



2021 EU-wide Transparency Exercise

Bank Name	Bankinter, S.A.
LEI Code	VWMYAEQSTOPNV0SUGU82
Country Code	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.

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Key Metrics

Bankinter, S.A.

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	3,927	4,172	4,098	4,207	C 01.00 (r020,c010)	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	3,927	4,172	4,098	4,207	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	4,126	4,522	4,448	4,557	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	4,126	4,522	4,448	4,557	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	4,708	5,101	5,028	5,390	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,708	5,101	5,028	5,390	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	33,478	33,954	33,931	34,496	C 02.00 (r010,c010)	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	33,478	33,954	33,931	34,496	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.73%	12.29%	12.08%	12.20%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.73%	12.29%	12.08%	12.20%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.33%	13.32%	13.11%	13.21%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.33%	13.32%	13.11%	13.21%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	14.06%	15.02%	14.82%	15.62%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.06%	15.02%	14.82%	15.62%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	90,731	87,004	90,225	89,149	C 47.00 (r300,c010)	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	4.55%	5.20%	4.93%	5.11%	C 47.00 (r340,c010)	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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(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,126	4,522	4,448	4,557	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,126	4,522	4,448	4,557	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	90,731	87,004	90,225	89,149	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	90,731	87,004	90,225	89,149	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.5%	5.2%	4.9%	5.1%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.5%	5.2%	4.9%	5.1%	[A.2]/[B.2]	

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Capital

Bankinter, S.A.

(mln EUR, %)			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	4,708	5,101	5,028	5,390	C 01.00 (9101,010)	Articles 4(1)(8) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,927	4,172	4,098	4,207	C 01.00 (9102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,453	1,439	1,439	252	C 01.00 (9103,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	89	272	0	1,007	C 01.00 (9130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	121	149	138	164	C 01.00 (9180,010)	Articles 4(1)(9), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	3,049	3,044	3,308	3,307	C 01.00 (9200,010)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (9250,010)	Articles 4(1)(2), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (9290,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-5	-4	-5	-5	C 01.00 (9290,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-404	-351	-334	-181	C 01.00 (9300,010) + C 01.00 (9340,010)	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(5), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	-3	-3	-3	C 01.00 (9370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-259	-254	-282	-284	C 01.00 (9380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	-1	-1	-1	C 01.00 (9390,010)	Articles 4(1)(6), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (9400,010)	Articles 4(1)(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (9440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (9450,010) + C 01.00 (9460,010) + C 01.00 (9470,010) + C 01.00 (9472,010)	Articles 4(1)(6), 36(1) point (h) (1) and 89 to 91 of CRR, Articles 36(1) point (h) (1), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 37(2) of CRR, Articles 36(1) point (b) (iii) and 133(b) of CRR and Articles 36(1) point (b) (iv) and 133(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (9460,010)	Articles 36(1) point (h) (1), 24(1) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (9480,010)	Articles 4(2)(7), 36(1) point (j), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-3	0	0	0	C 01.00 (9490,010)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-114	-120	-163	0	C 01.00 (9500,010)	Articles 4(2)(7), 36(1) point (j), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (9540,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (9550,010)	Article 36(1) point (m) and Article 43c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9540,010)	Article 36(1) point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9550,010)	Article 36(1) point (i) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-50	C 01.00 (9540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (9570,010)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (9200,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (9240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (9520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	199	350	350	350	C 01.00 (9370,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	199	350	350	350	C 01.00 (9540,010) + C 01.00 (9470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (9700,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9700,010) + C 01.00 (9700,010) + C 01.00 (9740,010) + C 01.00 (9740,010) + C 01.00 (9740,010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9680,010) + C 01.00 (9700,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,126	4,522	4,448	4,557	C 01.00 (9101,010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	581	580	580	833	C 01.00 (9700,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	581	580	580	1,331	C 01.00 (9760,010) + C 01.00 (9680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	-490	C 01.00 (9620,010) + C 01.00 (9620,010) + C 01.00 (9620,010) + C 01.00 (9640,010) + C 01.00 (9650,010) + C 01.00 (9670,010) + C 01.00 (9670,010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (9880,010) + C 01.00 (9900,010) + C 01.00 (9960,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	33,478	33,554	33,931	34,456	C 02.00 (9101,010)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (9101,010)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.73%	12.29%	12.08%	12.20%	GA3 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	12.33%	13.32%	13.11%	13.21%	GA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	14.06%	15.02%	14.82%	15.62%	GA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,927	4,172	4,098	4,207	1A.3-A.1.13-A.1.21+MIN(A.3-A.1.13-A.1.21-A.1.21+MIN(A.4-A.1.21-A.1.21-A.1.21))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.73%	12.29%	12.08%	12.20%	(B.1)/(D-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	

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

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Overview of Risk exposure amounts

Bankinter, S.A.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	29,899	30,380	30,132	30,519	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	14,184	14,665	14,121	14,193	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	9,567	9,497	9,905	10,149	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	5,474	5,558	5,389	5,517	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	152	166	155	336	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	0	1	0	0	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	259	258	191	189	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	317	190	492	492	C 02.00 (R520, c010)
Of which the standardised approach	317	190	492	492	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	2,851	2,960	2,960	2,960	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,851	2,960	2,960	2,960	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	33,478	33,954	33,931	34,496	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)² 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.

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	1,030	1,386	351	717
Of which debt securities income	147	194	46	93
Of which loans and advances income	876	1,171	286	581
Interest expenses	104	139	39	78
(Of which deposits expenses)	63	85	11	24
(Of which debt securities issued expenses)	63	83	20	40
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	17	19	2	7
Net Fee and commission income	362	502	131	267
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	40	45	24	32
Gains or (-) losses on financial assets and liabilities held for trading, net	-3	6	1	10
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	3	5	1	9
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	-8	-8	1	1
Net other operating income /(expenses)	-26	-39	-13	-22
TOTAL OPERATING INCOME, NET	1,312	1,776	459	942
(Administrative expenses)	544	753	183	372
(Cash contributions to resolution funds and deposit guarantee schemes)	36	95	0	41
(Depreciation)	57	76	19	38
Modification gains or (-) losses, net	-1	0	0	0
(Provisions or (-) reversal of provisions)	142	205	40	81
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	15	24	-1	0
(Other provisions)	126	181	41	82
Of which pending legal issues and tax litigation ¹	0	25	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	384	425	59	128
(Financial assets at fair value through other comprehensive income)	0	-1	0	0
(Financial assets at amortised cost)	385	426	59	128
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	2	2	0	0
(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	22	29	6	14
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-13	-16	-4	-6
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	155	233	161	288
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	117	177	117	205
Profit or (-) loss after tax from discontinued operations	103	140	31	935
PROFIT OR (-) LOSS FOR THE YEAR	220	317	148	1,140
Of which attributable to owners of the parent	220	317	148	1,140

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Bankinter, S.A.

(mln EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				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	14,817				15,044				17,355				18,757				IAS 1.54 (i)	
Financial assets held for trading	3,327	1,735	1,593	0	2,159	619	1,540	0	4,544	1,866	2,678	0	4,102	1,655	2,447	0	IFRS 7.8(a)(i);IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	122	15	0	108	120	8	0	111	127	13	0	113	132	10	0	122	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	2,907	2,784	124	0	2,630	2,608	22	0	2,576	2,575	1	0	2,855	2,855	1	0	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	72,191				72,862				72,813				74,962				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	218	0	218	0	211	0	211	0	208	0	208	0	193	0	193	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	195				196				95				93				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	2,065				2,111				2,162				1,552					
TOTAL ASSETS	95,843				95,332				99,879				102,645				IAS 1.9(a), IG 6	

⁽¹⁾ Portfolios, which are nGAAP specific, i.e., which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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	2,908	0	0	-1	0	0	2,631	0	0	-1	0	0	2,577	0	0	-1	0	0	2,521	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	7,504	0	1	-1	0	0	7,580	0	1	-1	0	0	7,567	0	1	-1	0	0	7,294	0	1	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	62,589	1,395	1,685	-217	-59	-705	63,027	1,562	1,611	-180	-59	-678	62,645	1,930	1,621	-166	-83	-702	64,917	2,035	1,634	-168	-93	-734	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ 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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Bankinter, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	2,525	1,382	3,412	3,366	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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	87,064	87,544	90,256	93,211	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	484	482	287	285	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	43	39	33	29	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	437	439	411	399	IAS 37.10; IAS 1.54(l)
Tax liabilities	235	220	252	293	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	212	265	182	184	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 ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	91,001	90,371	94,833	97,767	IAS 1.9(b); IG 6
TOTAL EQUITY	4,843	4,960	5,046	4,879	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	95,843	95,332	99,879	102,645	IAS 1.IG6

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

2021 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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		946	923	705	709	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	857	497	1,838	1,481	Annex V.Part 1.31
Deposits	Central banks	13,507	12,885	14,278	14,245	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	877	850	742	834	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	875	845	739	832	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,024	2,073	2,157	1,852	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	253	206	773	262	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	6,329	5,694	6,518	7,073	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,072	5,219	5,356	5,595	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	22,275	23,116	23,013	23,603	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	21,308	22,284	22,196	22,733	ECB/2013/33 Annex 2.Part 2.9.1
	Households	32,423	33,924	34,870	35,934	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	27,689	29,128	30,031	31,115	Annex V.Part 1.42(f), 44(c)
Debt securities issued		8,760	7,626	7,547	8,105	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,211	1,167	1,169	1,702	Annex V.Part 1.37
Other financial liabilities		2,074	1,821	2,287	3,025	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		90,073	89,408	93,955	96,862	

2021 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 30/09/2020	As of 31/12/2020	As of 30/09/2020																			As of 31/12/2020									
Traded debt Instruments	294	166	0	0	0	0						0	0	0	0																
Of which: General risk	292	163	0	0								0	0																		
Of which: Specific risk	1	2	0	0	0	0						0	0	0	0																
Equities	23	24	0	0	0	0						0	0	0	0																
Of which: General risk	13	8	0	0	0	0						0	0	0	0																
Of which: Specific risk	10	14	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																
Total	317	190	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021																			As of 30/06/2021									
Traded Debt Instruments	476	464	0	0	0	0						0	0	0	0																
Of which: General risk	474	463	0	0	0	0						0	0	0	0																
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0																
Equities	16	27	0	0	0	0						0	0	0	0																
Of which: General risk	1	9	0	0	0	0						0	0	0	0																
Of which: Specific risk	12	16	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																
Total	492	492	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	25,056	27,249	0		25,435	27,586	0	
	Regional governments or local authorities	766	487	2		789	483	2	
	Public sector entities	1,052	594	282		1,135	647	313	
	Multilateral Development Banks	0	0	0		1	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,794	5,216	2,082		6,087	5,553	2,246	
	Corporates	6,536	4,327	2,589		6,536	4,493	2,677	
	of which: SME	4,258	2,801	2,418		4,439	2,899	2,358	
	Retail	12,796	6,242	4,138		12,794	6,292	4,173	
	of which: SME	5,777	3,463	2,041		5,677	3,463	2,053	
	Secured by mortgages on immovable property	5,616	5,459	2,061		5,753	5,605	2,116	
	of which: SME	3,469	3,364	1,282		3,469	3,376	1,272	
	Exposures in default	946	427	457	477	940	407	439	407
	Items associated with particularly high risk	126	90	125		128	101	123	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a ST credit assessment	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	137	137	137		164	164	164	
	Other exposures	673	673	1,462		780	790	1,546	
	Standardised Total ⁴	60,486	51,098	14,335	671	61,432	52,643	14,831	615

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	(in EUR, %)								
	Central governments or central banks	22,857	25,050	0		22,591	25,451	0	
	Regional governments or local authorities	779	475	2		773	472	2	
	Public sector entities	1,018	565	272		1,092	619	305	
	Multilateral Development Banks	0	0	0		1	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,779	5,157	2,044		5,986	5,446	2,195	
	Corporates	5,085	3,302	2,060		5,085	3,452	2,763	
	of which: SME	3,417	2,174	1,890		3,581	2,321	1,823	
	Retail	11,073	4,855	3,150		11,046	4,946	3,246	
	of which: SME	4,860	2,811	1,687		4,749	2,808	1,679	
	Secured by mortgages on immovable property	5,232	5,086	1,886		5,199	5,236	1,925	
	of which: SME	3,263	3,147	1,143		3,249	3,142	1,144	
	Exposures in default	896	394	422	411	725	361	380	342
	Items associated with particularly high risk	113	80	120		119	94	142	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a ST credit assessment	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	133	133	133		138	138	138	
	Other exposures	660	660	1,460		746	746	1,539	
	Standardised Total ⁴	55,400	46,888	12,540	554	56,144	47,844	12,844	565

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
PORTUGAL	(in EUR, %)								
	Central governments or central banks	843	843	0		1,394	1,394	0	
	Regional governments or local authorities	24	24	2		24	24	2	
	Public sector entities	34	28	10		33	28	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	43	43	35		85	85	46	
	Corporates	1,441	1,202	927		1,444	1,014	714	
	of which: SME	836	626	526		838	638	535	
	Retail	1,379	991	628		1,606	997	632	
	of which: SME	916	603	374		921	604	375	
	Secured by mortgages on immovable property	394	373	175		407	387	183	
	of which: SME	236	217	115		250	231	122	
	Exposures in default	97	32	31	64	93	32	34	61
	Items associated with particularly high risk	12	10	10		9	6	6	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a ST credit assessment	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	4	4	4		4	4	4	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	2,701	2,701	1,000	100	2,844	2,844	1,100	111

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 3	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a ST credit assessment	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 exposures	0	0	0		0	0	0	
	Standardised Total ⁴	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 4	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a ST credit assessment	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 exposures	0	0	0		0	0	0	
	Standardised Total ⁴	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions over country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions on counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions over country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions over country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	27,899	30,466	0		26,376	31,070	0	
	Regional governments or local authorities	796	845	0		669	618	0	
	Public sector entities	511	270	10		514	273	10	
	Multilateral Development Banks	0	0	0		27	24	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,483	5,704	2,133		6,991	6,312	2,164	
	Corporates	6,286	4,537	2,473		6,775	4,273	2,604	
	of which: SME	4,293	2,884	2,176		4,417	2,696	2,194	
	Retail	13,759	6,887	4,034		13,961	6,257	4,176	
	of which: SME	5,628	3,233	1,982		5,559	3,337	1,966	
	Secured by mortgages on immovable property	6,145	5,997	2,252		6,340	6,190	2,338	
	of which: SME	3,560	3,420	1,266		3,696	3,572	1,333	
	Exposures in default	888	431	480	410	942	405	472	470
	Items associated with particularly high risk	151	98	147		143	90	125	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	173	171	171		166	166	166	
	Other exposures	776	776	1,556		735	735	1,474	
Standardised Total ⁴		64,114	54,814	14,276	642	66,439	57,331	14,528	687

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	25,857	28,454	0		26,588	29,412	0	
	Regional governments or local authorities	796	844	0		668	617	0	
	Public sector entities	479	244	0		482	246	0	
	Multilateral Development Banks	0	0	0		27	24	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,373	5,589	2,111		6,914	6,134	2,146	
	Corporates	5,119	3,111	2,337		5,347	3,173	2,303	
	of which: SME	3,480	2,078	1,073		3,548	2,028	1,013	
	Retail	11,041	4,483	3,107		11,094	4,688	3,203	
	of which: SME	4,727	2,686	1,617		4,630	2,693	1,616	
	Secured by mortgages on immovable property	5,616	5,403	2,024		5,852	5,717	2,094	
	of which: SME	3,332	3,215	1,167		3,442	3,332	1,203	
	Exposures in default	747	366	400	350	789	360	391	400
	Items associated with particularly high risk	136	86	127		127	77	115	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	168	168	168		166	166	166	
	Other exposures	781	781	1,561		730	730	1,460	
Standardised Total ⁴					535				582

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
PORTUGAL	Central governments or central banks	636	636	0		1,421	1,420	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	32	27	10		32	27	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	83	83	37		59	59	12	
	Corporates	1,466	1,046	943		1,428	1,050	912	
	of which: SME	813	606	593		869	669	581	
	Retail	1,580	959	606		1,627	1,051	637	
	of which: SME	901	637	365		908	644	370	
	Secured by mortgages on immovable property	453	438	196		342	327	152	
	of which: SME	238	225	120		234	240	130	
	Exposures in default	120	53	64	64	124	54	66	65
	Items associated with particularly high risk	13	12	13		17	13	13	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	6	6	6		6	6	6	
	Other exposures	0	0	0		0	0	0	
Standardised Total ⁴					92				89

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 3	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y 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 exposures	0	0	0		0	0	0	
Standardised Total ⁴					0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 4	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y 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 exposures	0	0	0		0	0	0	
Standardised Total ⁴					0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

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

(2) Total value adjustments and provisions per counterparty excludes those for securitisation exposures, additional valuation adjustments (AIVs) and other own funds reduction measures, but includes general credit risk adjustments

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA6) and other own funds reduction exposures, but includes general credit risk adjustments

(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)

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reduction exposures, but includes general credit risk adjustments.

(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)

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bankinter, S.A.

		IRB Approach													
		As of 30/09/2020							As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions				
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted					
(in EUR, %)															
Consolidated data	Central banks and central governments														
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	21,322	159	13,759	9,787	0	128	21,214	165	13,539	9,706	0	133	0	
	Corporates - Of Which: Specialised Lending	1,611	12	753	779	0	4	1,604	10	687	694	0	3	0	
	Corporates - Of Which: SME	5,618	60	3,373	2,233	0	52	5,146	64	3,408	2,199	0	47	0	
	Retail	26,659	628	26,549	5,253	173	285	26,015	625	27,185	5,349	161	288	0	
	Retail - Secured on real estate property	24,954	590	24,828	4,536	167	110	24,591	589	25,135	4,677	157	105	0	
	Retail - Secured on real estate property - Of Which: SME	1,654	132	1,791	479	19	19	1,659	131	1,780	457	19	20	0	
	Retail - Secured on real estate property - Of Which: non-SME	23,120	458	23,037	4,057	148	91	23,442	438	23,355	4,221	138	85	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3,705	239	2,121	717	4	174	3,755	256	2,049	672	4	193	0	
	Retail - Other Retail - Of Which: SME	3,473	205	1,824	632	4	159	3,523	222	1,855	589	4	175	0	
	Retail - Other Retail - Of Which: non-SME	232	34	197	86	0	17	231	34	194	83	0	18	0	
	Equity	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	
IRB Total ³				15,715						15,714					

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

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

		IRB Approach																												
		As of 30/09/2020							As of 31/12/2020																					
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions														
		0	0	Of which: defaulted	0	0	0	0	0	0	0	0	0	0	0	0	0													
(in EUR, %)																														
SPAIN	Central banks and central governments																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		
	Corporates																21,322	159	13,759	9,787	0	128	21,214	165	13,530	9,706	0	133	0	
	Corporates - Of Which: Specialized Lending																1,611	12	753	779	0	4	504	10	667	694	0	3	0	
	Corporates - Of Which: SME																5,608	60	3,373	2,233	0	52	5,146	64	3,408	2,199	0	47	0	
	Retail																24,450	783	23,733	4,335	103	280	24,700	764	23,904	4,307	99	282	0	
	Retail - Secured on real estate property																20,705	525	20,650	3,517	99	85	20,905	507	20,853	3,635	94	89	0	
	Retail - Secured on real estate property - Of Which: SME																1,654	132	1,791	479	19	19	1,659	131	1,780	457	19	20	0	
	Retail - Secured on real estate property - Of Which: non-SME																18,871	393	18,839	3,039	80	66	19,127	376	19,074	3,179	76	70	0	
	Retail - Qualifying Revolving																0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail																3,705	239	2,121	717	4	174	3,755	256	2,049	672	4	193	0	
	Retail - Other Retail - Of Which: SME																3,473	205	1,924	632	4	159	3,523	222	1,855	589	4	175	0	
	Retail - Other Retail - Of Which: non-SME																232	34	197	86	17	17	231	34	194	83	0	18	0	
	Equity																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
IRB Total																														

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

		IRB Approach													
		As of 30/09/2020							As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions				
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted					
(in EUR, %)															
PORTUGAL	Central banks and central governments	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	
	Corporates	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	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	4,249	65	4,218	1,018	68	16	4,315	61	4,281	1,042	63	16	0	
	Retail - Secured on real estate property	4,249	65	4,218	1,018	68	16	4,315	61	4,281	1,042	63	16	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	4,249	65	4,218	1,018	68	16	4,315	61	4,281	1,042	63	16	0	
	Retail - Qualifying Revolving	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	
	Retail - Other Retail - Of Which: SME	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	
	Equity	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	
IRB Total															

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

		IRB Approach													
		As of 30/09/2020							As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions				
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted					
(in EUR, %)															
Country of Counterpart 3	Central banks and central governments	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	
	Corporates	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	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	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	
	Retail - Other Retail - Of Which: SME	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	
	Equity	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	
IRB Total															

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

		IRB Approach													
		As of 30/09/2020							As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
														Of which: defaulted	Of which: defaulted
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	
Country of Counterpart 4	Central banks and central governments	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	
	Corporates	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	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	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	
	Retail - Other Retail - Of Which: SME	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	
	Equity	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		
IRB Total															

		IRB Approach											
		As of 30/09/2020					As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Country of Counterpart 5	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	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
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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, 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).

		ISB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		
										Of which: defaulted	Of which: defaulted
(in EUR, %)											
Country of Counterpart 6	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other area credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	ISB Total										

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

		EIS Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
										Of which: guaranteed	Of which: derivative
(see EIR, %)											
Country of Counterpart 7	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	ISS Total										

⁽³⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		
										Of which: guaranteed	Of which: distributed
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

⁽²⁾ *Principio enuncia: unless Femore valde: le consuetudine habere taken into account any effort due to profit increasing factors or profit risk mitigation techniques to a qualitative effort*

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Of which: defective	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Of which: defective
(Not IFRS %)											
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
Sub Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
										Of which: distressed	Of which: distressed
(see IRB - %)		0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL		0	0	0	0	0	0	0	0	0

⁽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).

(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)

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(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 effect).

[illegible]

(min EUR)

[illegible]

[illegible]

(min EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more	Japan														
Total															
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more	U.S.														
Total															
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more	China														
Total															
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more	Switzerland														
Total															
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more	Other advanced economies non EEA														
Total															
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more	Other Central and eastern Europe countries non EEA														
Total															
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more	Middle East	0 0 0 0 0 0 27	0 0 0 0 0 0 27	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 27	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total		27	27	0	0	0	27	0	0	0	0	0	0	0	
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more	Latin America and the Caribbean	0 0 0 0 0 16 0	0 0 0 0 0 16 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 16	0 0 0 0 0 0 16	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total		16	16	0	0	0	16	0	0	0	0	0	0	0	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bankinter, S.A.

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
(mln EUR)		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								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	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0 0 0 4 0 0 0	0 0 0 4 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 4 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
		4	4	0	0	4	0	0	0	0	0	0	0	0

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 counterparts 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect 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 counterparts (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, 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, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

[illegible]

[illegible]

[illegible]

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bankinter, S.A.

As of 30/06/2021

		As of 30/06/2021												
		Direct exposures											Risk weighted exposure amount	
(mln EUR)		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								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	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	U.S.													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East	0 0 0 0 0 0 27	0 0 0 0 0 0 27	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 27	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 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	Latin America and the Caribbean	0 0 0 0 15 0 0	0 0 0 0 15 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 15 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bankinter, S.A.

As of 30/06/2021

As of 30/06/2021														
		Direct exposures						Off balance sheet				Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				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)					Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions	
				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			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	0 0 4 0 0 5 0	0 0 4 0 0 5 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 4 0 0 0 0	0 0 0 0 0 5 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
		9	9	0	0	4	5	0	0	0	0	0	0	0

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 counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect 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 counterpart (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, 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, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Bankinter, S.A.

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	14,632	0	0	0	0	0	0	0	0	0	14,865	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	10,414	0	1	1	1	2	0	0	0	0	10,212	0	1	1	2	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,176	0	0	0	0	0	0	0	0	8,003	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,544	0	0	0	0	0	0	0	0	1,541	0	0	0	0	0	0	0	0	0	0
Other financial corporations	174	0	0	0	0	1	0	0	0	120	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	520	0	1	1	1	2	0	0	0	549	0	1	1	1	2	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	65,669	240	1,685	1,685	1,685	276	705	705	781	66,199	197	1,611	1,611	1,611	239	678	678	748	748	748
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	706	3	0	0	0	0	0	0	0	740	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,643	0	0	0	0	0	0	0	0	2,122	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,233	1	9	9	9	2	2	2	5	1,986	1	9	9	9	0	2	2	2	5	5
Non-financial corporations	28,216	75	883	883	883	150	445	445	372	28,841	65	880	880	880	136	452	452	355	355	355
of which: small and medium-sized enterprises at amortised cost	17,386	40	798	798	798	102	399	399	348	17,991	41	795	795	795	82	405	405	332	332	332
of which: Loans collateralised by commercial immovable property at amortised cost	4,649	12	199	199	199	15	33	33	163	4,598	10	196	196	196	18	34	34	158	158	158
Households	31,871	161	793	793	793	124	258	258	404	32,511	131	721	721	721	102	224	224	388	388	388
of which: Loans collateralised by residential immovable property at amortised cost	26,196	108	453	453	453	24	64	64	382	26,621	85	441	441	441	24	68	68	367	367	367
of which: Credit for consumption at amortised cost	2,855	35	193	193	193	73	120	120	11	2,867	29	144	144	144	52	86	86	11	11	11
DEBT INSTRUMENTS other than HFT	90,714	240	1,685	1,685	1,685	279	705	705	781	91,276	197	1,612	1,612	1,612	241	678	678	748	748	748
OFF-BALANCE SHEET EXPOSURES	26,128		15	15	15	26	3	3	10	25,766		15	15	15	34	3	3	9	9	9

⁽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, subtable 29⁽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 here 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)⁽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 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 9 and 10 of Regulation (EU) No 680/2014 - 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.⁽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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Bankinter, S.A.

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	17,186	0	0	0	0	0	0	0	0	0	16,589	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	10,145	0	1	1	1	2	0	0	0	0	9,817	0	1	1	2	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7,835	0	0	0	0	0	0	0	0	7,504	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,665	0	0	0	0	0	0	0	0	1,674	0	0	0	0	0	0	0	0	0	0
Other financial corporations	98	0	0	0	0	0	0	0	0	98	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	547	0	1	1	1	2	0	0	0	541	0	1	1	1	2	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	66,197	194	1,833	1,779	1,621	235	715	702	881	66,657	126	1,849	1,800	1,634	243	745	734	883		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	722	0	0	0	0	0	0	0	0	844	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,166	0	0	0	0	0	0	0	0	2,599	1	0	0	0	0	0	0	0	0	0
Other financial corporations	2,093	1	10	10	9	1	3	3	5	2,273	0	10	10	9	1	3	3	5		
Non-financial corporations	28,465	105	1,004	982	878	139	459	454	435	29,243	49	1,034	1,010	916	148	474	468	457		
of which: small and medium-sized enterprises at amortised cost	17,899	22	896	876	796	82	408	404	407	18,213	34	880	862	784	88	412	407	386		
of which: Loans collateralised by commercial immovable property at amortised cost	4,565	50	221	217	184	19	33	33	184	4,521	5	242	240	212	20	30	30	207		
Households	32,752	89	818	786	734	96	253	245	440	33,697	75	805	780	708	93	267	262	420		
of which: Loans collateralised by residential immovable property at amortised cost	27,289	57	490	469	431	22	69	67	416	28,056	46	459	444	382	22	57	57	396		
of which: Credit for consumption at amortised cost	2,818	21	176	169	161	49	102	98	10	2,938	20	190	183	172	47	123	120	10		
DEBT INSTRUMENTS other than HFT	93,528	194	1,834	1,779	1,622	238	715	702	881	97,063	126	1,850	1,801	1,635	245	745	734	883		
OFF-BALANCE SHEET EXPOSURES	26,190		16	16	16	33	3	3	12	25,343		15	13	13	34	3	2	7		

(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 29

(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 here 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)

(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 assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR 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 9 and 10 of Regulation (EU) No 680/2014 - 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 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Bankinter, S.A.

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,017	449	182	156	738	45	1,010	451	195	170	713	242
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	0	0	2	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	5	4	0	0	4	2	5	4	0	0	4	3
Non-financial corporations	599	307	140	123	390	41	594	309	152	134	372	145
of which: small and medium-sized enterprises at amortised cost	501	262	116	102	349		490	261	121	108	334	
Households	411	138	42	34	345	2	409	138	44	36	337	94
DEBT INSTRUMENTS other than HFT	1,017	449	182	156	738		1,010	451	195	170	713	
Loan commitments given	8	0	0	0	0	0	28	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽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 9 and 10 of Regulation (EU) No 680/2014 - 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Bankinter, S.A.

	As of 31/03/2021						As of 30/06/2021					
	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 ²		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 ²		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
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,007	499	190	170	718	282	999	485	192	170	715	271
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	5	0	0	3	3	5	5	0	0	3	3
Non-financial corporations	601	340	147	134	384	171	604	335	152	138	387	165
of which: small and medium-sized enterprises at amortised cost	500	285	117	107	348		506	280	119	108	352	
Households	401	155	43	36	330	108	390	145	39	32	324	103
DEBT INSTRUMENTS other than HFT	1,007	499	190	170	718		999	485	192	170	715	
Loan commitments given	38	0	0	0	0	0	30	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

(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 9 and 10 of Regulation (EU) No 680/2014 - 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.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Bankinter, S.A.

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: defaulted						Of which: defaulted						Of which: defaulted						Of which: defaulted				
A Agriculture, forestry and fishing	585	24	24	585	14	0	610	24	24	610	15	0	607	27	27	607	15	0	620	27	27	620	15	0
B Mining and quarrying	80	1	1	80	1	0	104	1	1	104	1	0	101	1	1	101	1	0	93	1	1	93	1	0
C Manufacturing	5,263	156	156	5,263	106	0	5,330	156	156	5,330	112	0	5,144	188	188	5,144	114	0	5,077	187	183	5,077	116	0
D Electricity, gas, steam and air conditioning supply	1,021	3	3	1,021	5	0	1,101	3	3	1,101	6	0	943	3	3	943	6	0	1,058	3	3	1,058	6	0
E Water supply	195	5	5	195	5	0	204	5	5	204	5	0	176	5	5	176	5	0	172	6	6	172	5	0
F Construction	2,530	131	131	2,530	72	0	2,695	126	126	2,649	76	0	2,588	135	135	2,588	75	0	2,686	133	129	2,686	78	0
G Wholesale and retail trade	4,659	245	245	4,659	212	0	4,824	245	245	4,824	171	0	4,731	273	273	4,731	173	0	4,790	275	271	4,790	181	0
H Transport and storage	1,285	39	39	1,285	29	0	1,844	38	38	1,844	31	0	1,881	43	43	1,881	31	0	2,081	44	42	2,081	34	0
I Accommodation and food service activities	1,902	28	28	1,902	18	0	1,939	29	29	1,939	21	0	2,028	47	47	2,028	25	0	2,070	85	79	2,070	29	0
J Information and communication	551	29	29	551	19	0	590	29	29	590	21	0	587	27	27	587	18	0	625	28	28	623	20	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	4,134	90	90	4,134	33	0	4,145	84	84	4,145	36	0	4,088	99	99	4,088	39	0	4,138	91	90	4,138	38	0
M Professional, scientific and technical activities	1,671	50	50	1,671	33	0	1,711	54	54	1,711	36	0	1,782	62	62	1,782	37	0	1,890	63	63	1,890	38	0
N Administrative and support service activities	1,106	33	33	1,106	22	0	1,081	33	33	1,081	25	0	1,075	36	36	1,075	27	0	1,026	36	36	1,026	27	0
O Public administration and defence, compulsory social security	56	0	0	56	0	0	27	0	0	27	0	0	27	0	0	27	0	0	27	0	0	27	0	0
P Education	149	10	10	149	4	0	151	10	10	151	5	0	149	10	10	149	5	0	147	11	10	147	5	0
Q Human health services and social work activities	366	8	8	366	4	0	380	8	8	380	5	0	383	9	9	383	5	0	393	9	9	393	5	0
R Arts, entertainment and recreation	256	8	8	256	4	0	265	10	10	265	5	0	260	11	11	260	5	0	260	11	10	260	4	0
S Other services	1,908	22	22	1,908	16	0	1,886	23	23	1,886	18	0	1,954	26	26	1,954	18	0	2,032	25	25	2,032	21	0
Loans and advances	28,216	883	883	28,216	595	0	28,841	880	880	28,841	588	0	28,465	1,004	1,004	28,465	598	0	29,243	1,034	1,030	29,243	623	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

(in EUR)	Gross carrying amount	As of 30/09/2020													As of 31/12/2020																																																																																																																										
		Performing						Non-performing						Public guarantee in place that are not past-due >= 90 days	Performing						Non-performing																																																																																																																				
		Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in credit risk since last assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measure	Of which: exposures with significant increase in

[illegible][illegible]

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
Bankinter, S.A.

(mln EUR)	As of 31/03/2021															As of 30/06/2021																
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk										Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk											
	Performing		Non-performing		Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing		Non-performing		Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing		Non-performing		Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures														
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)																						
	Of which: likely to pay that are not past-due >= 90 days	Of which: likely to pay that are not past-due >= 90 days	Of which: likely to pay that are not past-due >= 90 days	Of which: likely to pay that are not past-due >= 90 days			Of which: likely to pay that are not past-due >= 90 days	Of which: likely to pay that are not past-due >= 90 days																								
Of which: likely to pay that are not past-due >= 90 days	Of which: likely to pay that are not past-due >= 90 days	Of which: likely to pay that are not past-due >= 90 days	Of which: likely to pay that are not past-due >= 90 days	Of which: likely to pay that are not past-due >= 90 days			Of which: likely to pay that are not past-due >= 90 days																									
Loans and advances subject to active EBA-compliant moratoria	1,608	1,600	38	107	8	4	7	3	0	-2	-3	2	1	2	0	1,121	1,068	23	88	53	4	7	3	3	-2	-3	-3	4	1	2	0	46
Of which: Households	1,105	1,101	33	105	4	2	3	1	1	1	0	1	0	0	0	628	625	16	57	3	1	2	0	0	0	0	-1	0	0	0	0	1
Of which: Collateralised by residential immovable property	1,079	1,075	31	102	4	1	3	1	0	1	0	0	0	0	0	628	626	16	56	2	1	1	0	0	0	0	-1	0	0	0	0	0
Of which: Non-financial corporations	486	482	6	61	5	2	4	0	-1	-3	-3	2	1	2	0	467	466	4	31	50	3	5	2	2	-2	-3	-3	4	1	1	0	46
Of which: Small and Medium-sized Enterprises	390	386	6	17	4	2	4	0	-2	-3	-3	1	1	1	0	385	380	6	29	5	3	5	0	-2	-3	-3	1	1	1	0	1	
Of which: Collateralised by commercial immovable property	181	181	3	54	0	0	0	0	0	-1	-1	0	0	0	0	183	138	3	11	45	0	0	1	-1	-1	-1	2	0	0	0	0	44

(mln EUR)	As of 31/03/2021															As of 30/06/2021																			
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk										Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk										Gross carrying amount				
	Performing	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: instruments with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Performing	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: instruments with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Gross carrying amount	Performing	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: instruments with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Gross carrying amount	Performing	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: instruments with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures			
Loans and advances with expired EBA-compliant moratoria	653	624	27	95	26	6	5	36	6	2	4	0	1	0	9	1,111	1,078	46	288	32	7	7	37	6	3	4	11	2	1	0	13				
Of which: Households	622	593	26	94	29	6	4	10	6	2	4	10	1	0	9	1,057	1,025	43	266	32	7	6	17	6	2	4	11	2	1	0	13				
Of which: Collateralised by residential immovable property	488	475	21	80	32	5	3	4	2	1	2	2	1	0	4	919	902	37	192	16	0	6	5	3	1	2	2	1	1	0	6				
Of which: Non-financial corporations	31	31	2	1	0	0	0	0	0	0	0	0	0	0	33	32	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0				
Of which: Small and Medium-sized Enterprises	27	27	2	1	0	0	0	0	0	0	0	0	0	0	44	44	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0				
Of which: Collateralised by commercial immovable property	5	2	2	0	0	0	0	0	0	0	0	0	0	0	12	12	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0				

(mln EUR)	As of 31/03/2021															As of 30/06/2021																							
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk										Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk																		
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing		Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Gross carrying amount	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Gross carrying amount	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures								
				Of which: likely to pay that are not past-due >= 90 days	Of which: likely to pay that are not past-due >= 90 days																											Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	6,260	6,240	0	173	21	0	8	19	16	0	4	2	0	1	4,914	5,597	6,059	0	249	38	0	9	25	19	0	6	0	0	1	5,160	29								
Of which: Households	60	60				0	0	0					0	0	71	71							0	0							0								
Of which: Collateralised by residential immovable property	0	0				0	0	0					0	0	0	0							0	0								0							
Of which: Non-financial corporations	6,165	6,145	0	172	21	0	8	18	16	0	4	2	0	1	4,838	5,485	6,057	0	246	37	0	8	25	19	0	6	0	0	1	5,079	29								
Of which: Small and Medium-sized Enterprises	6,460	6,441		19		12	19			2			9	4,758	6,488			30				17	12					4			23								
Of which: Collateralised by commercial immovable property	15	15		0		0	0			0	0		0	16	16			0				0	0					0			0								