

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.



## **Key Metrics**

(min 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



## Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	4,126	4,522	4,448	4,557	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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]	



# 2021 EU-wide Transparency Exercise Capital Bankinter, S.A.

							COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2020 4,708	As of 31/12/2020 5,101	As of 31/03/2021 5.028	As of 30/06/2021 5,390	C01.00 (1010.010)	REGULATION  Articles 4/1181 and 72 of CRR
		OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		.,		.,		Articles 4(118) and 72 of CRR  Articles 50 of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,927	4,172	4,098	4,207	C 01.00 (r020,c010)	
	A.1.1	instruments)	1,453	1,439	1,439	252	C 01.00 (r030,c010)	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 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	121	149	138	164	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	3,049	3,044	3,308	3,307	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 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 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-5	4	-5	-5	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-404	-351	-334	-181	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	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 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-259	-254	-282	-284	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	-1	-1	-1	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 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 (r440,c010)	Article 36(1) point (j) 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 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (4) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 256 of CRR; Articles 36(1) point (b) (ii) and 378(3) of CRR; Articles 36(1) point (b) (vi) and 155(4) of CRR.  36(1) point (b) (vi) and 153(6) of CRR and Articles 36(1) point (b) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(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 (r490,c010)	Articles 4(27), 36(1) point (h); 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 (r490,c010)	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 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (rS13,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	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 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(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 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (rS20,c010)	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 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	199	350	350	350	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r790,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,126	4,522	4,448	4,557	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	581	580	580	833	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	581	580	580	1,331	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	-498	C 01.00 ((910,010) + C 01.00 ((920,010) + C 01.00 ((930,010) + C 01.00 ((940,010) + C 01.00 ((930,010) + C 01.00 (	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	В	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
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	33,4/8	33,954	33,931	34,496	C 05.01 (r010;c010)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.73%	12.29%	12.08%	12.20%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.33%	13.32%	13.11%	13.21%	CAS (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	14.06%	15.02%	14.82%	15.62%	CA3 (5)	
CET1 Capital	D D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,927	4,172	4,098	4,207	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL (TUIN) loaded)  COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.73%	12.29%	12.08%	12.20%	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)] [D.1]/[B-B.1]	
Fully loaded <sup>1</sup>	F	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)  Adjustments to CET1 due to IFRS 9 transitional arrangements		12.29%	12.08%	12.20%	[D.1]/[8-8.1] C 05.01 (r440,c010)	
			0		0	0		
Memo items		Adjustments to AT1 due to IFRS 9 transitional arrangements		0			C 05.01 (r440,c020)	
	F .	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



#### Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	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, c280, s002) - C 08.01 (r040, c280, s
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) <sup>2</sup>	152	166	155	336	C 07.00 (1990, 2220, 5001) + C 07.00 (110, 2220, 5001) + C 07.00 (1130, 2220, 5001) + C 08.01 (1940, 2260, 5001) + C 08.01 (1950, 2266, 5001) + C 08.01 (1950, 2266, 5001) + C 08.01 (1950, 2266, 5002) + C 08.01 (1950, 22
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 (RS80, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 1900, 010_501*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	

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

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



	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)				
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 <sup>1</sup>	0	25	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidaries, 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 subsidaries, 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

Of minut actinopation to other parents

Of minut actinopation to the p



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021			As of 30,	06/2021		
		Fa	air value hieran	chy		Fi	air value hieran	chy		Fa	ir value hieran	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
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)(ii);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)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	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 <sup>1</sup>	2,065				2,111				2,162				1,552				
TOTAL ASSETS	95,843				95,332				99,879				102,645				IAS 1.9(a), IG 6

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

(min	EUR)		,	ls of 30/09/20	)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	ımulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Acci	ımulated impaiı	ment	Gros	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>‡</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	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)
value through other comprehensive income	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	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)
amortised cost	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)

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

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



#### **Breakdown of liabilities**

Bankinter, S.A.

#### (mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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 <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	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 <sup>1</sup>	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(I)
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 <sup>1</sup>	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

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



#### **Breakdown of liabilities**

Bankinter, S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilit	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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
Short positions	Debt securities	857	497	1,838	1,481	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	253	206	773	262	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subo	rdinated 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
OTAL FINANCIAL LIABILITIES		90,073	89,408	93,955	96,862	



# 2021 EU-wide Transparency Exercise Market Risk

Market Risk Bankinter, S.A.

									Darmance													
	SA					I	М									IN					/	
			VaR (Memoran	ndum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP			VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	INCREI DEFAU MIGRAT CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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		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 (SVaRI 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	294	166	0	0	0	0							0	0	0	0						
Of which: General risk	292	163	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	1 22	2	0	0	0	0							0	0	0	0						
Of which: General risk	13	24	0	0	0	0							ľ	0	0	0						
Of which: Specific risk	10	14	ő	ő	ŏ	ő							ő	ŏ	ŏ	ő						
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	0
	As of 31/03/2021	As of 30/06/2021				As of 31/	03/2021									As of 30/0	6/2021					
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	ő	ő	ŏ	ő							ő	ŏ	ŏ	ő						
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	0 492	0	0	0	0	0				0	0		0	0	0	0				0		0
Total	492	492	U	U	U	U	. 0	U	. 0	0	0	U	U	U	U	U	. 0	0	0	U	0	

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



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bankinter, S.A.

		Standardised Approach												
		As of 30/09/2020 As of 31/12/2020												
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions					
	(min EUR, %)													
	Central governments or central banks	25,056	27,249	0		25,475	27,985	0						
ı	Regional governments or local authorities	766	687	3		789	681	2						
	Public sector entities	1,052	594	282		1,125	647	315						
	Multilateral Development Banks International Organisations	0	U	0		1	U	0						
	International Organisations Institutions	5,794	5,216	2,082		6,087	5,553	2,246						
	Cornorates	6,526	4,327	3,588		6,526	4.450	3,677						
	of which: SME	4,254	2.801	2,418		4,439	2,959	2.358						
	Retail	13,796	6,242	4,128		13,784	6,290	4.173						
	of which: SME	5,777	3,463	2,041		5,672	3,463	2,053						
Consolidated data	Secured by mortgages on immovable property	5,616	5,459	2.061		5,753	5.605	2,116						
	of which: SME	3,499	3,364	1,262		3,499	3,376	1,272						
	Exposures in default	946	427	457	477	840	407	439	407					
	Items associated with particularly high risk	126	90	135		128	101	151						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and cornorates 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	671	671	1,462		760	760	1,548						
	Standardised Total <sup>2</sup>	60,486 (1) Original exposure, unlike Ex	51,098	14,335	671	61,432	52,643	14,831	615					

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)	22,857	25,050			22.941	25.451		
	Central governments or central banks Regional governments or local authorities	739	25,050 673	0		22,941	25,451	0	
	Public sector entities	1,018	565	272		1.092	619	305	
	Multilateral Development Banks	1,020				1,004	0.5		
	International Organisations	ō	ō	ō		ō	ō	i i	
	Institutions	5,736	5,157	2,044		5,980	5,446	2.195	
	Cornorates	5,085	3,302	2,662		5.081	3,432	2,763	
	of which: SME	3,417	2,174	1,890		3,581	2,321	1,823	
	Retail	11,073	4,810	3,169		11,048	4,846	3,206	
SPAIN	of which: SME	4,860	2,811	1,667		4,749	2,808		
SPAIN	Secured by mortgages on immovable property	5,222	5,086	1,886		5,326	5,199		
	of which: SME	3,263	3,147	1,143		3,249	3,145		
	Exposures in default	846	394	422		725	361	386	
	Items associated with particularly high risk	113	80	120		119	94	142	
	Covered bonds	0	0	0		0	9	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	U		
	Collective investments undertakings (CIU)	131	131	131		158	158	158	
	Equity Other exposures	131	131	1.460		158 748	748		
	Other exposures Standardised Total <sup>2</sup>	000	000	1,460	554	/40	/40	1,330	51
	Standardised Lotal				334				

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	09/2020			As of 31	12/2020	
	(+) 00 (4)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
PORTUGAL	Control of comments or central and control of control o	843 27 34 0 43 1,441 8,546 1,579 916 394 225 97 12 0 0 0	8413 14 28 0 41 31 1,055 666 99 663 373 217 22 10 0 0 6	0 3 10 0 25 52 522 528 628 374 175 119 35 15 0 0	64	1,394 16 33 0 85 1,444 885 1,606 922 407 229 93 9 0 0 0 6	1,394 9 28 0 85 1,018 6977 655 387 221 22 6 0 0 0	0 2 9 0 0 46 914 535 632 375 183 127 34 9 0 0	61
	Out Charles				100				0.4

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31,	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	. 3	i .
	Multilateral Development Banks	0	0	0		0	0	0	ľ
	International Organisations Institutions	0	0	0		0	0		
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	. 0	
Country of	of which: SME	ō	ō	ō		ō	0	0	
Counterpart 3	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0		0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakings (CIU)	0	0	0		ō	0	0	
	Equity Other exposures	0	0	0		0	0	0	
1	Other exposures						0		

		(2) Total value adjustments and exposures, but includes gener	oroxisions per country of cor al credit risk adjustments.	unterparty excludes those for se	acuristisation exposures, addition	al valuation adjustments (AVAs	and other own funds reduct	ions related to the	
					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 4	Control Communities to credit all sections (i.e., %)  Additional Communities or total an identities  Additional Communities or total an identities  Additional Communities or total an identities  Medicated or Communities  Medicated or Medic	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		000000000000000000000000000000000000000		000000000000000000000000000000000000000	
l .	Standardised Total <sup>2</sup>				0				0

The Control amounts a color Economy value. It reported before taken into account any offer the six control control and the color control control and the color control and the color color color color and the color col



## 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bankinter, S.A.

Country of Counterpart S Country of Counterpart S Country of Count		Bankinter, S.A.											
Country of						Standardise	d Approach						
Country of Counterpart S Country of Country				As of 30)	09/2020			As of 31	/12/2020				
Country of		(100.4)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	Country of Counterpart 5	Colorial recomments or central basis.  Radiola overments or local authorities  Radiola colorial or local authorities  Radiola colorial or local authorities  Radio calcular controls  Radio calcular colorial calcular  Radiola colorial calcular  Radiola colorial calcular  Radiola colorial  Radiola colo	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0			

		eguades, our reason gene			Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	from PUR *63	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	Control deveniments or control basis of social animoments of local antiformities and control of local antiformities and control of local antiformities and control of local animoments and local animoments animoment	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	d provisions per country of cou						0
		exposures, but includes gene	ral credit risk adjustments.		Standardire				

		Standardised Approach								
		As of 30	/09/2020			As of 31	/12/2020			
(min EUR. %)	Original Exposur	Exposure Value	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>5</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of  Countr	ant.	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		000000000000000000000000000000000000000	0		

		exposures, but includes gener	exposures, but includes general credit risk adjustments.									
					Standardise	d Approach						
			As of 30/	09/2020			As of 31	/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks International Organisations	0	0	0		0	0	0				
	Institutions	ō	ő	ő		ő	ō	ő				
	Corporates of which: SME	0	0	0		0	0	0				
Country of	Retail of which: SME	0	0	0		0	0	0				
ounterpart 8	Secured by mortgages on immovable property	0	0	0		ō	0	0				
	of which: SME Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk Covered honds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakinos (CIU) Equity	0	0	0		0	0	0				
	Other exposures					0		0				
	Standardised Total <sup>2</sup>				0				0			

(1) Orielael exocurs, unified Exocurs value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitication techniques (e.g., substitution effects).
(3) Total value activaments and creditions our country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	/09/2020			As of 31	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR. %) Central governments or central banks										
	Regional governments or local authorities	ŏ	i o	ő		ŏ	i i	o o			
	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	9	0			
	Corporates	0		0							
	of which: SME Retail	0		0							
Country of	of which: SME	ŏ	i o	ő		ŏ	i i	o o			
Counterpart 9	Secured by mortgages on immovable property	0		0		0	0				
Counterpart	of which: SME	0	0	0		0	0	0			
	Exposures in default	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 ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0				
	Collective investments undertakings (CLU) Equity	0		0		ů					
	Other exposures	0		0		0					
	Standardised Total <sup>2</sup>	Ů	·	· ·		Ů					

		<ul> <li>Total read a finishing after throughts the "Collisis" of content of content and content of conten</li></ul>									
					Standardise	d Approach					
			As of 30,	09/2020			As of 31	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR. %) Central governments or central banks					0					
	Regional governments or central banks Regional governments or local authorities	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					
	Institutions Corporates	0	0	0		0					
	of which: SME	ō		0		ō					
	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME Exposures in default	0		0		0					
	Items associated with particularly high risk	0	o o	o o	Ů	0	i i	0	, and the same of		
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	0	0	0		0	0	0			
	Equity Other exposures	0	0	0		0	0				
	Other exposures Standardised Total <sup>2</sup>			0		U	·	,			
	Standardised Total										



	bullion, sore										
					Standardise	d Approach					
			As of 31,	03/2021			As of 30	/06/2021			
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	27,899	30,496			29,276	31,970	0			
	Regional governments or local authorities	746	645	0		669	618	0			
	Public sector entities	511	270	10		514 27	273 24	10			
	Multilateral Development Banks	0	U	0		2/	29	0			
	International Organisations Institutions	6,481	5,704	2,153		6,991	6,212	2,164			
	Institutions	6,586	4.157	3,473		6,775	4,373	3,614			
	of which: SME	4,293	2,684	2,176		4.417	2,695	2,194			
	or which: SME Retail	13,759	6,069	4,034		13,861	6,257	4,176			
	of which: SME	5,628	3,333			5,559	3,337	1,986			
Consolidated data	Secured by mortgages on immovable property	6,145	5,997	2,252		6,340	6,190	2,318			
	of which: SMF	3,560	3,439	1,286		3,696	3,572	1.333			
	Exposures in default	888	431		419	942	425		470		
	Items associated with particularly high risk	151	98	147		143	90	135			
	Covered bonds	0	0	0		0	0	0			
ı	Claims on institutions and comporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
ı	Equity	171	171			166	166				
ı	Other exposures	776	776	1,556		735	735	1,474			
	Standardised Total <sup>2</sup>	64,114	54,814	14,276	642	66,439	57,331	14,528	687		
		(1) Original exposure, unlike Exposure value, is reported bufore taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).									

					Standardised Approach										
					Standardisc	и арриовен									
			As of 31	/03/2021			As of 30	06/2021							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>						
	(min EUR, %)			_											
	Central governments or central banks	25,857 745	28,454 644			26,508 668	29,202 617	0							
	Regional governments or local authorities Public sector entities	479	244			482	246	0							
	Multilateral Development Banks	4/9	244	0		77	240	0							
	International Organisations	0	0	0		0		0							
	Institutions	6,373	5,595	2,111		6,914	6,134	2,148							
	Comorates	5,119	3,111			5,347	3,373	2,702							
	of which: SME	3,480	2,078			3,548	2,026	1,613							
	Retail	11,043	4,683			11,094	4,808	3,203							
SPAIN	of which: SME	4,727	2,696	1,617		4,650	2,693	1,616							
JI ALIV	Secured by mortgages on immovable property	5,616	5,482	2,024		5,852	5,717	2,094							
	of which: SME	3,322 747	3,215 366	1,167		3,442 789	3,332 360	1,202							
	Exposures in default				350			391	400						
	Items associated with particularly high risk Covered bonds	136	86	129		127	77	115							
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0			0	0								
	Collective investments undertakings (CIU)	0	0	0		0	0	1							
	Equity	165	165	165		160	160	160							
	Other exposures	761	761			730	730	1.469							
	Standardised Total <sup>2</sup>			4,010	535			1,131	582						

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30,	06/2021	
	(100.4)	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
PORTUGAL	Cont Diff. No. 1  Control Cont	636 12 22 0 0 83 1,466 813 1,580 901 433 228 120 0 0 0	636 12 22 0 0 83 1,066 6969 637 438 2225 53 10 0 0 0	0 0 10 0 37 943 566 365 196 120 64 18 0 0	64	1,421 1 22 0 9 9 1,428 889 1,627 908 342 254 124 17 0 0	1,020 1 27 0 0 99 1,000 669 1,001 644 327 240 5 1 3 3 3 3 0 0 0 9 1,000 669 1,000 649 1,000 1,00	0 0 0 12 912 931 637 370 162 130 66 20 0 0	65
	Standardised Total <sup>2</sup>			Ü	92	Ů			89

(1) Original registers, unlike Engineer value, is reported before tables yets account any effect due to credit convenient fortion tenders or roads risk entirgation bushrepase (e.g., substitution effects).
(2) Tatal view adjustments and provisions per country of constrainparts excludes those for acconstitution exposures, additional valuation adjustments (APA) and other own funds reductions related to the account of any adjustments or country of constrainparts excludes those for acconstitution exposures, additional valuation adjustments (APA) and other own funds reductions related to the accountry of the adjustments of the adjustments (APA) and other own funds reductions related to the accountry of the adjustments of the adjustments (APA) and other own funds reductions related to the accountry of the adjustments of the adjustments (APA) and other own funds reductions related to the accountry of the adjustments of the adjustments (APA) and other own funds reductions related to the accountry of the adjustments of the adjustments (APA) and other own funds reductions related to the accountry of the adjustments of the adjustments (APA) and other own funds reductions related to the accountry of the adjustments (APA) and other own funds reductions related to the accountry of the adjustments (APA) and other own funds reductions related to the accountry of the adjustments of the accountry of the accountry of the adjustments of the accountry of the accountry of the accountry of the adjustments of the accountry of the adjustments of the accountry of the accountry of the accountry of the accountry of the ac

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 3	Control constraints are control and control. No. No. No. No. No. No. No. No. No. No	000000000000000000000000000000000000000		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		000000000000000000000000000000000000000	0

		(2) Total value adjustments and provisors per country of counterparty excludes those for securidation exposures, additional valuation adjustments (ANA) and other own funds reductions related to the exposures, but includes senses questive distinguishments.  Standardised Approach											
					Standardis	d Approach							
			As of 31	/03/2021			As of 30	/06/2021					
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
Country of Counterpart 4	Control overmentate or control tables ( account overmentate or robot authorities  account overmentate or robot authorities  facilitation florestiment Basis  facilitations ( facilitations of the control of tables  facilitations ( facilitations of tables ( facilitations of tables of tables ( facilitations of tables o	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0				
	Other exposures Standardised Total <sup>2</sup>	Ü		0	0	0			0				

(I) Organi operate, utilité Epparer vales, in reporte la des tales pins accourt any effect due to cost connection fictors or cost cin elligation behaviours (e.g. authentitus effects).
(2) Tale vius applicaments and proviours per convey of countryparty exclusion from the scondition exposure, additional substantion applicaments ((ridge) and other core fronts reductions visible to the country account of the displacement of th



Country of Counterpart 8

# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Bankinter, S.A.								
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 5	Control Community or control for Active Control Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			o	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	
	Standardised Total <sup>2</sup>				ect due to credit conversion fact ecuristisation exposures, additio				

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6 Country of Country	nical basis.  And authorities  In a   mmovable property  Codary high risk  convocates with a ST credit assessment	0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>t</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 7	Control overcomments or control subsets accounted overcomment or control authorities should all overcomments or control authorities should be controlled to the control of	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

			Standardise	d Approach			
	As of 31/	03/2021			As of 30/	06/2021	
Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
0	0	0		0	0	0	
0	0	0		ō	ō	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	U	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

			nd provisions per country of o		ecuristisation exposures, additio				
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min FID %L)	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 9	Contain somemonists or control sealest Residual somemonists of local antiforties Public south well for the sealest Residual south sealest Residual s	0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0
1	Chandrad and Tabel								

		exposures, but includes gene	aral credit risk adjustments.				,		
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Control Community or control for Control Control  Administration of Control Control Control  Administration of Control Control  Administration of Control  Administration  Composites  Com	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
	Standardised Total <sup>2</sup>				0				0

Credit Risk - IRB Approach
Bankinter, S.A.

							IRB Ap	proach					
				As of 3	10/09/2020					As of 3	31/12/2020		
		Original Exposure								Exposure Value <sup>1</sup>			Value adjustm
	(min EUR, %)		Of which: defaulted	- Initia		Of which: defaulted	provisions		Of which: defaulted	· ·		Of which: defaulted	provisi
	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 Corporates - Of Which: Specialised Lending	21,322 1.011	159 12	13,759 753	9,787 739	0	128	21,214 924	165	13,530 687	9,706 694	0	133
	Corporates - Of Which: SME	5.018	60	753 3,373	2.233	0	4 52	929 5.146	64	3.408	2.199	0	47
	Retail	28,659	828	26,949	5.253	171	285	29.015	825	27.185	5.349	161	298
	Retail - Secured on real estate property	24,954	590	24.828	4.536	167	110	25,261	569	25,136	4,677	157	105
	Retail - Secured on real estate property - Of Which: SME	1.834	132	1.791	479	19	19	1.819	131	1.780	457	19	20
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sf	23,120	458	23,037	4,057	148	91	23,442	438	23,355	4,221	138	85
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	3,473	205	1,924	632		158	3,523	222	1,855	589	4	175
	Retail - Other Retail - Of Which: non-SME	232	34	197	86	0	17	231	34	194	83	0	18
	Equity				675	0				. 0	659	0	
	Other non credit-obligation assets  IRB Total <sup>2</sup>				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. substitut (2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of	30/09/2020					As of 31/12/2020			
								Value Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	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	13,799	9,787	0	128	21,214	165	13,530	9,706	0	133
	Corporates - Of Which: Specialised Lending	1,011	12	753	739	0	4	924	10	687	694	0	3
	Corporates - Of Which: SME	5,018	60	3,373	2,233	0	52	5,146	64	3,408	2,199	0	47
	Retail	24,410	763	22,731	4,235	103	260	24,700	764	22,904	4,307	99	282
	Retail - Secured on real estate property	20,705	525	20,610	3,517 479	99	85	20,946	507	20,855	3,635 457	94	89
SPAIN	Retail - Secured on real estate property - Of Which: SME	1,834	132	1,791		19	19	1,819	131	1,780		19	20
517414	Retail - Secured on real estate property - Of Which: non-S		393	18,819	3,039	80	66	19,127	376	19,074	3,179	76	70
	Retail - Qualifying Revolving	0	0	0	0		174	3,755	256	2 049	0	0	0
	Retail - Other Retail	3,705	239	2,121	717	4					672	4	193
	Retail - Other Retail - Of Which: SME	3,473 232	205 34	1,924	632	4	158 17	3,523	222 34	1,855 194	589	4	175
1	Retail - Other Retail - Of Which: non-SME		34	197	86		17	231	34	194	83	0	18
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
l	IRB Total												

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

							IRB Ap	proach					
				As of	0/09/2020					As of	31/12/2020		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	s Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>					Value adjustments
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		0			0		0			0		0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		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
	Retail - Secured on real estate property	4,249	65	4,218	1,018	68	16	4,315	61	4,281	1.042	63	16
	Retail - Secured on real estate property - Of Which: SME	0	0.5	9,210	0.010	0.0	0	0	0.	9,201	0	0.	0
PORTUGAL	Retail - Secured on real estate property - Of Which: non-Si	4,249	65	4.218	1.018	68	16	4.315	61	4.281	1.042	63	16
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	o o	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
1	Equity	0	0	0	0	0	0		0	0		0	0
	Other non credit-obligation assets												
	IRB Total												

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

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	is .	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
		Corporates - 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
Country of Counterpart 3		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3		Retail - Secured on real estate property - Of Which: non-St	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
I	Equity		0	0	0	0	0	0	0	0	0	0	0	0
I		credit-obligation assets												
	<b>IRB Total</b>													

| Acrd 30/09/2020 | Acrd 31/12/2020 | Acrd 31/12

## 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2020					As of 3	1/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provision
	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
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Ut Which: SME Retail		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
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-St	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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												4
	IRB Total												4

		Ī						IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
		(min EUR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME		0		0		0	0		0	0		0
	Retail	corporates - or winds: sine	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
6		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-Sf	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	credit-obligation assets		0		U			0	0		U		-
	IRB Total												-	_

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	• 4.50		Of which: defaulted	provisions		Of which: defaulted	· unoc		Of which: defaulted	provisions
	Central ba Institution	nks and central governments is	0	0	0	0	0	0 0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
6		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets						Ů						- ŭ
	IKB Total													

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount .	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	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
Country of Counterpart 8	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		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
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	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
	Other non credit-obligation assets IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bar Institution	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	ō	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Or Wnich: SME	0	0	0	0	0	0	0	0		0	0	0
	Recall	Retail - Secured on real estate property	0	0	0	ő	0	0	0	ő	0	0	0	ő
Country of Country on O		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-St	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 Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		0		0
			0	0	0	0	0	0	0		0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets	Ů	Ü	Ů				, i	Ů	Ü	- U		, in the second
	IRB Total													

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

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	· ince		Of which: defaulted	provisions
	Central ba	inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio Corporate		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate			0			0	0	0			0		0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	corporates - or wildi: sine		0	0	0	0	0	0	0	0	0		0
	Policiani.	Retail - Secured on real estate property	0	0	0	0	0	0	n	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
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Sf	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
		credit-obligation assets												
	<b>IRB Total</b>													

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

#### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Bankinter, S.A.

								IRB Ap	proach					
					As of 3	31/03/2021					As of 3	0/06/2021		
			Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		22,036 887	180	13,505 649	10,131 645	1	130	21,990 846	216	13,666	10,393 592	1	134
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	5.421	69	3.519	2.267		45	5.331	65	3,517	2.334		3
	Retail	Corporates • Or Wilds: SHE	29.259	794	27.387	5.163	429	300	29.865	774	27.926	5,273	394	293
	recuii	Retail - Secured on real estate property	25,639	530	25,478	4.348	351	102	26,169	504	26,001	4,436	321	96
		Retail - Secured on real estate property - Of Which: SME	1.704	116	1.668	1.018	78	19	1.691	109	1,659	1.030	70	14
Consolidated data		Retail - Secured on real estate property - Of Which: non-Si	23.935	414	23.810	3.331	273	83	24,478	395	24.342	3,406	251	71
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	3,619	264	1,909	815	77	198	3,695	270	1,925	837	73	207
		Retail - Other Retail - Of Which: SME	3,387	230	1,713	735	73	180	3,460	237	1,725	754	69	190
		Retail - Other Retail - Of Which: non-SME	232	34	196	80	4	18	235	33	199	82	4	17
	Equity		0	0	0	0	0		0	0	0	0	0	
	Other non	credit-obligation assets				717						661		
	IRB Total <sup>2</sup>					16,012						16,326		

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	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	22,036	180	13,505	10,131	1	130	21,980	216	13,666	10,393	1	134
	Corporates - Of Which: Specialised Lending	887	9	649	645	0	3	846	7	622	592	0	3
	Corporates - Of Which: SME	5,421	69	3,519	2,267	1	45	5,331	65	3,517	2,334	1	46
	Retail	24,905	734	23,072	4,139	372	284	25,447	715	23,549	4,276	344	278
	Retail - Secured on real estate property	21,286	470	21,163	3,324	295	87	21,752	445	21,624	3,440	271	71
SPAIN	Retail - Secured on real estate property - Of Which: SM		116	1,668	1,018	78	19	1,691	109	1,659	1,030	70	14
SPAIN	Retail - Secured on real estate property - Of Which: no	-SP 19,582	354	19,495	2,306	217	68	20,061	336	19,965	2,410	201	57
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,619	264	1,909	815	77	198	3,695	270	1,925	837	73	207
	Retail - Other Retail - Of Which: SME	3,387	230	1,713	735	73	180	3,460	237	1,725	754	69	190
	Retail - Other Retail - Of Which: non-SME	232	34	196	80	4	18	235	33	199	82	4	17
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

0 0 0 1,025 1,025 0 1,025 0 0 0 996 996 0 996 0 PORTUGAL

	,												_
							IRB Ap	proach					
				As of 1	31/03/2021					As of 3	80/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	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		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Retail	ő	ő	ő	ő	ő	o o	ő	ő	o o	ő	l ő	ŏ
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
6	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: non-Si	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
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0		0		0	0			0
	Equity Other non credit-obligation assets	J	0	0	U	0	- 0		0	- 0		-	
	IRB Total												
	and rotal												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail 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 Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total	(1) Original ex											

#### 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

	Bankinter, S.A.											
						IRB Ap	proach					
				31/03/2021 Risk exposur	o amount	Value				30/06/2021 Risk exposur	ra amount	Value
	(mb EUR, %) Central banks and central governments Institutions Corporates	Original Exposure <sup>1</sup> Of which: defaulted  0 0 0 0 0	Exposure Value <sup>1</sup>	0 0 0	Of which: defaulted	adjustments and provisions	Original 0 0	Of which: defaulted	Exposure Value <sup>1</sup>	0 0 0	Of which: defaulted	adjustment and provisions
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SNE Retail Retail - Secured on real estate property	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
Country of Counterpart 5	Retal = Socured on real estate property - Of Which; SME Retal = Qualifie Socured on real estate property - Of Which; SME Retal = Other Retal Retal = Other Retal = Of Which; SME Retal = Other Retal = Of Which; smr-SME	0 0	0	0 0 0	0	0	0	0	0 0	0 0	0 0 0	0 0
	Retail - Other Retail - Of Which: non-SME  Equity Other non credit-obligation assets IRB Total	0 0	0	0	0	0	0	0	0	0	0	0
		(1) Original exposure, unlike	Exposure value, is i	reported before taking	into account any e	IRB Ap		actors or credit n	sk mitigation tex	miques (e.g. substituti	on errects).	
			As of	31/03/2021					As of	30/06/2021		Value
	(mh ELR, %)  Central banks and central governments	Original Exposure <sup>1</sup> Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposur	Of which: defaulted	Value adjustments and provisions	Original	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposu	Of which: defaulted	Value adjustment and provisions
	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	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
Country of Counterpart 6	Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving  Retail - Other Retail	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
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity	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
	Other non credit-obligation assets IRB Total	(1) Original exposure, unlike	Exposure value, is	reported before taking	into account any e	effect due to cres	dit conversion fa	actors or credit ri	isk mitigation tex	thniques (e.g. substitut	ion effects).	
				31/03/2021		IRB Ap	proach			30/06/2021		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	31/03/2021 Risk exposur		Value adjustments and provisions	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu		Value adjustment and provisions
	(min EUR, %) Central banks and central governments Institutions	Of which: defaulted 0 0 0 0	0 0	0	Of which: defaulted 0 0	provisions 0 0	0	Of which: defaulted 0 0	0	0	Of which: defaulted 0 0	0
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	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
Country of Counterpart 7	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving Retail - Other Retail	0 0 0 0 0 0	0	0 0 0	0	0	0	0 0	0 0 0	0 0 0	0 0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets TBR Total	0 0	0	0	0	0	0	0	0	0	0 0 0 0	0
		(1) Original exposure, unlike	Exposure value, is o	reported before taking	into account any e	effect due to crea	dit conversion fa	actors or credit ri	isk mitigation tex	hniques (e.g. substitut	ion effects).	
		(1) Original exposure, unlike		reported before taking	into account any e	IRB Ap		actors or credit ri		chniques (e.g. substituti	ion effects).	
	(mb DJF, %)	(1) Original exposure, unlike  Original Exposure <sup>1</sup> Of which defaulted					proach	exposure <sup>1</sup> Of which:				Value adjustment and provisions
	Contral blanks and central (preventments fractitations Corporates Organics Organics Of Which Specialised Lending	Original Exposure*  Of which of-sulted 0 0 0 0 0 0 0 0	As of  Exposure Value  0 0 0	31/03/2021	e amount  Of which: defaulted  0 0 0	Value adjustments and provisions	Original	Exposure <sup>s</sup> Of which: defaulted 0 0 0	As of  Exposure  Value <sup>1</sup> 0 0 0	30/06/2021	Of which:	Value adjustment and provisions
Country of Counterpart 8	Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SHE Retail Retail - Secured on real estate property Ratail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: SHE	Criginal Exposure <sup>8</sup> Of which defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of Exposure Value  0 0 0 0 0 0 0 0 0	31/03/2021  Risk exposur  0 0 0 0 0 0	of which: defaulted	Value adjustments and provisions	Original	Exposure <sup>1</sup> Of which: defaulted 0 0 0 0 0 0 0 0 0	As of Exposure Value  0 0 0 0 0 0 0	30/06/2021  Risk exposul  0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0	0 0 0 0 0 0
Country of Counterpart 8	Institutions Corporates	Original Exposure*  Orientation  Orientation	As of  Exposure  Value  0  0  0  0  0	31/03/2021 Risk exposur	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions	Original	Exposure <sup>1</sup> Of which: defaulted 0 0 0 0 0 0 0	As of  Exposure  Value <sup>1</sup> 0  0  0  0  0  0  0	Risk exposur 0 0 0 0 0 0	of which: of which: of sheet  0  0  0  0  0  0  0  0	0 0 0 0 0 0
Country of Counterpart 8	Testitations Corporates Of White-Socialised Lending Corporates Of White-Socialised Lending Corporates Of White-Socialised Lending Corporates Of White-Socialised Lending Read = Social Control of Lending Read Property Of White-Socialised Lending Le	Original Exposure*  Oriental Communication of the C	As of Exposure Value  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/03/2021  Risk exposur  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e amount Of which: cefaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions	Original  Original	Exposure <sup>4</sup> Of which: of-auted  0  0  0  0  0  0  0  0  0  0  0  0  0	As of Exposure Value  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30/06/2021  Risk exposul  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	of which: cfsuted 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
Country of Counterpart 8	Testitations Corporates Of White: Specialised Lending Corporates - Of White: Specialised Lending Corporates - Of White: Steel Conference of Lending Read - Special of Lending	Original Exposure*  Or whole to the control of the	As of  Exposure  Value  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposur  Risk exposur  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e amount Of which: cefaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions	Original  Original  O  O  O  O  O  O  O  O  O  O  O  O  O	Exposure <sup>4</sup> Of which: of-auted  0  0  0  0  0  0  0  0  0  0  0  0  0	As of Exposure Value  0 0 0 0 0 0 0 0 0 0 0 0 0 0 sk miltigation tec	Risk expression  O O O O O O O O O O O O O O O O O O O	of which: cfsuted 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
Country of Counterpart 8	Testitations Corporates Of White: Specialised Lending Corporates - Of White: Specialised Lending Corporates - Of White: Steel Conference of Lending Read - Special of Lending	Original Exposure*  Or whole to the control of the	As of Exposure value, is i	31/03/2021  Risk exposur  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e amount  Of whitch  Of whitch  Of Of the control o	Value adjustments and provision of the control of t	Original  Original  O  O  O  O  O  O  O  O  O  O  O  O  O	Exposure <sup>4</sup> Of which: of-auted  0  0  0  0  0  0  0  0  0  0  0  0  0	As of  Exposure Value  0 0 0 0 0 0 0 0 0 0 0 0 0 0 As of	30/06/2021  Risk exposul  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	of which of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Country of Counterpart 8	Testitutions  Corporates of White-Socialised Lending Corporates of White-Socialised Lending Corporates of White-Socialised Lending Corporates of White-Socialised Lending Ratial - Social or and additional control of White-Socialised Lending Ratial - Social or and additional control of White-socialised Lending Ratial - Other Read - Other Read - Of White-socialised Lending Ratial - Other Read - Other Read - Of White-socialised Lending Ratial - Other Read - Other Read - Of White-socialised Lending Ratial - Other Read - Othe	Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*	As of  Exposure  Value  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/03/2021  Risk exposes  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e amount  Of which:  O O O O O O O O O O O O O O O O O O O	Value adjustments and provisions  0 0 0 0 0 0 0 0 0 0 1 RB Ap	Original  Original  Original  Original  Original	Exposure <sup>4</sup> Of which: of an of the control of the	As of  Exposure  Value  0  0  0  0  0  0  0  0  0  0  0  0  0	30/06/2021 Rick exposes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	re amount  Of which:  or of the control of the cont	Value adjustment and provision
Country of Counterpart 8	Testitations  Corporates Control Special Control Contr	Original Exposure*  Original Exposure*  O	As of  Exposure Value  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Bisk exposur  Risk exposur  O  O  O  O  O  O  O  O  O  O  O  O  O	e amount  Of which obtained of which obtained of one of on	Value adjustments of the control of	Original  Original  Original  Original  Original  Original	Exposure*  Or which octalized to 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of Espoture  Value  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30/06/2021 Rick exposus 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	or amount  of which defaulted  o  o  o  o  o  o  o  o  o  o  o  o  o	Value adjusting provisions
Country of Counterpart 8  Country of Counterpart 9	Testitations Corporates Of White-Specialised Lending Corporates Of White-Specialised Lending Corporates Of White-Specialised Lending Corporates Of White-Specialised Lending Read - Special of Lending	Original Exposure*  Original Exposure*  Original Exposure*  O	As of  Exposure Value  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/03/2021  #filit exposes  0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 0 0 0	e amount  Of which: object of a count any of a secount any of a count any of a count and of a count and of a count any of a count any of a count and of a co	IRB Ap  Watus  adjustments and provisions 0 0 0 0 0 0 0 0 0 0 0 1 IRB Ap  Value adjustments provisions	Original  Original  Original  Original  Original	Exposure*  Or shoots  Anti-shoot  O O O O O O O O O O O O O O O O O O O	As of Espoisors  Value  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30/06/2021 Rick exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	or amount  Of which: electricity  0  0  0  0  0  0  0  0  0  0  0  0  0	Value adjustment provisions of the provisions of
	Testitations  Corporates Control Special Control Contr	Original Exposure*  Original Exposure*  O	As of  Exposure Value  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/03/2021  #filit exposure  0 0 0 0 0 0 0 0 0 0 0 3 10 0 0 0 0 0 0	e amount  Of which:  with and  0  0  0  0  0  0  0  0  0  0  0  0  0	TRE App Value and partners and	Original  Original  Original  Original  Original  Original	Exposure*  Of shinks defaulted  O  O  O  O  O  O  O  O  O  O  O  O  O	As of Exposure  Value  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30/06/2021 Rick exposed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	or amount  of which defaulted  o  o  o  o  o  o  o  o  o  o  o  o  o	Value adjusting provisions
	Testifaction Concentes - Of White-Specialised Lending Concentes - Of White-Specialised Lending Concentes - Of White-Specialised Lending Recall - Secured on real exists properly Recall - Secured on real exists properly Recall - Secured on real exists properly Recall - College Security Recall - Secured on real exists properly Recall - College Security - College Security - College Security Recall - College Security - College	Original Exposure*  Original Exposure*  O	As of  Exposure value, a lease value value a lease value v	31/03/2021  Risk exposes  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	To amount of the state of the s	IRR App   Value exists  of value exists  value exists  of value exists  value exists  of va	Original  Original  Original  Original  Original  Original  Original	Exposure*  Of which, which we will be a constant of the constant of constant o	As of Cartesian Inc.	30/04/2021 Rick exposus 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	or amount  Of which, which will be a minore to a minor	Value  Value  Value  O  O  O  O  O  O  O  O  O  O  O  O  O
	Testifaction Concentes - Of White-Specialised Lending Concentes - Of White-Specialised Lending Concentes - Of White-Specialised Lending Recall - Secured on real exists properly Recall - Secured on real exists properly Recall - Secured on real exists properly Recall - College Security Recall - Secured on real exists properly Recall - College Security - College Security - College Security Recall - College Security - College	Original Exposure*  Original Exposure*  Original Exposure*  (1) Original exposure, unities  Original Exposure*  Original Exposure*	As of  Exposure value, is 1  Exposure value, is 1  Exposure value, is 1  Exposure value, is 1	31/03/2021  Risk exposes  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	To amount of the state of the s	IRR App   Value exists  of value exists  value exists  of value exists  value exists  of va	Original  Original	Exposure*  Of which, which we will be a constant of the constant of constant o	As of Control of Contr	30/04/2021 Rick exposus 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	or amount  Of which, which will be a minore to a minor	Value adjustment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Testitations Concentes - Of White-Specialised Lending Coponates - Of White-Specialised Lending Coponates - Of White-Specialised Lending Coponates - Of White-Specialised Lending Read - Special - Special - One and data property - Of White-specialised Lending Read - Other Read - Other Read - Of White-specialised Lending Read - Other Read - Other Read - Of White-specialised Lending Coponates - Of White-Spec	Original Exposure*  Original Exposure*  Original Exposure*  (1) Original exposure, unities  Original Exposure*  Original Exposure*	As of  Exposure value, is 1  Exposure value, is 1  Exposure value, is 1  Exposure value, is 1	Risk exposer  Risk exposer  Risk exposer  Risk exposer  Risk exposer  Risk exposer  Risk exposer	To amount  Of which of the control o	IRR April 1995 April 1	Original	Exposure*  Of which, which we will be a constant of the constant of constant o	As of Control of Contr	30/06/2021  Rick exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	or amount  Or selection  Or se	Value adjustners
	Testitations Concentes - Of White-Specialised Lending Read - Special or and attale properly - Of White-specialised Lending Read - Concented Lends - Of White-specialised Lending Read - Other Read - Other Read - Of White-specialised Lending Read - Other Read - Other Read - Of White-specialised Lending Other near coefficients assets  180 - Tead  Committed Search - Of White-Specialised Lending Concentes - Of White-Specialised Lending Concentes - Of White-Specialised Lending Read - Specialised Lending Lending Read - Specialised Lending Lending Read - Other Lends - Of White-Specialised Lending Read - Other Lends - Other Lends - Of White-Specialised Lending Read - Other Lends	Original Exposure*	As of  Exposure value, is in  Exposure value, is in  As of  Exposure value, is in  As of  Exposure value, is in  Companies value, is in  As of  Exposure value, is in  As of  Exposure value, is in  O  O  O  O  O  O  O  O  O  O  O  O  O	31/03/2021  Risk exposes  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	To amount of the control of the cont	IRR Applications of the control of t	Original	Exposure*  Control of	As of Experience   Compared to the Compared to	30/04/2021  Rick exposus  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	re amount    Criminal   Criminal	Value  O O O O O O O O O O O O O O O O O O O
	Concess: - Of White: Specialised Lending Coporates: - Of White: Specialised Lending Read - Special of Lending Coporates: - Of White: Non- Read - Coporates: - Of White: Specialised Lending Read - Coporates: - Of White: Specialised Lending Coporates: - Of White: Specialised Lending Coporates: - Of White: Specialised Lending Read - Coporates: - Of White: Specialised Lending Coporates: - Of White: Specialised Lending Read - Coporates: - Of White: Specialised Lending Coporates: - Of White: - Specialised Lending Read - Specialised common and detail property	Original Exposure*  Original Exposure*  O	As of Exposure value, is in the Exposure val	31/03/2021  #ilik exposes  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	To amount  To distinct  On the control of the contr	IRR April 1997 April 1	Original	Exposure*  Control of the control of	As of Experience  Q	30/94/2021  Rick exposed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	re amount  To indicate of control of the control of	Value  djusteening
Country of Counterpart 9	Testitutions Corporates - Of White-Specialised Lending Read - Special - Special - Of White-Specialised Lending Read - Corporates - Of White-Specialised Lending Read - Color Feed - Of White-Specialised Lending Comparison - Of White-Specialised Lending Corporates Corporates - Of White-Specialised Lending	Original Exposure*	As of  Exposure value, a 1  Exposure value, a 1  As of  Exposure value, a 1  As of  Exposure value, a 1  As of  Exposure value, a 1	31/03/2021  Risk exposed  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	To account to a contract any of account any of acco	IRR April of the second of the	Original	Exposure    Collaboration   Co	As of Exposure As of Registron to As of Exposure As of Registron to Control of As of Control of C	30/06/2021  Rick exposed  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	re amount  To indicate of control	Value  Value  Value  O  O  O  O  O  O  O  O  O  O  O  O  O



General governments exposures by country of the counterparty

Bankinter S A

							Bankinter, S.A.							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(											Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria													
[ 0 - 3M [	Belgium	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 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 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 [	Bulgaria	0 0 0 0 0 0 0 3	0 0 0 0 0 0 0 0 3	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 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 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 0 0 0 0 0 0 0	
[ 0 - 3M [	Cyprus													
Total  [ 0 - 3M	Czech Republic													
[ 0 - 3M [	Denmark													
[0-3M] [3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							Bankinter, S.A.							
						Direc	As of 31/12/2020 at exposures							
				On balance si	heat	Direc	ct exposures		Deriva	tivoe		Off halar	nce sheet	-
	(mln EUR)			Oil Dalaite Si	licet				Deliva	lives		OII Dalai	ice sileet	
												Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial											exposure amount
			assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
(0-2M)														
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 10Y - 10Y														
2Y - 3Y     13Y - 5Y     15Y - 10Y	Finland													
[10Y - more Total														
Total														
[3Y - 5Y [  5Y - 10Y	France													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y [														
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Germany													
Total														
[ 0 - 3M [														
13Y - 5Y I	Croatia													
[10Y - more Total [ 0 - 3M [														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	_													
[3Y - 5Y [   5Y - 10Y     10Y - more	Greece													
Total														
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Hungary													
[3Y - 5Y   [5Y - 10Y   [10Y - more	ridilgaly													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y [	Ireland													
Total	Ireland													
Total [ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]   1	Italy	100 0 13 175	100 0 13	0	0	0 0 13	100 0 0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more	100,7	890 147	0 13 175 890 147	0 0 19	0 0 0	28 8 0	0 147 881 128	0	0 0	0 0 0	0 0	0 0	0	
[3Y - 10Y   [10Y - more Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y		1,324	1,324	19	0	49	1,256	0	0	0	0	0	0	0
[ 1Y - 2Y [	Latvia													
[3Y - 5Y   [5Y - 10Y   [10Y - more	Luciu													
f 10Y - more Total	1													



General governments exposures by country of the counterparty

							Bankinter, S.A.							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Lithuania													
Total	Luxembourg													
[ 0 - 3M   [ 3M - 1Y	Malta													
Total [0 - 3M f [3 M - 1Y f [1 Y - 2Y f [2 Y - 3Y f [3 Y - 5 Y f [5 Y - 10 Y f [10 Y - more Total	Netherlands													
[ 0 - 3M [	Poland													
110Y - more	Portugal	0 0 0 34 247 595 125	0 0 0 34 247 595 125	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 30 0 11 0	0 0 0 3 247 584 125	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	Romania	0 0 0 0 0 0 11 0	0 0 0 0 0 11 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 11 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 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
130' - more	Słovakia													
10 - 3M     13M - 1Y     13M - 1Y       11Y - 2Y       12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Slovenia													



General governments exposures by country of the counterparty

							Bankinter, S.A.							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
								Derivatives mai po	Jure iun value	Delitaries mai	negative ian value			
														Risk weighted
		Total gross carrying amount of you	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [		226	226	14	0	15	197	0	0	0	0	0	0	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		226 577 252 1,219 314 2,474 1,845	226 577 252 1,219 244 2,412	44 13	0	15 29 179 1,154	197 503 59	0	0	0	0	0	0	
[2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Spain	1,219 314 2,474	1,219 244 2,412	9 17 51 222	0	1,154 15 0	56 281 2,423 1,623	0	0	0	0	0	0	
[10Y - more Total		1,845 <b>6,906</b>	1,605 <b>6,535</b>	222 371	0	0 1,392	1,623 <b>5,143</b>	0	0	0	0	0	0	0
[ 0 - 3M [														
[ 2Y - 3Y [ [ 3Y - 5Y [	Sweden													
Total														
[ 0 - 3M [														
[ 1Y - 2Y [	United Kingdom													
[5Y - 10Y [ [10Y - more Total														
1 0 - 3M I		0	0	0	0	0	0 0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ]	Iceland	0 0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more Total		7 0	7 0	0	0	0	7 0	0	0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1V [		,	,	0	Ü		,							0
[ 1Y - 2Y [	Liechtenstein													
[5Y - 10Y   [10Y - more														
Total   0 - 3M     2M - 1V														
[1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	Norway													
[3Y - 5Y   [5Y - 10Y	,													
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Australia													
[3Y - 5Y ] [5Y - 10Y ]	Australia													
f 10Y - more Total f 0 - 3M f	1													
[ 3M - 1Y [														
[3Y - 5Y [ [5Y - 10Y [	Canada													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Hong Kong													
「10Y - more Total	-													



General governments exposures by country of the counterparty

							Bankinter, S.A.							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 10Y - more Total	Japan													
[ 0 - 3M [	u.s.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[0 - 3M [ f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Other advanced economies non EEA													
Total   Tota	Other Central and eastern Europe countries non EEA													
[ 0 - 3M	Middle East	0 0 0 0 0 0 27	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 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 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	Latin America and the Caribbean	0 0 0 0 0 16 0	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 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	0 0 0	0 0 0 0 0	Ü
Total	ı	16	16	0	0	0	16	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							Bankinter, S.A.							
							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitivo fair valvo	Doniuskivos wisk	negative fair value	Off-balance sh	eet exposures	
								Derivauves with po	siuve iaii vaiue	Derivatives with	i negauve ian value			Blakerralaksad
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M	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 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 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 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 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). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to 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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

							Bankinter, S.A.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria													
[ 0 - 3M [	Belgium	0 0 0 0 66 60 0	0 0 0 0 66 60 0	0 0 0 0 66 66 60 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 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   Tota	Bulgaria	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 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 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	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	Cyprus		,	Ü			3	,	· ·	v		· ·	Ü	J
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Czech Republic													
[ 0 - 3M [	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia													



General governments exposures by country of the counterparty

							Bankinter, S.A.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Finland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	France													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Germany													
Total     Total	Croatia													
[ 0 - 3M [	Greece													
13Y - 10Y     110Y - more	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Ireland													
110Y - more	Italy	0 0 106 36 146 944 183	0 106 36 146 944 183 1,416	0 106 0 0 0 0 6	0 0 0 0 0 0	0 0 0 36 0 8 0	0 0 0 0 146 936 177 1,260	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
To - 3M	Latvia	3.00	,											



General governments exposures by country of the counterparty

Pankintor C A

							Bankinter, S.A.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Maita													
10 - 3M     13M - 1Y     11Y - 2Y     2Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Netherlands													
[ 0 - 3M [	Poland													
13Y - 10Y     110Y - more	Portugal	0 0 0 31 206 508 114 859	0 0 0 31 206 508 114 859	0 0 0 0 0	0 0 0 0 0	0 0 0 30 0 10 41	0 0 0 0 206 498 114 818	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	Romania	0 0 0 0 0 0 0 11 11	0 0 0 0 0 11 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 11 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	
110Y - more	Slovakia													
10 - 3M     13M - 17     13M - 17     11 - 27     12 - 37     137 - 57     157 - 107     107 - more   Total	Slovenia													



General governments exposures by country of the counterparty

							Bankinter, S.A.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	103 329 563 1,079 155 2,652 1,955 6,835	103 329 563 1,079 127 1,909 1,602	55 101 17 385 34 122 411 <b>1,124</b>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 159 523 612 0 0	48 69 23 82 121 2,530 1,544 <b>4,416</b>	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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	Sweden	5,500	3,11	5,52			7.50							
[ 0 - 3M [	United Kingdom													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Iceland	0 0 0 7 0 0	0 0 0 7 7	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 7 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 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 [	Liechtenstein							-						
13Y - 10Y     110Y - more	Norway													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Australia													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Canada													
0 - 3M     13M - 1Y     13M - 1Y       11Y - 2Y       12Y - 3Y     13Y - 5Y     15Y - 10Y     110Y - more   Total	Hong Kong													



General governments exposures by country of the counterparty

							Bankinter, S.A.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	esposae amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.													
[ 0 - 3M [	China													
Total	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East	0 0 0 0 0 0 0 27	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 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 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
To - 3M	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 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	0 0 0 0 0	0



#### General governments exposures by country of the counterparty

							Bankinter, S.A.							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
														Risk weighted
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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure 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	Others	0 0 4 0 0 5	0 0 4 0 0 5	0 0 0 0 0	0 0 0 0 0	0 0 4 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 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	

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). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to 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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



Performing and non-performing exposures Bankinter, S.A.

ı				,	As of 30/09/2020	0							,	As of 31/12/202	D			
		Gre	oss carrying amo	unt			ed impairment, ac fair value due to c		Collaterals and financial		Gross	carrying amou	int			ed impairment, ac fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning <sup>1</sup>	On performing	On non-performi	ng exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of wi	hich non-perform	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures-		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	14,632	0	0	0	0		0		0	14,865	0	0	0	٠	0	0	0	
Debt securities (including at amortised cost and fair value)	10,414	0	1	1	1	2		0	0	10,212		1	1	1	2	0	0	
Central banks	.,	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
Credit institutions	1,544	0	0	0	0	0	0	0	0	1,541	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
Non-financial corporations	520	0	1	1	1	2	0	0	0	549	0	1	1	1	2	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
Central banks	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
Credit institutions	2,643	0	0	0	0	0	0	0	0	2,122	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	5
Non-financial corporations	28,216	70	883	883	883	150	445	445	372	28,841	65	880	880	880	136	452	452	355
Non-rinancial corporations	28,216	/5	883	883	883	150	445	445	3/2	28,841	65	880	880	880	136	452	452	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
of which: Loans collateralised by commercial immovable property at	4,649	12	199	199	199	15	33	33	163	4,598	10	196	196	196	18	34	34	158
amortised cost																		
Households	31,871	161	793	793	793	124	258	258	404	32,511	131	721	721	721	102	224	224	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
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
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
OFF-BALANCE SHEET EXPOSURES	26,128		15	15	15	26	3	,	10	25,766		15	15	15	34	3	,	
OTT-BALANCE SHEET EXPOSURES —	20,128		15	15	15	20	,		10	25,766		15	15	15	34	3	•	9

<sup>17</sup> For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the collective allowances for frauncial seasity, individually and collective eliminated instruments at a mission collective frauncial seasity. The collective eliminate instruments are discussed with a positive sign if they are decreasing seaset. Following this sign convention, information is disclosed with in sign convention, and a carefully destructions, as explicitly information, as explicitly information in the collective and a carefully destructions, as explicitly information in the collective information in the co



OFF-BALANCE SHEET EXPOSURES

#### 2021 EU-wide Transparency Exercise

Performing and non-performing exposures

									Bankin	ter, S.A.								
				As	of 31/03/202	1								As of 30/06/202	1			
		Gros	s carrying amo	unt		Accumulate changes in provisions <sup>4</sup>	ed impairment, ac fair value due to	ccumulated credit risk and	Collaterals and financial		Gro	ss carrying amou	nt <sup>5</sup>		Accumulate changes in provisions <sup>4</sup>	ed impairment, ac fair value due to 5	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-performir	ng¹	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of wh	ich non-perforr	ning¹	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: Of defaulted	of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
Cash balances at central banks and other demand deposits	17,186	0	0	0	0	0	0	0	0	18,589	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	9,817	, 0	1	1	1	2	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	(	0 0	0	0	0	0	0	0	0
General governments	7,835	0	0	0	0	0	0	0	0	7,504	4 0	0	0	0	0	0	0	0
Credit institutions	1,665	0	0	0	0	0	0	0	0	1,674	4 0	0	0	0	0	0	o	0
Other financial corporations	98	0	0	0	0	0	0	0	0	98	в о	0	0	0	0	0	0	0
Non-financial corporations	547	0	1	1	1	2	0	0	0	541	1 0	1	1	1	2	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	68,657	126	1,849	1,800	1,634	243	745	734	883
Central banks	0	0	0	0	0	0	0	0	0	C	0 0	0	0	0	0	0	o	0
General governments	722	0	0	0	0	0	0	0	0	844	4 0	0	0	0	0	0	0	0
Credit institutions	2,166	0	0	0	0	0	0	0	0	2,599	9 1	0	0	0	0	0	0	0
Other financial corporations	2,093	1	10	10	9	1	3	3	5	2,273	3 0	10	10	9	1	3	3	5
Non-financial corporations	28,465	105	1,004	982	878	139	459	454	435	29,243	3 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	3 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	7 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
			_		_													



#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance maceum	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	nanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	o	0	0	0	o	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	О
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		345	2	409	138	44	36	337	94
DEBT INSTRUMENTS other than HFT	1,017	449	182		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 <sup>2</sup>												
Loans and advances that have been forborne more than twice  Non-performing forborne loans and advances that failed to meet the non-	0						0					
non-performing forborne loans and advances that falled to meet the non- nerforming exit criteria	0						0					

<sup>(1)</sup> 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

<sup>&</sup>lt;sup>©</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), 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.



#### Forborne exposures

Bankinter, S.A.

			As of 31/	03/2021					As of 30/	06/2021		
		ring amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated in accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
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		o	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 <sup>2</sup>												
Loans and advances that have been forborne more than twice  Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

<sup>(1)</sup> 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 F18.00 / F19.00), 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.

			20.01.4	0/09/2020						1/12/2020					20.01.4	1/03/2021					50 OF VE	/06/2021		
	Gross carr	ving amount	AS OF 3	0/09/2020			Gross car	rving amount	AS OF 3	1/12/2020		1	Gross can	rving amount	AS OF 3.	1/03/2021			Gross can	rving amount	AS OT 3U	706/2021		
						Accumulated						Accumulated	Gross cur					Accumulated						Accumulated
		Of which: non- performi		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which non- perform		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which non- performi		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which non- performi		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	value due to
(min EUR)			of which: defaulted	impairment	inpannent	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impairment	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impairment	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	ampairment	credit risk on non-performing exposures <sup>1</sup>
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 guarrying	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	2.649	126	126	2.649	76	0	2.548	135	135	2.548	75	0	2.696	133	129	2.696	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	1,785	39	39	1,785	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
3 Information and communication	551	29	29	551	19	0	590	29	29	590	21	0	587	27	27	587	18	0	673	28	28	673	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	1.010	29.243	623	0

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



# 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

i								As of 30,	/09/2020															As of 31/	12/2020							
															Maximum amount of the guarantee that can be considered		Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(min ESR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbisarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeinince measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impaired (Stage 2)		Of which: exposures with forbalance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guasintee received in the context of the CDVID-19 crisis			Performing	Of which: exposures we forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbalance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant moratoria	1,568	1,559	39	55	9	4	6	3	1	-2	-2	2	1	2	۰	3	1,610	1,601	41	103	9	s	7	1	-1	-2	-1	2	1	1		3
of which: Households	1,179	1,175	34	40	5	2	3	4	3	1	1	1		0	۰	2	1,132	1,127	36	50	5	2	3	2	1	1	1	1	0	0		2
of which: Collateralised by residential immovable property	1,092	1,089	31	44	3	2	2	2	1	1	0	0		0	۰	1	1,101	1,097	34	46	4	2	3	1	1	1	1	0	0	0		-
of which: Non-financial corporations	374	370	5	6	4	2	3	-1	-2	-3	-3	1	1	1		1	462	457	5	52	5	3	4	0	-2	-3	-2	1	1	1	0	1
of which: Small and Medium-sized Enterprises	329	325	5	6	3	2	3	-1	-2	-3	-3	1	1	1		1	368	364	5	9	4	3	3	-1	-2	-3	-1	1	1	1		1
of which: Collateralised by commercial immovable property	61	61	2	5	0	۰	٥	-1	-1	-1	-4	0	۰	٥	۰	0	150	150	3	50	0	۰	0	-1	-1	-2	-1	0		0		۰

								As of 3	0/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														ř.	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi				Performing			Non-perform	ing					Performing			Non-performi				Performing			Non-perform	ing			
(min EUR)			Of which: soposures wi forbairance measures	Of which: Instruments with significant increase in credit risk sinos initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbusrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit isk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis				Of which: exposures w forbearings measures	Of which: the instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbalization measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- parforming exposures
	557	550	10	37	7	3	3		7	1	3	1	۰	٥	۰	٥	596	575	22	47	21	s	4	14	6	2	3		1	1	0	17
of which: Households	527	521	17	37	6	2	3		7	1	3	1		0		0	573	552	20	47	21	5	4	14	6	2	3	7	1	1	0	17
of which: Collateralised by residential immovable property	436	432	15	29	4	2	2	2	2	0	1	0		0	۰	0	436	425	17	37	10	5	3	4	2	1	1	2	1	٥	0	
of which: Non-financial corporations	27	26	2	۰	1	۰	0		0	0	٥	0		0	۰	0	23	23	2		0		0	0	۰	0	0	0	0	٥	0	۰
of which: Small and Medium-sized Enterprises	17	16	2		1	۰	0	۰	0	0	0	0		0	۰	0	19	19	2	۰	0	0	0	0		0		0	0	٥	0	۰
of which: Collaboralised by commercial immovable property	2	2	2		0	۰	0	۰	0	0	0	0		0	0	0	3	3	2		0	0	0	0		0		0	0	0	0	0

Ī								As of 30	09/2020															As of 3	1/12/2020							
		anying amout Acondated reprinter, acondated regards drawps in far substituting  Refuseig Non-performing Refuseig Non-performing													Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min ESR)		Performing	Of which: exposums wit forbeirance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		of which: exposures will forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbestance measures	Of which:		Of which: exposures with fortisizance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis			Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbalarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposums will forbeasings measures	Of which: Instruments with significant incredit risk since initial recognition but not cridit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	4,875	4,874	0	17	2	۰	-	9	9	0	0	0		0	3,870	1	5,794	5,783	0	112	11		4	13	12	۰	2	1	0	1	4,536	10
of which: Households	55	55			0				0			0				۰	62	62						۰				0				0
of which: Collateralised by residential immovable property					0				0			0				۰	0							۰	۰			0				0
of which: Non-financial corporations	4,799	4,798	0	17	2	۰	1	9	9	0	0	0		0	3,900	1	5,707	5,696	0	112	11		4	13	12	0	2	1	0	1	4,466	10
of which: Small and Medium-sized Enterprises	3,518	3,516			2			7	6			0				1	4,216	4,206			10			9				-				9
of which: Collateralised by commercial immovable property	۰	0			0				0								15	15			0							0				0



# 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. Bankinter. S.A.

1								As of 31,	(03/2021															As of 30/	06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Miximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures will forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbalrance measures	Of which: Unlikely to pay that are not past-due <- 90 days		Performing	Of which: exposures with forbeining measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures will forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbanince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbarance measures	Of which: Unilizely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	1,608	1,600	38	167		4	7	2	0	-2	-2	2	1	2	0	1	1,121	1,068	22	80	53	4	7	3	-2	-3	-3	4	1	2		46
of which: Households	1,105	1,101	33	105	4	2	3	1	1	1	۰	1		0	0	0	638	635	16	57	3	1	2	٥	0	0	-4	0	0	۰	۰	1
of which: Collaboralised by residential immovable property	1,079	1,075	31	102	4	1	3	1	0	1	۰	0		0	0	0	629	626	16	56	2	1	1	٥		0	4	0	0	۰		
of which: Non-financial corporations	486	482	6	61	5	2	4	0	-1	-3	-2	2	1	2	0	0	467	415	6	31	50	3	5	2	-2	-3	-2	4	1	1		46
of which: Small and Medium-sized Enterprises	390	386	6	17	4	2	4	0	-2	-3	-3	1	1	1	0	0	365	360	6	29	5	3	5	0	-2	-3	-2	1	1	1	0	1
of which: Collaboratised by commercial immovable property	181	181	3	54	0		٥	0	0	-1	-1	0		0	0	0	183	138	3	11	45	0		1	-1	-1	-4	2	0	۰	0	44

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform	ing			Performing			Non-perform	ing					Performing			Non-performi							Non-perform	ing			
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance massures	Of which: Instrumental with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbsarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings missiones	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance missures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days			Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or pint-due <= 90 days	Public guirantee received in the content of the COVED-19 crisis	
	653	624	27	95	29	6	5	16	6	2	4	9	1	1		9	1,111	1,078	45	208	33	7	7	17	6	2	4	11	2	1	۰	13
of which: Households	622	593	26	94	29	6	4	16	6	2	4	10	1	1	0	9	1,057	1,025	43	206	32	7	6	17	6	2	4	11	2	1	0	13
of which: Collaboralised by residential immovable property	485	475	21	80	13	5	3	4	2	1	2	2		0	0	4	918	902	37	192	16	6	6	5	3	1	2	2	1	1	0	6
of which: Non-financial corporations	31	31	2	1	0	۰	۰	0	0	0	0	0		0	0	0	53	53	2	2	0	0		0	۰	0		0	0	0	0	۰
of which: Small and Medium-sized Enterprises	27	27	2	1	0		٥	0	0	0		0		0	0	0	44	44	2	2	0	0		0		0		0	0			۰
of which: Collaboratised by commercial immovable property	s	5	2	0	0		0	0	0		0	0	0	0	0	٥	13	13	1	1	0	0		0		0	0	0	0			

r																																
								As of 31	03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform	ing			Performing			Non-performin						Performing			Non-performi				Performing			Non-performi				
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could mak since initial recognition but not could- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- implaned (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis				Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in needs risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbatrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact 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	۰		19	16	0	4	2	۰	1	4,914	10	6,597	6,559	0	246	38	0		25	19		6	6	0	1	5,160	29
of which: Mouseholds	69	68						0	0			0				۰	71	71			0			0	۰			0				0
of which: Collateralised by residential immovable property		0						0	0			0				۰	0				0			0	۰			0				
of which: Non-financial corporations	6,165	6,145	0	172	21			16	16	0	4	2		1	4,838	10	6,495	6,457	0	246	37	0		25	19		6	6	0	1	5,079	29
of which: Small and Medium-sized Enterprises	4,460	4,441			19			12	10			2				9	4,718	4,688			30			17	12			4				23
of which: Collaboralised by commercial immovable property	15	15						0	0			0					16	16			0			0				0				0