



## 2023 EU-wide Transparency Exercise

<b>Bank Name</b>	Bankinter, S.A.
<b>LEI Code</b>	VWMYAEQSTOPNV0SUGU82
<b>Country Code</b>	ES

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2023 EU-wide Transparency Exercise

### Key Metrics

Bankinter, S.A.

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	4,224	4,342	4,332	4,548	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,224	4,342	4,332	4,548	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,574	4,692	4,982	5,198	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,574	4,692	4,982	5,198	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,404	5,522	5,813	6,028	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,404	5,522	5,813	6,028	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	36,133	36,602	36,479	37,114	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	36,133	36,602	36,479	37,114	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.69%	11.86%	11.88%	12.25%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.69%	11.86%	11.88%	12.25%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.66%	12.82%	13.66%	14.01%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.66%	12.82%	13.66%	14.01%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	14.96%	15.09%	15.93%	16.24%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.96%	15.09%	15.93%	16.24%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	109,738	106,582	105,426	106,732	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.17%	4.40%	4.73%	4.87%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2023 EU-wide Transparency Exercise

### Leverage ratio

Bankinter, S.A.

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,574	4,692	4,982	5,198	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,574	4,692	4,982	5,198	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	109,738	106,582	105,426	106,732	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	109,738	106,582	105,426	106,732	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.17%	4.40%	4.73%	4.87%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.17%	4.40%	4.73%	4.87%	[A.2]/[B.2]	

		(mB EUR, %)					
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	<b>OWN FUNDS</b>					
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>					Articles 4(1)(b) and 72 of CRR
	A.1.1	255	255	256	256	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	125	280	0	198	C 01.00 (0000,0000)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	-89	-129	-151	-179	C 01.00 (0000,0000)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	4,403	4,405	4,679	4,673	C 01.00 (0000,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	0	0	0	0	C 01.00 (0000,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	0	0	0	0	C 01.00 (0000,0000)	Article 84 of CRR
	A.1.7	-6	-10	-1	0	C 01.00 (0000,0000)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	-178	-205	-201	-215	C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 4(1)(b), 36(1) point (d) and 37 of CRR, Articles 4(1)(b), 36(1) point (d) and 37 point (a) of CRR
	A.1.9	-3	-3	-3	-3	C 01.00 (0000,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	-222	-213	-211	-172	C 01.00 (0000,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	0	0	0	0	C 01.00 (0000,0000)	Articles 4(1)(b), 36(1) point (d) and 41 of CRR
	A.1.12	0	0	0	0	C 01.00 (0000,0000)	Articles 4(1)(b), 36(1) point (d) and 44 of CRR
	A.1.13	0	0	0	0	C 01.00 (0000,0000)	Article 36(1) point (f) of CRR
	A.1.14	0	0	0	0	C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 4(1)(b), 36(1) point (d) and 89 to 91 of CRR, Articles 36(1) point (d), 24(1) point (b), 24(2) point (b) and 258 of CRR, Articles 36(1) point (d) and 37 of CRR, Articles 36(1) point (d) and 37 point (a) of CRR, Articles 36(1) point (d) and 135(4) of CRR and Articles 36(1) point (d) and 135(4) of CRR
	A.1.14.1	0	0	0	0	C 01.00 (0000,0000)	Articles 36(1) point (d) (i), 24(1) point (b), 24(2) point (b) and 258 of CRR
	A.1.15	0	0	0	0	C 01.00 (0000,0000)	Articles 4(1)(b), 36(1) point (d), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	0	0	0	0	C 01.00 (0000,0000)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	0	0	0	0	C 01.00 (0000,0000)	Articles 4(1)(b), 36(1) point (d), 43, 45, 47, 48(1) point (b), 48(1) (2) and 79 of CRR
	A.1.18	0	0	0	0	C 01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	-2	-2	-4	-7	C 01.00 (0000,0000)	Articles 36(1) point (d) and Article 47c of CRR
	A.1.18B	0	0	0	0	C 01.00 (0000,0000)	Articles 36(1) point (d) and Article 133(2) of CRR
	A.1.18C	0	0	0	0	C 01.00 (0000,0000)	Articles 36(1) point (d) of CRR
	A.1.19	-48	-36	-30	0	C 01.00 (0000,0000)	Article 3 of CRR
	A.1.20	0	0	0	0	C 01.00 (0000,0000)	-
	A.1.21	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	0	0	0	0	C 01.00 (0000,0000)	Articles 48(1) to (3), and 48 to 48(2) of CRR	
A.1.21.2	0	0	0	0	C 01.00 (0000,0000)	Articles 479 and 480 of CRR	
A.1.21.3	0	0	0	0	C 01.00 (0000,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>					Article 61 of CRR	
A.2.1	350	350	650	650	C 01.00 (0000,0000)	Articles 61 of CRR	
A.2.2	0	0	0	0	C 01.00 (0000,0000)	-	
A.2.3	0	0	0	0	C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.2.4	0	0	0	0	C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>					Articles 25 of CRR	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>					Article 71 of CRR	
A.4.1	830	830	830	830	C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.4.2	0	0	0	0	C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
A.4.3	0	0	0	0	C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-	
B	<b>TOTAL RISK EXPOSURE AMOUNT</b>					Articles 92(1), 95, 96 and 98 of CRR	
B.1	0	0	0	0	C 01.00 (0000,0000)	-	
C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>11.69%</b>	<b>11.86%</b>	<b>11.88%</b>	<b>12.25%</b>	CA3 (1)	-
C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.66%</b>	<b>12.82%</b>	<b>13.66%</b>	<b>14.01%</b>	CA3 (2)	-
C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>14.96%</b>	<b>15.09%</b>	<b>15.93%</b>	<b>16.24%</b>	CA3 (3)	-
D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>4,224</b>	<b>4,342</b>	<b>4,332</b>	<b>4,548</b>	CA3 (4)	-
E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>11.69%</b>	<b>11.86%</b>	<b>11.88%</b>	<b>12.25%</b>	CA3 (5)	-
F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0000,0000)	-
F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0000,0000)	-
F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0000,0000)	-
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0000,0000)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

## 2023 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Bankinter, S.A.

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	32,228	32,595	32,461	33,158	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	14,964	15,838	15,636	15,997	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	10,480	10,129	10,015	10,392	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	6,137	6,036	6,188	6,155	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	294	268	222	214	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	39	41	55	46	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	158	151	140	136	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	318	200	255	213	C 02.00 (r0520, c0010)
Of which the standardised approach	318	200	255	213	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,097	3,347	3,347	3,347	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,097	3,347	3,347	3,347	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	36,133	36,602	36,479	37,114	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

## 2023 EU-wide Transparency Exercise

P&L  
Bankinter, S.A.

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,225	1,768	716	1,593
Of which debt securities income	163	233	62	124
Of which loans and advances income	996	1,510	593	1,294
Interest expenses	159	231	194	525
(Of which deposits expenses)	67	108	130	373
(Of which debt securities issued expenses)	61	81	24	54
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	14	18	10	11
Net Fee and commission income	452	606	153	303
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	37	37	18	30
Gains or (-) losses on financial assets and liabilities held for trading, net	-6	26	11	36
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	16	14	0	6
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	11	-8	-13	-36
Net other operating income / (expenses)	-49	-68	-16	-33
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,541</b>	<b>2,162</b>	<b>684</b>	<b>1,386</b>
(Administrative expenses)	595	838	199	411
(Cash contributions to resolution funds and deposit guarantee schemes)	56	116	78	125
(Depreciation)	60	80	20	41
Modification gains or (-) losses, net	0	0	0	1
(Provisions or (-) reversal of provisions)	75	107	23	46
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	3	1	4	5
(Other provisions)	72	106	19	41
Of which pending legal issues and tax litigation <sup>1</sup>	0	-14	0	0
Of which restructuring <sup>2</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	174	253	76	149
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	174	253	76	149
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	6	9	3	4
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	31	37	10	16
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-6	-11	-1	-2
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>602</b>	<b>785</b>	<b>294</b>	<b>625</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>430</b>	<b>560</b>	<b>185</b>	<b>418</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>430</b>	<b>560</b>	<b>185</b>	<b>418</b>
Of which attributable to owners of the parent	430	560	185	418

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2023 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution

Bankinter, S.A.

ASSETS:	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	16,843				13,351				13,166				12,235				IAS 1.54 (i)
Financial assets held for trading	5,590	1,426	4,163	0	4,056	1,140	2,916	0	3,916	1,232	2,685	0	4,005	1,153	2,852	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	150	10	0	140	161	10	0	151	166	8	0	157	173	7	0	166	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	1,757	1,755	1	0	2,811	2,811	0	0	1,869	1,869	0	0	1,959	1,958	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	83,893				84,863				84,597				89,442				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,124	0	1,124	0	1,128	0	1,128	0	1,092	0	1,092	0	1,084	0	1,084	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-651				-649				-630				-612				IAS 39.89A(e); IFRS 9.6.5.8
Other assets <sup>1</sup>	1,793				1,785				1,771				1,813				
<b>TOTAL ASSETS</b>	<b>110,499</b>				<b>107,507</b>				<b>105,946</b>				<b>110,099</b>				IAS 1.9(e), ICG 6

<sup>1</sup>Portfolios, which are nGAMP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References		
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>					
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities	1,575	0	0	-1	0	0	0	2,616	0	0	-1	0	0	1,682	0	0	-1	0	0	1,803	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	9,774	0	1	-2	0	0	0	9,354	0	1	-2	0	0	9,569	0	1	-2	0	-1	9,561	0	1	-2	0	-1	Annex V.Part 1.31, 44(b)
	Loans and advances	70,843	2,652	1,644	-160	-98	-789	-789	72,204	2,693	1,671	-155	-100	-833	71,822	2,581	1,725	-167	-110	-849	76,729	2,505	1,796	-139	-97	-935	Annex V.Part 1.32, 44(a)

<sup>1</sup>This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Bankinter, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	4,807	3,347	2,808	2,844	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	99,529	97,817	96,715	100,593	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	575	625	594	632	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-196	-204	-184	-179	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	375	376	373	359	IAS 37.10; IAS 1.54(l)
Tax liabilities	263	291	400	463	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	260	349	259	290	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>105,612</b>	<b>102,602</b>	<b>100,967</b>	<b>105,002</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>4,887</b>	<b>4,905</b>	<b>4,979</b>	<b>5,098</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>110,499</b>	<b>107,507</b>	<b>105,946</b>	<b>110,099</b>	IAS 1.1G6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Bankinter, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		2,353	1,765	1,576	1,526	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,538	919	810	813	Annex V.Part 1.31
Deposits	Central banks	13,958	11,700	9,056	4,089	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,076	1,193	1,735	1,740	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,073	1,190	1,727	1,390	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,236	3,364	5,302	9,682	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	653	1,051	840	886	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	6,461	5,285	5,314	5,344	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,030	4,080	4,047	3,612	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	26,856	26,766	27,461	29,589	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	25,856	25,145	23,416	23,292	ECB/2013/33 Annex 2.Part 2.9.1
	Households	41,110	40,946	38,394	39,383	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	36,209	36,004	32,588	30,154	Annex V.Part 1.42(f), 44(c)
Debt securities issued		5,807	6,433	6,909	7,659	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,094	1,081	1,394	1,395	Annex V.Part 1.37
Other financial liabilities		3,517	3,418	3,561	4,244	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>104,910</b>	<b>101,789</b>	<b>100,118</b>	<b>104,069</b>	

**2023 EU-wide Transparency Exercise**  
**Market Risk**  
 Bankinter, S.A.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	282	186	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	280	183	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0							0	0	
Equities	36	14	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	14	7	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	20	5	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>318</b>	<b>200</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	240	197	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	238	194	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0							0	0	
Equities	15	16	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	5	6	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	7	6	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>255</b>	<b>213</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount
Consolidated data		20,204	21,623	0	0	20,204	21,514	0
Central governments or central banks		664	630	2	0	572	565	0
Regional governments or local authorities		97	92	0	0	93	84	64
Public sector entities		61	97	0	0	73	108	0
Multilateral Development Banks		0	0	0	0	0	0	0
International Organisations		8,865	7,482	2,841	0	8,141	7,312	2,653
Institutions		6,038	3,225	2,604	0	6,181	3,710	3,007
Corporates		4,124	2,422	1,924	0	4,463	2,963	2,321
of which: SME		16,185	7,088	4,720	0	16,320	7,715	5,128
Retail		6,488	3,229	1,247	0	6,480	3,762	2,148
of which: SME		8,752	3,243	3,036	0	9,141	8,970	3,389
Secured by mortgages on immovable property		3,852	3,477	1,203	0	3,962	3,808	1,398
of which: SME		847	327	251	461	861	322	360
Exposures in default		132	98	146	0	113	106	160
Items associated with particular/hish risk		0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0
Collective investments undertakings (CIU)		266	266	266	0	272	272	272
Equity		0	0	0	0	0	0	0
Other exposures		0	0	1,186	0	793	793	1,281
Standardised Total <sup>(1)</sup>		71,740	59,834	15,257	660	68,620	58,308	16,105

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Standardised Total does not include the securitisation position unless in the results area for the 2022 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount
SPAIN		26,620	26,620	0	0	22,721	26,076	0
Central governments or central banks		696	620	0	0	569	563	0
Regional governments or local authorities		0	0	0	0	0	0	0
Public sector entities		61	97	0	0	73	108	0
Multilateral Development Banks		0	0	0	0	0	0	0
International Organisations		8,793	7,332	2,781	0	7,876	7,112	2,571
Institutions		4,296	1,988	1,488	0	4,311	2,387	1,791
Corporates		3,480	1,684	1,247	0	3,281	1,999	1,543
of which: SME		12,830	5,410	3,579	0	13,020	6,008	3,954
Retail		5,444	2,755	1,588	0	5,422	3,123	1,798
Secured by mortgages on immovable property		7,013	6,255	2,380	0	7,312	7,152	2,591
of which: SME		3,600	3,232	1,164	0	3,689	3,363	1,277
Exposures in default		78	288	317	397	721	221	304
Items associated with particular/hish risk		113	82	123	0	95	91	137
Covered bonds		0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0
Collective investments undertakings (CIU)		262	262	262	0	69	69	69
Equity		0	0	0	0	0	0	0
Other exposures		616	616	1,123	553	728	728	1,323
Standardised Total <sup>(1)</sup>		61,616	61,616	1,123	553	58,328	61,616	1,323

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount
PORTUGAL		1,307	1,302	0	0	1,340	1,300	0
Central governments or central banks		88	80	2	0	74	74	0
Regional governments or local authorities		67	61	0	0	64	64	64
Public sector entities		0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0
International Organisations		813	812	98	0	230	165	70
Institutions		2,252	1,237	1,146	0	1,861	1,263	1,216
Corporates		1,075	808	688	0	1,201	904	777
of which: SME		2,080	1,020	980	0	1,500	1,007	863
Retail		1,072	624	59	0	978	609	250
Secured by mortgages on immovable property		272	264	138	0	269	261	127
of which: SME		282	245	130	0	253	245	121
Exposures in default		131	46	56	63	131	46	56
Items associated with particular/hish risk		0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0
Standardised Total <sup>(1)</sup>		6,167	6,167	1,167	63	5,837	6,167	1,167

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>Consolidated data</b>		24,671	27,148	0	14,137	26,255	0		
Central governments or central banks		681	674	0	836	829	7		
Regional governments or local authorities		67	67	0	67	67	0		
Public sector entities		59	87	0	55	81	0		
Multilateral Development Banks		0	0	0	0	0	0		
International Organisations		7,623	6,478	2,574	7,972	6,895	2,687		
Institutions		5,991	3,338	2,886	5,974	3,364	2,907		
Corporates		4,230	2,693	2,134	4,264	2,736	2,170		
Retail		16,599	7,663	4,994	16,974	8,061	5,224		
of which: SME		4,206	2,246	1,433	4,236	2,126	1,388		
Secured by mortgages on immovable property		9,448	3,264	3,347	9,778	3,627	3,476		
of which: SME		3,949	2,797	1,367	3,980	3,853	1,388		
Exposures in default		884	328	362	902	322	352		
Items associated with particularly high risk		113	105	157	119	110	165	543	
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0		
Collective investments undertakings (CIU)		0	0	0	0	0	0		
Equity		70	70	70	70	70	70		
Other exposures		610	610	423	776	776	475		
<b>Standardised Total<sup>2</sup></b>		<b>62,326</b>	<b>56,321</b>	<b>15,857</b>	<b>62,622</b>	<b>56,537</b>	<b>16,210</b>	<b>734</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>SPAIN</b>		21,434	23,048	0	20,207	22,262	0		
Central governments or central banks		676	672	0	799	792	0		
Regional governments or local authorities		0	0	0	0	0	0		
Public sector entities		59	87	0	55	81	0		
Multilateral Development Banks		0	0	0	0	0	0		
International Organisations		7,347	6,268	2,491	7,611	6,501	2,503		
Institutions		4,049	2,094	1,805	4,019	2,116	1,828		
Corporates		2,883	1,763	1,253	2,837	1,768	1,279		
Retail		13,197	5,887	3,774	13,480	6,101	3,917		
of which: SME		5,962	3,632	2,669	6,078	3,717	2,129		
Secured by mortgages on immovable property		7,557	2,424	2,694	7,800	2,667	2,772		
of which: SME		3,695	3,350	1,279	3,728	3,607	1,300		
Exposures in default		740	282	308	762	277	300		
Items associated with particularly high risk		98	92	138	105	99	149	472	
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0		
Collective investments undertakings (CIU)		0	0	0	0	0	0		
Equity		67	67	67	67	67	67		
Other exposures		791	791	1,395	811	715	1,251		
<b>Standardised Total<sup>2</sup></b>								<b>617</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>PORTUGAL</b>		1,344	1,305	0	1,370	1,332	0		
Central governments or central banks		3	3	0	37	37	0		
Regional governments or local authorities		67	67	0	67	67	0		
Public sector entities		0	0	0	0	0	0		
Multilateral Development Banks		0	0	0	0	0	0		
International Organisations		248	181	75	335	267	100		
Institutions		1,043	1,444	1,281	1,054	1,448	1,279		
Corporates		1,227	931	781	1,227	948	792		
Retail		1,081	1,077	905	2,032	1,162	794		
of which: SME		1,009	831	695	1,048	860	660		
Secured by mortgages on immovable property		276	262	94	267	260	94		
of which: SME		252	247	88	252	246	88		
Exposures in default		126	44	51	125	43	50	64	
Items associated with particularly high risk		14	12	19	14	11	16		
Covered bonds		0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0		
Collective investments undertakings (CIU)		0	0	0	0	0	0		
Equity		3	3	3	3	3	3		
Other exposures		0	0	0	0	0	0		
<b>Standardised Total<sup>2</sup></b>					<b>88</b>			<b>92</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	24,958	213	15,980	10,695	1	133	25,183	192	15,179	10,406	
	Corporate - Of Which: Specialised Lending	666	8	477	451	0	3	669	8	480	451	
	Corporate - Of Which: SME	6,652	71	4,173	2,728	0	43	6,959	76	4,406	2,859	
	Corporate - Of Which: SME	30,807	299	20,949	13,922	349	333	30,799	309	20,638	13,755	
	Retail	27,196	463	27,019	5,174	297	109	27,215	452	27,031	4,982	
	Retail - Secured on real estate property	1,630	188	1,599	894	64	23	1,645	182	1,610	871	
	Retail - Secured on real estate property - Of Which: SME	25,566	336	25,421	4,280	234	86	25,569	350	25,422	4,111	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	3,610	336	1,929	748	32	224	3,584	357	2,005	776	
	Retail - Other Retail - Of Which: SME	3,403	305	1,752	669	48	199	3,388	336	1,837	707	
	Retail - Other Retail - Of Which: non-SME	207	30	177	78	4	25	196	30	168	70	
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total <sup>3</sup>				37,264					36,757			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Exposure value does not include the Securitisation position unlike in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
SPAIN	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	24,958	213	15,980	10,695	1	133	25,183	192	15,179	10,406	
	Corporate - Of Which: Specialised Lending	666	8	477	451	0	3	669	8	480	451	
	Corporate - Of Which: SME	6,652	71	4,173	2,728	0	43	6,959	76	4,406	2,859	
	Corporate - Of Which: SME	25,876	293	24,664	4,644	308	322	25,707	264	23,991	4,486	
	Retail	22,260	467	22,157	3,896	256	97	22,122	468	21,988	3,709	
	Retail - Secured on real estate property	1,630	188	1,599	894	64	23	1,645	182	1,610	871	
	Retail - Secured on real estate property - Of Which: SME	20,635	309	20,536	3,802	192	74	20,478	305	20,377	2,839	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	3,610	336	1,929	748	32	224	3,584	357	2,005	776	
	Retail - Other Retail - Of Which: SME	3,403	305	1,752	669	48	199	3,388	336	1,837	707	
	Retail - Other Retail - Of Which: non-SME	207	30	177	78	4	25	196	30	168	70	
Equity	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total <sup>3</sup>				37,264					36,757			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
PORTUGAL	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	4,916	46	4,870	1,275	40	11	5,079	43	5,033	1,270	
	Retail - Secured on real estate property	4,916	46	4,870	1,275	40	11	5,079	43	5,033	1,270	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total <sup>3</sup>				1,275					1,270			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	24,982	198	15,199	10,426	130	25,952	195	15,965	10,877	126
	Corporates - Of Which: Specialised Lending	796	8	495	458	5	773	5	537	493	5
	Corporates - Of Which: SME	6,844	81	4,239	2,502	38	6,907	83	4,369	2,675	41
	Retail	20,840	823	20,642	5,777	235	20,827	880	26,863	5,890	286
	Retail - Secured on real estate property	27,229	455	27,044	5,039	234	27,827	470	26,868	4,886	330
	Retail - Secured on real estate property - Of Which: SME	1,613	17	1,577	876	25	1,663	16	1,660	896	43
	Retail - Secured on real estate property - Of Which: non-SME	25,616	387	25,467	4,163	209	26,164	375	25,207	3,990	286
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,414	337	1,828	665	211	3,374	340	1,825	709	217
	Retail - Other Retail - Of Which: SME	197	30	169	73	1	196	30	170	74	25
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>				16,825					17,161		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of overexposure covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	24,982	198	15,199	10,426	130	25,952	195	15,965	10,877	126
	Corporates - Of Which: Specialised Lending	796	8	495	458	5	773	5	537	493	5
	Corporates - Of Which: SME	6,844	81	4,239	2,502	38	6,907	83	4,369	2,675	41
	Retail	25,443	773	23,687	4,427	181	25,169	773	23,446	4,369	294
	Retail - Secured on real estate property	21,852	465	21,660	3,689	180	21,999	462	21,490	3,585	237
	Retail - Secured on real estate property - Of Which: SME	1,613	17	1,577	876	25	1,663	16	1,620	896	43
	Retail - Secured on real estate property - Of Which: non-SME	20,219	388	20,113	2,814	180	20,336	388	19,830	2,689	174
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,611	388	1,998	738	2	3,570	370	1,996	784	57
	Retail - Other Retail - Of Which: SME	3,414	337	1,828	665	211	3,374	340	1,825	709	217
Retail - Other Retail - Of Which: non-SME	197	30	169	73	1	196	30	170	74	25	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	5,385	48	5,343	1,348	53	5,447	65	5,406	1,299	92
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	5,385	48	5,343	1,348	53	5,447	65	5,406	1,299	92
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).













**2023 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Bankinter, S.A.

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>16</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		9	9	0	0	0	9	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>18</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions:**

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP













**2023 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Bankinter, S.A.

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
Residual Maturity	Country / Region																
	Africa	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 3M - 1Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 3Y - 5Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	[ 10Y - more ]	71	71	0	0	0	71	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>71</b>	<b>71</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>71</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	Others	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 3M - 1Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[ 2Y - 3Y ]	10	10	0	0	0	10	0	0	0	0	0	0	0	0	
		[ 3Y - 5Y ]	9	9	0	0	9	0	0	0	0	0	0	0	0	0	
		[ 5Y - 10Y ]	261	261	0	0	17	244	0	0	0	0	0	0	0	0	
	[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>279</b>	<b>279</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>253</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying HGAAP

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Bankinter, S.A.

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing but past due >30 days and <90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>			Of which performing but past due >30 days and <90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>					Of which: defaulted	Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>			
<b>Cash balances at central banks and other demand deposits</b>	16,619	0	0	0	0	0	0	0	0	13,170	0	0	0	0	0	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	11,351	0	1	1	1	2	0	0	0	11,972	0	1	1	1	3	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	8,796	0	0	0	0	0	0	0	0	8,329	0	0	0	0	0	0	0	0	0	
Credit institutions	1,760	0	0	0	0	0	0	0	0	1,825	0	0	0	0	0	0	0	0	0	
Other financial corporations	55	0	0	0	0	0	0	0	0	53	0	0	0	0	0	0	0	0	0	
Non-financial corporations	730	0	1	1	1	2	0	0	0	730	0	1	1	1	2	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	75,163	145	1,869	1,799	1,644	240	802	789	881	76,592	154	1,937	1,877	1,671	238	843	833	898		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	844	0	1	1	0	0	0	0	0	1,042	0	3	3	0	0	0	0	0	0	
Credit institutions	3,857	0	0	0	0	0	0	0	0	3,793	0	0	0	0	0	0	0	0	0	
Other financial corporations	2,394	1	9	9	8	3	3	4	4	2,449	0	9	9	7	2	5	5	3		
Non-financial corporations	30,507	54	1,130	1,103	987	143	528	520	517	30,855	56	1,191	1,168	1,013	130	543	541	550		
of which: small and medium-sized enterprises	18,353	50	1,004	979	893	116	478	473	483	18,700	54	1,047	1,029	908	114	494	489	511		
of which: Loans collateralised by commercial immovable property	4,560	5	173	171	146	12	35	37	137	4,548	8	179	177	148	11	40	42	138		
Households	37,560	90	729	686	649	95	271	268	360	38,454	98	735	697	656	97	293	288	344		
of which: Loans collateralised by residential immovable property	31,152	54	400	382	342	20	57	54	339	31,409	56	392	381	329	19	57	56	329		
of which: Credit for consumption	3,569	26	163	144	148	54	103	101	5	3,774	31	174	158	161	57	114	112	5		
<b>NET INSTRUMENTS other than HFT</b>	103,132	145	1,870	1,800	1,643	243	802	790	881	101,734	154	1,938	1,878	1,672	241	843	834	898		
<b>OFF-BALANCE SHEET EXPOSURES</b>	28,734		19	18	17	37	5	4	7	28,030		16	15	14	36	3	2	6		

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to assessment and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to assessment and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRB framework (template F 16.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Bankinter, S.A.

	As of 31/03/2023										As of 30/06/2023											
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>				On performing exposures <sup>(2)</sup>		On non-performing exposures <sup>(2)</sup>			Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>				On performing exposures <sup>(2)</sup>		On non-performing exposures <sup>(2)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>(3)</sup>					Of which Stage 3 <sup>(3)</sup>					Of which: defaulted	Of which Stage 3 <sup>(3)</sup>			Of which Stage 3 <sup>(3)</sup>				
<b>Cash balances at central banks and other demand deposits</b>	12,986	0	0	0	0	0	0	0	0	0	12,014	0	0	0	0	0	0	0	0	0		
<b>Debt securities (including at amortised cost and fair value)</b>	11,253	0	1	1	3	1	1	1	0	0	11,366	0	1	1	1	3	1	1	1	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	8,391	0	0	0	0	0	0	0	0	8,499	0	0	0	0	0	0	0	0	0	0		
Credit institutions	1,951	0	0	0	0	0	0	0	0	1,980	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	40	0	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	862	0	1	1	2	1	1	1	0	876	0	1	1	1	3	1	1	1	1	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	76,149	163	1,977	1,918	1,725	260	860	849	919	81,051	162	2,034	1,976	1,796	221	946	935	910	910			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	1,004	0	7	7	5	0	0	0	5	1,261	0	5	5	4	0	0	0	0	3	3		
Credit institutions	3,802	0	0	0	0	0	0	0	0	7,177	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	3,242	1	9	9	7	3	5	5	3	3,567	1	8	8	7	2	5	5	5	2	2		
Non-financial corporations	29,835	95	1,198	1,172	1,241	149	545	540	565	30,381	65	1,222	1,196	1,088	119	594	590	570	570			
of which: small and medium-sized enterprises	17,749	51	1,058	1,041	906	119	489	484	526	17,823	60	1,069	1,052	963	90	536	533	522	522			
of which: Loans collateralised by commercial immovable property	4,496	10	173	172	137	13	39	41	132	4,499	13	167	166	137	13	40	41	41	126			
Households	38,266	107	763	739	870	109	310	304	347	38,674	96	799	768	698	101	347	340	335	335			
of which: Loans collateralised by residential immovable property	31,746	61	397	383	333	22	64	62	329	31,820	52	398	387	327	20	65	63	63	315			
of which: Credit for consumption	3,904	35	199	181	185	63	131	128	5	4,101	34	231	212	215	65	153	151	151	6			
<b>DEBT INSTRUMENTS other than HFT</b>	100,388	163	1,977	1,918	1,725	262	861	849	919	104,430	162	2,035	1,977	1,797	224	946	936	910	910			
<b>OFF-BALANCE SHEET EXPOSURES</b>	29,024		16	14	14	41	3	2	6	29,935		17	15	15	41	3	2	11	11			

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the FROPER Framework (template F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the FROPER sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Bankinter, S.A.

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	979	485	179	167	711	279	958	487	180	169	695	282
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	4	4	0	0	3	3	4	4	1	1	2	2
Non-financial corporations	623	336	138	131	420	177	608	341	138	131	410	183
of which: small and medium-sized enterprises	521	303	121	116	362		508	308	119	115	353	
Households	352	145	40	36	288	100	346	142	41	36	282	97
DEBT INSTRUMENTS other than HFT	979	485	179	167	711		958	487	180	169	695	
Loan commitments given	15	0	0	0	0	0	16	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.

## 2023 EU-wide Transparency Exercise

### Forborne exposures

Bankinter, S.A.

	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	942	481	179	167	681	278	962	466	182	170	701	263
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	5	4	2	2	3	2	5	3	2	2	3	1
Non-financial corporations	590	332	135	128	396	179	599	318	138	131	404	164
of which: small and medium-sized enterprises	496	302	117	113	342		504	285	121	115	347	
Households	347	145	42	38	282	97	358	145	42	38	294	98
<b>DEBT INSTRUMENTS other than HFT</b>	942	481	179	167	681		962	466	182	170	701	
<b>Loan commitments given</b>	17	0	0	0	0	0	16	0	0	0	0	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2023 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Bankinter, S.A.

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	683	35	35	683	15	0	679	35	35	679	17	0	661	35	35	661	17	0	661	35	35	661	18	0
B Mining and quarrying	117	1	1	117	1	0	97	2	2	97	1	0	96	2	2	96	1	0	86	2	2	86	1	0
C Manufacturing	5,793	222	212	5,793	109	0	5,823	246	238	5,823	117	0	5,525	245	240	5,525	118	0	5,549	249	243	5,549	121	0
D Electricity, gas, steam and air conditioning supply	1,270	5	5	1,270	5	0	1,391	5	5	1,391	6	0	1,451	6	6	1,451	6	0	1,514	6	6	1,514	6	0
E Water supply	211	6	6	211	5	0	218	7	7	218	7	0	216	4	4	216	3	0	212	4	4	212	3	0
F Construction	2,669	149	146	2,669	72	0	2,752	153	151	2,752	76	0	2,754	152	150	2,754	76	0	2,893	159	156	2,893	80	0
G Wholesale and retail trade	5,138	325	317	5,138	169	0	5,374	343	337	5,374	176	0	5,326	339	334	5,326	174	0	5,442	354	349	5,442	183	0
H Transport and storage	1,818	56	56	1,818	30	0	1,737	57	57	1,737	31	0	1,182	55	54	1,182	31	0	1,116	57	56	1,116	32	0
I Accommodation and food service activities	1,883	70	69	1,883	25	0	1,831	71	70	1,831	25	0	1,866	74	73	1,866	27	0	1,830	70	69	1,830	27	0
J Information and communication	678	24	23	678	18	0	693	24	24	693	19	0	660	32	31	660	18	0	636	32	31	636	19	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	4,342	76	74	4,341	34	0	4,397	77	75	4,397	31	0	4,250	81	79	4,249	33	0	4,279	79	78	4,279	33	0
M Professional, scientific and technical activities	3,408	69	68	3,408	42	0	3,404	82	81	3,404	41	0	3,480	75	74	3,480	42	0	3,601	77	76	3,601	43	0
N Administrative and support service activities	998	43	43	998	29	0	996	43	42	996	29	0	1,112	53	52	1,112	30	0	1,226	53	52	1,226	29	0
O Public administration and defence, compulsory social security	28	0	0	28	0	0	28	0	0	28	0	0	41	0	0	41	0	0	28	0	0	28	0	0
P Education	139	11	11	139	5	0	139	11	10	139	5	0	128	9	8	128	4	0	130	9	9	130	4	0
Q Human health services and social work activities	399	9	9	399	4	0	395	9	9	395	4	0	386	10	10	386	4	0	395	9	9	395	4	0
R Arts, entertainment and recreation	244	11	10	244	5	0	239	10	10	239	4	0	223	9	9	223	4	0	232	10	9	232	5	0
S Other services	718	9	9	718	103	0	661	9	9	661	99	0	539	18	9	539	106	0	585	17	9	585	106	0
Loans and advances	30,507	1,120	1,101	30,506	671	0	30,855	1,131	1,108	30,854	684	0	29,835	1,108	1,122	29,824	694	0	30,381	1,222	1,136	30,381	712	0

<sup>1</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.