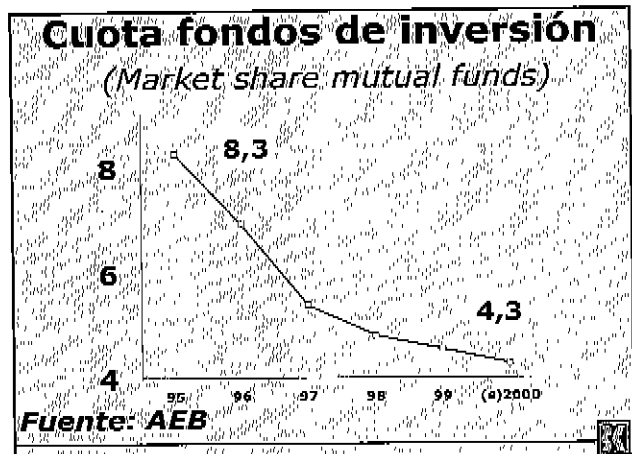
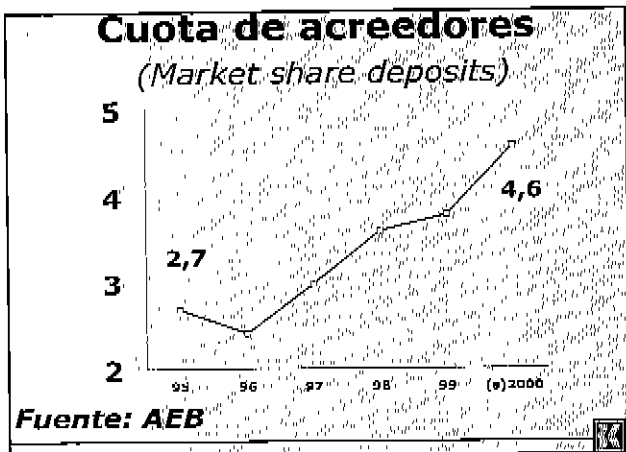






**Crece en recursos e inversión con una ligera mejora en los márgenes**





**Los crecimientos  
son importantes en  
las redes de  
distribución  
alternativas...**

Fuente: AEB

### Red Agencial (Agents network)

	2000	Dif %
<b>Nº de agentes</b>	1.313	46,5
<b>Nº de clientes</b>	69.107	45,2
<b>Depositos</b>	196.178	36,9
<b>Inversiones</b>	84.763	135,7

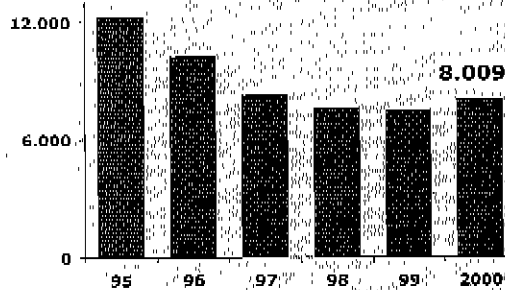
Fuente: AEB

### B.Virtual (Virtual banking)

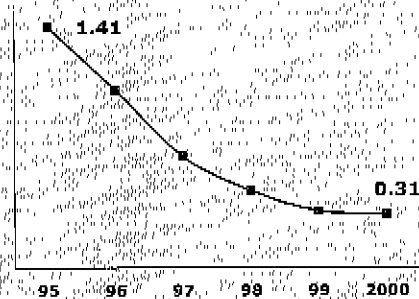
	2000	Dif %
Nº oficinas	350	15,0
Nº de clientes	81.128	12,5
Depositos	193.697	9,4
Inversiones	139.863	38,4

...con una morosidad  
reducida y  
contenida...

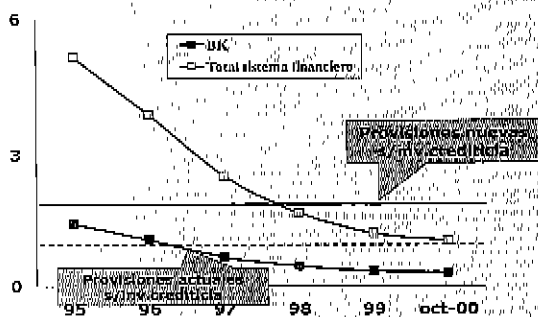
### Morosidad y provisiones (Nonperformers & provisions)



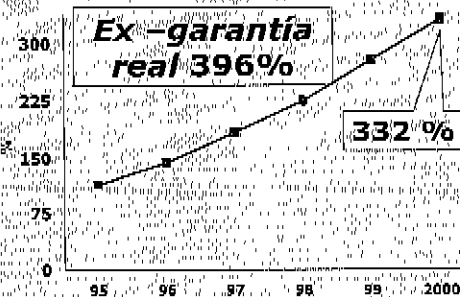
### Morosidad (Nonperformers)



### Morosidad histórica (Historical nonperformers)



### Provisiones s/ morosidad (Provisions on nonperformers)



**...y con una rentabilidad excelente...**

**Cta. Resultados de Clientes**  
(Customer results)

	2000	Dif	Dif %
ATMs	2.218.880	429.118	24,0
MARG.FINANC.	37.287	6.796	22,3
COMISIONES	31.387	577	1,9
MARG.ORDIN.	68.674	7.373	12,0
COSTOS	28.342	1.983	7,5
RES.EXPLORAC.	40.332	5.390	15,4
SANEAM.Y OTROS	3.131	659	26,7
BAI	36.783	4.709	14,7

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SANEAM.Y OTROS	3.131	659	26,7
BAI	36.783	4.709	14,7
Circular BE	1.037	—	—
BAI ex-CBE	37.820	5.746	17,9

**Ratios de gestión de Clientes**

(Customer's management ratios)

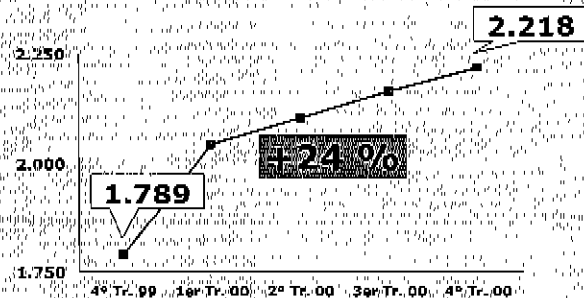
	2000	Dif %
ROE	25,9	1,7
EFICIENCIA	43,2	(1,5)
EVA	33.073 M	15,7
VAN	217.110	18,4

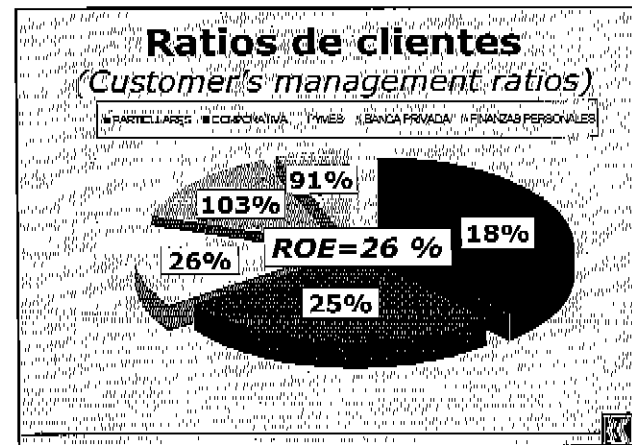
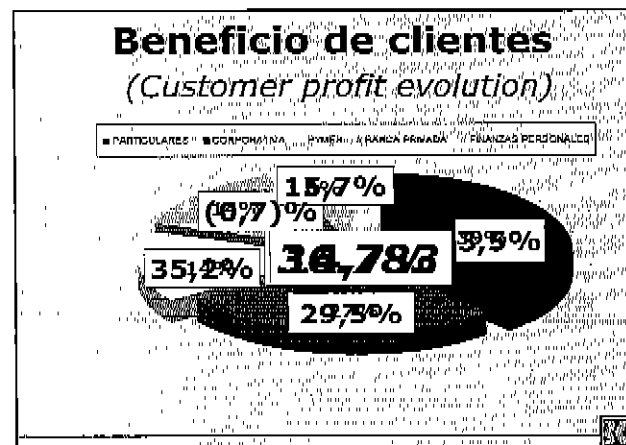
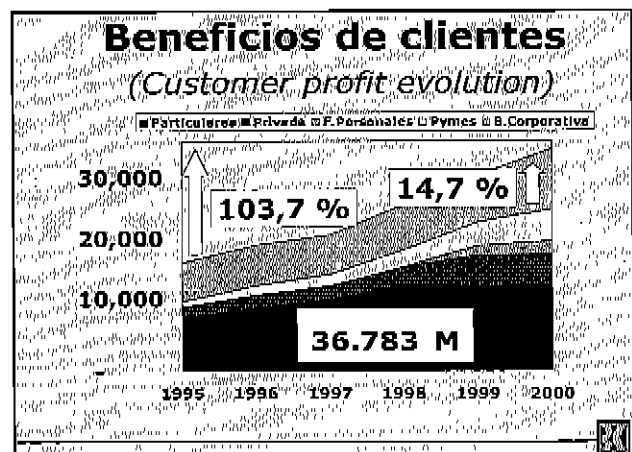
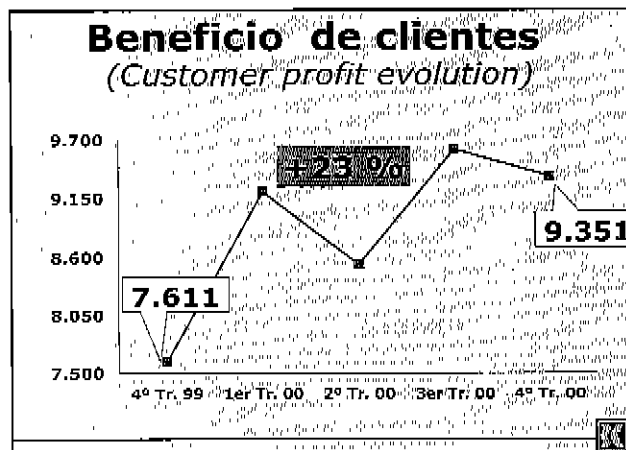
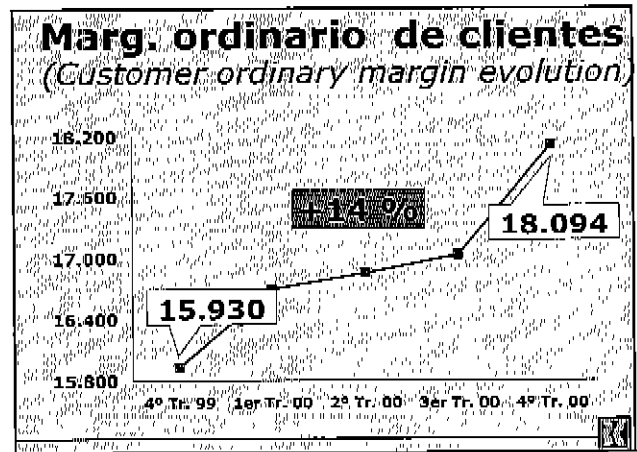
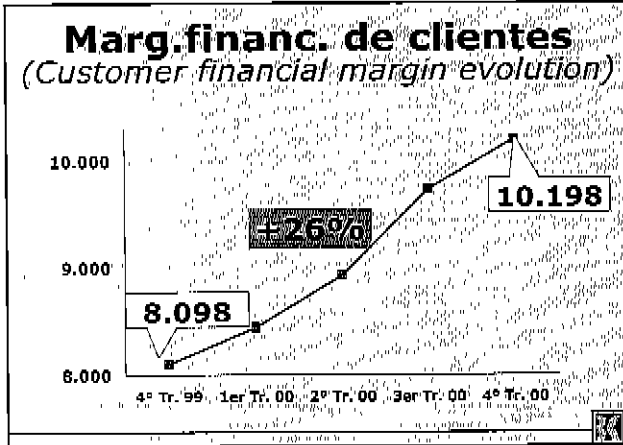
**Resultados por redes**  
(Profits per distribution channel)

	2000	Dif %
R Agencial	823,7	76,8
B.Virtual	1.576,6	40,2
Oficinas	34.110,1	12,1
B.Telefónica	403,8	(10,7)
Otros	(131,3)	—
<b>TOTAL</b>	<b>36.783</b>	<b>14,7</b>

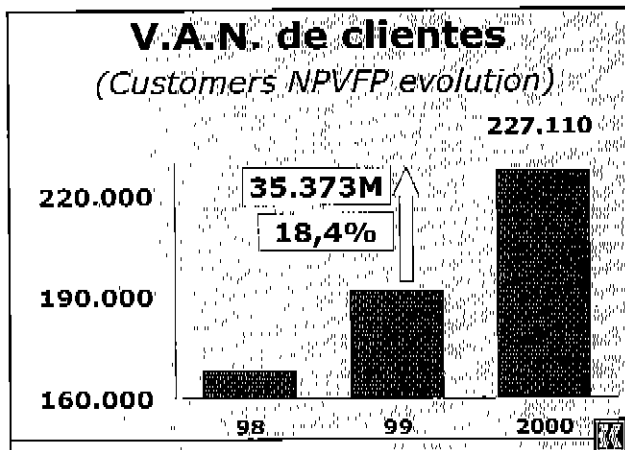
**Activos de clientes**

(Customer assets evolution)







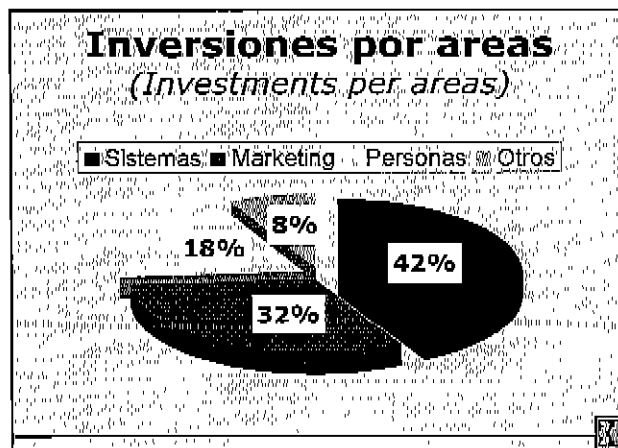
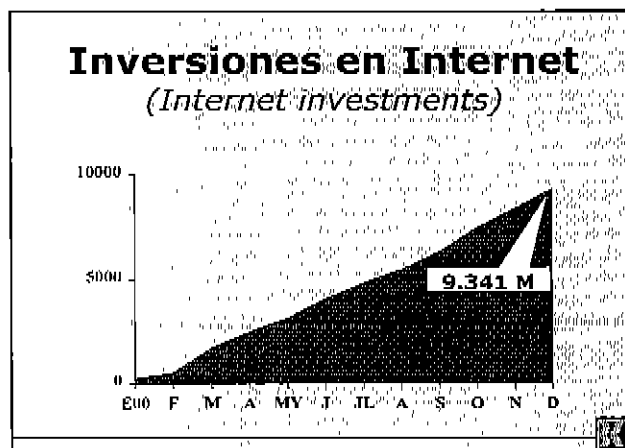
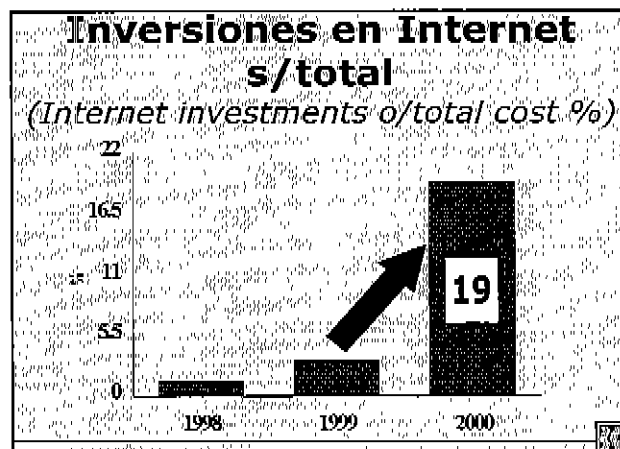


## Resumen

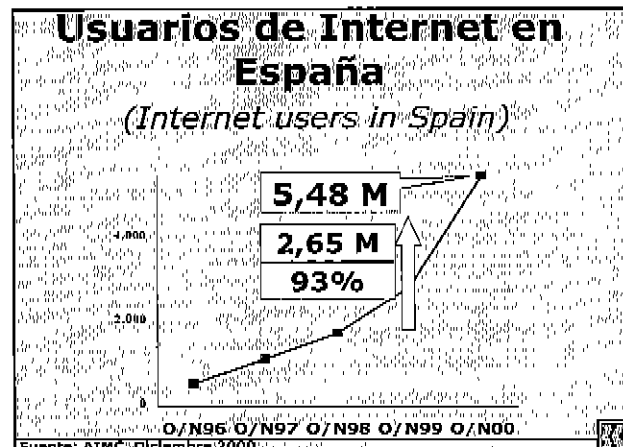
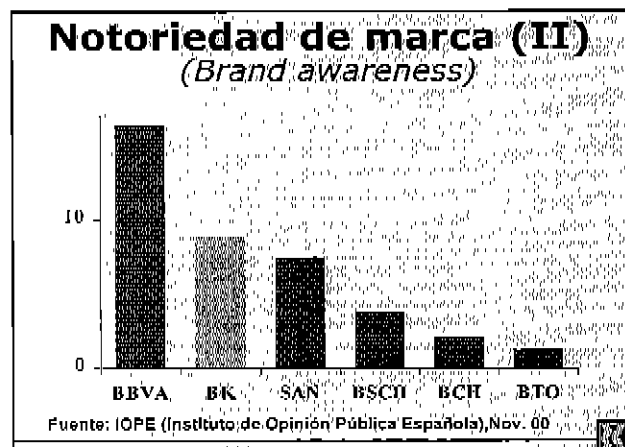
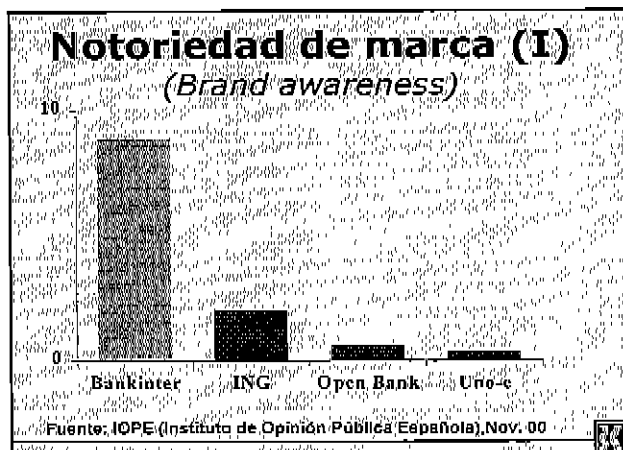
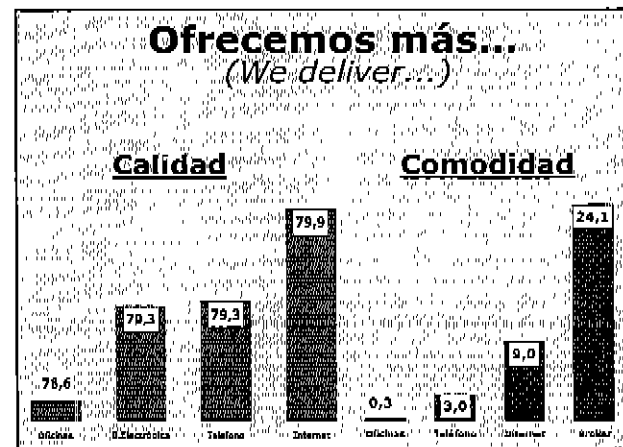
**El negocio, sigue creciendo de manera sólida, y continuada**

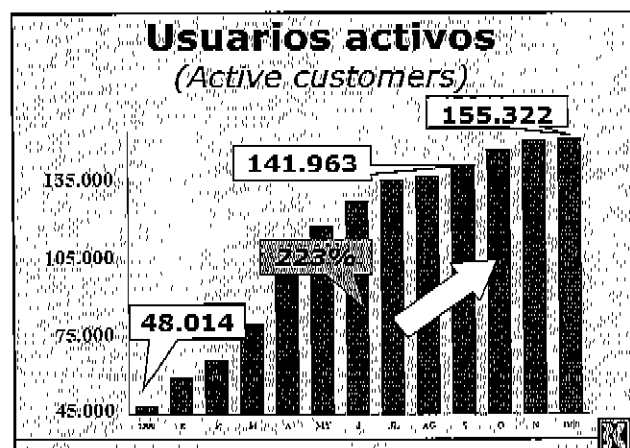
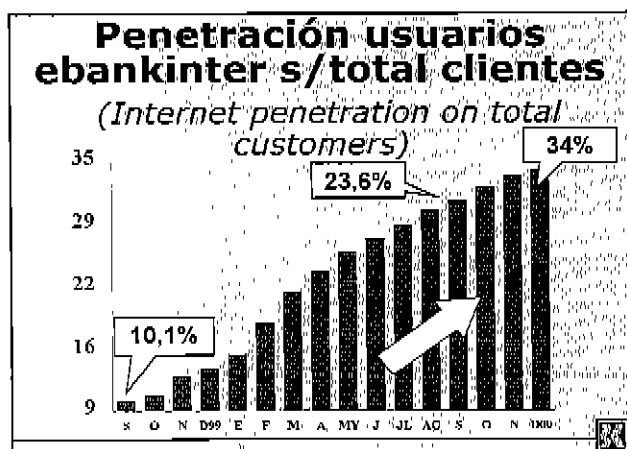
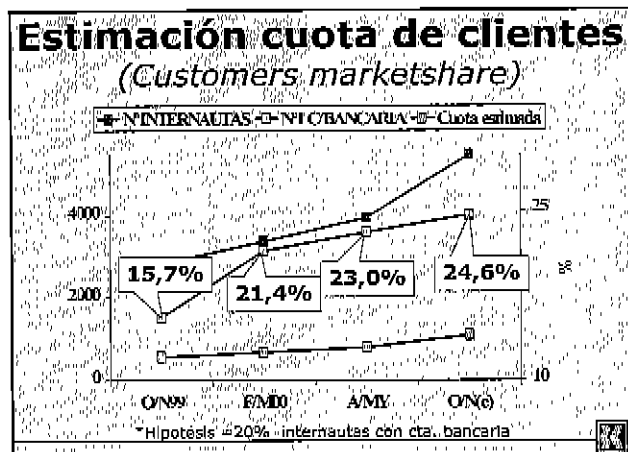
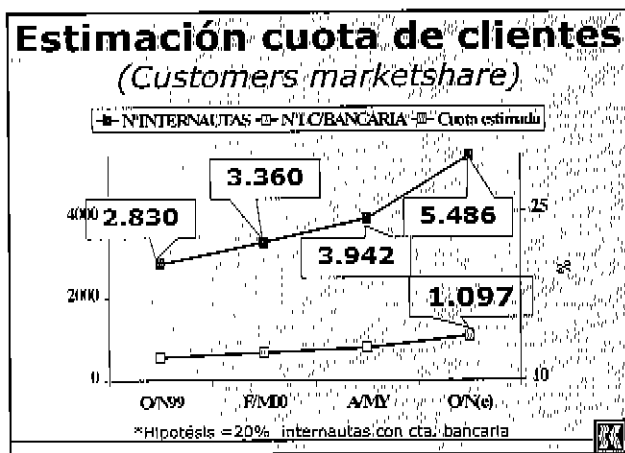
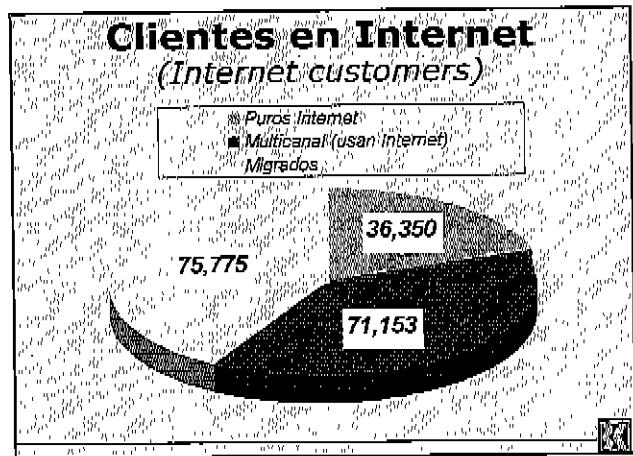
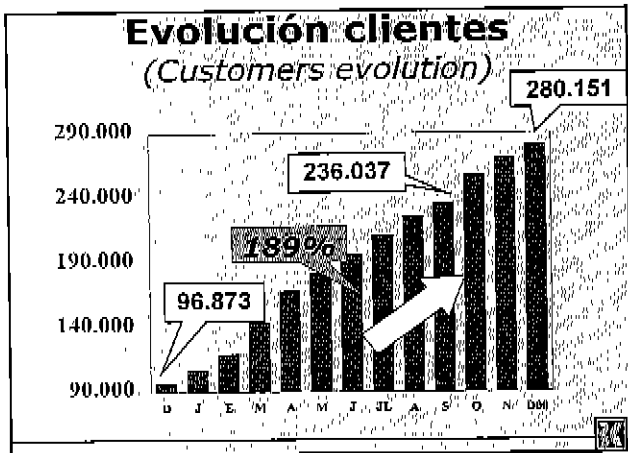
## Transformación

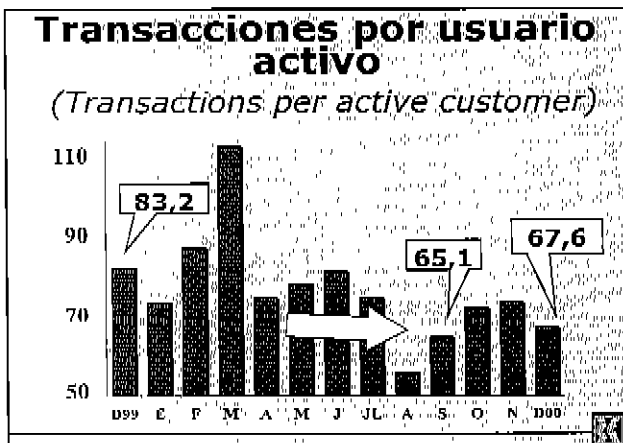
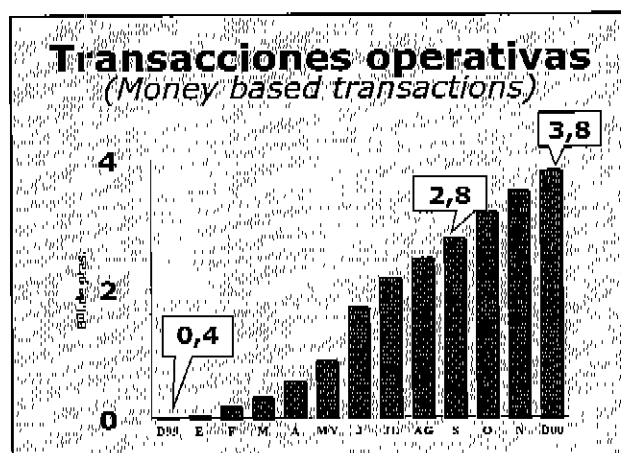
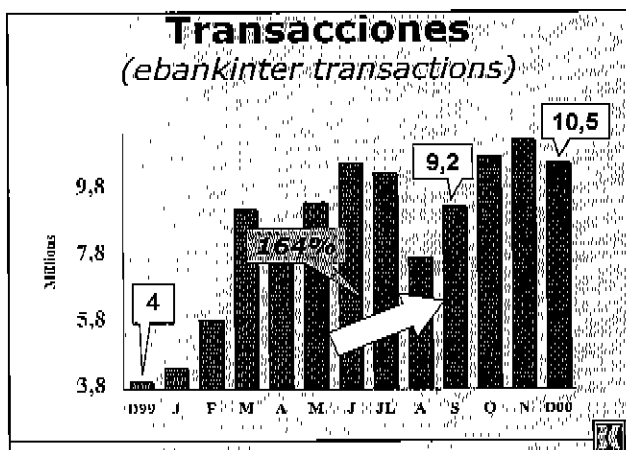
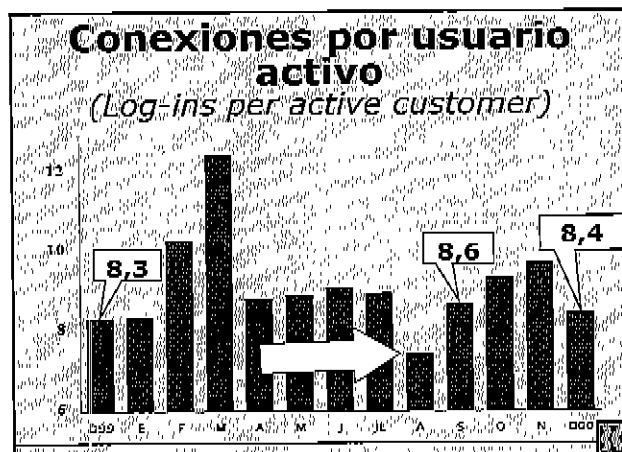
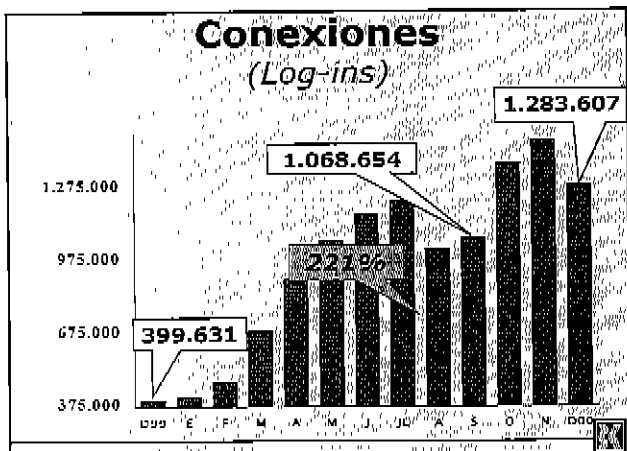
(Transformation)



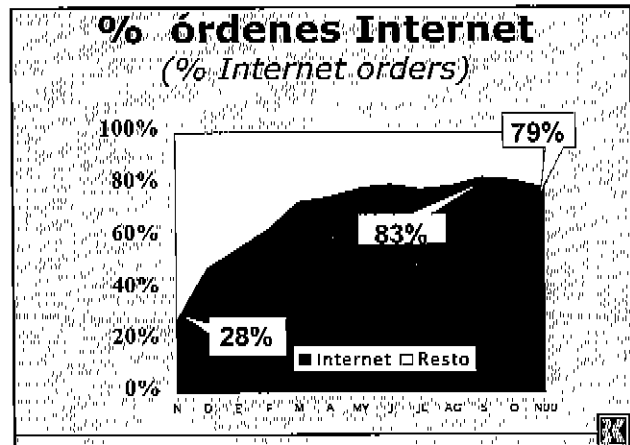
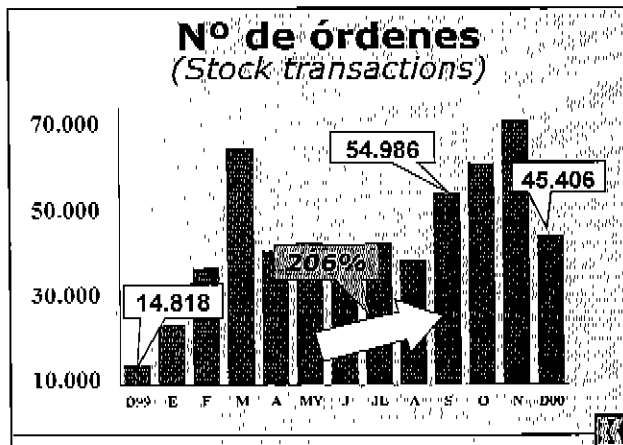
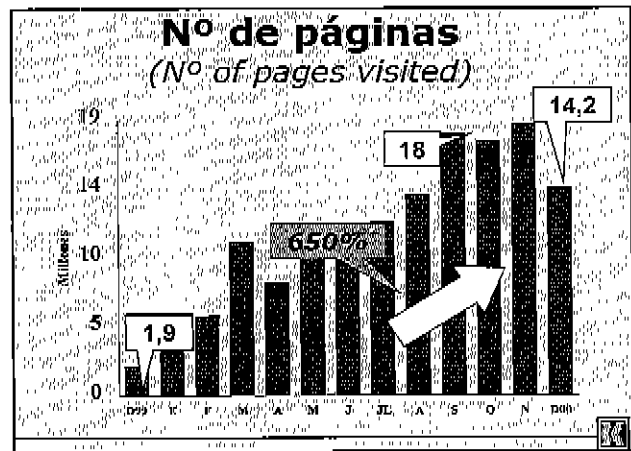
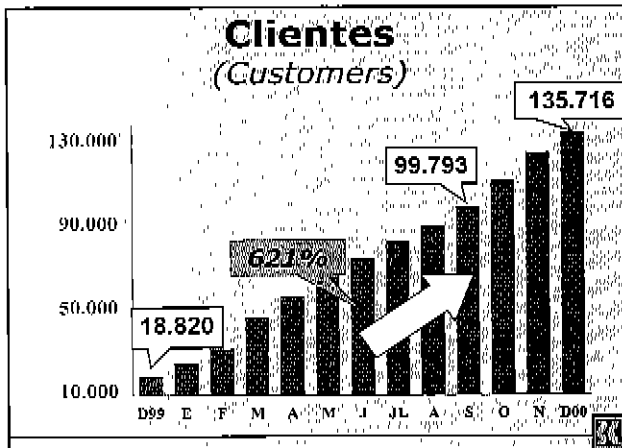
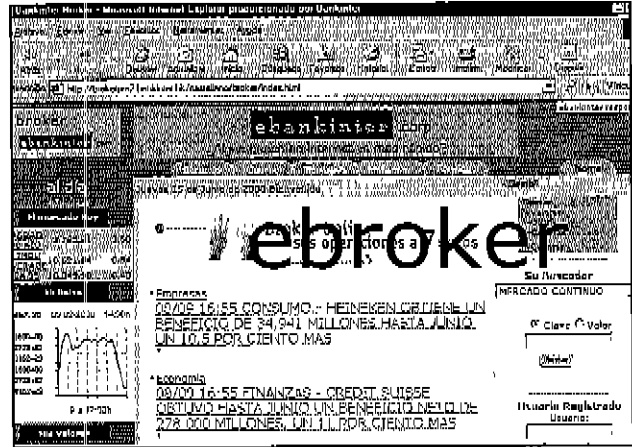
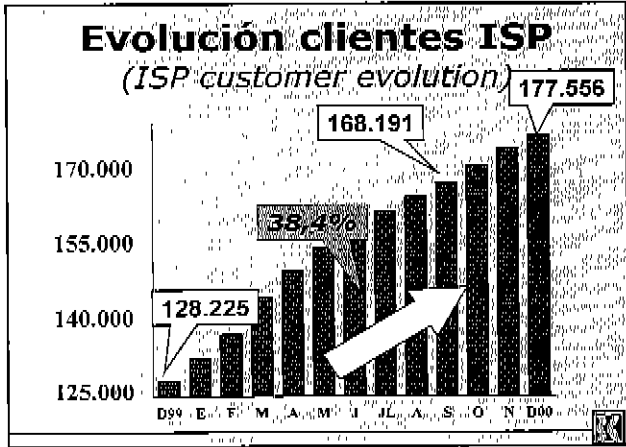
...con los siguientes resultados...

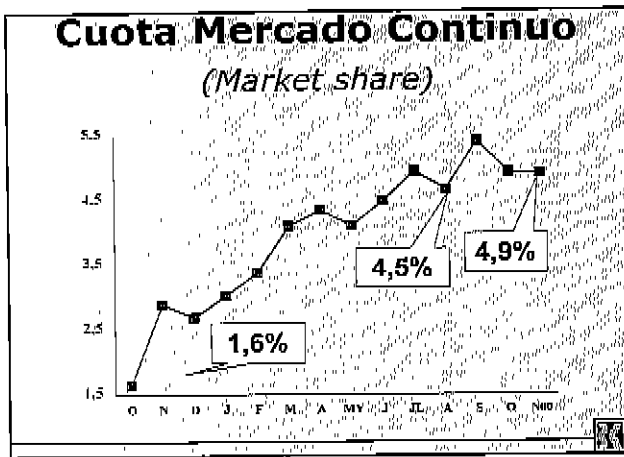







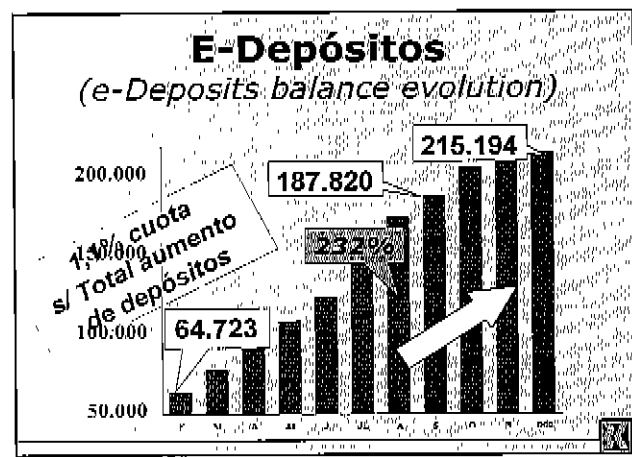
## Nuevo negocio (New business)





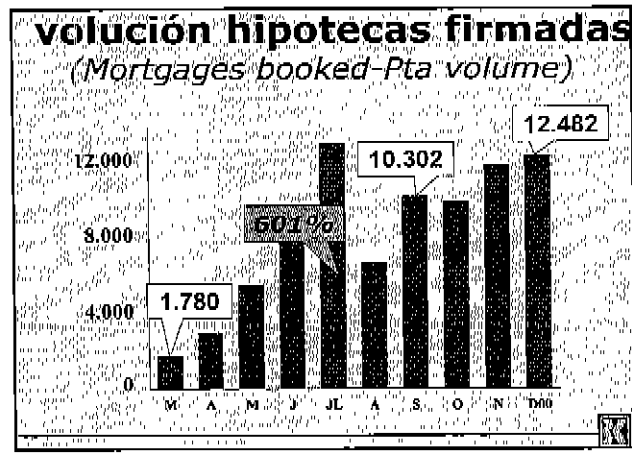
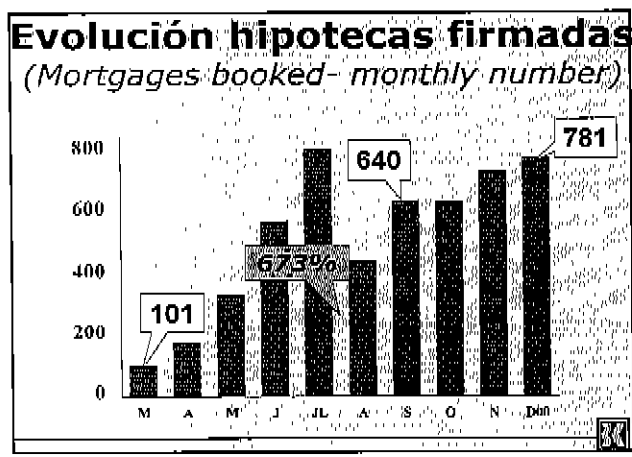
**ecuentas & edepositos**

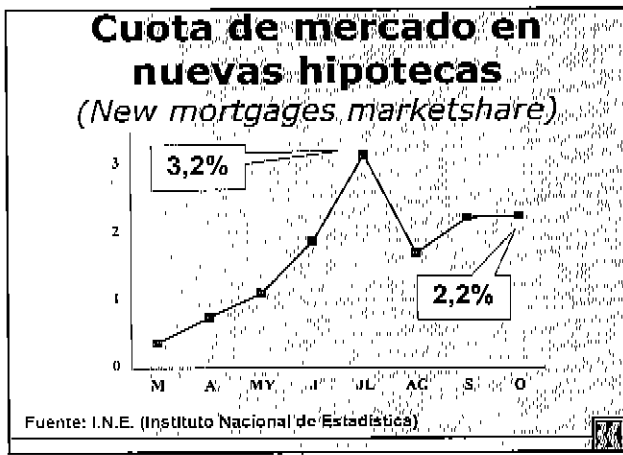
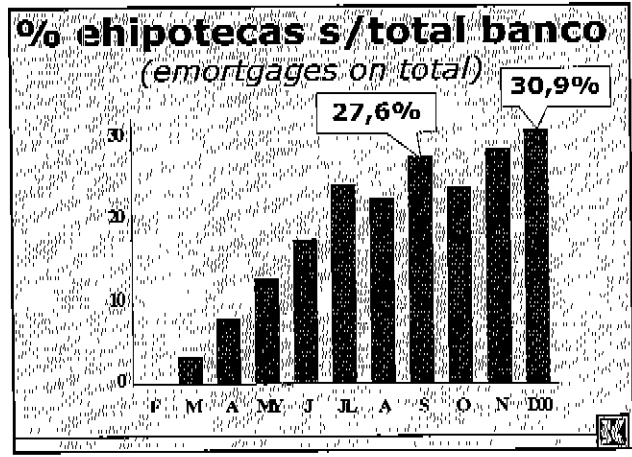
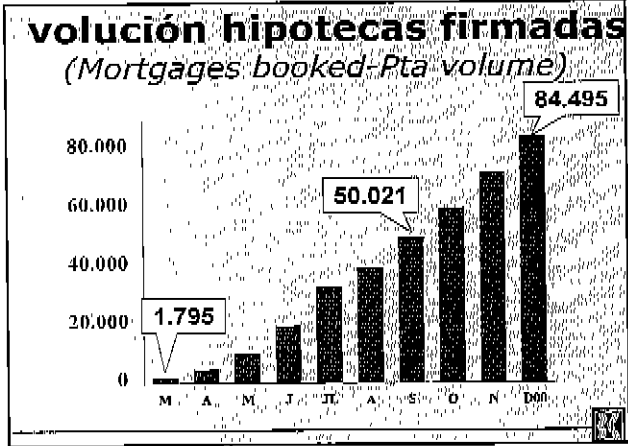
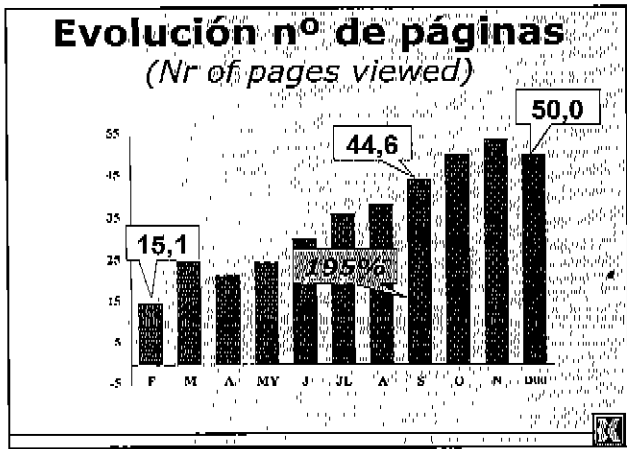
5% T.A.E.



**ehipotecas**

0.60%



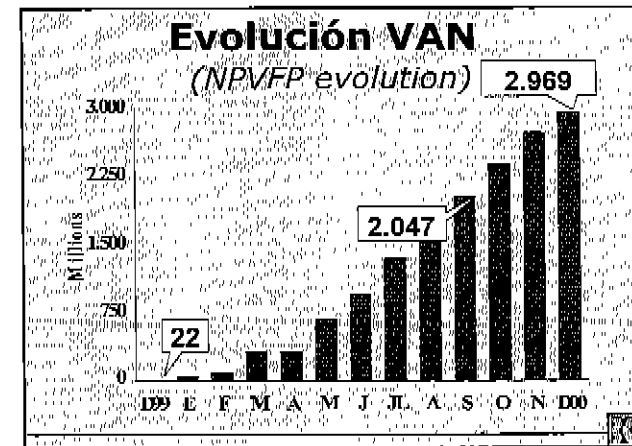
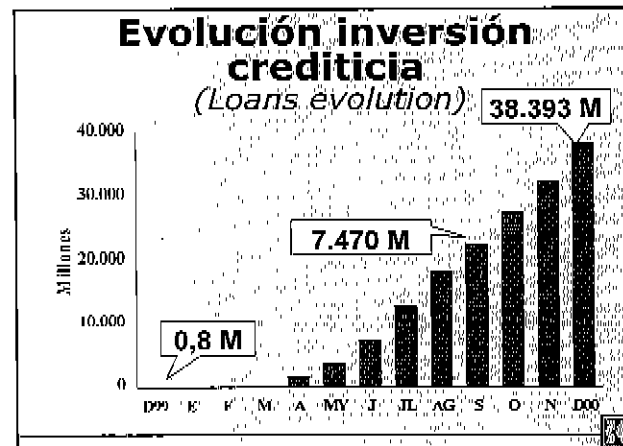
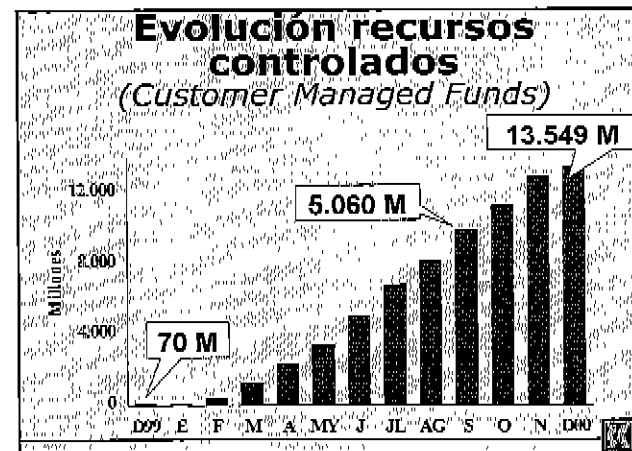
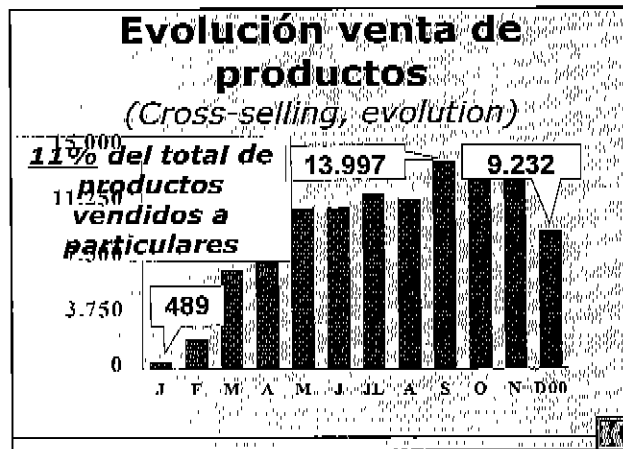
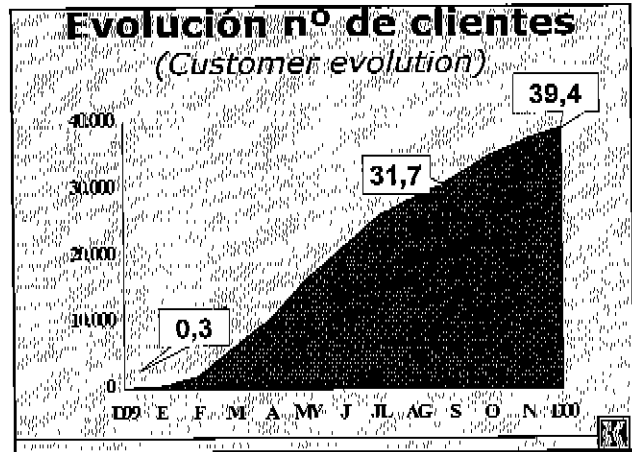



### Situación en el ranking (World ranking evolution)

Site	September 2000	October 2000	November 2000	December 2000
ebankinter.com-Rank	379	300	237	260

# Oficina Internet

(Internet branch)





## Nuestra factoría

## Webs lanzados (Webs launched)

- Empresas
  - Nuevo transaccional
  - Fondos de pensiones
  - e-procurement
  - Bk-energía
  - Subastador
- Lanzamos un producto cada 15 días

## Resultados (Results)

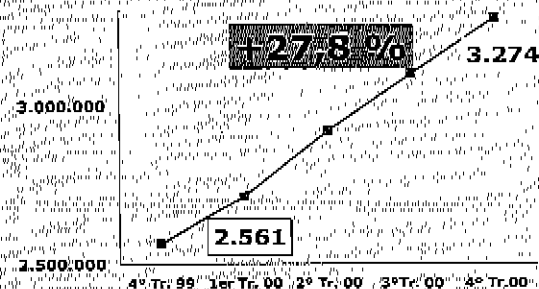
## Cta. resultados 2000 (Accrued P&L)

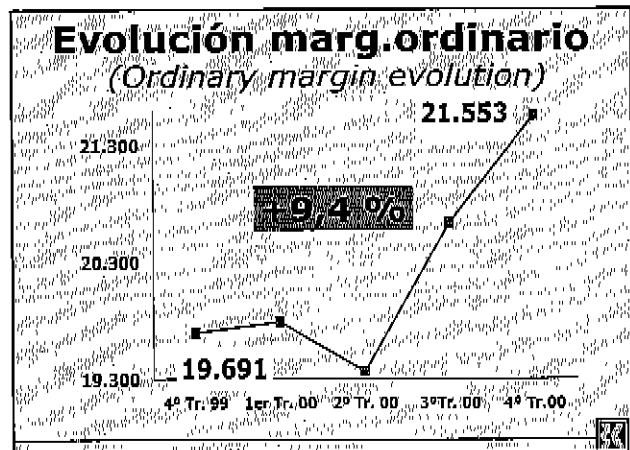
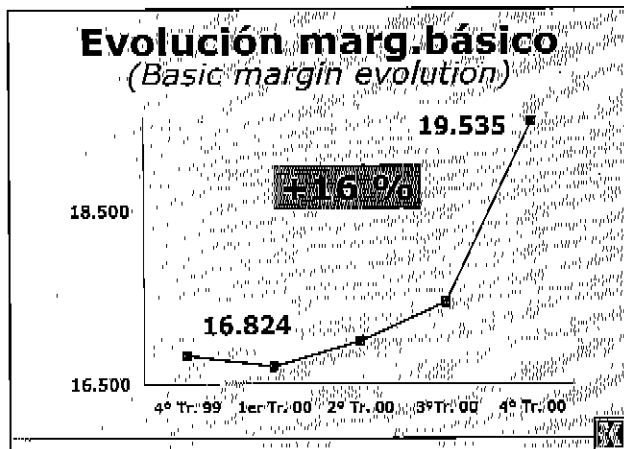
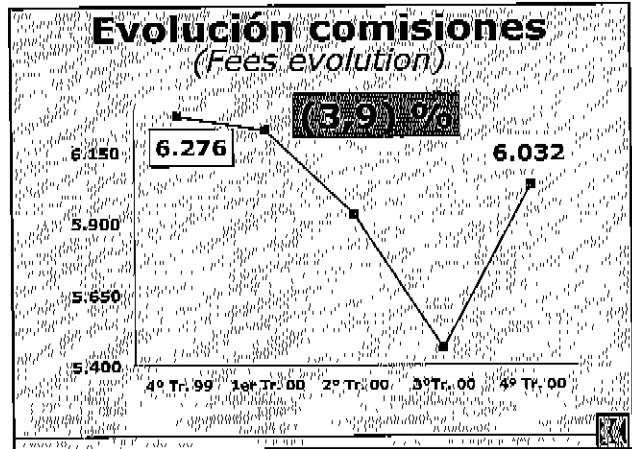
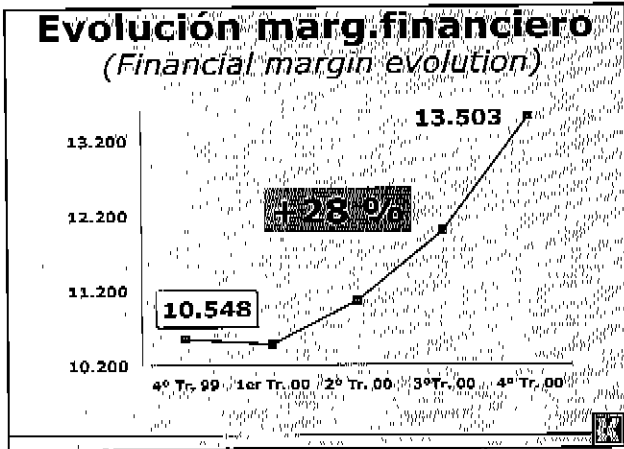
	2000	Dif.	%
ATMs	3.010.152	497.704	19,8
Marg. Financiero	47.014	3.511	8,1
Comisiones	23.644	442	1,9
Op. Financieras	10.664	1.167	12,3
Marg. Operacional	81.522	5.120	5,7
C. Transf.	48.005	9.344	24,2
Res. explotación	33.317	(2.225)	(11,2)
Res. extraordinarios	(1.538)	(96)	(6,6)
Puesta equivalencia	1.659	(97)	(5,5)
Saneam. y amortiz.	3.066	3.508	77,0
BAI minoría	2.565	1.275	98,8
<b>BAI Grupo</b>	<b>22.807</b>	<b>(9.200)</b>	<b>(28,7)</b>

## Resumen resultados 2000 (P&L Summary)

	2000	Dif.	%
BAI	22.807	(9.200)	(28,7)
BAI atrib. minoría	2.565	1.275	98,8
Beneficio neto Grupo	14.802	(6.453)	(30,4)
BPA	200	(86)	(30,0)

## Evolución activos (Assets evolution)





### Inversiones y Costos de transformación (Investments & Operating costs)

	Dic 00	Dif.	Dif %.
<b>PERSONAL</b>	22.298	2.248	11,2
<b>G.GENERALES</b>	25.707	7.096	38,1
<b>TOTAL</b>	48.005	9.344	24,2
<b>INTERNET</b>	10.194	7.892	342,8
<b>TOTAL exInternet</b>	37.811	1.452	4,0

### Stock de provisiones y plusvalías (Stock of provisions & capital gains)

	2000
<b>Prov.voluntarias</b>	24.417
<b>Plusvalías en cartera</b>	10.145
<b>TOTAL</b>	34.562

**Resumen resultados**  
(P&L Summary)

	Dic 00	Dif	Dif %
<b>BAI</b>	<b>22.807</b>	<b>(9.200)</b>	<b>(28,7)</b>

**Resumen resultados**  
(P&L Summary)

	Dic 00	Dif	Dif %
<b>BAI</b>	<b>22.807</b>	<b>(9.200)</b>	<b>(28,7)</b>
<b>CBE</b>	<b>(4.163)</b>	<b>(4.163)</b>	<b>---</b>
<b>BAI ex-CBE</b>	<b>26.970</b>	<b>(5.037)</b>	<b>(15,7)</b>

**Resumen resultados**  
(P&L Summary)

	Dic 00	Dif	Dif %
<b>BAI</b>	<b>22.807</b>	<b>(9.200)</b>	<b>(28,7)</b>
<b>CBE</b>	<b>(4.163)</b>	<b>(4.163)</b>	<b>---</b>
<b>BAI ex-CBE</b>	<b>26.970</b>	<b>(5.037)</b>	<b>(15,7)</b>
<b>Internet</b>	<b>(10.194)</b>	<b>(7.392)</b>	<b>(341,9)</b>
<b>BAI ex-CBE &amp; Internet</b>	<b>37.164</b>	<b>2.855</b>	<b>8,3</b>

**Comparación crtos trim. de la cta. de resultados**  
(Quarterly P&L accounts)

	Dif% 1º Tr.
<b>BAI</b>	<b>(12,5)</b>
<b>BAI ex-CBE</b>	<b>(12,5)</b>
<b>BAI ex-CBE &amp; Internet</b>	<b>4,9</b>

**Comparación crtos trim. de la cta. de resultados**  
(Quarterly P&L accounts)

	Dif% 1º Tr.	Dif% 2º Tr.
<b>BAI</b>	<b>(12,5)</b>	<b>(24,3)</b>
<b>BAI ex-CBE</b>	<b>(12,5)</b>	<b>(24,3)</b>
<b>BAI ex-CBE &amp; Internet</b>	<b>4,9</b>	<b>(2,0)</b>

**Comparación crtos trim. de la cta. de resultados**  
(Quarterly P&L accounts)

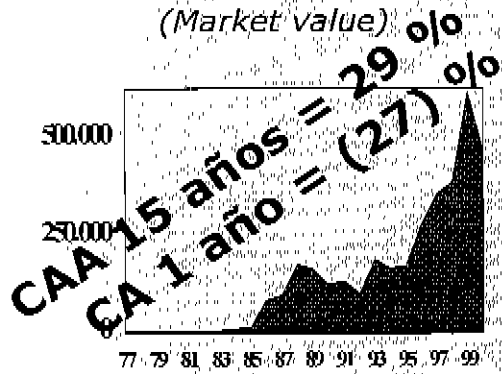
	Dif% 1º Tr.	Dif% 2º Tr.	Dif% 3º Tr.
<b>BAI</b>	<b>(12,5)</b>	<b>(24,3)</b>	<b>(29,6)</b>
<b>BAI ex-CBE</b>	<b>(12,5)</b>	<b>(24,3)</b>	<b>(20,3)</b>
<b>BAI ex-CBE &amp; Internet</b>	<b>4,9</b>	<b>(2,0)</b>	<b>4,2</b>

## Comparación crtos trim. de la cta. de resultados (Quarterly P&L accounts)

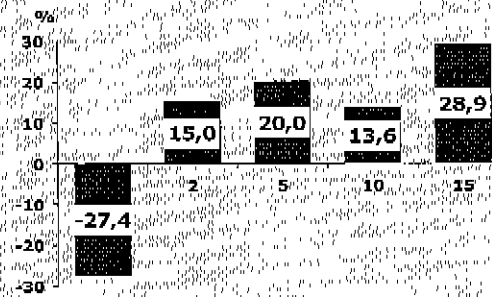
	Dif% 1ºTr.	Dif% 2ºTr.	Dif% 3ºTr.	Dif% 4ºTr.
BAI	(12,5)	(24,3)	(29,6)	(28,7)
BAI ex-CBE	(12,5)	(24,3)	(20,3)	(15,7)
BAI ex-CBE & Internet	4,9	(2,0)	4,2	8,3

## La acción Bankinter (Bankinter's share)

## Valor de Mercado (Market value)

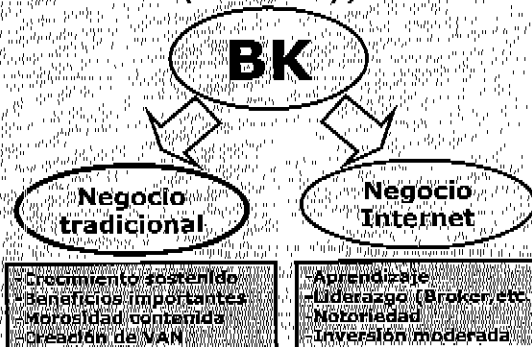


## Rentabilidad del accionista (Stockholder profitability)



## Conclusiones (Summary)

## Conclusiones (Summary)



# Muchas gracias

## Año 2001

- Mantener la estrategia
- Mantener el liderazgo
- Mejorar, aprovechando el aprendizaje.

	2000	DIF.
Riesgo Interes	11.656	(6.155)
Autocartera	7.520	1.953
Exceso F. Pensiones	2.134	—
Exc. Insolv., autoseg y otros	2.858	850
<b>TOTAL</b>	<b>24.168</b>	<b>(3.352)</b>
Cartera deuda	42	(37)
Sogecable	20.423	(18.463)
<b>PLUSV. CARTERA</b>	<b>20.465</b>	<b>(18.500)</b>

## Resumen de resultados (P&L profit center summary)

	Sept 00	Dif	%
Clientes	25.565	2.237	9%
Otros negocios	495	(2.842)	(85,2)
Tesoreria	3.026	(918)	(23,5)
C. Corporativo	2.918	(436)	(13,0)
Amort. y saneam.	(6.265)	1.870	23,0
Internet	(6.965)	(5.729)	(463,5)
Fondos estabilizacion	(1.475)	(1.475)	—
<b>TOTAL</b>	<b>17.299</b>	<b>(7.293)</b>	<b>(29,7)</b>

Acumulado  
Septiembre

## Resumen de resultados (P&L summary)

Costos de transformación	
- Inversiones en Internet	(5.729)
Provisiones y saneamientos	
- FFV Inversiones startups	(355)
- Provisiones obligatorias	(134)
- Circular BE	(2.303)
<b>TOTAL</b>	<b>(8.521)</b>

## Ratios de clientes (Customer's management ratios)

