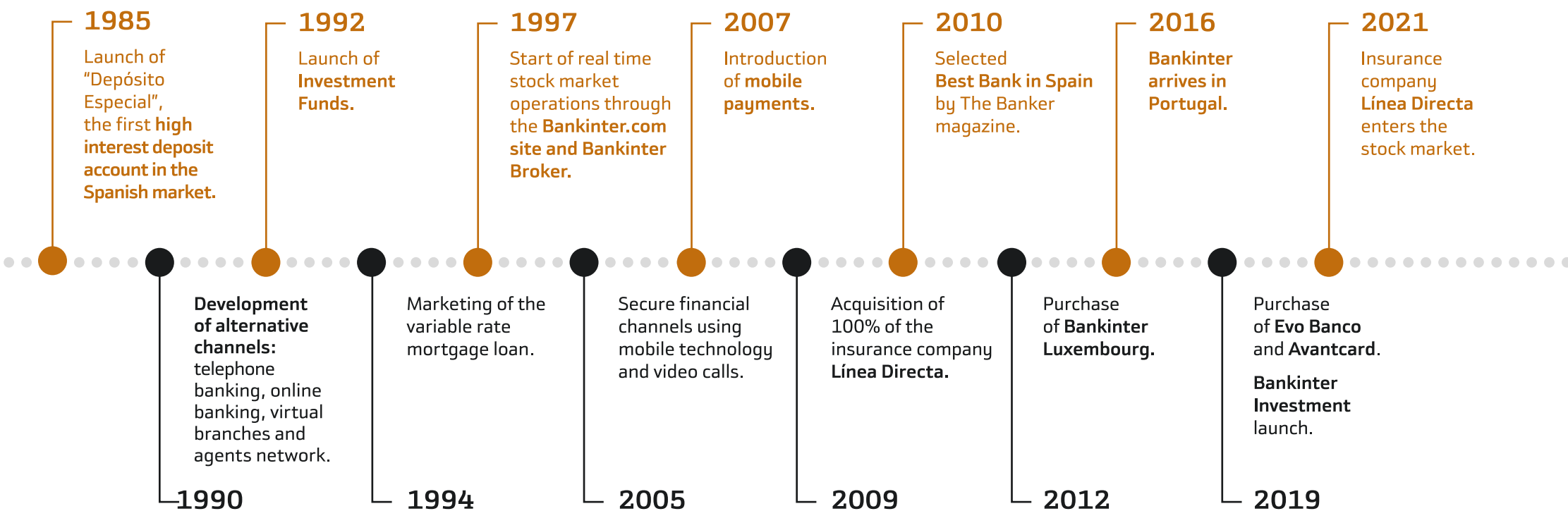


BANKINTER PRIVATE BANKING

Rather than
just a bank,
your money
needs a vision.



History of Bankinter.



Key ratios.

A solvent bank.

In 2023, Bankinter achieved a return on equity (ROE) of 17,1%, outperforming other listed banks in Spain in terms of profitability.

An investment-grade bank*

MOODY'S

The ratings agency, Moody's, upgraded the bank's rating to **Baa1** in July 2019, putting it on equal footing with large European financial groups.

STANDARD & POOR'S

Standard & Poor's assigned the bank a long-term rating of **A-** in November 2022, also bringing it in line with larger European entities.

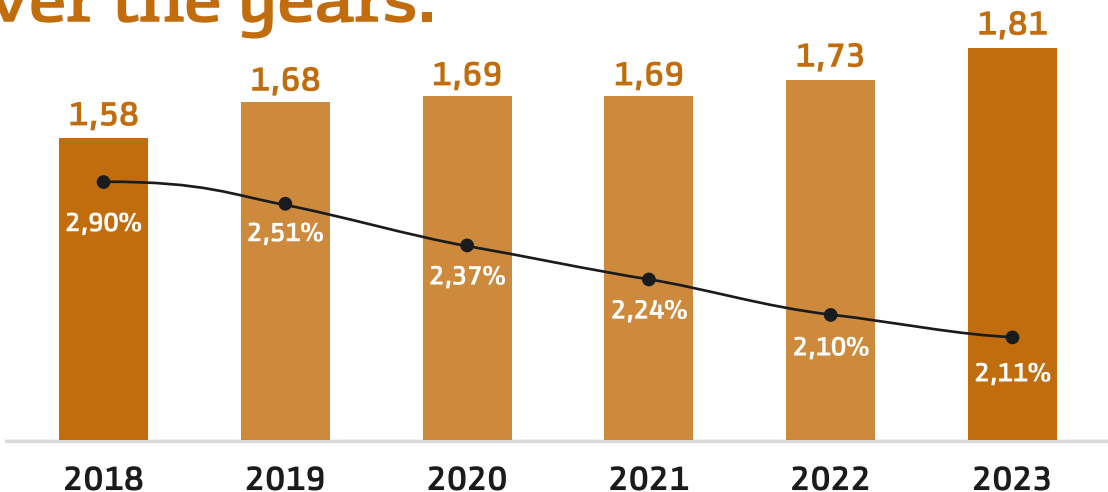


DBRS confirmed its long-term rating of **A (low)** in July 2023.

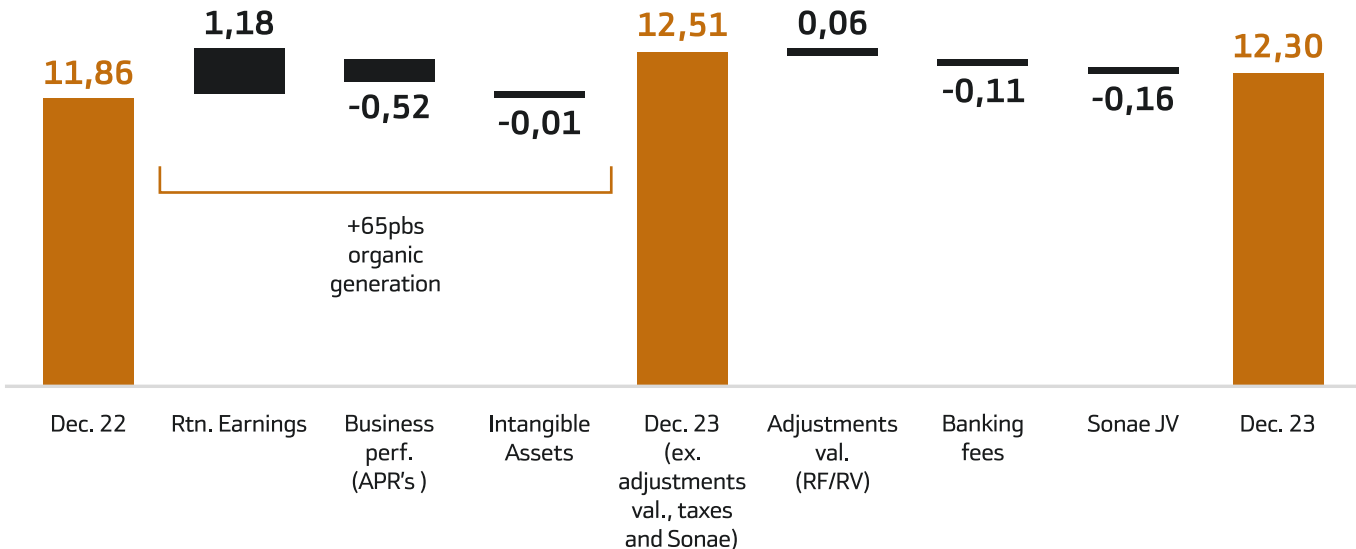
*Ratings Bankinter (long term): A- (Standard & Poors, November 2022), Baa1 (Moody's, July 2019), A (low) (DBRS, July 2023). Source: Bloomberg

A bank showing prudent and consistent risk management over the years.

Non-performing loan ratio
(in billion euros and % ratio)



Capital adequacy ratio CET 1 'fully loaded'



The history of your masterpiece is written at Bankinter Private Banking.

There is no use in showing a brilliant piece of art in chalk that will be erased the next day.

Integrity and continuity are fundamental. And Bankinter is an investment-grade financial institution¹, with a long tradition of effective risk management, based on a sustainable and responsible business strategy, which is demonstrated by its ability to generate returns to its shareholders year after year.

Efficiency

A 37,3% cost-to-income ratio in banking is a clear sign of the quality of Bankinter's management.

Profits

845 million euros in 2023, a new record.

Size

The assets under management of Private Banking Customers amounted to 57,800 million euros in 2023, a 12,3% increase from the previous year. In the last five years, since 2018, the assets of this segment grew 62%.


¹Ratings Bankinter (long term): A- (Standard & Poors, November 2022), Baa1 (Moody's, July 2019), A (low) (DBRS, July 2023). Source: Bloomberg

Creating wealth is as much an art as making it grow.

It's necessary to have talent, vision to anticipate trends, knowledge of the environment, sensitivity, versatility, ambition, skill and a lot of commitment. That may be why not everyone can create wealth and not all banks can help manage it successfully.

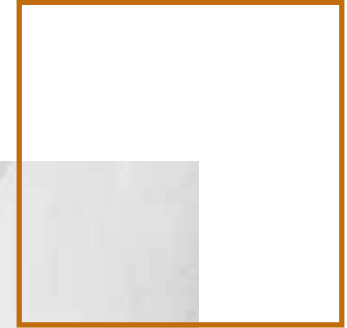
Therefore, it's not a coincidence that we came together and did it with a single purpose: to make your wealth grow through top quality management.

Thanks to our Private Bankers, whose performance in the market is outstanding.



We put the skills and talent of our professionals at the service of our Customers.

Private Banking.



About us.

Bankinter Private Banking is a benchmark for high value net worth Clients management. Its value proposal is predicated on four lines:



An international group with **operations in Portugal, Spain, Luxembourg and Ireland.**



An experienced Private Banking team, that is able to provide specialised advice and offer a suitable wealth management solutions.



Wide geographical reach in its domestic market, through Private Banking centres and its branch network.



Exclusive offer of investment solutions, through Discretionary Portfolio Mandates or through recommendations from our Research analysts, with an open architecture.

A Bank focused on Private Banking.

- With a prestigious place amongst the **TOP 5 banks operating in Private Banking in Portugal.**
- At the end of 2023, assets under management totalled **57,800 million euros**, a year-on-year increase of **12,3%.**
- **'Tailor-made'** investment solutions for each Customer.
- Leader in Service Quality.

Tailor Made Solutions.



Service mainstays Bankinter Private Banking.

Talent.

One private banker per Customer.

This is authentic management.

Using sophisticated tools, you have the vast expertise and the entire structure of a bank like Bankinter in a single person: **your Private Banker.**

Because, for you, our bank has a name and surname. An expert in asset management, specially and continuously trained, with support from a team of professionals and specialists at your disposal.

This is why, at Bankinter, our selection process for our team of Private Bankers is so demanding. Because we want to bring on highly qualified professionals. Only great artists, through their talent and ours of commitment, achieve masterpieces.

A Private Bankinter at Bankinter has all these qualities:

- Extremely high professional qualifications;
- Experience in the domestic and foreign finance industry, especially in asset management;
- Proactivity to know that giving advice is not only responding to an order but anticipating it;
- Total availability to assist their Customers.

Whichever management style you require, your Private Bankinter will always have a proactive and responsible attitude, focused on a single goal: **making your wealth grow with the excellence that you expect from us.**

Vision.

Being always at the forefront of advisory services is not a coincidence. **It's because we know how to anticipate trends.**

The environment is constantly changing and, to manage wealth successfully, we must react to changes before they happen. Wealth quality depends on it, and that's why at Bankinter Private Banking we put the highest quality into everything we do.

For the flow of communication to be constant, we provide you with a domestic network of special centres for Private Banking Customers, in addition to our telephone and online services, guaranteeing the confidentiality and convenience you require at all times.

Colour schemes.

When you have a wide range of financial and non financial solutions, **success is not a coincidence.**

All great artists have their own palettes, tones and external influences. In the art of making your wealth grow, Bankinter Private Banking follows a very similar standard, providing Customers with as many solutions as the needs they have, so you can grow your wealth with a single entity.

Bankinter is a preferred partner in preserving and growing its Customers wealth. Its holistic approach to investing, with geographically diversified portfolios, is an advantage when creating attractive opportunities for your investments. With Delegated Management (based on investment profiles) or Unit-Linked*, Tailor-made insurance policies, through totally customised management, we know how to adapt solutions to each investment.

An extensive, coherent and competitive value proposition.

	Delegation	Bankinter Contents	Execution
Investment	1. Personalisation (Tailor-made) <ul style="list-style-type: none"> Portfolio management Unit-Linked insurance* 	1. Model portfolios <ul style="list-style-type: none"> Securities (Shares) Investment Funds 	1. Securities <ul style="list-style-type: none"> Bankinter Particulares /Bankinter Broker Market Room / VIP Service
	2. Profiled Offer <ul style="list-style-type: none"> Portfolio management Savings and retirement plans Top Selection Exclusive Insurances* 	2. Unit-Linked Insurance policies* <ul style="list-style-type: none"> Top Duo management 	2. Investment Funds
	3. Venture Capital Funds		

*Complex financial products.

Signature.

It's not a coincidence that a piece of art can be recognised both alone and by the signature of its creator. At Bankinter Private Banking, we can say that's the case.

Major awards and accolades won by Bankinter, S.A. - Sucursal em Portugal include in 2024:



"Five Stars Award" awarded in 2024 by Five Stars Consulting Portugal, Lda. in the "Banking - Salary Account" Category.



"Five Stars Award" awarded in 2024 by Five Stars Consulting Portugal, Lda. in the "Banking - Customer Service" Category.



Consumer Choice Award 2024, which awarded Bankinter as the best bank in the "Small and Medium-sized Banks" category.



No. 1 in quality in service assistance at branches in Portugal in the 2nd half of 2023, award given by Multimétrica, Lda.

These awards are entirely the responsibility of the entities that gave them.

We highlight as Bankinter, S.A.'s main Awards and Recognitions:



FTSE4GOOD
Inclusion of Bankinter in the FSTE4GoodIBEX index and in the FTSE4GooD since its launch in 2002.



Dow Jones Sustainability Index
Member of the most prestigious international sustainability index - Dow Jones Sustainability Index.



Sustainability Year Book
In 2023, Bankinter was recognized in the Sustainable Yearbook as one of the 10% of banks that best manage sustainability in the world.



Bloomberg Gender-Equality Index (GEI)
In 2023, Bankinter joined the Bloomberg Gender-Equality Index (GEI), which measures the performance of listed companies in terms of gender equality.

It is very similar to what happens in art: the piece makes the creator renowned and the signature identifies the piece. However, we are not facing the challenge of creating a piece of art that is even more ambitious: the management of your assets.

Behind every great artist there is always a masterpiece.

A graphic consisting of three overlapping squares: a white square on the left, a large orange square in the center, and a smaller orange square at the bottom. The text 'Bankinter's global value proposition.' is written in white on the orange square.

Bankinter's global value proposition.

Proximity and presence.

Bankinter adapts to each Customer because it is considerate of their time. And with that, our proposition is simple: Bankinter's Private Bankers are always available for round-the-clock assistance with support from a qualified team. Because Bankinter doesn't only want to build successful relationships; it wants to build long-lasting relationships.

- Experienced network of Private Bankers capable of providing expert advice and adequate solutions to manage your assets;
- Support from your closest Bankinter branch in Portugal.

Option of using various channels:

- Bankinter Particulares, Telephone banking or by contacting your Private Banker in person or remotely by phone or email;
- Support of an Investment Advisor for investment solutions adapted to Customers' needs.

Products and Services.



Products and services

Bankinter Private Banking.

Bankinter prioritises constant monitoring and expert management of each Customers' financial assets.

- Day-to-day banking;
- Insurance;
- Financing;
- Investments:
 - Delegated Wealth Management Service for Funds;
 - Delegated Wealth Management Service for Tailor-made multi-asset products.
- Investment Funds;
- Structured products*;
- Unit-Linked tailor-made insurance policies*;
- Top Selection Exclusive*;
- Top Duo Management*;
- Venture Capital Funds Bankinter Investment*.

Financing

The complexity of large estates and numerous financing options often turn a good investment into good financing. Bankinter Private Banking has that priority, because it offers financing solutions that fit your estate.

Investments

Along with financing, investments may be the chapter where the concept of 'personalisation' is most important. Thus, all Bankinter recommendations have the same basis:

Understanding Customers' needs:

- Personal and business situation;
- Investment horizon, risk profile and perspectives;
- Financial situation of all assets.

Regular monitoring:

- Revision of targets and market perspective;
- Investor profile adjustments (if necessary);
- Coordination with specialists and Investment Advisor.

Structured products

Structured products allow investors to diversify their financial assets, through products with a certain level of protection, various return profiles and exposure to several types of financial assets such as: shares, commodities, indices, currencies or a combination of them, in which direct investment is sometimes most difficult based on their characteristics.

Investment Funds


Collective investment instruments that allow for diversified financial investments by type of asset, geographic area and managers, normally inaccessible to individual investors, based on risk and expected returns. Currently, we offer a vast range of investment funds from the most prestigious firms such as Blackrock, Fidelity, Invesco, JP Morgan, Pimco, Schroders and Franklin Templeton.

With such a diversified proposition, we aim to better meet the expectations of investors with regard to the two most important variables in obtaining returns: risk and investment term.

Delegated Wealth Management Service for Funds

Exclusive service for individual Customers who wish to delegate the management of their assets (in the amount of 50.000 euros or more) to Bankinter experts and follow an investment strategy based on the Bankinter investment approach. By diversifying between bond funds and own and third-party shares, across the globe and based on your investment goals and preferences in the medium/long term, we provide 5 portfolio mixes for various risk appetites with personalised reporting and total transparency on a monthly basis.

*Complex financial products.



**The personalised
value proposition
of Bankinter.**

Personalised investment options.

Designed to build and preserve long-term wealth, tailor-made management is probably Bankinter's best feature. It keeps to the following principles rigorously:

- **Wealth management;**
- **Solutions adapted to Customers;**
- **Independent and transparent management;**
- **Long-term consistency;**
- **Total access to the management team;**
- **Strict risk controls;**
- **Affordable costs.**

Bankinter also handles tailor-made orders in Unit-Linked format and, thus, makes Customers' assets and returns more tax-efficient.

Tailor-made asset management.

This service synthesises two of Bankinter's best values: personalisation and quality management.

Here each proposition is subject to a thorough analysis of the Customer's profile and considers their preferences, risk profile and even their liquidity needs in the short, medium and long term. Later, each proposition becomes an investment portfolio that is managed by a team of portfolio managers from Bankinter Gestión de Activos. With Bankinter, Customers can delegate their investment and, in return, get:

- **A real and objective benchmark for their expected returns, fully adapted to their investor profiles;**
- **Personalised assistance from their Private Banker and dedicated Portfolio Manager, providing detailed information about the behavior of a portfolio and the financial assets that make it up.**

Unit-Linked Allocation Investment Insurance (Tailor-made) *.

Allocation investment is a life insurance plan within an insurance policy Linked to (Unit-Linked) investment funds created by the company, Bankinter Seguros de Vida, S.A. de Seguros y Reaseguros. This solution allows an investment to be spread over a more comprehensive set of assets, selected to get the most out of each investment portfolio. Its main advantages are:

- Access to assistance from dedicated experts who are attentive to all market signals;
- Extensively personalised investment portfolios;
- Access to investments with various types of assets;
- Detailed reports on portfolio investments.

Investment Consulting.

It is a customised monitoring service, for which Bankinter Customers have a different team of financial experts charged with offering ideas and solutions to manage your assets as well as personalised investment recommendations, based on your profile and an in-depth market analysis.

Decisions to invest or not will be taken ultimately by Customers, who can include their own investment decisions.

*Complex financial products.

The value proposition of Bankinter Luxembourg.

Geographical diversification

Why Luxembourg?	Why Bankinter Luxembourg, S.A.?
<ul style="list-style-type: none"> ▪ Main financial centre for Private Banking in the euro area. ▪ Legal and financial security. ▪ Geographical diversification of deposits and asset custody. ▪ Offers access to new financial products and more sophisticated investment vehicles. 	<ul style="list-style-type: none"> ▪ Quality of the Bankinter service. ▪ One agent for all your financial assets with Bankinter Group. ▪ Access to the team in Luxembourg (at the Customer's request). ▪ Special sensitivity for residents of Spain or Portugal. ▪ Competitive prices, lower than at other international banks.
<p>Investment alternatives:</p> <ul style="list-style-type: none"> ▪ Delegation: Different delegation mandates possibilities (DPM). ▪ Advisory: investment proposals (SAP). 	<ul style="list-style-type: none"> ▪ Dynamic investment mode Pool of assets/Investment Funds.

Investment vehicles.

Unit-Linked Funds (Life-Savings insurance)

A tax-efficient investment vehicle that is also a wealth-planning tool.

They are life-savings insurance plans with the following main features:

- Tax-efficient investment vehicle.
- Wealth-planning tool.
- Possibility of liquidity.
- Easy to create.

... with additional advantages in Luxembourg.

- + Geographic diversification for asset custody.
- + Greater options with the multi-holder, multi-beneficiary structure.



SICAV UCITS

Confidential investment solution with the security and stability Luxembourg offers.

- Bankinter has had a SICAV in Luxembourg since 1994.
- The SICAV in Luxembourg is a UCITS vehicle in accordance with EU law.
- Supervised by Commission de Surveillance du Secteur Financier (CSSF), the securities exchange commission of Luxembourg.

Bankinter Investment.

Alternative Investment products.

In 7 years, we have launched 23 investment vehicles, valued at around 7,900 million euros, which have already distributed more than 965 million euros to their investors.

Our Investment Banking specialized teams, look for opportunities to create alternative investment solutions, unique to our clients, to complement their investment portfolio:

- **Private Equity Funds;**
- **Investment Companies offerings;**
- **Other.**

We identify the investment ideas, select the most talented partners, analyse and create the most efficient vehicles.

We co-invest with our Customers throughout their investment lifetime, overseeing, at all times, the portfolios strategic management.

BANKINTER INVESTMENT

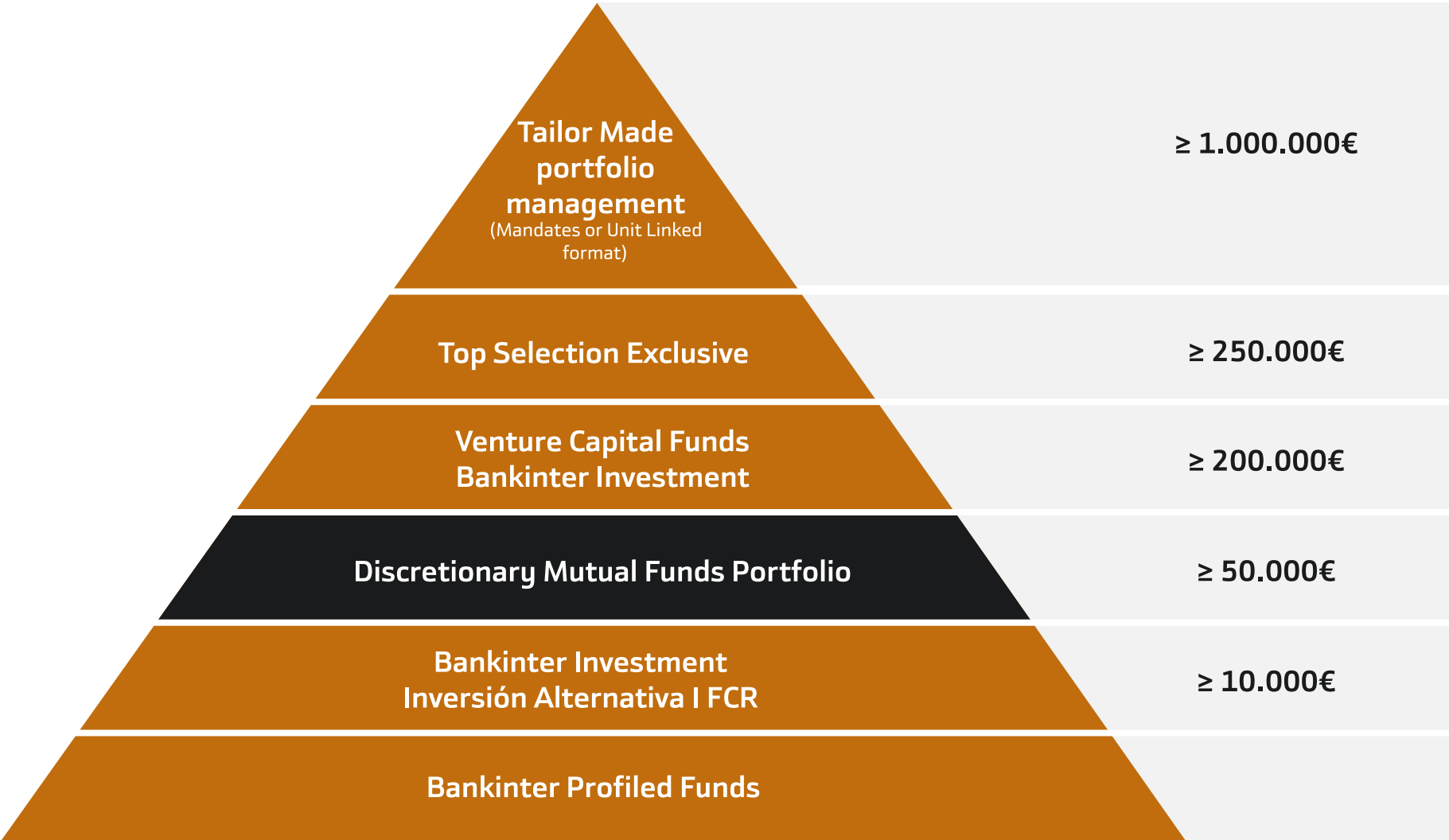
**Sustainable
Investment.**

For Bankinter,
sustainability
matters as much
as profitability.

A comprehensive range of products and services.

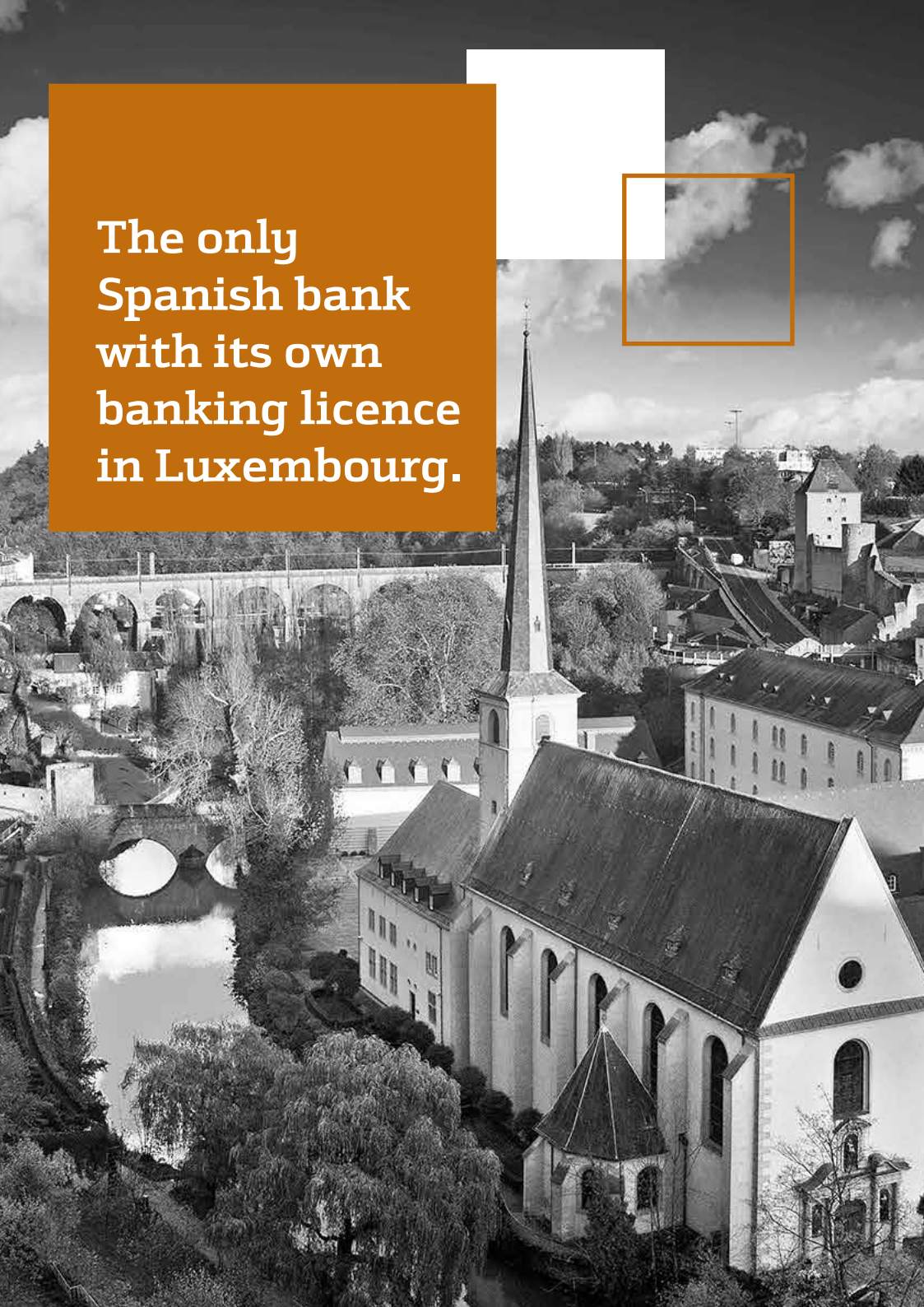
Services	Investment	Liquidity Management	Financing	Bankinter Group
Discretionary Wealth Mandates	Tailor Made Solutions	Investment Account	Mortgage Loans	Bankinter Luxembourg
Market Room / VIP Service	Discretionary Portfolio Mandates	Broker Account	Real Estate Leasing	Bankinter Gestión Activos
Depository Service	Model Portfolios recommended by our analysts	Private Income Savings account	Flexible Loans	Bankinter Seguros de Vida
Research	Funds Selection	Private Banking term deposits		Bankinter Investment
Investment Consulting	Investment Insurance			

Management according to level of wealth.



Bankinter
Luxembourg.





The only
Spanish bank
with its own
banking licence
in Luxembourg.

Bankinter Luxembourg.

- **Main financial centre** for Private Banking **in the euro area.**
- **Legal and financial security**
(Luxembourg was ranked 20th out of 64 countries on the 2023 IMD World Competitiveness Scoreboard). Source: Institute for Management Development (IMD).
- **Geographical diversification** of deposits and asset custody.
- Offers access to new financial products and more sophisticated investment vehicles.
- Subject to and supervised by Luxembourg law.

Bankinter Luxembourg.



Main advantages.

- Custody of financial assets.
- Liquidity diversification.
- Different management possibilities.



Further advantages.

- Close relationship with a dedicated Private Banker.
- Differentiated credit solution.
- Competitive prices.



Main investment vehicles.

SICAVS

Unit-Linked Funds

Portfolio management service



Bankinter Gestión de Activos.



- Bankinter Investment Funds and, Discretionary management of tailor-made portfolios.



- More than 1.000 million euros managed in 2023.



- 48% of assets managed in Funds and mandates for Private Banking Customers.



- Highly qualified professionals, recognised for the quality of their management skills over the years.

Bankinter Gestión de Activos goals.

1.

Ensure a management service.

- In accordance with the Customer's risk profile.
- That is diversified.
- Offering consistent returns.

2.

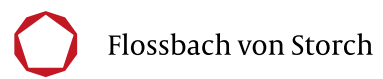
A tailor-made custom management service.

- Proactive.
- Based on fundamental criteria.
- With capital preservation bias.

3.

A medium/long term investment approach.

Open architecture and guidance for **Investment Funds**.



Thank you.



Bankinter, S.A.

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Bankinter, S.A. - Sucursal em Portugal

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Bankinter Luxembourg, S.A.,

Head office: 37, Av. J. F. Kennedy, L-1855 Luxembourg

bankinter.pt

If you decide to file a complaint regarding agreements, contracts, terms and conditions or any other matter or service, you may do so in person, in writing (letter or email) or by telephone, preferably with your Relationship Manager. You may also contact the Customer Relations Department. You can obtain information about our procedures for addressing complaints by requesting it at a Branch office, calling +351 210 548 000 (Call to domestic mobile network. The cost of the call will depend on the specific prices that you have agreed with your telecom operator) or visiting our website on [bankinter.pt](https://www.bankinter.pt).

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