



## HECHO RELEVANTE

Se comunica a la Comisión Nacional del Mercado de Valores que el jueves, 21 de septiembre a las 13:30 (hora española), David Pérez Renovales, Director de la División de Pymes de Bankinter, S.A., participará como ponente en una conferencia de bancos y financieras europeas de mediana capitalización en Londres, organizada por Keefe, Bruyette and Woods.

La presentación, que se difundirá a través de la página web de Bankinter, se adjunta cifrada junto con el presente hecho relevante.

Atentamente,

Unidad de Cumplimiento Normativo.  
BANKINTER, S.A.

# **Bankinter:** **Ready to outperform**

KBW  
European Banks & Misc. Financials  
Conference London, September 2006

**01. Ahead in the cycle**

**02. Value Investments already in place**

**03. Favoured by regulatory changes: Basle II**

**04. Summary**



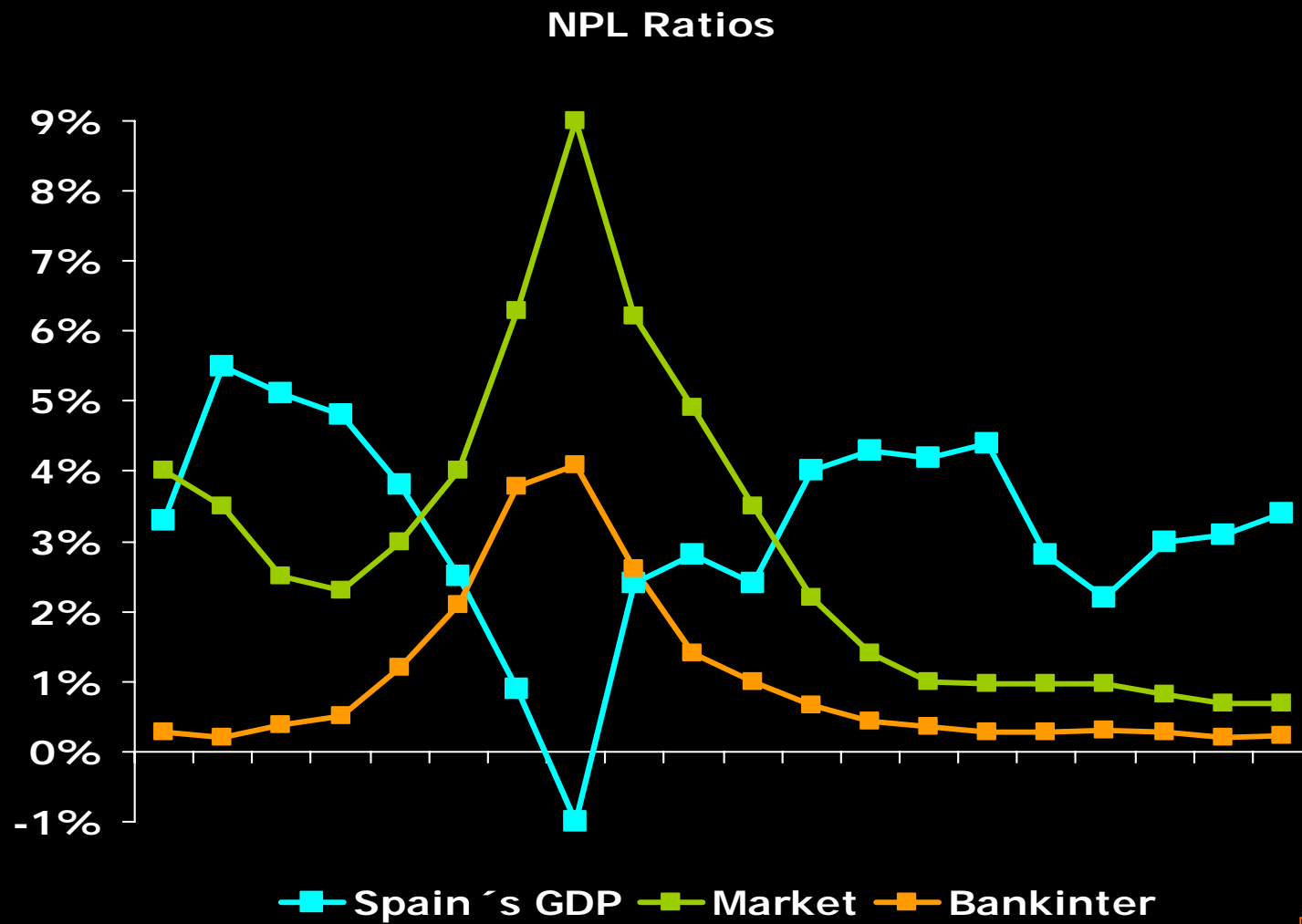
**BANKINTER**

# Bankinter's track record



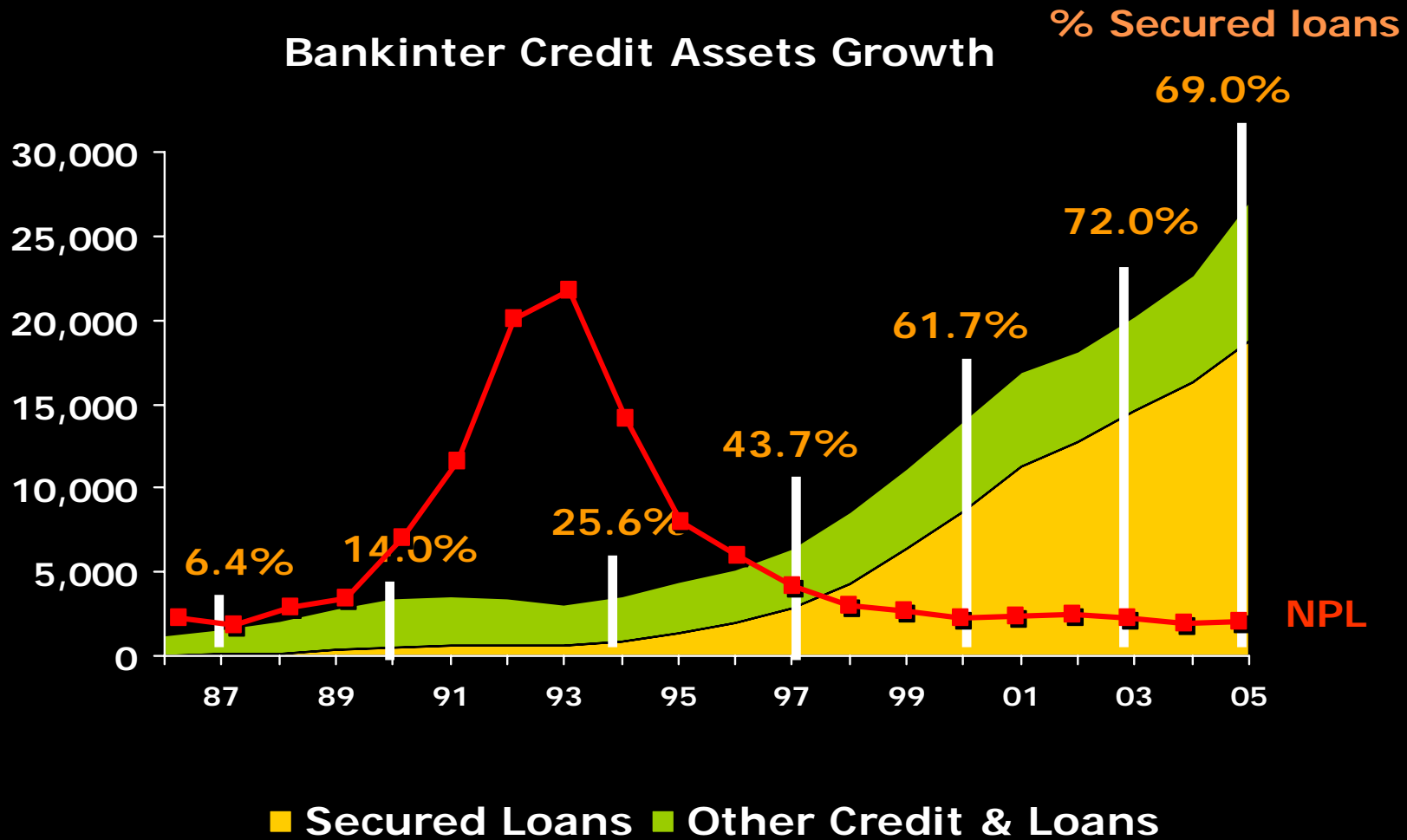
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# A story of better performance **managing the cycle**



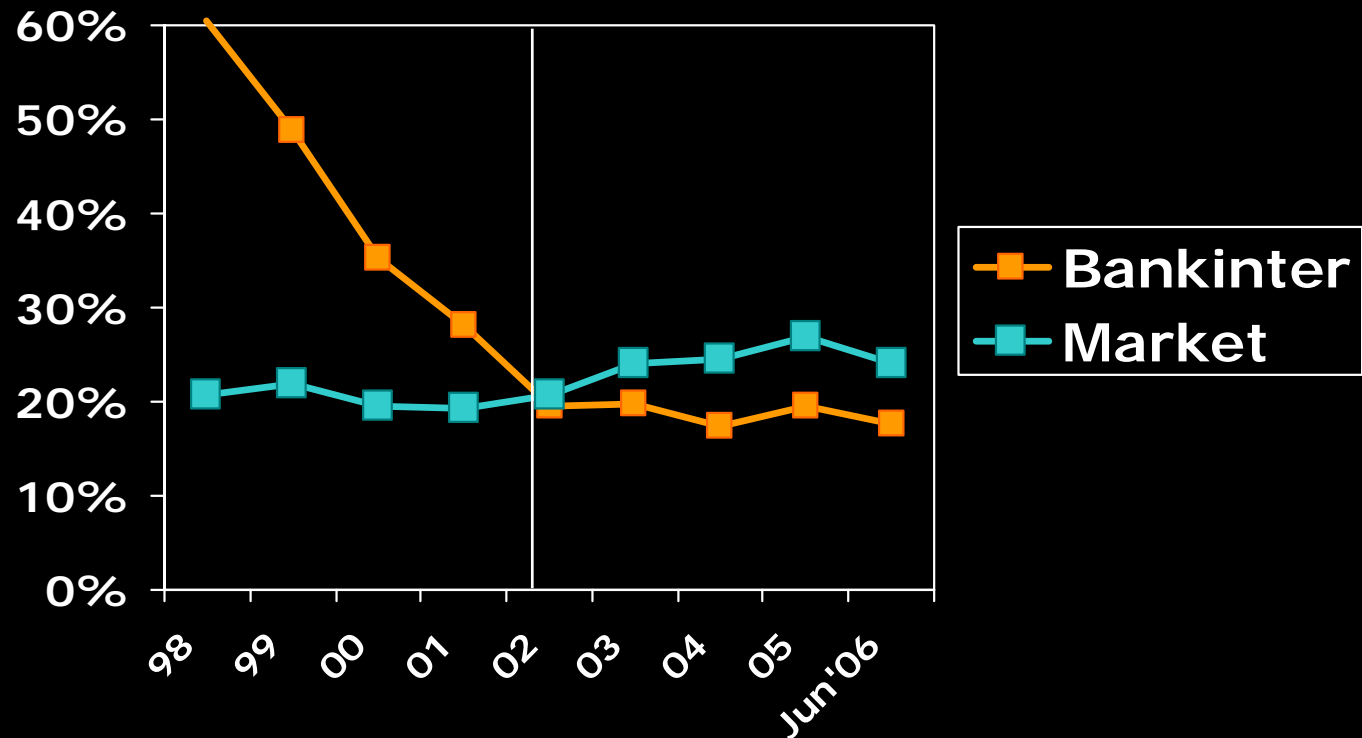
# Capturing the best part of the market growth...

Bankinter Credit Assets Growth



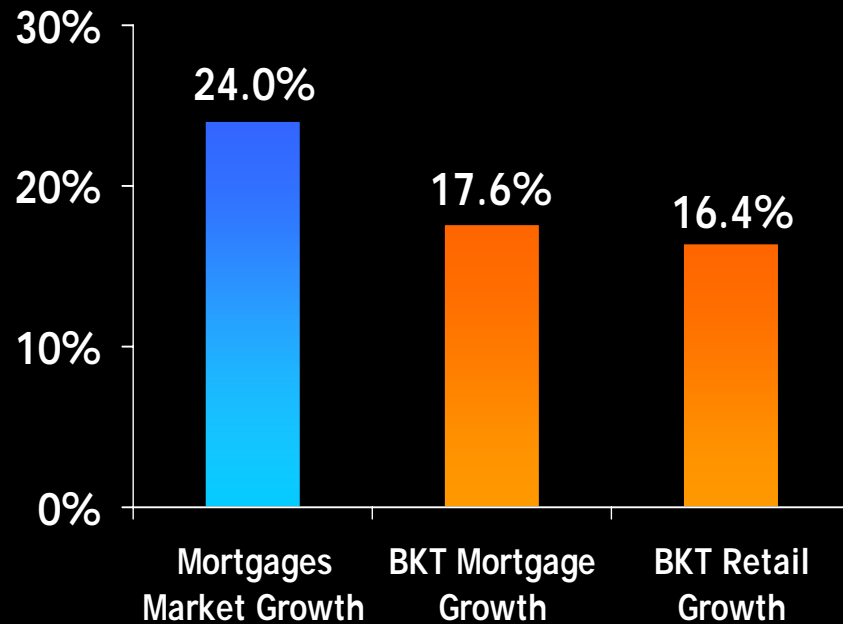
# To **turn more conservative** according with market indicators

## Mortgage Annual Growth

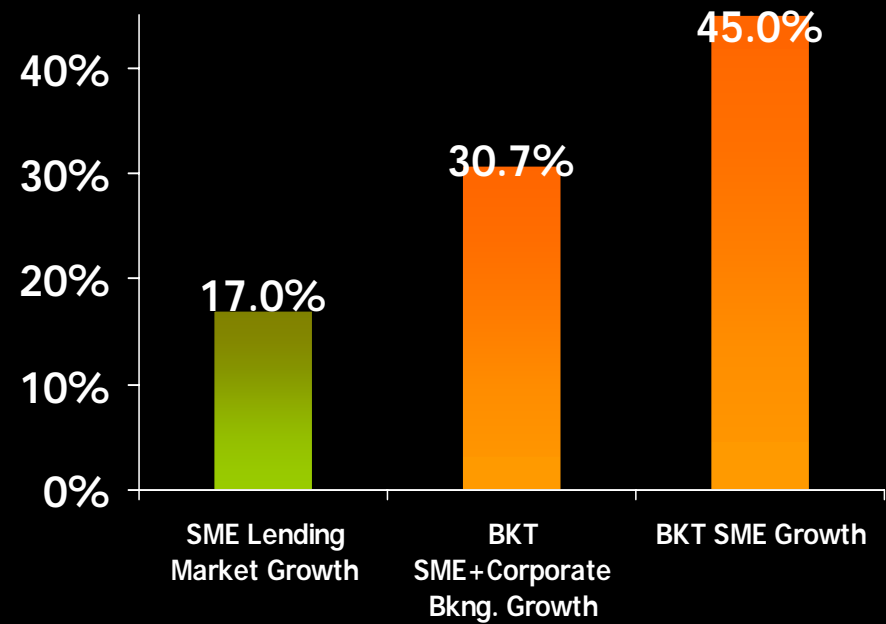


# Accelerating the **change** in the growth focus

### 1H06 Mortgage Growth

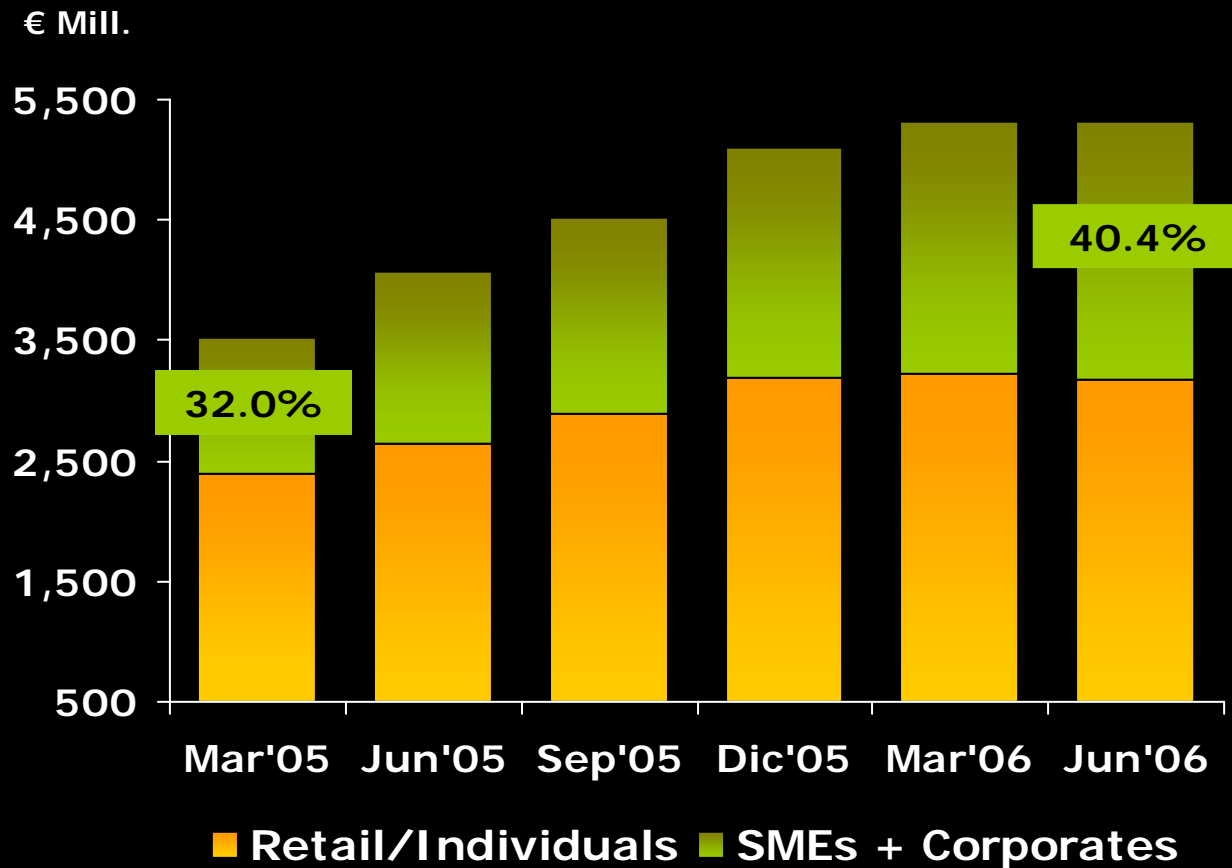


### 1H06 SME Growth





# To gain speed in the business mix shift



# Market **positioning** keeps an eye on Basle II

We keep on making  
mortgages this way :

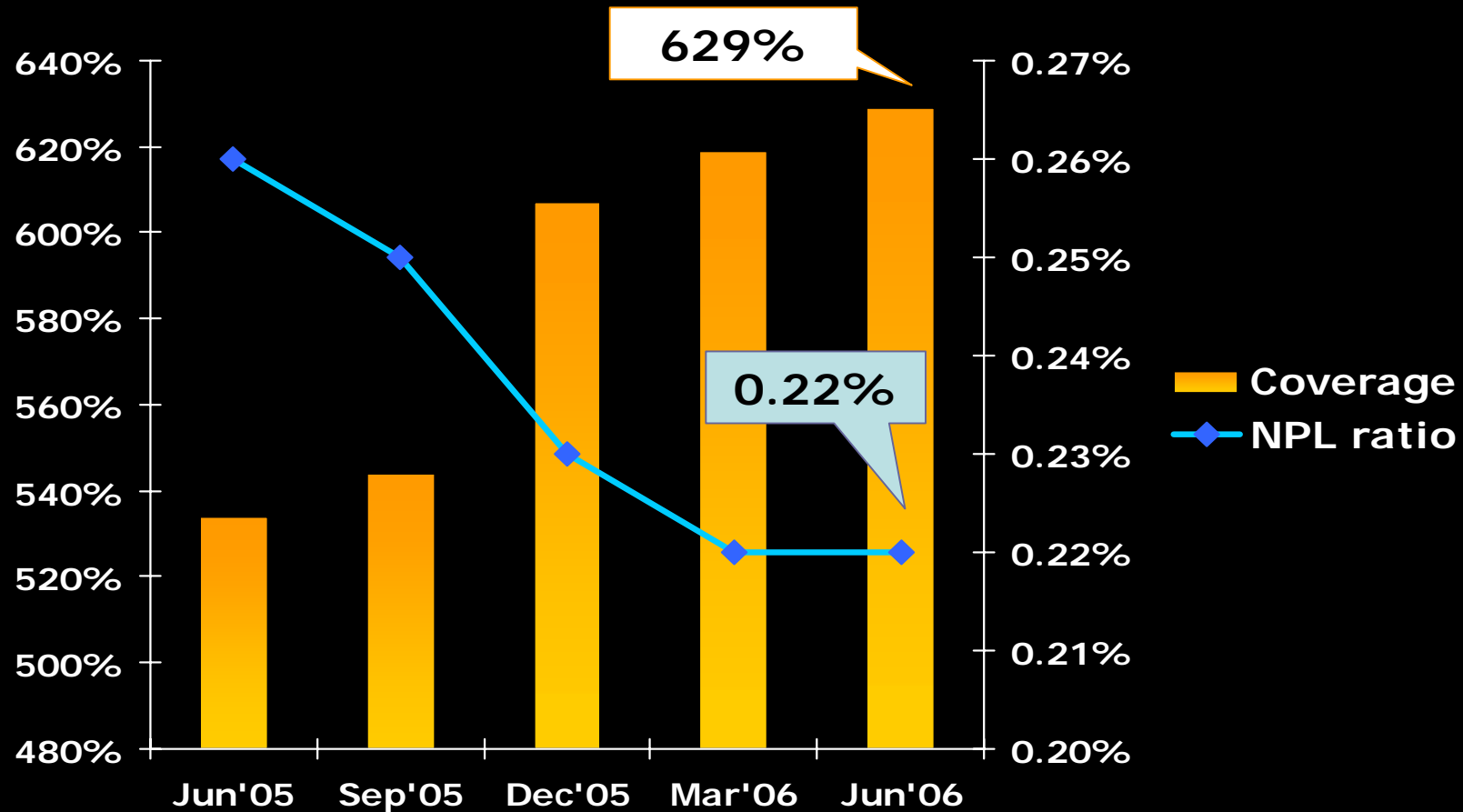
|                                    |       |
|------------------------------------|-------|
| <b>Spread:</b>                     |       |
| New Production:                    | 0.55% |
| Back Book:                         | 0.60% |
| <b>% in High Profiles:</b>         |       |
| New Production:                    | 80.1% |
| Back Book:                         | 67.1% |
| <b>Cross selling:</b>              |       |
| Products per client:               | 8.1   |
| <b>NPL ratio:</b>                  | 0.11% |
| <b>RoE mortgage<br/>customers:</b> | 19.9% |

Pursuing:



- **Further growth**
- **Longer lasting**
- **More sustainable**
- **More profitable**

# Balance-sheet **strength** guarantees no credit concerns



01 Ahead in the cycle

**02 Value Investments already in place**

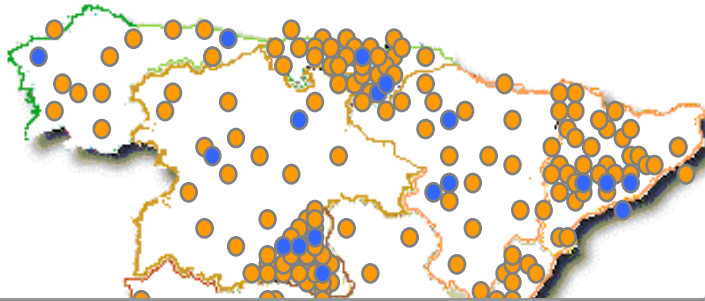
03 Favoured by regulatory changes:  
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04 Summary



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# New distribution **capacities** have been deployed

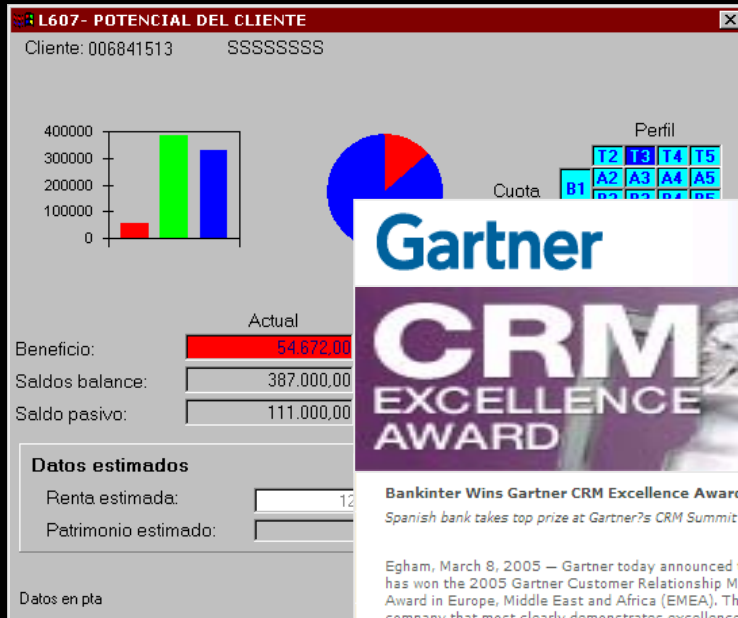


+32.5%

+21.4%

|                     | 1H06  | 1H04  | Var.        |
|---------------------|-------|-------|-------------|
| Branches            | 327   | 301   | +26         |
| SMEs Business Units | 114   | 228   | +86         |
| Corporate Bkg B.U.  | 48    | 39    | +9          |
| Private Bkg B.U.    | 41    | 32    | +9          |
| <b>Total:</b>       |       |       | <b>+130</b> |
| People              | 3,824 | 3,150 | <b>+674</b> |

# Developments for enhancing Customer Management



## Bankinter Wins Gartner CRM Excellence Award 2005

Spanish bank takes top prize at Gartner's CRM Summit

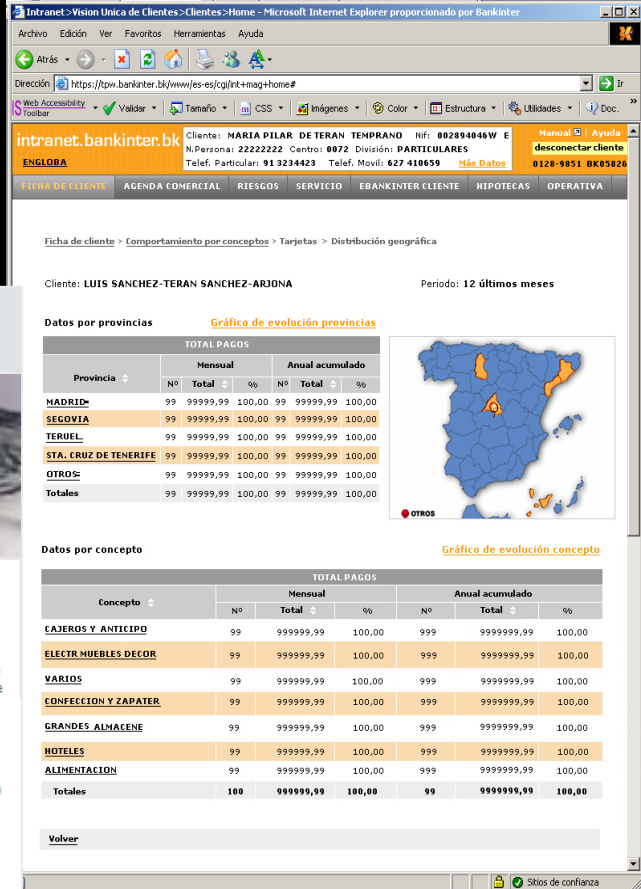
Egham, March 8, 2005 — Gartner today announced that Spanish bank, Bankinter, has won the 2005 Gartner Customer Relationship Management (CRM) Excellence Award in Europe, Middle East and Africa (EMEA). The award, which recognises the company that most clearly demonstrates excellence in its CRM initiatives,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

Three award finalists - Bankinter, Heineken Italia and Scottish Water - were selected by Gartner to present their case studies at the Summit to more than 350 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."

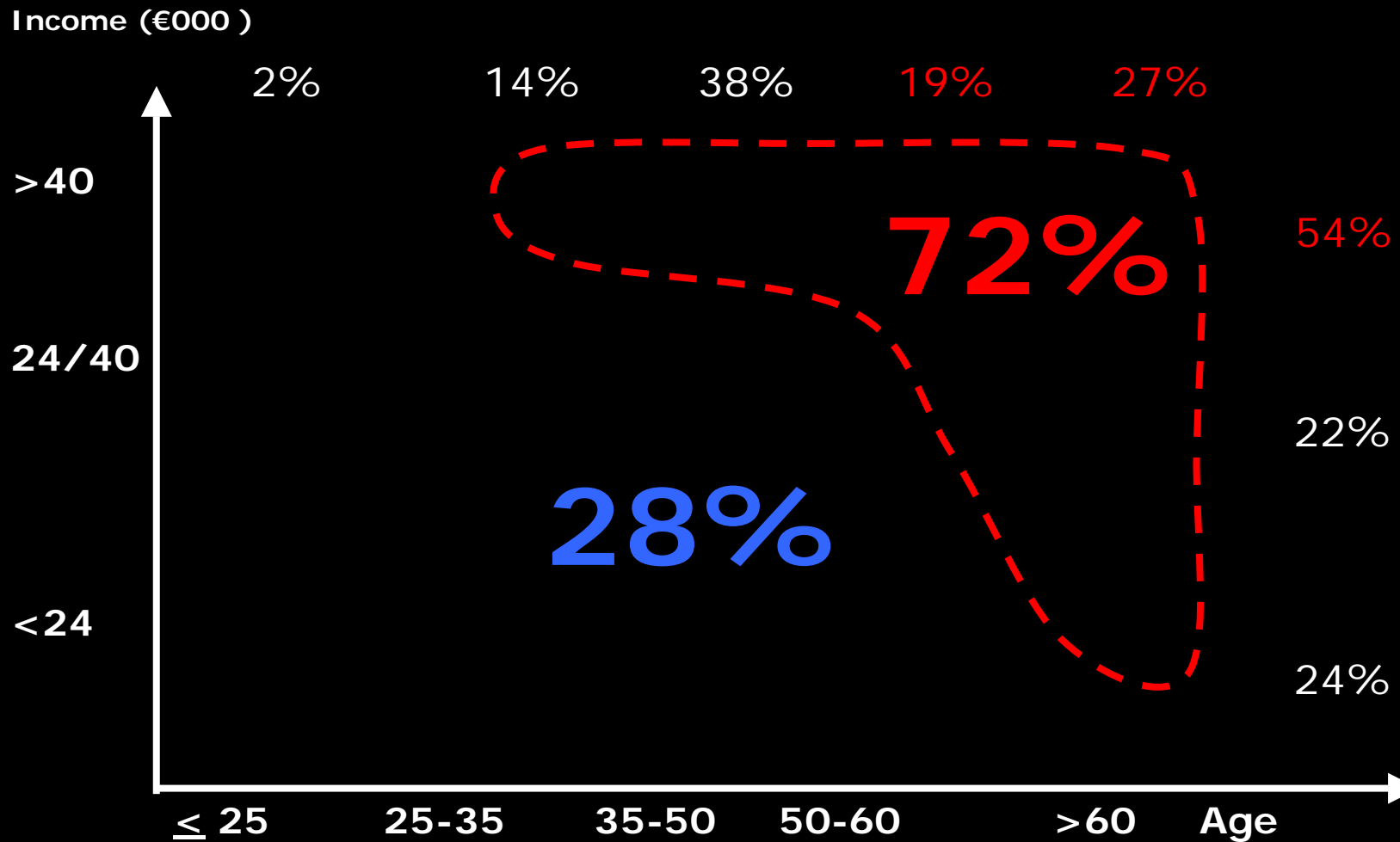
Gartner's CRM Excellence Awards recognise outstanding CRM initiatives based on criteria defined in Gartner's Eight Building Blocks of CRM: CRM vision, CRM strategy, valued customer experience, organisational collaboration, CRM processes, CRM information, CRM technology and CRM metrics.

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

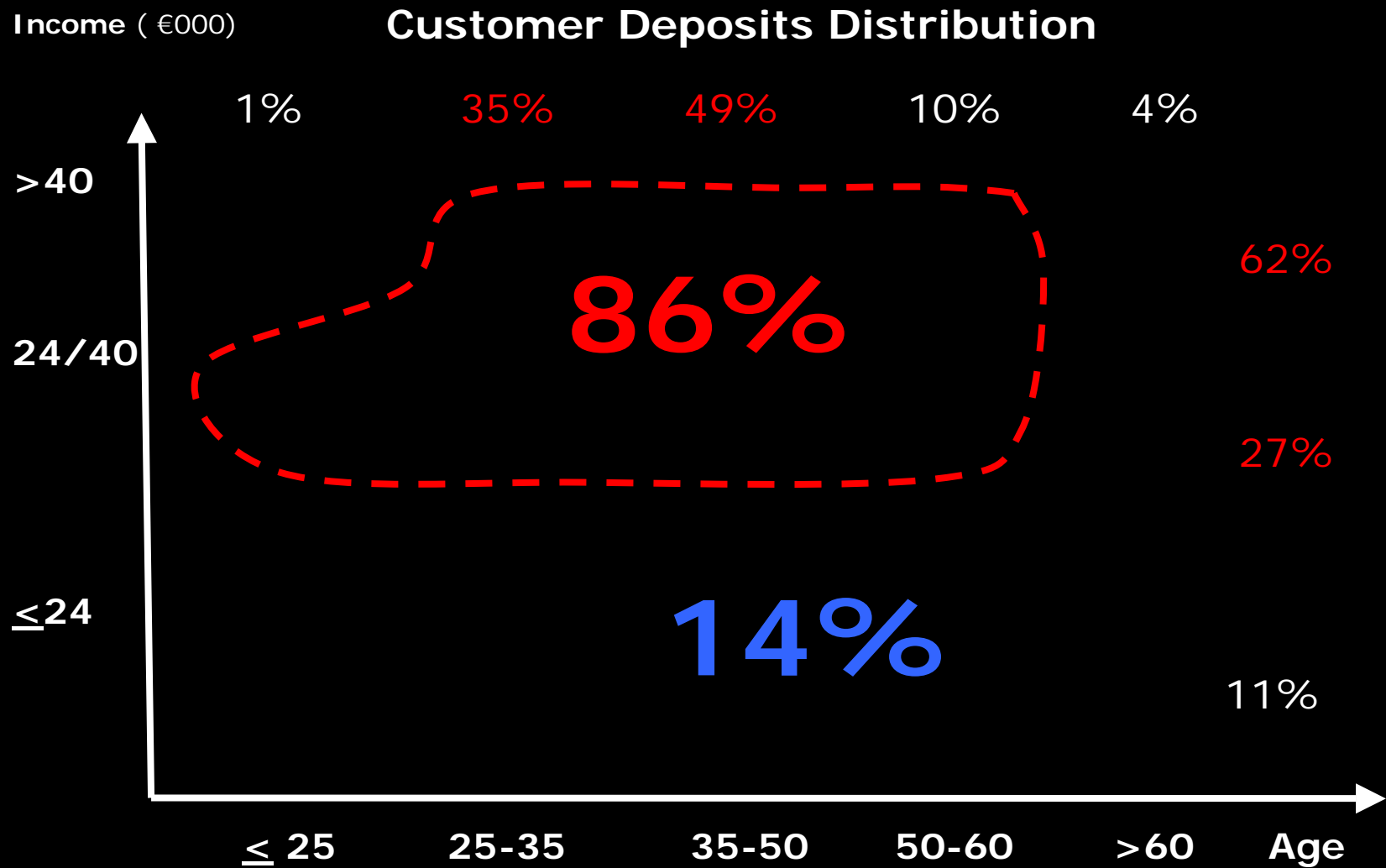


# Through a deeper customer knowledge

## Assets Distribution



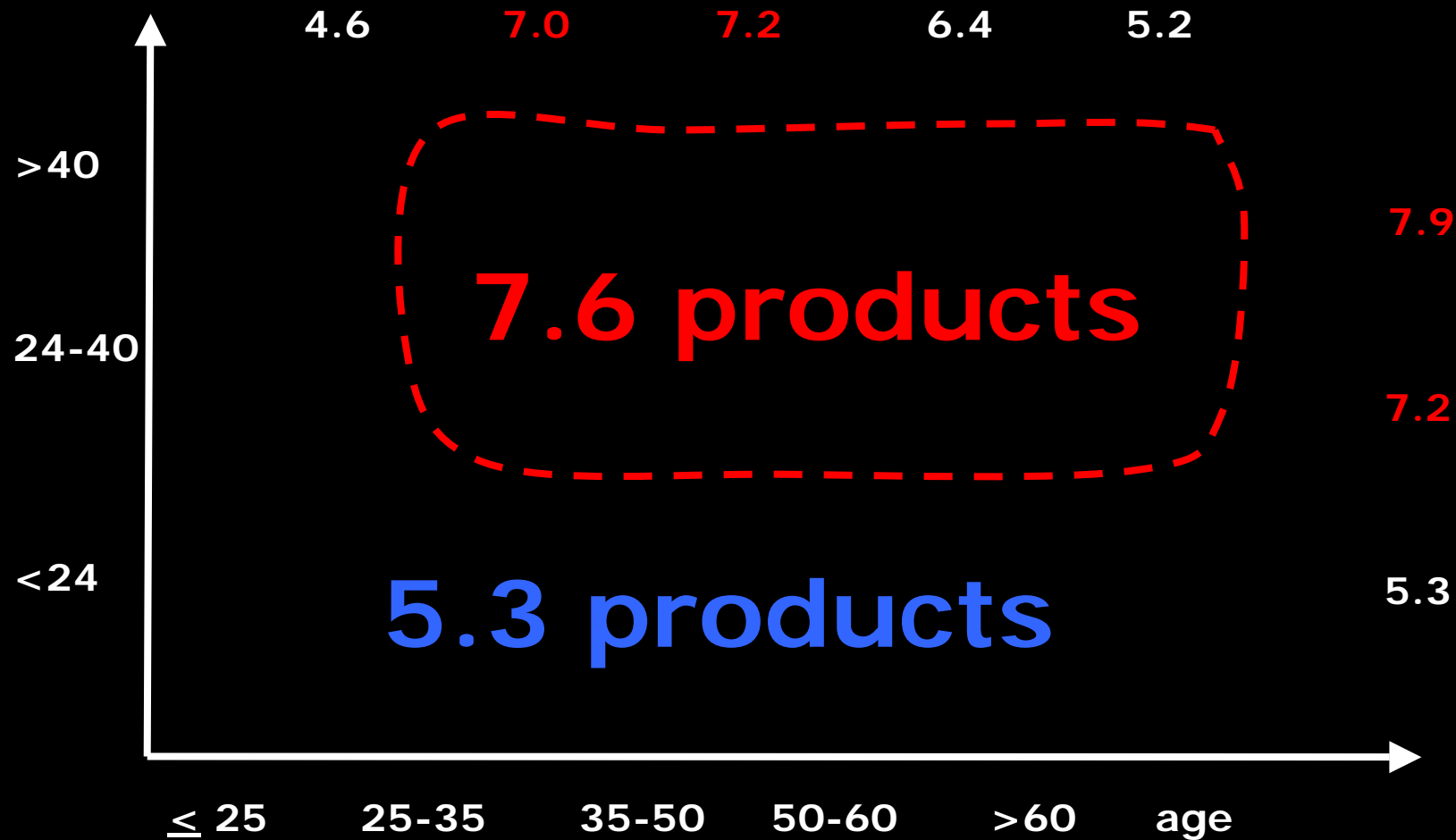
# Through a deeper customer knowledge



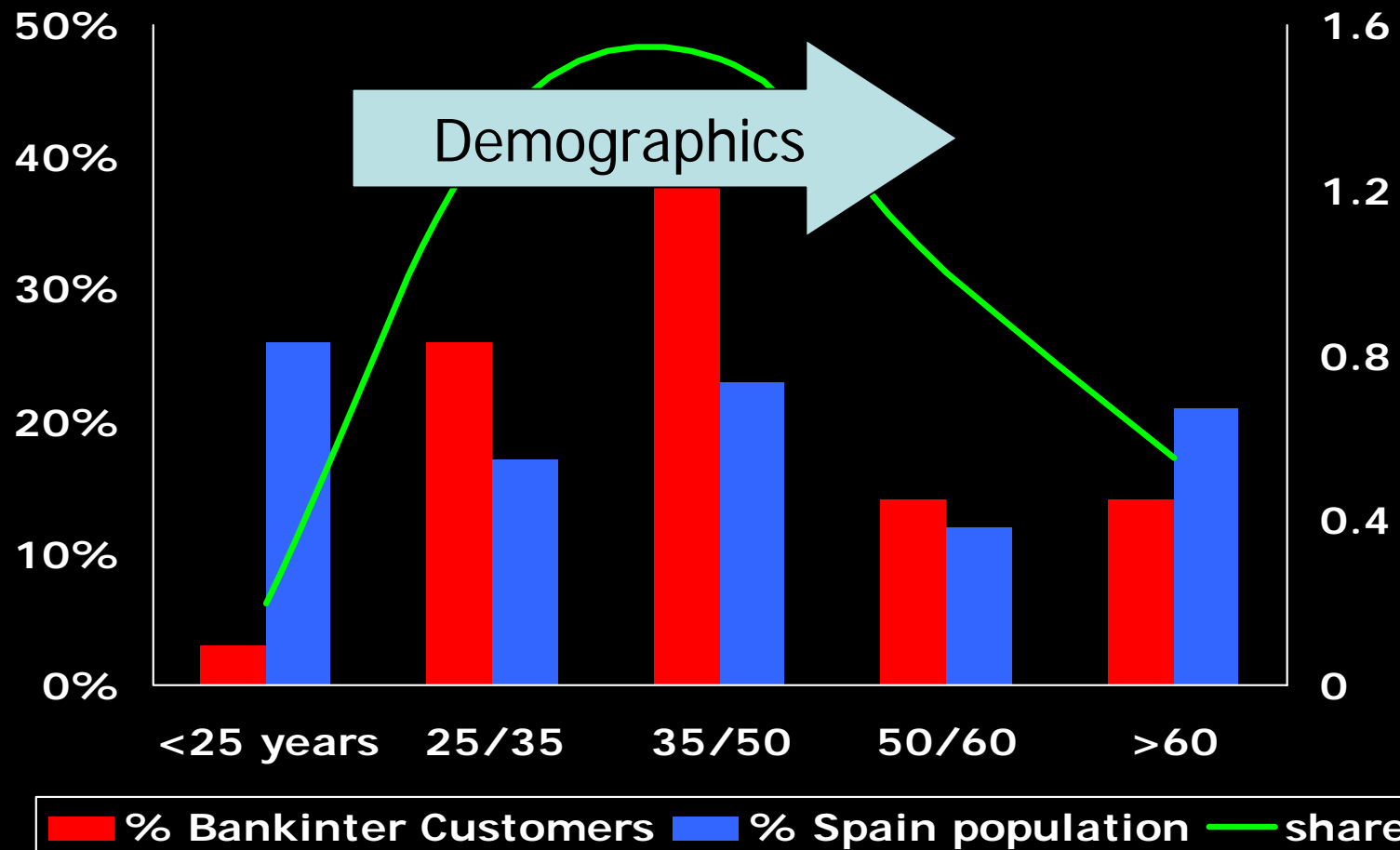


# For a more effective cross-selling

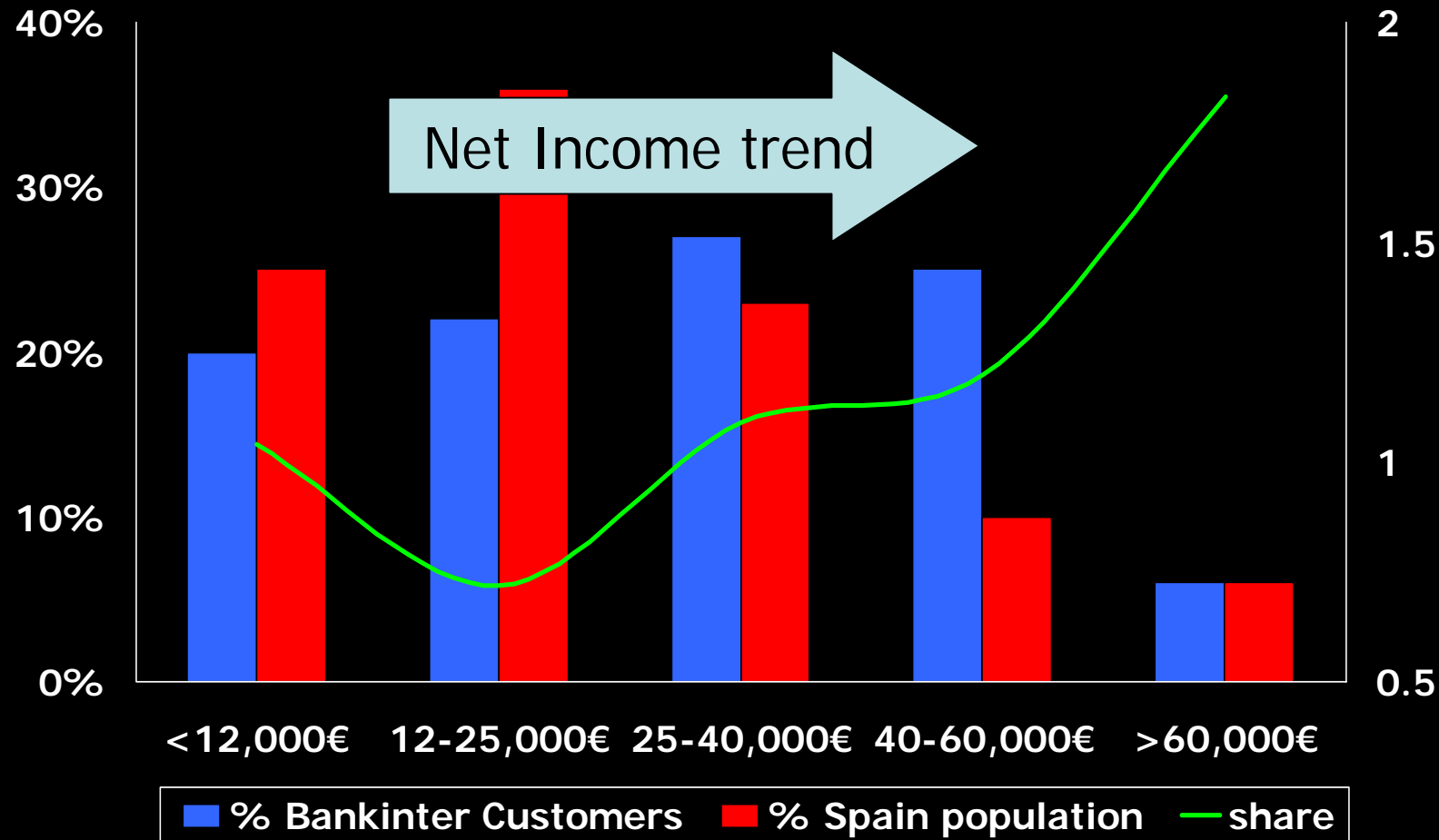
income (€000)



# Market trends play as a tail wind

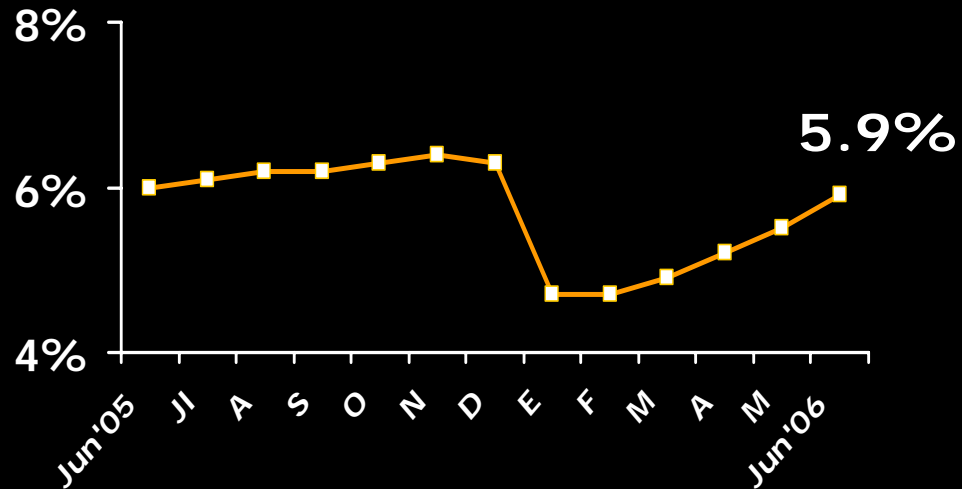


# Widening the **prospective** clients base



# Applying an accurate customer **approach**

- Churn Rate Evolution -



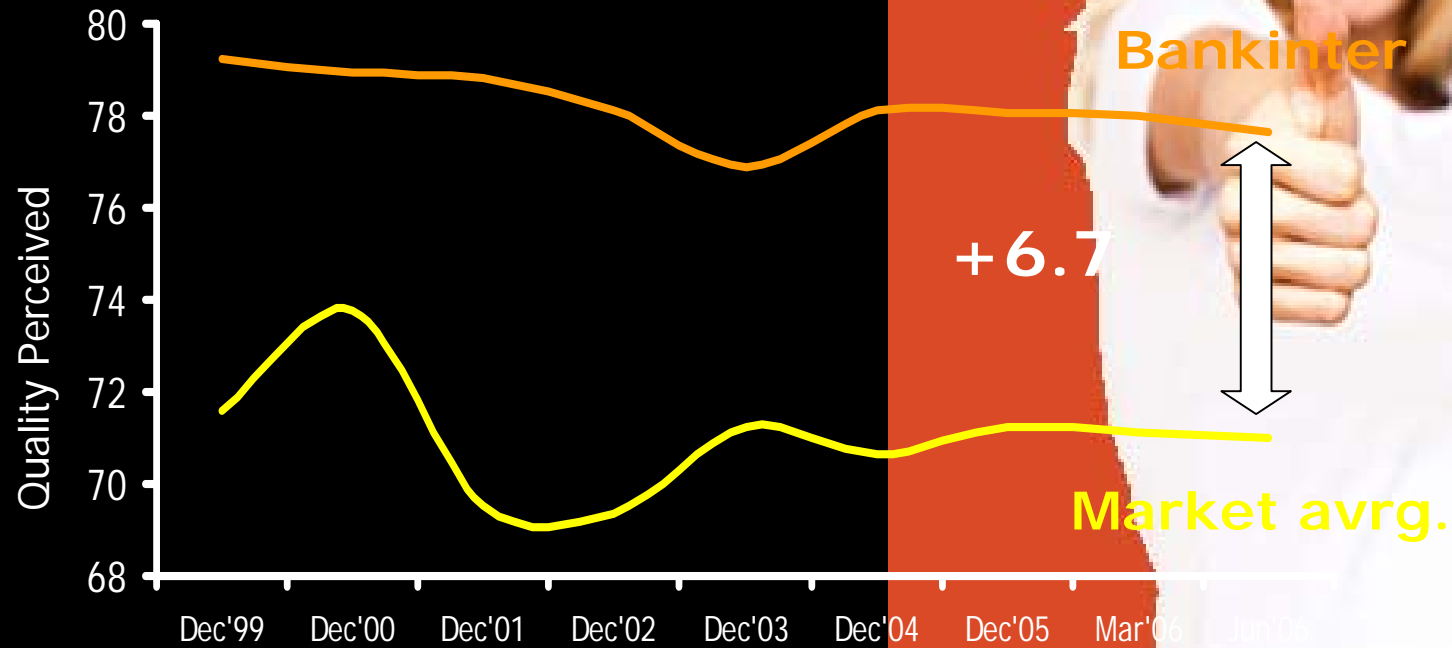
- Churn Rate by type of customer -

|              |   |               |       |
|--------------|---|---------------|-------|
| Relationship | + | 3.12%         | 1.10% |
|              | - | 12.70%        | 5.04% |
|              |   | Profitability |       |
|              |   | -             | +     |

With a  
differentiated  
and superior  
**Value  
Proposition**

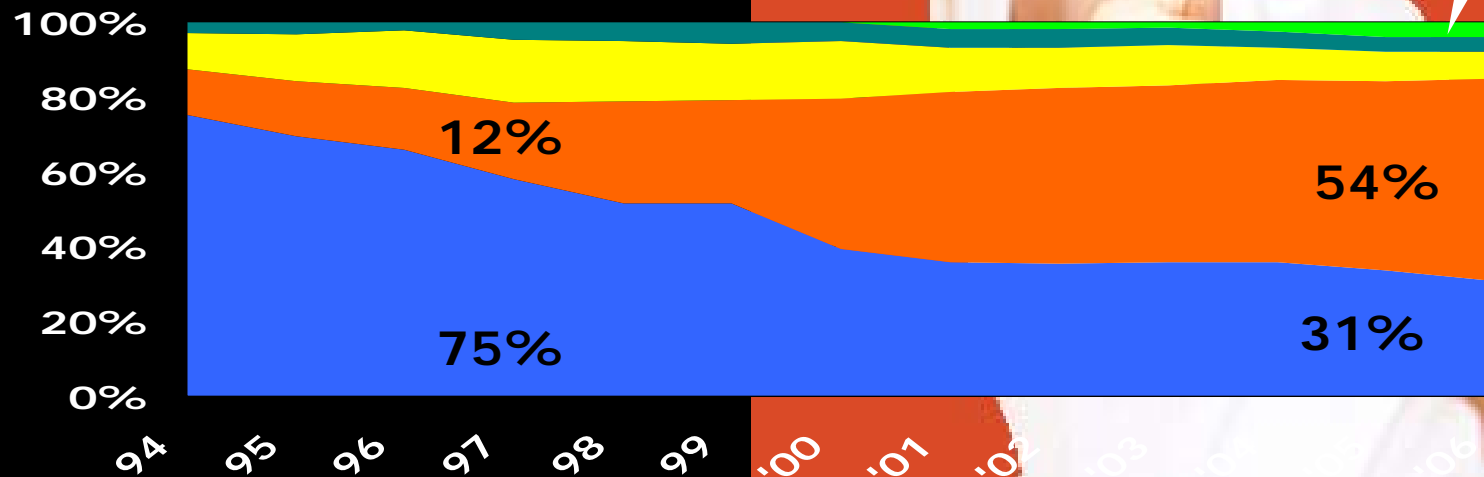
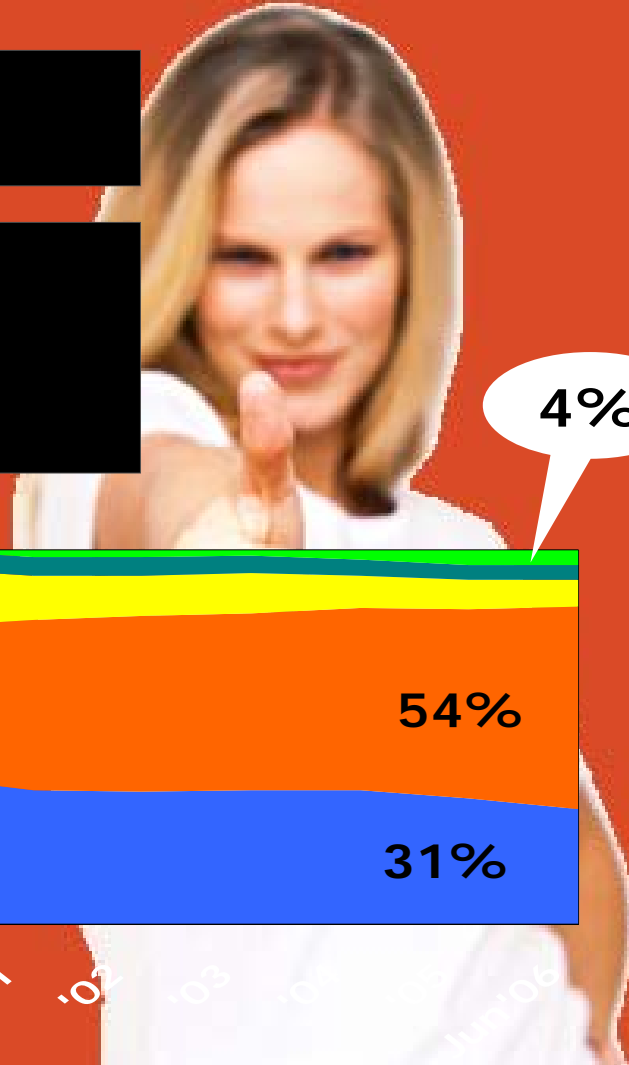


# highest quality



highest quality

multichannel  
convenience



■ Branches ■ Internet ■ Telephone ■ Cards ■ Mobile



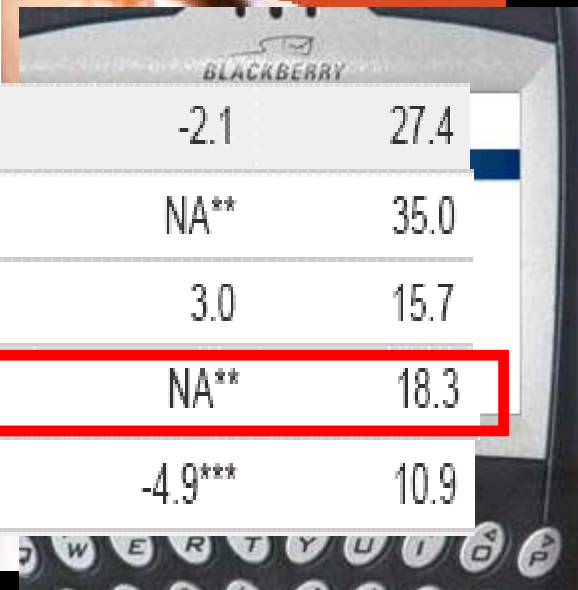
# highest quality

## BusinessWeek online

TOP NEWS | BW MAGAZINE | INVESTING | ASIA | EUROPE | TECHNOLOGY

### The World's Most Innovative Companies

| 2006 Rank | Company                              | Margin Growth 1995-2005 % | Stock Returns 1995-2005 % |
|-----------|--------------------------------------|---------------------------|---------------------------|
| 1         | <a href="#">Apple</a>                | 7.1                       | 24.6                      |
| 2         | <a href="#">Google</a>               |                           |                           |
| 3         | <a href="#">3M</a>                   |                           |                           |
| 4         | <a href="#">Toyota</a>               |                           |                           |
| 5         | <a href="#">Microsoft</a>            |                           |                           |
| 6         | <a href="#">General Electric</a>     |                           |                           |
| 7         | <a href="#">Procter &amp; Gamble</a> |                           |                           |
| 8         | Nokia                                |                           |                           |
| 9         | <a href="#">Starbucks</a>            |                           |                           |
| 10        | <a href="#">IBM</a>                  | -0.7                      | 14.4                      |
| 37        | <a href="#">Capital One</a>          |                           | -2.1 27.4                 |
| 62        | Macquarie Bank                       |                           | NA** 35.0                 |
| 68        | ING Bank                             |                           | 3.0 15.7                  |
| 86        | bankinter                            |                           | NA** 18.3                 |
| 96        | <a href="#">Goldman Sachs</a>        |                           | -4.9*** 10.9              |







## A Customer centric bank

01 Ahead in the cycle

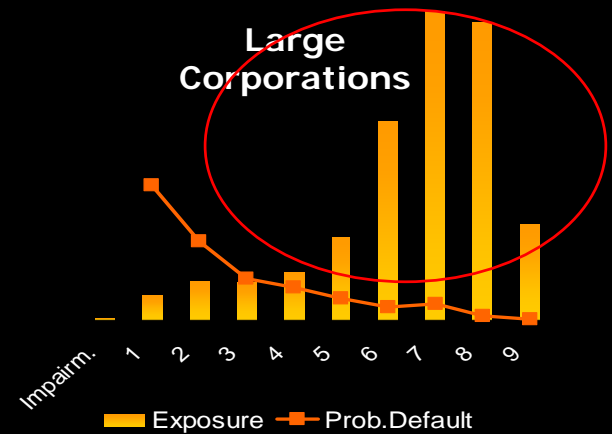
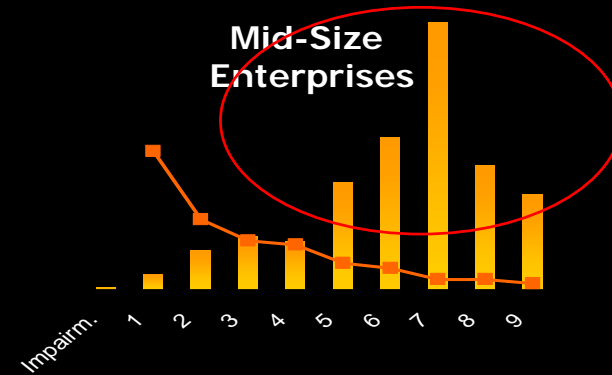
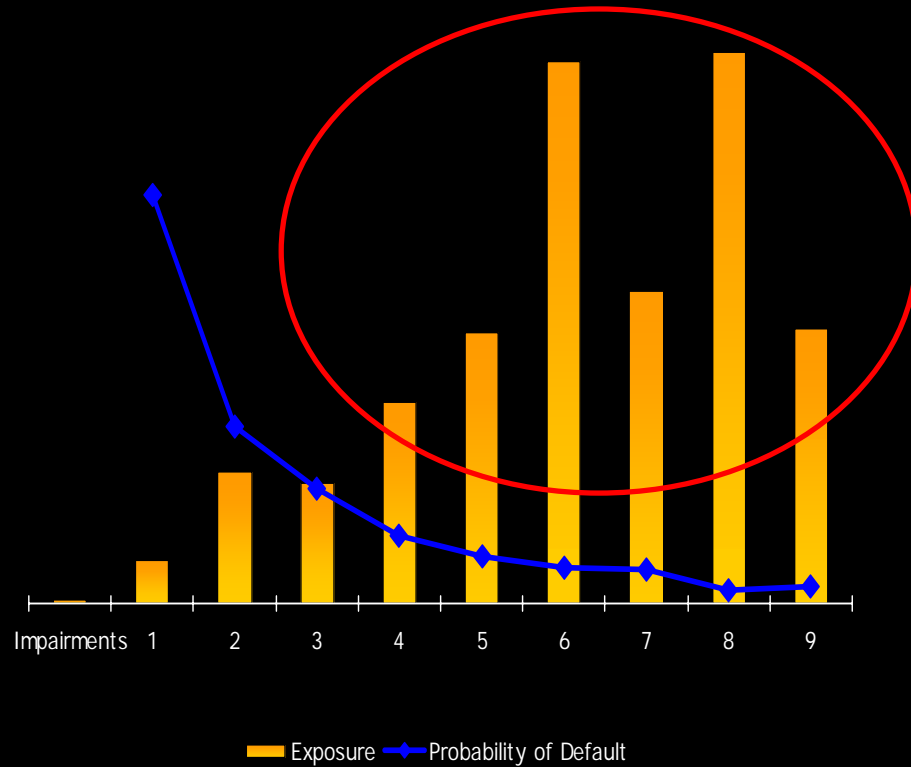
02 Value Investments already in place

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04 Summary

# The best bases for **BIS II**

## - Internal Rating Model -Mortgages -



# QIS 5 Results

|   | Standard Approach | FIRB   | AIRB   | More Likely Approach |
|---|-------------------|--------|--------|----------------------|
| <b>G10–Group 1</b> (Tier 1 >€3.000 mill.) |                   |        |        |                      |
| Var. <b>Capital</b> requirements          | +1.7%             | -1.3%  | -7.1%  | -6.8%                |
| Var. <b>Tier I</b> requirements           | +1.8%             | -14.0% | -26.2% | -12.9%               |
| <b>G10–Group 2</b>                        |                   |        |        |                      |
| Var. <b>Capital</b> requirements          | -1.3%             | -12.3% | -26.7% | -11.3%               |
| Var. <b>Tier I</b> requirements           | -1.2%             | -14.0% | -26.2% | -12.9%               |

•Bankinter is included in G10 – Group 2

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**BANKINTER**

- **Well in advance in the credit cycle and growth focus**
- **Going ahead in investments to enhance growth: Network, CRM...**
- **Favoured by Basle II**



Thank you

