



## 2024 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.

## 2024 EU-wide Transparency Exercise

### Key Metrics

Bankinter, S.A.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	4,667	4,799	4,903	5,043	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	4,667	4,799	4,903	5,043	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,317	5,449	5,553	5,693	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	5,317	5,449	5,553	5,693	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	6,148	6,279	6,578	6,714	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	6,148	6,279	6,578	6,714	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	37,394	39,018	39,347	40,545	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	37,394	39,018	39,347	40,545	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	12.48%	12.30%	12.46%	12.44%	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	12.48%	12.30%	12.46%	12.44%	(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	14.22%	13.97%	14.11%	14.04%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.22%	13.97%	14.11%	14.04%	(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	16.44%	16.09%	16.72%	16.56%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.44%	16.09%	16.72%	16.56%	(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	106,936	112,071	109,224	112,800	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	4.97%	4.86%	5.08%	5.05%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,317	5,449	5,553	5,693	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	5,317	5,449	5,553	5,693	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	106,936	112,071	109,224	112,800	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	106,936	112,071	109,224	112,800	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.97%	4.86%	5.08%	5.05%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.97%	4.86%	5.08%	5.05%	[A.2]/[B.2]	



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Overview of Risk exposure amounts

Bankinter, S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	33,421	34,356	34,744	35,929	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 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	16,446	17,214	17,363	18,369	C 02.00 (r0060, 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	10,292	10,523	10,666	11,162	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	6,082	6,032	6,138	5,875	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>	221	267	253	229	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 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	52	64	5	66	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	105	100	74	94	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	249	264	305	260	C 02.00 (r0520, c0010)
Of which the standardised approach	249	264	305	260	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, c0010)*12.5 + C 20.00 (r0010, 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	3,347	3,967	3,967	3,967	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,347	3,967	3,967	3,967	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	37,394	39,018	39,347	40,545	

<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.

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P&L  
Bankinter, S.A.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	2,600	3,679	1,084	2,206
Of which debt securities income	194	268	79	169
Of which loans and advances income	2,099	2,952	879	1,797
Interest expenses	962	1,464	503	1,039
(Of which deposits expenses)	702	1,081	389	819
(Of which debt securities issued expenses)	93	140	45	90
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	14	15	2	5
Net Fee and commission income	459	624	168	347
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	30	17	18	22
Gains or (-) losses on financial assets and liabilities held for trading, net	-4	73	-25	-26
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	6	5	1	-1
Gains or (-) losses from hedge accounting, net	0	2	0	0
Exchange differences [gain or (-) loss], net	11	-65	27	30
Net other operating income /(expenses)	-50	-70	-19	-38
<b>TOTAL OPERATING INCOME, NET</b>	<b>2,104</b>	<b>2,816</b>	<b>754</b>	<b>1,506</b>
(Administrative expenses)	638	914	216	449
(Cash contributions to resolution funds and deposit guarantee schemes)	125	189	95	95
(Depreciation)	62	82	22	44
Modification gains or (-) losses, net	1	0	-2	-2
(Provisions or (-) reversal of provisions)	64	80	17	38
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	-9	0	1
(Other provisions)	63	89	17	37
Of which pending legal issues and tax litigation <sup>1</sup>	0	11	0	0
Of which restructuring <sup>1</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)	227	338	82	175
(Financial assets at fair value through other comprehensive income)	10	10	0	0
(Financial assets at amortised cost)	218	329	82	175
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	7	10	2	1
(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	25	32	8	16
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-3	-7	0	-4
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,004</b>	<b>1,228</b>	<b>326</b>	<b>715</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>685</b>	<b>845</b>	<b>201</b>	<b>473</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>685</b>	<b>845</b>	<b>201</b>	<b>473</b>
Of which attributable to owners of the parent	685	845	201	473

<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."

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Total Assets: fair value and impairment distribution

Bankinter, S.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	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	12,512				13,864				9,886				11,387				IAS 1.54 (i)	
Financial assets held for trading	4,115	832	3,183	0	4,505	1,408	3,098	0	4,680	1,417	3,263	0	6,097	1,654	4,433	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	179	11	0	168	178	6	0	172	179	5	0	174	235	9	0	226	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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	1,911	1,901	10	0	1,233	1,228	5	0	1,083	1,078	5	0	1,045	993	52	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	87,517				90,848				94,747				97,214				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,255	0	1,255	0	853	0	853	0	822	0	822	0	870	0	870	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	-812				-378				-385				-501				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1)</sup>	1,685				1,905				1,934				2,001					
<b>TOTAL ASSETS</b>	<b>108,363</b>				<b>113,008</b>				<b>112,947</b>				<b>118,408</b>				IAS 1.8(a), K1.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1)</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>			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	1,812	0	10	-1	0	-10	1,101	0	10	-1	0	-10	939	0	10	-1	0	-10	854	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 1.31, 44(b)
Financial assets at amortised cost	Debt securities	9,846	0	0	-2	0	0	10,580	0	0	-2	0	0	11,305	0	0	-3	0	0	12,761	0	0	-3	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	74,453	2,473	1,779	-140	-101	-913	77,118	2,509	1,760	-155	-96	-887	80,363	2,371	1,681	-121	-96	-964	81,445	2,377	1,673	-134	-95	-1,030	Annex V Part 1.31, 44(b)

<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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Bankinter, S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	3,606	3,896	4,147	4,707	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	98,038	102,061	101,593	106,286	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	567	612	564	449	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-153	-105	-95	-79	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	356	346	334	327	IAS 37.10; IAS 1.54(l)
Tax liabilities	400	469	598	699	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	255	407	373	374	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>103,070</b>	<b>107,685</b>	<b>107,514</b>	<b>112,764</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>5,293</b>	<b>5,323</b>	<b>5,433</b>	<b>5,644</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>108,363</b>	<b>113,008</b>	<b>112,947</b>	<b>118,408</b>	IAS 1.IG6

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



2024 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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		1,664	1,448	1,291	1,220	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	939	1,042	862	1,110	Annex V.Part 1.31
Deposits	Central banks	1,313	1,324	0	0	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	2,010	1,549	4,950	6,137	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,646	1,466	1,636	1,760	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	9,177	10,273	11,100	11,326	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	873	889	579	648	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	5,472	6,097	6,019	6,605	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	3,275	3,331	3,038	3,304	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	30,037	31,683	30,061	32,091	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	23,094	23,995	23,307	24,338	ECB/2013/33 Annex 2.Part 2.9.1
	Households	39,808	41,665	41,548	41,886	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	28,198	27,396	26,851	27,616	Annex V.Part 1.42(f), 44(c)
Debt securities issued		8,447	8,546	8,034	7,987	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,403	1,422	1,622	1,625	Annex V.Part 1.37
Other financial liabilities		3,344	2,941	2,440	3,080	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>102,212</b>	<b>106,568</b>	<b>106,304</b>	<b>111,442</b>	

2024 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		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	231	255	0	0	0	0						0	0	0	0								
Of which: General risk	228	245	0	0	0	0						0	0	0	0								
Of which: Specific risk	2	10	0	0	0	0						0	0	0	0								
Equities	18	9	0	0	0	0						0	0	0	0								
Of which: General risk	2	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	13	6	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>248</b>	<b>264</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 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	297	253	0	0	0	0						0	0	0	0								
Of which: General risk	272	222	0	0	0	0						0	0	0	0								
Of which: Specific risk	25	31	0	0	0	0						0	0	0	0								
Equities	8	8	0	0	0	0						0	0	0	0								
Of which: General risk	0	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	5	6	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>305</b>	<b>260</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 CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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>
(in EUR, %)									
Consolidated data	Central governments or central banks	24,829	26,051	0		26,125	27,007	0	
	Regional governments or local authorities	890	824	0		1,048	991	0	
	Public sector entities	63	37	0		98	83	83	
	Multilateral Development Banks	26	84	0		46	66	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,222	2,282	2,728		4,897	2,684	2,888	
	Corporates	6,382	3,867	3,197		6,598	3,937	3,317	
	of which: SME	4,028	2,077	2,389		4,188	2,763	2,176	
	Retail	11,288	6,021	5,229		10,129	5,229	4,617	
	Secured by mortgages on immovable property	7,224	4,395	2,517		7,111	4,417	2,509	
	of which: SME	10,122	3,864	3,261		10,875	3,864	3,264	
	of which: SME	3,029	3,793	3,293		3,952	3,819	3,373	
	Exposures in default	672	799	126	503	626	797	797	503
	Risks associated with particular high risk	124	115	173		123	113	169	
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 (CIS)	72	72	0		67	67	67		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised total <sup>4</sup>	8,243	8,790	18,672	723	7,289	8,624	17,680	697	

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

<sup>2</sup> Exposed Total does not include the securitisation position unless in the results prior to the 2012 version.

<sup>3</sup> Only the most relevant categories are disclosed. These have been selected over the following risk: Counterparty covering up to 5% of total eligible exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2022 version, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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>
(in EUR, %)									
SPAIN	Central governments or central banks	23,453	23,333	0		22,773	24,530	0	
	Regional governments or local authorities	823	787	0		994	943	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	56	84	0		46	66	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,884	7,514	2,668		8,209	7,336	2,728	
	Corporates	4,122	2,273	1,776		4,011	2,213	1,710	
	of which: SME	3,128	1,609	1,491		2,924	1,603	1,419	
	Retail	10,627	6,079	2,888		12,050	6,286	4,021	
	Secured by mortgages on immovable property	6,174	3,719	2,130		6,081	3,728	2,131	
	of which: SME	7,660	3,686	2,761		8,087	3,590	2,871	
	Exposures in default	1,675	1,921	1,264	601	1,671	1,971	1,276	611
	Risks associated with particular high risk	742	296	279		650	224	247	
	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 (CIS)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised total <sup>4</sup>	701	701	1,362	601	728	728	1,271	542	

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

<sup>2</sup> Total value adjustments and provisions per country of countryparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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>
(in EUR, %)									
PORTUGAL	Central governments or central banks	1,399	1,167	0		1,390	1,147	0	
	Regional governments or local authorities	27	27	0		34	34	0	
	Public sector entities	63	37	0		98	83	83	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,222	1,248	841		2,488	288	133	
	Corporates	1,199	1,091	1,421		1,244	1,742	1,598	
	of which: SME	1,091	1,069	909		1,221	902	757	
	Retail	2,023	1,149	788		2,148	1,248	828	
	Secured by mortgages on immovable property	1,050	676	387		1,051	689	395	
	of which: SME	258	251	91		286	222	124	
	Exposures in default	254	248	89	63	277	267	98	63
	Risks associated with particular high risk	120	20	63		144	20	66	
	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 (CIS)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised total <sup>4</sup>	0	0	0	63	0	0	0	124	

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

<sup>2</sup> Total value adjustments and provisions per country of countryparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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
(in EUR, %)									
Consolidated data	Central governments or central banks	23,327	25,177	0		25,318	27,169	0	
	Regional governments or local authorities	1,993	1,802	30		1,320	1,204	8	
	Public sector entities	98	80	80		336	195	186	
	Multi-lateral Development Banks	24	17	0		25	12	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,873	4,742	2,373		7,996	7,446	2,747	
	Corporates	6,577	4,880	3,450		6,750	4,352	3,747	
	of which: SME	4,878	2,872	2,069		3,267	2,374	1,702	
	Real <sup>3</sup>	16,010	4,822	3,554		16,964	6,873	5,710	
	of which: SME	6,925	4,339	2,469		7,227	4,482	2,567	
	Secured by mortgages on immovable property	23,957	20,722	3,967		11,411	13,298	4,326	
	of which: SME	3,537	3,409	1,207		3,873	3,303	1,298	
	Exposures in default	902	234	348	345	962	364	361	309
	Items associated with particularly high risk	128	116	174		182	151	227	
	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)	65	65	65		65	65	65		
Equity	0	0	0		0	0	0		
Other resources	393	393	3,320		393	393	3,402		
Standardised Total <sup>4</sup>	67,273	34,466	17,626	729	73,293	63,423	14,907	799	

(1) Original exposure, unless 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 portfolio in the results prior to the 2024 exercise.

(3) Only the most relevant countries are disclosed. There have been no changes to the following table. Countries of counterparties 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 31/03/2024				As of 30/06/2024			
		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>
(in EUR, %)									
SPAIN	Central governments or central banks	18,205	20,277	0		20,409	22,055	0	
	Regional governments or local authorities	1,844	1,802	0		1,399	1,214	0	
	Public sector entities	0	0	0		0	0	0	
	Multi-lateral Development Banks	38	17	0		35	12	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,326	5,399	2,329		7,821	6,987	2,899	
	Corporates	4,546	3,205	1,823		4,396	3,214	1,622	
	of which: SME	3,264	1,727	1,307		3,838	1,954	1,364	
	Real <sup>3</sup>	12,229	4,109	4,002		12,943	4,269	4,002	
	of which: SME	4,644	3,589	2,051		5,943	3,700	2,114	
	Secured by mortgages on immovable property	8,332	7,987	1,954		8,367	8,224	3,021	
	of which: SME	2,564	2,145	1,120		2,564	1,120	1,120	
	Exposures in default	746	272	294	622	818	297	328	696
	Items associated with particularly high risk	124	112	162		147	147	222	
	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	65	65	65		65	65	65		
Other resources	92	92	1,306		92	92	1,306		
Standardised Total <sup>4</sup>	67,273	34,466	17,626	579	73,293	63,423	14,907	622	

(1) Original exposure, unless 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 counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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>
(in EUR, %)									
PORTUGAL	Central governments or central banks	2,862	2,796	0		3,364	3,979	0	
	Regional governments or local authorities	24	11	20		41	28	8	
	Public sector entities	98	80	80		336	195	186	
	Multi-lateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,807	2,618	2,448		3,028	2,828	2,628	
	Corporates	2,412	1,780	1,627		2,353	1,779	1,720	
	of which: SME	1,296	965	792		792	516	488	
	Real <sup>3</sup>	2,212	1,484	924		2,214	1,479	967	
	of which: SME	1,081	720	438		1,044	702	403	
	Secured by mortgages on immovable property	307	322	137		307	472	173	
	of which: SME	273	263	95	85	372	368	134	95
	Exposures in default	145	43	14		153	43	16	
	Items associated with particularly high risk	11	6	9		9	4	6	
	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	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised Total <sup>4</sup>	67,273	34,466	17,626	124	73,293	63,423	14,907	127	

(1) Original exposure, unless 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 counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured			
(in EUR, %)																	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	25,512	252	15,553	19,558	2	126	26,362	220	16,293	19,776	2	119	26,362	220	16,293	19,776
	Corporates - Of which: Specialised Lending	747	4	514	479	0	5	770	3	530	488	0	5	770	3	530	488
	Corporates - Of which: SME	6,844	93	4,223	2,553	1	41	6,893	97	4,285	2,483	2	40	6,893	97	4,285	2,483
	Retail	36,395	767	28,763	5,839	287	341	36,417	796	28,798	5,779	292	376	36,417	796	28,798	5,779
	Retail - Secured on real estate property	27,083	413	26,821	5,977	232	128	27,020	421	26,821	5,924	233	125	27,020	421	26,821	5,924
	Retail - Secured on real estate property - Of which: SME	1,608	90	1,574	837	59	33	1,649	88	1,609	839	57	37	1,649	88	1,609	839
	Retail - Secured on real estate property - Of which: non-SME	25,395	324	25,257	4,340	174	95	25,381	333	25,243	4,188	176	114	25,381	333	25,243	4,188
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,391	354	1,872	739	55	214	3,408	375	1,884	761	59	227	3,408	375	1,884	761
	Retail - Other Retail - Of which: SME	3,217	342	1,792	687	54	207	3,239	363	1,799	692	56	219	3,239	363	1,799	692
	Retail - Other Retail - Of which: non-SME	174	12	150	72	1	7	168	13	145	69	1	8	168	13	145	69
Equity	0	0	0	0	0	0	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	0	0	0	0	0	0	
IRB Total <sup>3</sup>				16,975						17,142							

(1) Original exposures, unless 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 disclosed includes 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 country party covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 30/09/2023						As of 31/12/2023									
		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured			
(in EUR, %)																	
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	25,512	252	15,553	19,558	2	126	26,362	220	16,293	19,776	2	119	26,362	220	16,293	19,776
	Corporates - Of which: Specialised Lending	747	4	514	479	0	5	770	3	530	488	0	5	770	3	530	488
	Corporates - Of which: SME	6,844	93	4,223	2,553	1	41	6,893	97	4,285	2,483	2	40	6,893	97	4,285	2,483
	Retail	24,801	744	21,149	4,210	284	330	24,796	774	21,101	4,179	289	365	24,796	774	21,101	4,179
	Retail - Secured on real estate property	21,408	381	21,277	5,176	229	117	21,568	399	21,251	5,148	230	128	21,568	399	21,251	5,148
	Retail - Secured on real estate property - Of which: SME	1,608	90	1,574	837	59	33	1,649	88	1,609	839	57	37	1,649	88	1,609	839
	Retail - Secured on real estate property - Of which: non-SME	19,801	301	19,703	2,833	175	84	19,710	311	19,612	3,579	173	101	19,710	311	19,612	3,579
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,391	354	1,872	739	55	214	3,408	375	1,884	761	59	227	3,408	375	1,884	761
	Retail - Other Retail - Of which: SME	3,217	342	1,792	687	54	207	3,239	363	1,799	692	56	219	3,239	363	1,799	692
	Retail - Other Retail - Of which: non-SME	174	12	150	72	1	7	168	13	145	69	1	8	168	13	145	69
Equity	0	0	0	0	0	0	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	0	0	0	0	0	0	
IRB Total																	

(1) Original exposures, unless 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 30/09/2023						As of 31/12/2023									
		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposures <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: restructured				Of which: restructured				Of which: restructured				Of which: restructured			
(in EUR, %)																	
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	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	0	0	0	0	0	
	Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	5,983	71	5,544	1,805	3	11	5,851	22	5,830	1,801	3	13	5,851	22	5,830	1,801
	Retail - Secured on real estate property	5,983	71	5,544	1,805	3	11	5,851	22	5,830	1,801	3	13	5,851	22	5,830	1,801
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	5,983	71	5,544	1,805	3	11	5,851	22	5,830	1,801	3	13	5,851	22	5,830	1,801
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	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	0	0	0	0	0	0
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	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	0	0	0	0	0	0	
IRB Total																	

(1) Original exposures, unless 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 31/03/2024						As of 30/06/2024									
		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: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	26,413	232	16,392	10,980	3	118	27,521	261	17,967	11,470	1	131				
	Corporates - Of Which: Specialised Lending	742	4	516	476	0	0	790	4	564	516	0	5				
	Corporates - Of Which: SME	6,715	95	4,290	2,521	2	43	6,813	94	4,417	2,618	1	65				
	Retail	20,465	836	26,742	5,824	287	374	20,702	838	29,987	5,567	228	359				
	Retail - Secured on real estate property	27,096	425	26,838	5,845	228	138	27,212	428	27,652	4,764	186	142				
	Retail - Secured on real estate property - Of Which: SME	1,824	84	1,587	911	54	36	1,867	84	1,631	881	58	36				
	Retail - Secured on real estate property - Of Which: non-SME	15,262	341	25,251	4,934	174	102	25,346	344	26,021	3,873	128	106				
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	3,369	391	1,909	779	60	296	3,369	408	2,935	813	61	247				
	Retail - Other Retail - Of Which: SME	3,221	378	1,765	711	59	228	3,406	395	1,864	743	60	228				
	Retail - Other Retail - Of Which: non-SME	148	13	144	68	1	68	175	13	151	72	1	69				
Equity	0	0	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	0	0					
IRB Total <sup>(3)</sup>				37,261						37,969							

(1) Original exposure, unless 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 portion unlike in the reports prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		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: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	26,413	232	16,392	10,980	3	118	27,521	261	17,967	11,470	1	131				
	Corporates - Of Which: Specialised Lending	742	4	516	476	0	0	790	4	564	516	0	5				
	Corporates - Of Which: SME	6,715	95	4,290	2,521	2	43	6,813	94	4,417	2,618	1	65				
	Retail	24,729	790	21,090	4,290	284	363	24,978	810	23,274	4,023	225	375				
	Retail - Secured on real estate property	21,289	399	21,142	5,811	224	127	21,388	402	21,269	3,210	144	126				
	Retail - Secured on real estate property - Of Which: SME	1,824	84	1,587	911	54	36	1,867	84	1,631	881	58	36				
	Retail - Secured on real estate property - Of Which: non-SME	19,705	315	19,554	2,601	170	91	19,702	318	19,638	2,329	106	92				
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	3,399	391	1,909	779	60	296	3,369	408	2,935	813	61	247				
	Retail - Other Retail - Of Which: SME	3,221	378	1,765	711	59	228	3,406	395	1,864	743	60	228				
	Retail - Other Retail - Of Which: non-SME	168	13	144	68	1	68	175	13	151	72	1	69				
Equity	0	0	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	0	0					
IRB Total																	

(1) Original exposure, unless 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 31/03/2024						As of 30/06/2024									
		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: subordinated				Of which: subordinated				Of which: subordinated				Of which: subordinated			
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	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	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	5,878	26	5,857	1,534	3	11	5,854	28	5,792	1,544	4	14				
	Retail - Secured on real estate property	5,878	26	5,857	1,534	3	11	5,854	28	5,792	1,544	4	14				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	5,878	26	5,857	1,534	3	11	5,854	28	5,792	1,544	4	14				
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	0	0	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	0	0				
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
Equity	0	0	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	0	0					
IRB Total																	

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



2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Bankinter, S.A.

As of 31/12/2023

(min EUR)															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		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] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Finland														
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	France														
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Germany														
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Croatia														
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Greece														
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Hungary														
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Ireland														
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		45	45	0	0	0	0	0	45	0	0	0	0	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		706	706	0	0	0	0	0	603	0	0	0	0	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		738	738	0	0	0	0	0	738	0	0	0	0	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		225	225	0	0	0	0	0	225	0	0	0	0	0	0
[ 0 - 3M] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		1,714	1,714	0	0	0	0	1,701	0	0	0	0	0	0	0









2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Bankinter, S.A.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 ]	Other Central and eastern Europe countries non EEA													
[ 3M - 1Y ]														
[ 1Y - 2Y ]														
[ 2Y - 3Y ]														
[ 3Y - 5Y ]														
[ 5Y - 10Y ]														
[ 10Y - more ]														
Total														
[ 0 - 3M ]	Middle East													
[ 3M - 1Y ]														
[ 1Y - 2Y ]														
[ 2Y - 3Y ]														
[ 3Y - 5Y ]														
[ 5Y - 10Y ]														
[ 10Y - more ]														
Total														
[ 0 - 3M ]	Latin America and the Caribbean													
[ 3M - 1Y ]														
[ 1Y - 2Y ]														
[ 2Y - 3Y ]														
[ 3Y - 5Y ]														
[ 5Y - 10Y ]														
[ 10Y - more ]														
Total														
[ 0 - 3M ]	Africa													
[ 3M - 1Y ]														
[ 1Y - 2Y ]														
[ 2Y - 3Y ]														
[ 3Y - 5Y ]														
[ 5Y - 10Y ]														
[ 10Y - more ]														
Total														
[ 0 - 3M ]	Others													
[ 3M - 1Y ]														
[ 1Y - 2Y ]														
[ 2Y - 3Y ]														
[ 3Y - 5Y ]														
[ 5Y - 10Y ]														
[ 10Y - more ]														
Total														

**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 "or 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 eGAAP













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Bankinter, S.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 ]	Other Central and eastern Europe countries non EEA														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Middle East														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Latin America and the Caribbean														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Africa														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Others														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															

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 "or 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 e4.

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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Bankinter, S.A.

	As of 30/09/2023										As of 31/12/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					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 <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 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>		Of which Stage 3 <sup>4)</sup>	Of which Stage 3 <sup>4)</sup>		
mil EUR																					
Cash balances at central banks and other demand deposits	12,328	0	0	0	0	0	0	0	0	0	13,684	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	11,789	0	10	10	10	4	10	10	10	0	11,689	0	4	10	10	4	10	10	10	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	8,734	0	0	0	0	0	0	0	0	0	8,831	0	0	0	0	0	0	0	0	0	
Credit institutions	2,012	0	0	0	0	0	0	0	0	0	1,848	0	0	0	0	0	0	0	0	0	
Other financial corporations	51	0	0	0	0	0	0	0	0	0	53	0	0	0	0	0	0	0	0	0	
Non-financial corporations	972	0	10	10	10	3	10	10	10	0	961	0	10	10	10	3	10	10	10	0	
Loans and advances (including at amortised cost and fair value)	78,729	183	2,024	1,960	1,776	223	928	913	904	81,407	203	2,003	1,947	1,760	234	908	887	929	929		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,100	0	3	3	4	0	0	0	3	1,338	0	3	3	3	0	0	0	0	0	2	
Credit institutions	5,322	0	0	0	0	0	0	0	0	6,071	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	3,631	2	6	6	5	2	2	2	3	3,649	0	8	6	7	2	3	3	3	3	3	
Non-financial corporations	29,617	65	1,219	1,188	1,084	117	563	558	591	30,594	70	1,246	1,224	1,124	110	589	583	583	606		
of which: small and medium-sized enterprises	18,171	50	1,057	1,030	957	90	508	504	540	18,394	65	1,094	1,081	993	81	532	527	527	550		
of which: Loans collateralised by commercial immovable property	4,471	4	154	151	125	10	37	37	117	4,543	14	141	140	118	10	32	32	32	108		
Households	39,052	114	799	782	688	104	363	353	387	39,794	132	746	714	627	122	311	301	314	314		
of which: Loans collateralised by residential immovable property	32,078	65	388	374	310	22	63	59	287	32,415	57	396	386	313	23	62	57	57	239		
of which: Credit for consumption	4,188	40	255	238	237	68	171	167	6	4,517	64	241	221	221	83	153	149	149	7		
DEBT INSTRUMENTS other than HFT	102,822	183	2,034	1,970	1,790	227	938	923	904	106,783	203	2,013	1,957	1,771	238	913	897	929	929		
OFF-BALANCE SHEET EXPOSURES	30,211		11	11	11	37	4	2	8	29,138		87	79	12	21	6	2	24	24		

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2)</sup> 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.

<sup>3)</sup> 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 for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4)</sup> 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 denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP 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>5)</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.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Bankinter, S.A.

	As of 31/03/2024										As of 30/06/2024									
	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>		Collateral and financial guarantees received on non-performing exposures	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>		Collateral and financial guarantees received on non-performing exposures		
																			Of which: defaulted	Of which Stage 3 <sup>(4)</sup>
(in € bn)																				
Cash balances at central banks and other demand deposits	9,719	0	0	0	0	0	0	0	0	11,218	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	12,255	0	19	19	4	19	19	0	13,616	0	0	0	0	4	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	9,481	0	0	0	0	0	0	0	10,852	0	0	0	0	0	0	0	0	0		
Credit institutions	1,702	0	0	0	0	0	0	0	1,672	0	0	0	0	0	0	0	0	0		
Other financial corporations	51	0	0	0	0	0	0	0	46	0	0	0	0	0	0	0	0	0		
Non-financial corporations	1,042	0	19	19	10	19	19	0	1,045	0	0	0	0	3	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	84,634	188	2,127	2,074	1,882	209	980	964	85,714	160	2,156	2,076	1,872	210	1,049	1,030	924	924		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	2,061	0	3	3	3	0	0	0	1,676	0	2	2	2	0	0	0	0	0		
Credit institutions	9,141	0	0	0	0	0	0	0	8,830	0	0	0	0	0	0	0	0	0		
Other financial corporations	3,346	0	8	8	2	2	4	4	3,419	0	8	8	2	2	4	4	4	4		
Non-financial corporations	30,116	77	1,309	1,285	1,192	106	617	610	31,084	60	1,293	1,268	1,152	110	603	649	592	592		
of which: small and medium-sized enterprises	18,058	73	1,150	1,134	1,051	77	556	551	18,424	58	1,111	1,090	1,016	70	581	579	525	525		
of which: Loans collateralised by commercial immovable property	4,512	14	142	141	118	8	32	32	4,672	0	141	141	118	8	34	33	108	108		
Households	39,970	110	807	779	679	101	380	356	40,769	108	851	799	716	96	392	381	327	327		
of which: Loans collateralised by residential immovable property	32,577	54	399	390	306	21	60	55	33,070	48	407	396	304	19	61	56	309	309		
of which: Credit for consumption	4,564	46	292	273	270	65	194	193	4,677	42	324	283	301	63	224	220	7	7		
DEBT INSTRUMENTS other than HFT	106,600	188	2,138	2,084	1,892	213	990	973	110,546	160	2,156	2,076	1,872	213	1,049	1,030	924	924		
OFF-BALANCE SHEET EXPOSURES	28,881		81	72	12	24	4	2	25,714		87	79	11	24	4	2	28	28		

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).  
(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 for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP 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) 2012/1451 - 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 FTR/REP sign convention. This is because, based on this 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Bankinter, S.A.

	As of 30/09/2023						As of 31/12/2023					
	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>1</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
(min 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	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	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	932	447	165	155	692	266	930	456	169	160	682	267
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	3	2	2	2	1	5	3	2	2	3	1
Non-financial corporations	580	307	129	123	395	165	585	310	134	128	394	163
of which: small and medium-sized enterprises	476	274	113	109	332	146	478	275	117	113	330	146
Households	348	137	34	30	295	100	340	142	34	30	285	102
DEBT INSTRUMENTS other than HFT	932	447	165	155	692	266	930	456	169	160	682	267
Loan commitments given	34	0	0	0	0	0	36	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.

2024 EU-wide Transparency Exercise

Forborne exposures

Bankinter, S.A.

	As of 31/03/2024						As of 30/06/2024						
	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)													
Cash balances at central banks and other demand deposits	0	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	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	912	463	175	168	663	266	922	481	183	175	660	276	
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	4	3	2	2	2	1	4	3	2	2	2	1	1
Non-financial corporations	574	318	140	136	382	163	586	334	147	143	383	171	
of which: small and medium-sized enterprises	451	269	119	117	304		463	279	124	122	308		
Households	334	141	33	30	279	102	333	144	34	31	275	104	
DEBT INSTRUMENTS other than HFT	912	463	175	168	663		922	481	183	175	660		
Loan commitments given	21	0	0	0	0	0	15	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>													
Loans and advances that have been forborne more than twice <sup>2</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.

**2024 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 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
		of which: defaulted																							
A Agriculture, forestry and fishing	666	35	35	666	18	0	678	40	39	678	21	0	662	47	45	662	22	0	644	44	44	644	23	0	
B Mining and quarrying	83	2	2	83	1	0	81	2	2	81	1	0	85	3	3	85	1	0	88	3	3	88	2	0	
C Manufacturing	5,208	246	238	5,208	119	0	5,237	264	252	5,237	124	0	5,121	269	267	5,121	131	0	5,237	268	264	5,237	137	0	
D Electricity, gas, steam and air conditioning supply	1,493	6	6	1,493	6	0	1,496	6	6	1,496	6	0	1,449	6	6	1,449	6	0	1,743	6	6	1,743	8	0	
E Water supply	207	4	4	207	3	0	206	4	4	206	4	0	171	5	5	171	5	0	195	5	5	195	4	0	
F Construction	2,723	163	159	2,723	79	0	2,806	161	159	2,806	78	0	2,814	165	163	2,814	82	0	2,982	159	157	2,982	88	0	
G Wholesale and retail trade	5,237	347	341	5,237	181	0	5,542	361	358	5,542	189	0	5,409	375	370	5,409	197	0	5,551	371	366	5,551	209	0	
H Transport and storage	1,083	52	52	1,083	27	0	1,088	54	54	1,088	26	0	1,058	56	56	1,058	26	0	1,064	60	60	1,064	34	0	
I Accommodation and food service activities	1,800	71	70	1,800	36	0	1,823	73	72	1,823	27	0	1,822	75	74	1,822	28	0	1,795	71	71	1,795	39	0	
J Information and communication	647	34	33	647	18	0	616	36	35	616	19	0	607	36	35	607	20	0	617	36	36	617	21	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	4,364	72	70	4,364	31	0	4,444	68	66	4,443	29	0	4,396	76	74	4,396	30	0	4,664	75	75	4,663	31	0	
M Professional, scientific and technical activities	3,096	91	90	3,096	39	0	3,080	76	76	3,080	41	0	3,645	81	80	3,645	45	0	3,704	79	78	3,704	45	0	
N Administrative and support service activities	1,197	51	51	1,197	26	0	1,255	65	64	1,255	27	0	1,298	69	69	1,298	28	0	1,337	64	63	1,337	29	0	
O Public administration and defence, compulsory social security	28	0	0	28	0	0	2	0	0	2	0	0	3	0	0	3	0	0	4	0	0	4	0	0	
P Education	128	8	8	128	3	0	128	8	7	128	4	0	126	8	7	126	4	0	136	7	7	136	4	0	
Q Human health services and social work activities	417	9	9	417	4	0	428	9	9	428	5	0	408	10	10	408	5	0	423	12	12	423	5	0	
R Arts, entertainment and recreation	222	9	9	222	4	0	226	10	10	226	4	0	219	11	11	219	4	0	235	10	10	235	4	0	
S Other services	178	18	19	178	66	0	619	17	9	619	81	0	584	18	19	584	60	0	629	17	8	629	91	0	
Loans and advances	29,637	1,219	1,186	29,637	683	0	30,094	1,246	1,224	30,094	699	0	30,116	1,209	1,205	30,116	723	0	31,014	1,203	1,208	31,013	763	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 FRRREP framework (template F.08.01), 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.