<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Bankinter SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEI Code</td>
<td>VWMYAEQSTOPNV0SUGU82</td>
</tr>
<tr>
<td>Country Code</td>
<td>ES</td>
</tr>
<tr>
<td>COREP CODE</td>
<td>REQUIREMENTS</td>
</tr>
<tr>
<td>------------</td>
<td>--------------</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**CDR**

| A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after-offsetting transitional adjustments) | 3,644 | 4,467 |
| A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | 1,400 | 1,400 |
| A.1.1.1 | Retained earnings | 1,160 | 1,168 |
| A.1.1.1.1 | Accumulated other comprehensive income | 511 | 511 |
| A.1.1.4 | Other Reserves | 1,138 | 1,140 |
| A.1.2 | Funds for general sinking fund | 0 | 0 |
| A.1.3 | Common Equity Tier 1 Capital ratio (fully loaded) | 11.99% | 11.29% |
| A.1.4 | Adjustments to CET1 due to pre-tax items | 0 | 0 |
| A.1.5 | Intangible assets (including leased) | 0 | 0 |
| A.1.6 | Other transitional adjustments to CET1 Capital (+/-) | 0 | 0 |
| A.1.7 | Transitional adjustments (+/-) | 0 | 0 |
| A.1.8 | Additional CET1 Capital due to Article 3(4) | 0 | 0 |
| A.1.9 | CET1 capital elements or deductions - other | 0 | 0 |
| A.1.10 | Transitional adjustments | 0 | 0 |
| A.1.11 | Additional Tier 1 Capital components and deductions | 0 | 0 |
| A.1.12 | Other Additional Tier 1 Capital components and deductions | 0 | 0 |
| A.1.13 | Tier 1 Capital (net of deductions and after-transitional adjustments) | 3,644 | 4,467 |
| A.1.14 | Tier 1 Capital ratio (transitional period) | 11.99% | 11.29% |
| A.2 | TOTAL OWN FUNDS | 46,767 | 55,406 |

**OA**

| A.2.1 | TOTAL RISK EXPOSURE AMOUNT | 2,278 | 2,994 |
| A.2.2 | Own risk - Transitional adjustments included | 0 | 0 |
| A.3 | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | 11.29% | 11.29% |
| A.3.1 | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) | 11.29% | 11.29% |

**CDR**

| A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after-offsetting transitional adjustments) | 3,644 | 4,467 |
| A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | 1,400 | 1,400 |
| A.1.1.1 | Retained earnings | 1,160 | 1,168 |
| A.1.1.1.1 | Accumulated other comprehensive income | 511 | 511 |
| A.1.1.4 | Other Reserves | 1,138 | 1,140 |
| A.1.2 | Funds for general sinking fund | 0 | 0 |
| A.1.3 | Common Equity Tier 1 Capital ratio (fully loaded) | 11.99% | 11.29% |
| A.1.4 | Adjustments to CET1 due to pre-tax items | 0 | 0 |
| A.1.5 | Intangible assets (including leased) | 0 | 0 |
| A.1.6 | Other transitional adjustments to CET1 Capital (+/-) | 0 | 0 |
| A.1.7 | Transitional adjustments (+/-) | 0 | 0 |
| A.1.8 | Additional CET1 Capital due to Article 3(4) | 0 | 0 |
| A.1.9 | CET1 capital elements or deductions - other | 0 | 0 |
| A.1.10 | Transitional adjustments | 0 | 0 |
| A.1.11 | Additional Tier 1 Capital components and deductions | 0 | 0 |
| A.1.12 | Other Additional Tier 1 Capital components and deductions | 0 | 0 |
| A.1.13 | Tier 1 Capital (net of deductions and after-transitional adjustments) | 3,644 | 4,467 |
| A.1.14 | Tier 1 Capital ratio (transitional period) | 11.99% | 11.29% |
| A.2 | TOTAL OWN FUNDS | 46,767 | 55,406 |

**OA**

| A.2.1 | TOTAL RISK EXPOSURE AMOUNT | 2,278 | 2,994 |
| A.2.2 | Own risk - Transitional adjustments included | 0 | 0 |
| A.3 | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | 11.29% | 11.29% |
| A.3.1 | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) | 11.29% | 11.29% |
## Leverage ratio

### Bankinter SA

| A.1 | Tier 1 capital - transitional definition | 3,669 | 3,764 | C 47.00 (c320,c010) |
| A.2 | Tier 1 capital - fully phased-in definition | 3,626 | 3,743 | C 47.00 (c310,c010) |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital | 68,351 | 72,242 | C 47.00 (c300,c010) |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 68,309 | 72,198 | C 47.00 (c290,c010) |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | 5.4% | 5.2% | C 47.00 (c340,c010) |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | 5.3% | 5.2% | C 47.00 (c330,c010) |

### Notes

- **201612**
- **201706**
- **COREP CODE**
- **REGULATION**

**Leverage ratio**

- Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending the CRR.
<table>
<thead>
<tr>
<th>Risk exposure amounts for credit risk</th>
<th>28,205</th>
<th>28,867</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk exposure amount for securitisation and re-securitisations in the banking book</td>
<td>351</td>
<td>349</td>
</tr>
<tr>
<td>Risk exposure amount for contributions to the default fund of a CCP</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Risk exposure amount Other credit risk</td>
<td>27,853</td>
<td>28,517</td>
</tr>
<tr>
<td>Risk exposure amount for position, foreign exchange and commodities (Market risk)</td>
<td>286</td>
<td>265</td>
</tr>
<tr>
<td>of which: Risk exposure amount for securitisation and re-securitisations in the trading book</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Risk exposure amount for Credit Valuation Adjustment</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Risk exposure amount for operational risk</td>
<td>2,272</td>
<td>2,272</td>
</tr>
<tr>
<td>Other risk exposure amounts</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total Risk Exposure Amount</strong></td>
<td><strong>30,764</strong></td>
<td><strong>31,406</strong></td>
</tr>
</tbody>
</table>

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR
<table>
<thead>
<tr>
<th>Description</th>
<th>As of 31/12/2016</th>
<th>As of 30/06/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income</td>
<td>1,297</td>
<td>669</td>
</tr>
<tr>
<td>Of which debt securities income</td>
<td>216</td>
<td>101</td>
</tr>
<tr>
<td>Of which loans and advances income</td>
<td>1,004</td>
<td>526</td>
</tr>
<tr>
<td>Interest expenses</td>
<td>347</td>
<td>153</td>
</tr>
<tr>
<td>(Of which deposits expenses)</td>
<td>152</td>
<td>68</td>
</tr>
<tr>
<td>(Of which debt securities issued expenses)</td>
<td>162</td>
<td>60</td>
</tr>
<tr>
<td>(Expenses on share capital repayable on demand)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Dividend income</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td>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</td>
<td>52</td>
<td>23</td>
</tr>
<tr>
<td>Gains or (-) losses on financial assets and liabilities held for trading, net</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td>Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Gains or (-) losses from hedge accounting, net</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Exchange differences (gain or (-) loss), net</td>
<td>-1</td>
<td>0</td>
</tr>
<tr>
<td>Net other operating income/(expenses)</td>
<td>-68</td>
<td>-36</td>
</tr>
<tr>
<td>TOTAL OPERATING INCOME, NET</td>
<td>1,339</td>
<td>726</td>
</tr>
<tr>
<td>(Administrative expenses)</td>
<td>635</td>
<td>326</td>
</tr>
<tr>
<td>(Depreciation)</td>
<td>27</td>
<td>14</td>
</tr>
<tr>
<td>(Provisions or (-) reversal of provisions)</td>
<td>38</td>
<td>12</td>
</tr>
<tr>
<td>(Commitments and guarantees given)</td>
<td>0</td>
<td>-4</td>
</tr>
<tr>
<td>(Other provisions)</td>
<td>38</td>
<td>16</td>
</tr>
<tr>
<td>Of which pending legal issues and tax litigation¹</td>
<td>15</td>
<td></td>
</tr>
<tr>
<td>Of which restructuring²</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</td>
<td>169</td>
<td>94</td>
</tr>
<tr>
<td>(Loans and receivables)</td>
<td>153</td>
<td>93</td>
</tr>
<tr>
<td>(Held to maturity investments, AFS assets and financial assets measured at cost)</td>
<td>16</td>
<td>1</td>
</tr>
<tr>
<td>(Impairment of (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)</td>
<td>17</td>
<td>0</td>
</tr>
<tr>
<td>(of which Goodwill)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Negative goodwill recognised in profit or loss</td>
<td>145</td>
<td>0</td>
</tr>
<tr>
<td>Share of the profit or (-) loss in subsidiaries, joint ventures and associates</td>
<td>112</td>
<td>50</td>
</tr>
<tr>
<td>Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</td>
<td>-58</td>
<td>-14</td>
</tr>
<tr>
<td>PROFIT OR (-) LOSS BEFORE TAX CONTINUING OPERATIONS</td>
<td>652</td>
<td>316</td>
</tr>
<tr>
<td>PROFIT OR (-) LOSS AFTER TAX CONTINUING OPERATIONS</td>
<td>490</td>
<td>241</td>
</tr>
<tr>
<td>Profit or (-) loss after tax from discontinued operations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>PROFIT OR (-) LOSS FOR THE YEAR</td>
<td>490</td>
<td>241</td>
</tr>
<tr>
<td>Of which attributable to owners of the parent</td>
<td>490</td>
<td>241</td>
</tr>
</tbody>
</table>

¹Information available only as of end of the year
### 2017 EU-wide Transparency Exercise

#### Market Risk

**Bankinter SA**

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2016</th>
<th>As of 30/06/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Traded Debt Instruments</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>270</td>
<td>229</td>
</tr>
<tr>
<td>Of which: General risk</td>
<td>246</td>
<td>216</td>
</tr>
<tr>
<td>Of which: Specific risk</td>
<td>23</td>
<td>12</td>
</tr>
<tr>
<td><strong>Equities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>16</td>
<td>37</td>
</tr>
<tr>
<td>Of which: General risk</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>Of which: Specific risk</td>
<td>11</td>
<td>24</td>
</tr>
<tr>
<td><strong>Foreign exchange risk</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Commodities risk</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>286</td>
<td>265</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2016</th>
<th>As of 30/06/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>VaR (Memorandum item)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>STRESSED VaR (Memorandum item)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ALL PRICE RISKS CAPITAL CHARGE FOR CTP</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL RISK EXPOSURE AMOUNT</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>MULTIPLICATION FACTOR ONLY AVERAGE OF PREVIOUS 60 WORKING DAYS (VaR)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>MULTIPLICATION FACTOR ONLY AVERAGE OF PREVIOUS 60 WORKING DAYS (STRESSVaR)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>LATEST AVAILABLE (STRESSVaR)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>12 WEEKS AVERAGE MEASURE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>LAST MEASURE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>FLOOR</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>12 WEEKS AVERAGE MEASURE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>LAST MEASURE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>FLOOR</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>12 WEEKS AVERAGE MEASURE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>LAST MEASURE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>FLOOR</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>12 WEEKS AVERAGE MEASURE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>LAST MEASURE</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**As of 31/12/2016**

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2016</th>
<th>As of 30/06/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Traded Debt Instruments</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>270</td>
<td>229</td>
</tr>
<tr>
<td>Of which: General risk</td>
<td>246</td>
<td>216</td>
</tr>
<tr>
<td>Of which: Specific risk</td>
<td>23</td>
<td>12</td>
</tr>
<tr>
<td><strong>Equities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>16</td>
<td>37</td>
</tr>
<tr>
<td>Of which: General risk</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>Of which: Specific risk</td>
<td>11</td>
<td>24</td>
</tr>
<tr>
<td><strong>Foreign exchange risk</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Commodities risk</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>286</td>
<td>265</td>
</tr>
</tbody>
</table>

**As of 30/06/2017**

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2016</th>
<th>As of 30/06/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Traded Debt Instruments</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>270</td>
<td>229</td>
</tr>
<tr>
<td>Of which: General risk</td>
<td>246</td>
<td>216</td>
</tr>
<tr>
<td>Of which: Specific risk</td>
<td>23</td>
<td>12</td>
</tr>
<tr>
<td><strong>Equities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>16</td>
<td>37</td>
</tr>
<tr>
<td>Of which: General risk</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>Of which: Specific risk</td>
<td>11</td>
<td>24</td>
</tr>
<tr>
<td><strong>Foreign exchange risk</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Commodities risk</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>286</td>
<td>265</td>
</tr>
</tbody>
</table>
### 2017 EU-wide Transparency Exercise

**Credit Risk - Standardised Approach**

**Bankinter SA**

<table>
<thead>
<tr>
<th>Consolidated data</th>
<th>Original Exposure(^1)</th>
<th>Exposure Value(^1)</th>
<th>Risk exposure amount</th>
<th>Value adjustments and provisions</th>
<th>Original Exposure(^1)</th>
<th>Exposure Value(^1)</th>
<th>Risk exposure amount</th>
<th>Value adjustments and provisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central governments or central banks</td>
<td>8,888</td>
<td>8,796</td>
<td>0</td>
<td>11,888</td>
<td>11,967</td>
<td>0</td>
<td>Central governments or central banks</td>
<td>11,888</td>
</tr>
<tr>
<td>Regional governments or local authorities</td>
<td>1,294</td>
<td>773</td>
<td>0</td>
<td>1,302</td>
<td>777</td>
<td>0</td>
<td>Regional governments or local authorities</td>
<td>1,302</td>
</tr>
<tr>
<td>Public sector entities</td>
<td>86</td>
<td>46</td>
<td>11</td>
<td>82</td>
<td>44</td>
<td>11</td>
<td>Public sector entities</td>
<td>82</td>
</tr>
<tr>
<td>Multilateral Development Banks</td>
<td>20</td>
<td>20</td>
<td>0</td>
<td>16</td>
<td>15</td>
<td>0</td>
<td>Multilateral Development Banks</td>
<td>16</td>
</tr>
<tr>
<td>International Organisations</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>International Organisations</td>
<td>0</td>
</tr>
<tr>
<td>Institutions</td>
<td>1,485</td>
<td>1,409</td>
<td>594</td>
<td>3,089</td>
<td>2,831</td>
<td>1,448</td>
<td>Institutions</td>
<td>3,089</td>
</tr>
<tr>
<td>Corporates</td>
<td>25,597</td>
<td>13,776</td>
<td>12,840</td>
<td>27,948</td>
<td>15,136</td>
<td>13,747</td>
<td>Corporates</td>
<td>27,948</td>
</tr>
<tr>
<td>of which: SME</td>
<td>10,013</td>
<td>5,218</td>
<td>4,717</td>
<td>10,513</td>
<td>5,667</td>
<td>4,702</td>
<td>of which: SME</td>
<td>10,513</td>
</tr>
<tr>
<td>Retail</td>
<td>5,524</td>
<td>1,874</td>
<td>1,353</td>
<td>6,122</td>
<td>2,071</td>
<td>1,489</td>
<td>Retail</td>
<td>6,122</td>
</tr>
<tr>
<td>of which: SME</td>
<td>559</td>
<td>294</td>
<td>168</td>
<td>661</td>
<td>343</td>
<td>194</td>
<td>of which: SME</td>
<td>661</td>
</tr>
<tr>
<td>Secured by mortgages on immovable property</td>
<td>5,459</td>
<td>4,857</td>
<td>2,120</td>
<td>5,669</td>
<td>4,960</td>
<td>2,162</td>
<td>Secured by mortgages on immovable property</td>
<td>5,669</td>
</tr>
<tr>
<td>of which: SME</td>
<td>3,430</td>
<td>3,082</td>
<td>1,236</td>
<td>3,778</td>
<td>2,867</td>
<td>1,138</td>
<td>of which: SME</td>
<td>3,778</td>
</tr>
<tr>
<td>Exposures in default</td>
<td>1,699</td>
<td>843</td>
<td>981</td>
<td>1,436</td>
<td>753</td>
<td>889</td>
<td>Exposures in default</td>
<td>1,436</td>
</tr>
<tr>
<td>Items associated with particularly high risk</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>Items associated with particularly high risk</td>
<td>0</td>
</tr>
<tr>
<td>Covered bonds</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>Covered bonds</td>
<td>0</td>
</tr>
<tr>
<td>Claims on institutions and corporates with a ST credit assessment</td>
<td>1,976</td>
<td>1,471</td>
<td>973</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>Claims on institutions and corporates with a ST credit assessment</td>
<td>0</td>
</tr>
<tr>
<td>Collective investments undertakings (CIU)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>Collective investments undertakings (CIU)</td>
<td>0</td>
</tr>
<tr>
<td>Equity</td>
<td>107</td>
<td>107</td>
<td>121</td>
<td>113</td>
<td>113</td>
<td>113</td>
<td>Equity</td>
<td>113</td>
</tr>
<tr>
<td>Securitisation</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>Securitisation</td>
<td>0</td>
</tr>
<tr>
<td>Other exposures</td>
<td>2,880</td>
<td>2,289</td>
<td>2,428</td>
<td>2,209</td>
<td>1,579</td>
<td>2,024</td>
<td>Other exposures</td>
<td>2,209</td>
</tr>
<tr>
<td><strong>Standardised Total</strong></td>
<td><strong>55,033</strong></td>
<td><strong>36,279</strong></td>
<td><strong>21,424</strong></td>
<td><strong>848</strong></td>
<td><strong>59,912</strong></td>
<td><strong>40,290</strong></td>
<td><strong>21,907</strong></td>
<td><strong>752</strong></td>
</tr>
</tbody>
</table>

\(^1\) 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).
## 2017 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

**Bankinter SA**

<table>
<thead>
<tr>
<th>Consolidated data</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>As of 31/12/2016</td>
<td>As of 30/06/2017</td>
<td>Value adjustments and provisions</td>
</tr>
<tr>
<td>Original Exposure</td>
<td>Exposure Value</td>
<td>Risk exposure amount</td>
<td>Original Exposure</td>
</tr>
<tr>
<td>Central banks and central governments</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Institutions</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Corporates</td>
<td>1,439</td>
<td>1,140</td>
<td>1,063</td>
</tr>
<tr>
<td>Corporates - Of Which: Specialised Lending</td>
<td>608</td>
<td>677</td>
<td>616</td>
</tr>
<tr>
<td>Corporates - Of Which: SME</td>
<td>231</td>
<td>241</td>
<td>168</td>
</tr>
<tr>
<td>Retail</td>
<td>26,746</td>
<td>24,795</td>
<td>5,566</td>
</tr>
<tr>
<td>Retail - Secured on real estate property</td>
<td>22,846</td>
<td>21,984</td>
<td>4,230</td>
</tr>
<tr>
<td>Retail - Secured on real estate property - Of Which: SME</td>
<td>1,223</td>
<td>1,328</td>
<td>461</td>
</tr>
<tr>
<td>Retail - Secured on real estate property - Of Which: non-SME</td>
<td>21,623</td>
<td>20,656</td>
<td>3,769</td>
</tr>
<tr>
<td>Retail - Qualifying Revolving</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retail - Other Retail</td>
<td>3,902</td>
<td>2,811</td>
<td>1,135</td>
</tr>
<tr>
<td>Retail - Other Retail - Of Which: SME</td>
<td>3,400</td>
<td>2,524</td>
<td>985</td>
</tr>
<tr>
<td>Retail - Other Retail - Of Which: non-SME</td>
<td>303</td>
<td>288</td>
<td>150</td>
</tr>
<tr>
<td>Equity</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Securitisation</td>
<td>1,235</td>
<td>1,231</td>
<td>351</td>
</tr>
<tr>
<td>Other non credit-obligation assets</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>IRB Total</td>
<td>6,780</td>
<td>6,959</td>
<td></td>
</tr>
</tbody>
</table>

---

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).
### 2017 EU-wide Transparency Exercise

**Sovereign Exposure**

**Bankinter SA**

<table>
<thead>
<tr>
<th>Country / Region</th>
<th>Financial assets: Carrying Amount</th>
<th>Memo: breakdown by accounting portfolio</th>
<th>As of 31/12/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>of which: Loans and advances</td>
<td>of which: Debt securities</td>
<td>of which: Loans and advances</td>
</tr>
<tr>
<td>TOTAL - ALL COUNTRIES</td>
<td>2016.2</td>
<td>2016.2</td>
<td>2016.2</td>
</tr>
</tbody>
</table>

**Note:**
- The information reported is on exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS, i.e. to EU governments, state or regional governments, and their agencies, public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Communities, the International Monetary Fund and the Bank for International Settlements.
- **(1)** Includes "Trading financial assets" portfolio for banks reporting under IFRS.
- **(2)** Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under IFRS.
- **(3)** Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under IFRS.
- **(4)** Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under IFRS.
### 2017 EU-wide Transparency Exercise
#### Sovereign Exposure

**Bankinter SA**

<table>
<thead>
<tr>
<th>Financial assets: Carrying Amount</th>
<th>Memo: breakdown by accounting portfolio</th>
<th>As of 30/06/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Held for trading¹</td>
<td>Designated at fair value through profit or loss²</td>
</tr>
<tr>
<td></td>
<td>of which: loans and advances</td>
<td>of which: debt securities</td>
</tr>
<tr>
<td><strong>TOTAL - ALL COUNTRIES</strong></td>
<td>7,816.1</td>
<td>1,550.7</td>
</tr>
</tbody>
</table>

**Note:**

1. The information reported here is an exposure to "General governments" as defined in paragraph 41 (b) of Annex V of ITS. This includes central governments, state or regional governments, and local governments, including agencies, state banks and non-economic agencies, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); local security funds; and international organizations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

2. Includes "trading financial assets" portfolio for banks reporting under IFRS and "investments in financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP.

3. Includes "designated at fair value through profit or loss" portfolio for banks reporting under IFRS and "economic assets" portfolio for banks reporting under GAAP.

4. Includes "available-for-sale financial assets" portfolio for banks reporting under IFRS and "fair value through profit or loss" portfolio for banks reporting under GAAP.

5. Includes "non-trading non-derivative financial assets" portfolio for banks reporting under IFRS and "other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP.
## 2017 EU-wide Transparency Exercise

**Performing and non-performing exposures**

**Bankinter SA**

### As of 31/12/2016

<table>
<thead>
<tr>
<th>Debt securities (including at amortised cost and fair value)</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</th>
<th>Collaterals and financial guarantees received on non-performing exposures</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</th>
<th>Collaterals and financial guarantees received on non-performing exposures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Of which:</td>
<td>Of which non-performing¹</td>
<td>Of which performing but past due &gt;30 days and &lt;=90 days</td>
<td>Of which:</td>
<td>Of which non-performing¹</td>
<td>Of which performing but past due &gt;30 days and &lt;=90 days</td>
<td>Of which:</td>
</tr>
<tr>
<td>中央银行</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>各国政府</td>
<td>4,623</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5,199</td>
</tr>
<tr>
<td>金融机构</td>
<td>513</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>681</td>
</tr>
<tr>
<td>其他金融机构</td>
<td>187</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>181</td>
</tr>
<tr>
<td>非金融机构</td>
<td>424</td>
<td>0</td>
<td>1</td>
<td>9</td>
<td>0</td>
<td>364</td>
</tr>
<tr>
<td>贷款和垫款（包括以摊余成本和公允价值）</td>
<td>56,732</td>
<td>431</td>
<td>2,248</td>
<td>2,248</td>
<td>240</td>
<td>844</td>
</tr>
<tr>
<td>中央银行</td>
<td>2,888</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5,223</td>
</tr>
<tr>
<td>各国政府</td>
<td>1,514</td>
<td>1</td>
<td>21</td>
<td>21</td>
<td>0</td>
<td>1,732</td>
</tr>
<tr>
<td>金融机构</td>
<td>1,563</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1,732</td>
</tr>
<tr>
<td>其他金融机构</td>
<td>1,358</td>
<td>1</td>
<td>7</td>
<td>7</td>
<td>4</td>
<td>1,358</td>
</tr>
<tr>
<td>非金融机构</td>
<td>22,806</td>
<td>154</td>
<td>1,332</td>
<td>1,332</td>
<td>164</td>
<td>635</td>
</tr>
<tr>
<td>小和中型企业</td>
<td>15,044</td>
<td>131</td>
<td>1,096</td>
<td>1,096</td>
<td>123</td>
<td>458</td>
</tr>
<tr>
<td>家庭</td>
<td>26,605</td>
<td>276</td>
<td>889</td>
<td>889</td>
<td>81</td>
<td>183</td>
</tr>
<tr>
<td>资产负债表以外的其他金融工具</td>
<td>62,479</td>
<td>431</td>
<td>2,262</td>
<td>2,262</td>
<td>249</td>
<td>853</td>
</tr>
<tr>
<td>中央银行</td>
<td>26,015</td>
<td>276</td>
<td>889</td>
<td>889</td>
<td>81</td>
<td>183</td>
</tr>
<tr>
<td>各国政府</td>
<td>15,044</td>
<td>131</td>
<td>1,096</td>
<td>1,096</td>
<td>123</td>
<td>458</td>
</tr>
<tr>
<td>金融机构</td>
<td>1,563</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1,732</td>
</tr>
<tr>
<td>其他金融机构</td>
<td>1,358</td>
<td>1</td>
<td>7</td>
<td>7</td>
<td>4</td>
<td>1,358</td>
</tr>
<tr>
<td>非金融机构</td>
<td>22,806</td>
<td>154</td>
<td>1,332</td>
<td>1,332</td>
<td>164</td>
<td>635</td>
</tr>
<tr>
<td>小和中型企业</td>
<td>15,044</td>
<td>131</td>
<td>1,096</td>
<td>1,096</td>
<td>123</td>
<td>458</td>
</tr>
<tr>
<td>家庭</td>
<td>26,605</td>
<td>276</td>
<td>889</td>
<td>889</td>
<td>81</td>
<td>183</td>
</tr>
</tbody>
</table>

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 20

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)
<table>
<thead>
<tr>
<th></th>
<th>As of 12/31/2016</th>
<th>As of 06/30/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Debt Securities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Aggregate</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Loans and Advances</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Aggregate</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>DEBT INSTRUMENTS other than HFT</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Collateral and financial guarantees received on exposures with forbearance measures</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Aggregate</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

For the definition of forbore exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2 Template related instructions, subheading 30.