



HECHO RELEVANTE

Se comunica a la Comisión Nacional del Mercado de Valores que el viernes, 24 de marzo a las 15:30 (hora española), Jaime Echegoyen Enriquez de la Orden, Consejero Delegado de Bankinter, S.A., participará como ponente en la Conferencia de Bancos Europeos patrocinada por Morgan Stanley en Londres.

La presentación del Consejero Delegado, 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.



**Morgan Stanley
European Banks
Conference**

London, March 2006



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www.ebankinter.com

BANKINTER cautions that figures corresponding to 2005 results are estimates and therefore provisional, subject to several requirements, among others, the compulsory accounts statement to be made by the Board of Directors to be approved by the General Shareholders Meeting.

BANKINTER also 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 regulatory trends, (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 presents its financial statements following format and criteria stated by Circular of Banco de España 4/04.



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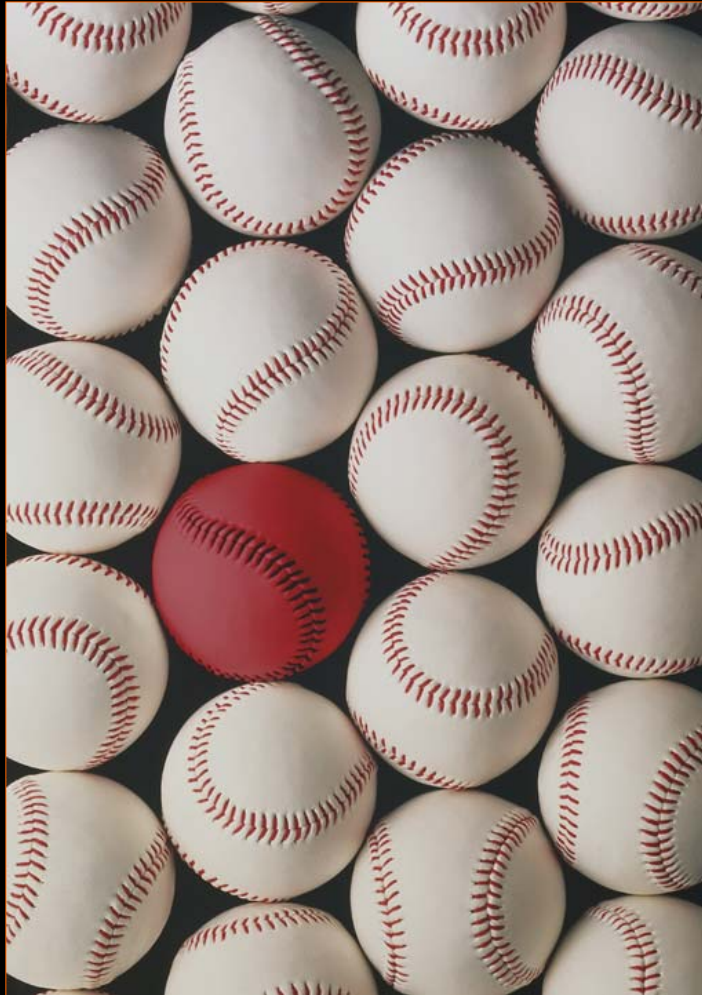
01 Reinforcing the Competitive Advantage:

- IT
- Innovation
- Quality of Service
- Talent

02 ...in fostering the growth story



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Bankinter
Reinforcing
the
Competitive
Advantage

01



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Our Competitive Advantages



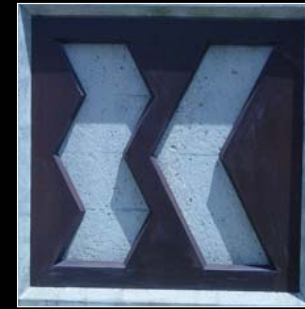
IT



Innovation



**Quality of
Service**



Talent

01

Reinforcing our
Competitive
Advantage



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01

Reinforcing our
Competitive
Advantage



Technology **as a** **Competitive Advantage**



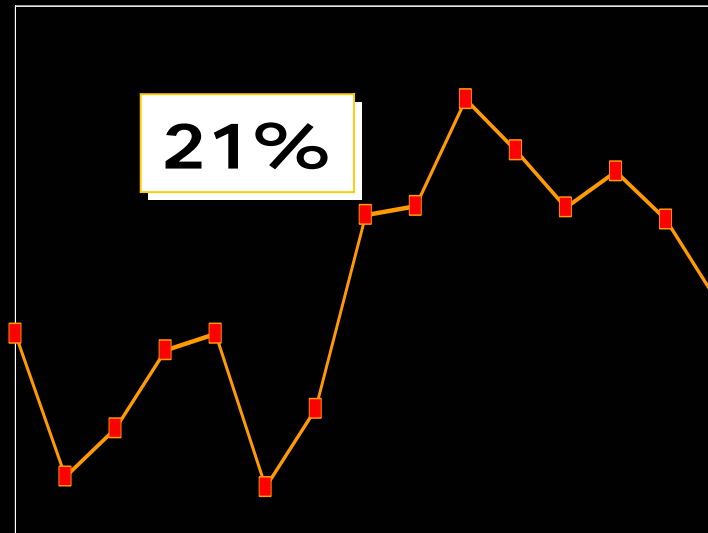
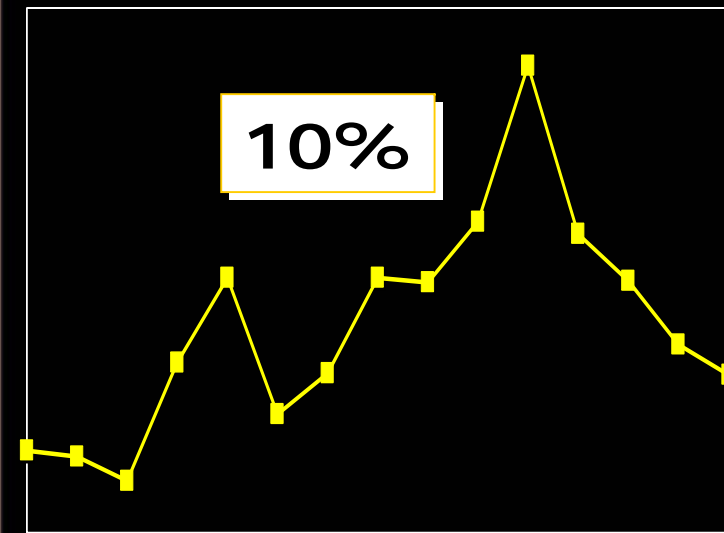
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IT Investments

01

Reinforcing our
Competitive
Advantage

IT



91 92 93 94 95 96 97 98 99 00 01 02 03 04 05 91 92 93 94 95 96 97 98 99 00 01 02 03 04 05



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IT: Three dimensions of value creation

Management Tools

- Risk quality
- Risk premia
- Cost allocation
- Capital allocation
- EVA compensation
- Management of Talent
- ...

Multichannel Platform

- Quality Perception
- Conveniency
- Usability
- Innovation
- Higher loyalty
- Lower cost
- Accurate pricing
- ...

CRM

- Matching client's needs to surprise
- Anticipation/Event driven
- Advisory
- Boosting cross-selling
- ...

01

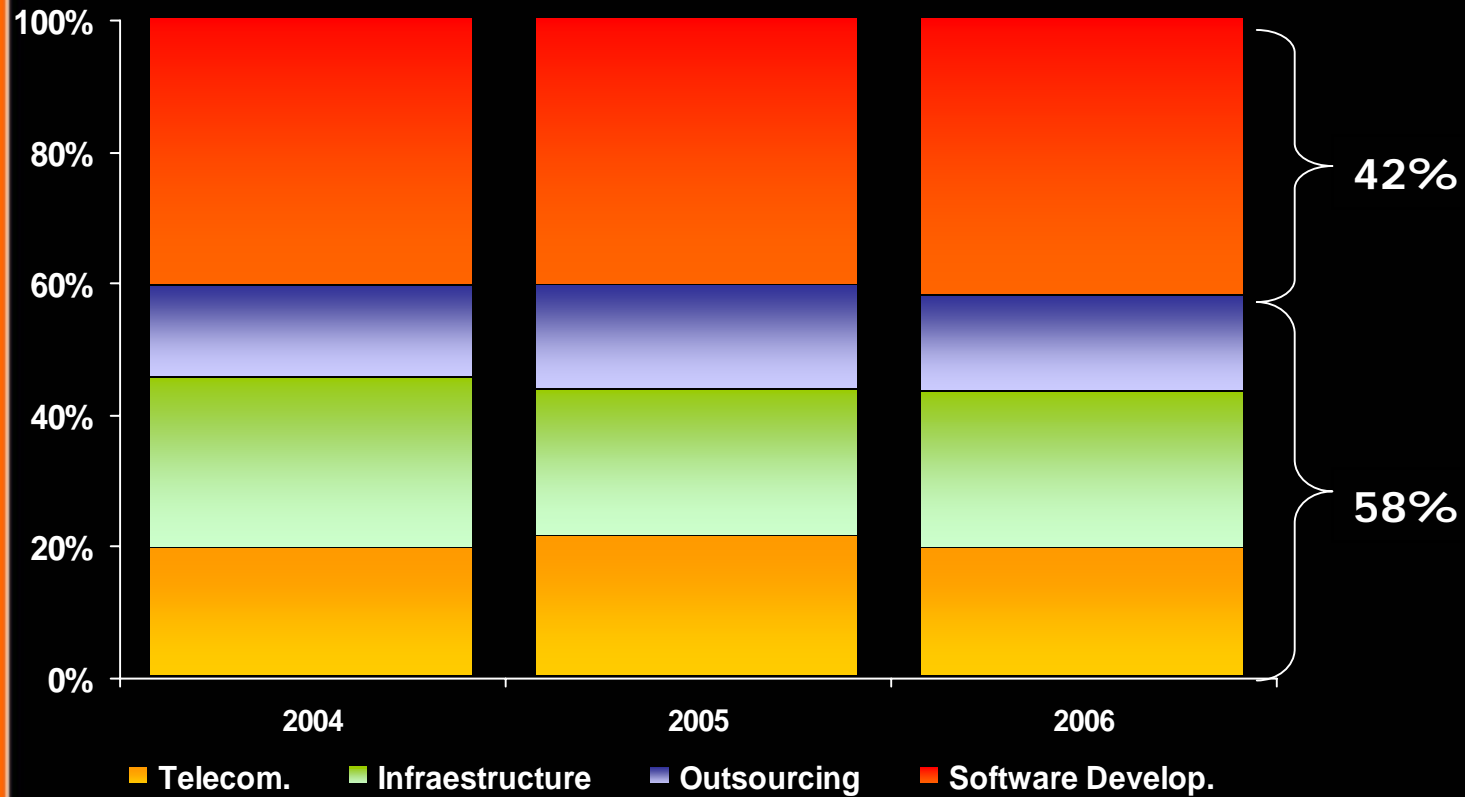
Reinforcing our
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IT Investments breakdown



01

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IT



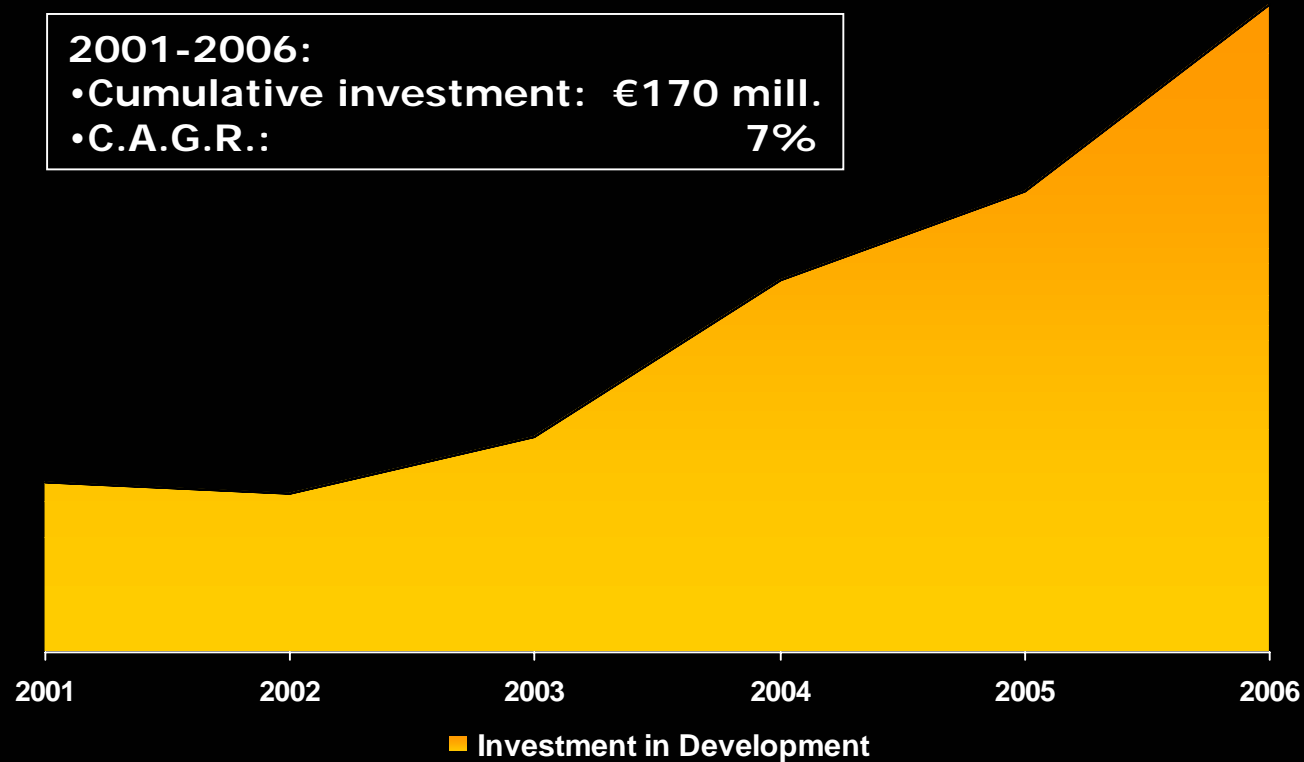
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Development

2001-2006:

• Cumulative investment: €170 mill.

• C.A.G.R.: 7%



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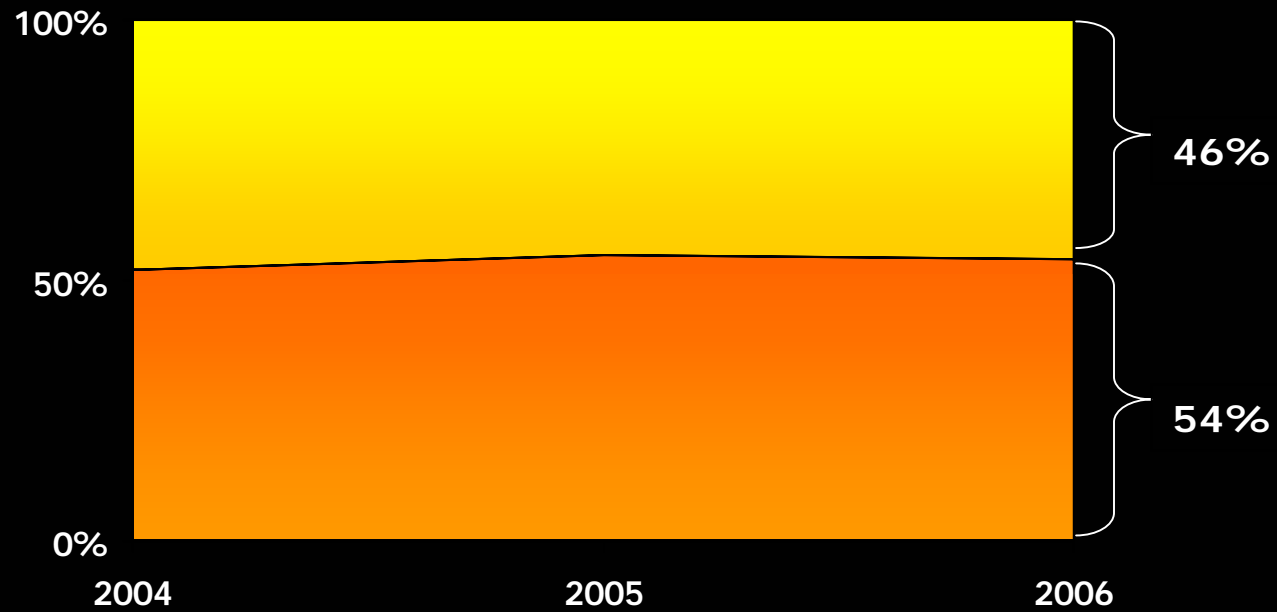
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Development breakdown



■ Maintenance

■ New Developments: Products, CRM, Management tools...

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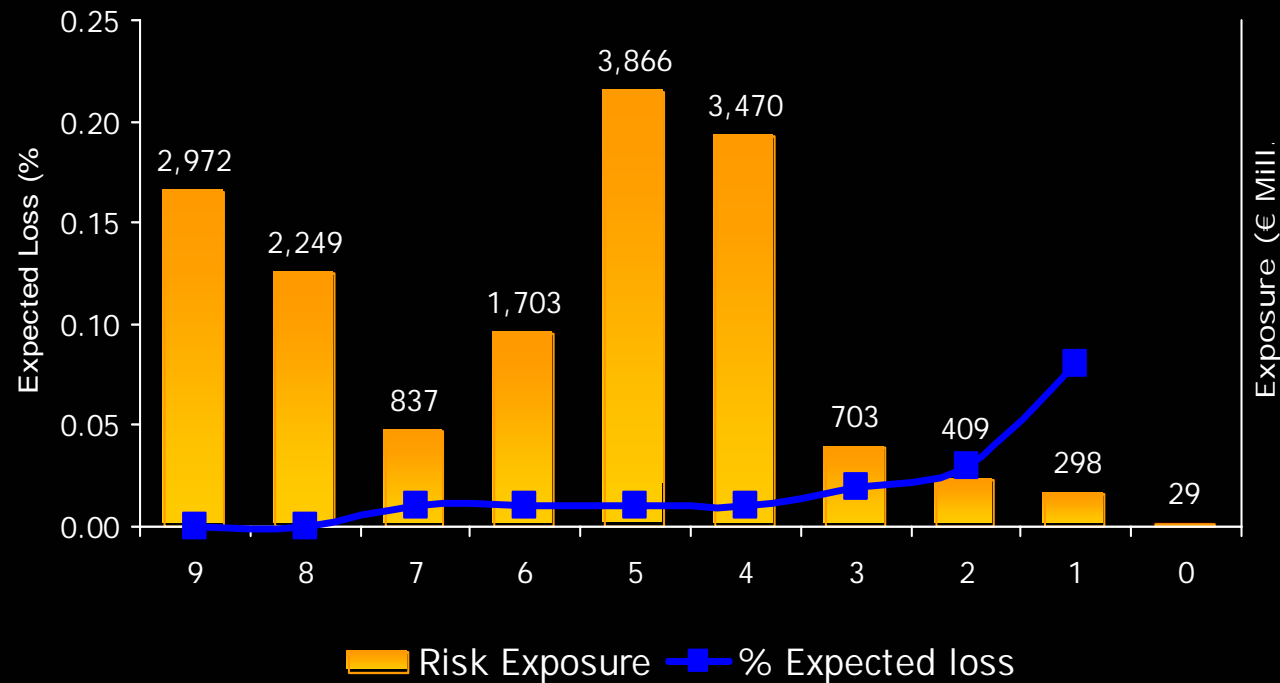
IT Management tools: Capturing the benefits of credit risk quality

01

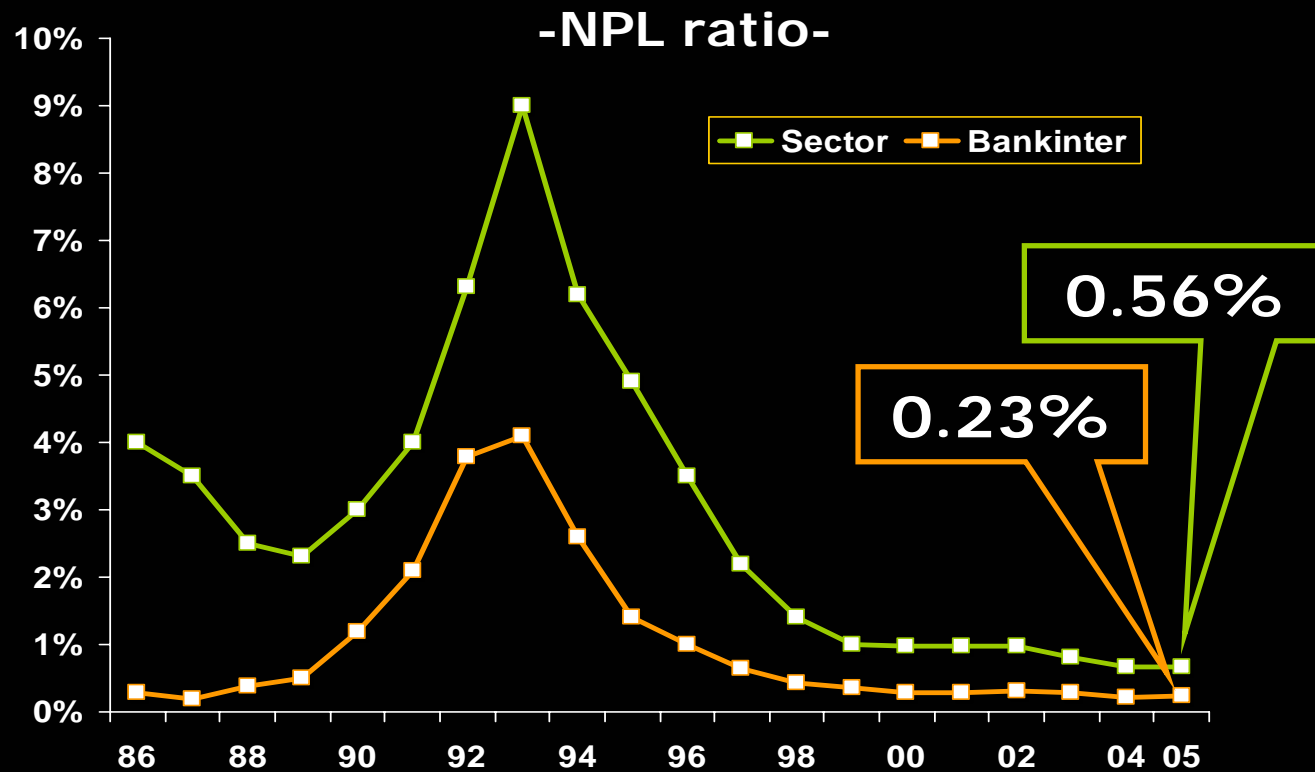
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**-BIS II:
Mortgages IRB Advanced**



Keeping the best credit track-record



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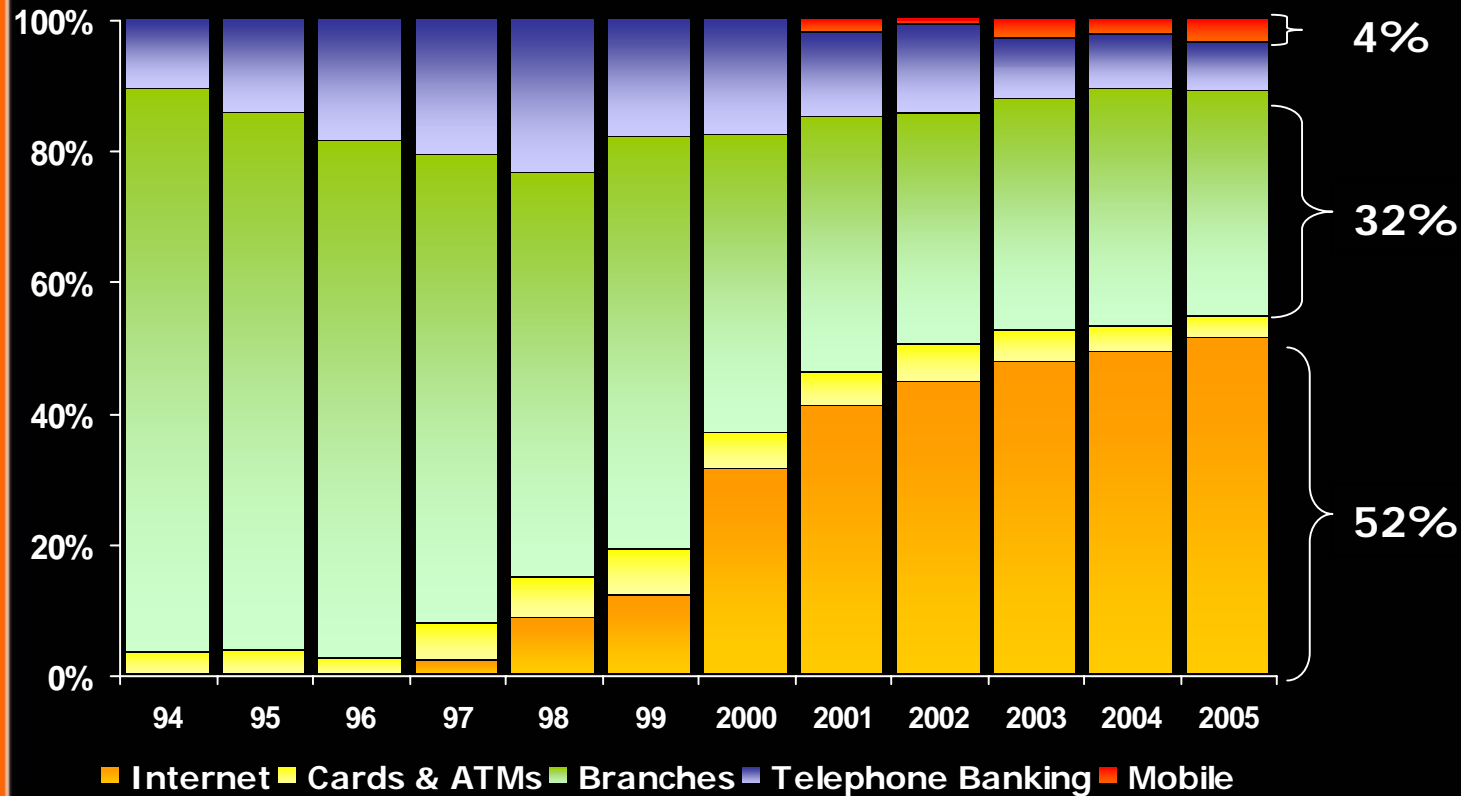
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IT: Multichannel Conveniency

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IT: CRM

L607- POTENCIAL DEL CLIENTE

Cliente: 006841513 SSSSSSSS

Perfil

	T2	T3	T4	T5
B1	A2	A3	A4	A5
C1	C2	C3	C4	C5
D1	D2	D3	D4	D5

Cuota: 14 %

	Actual	Potencial	Recorrido
Beneficio:	54.672,00	386.000,00	331.328,00
Saldo balance:	387.000,00	38.000.000,00	37.613.000,00
Saldo pasivo:	111.000,00	15.100.000,00	14.989.000,00

Datos estimados

Renta estimada: 12.000.000,00 Fuente: BK00054

Patrimonio estimado: 0,00 Fuente:

Datos en pta

Intranet - Vision Unica de Clientes > Clientes > Home - Microsoft Internet Explorer proporcionado por Bankinter

Archivo Edición Ver Favoritos Herramientas Ayuda

Dirección: https://gw.bankinter.bk/www/es-es/ql/int-mag-home#

intranet.bankinter.bk Cliente: MARIA PILAR DE TERAN TEMPRANO Nif: 002894046W E Manual | Ayuda
 N.Personal: 22222222 Centro: 0072 División: PARTICULARES desconectar cliente
 Telef. Particular: 91 3234423 Telef. Movil: 627 410659 Más Datos 0128-9851 BK05826

ENGL0BA

FICHA DE CLIENTE AGENDA COMERCIAL RIESGOS SERVICIO EBANKINTER CLIENTE HIPOTECAS OPERATIVA

Ficha de cliente > Comportamiento por conceptos > Tarjetas > Distribución geográfica

Cliente: LUIS SANCHEZ-TERAN SANCHEZ-ARJONA Periodo: 12 últimos meses

Datos por provincias [Gráfico de evolución provincias](#)

Provincia	TOTAL PAGOS					
	Mensual		Anual acumulado			
	Nº	Total	%	Nº	Total	%
MADRID	99	99999,99	100,00	99	99999,99	100,00
SEGOVIA	99	99999,99	100,00	99	99999,99	100,00
TERUEL	99	99999,99	100,00	99	99999,99	100,00
STA. CRUZ DE TENERIFE	99	99999,99	100,00	99	99999,99	100,00
OTROS	99	99999,99	100,00	99	99999,99	100,00
Totales	99	99999,99	100,00	99	99999,99	100,00

Datos por concepto [Gráfico de evolución concepto](#)

Concepto	TOTAL PAGOS					
	Mensual			Anual acumulado		
	Nº	Total	%	Nº	Total	%
CAJEROS Y ANTICIPO	99	999999,99	100,00	999	9999999,99	100,00
ELECTR MUEBLES DECOR	99	999999,99	100,00	999	9999999,99	100,00
VARIOS	99	999999,99	100,00	999	9999999,99	100,00
CONFECCION Y ZAPATER	99	999999,99	100,00	999	9999999,99	100,00
GRANDES ALMACENE	99	999999,99	100,00	999	9999999,99	100,00
HOTELES	99	999999,99	100,00	999	9999999,99	100,00
ALIMENTACION	99	999999,99	100,00	999	9999999,99	100,00
Totales	100	999999,99	100,00	99	9999999,99	100,00

Volver

Sitios de confianza

01

Reinforcing our
Competitive
Advantage

IT



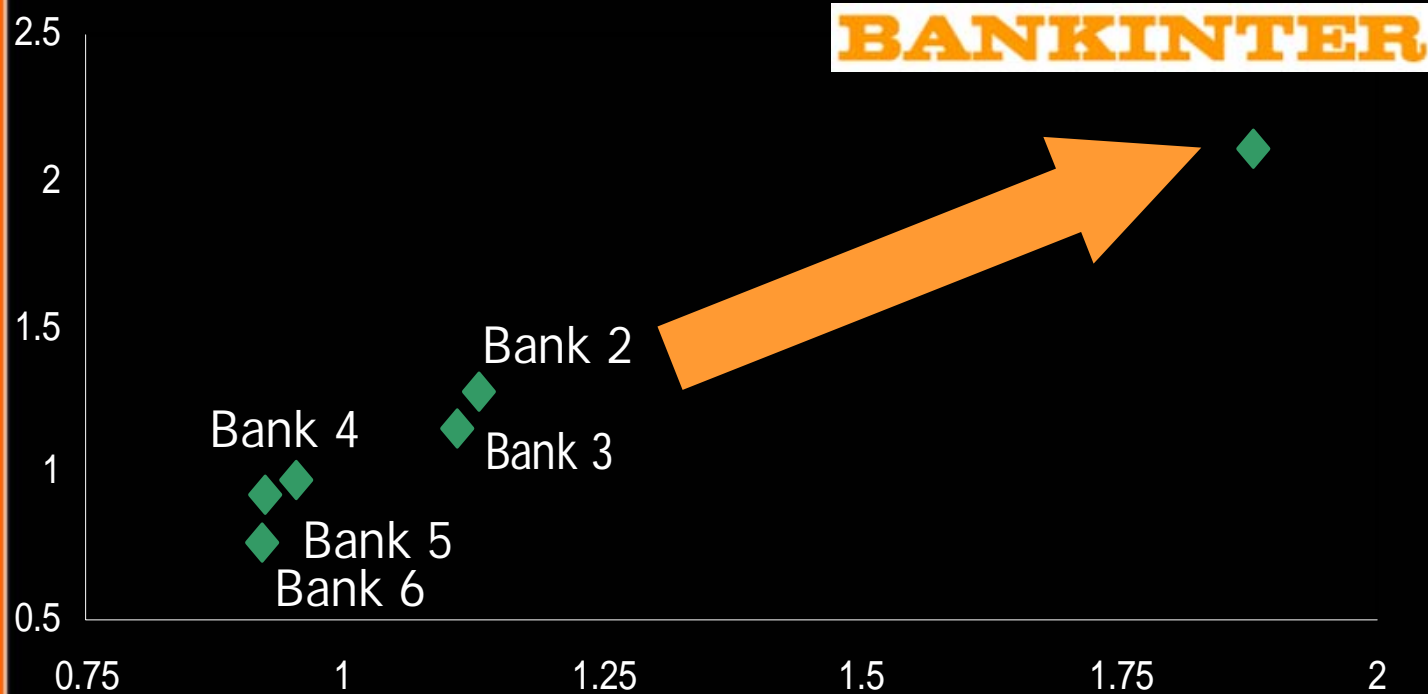
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Helps to boost cross selling and customer profitability

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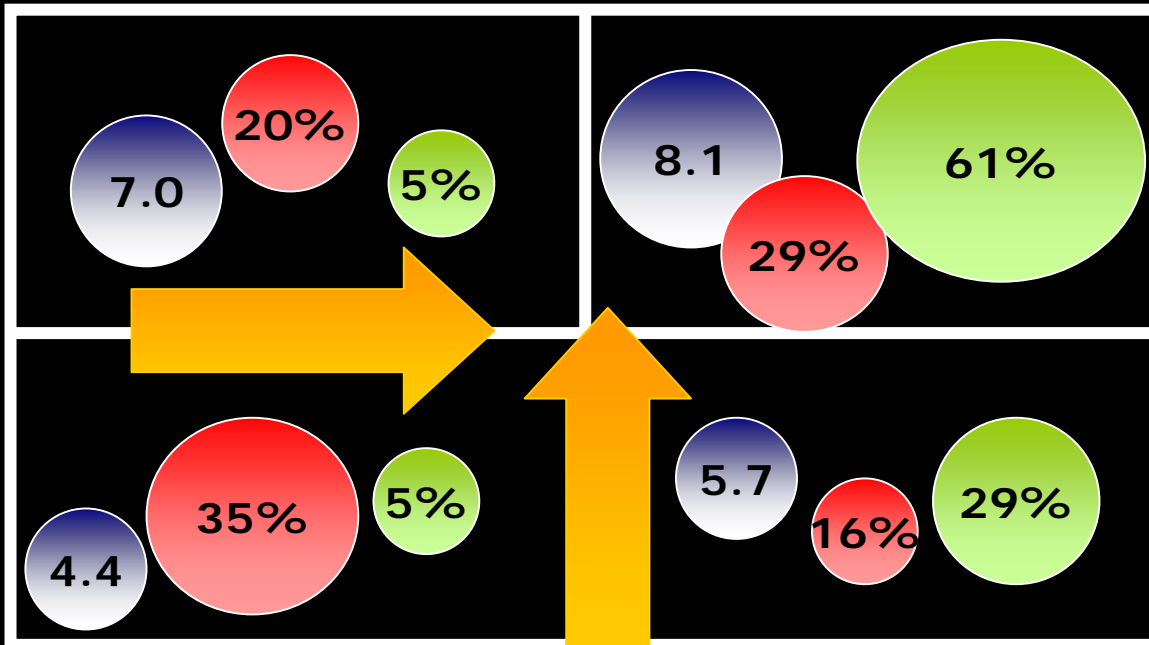


Managing customers

● Products per client ● % clients ● % revenues

Loyalty

+



-

-

Profitability+

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Avrg. Cross selling (nr. products) & Revenues per customer

Multichannel

9 / €1,103

Three channels

8 / €886

Two channels

7 / €715

One channel

5 / €575

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Innovation



**Innovation as a
sign of identity**



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Why not?

01

**Reinforcing our
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Innovation



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Co-opetition, broker in a box



BROKER ebankinter




BANKINTER
www.ebankinter.com


vodafone™


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Co-opetition, card-less ATM cash disposals



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Innovation



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Providing a new standard of accessibility

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Competitive
Advantage

Innovation



LA GACETA

ACCIÓN SOCIAL

Bankinter abre sus
canales a personas
con discapacidad

CincoDias

**Bankinter adapta su
banca por internet a las
personas discapacitadas**



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01

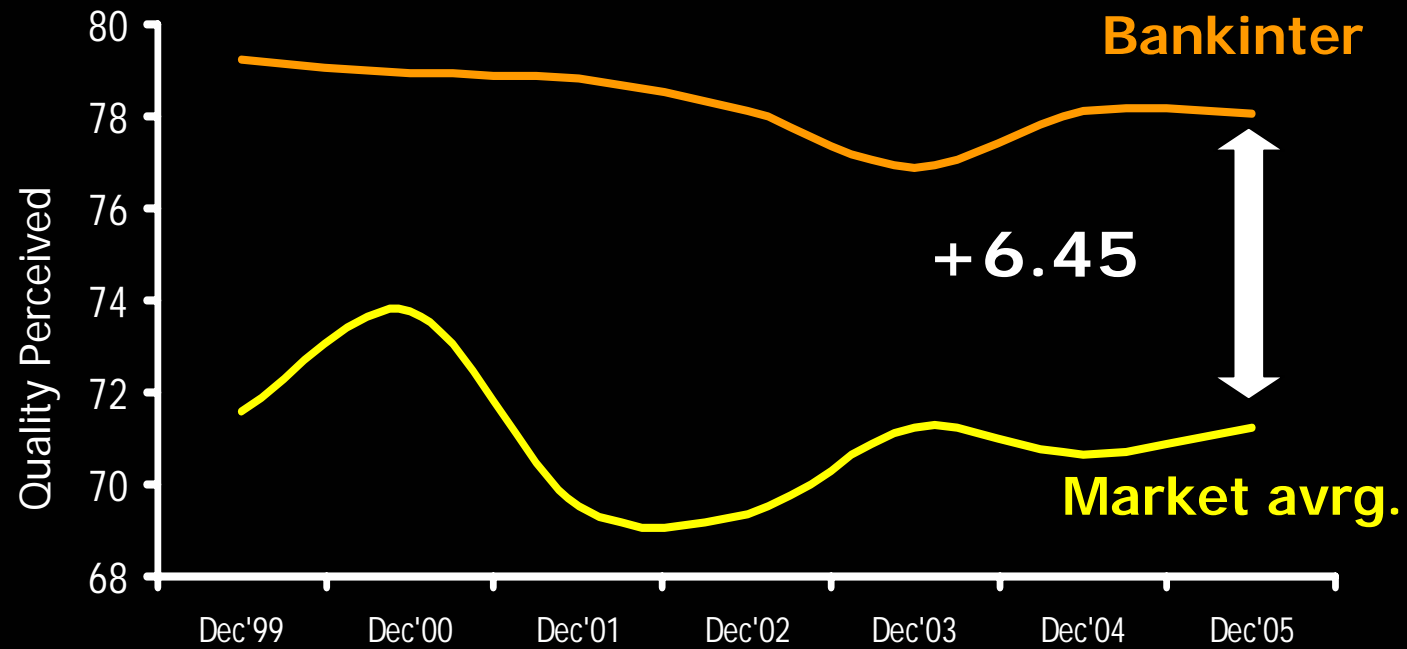


**Quality of Service as a
source of differentiation**



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An outstanding quality of service



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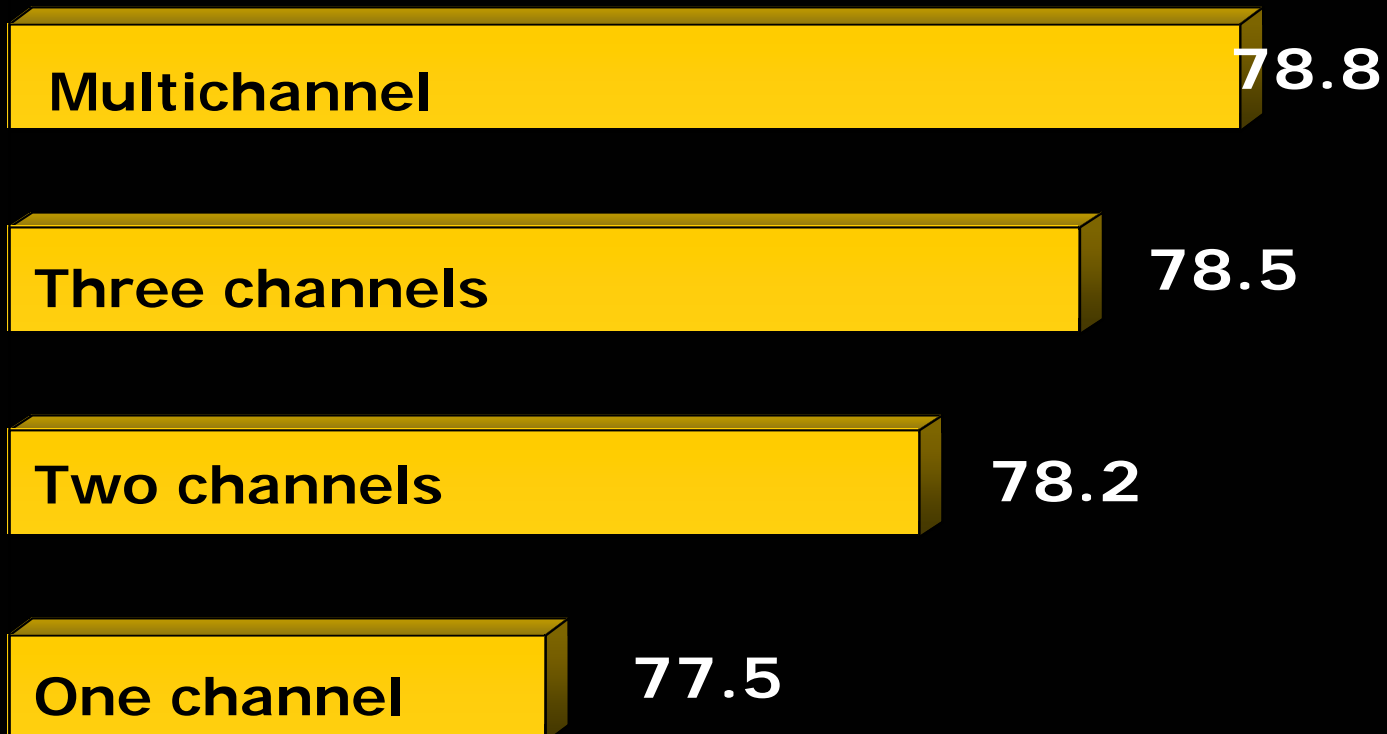
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Quality of Service



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Quality perception, ISN



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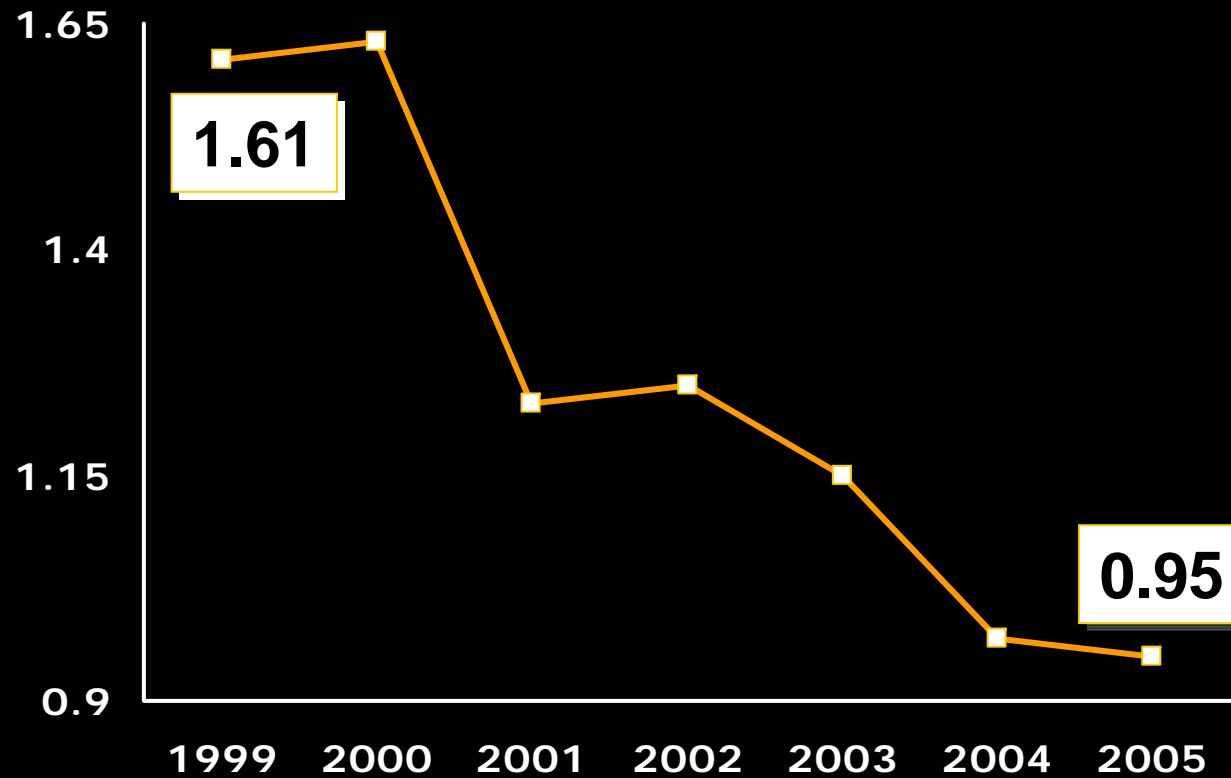
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Quality of Service



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Complaints per every 10,000 transactions



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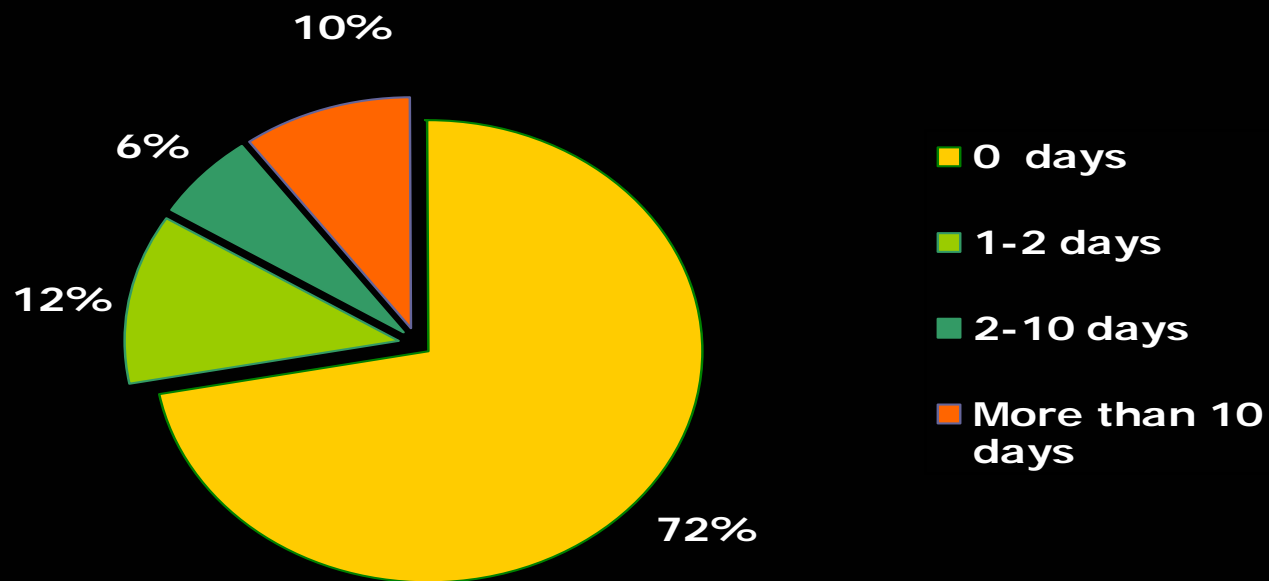
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Quality of Service



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Time to complaint resolution 2005



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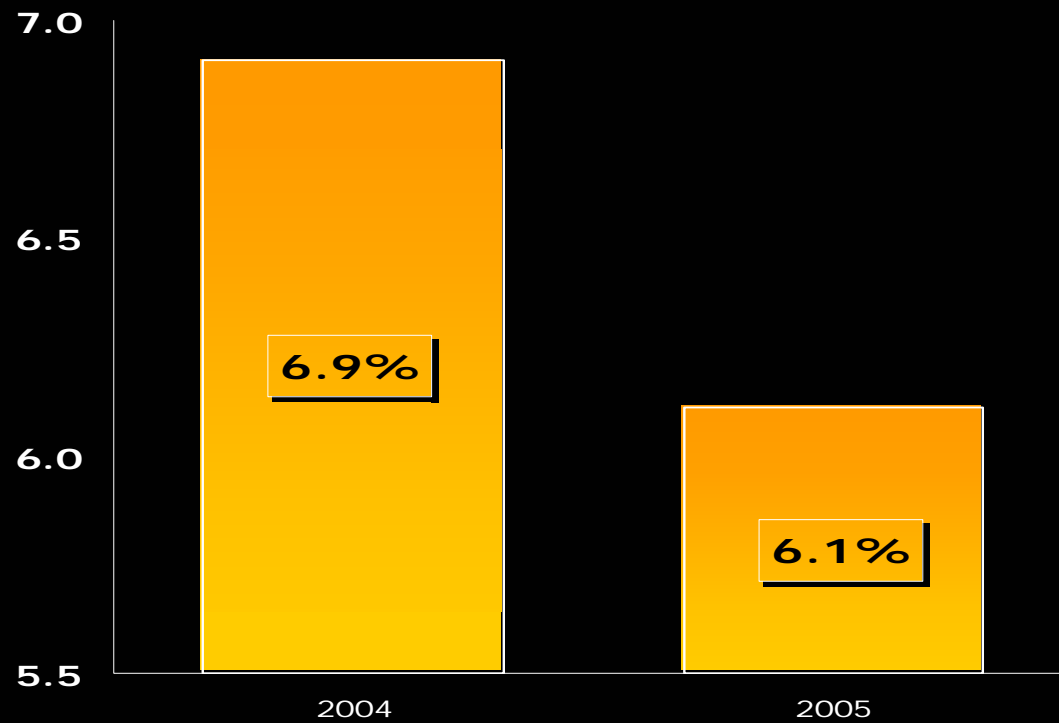
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Quality of Service



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The lowest churn rate



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Advantage

Quality of Service



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Talent



Talent
the way of being unique



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Talent: People make the difference



3.712 people

16 Nationalities

Avg. age: **36.6** years

71% University graduates

External job rotation: **7%**

Internal turnover: **29%**

Teleworkers: **54%**

Free to negotiate

68% shareholders

66% EVA linked salary

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Reinforcing our
Competitive
Advantage

Talent



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...in a friendly environment



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Reinforcing our
Competitive
Advantage

Talent



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A strong corporate culture

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Competitive
Advantage

Talent



Diversity



Training



Technology



Flexibility



Commitment



Organization



Satisfaction



Freedom



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A unique business model

Talent



Innovation



Difficult to imitate

Quality of Service



Technology



Culture



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In Fostering the **growth** story

02



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Applying the model to exploit opportunities

02

Fostering the growth story



High yield deposits



Pioneering Mutual Funds



Triggering the Mortgage Market



SMEs

1994-2005:
CAGR 22.1%

● 1987

● 1992

● 1994

● 1995

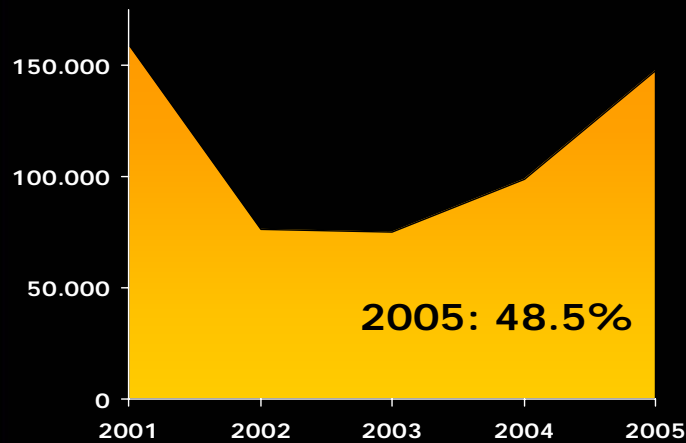
● 2005



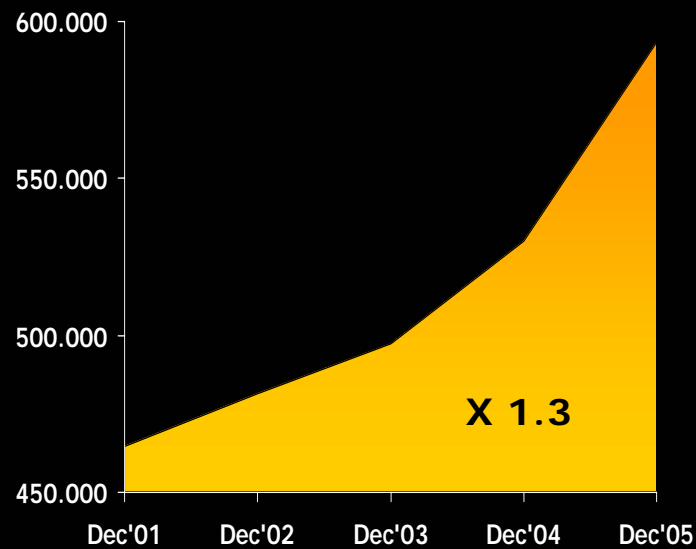
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...growing organically

Client gathering



Active customers



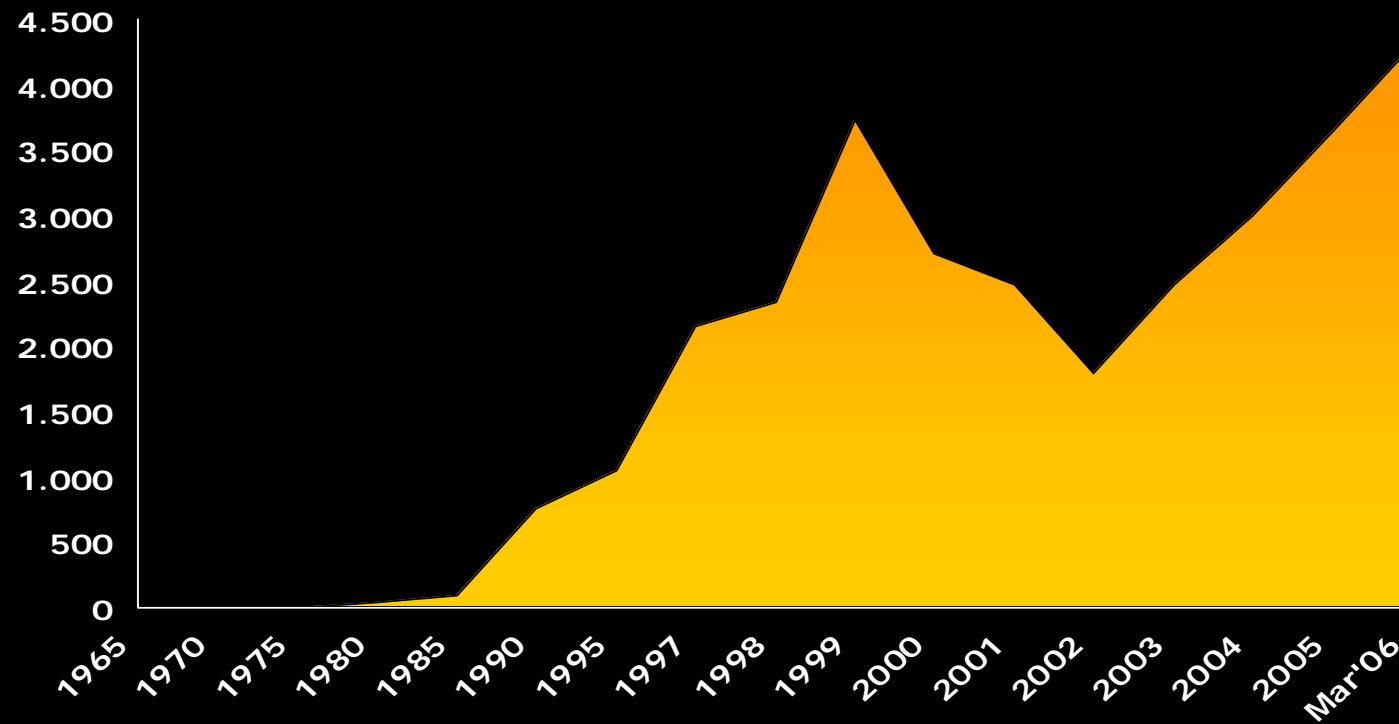
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Fostering the growth story



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Market capitalization



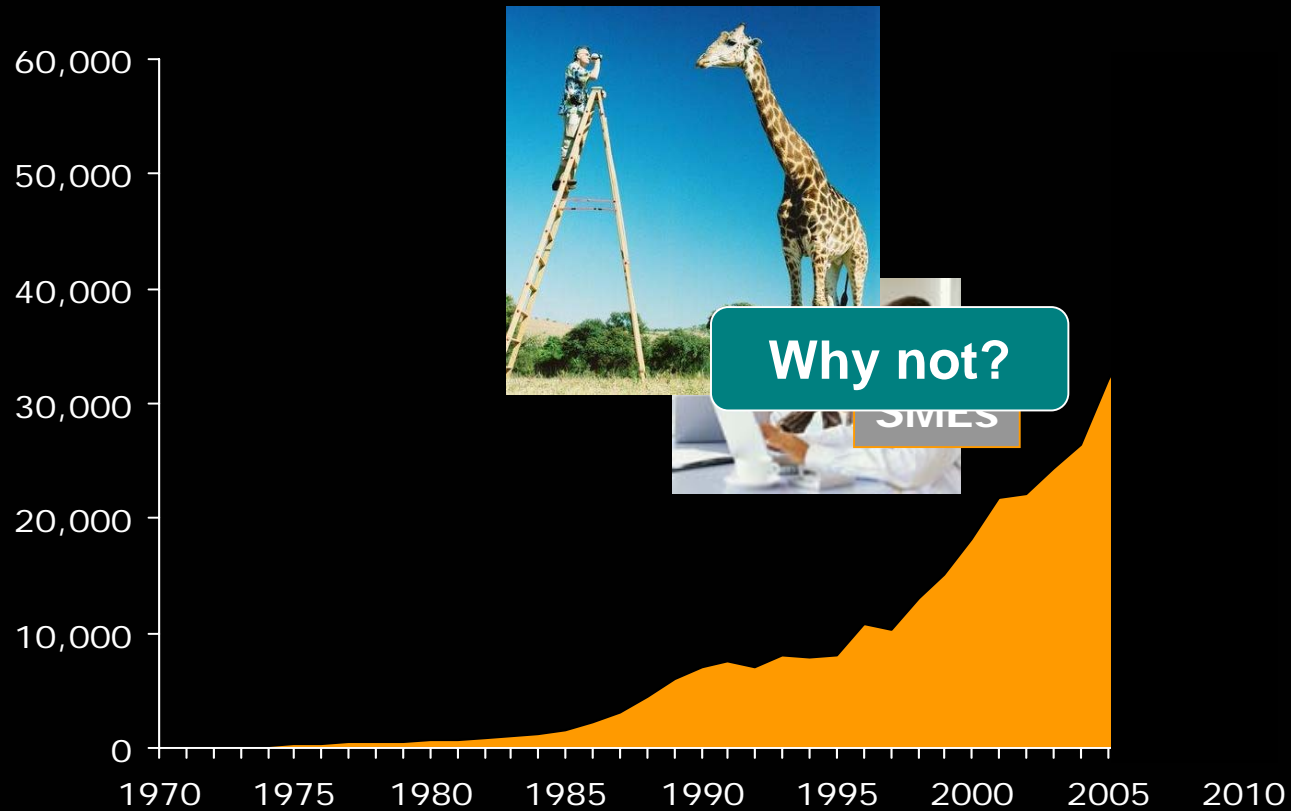
02

Fostering the growth story



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An outstanding, recurrent growth story



02

Fostering the growth story



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Thank you

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