

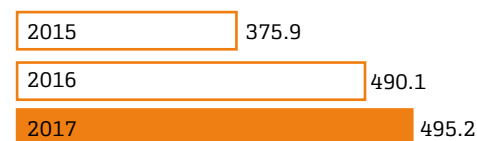
# 2017 Milestones

- Bankinter created quality jobs for the fifth consecutive year, in line with its balanced growth strategy.
- The Bank strengthened its leadership in solvency and capital, and comfortably exceeded the regulators' requirements.
- The business strategy is focused on improving value proposition and in further attracting customers .

## Net profit

**€495.2mn**

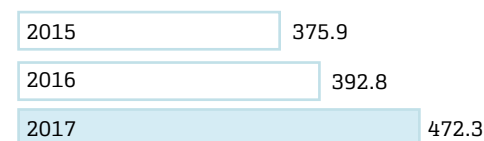
Total net profit of the Group rose 1%.



## Net profit (excl. Portugal)

**€472.3mn**

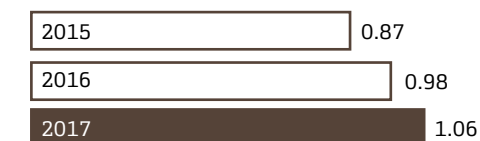
Excluding Portugal, profit was 20.2% higher.



## Net interest income

**€1.06bn**

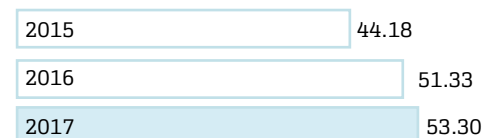
Net interest income increased by 8.5%.



## Loans and receivables

**€53.3bn**

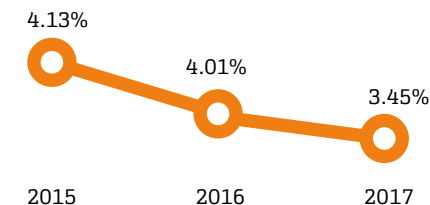
Loans increased by 3.8%



## Non-performing loan ratio

**3.45%**

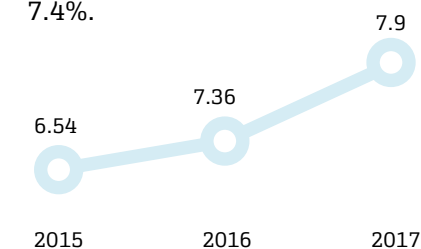
The non-performing loan ratio fell by 0.56 points.



## Share price

**7.90 €**

Bankinter's share price rose by 7.4%.



More information in the 'Results' chapter

- The Bank's sustainable management was recognised in 2017, with its inclusion in the Dow Jones Sustainability Index Europe.
- Bankinter's position in the markets improved after two of the most important credit rating agencies raised its rating.
- Popcoin was launched, the first online active investment management service, that offers new options for small savers.
- The Bank made a big effort to prepare for the introduction of new accounting, payments, data and investor protection standards.

#### Balances in payroll accounts

**€6.81bn**

Balances in payroll accounts increased by 21.8%.



#### Private banking assets

**€35bn**

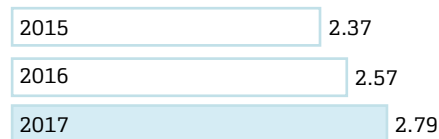
Private banking assets increased by 12%.



#### Línea Directa policies

**2.79million**

Línea Directa policies rose by 8.7%.



#### Consumer loans

**€1.5bn**

Consumer loans grew by 42%.



#### Línea Directa pre-tax profit

**€152mn**

Línea Directa profit grew 11.3%

