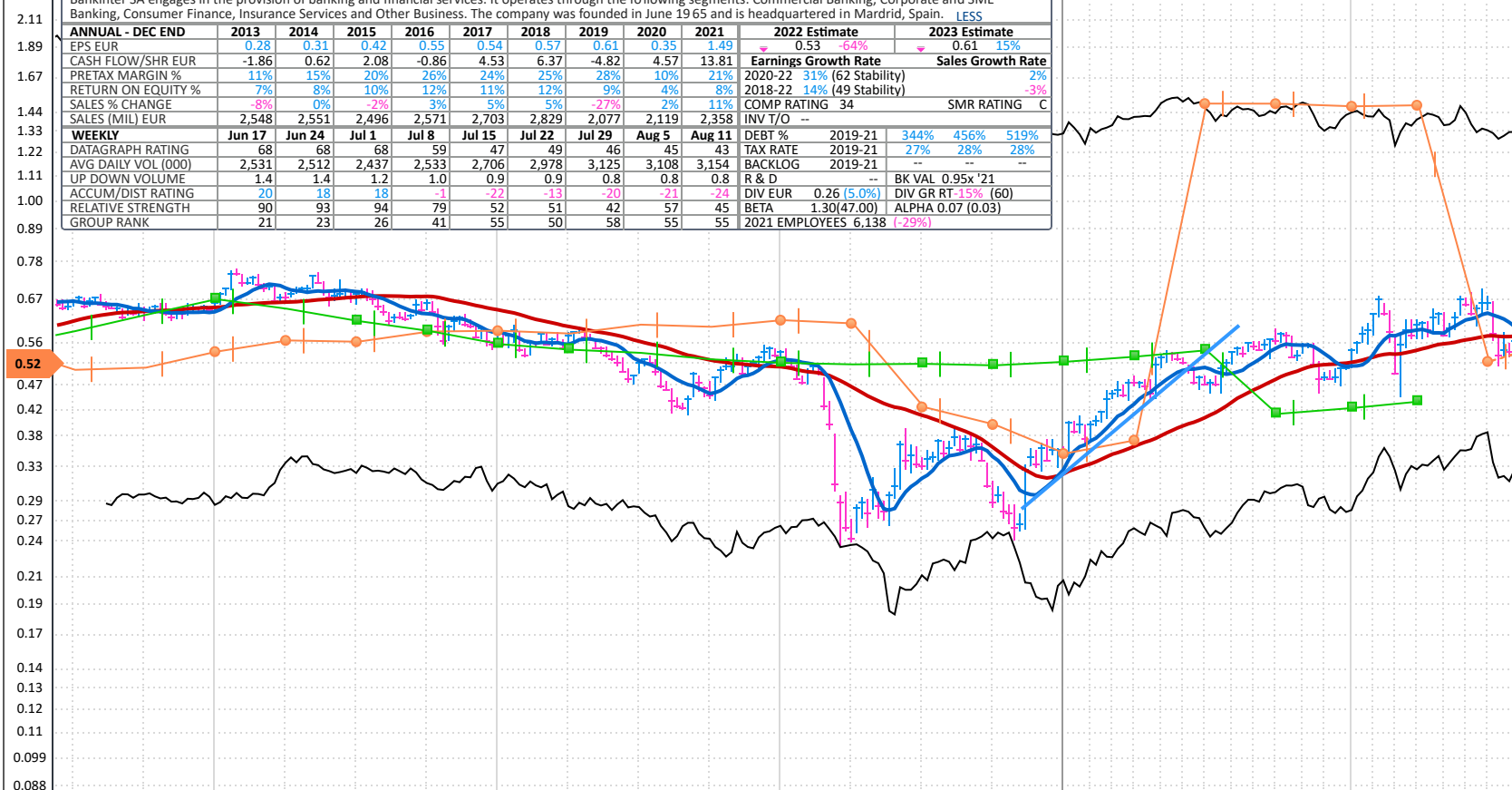


34902365563	ebankinter.es										Madrid, SPAIN Inc 1965										MGMT owns --																		
EPS Rank 47																																							
Bankinter SA engages in the provision of banking and financial services. It operates through the following segments: Commercial Banking, Corporate and SME Banking, Consumer Finance, Insurance Services and Other Business. The company was founded in June 1965 and is headquartered in Madrid, Spain. LESS																																							
ANNUAL - DEC END										2022 Estimate										2023 Estimate																			
EPS EUR										0.28 0.31 0.42 0.55 0.54 0.57 0.61 0.35 1.49										0.53 -64% 0.61 15%																			
CASH FLOW/SHR EUR										-1.86 0.62 2.08 -0.86 4.53 6.37 -4.82 4.57 13.81										Earnings Growth Rate										Sales Growth Rate									
PRETAX MARGIN %										11% 15% 20% 26% 24% 25% 28% 10% 21%										2020-22 31% (62 Stability)										29%									
RETURN ON EQUITY %										7% 8% 10% 12% 11% 12% 9% 4% 8%										2018-22 14% (49 Stability)										-39%									
SALES % CHANGE										-8% 0% -2% 3% 5% 5% -27% 2% 11%										COMP RATING 34										SMR RATING									
SALES (MIL) EUR										2,548 2,551 2,496 2,571 2,703 2,829 2,077 2,119 2,358										INV T/O --																			
WEEKLY										Jun 17 Jun 24 Jul 1 Jul 8 Jul 15 Jul 22 Jul 29 Aug 5 Aug 11										DEBT % 2019-21										344% 456% 519%									
DATAGRAPH RATING										68 68 68 59 47 49 46 45 43										TAX RATE 2019-21										27% 28% 28%									
AVG DAILY VOL (000)										2,531 2,512 2,437 2,533 2,706 2,978 3,125 3,108 3,154										BACKLOG 2019-21										-- -- --									
UP DOWN VOLUME										2.0 1.4 1.2 1.0 0.9 0.9 0.8 0.8 0.8										R & D										BK VAL 0.95x '21									
ACCUM/DIST RATING										14 18 18 -1 -22 -13 -20 -21 -24										DIV EUR 0.26 (5.0%)										DIV GR RT -15% (60)									
RELATIVE STRENGTH										90 93 94 79 52 51 42 57 45										BETA 1.30(47.00)										ALPHA 0.07 (0.03)									
GROUP RANK										21 23 26 41 55 50 58 55 55										2021 EMPLOYEES 6.138 (-29%)																			



LOG (Fixed) PRICE

19

17

15

13

12

11

10

9

8

7

6

5.03 EUR

LOG VOLUME

60M

-33%

8.3M

FINANCIALS	7	Mar 18	Jun 18	Sep 18	Dec 18	Mar 19	Jun 19	Sep 19	Dec 19	Mar 20	Jun 20	Sep 20	Dec 20	Mar 21	Jun 21	Sep 21	Dec 21	Mar 22	Jun 22	Sep 22	Dec 22	P/E	10
EPS (EUR)	1	0.16	0.13	0.16	0.14				0.61	0.15	-0.02	0.12	0.11	0.17	1.10	0.12	0.09	0.17	0.13	0.17e	0.12e	2022 Est.: 9.6	
EPS % CHANGE														+21%	+6K%	0%	-18%	0%	-88%	+42%e	+33%e	2023 Est.: 8.2	
SALES (MIL EUR)	2	570.2	548.1	576.6	549.9				2,076.6	506.1	524.1	506.2	549.0	551.0	580.7	508.2	591.4	597.4	503.0	532.1e	508.2e	5-yr High: 12	
SALES % CHANGE														+9%	+11%	0%	+8%	+8%	-13%	+5%e	-14%e	5-yr Low: 3	
EPS % SURPRISE		-0.3%	-6.9%	+2.4%	+13.7%				-0.3%	+33.2%	-149.9%	-7.7%	+3.3%	+61.6%	-76.2%	+6.2%	+57.9%	+27.8%	+10.2%				
FUNDS	3	843	817	811	855	931	912	961	1,001	953	960	948	641	630	588	582	548	551	590			vs Ind. Avg: 1.3x	
SHARES HELD BY FUNDS		198M	208M	209M	197M	199M	183M	191M	217M	189M	197M	186M	188M	225M	209M	220M	238M	229M	226M				