

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 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,176	4,254	4,194	4,245	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,176	4,254	4,194	4,245	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,526	4,604	4,544	4,595	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	4,526	4,604	4,544	4,595	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,356	5,435	5,375	5,425	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,356	5,435	5,375	5,425	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	34,456	35,303	35,799	36,225	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	34,456	35,303	35,799	36,225	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.12%	12.05%	11.72%	11.72%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.12%	12.05%	11.72%	11.72%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	•
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.14%	13.04%	12.69%	12.68%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.14%	13.04%	12.69%	12.68%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.55%	15.39%	15.01%	14.98%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.55%	15.39%	15.01%	14.98%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	88,156	94,215	93,540	112,201	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.13%	4.89%	4.86%	4.09%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



### Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,526	4,604	4,544	4,595	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	4,526	4,604	4,544	4,595	C 47.00 (r0310,c0010)	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	88,156	94,215	93,540	112,201	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	88,156	94,215	93,540	112,201	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.13%	4.89%	4.86%	4.09%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.13%	4.89%	4.86%	4.09%	[A.2]/[B.2]	



## 2022 EU-wide Transparencv Exercise Capital

		(min EUR. %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(MIN EUR, %) OWN FUNDS	5,356	5,435	5,375	5,425	C 0s.00 (r0010,c0010)	Articles 4(118) and 72 of ORR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	4,176	4,254	4,194	4,245	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	252	253	253	254	C 01.00 (r0030,r0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments)  Retained earnings	1,007	1,114	0	125	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	148	115	17	-71	C 01.00 (r0180,r0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	3,303	3,301	4,410	4,405	C 01.00 (r0200,r0010)	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 (r0210,c0010)	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 (r0230,r0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-5	-4	2	2	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(·) Intangible assets (including Goodwil)	-181	-186	-158	-163	C 01.00 (r0300,c0010) + C 01.00	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-3	-3	-3	-3	(r0340,c0010) C 01.00 (r0370,c0010)	CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs  (·) IRB shortfall of credit risk adjustments to expected losses	-294	-286	-277	-254	C 01.00 (10380.c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit persion fund assets		0	0	0		
	A.1.11	(-) Desirind Deneit persion rund assets  (-) Reciprocal cross holdings in CET1 Capital	-1 0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(199), 36(1) point (e) and 41 of CRR
							C 01.00 (r0430,c0010)	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 (r0440,c0010)	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 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articke 4(36), 36(1) point (b) (i) and 89 to 91 of CRP; Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRP; Articles 36(1) point (b) (iii) and 374(5) of CRP; Articles 36(1) point (b) (iv) and 153(8) of CRP and Articles 36(1) point (b) (iv) and 153(4) of CRP.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	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 (r0480,c0010)	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	0	0	0	0	C 01.00 (r0490,c0010)	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	0	0	0	0	C 01.00 (r0500,c0010)	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 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	-3	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		-50	-47	-50	-50	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20		0	0	0	0	C 01.00 (r0529,c0010)	
	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 (r0220,c0010)	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 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	350	350	350	350	C 01.00 (r0530,c0010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	350	350	350	350	C 01.00 (r0540,c0010) + C 01.00 (r0570,r0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 0s. 00 (r0600,c00st)) + C 01.00 (r0700,c00s)) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 0s. 00 (r0744,c00s0) + C 01.00 (r0746,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,526	4,604	4,544	4,595	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	830	830	830	830	C 01.00 (r0750,c0010)	Article 7s of CRR
	A.4.1	Tier 2 Capital instruments	830	830	830	830	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	C 05.00 (10910,c0010) + C 01.00 (10930,c0010) + C 01.00 (10930,c0010) + C 01.00 (10930,c0010) + C 01.00 (10950,c0010) + C 01.00 (10955,c0010) + C 05.00 (10970,c0010) + C 01.00 (10970,c0010) + C 01.00 (10974,c0010) + C 01.00 (10974,c0010) + C	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	34,456	35,303	35,799	36,225	C 02.00 (r0010,c0010)	Articlas 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CADITAL DATES (2)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.12%	12.05%	11.72%	11.72%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.14%	13.04%	12.69%	12.68%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.55%	15.39%	15.01%	14.98%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,176	4,254	4,194	4,245	[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- A.4.3.01.01)	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.12%	12.05%	11.72%	11.72%	[D.1]/[B-B.1]	·
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
- I Samo Resilia	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	

<sup>(1)</sup> The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not bales into account in this calculation.

Full visided CET1 capital ratio estimation is based on the formulae cated in column "COSP" COSP" - disease rate that this midd test to differences to full visided CET1 capital ratios calculated between the cardiocation basis e.e. in their Piller 3 disclosure



#### Overview of Risk exposure amounts

		RW			1
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
(mln EUR, %)	,	,,		,	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130,
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	30,606	31,329	31,928	32,403	CUZU (1004), DOUIT) - (CUZU) (1004), CUZU, SUZI) + CUZU, (1014), CUZU, SUZI) + CUZU (1022), SUZI) + CSSI (1004), CSGS, SUZI) + CSSI (10050), C326, SUZI) + CSSI (1006), C326, SUZI) + CSSI (1004), C3260, SUZI) + CSSI (10050), C3260, SUZI) + CSSI (10060), C3260, SUZI) + CSSI (10047), CUZI) + CSSI (1004), CSSI (10050), C3260, SUZI) + CSSI (10060), C3260, SUZI)
Of which the standardised approach	14,205	14,701	15,146	15,031	C 02.00 (r0060, r0010)-[C 07.00 (r0090, r0220, s001) + C 07.00 (r0110, r0220, s001) + C 07.00 (r0130, r0220, s001)]
Of which the foundation IRB (FIRB) approach	9,779	10,001	9,704	10,397	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	5,972	5,953	6,397	6,323	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	306	289	315	273	C 07.00 (r0090, -0220, s001) + C 07.00 (r0110, -0220, s001) + C 07.00 (r0130, -0220, s001) + C 08.01 (r0040, -0226, s001) + C 08.01 (r0040, -0266, s001) + C 08.01 (r0040, -0266, s001) + C 08.01 (r0040, -0266, s002) + C 08.01 (r0050, -0266, s002) +
Credit valuation adjustment - CVA	12	28	13	18	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	179	170	165	162	C 02.00 (10470, c0010)
Position, foreign exchange and commodities risks (Market risk)	393	389	280	272	C 02.00 (r0520, c0010)
Of which the standardised approach	393	389	280	272	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (+0010, cds01)*12.5+C 20.00 (+0010,cds9)*12.5+MAV(C 24.00(+0010, c0090),C 24.00(+0010,c0100),C 24.00(+0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,960	3,097	3,097	3,097	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	2,960	3,097	3,097	3,097	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	34,456	35,303	35,799	36,225	

<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.



# 2022 EU-wide Transparency Exercise P&L Bankinter, S.A.

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,077	1,446	369	769
Of which debt securities income	143	194	49	102
Of which loans and advances income	868	1,161	294	614
Interest expenses	122	171	49	103
(Of which deposits expenses)	38	55	15	36
(Of which debt securities issued expenses)	63	85	22	43
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	14	21	5	9
Net Fee and commission income	444	605	147	303
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	34	35	25	34
Gains or (-) losses on financial assets and liabilities held for trading, net	10	17	-1	-5
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	21	19	2	12
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	1	2	6	12
Net other operating income /(expenses)	-37	-53	-15	-33
TOTAL OPERATING INCOME, NET	1,441	1,921	488	998
(Administrative expenses)	566	775	188	388
(Cash contributions to resolution funds and deposit guarantee schemes)	41	99	0	56
(Depreciation)	58	78	20	40
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	156	183	23	45
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	2	2
(Other provisions)	157	183	21	44
Of which pending legal issues and tax litigation <sup>1</sup>	0	37	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)	188	263	51	108
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	189	263	51	108
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	7	2	3
(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	24	33	11	20
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-9	-12	-2	-4
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	444	538	214	374
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	316	398	154	271
Profit or (-) loss after tax from discontinued operations	935	935	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,251	1,333	154	271
Of which attributable to owners of the parent  (1) Information available only as of end of the year	1,251	1,333	154	271

To inflor announce to the percent
 To inflormation available only a soft end of the year
 For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(min EUR)	,	As of 30/09/20	21			As of 31	12/2021			As of 31	/03/2022			As of 30	06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierard	chy		Fa	ir value hierar	chy		Fa	ir value hieran	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	19,652				22,373				22,668				20,594				IAS 1.54 (i)
Financial assets held for trading	3,791	2,022	1,769	0	4,038	1,445	2,593	0	4,368	1,152	3,216	0	3,923	998	2,925	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	129	12	0	117	131	9	0	122	138	10	0	128	152	8	0	144	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	2,858	2,858	0	0	2,752	2,752	0	0	2,549	2,549	0	0	2,422	2,419	2	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	74,288				76,285				79,159				82,234				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	185	0	185	0	170	0	170	0	355	0	355	0	855	0	855	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.20
Fair value changes of the hedged items in portfolio hedge of interest rate risk	70				46				-188				-477				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	1,495				1,788				1,751				1,787				
TOTAL ASSETS	102,469				107,584				110,801				111,490				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)		ı	As of 30/09/2021						As of 31	/12/2021					As of 31	./03/2022			As of 30/06/2022						
		Gross carryi	ng amount <sup>(2)</sup>		Accun	nulated impairn	nent <sup>(2)</sup>	Gross	carrying amo	unt <sup>(2)</sup>	Accum	nulated impairn	ient <sup>(2)</sup>	Gros	s carrying amou	ınt <sup>(2)</sup>	Accur	nulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</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	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		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	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	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		2,536	0	0	-1	0	0	2,448	0	0	-1	0	0	2,286	0	0	-1	0	0	2,184	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
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	7,341	0	1	-1	0	0	7,597	0	1	-1	0	0	7,945	0	1	-1	0	0	8,657	0	1	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	64,127	2,124	1,673	-164	-93	-766	66,022	2,011	1,605	-177	-96	-719	68,378	2,196	1,622	-177	-105	-739	70,356	2,591	1,634	-160	-95	-778	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>P) 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 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	2,916	3,696	3,749	3,455	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	93,381	97,810	101,151	102,113	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	272	275	265	365	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	21	2	-71	-123	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	438	420	392	366	IAS 37.10; IAS 1.54(I)
Tax liabilities	275	255	287	274	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	317	274	172	226	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	97,621	102,732	105,946	106,675	IAS 1.9(b);IG 6
TOTAL EQUITY	4,848	4,852	4,856	4,814	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	102,469	107,584	110,801	111,490	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)

	(min EUR)		Carrying	j amount		]
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		702	714	817	1,291	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
SHOIT POSITIONS	Debt securities	1,196	1,472	1,239	1,258	Annex V.Part 1.31
	Central banks	14,218	14,191	14,183	14,142	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	963	949	1,100	1,308	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	960	944	1,098	1,305	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,544	3,272	2,519	2,202	Annex V.Part 1.42(c),44(c)
Donneite	of which: Current accounts / overnight deposits	286	268	303	600	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	7,126	7,790	8,475	6,975	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	5,809	6,105	6,861	5,725	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	23,620	25,766	26,609	26,996	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	22,734	24,900	25,790	26,093	ECB/2013/33 Annex 2.Part 2.9.1
	Households	36,652	37,815	39,667	40,709	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	31,868	32,992	34,842	35,841	Annex V.Part 1.42(f), 44(c)
Debt securities issued		7,917	7,690	7,493	6,981	Annex V.Part 1.37, Part 2.98
Of which: Subordi	Of which: Subordinated Debt securities issued		1,693	1,660	1,124	Annex V.Part 1.37
Other financial liabilities		2,633	2,124	3,061	4,071	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		96,570	101,782	105,165	105,933	



## 2022 EU-wide Transparency Exercise Market Risk

Bankinter, S.A.

									Darmarica	, 55													
	SA			IM												IN							
			VaR (Memorar	norandum item) STRESSED Va				AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	TAL CHARGE		VaR (Memor	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE					
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		E FLOOR	12 WEEKS AVERAGE MEASURE	LAST 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 (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	
	As of 30/09/2021	As of 31/12/2021				As of 30	/09/2021									As of 31/1	12/2021						
Traded Debt Instruments	368	378	0	0	0	0							0	0	0	0							
Of which: General risk Of which: Specific risk	367	377	0	0	0	0							0	0	0	0							
Equities	25	11	0	0	0	0							0	0	0	0							
Of which: General risk	7	5	ō	0	ō	ō							0	ō	ō	0							
Of which: Specific risk	17	4	0	0	0	0							0	0	0	0							
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0							
Commodities risk	393	389	0	0	0	0	0	0	0	0	0	0	ŏ	0	ů o	0	0	0	0	0	0	0	
	As of 31/03/2022	As of 30/06/2022				As of 31	/03/2022									As of 30/0	•	_					
Traded Debt Instruments	248	239	0	0	0	0							0	0	0	0							
Of which: General risk	247	238	0	0	0	0							0	0	0	0							
Of which: Specific risk	2	2	0	0	0	0							0	0	0	0							
Equities	32	32	0	0	0	0							0	0	0	0							
Of which: General risk	8	10	ő	ő	ő	ő							ŏ	ő	ő	ő							
Of which: Specific risk	17	20	0	0	0	0							0	0	0	0							
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0							
Commodities risk	280	272	0	0	0	0	0		0	0	0	0	<u> </u>	0	0	0	•	0	0	0	0		
JULIA	200	2/2		U		U			1 0									J		U	v		

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 OV1 template.



					Standardisc	d Approach			
			As of 30/	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</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	30,703	33.092	0		33.701	36.058		
	Regional governments or local authorities	496	446	0		456	455	1	
	Public sector entities	31	25	9		39	36	10	
	Multilateral Development Banks	27	25	0		28	26	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,759	5,671	2,149		6,582	5,641	2,151	
	Corporates	6,694	4,283	3,468		6,862	4,530	3,634	
		4,514	2,739	2,142		4,675	2,981	2,314	
	Retail	14,177	6,404	4,200		14,763	6,676	4,366	
Consolidated data		5,749	3,428	1,968		6,154	3,645	2,093	
consonautea auta	Secured by mortgages on immovable property	6,617 3,725	6,464	2,404		6,941 3,756	6,792	2,532 1,367	
		3,725	3,597 411	1,344	469	3,/5b 822	3,632 376	1,367	411
	Exposures in default	160	411 104	961 156	469	822 158	3/6 113	420 170	411
	Items associated with particularly high risk Covered honds	160	104	130		130	113	170	
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	o o	ŏ	o o		o o	ů o	i o	
	Equity	163	163	163		220	220	220	
	Other exposures	744	744	1,499		747	747	1,487	
	Standardised Total <sup>2</sup>	67,479	57,832	14,510	683	71,319	61,671	14,990	637
		(2) Standardised Total does not	t include the Securitisation pos	tion unlike in the results prior t	to the 2019 exercise.	or credit risk mitigation techniq rty covering up to 95% of total		untries ranked by original expo	san,

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(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>
		27.762	30.152			30,480	32.839		
	Central governments or central banks Regional governments or local authorities	495	30,132	0		453	32,839 452		
	Regional governments or local authorities  Public sector entities	493	443	0		433	402	0	
	Multilateral Development Banks	27	25	0		28	76	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,646	5.558	2,127		6,530	5,589	2.141	
	Corporates	5,306	3,318	2,592		5,228	3,428	2,634	
	of which: SME	3,690	2,117	1,608		3,684	2,247	1,683	
	Retail	11,319	4,866	3,163		11,641	5,073	3,293	
SPAIN	of which: SME	4,822	2,768	1,589		5,013	2,911	1,671	
SPAIN	Secured by mortoages on immovable property	6,013	5,872	2,147		6,228	6,089	2,230	
	of which: SME	3,459	3,343	1,206		3,483	3,367	1,220	
	Exposures in default	769 143	346 90	380 136	400	681 139	322 99	355 148	
	Items associated with particularly high risk	143	90	136		139	99	148	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0		0	U	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		0		0	0	0	
1	Collective investments undertakings (CIU) Equity	158	158	158		216	216	216	
	Other exposures	737	737	1.493		724	724	1.463	
1	Standardised Total <sup>2</sup>	7.37	737	1,453	578	743	723	1,403	528
		The second second second second							

\*\*Oppind appears, writes Epocure value, an exported before stating the account any effect due to condition consists from or credit nit mitigation submission (e.g., substitution effects).

(3) Task value adjustments and provincies per country of constrainfly endudes those for secondarion exposures, additional valuation adjustments (VAIA) and other own funds adjustment

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min-FID %).	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>
PORTUGAL	Coming accommentate or coming almost accommentation of commentations of co	1,522 1 1 0 0 0 0 88 1,389 824 1,570 925 124 127 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,531 1 25 0 0 88 964 522 1,060 339 323 54 14 0 0	0 0 9 0 18 876 533 664 379 199 1138 66 61 0 0 0	65	1,666 3 28 0 0 24 1,634 991 1,507 1,141 2886 273 139 0 0 0 5 5	1,663 3 26 0 0 24 1,102 734 1,070 729 264 53 83 83 83 83 83 85 90 90 90 90 90 90 90 90 90 90 90 90 90	0 1 1 0 0 5 1,000 531 631 152 146 63 23 0 0 0	66
	Standardised Total <sup>2</sup>				89				91

\*\*Coppel argonous, writin Exposure sales is reported before lating the assessed any office due to receive conversion between the confidence including and produced and produced and produced and produced any control produced any control

		Standardised Approach								
			As of 30,	/09/2021			As of 31,	/12/2021		
	(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 3	Central General market or control sharks.  Anglorized general market or food at alterhollers  supplicated general market or food at alterhollers  supplications.  Control of the control o	000000000000000000000000000000000000000	000000000000000000000000000000000000000	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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	

<sup>(1)</sup> Cotorial amouses, untile Encourse value, is recorded before takins into account any effect due to credit convenion factors or coult mix missation such susans (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterpairy encludes those for securitarition exposures, additional valuation adjustments (VMA) and other core funds educations related to the exposures, but includes general confit and adjustments (VMA) and other core funds educations related to the exposures, but includes general confit and significant exposures (vMA).

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30	/09/2021			As of 31	/12/2021				
	(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 decomments or control above.  Sectional decomments for the alleberies  solicitated and the alleberies  (Convent Solicitate)  Convent Solicitate  (Convent Solicitate)  (Convent So	0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				

The Copied appears, while Exposer value, is reported from being into account any effect due to rend connection from execution or rend connection from execution (i.e., substitutes effect).

(2) That was adjustment and provisions are country of contriguenty enclodes those for executions reported, additional value and provisions for execution and connections related to the operations. All provisions are contributed from the description of the descriptions of the descriptions of the descriptions of the descriptions.

# EBA 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bankniter, S.A.

	befrieffer, S.A.										
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31	/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</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	0	0	0		0	0				
	Public sector entities Multilateral Development Banks	0	0	0		0	0				
	International Organisations	ŏ	o o	o o		o o	i i	o o			
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME Retail	0		0		0	0				
Country of	of which: SME	0	0	0		o o	0	0			
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME Exposures in default	0	0	0		0	0				
	Exposures in default  Items associated with particularly high risk	0		0	0	0	0				
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU) Equity	0		0		0	0				
	Other exposures	0		0		0	0				
	Standardised Total <sup>2</sup>				0						
			nd provisions per country of co		t due to credit conversion factors curtisation exposures, additiona						

		(2) Your work adjustment and profession jan 10 control you country and control								
					Standardisc	d Approach				
			As of 30	09/2021			As of 31,	/12/2021		
		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	0		0		0		0		
	Regional governments or local authorities	o o	i i	0		0	0	i i		
	Public sector entities	0	0	0		0	0			
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
Country of	Retail	0	0	0		0	0			
	of which: SME	0		0			0	0		
Counterpart 6	Secured by mortgages on immovable property of which: SME						0			
_	Exposures in default			0		0	0			
	Items associated with particularly high risk	o o			Ü	0	0	0		
	Covered bonds	o o	0	0		o o	0	o o		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0		0		0	0	0		
	Standardised Total <sup>2</sup>									

Objanie apposes, unitie Exposer value, in reposted before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardisc	d Approach				
			As of 30	/09/2021			As of 31,	12/2021		
	(rein 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 7	Control commences or control basis.  Control commences or both atthetics  International commences or both atthetics  Facilitated Condenses Basis  International Condenses Basis  International Condenses Basis  International Condenses  International	0 0 0 0 0 0 0 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	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	

		exposures, but includes gene	iral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
		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 as provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks			0		0	0		
	Regional governments or local authorities	i i	ō	0		0	0		1
	Public sector entities		0	0		0	0	0	1
	Multilateral Development Banks	9	0	0		0	0		1
	International Organisations Institutions			0		0		i i	1
	Corporates	i i	ō	0		0	0		1
	of which: SME		0	0		0	0	0	1
Country of	Retail of which: SME			0		0	0		1
	Secured by mortgages on immovable property		1 .	0		0			
Counterpart 8	of which: SME	i i	ō	0		0	0		1
	Exposures in default		0	0	0	0	0	0	
	Items associated with particularly high risk	9	0	0		0	0		1
	Covered bonds Claims on institutions and corporates with a ST credit assessment		1 :	0		0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		1 8	0		0			
	Equity	i i	0	0		0	0		
	Other exposures			0		0			
	Standardized Total <sup>2</sup>								

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		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 an provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	0		0		0	0	0	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0	9	0		0	0	0	
	Multilateral Development Banks International Organisations					0	U		
	Institutions	i i				0	0		
	Corporates			0		ō	ō	i i	
	of which: SME	0		0		0	0	0	
Country of	Retail	0		0		0	0	0	
Country of	of which: SME	0		0		0	0	0	
Counterpart 9	Secured by mortoages on immovable property	0	9	0		0	0	0	
	of which: SME Exposures in default					0	U		
	Exposures in default Items associated with particularly high risk						0		
	Covered bonds	i i		i i		o o	ů o	o o	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity	9	9	0		0	0	0	
	Other exposures	0		0		0			
	Standardised Total <sup>2</sup>								

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(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 10	Central governments or central subside a regional government or relat at Medificat subside a regional government or bocal attentions of a regional government and a regional g	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



## 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Bankinter, S.A.

					Standardise	d Approach					
			As of 31,	03/2022			As of 30/	06/2022			
		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, %)	34,470				32.675	35.096				
	Central governments or central banks Regional governments or local authorities	34,470 430	36,940 429			32,675 454	35,096	0			
	Public sector entities	27	24	9		91	70	69			
	Multilateral Development Banks	28	26	i i		51	83	0			
	International Organisations	0	0	0		0	0	0			
3	Institutions	7,497	6,551	2,345		8,341	7,110	2,471			
9	Corporates	6,964	4,685	3,732		6,521	3,853	3,047			
	of which: SME	4,848	3,144	2,424		4,754	2,837	2,133			
	Retail	15,039	6,798	4,455		14,786	7,005	4,602			
Consolidated data		6,245	3,663	2,103		6,912	3,707	2,129			
	Secured by mortgages on immovable property	7,317 3,813	7,165 3,686	2,662 1.383		8,100 3,843	7,818 3.701	2,889 1,378			
	of which: SME Functures in default	813	3,000	404	414	833	3,701	384	44		
	Items associated with particularly high risk	144	115	172	424	129	115	173	***		
	Covered bonds					,					
	Claims on institutions and cornerates with a ST credit assessment	0	ō	0		ō	ō	0			
	Collective investments undertakinus (CIU)	0	0	0		0	0	0			
	Equity	231	231	231		258	258	258			
	Other exposures	741	741	1,450		1,398	728	1,408			
9	Standardised Total <sup>2</sup>	73,701	64,069	15,461	657	73,637	62,924	15,303	640		

		As of 31/03/2022				As of 30/06/2022				
	(min EUR, %)	Original Exposure <sup>1</sup>		Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure*		Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	31,142	33,621	0		28,795	31,220	0		
	Regional governments or local authorities	427	426	0		436	435	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	28	26			51	83	0		
	International Organisations									
	Institutions	7,419 5,254	6,476 3,478	2,330 2,632		8,124 4,858	6,897 2.748	2,388 2,046		
	Corporates of which: SME	3,798	2,371	1.758		3,739	2,746	1,539		
	Of WRICH: SME Retail	11,862	5,136	3,339		11,639	5,358	3,487		
	of which: SME	5,096	2,915	1,674		5,777	3,026	1,737		
SPAIN	Secured by mortgages on immovable property	6,465	6,321	2,310		6,823	6,660	2,426		
	of which: SME	3,548	3,429	1,239		3,590	3,459	1,246		
	Exposures in default	672	307	334	346	696	296	326	380	
	Items associated with particularly high risk	126	100	150		111	101	151		
	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	226	226	226		253	253	253		
	Other exposures	728	728	1,437		1,386	716	1,396		
	Standardised Total <sup>2</sup>				549				534	

		exposures, but includes gener	credit risk adjustments.						
					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		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	1.584	1,576			1,767	1.763		
	Central governments or central banks Regional governments or local authorities	1,304	1,3/0	1		1,707	1,763	2	
	Public sector entities	26	74	9		91	69	69	
	Multilateral Development Banks	0	0	i		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	50	50	10		170	168	73	
	Corporates	1,711	1,207	1,100		1,663	1,105	1,001	
	of which: SME	1,050	774	666		1,015	697	594	
	Retail	1,945	1,109	701		1,865	1,047	666	
PORTUGAL	of which: SME	1,148	748	430		1,135	682	392	
1 OILTOGAL	Secured by mortgages on immovable property	287	279	153		390	274	150	
	of which: SME	265 135	257	144	65	253 130	242	132 56	
	Exposures in default	135	55	6/	65	130	46	36	62
ĺ	Items associated with particularly high risk Covered bonds	19	15	12		18	15	22	
ı	Covered bonds Claims on institutions and corporates with a ST credit assessment						0		
	Collective investments undertakings (CIU)	ů	0	0		ů	0	0	
ı	Fourty	5	5	Š		ı å	4	4	
	Other emeaures	ō	ō	i i		ó	ó	i	
ĺ	Standardised Total <sup>2</sup>				91				87

Country of Counterpart 3

Country of Counterpart 4



#### ED A BIRDHAN 2022 EU-wide Transpa

EBA EUROPEAN BANKING AUTHORITY	2022 EU-wide Transparency Exercise								
MMMVIIIII-A-	Credit Risk - Standardised Approach  Bankinter, S.A.								
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	0/06/2022	
	(mh 68, 41)	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 a provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities Public sector entities	0				0		0 0	
	Multilateral Development Banks International Organisations Institutions	0 0 0				0		0 0	
Country of	Corporates of which: SME Retail Name Corp.	0						0 0	
Counterpart 5	or which: SME Secured by mortpages on immovable property of which: SME Exposures in default	0			0	0		0 0	
	Items associated with carticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0				0		0 0	
	Collective investments undertakinos (CIU) Eouitv Other exposures	0 0 0	(			0		0 0	
<u> </u>	Standardised Total <sup>2</sup>	(1) Original exposure, unlike E (2) Total value adjustments at	Exposure value, is reported before and provisions per country of co	one taking into account any effe unterparty excludes those for s	t due to credit convenion factor	rs or credit risk mitigation tech	niques (e.g. substitution effects i) and other own funds reduction	s). one related to the	
		exposures, but includes general	nal credit risk adjustments.			ed Approach			
			As of 31	/03/2022			As of 30	0/06/2022	<u> </u>
	(1100.0)	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 : provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities Public sector onities	0	0			0		0 0	
	Public sector entities Multilateral Development Banks International Organisations Institutions	0 0				0		0 0	
Country of	Cornorates of which: SME Retail	0	0			0		0 0	
Counterpart 6	of which: SNE Secured by mortgages on immovable property of which: SNE	0						0 0	
	Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0				0		0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Eouity Other exposures	0 0 0	0			0		0 0	
	Standardised Total <sup>2</sup>				ot due to credit convenion factor ecuritisation exposures, additional	ns or credit risk mitigation tech			
		exposures, but includes gene	nal credit risk adjustments.		Standardise	ed Approach			
			As of 31	/03/2022			As of 30	0/06/2022	
		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 : provisions <sup>2</sup>
	(mh EUR. %) Central governments or central banks Regional governments or local authorities	0				0		0 0	
	rubin sector entocess Multilateral Development Banks International Organisations Institutions	0						0 0	
	Corporates of which: SME Retail	0				0		0 0	
Country of Counterpart 7	of which: SHE Secured by mortrages on immovable property of which: SHE	0	0			0		0 0	
	Exposures in default Items associated with particularly high risk Covered bonds	0						0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0				0		0 0	
	Standardised Total <sup>2</sup>								
		(1) Original exposure, unlike E (2) Total value adjustments as	Exposure value, is reported befo	one taking into account any effe unterparty endudes those for s	ct due to credit conversion factor ecuritisation exposures, additional	ns or credit risk mitigation tech al valuation adjustments (AVAs	niques (e.g. substitution effects ) and other own funds reductio	i). ons related to the	
		(2) Total value adjustments as	Exposure value, is reported bufu and provisions per country of co and credit risk adjustments.	one taking into account any effe unterparty excludes those for s	ecuritisation exposures, additiona	is or coult risk mitigation tech al valuation adjustments (AVAs and Approach	i) and other own funds reductio	ons related to the	
		(2) Total value adjustments as	Exposure value, is reported bufu and provisions per country of co and credit risk adjustments.	one taking into account any effe	ecuritisation exposures, additiona	al valuation adjustments (AVAs	i) and other own funds reductio	s). )). ))/o6/2022	
		(2) Total value adjustments as	Exposure value, is reported bufu and provisions per country of co and credit risk adjustments.	one taking into account any effe unterparty excludes those for s	ecuritisation exposures, additiona	al valuation adjustments (AVAs	i) and other own funds reductio	ons related to the	Value adjustments provisions <sup>2</sup>
	Color of enveroments or center of Solar SA. SS. Recited deveroments or local attheribus	(2) Total value adjustments as exposures, but includes gene	Exposure value, is reported before not provisions per country of co- nal credit risk adjustments.  As of 31	one taking into account any effe unterparty excludes those for s	Standardise  Value adjustments and	al valuation adjustments (AVAs	) and other own funds reduction  As of 30	ons related to the	Value adjustments provisions <sup>2</sup>
	Control communicate or control banks. Relicional communicate or local banks. Relicional communicate or local banks relicional societamente la banks section and local banks relicional banks section and local banks relicional ban	(2) Total value adjustments as exposures, but includes gene	Exposure value, is reported before not provisions per country of co- nal credit risk adjustments.  As of 31	one taking into account any effe unterparty excludes those for s	Standardise  Value adjustments and	al valuation adjustments (AVAs	) and other own funds reduction  As of 30	ons related to the	Value adjustments provisions <sup>2</sup>
Country of	Resinant Jovernments or local authorities Public sector entities Multilateral Development Banks International Organisations Composites of which; SME Retail	(2) Total value adjustments as exposures, but includes gene	Exposure value, is reported before not provisions per country of co- nal credit risk adjustments.  As of 31	one taking into account any effe unterparty excludes those for s	Standardise  Value adjustments and	al valuation adjustments (AVAs	) and other own funds reduction  As of 30	ons related to the	Value adjustments provisions <sup>2</sup>
Country of Counterpart 8	Recional convenents or local administration Author sector waters International of residuation International of residuations Confession Sector Sec	(2) Total value adjustments as exposures, but includes gene	Exposure value, is reported before not provisions per country of co- nal credit risk adjustments.  As of 31	one taking into account any effe unterparty excludes those for s	Standardise  Value adjustments and	al valuation adjustments (AVAs	) and other own funds reduction  As of 30	ons related to the	Value adjustments provisions <sup>2</sup>
Country of Counterpart 8	Recional coverments or local authorities Authorities or and authorities Commission of the control of the contro	(2) Total value adjustments as exposures, but includes gene	Exposure value, is reported before not provisions per country of co- nal credit risk adjustments.  As of 31	one taking into account any effe unterparty excludes those for s	Standardise  Value adjustments and	al valuation adjustments (AVAs	) and other own funds reduction  As of 30	ons related to the	Value adjustments provisions*
Country of Counterpart 8	Recincial conveniente en local administration production and produ	(2) Tied value adjustments as represents, but includes general control of the control of the control of the control of the Control of the control of the control of the Control of the control of the control of the Control of Control of Con	Copume with, a reported in an approach of an approach of a service of a servi	we lake you have cover any effect of the cover and the cov	Standardisc Standardisc Value adjustments and provisions*	of valuation adjustments (MAA)  Approach  Original Exposure*	) and other com funds reduction  As of 36  Exprodure Value*	ons related to the	Value adjustments provisions <sup>2</sup>
Country of Counterpart 8	Recional coverments or local authorities Authorities or and authorities Commission of the control of the contro	(2) Total value adjustments as expenses, but includes general properties of the state of the sta	Exposure Value 3  Exposure Value 3  Exposure Value 3  Exposure Value 3	we taken account may effect our consequence of the second may effect our consequence our consequence our second may effect our second may	Standardisc Standardisc Value adjustments and provisions*	of Approach  Original Exposure*	) and other own funds reduction  As of 36  Exposure Values  As of 36	no violent to the	Value adjustments provisions?
Country of Counterpart 8	Recional coverments or local authorities Authorities or and authorities Commission of the control of the contro	(2) Tied value adjustments as expensions, but includes general programs, but includes general programs, but includes general programs of the control of the	Exposure wise, a reported fell fell fell fell fell fell fell fe	on dainy one accord any effect of the contract	Standardise Standardise Standardise Value adjustments and provisions <sup>2</sup> O  O  O  O  O  O  O  O  O  O  O  O  O	of Approach  Original Exposure*	Jan of their case funds maked.  As of 300  Exposure Values  Exposure Values  organs (e.g. substitute effects)  part of their case funds existence of their c	Nide exposure amount of the control	Value adjustments provisions <sup>2</sup>
Country of Counterpart 8	Recional coverments or local authorities Authorities of the size o	(2) Total value adjustments as expenses, but includes general properties of the state of the sta	Exposure wise, a reported fell fell fell fell fell fell fell fe	we taken account may effect our consequence of the second may effect our consequence our consequence our second may effect our second may	Standardiss Standardiss Standardiss Value adjustments and previolence  of the total connected requirements Standardiss Standardiss	of whome algorithms (AM) and Approach  Original Exposure*  or world all engineer in the approach of the approa	Jan of their case funds maked.  As of 300  Exposure Values  Exposure Values  organs (e.g. substitute effects)  part of their case funds existence of their c	no violent to the	Value adjustments provisions*
Country of Counterpart 8	Recional conversants or local administrations Audit sociole willing and the conversation of the conversation of the conversation lateratural of specialistics conversations of the conversation of the conversation of colors. See Section 69 or services on immovable presents of colors See Section 69 or services on immovable presents of colors See Section 69 or services on immovable presents of colors See Section 69 or services Colors on institution and conversation with a 15 or cold assessment (See See Section 160 or See See See See See See See See See Se	(2) Total value adjustments as expenses, but includes general properties of the state of the sta	Exposure wise, a reported fell fell fell fell fell fell fell fe	on dainy one accord any effect of the contract	Standardise Standardise Standardise Value adjustments and provisions <sup>2</sup> O  O  O  O  O  O  O  O  O  O  O  O  O	of whome algorithms (AM) and Approach  Original Exposure*  or world all engineer in the approach of the approa	Jan of their case funds maked.  As of 300  Exposure Values  Exposure Values  organs (e.g. substitute effects)  part of their case funds existence of their c	Nide exposure amount of the control	Value adjustments provisions*  Value adjustments with the provision of the
Country of Counterpart 8	Recional conversants or local administrations Audit sociole willing and the conversation of the conversation of the conversation lateratural of specialistics conversations of the conversation of the conversation of colors. See Section 69 or services on immovable presents of colors See Section 69 or services on immovable presents of colors See Section 69 or services on immovable presents of colors See Section 69 or services Colors on institution and conversation with a 15 or cold assessment (See See Section 160 or See See See See See See See See See Se	(C) That we explaned to a section to the section to	Exposure value, a support sill for the contract processor of the contract	on dainy around any dis-	Standardiss Standardiss Standardiss Value adjustments and previolence  of the total connected requirements Standardiss Standardiss	of adjusted physics of the second physics of	Just all their cost final materials  As of 350  Exposure Value:  Legisland and their cost final particular design of the particular design of their cost final particular design of their cost final particular cost final p	Mink capears amount  Mink capears amount  O	Value adjustments provisional adjustments with the control of the
Country of Counterpart 8	Recinal coveraments or local adults/files  Adults/file	(C) That we explaned to a section to the section to	Exposure value, a support sill for the contract processor of the contract	on dainy around any dis-	Standardiss Standardiss Standardiss Value adjustments and previolence  of the total connected requirements Standardiss Standardiss	of adjusted physics of the second physics of	Just all their cost final materials  As of 350  Exposure Value:  Legisland and their cost final particular design of the particular design of their cost final particular design of their cost final particular cost final p	Mink capears amount  Mink capears amount  O	Value adjustments provisions*  Value adjustments  Value adjustments provisions*
Counterpart 8	Recincia deveramenta en local administración  Faller inschio confidencia  Tama secciolad ettli  Tama seccionad ettli  Tama seccionad ettli  Faller inschio  Faller	(C) That we explaned to a section to the section to	Exposure value, a support sill for the contract processor of the contract	on dainy around any dis-	Standardiss Standardiss Standardiss Value adjustments and previolence  of the total connected requirements Standardiss Standardiss	of adjusted physics of the second physics of	Just all their cost final materials  As of 350  Exposure Value:  Legisland and their cost final particular design of the particular design of their cost final particular design of their cost final particular cost final p	Mink capears amount  Mink capears amount  O	Value adjustments provisions*  Value adjustments Value adjustments provisions*
Country of Counterpart 8  Country of Country of Country of Country art 9	Ministration of the commencial or local administration of the commencial of the comm	(C) That we explaned to a section to the section to	Exposure value, a support sill for the contract processor of the contract	on dainy around any dis-	Standardiss Standardiss Standardiss Value adjustments and previolence  of the total connected requirements Standardiss Standardiss	of adjusted physics of the second physics of	Just all their cost final materials  As of 350.  Exposure Yalous*  London and Justice and	Mink capears amount  Mink capears amount  O	Value adjustments providings*  Value adjustments  Value adjustments providings*
Counterpart 8	Ministration of the commencial or local administration of the commencial of the comm	(C) That we explaned to a section to the section to	Exposure value, a support sill for the contract processor of the contract	on dainy around any dis-	Standardiss Standardiss Standardiss Value adjustments and previolence  of the total connected requirements Standardiss Standardiss	of adjusted physics of the second physics of	Just all their cost final materials  As of 350.  Exposure Yalous*  London and Justice and	Mink capears amount  Mink capears amount  O	Value afficients providend  Value afficients  Value afficients providend
Counterpart 8	Recived coverments or local administration  (All Control of Contro	(C) That we explaned to a section to the section to	Exposure value, a support sill for the contract processor of the contract	on dainy around any dis- proprieta and a second any dis- contract any dispression and a second any dis- section and a second any dispression and a second any dis- section and a second any dispression and a second any dis-	Standard for Standard for Value adjustments and provisions of the standard for the standard	of Agenciach  Original Exposure*  To could nit indigenously  To could nit indigenously  To could nit indigenously  Original Exposure*	Just all their cost final materials  As of 350.  Exposure Yalous*  London and Justice and	Mink capears amount  Mink capears amount  O	Value of girlsmants privitions  Value of girlsmants  Value of girlsmants  provisions
Counterpart 8	Ministration of the commencial or local administration of the commencial of the comm	(2) That sink adjustments are improved to the control of the contr	Exposure which improve the control of the control o	the latest and the second	Danida di se Selamba di se Danida di se Selamba di se Danida di se Danida di se	of adjunctive (Adjunctive (Adj	Just of the case flood materials and the case flood materials and the case of	The second of th	Value adjustments prioritional  Value adjustments  Value adjustments  provisional
Counterpart 8	Recived coverments or local administration  (All Control of Contro	(2) That sink adjustments are improved to the control of the contr	Exposes which is reported fell of the control of th	not large the accord any effect of the contract products from for a second any effect of the contract products from for a second any effect of the contract products and contrac	Pander des	of adjunctive (Adjunctive (Adj	part of the case fund material.  As of 3' All  Exposure Value*  The process of the case fund material for the case fund material for the case fund material for the case fund material fund of the case fund material fund for the case fund material fund for the case fund material fund material fund material fund material fund material fund material fund fund for the case fund fund fund fund fund fund fund fund	Note of the control o	Value adjustments prioridana  Value adjustments  Value adjustments
Counterpart 8	Recived coverments or local administration  (All Control of Contro	(2) That sink adjustments are improved to the control of the contr	Exposes which is reported fell of the control of th	on dainy strong control with the control way of the	Standard des Standard des Value adjustiments and provisions of  data to and connected to the contract of the c	or admit ou englate to the control of Approach  Original Exposure*  are cost on englate to the control of Approach  Original Exposure*  Original Exposure*	part of the case fund material.  As of 3' All  Exposure Value*  The process of the case fund material for the case fund material for the case fund material for the case fund material fund of the case fund material fund for the case fund material fund for the case fund material fund material fund material fund material fund material fund material fund fund for the case fund fund fund fund fund fund fund fund	The second of th	
Counterpart 8	Recived coverments or local administration  (All Control of Contro	(2) That sink adjustments are improved to the control of the contr	Exposes which is reported fell of the control of th	not large the accord any effect of the contract products from for a second any effect of the contract products from for a second any effect of the contract products and contrac	Pander des	or admit ou englate to the control of Approach  Original Exposure*  are cost on englate to the control of Approach  Original Exposure*  Original Exposure*	part of the case fund material.  As of 3' All  Exposure Value*  The process of the case fund material for the case fund material for the case fund material for the case fund material fund of the case fund material fund for the case fund material fund for the case fund material fund material fund material fund material fund material fund material fund fund for the case fund fund fund fund fund fund fund fund	Note of the control o	
Counterpart 8	Ministration of the commence or local administration of the commence of the co	C) That whe adjustments we depend on the property of the prope	Exposes which imported life in proposal life in a reported life in the distinction.  As of 31 Exposes which is reported life in the distinction of	not carry on second any effect of contract of the contract of	Standard des Standard des Value adjustiments and provisions of  data to and connected to the contract of the c	of Agenciach  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*	part of the cost final matrix.  As of 30 a statistical minimum and part of the cost of the	(May 2022)  Risk supposers amount  On 2022  Risk supposers amount  On 3022  Risk supposers amount  Risk supposers amount  On 3022  Risk supposers amount  On 3	
Counterpart 8	Recibility commencing or local administration  Control of the Cont	C) That whe adjustments we depend on the property of the prope	Exposes which imported life in proposal life in a reported life in the distinction.  As of 31 Exposes which is reported life in the distinction of	not carry on second any office according to according amount and according to according to according to according amount according to	Standard des Standard des Value adjustiments and provisions of  data to and connected to the contract of the c	of Agenciach  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*	part of the cost final matrix.  As of 30 a statistical minimum and part of the cost of the	(May 2022)  Risk supposers amount  On 2022  Risk supposers amount  On 3022  Risk supposers amount  Risk supposers amount  On 3022  Risk supposers amount  On 3	
Country of Country part 9	Michigan of commontary or local adults of commontary or local adul	C) That whe adjustments we depend on the property of the prope	Exposes which imported life in proposal life in a reported life in the distinction.  As of 31 Exposes which is reported life in the distinction of	not carry on second any office according to according amount and according to according to according to according amount according to	Standard des Standard des Value adjustiments and provisions of  data to and connected to the contract of the c	of Agenciach  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*	part of the cost final matrix.  As of 30 a statistical minimum and part of the cost of the	(May 2022)  Risk supposers amount  On 2022  Risk supposers amount  On 3022  Risk supposers amount  Risk supposers amount  On 3022  Risk supposers amount  On 3	
Counterpart 8	Michigan or beautiful communities or local administration of Control and Contr	C) That whe adjustments we depend on the property of the prope	Exposes which imported life in proposal life in a reported life in the distinction.  As of 31 Exposes which is reported life in the distinction of	not carry on second any office according to according amount and according to according to according to according amount according to	Standard des Standard des Value adjustiments and provisions of  data to and connected to another connected to anot	of Agenciach  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*	part of the cost final matrix.  As of 30 a statistical minimum and part of the cost of the	(May 2022)  Risk supposers amount  On 2022  Risk supposers amount  On 3022  Risk supposers amount  Risk supposers amount  On 3022  Risk supposers amount  On 3	
Counterpart 8  Country of Counterpart 9	Ministration of Productions of Incidental Community of	C) That whe adjustments we depend on the property of the prope	Exposes which imported life in proposal life in a reported life in the distinction.  As of 31 Exposes which is reported life in the distinction of	not carry on second any office according to according amount and according to according to according to according amount according to	Standard des Standard des Value adjustiments and provisions of  data to and connected to another connected to anot	of Agenciach  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*	part of the cost final matrix.  As of 30 a statistical minimum and part of the cost of the	(May 2022)  Risk supposers amount  On 2022  Risk supposers amount  On 3022  Risk supposers amount  Risk supposers amount  On 3022  Risk supposers amount  On 3	Value adjustments provisions*  Value adjustments provisions*
Counterpart 8  Country of Counterpart 9	Recived coverements or local administration  Control of the section of the sectio	C) That whe adjustments we depend on the property of the prope	Exposes which imported life in proposal life in a reported life in the distinction.  As of 31 Exposes which is reported life in the distinction of	not carry on second any office according to according amount and according to according to according to according amount according to	Standard des Standard des Value adjustiments and provisions of  data to and connected to another connected to anot	of Agenciach  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*  Original Exposure*	part of the cost final matrix.  As of 30 a statistical minimum and part of the cost of the	(May 2022)  Risk supposers amount  On 2022  Risk supposers amount  On 3022  Risk supposers amount  Risk supposers amount  On 3022  Risk supposers amount  On 3	

# 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Bankinter, S.A.

							IRB Ap	proach					
				As of	0/09/2021					As of 3	1/12/2021		
		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 adjustment
	(min ELR, %)		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
	Corporates	21,932 805	214	13,384 581	10,008 543	1	129	22,517 720	196	13,815 531	10,237 511	2	129
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	5.466	8 57	3.571	2.303		46	5.422	60	3,595	2.241		3
	Corporates - Of Which: SME Retail	30.098	772	28.182	2,303 5.743	388	96 282	30.442	788	3,595 28.546	5.717	396	289
	Retail - Secured on real estate property	26,524	500	26,343	4.991	324	262	26.830	508	26,638	4 947	339	87
	Retail - Secured on real estate property - Of Which: SME	1.667	109	1.633	997	63	15	1.668	110	1.631	974	65	16
Consolidated data	Retail - Secured on real estate property - Of Which: non-S		391	24.710	3,994	261	71	25.162	398	25.006	3.973	274	71
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,575	272	1.839	752	64	196	3.612	280	1.908	769	57	202
	Retail - Other Retail - Of Which: SME	3,346	240	1,645	666	60	179	3,392	250	1,722	688	53	180
	Retail - Other Retail - Of Which: non-SME	229	33	194	85	5	17	219	30	186	82	4	23
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				650						675		
	IRB Total <sup>2</sup>				16,401						16,629		

(s) ungen exposent, unsex apposers wase, as exposed before belief pink account any effect due to credit convenion factors or credit risk militarion such relatives (e.g., substitution effects).

(2) Bit Tail date one fundance that successions considered count line in the sease from the third 2014 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries careful for the gradual process.

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0 0	0	0	0 0
	Institutions Corporates	21.932	214	13.384	10.008		129	22.517	196	13.815	10.237		129
	Corporates - Of Which: Specialised Lending	21,932 805	214	13,389	10,008	1	129	720	196	13,815	10,237 511	2	129
	Corporates - Of Which: SME	5.466	57	3.571	2.303	1	46	5.422	60	3,595	2.241	1	44
	Retail	25.630	715	23.758	4,753	347	768	25.913	723	24.062	4.661	338	275
	Retail - Secured on real estate property	22,056	443	21,919	4,002	282	72	22,301	443	22,154	3,892	281	72
CDATAL	Retail - Secured on real estate property - Of Which: SME	1,667	109	1,633	997	63	15	1,668	110	1,631	974	65	16
SPAIN	Retail - Secured on real estate property - Of Which: non-Sh	20,389	334	20,286	3,004	219	57	20,633	333	20,523	2,918	216	57
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,575	272	1,839	752	64	196	3,612	280	1,908	769	57	202
	Retail - Other Retail - Of Which: SME	3,346	240	1,645	666	60	179	3,392	250	1,722	688	53	180
	Retail - Other Retail - Of Which: non-SME	229	33	194	85	5	17	219	30	186	82	4	23
	Equity Other non credit-obligation assets			0	U			0			U		,
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		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	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	4.468	58	4,424	989	42	15	4,508	63	4,463	1.052	57	14
	Retail - Secured on real estate property	4,468	58 58	4,424	989	42	15	4,508	63	4,463	1,052	57	14
	Retail - Secured on real estate property - Of Which: SME	4,400	30	4,424	909	42	0	4,506	0.0	4,463	1,052	3/	0
PORTUGAL	Retail - Secured on real estate property - Of Which: non-S	4.468	58	4,424	989	42	15	4.508	63	4 463	1.052	57	14
	Retail - Qualifying Revolving	0,400	0	0	0	0	0	0	0.5	9,400	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	ō
	Retail - Other Retail - Of Which: SME		0		o o	ō	ō	ō	0	ō	o o	0	ō
	Retail - Other Retail - Of Which: non-SME	0	0	ō	0	0	ō	ō	0	ō	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			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	•		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
	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
	Retail	Corporates - Or Which: SME	0	0	0	0	0	0		0	0	0		0
	Recall	Retail - Secured on real estate property		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	n n	0	0
Country of Counterpart 3		Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	ō
		Retail - Qualifying Revolving	ō	0	ō	ō	0	ō	ō	ō	ō	0	ō	ō
		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												
	IRB Total													

							IRB Ap	proach					
				As of :	0/09/2021					As of :	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	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
	Central banks and central governments	0	Octobated	0	0	003000	0	0	00000000	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	ō	ō	0	ō	ō	ō	ō	0	ō	ō	ō	ō
	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 4	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart 4	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0		0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0		0
		0	0			0	0		0				0
	Retail - Other Retail - Of Which: non-SME Equity	0	1 0	0	0	0	0		1 0	0			0
	Other non credit-obligation assets	ů		ů			ů			ů	,		
	IRB Total												_

#### 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Bankinter, S.A.

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	• 4.50		Of which: defaulted	provisions		Of which: defaulted	· uice		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	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 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 - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh			0		0			0				
country or counterpart 5	Retail - Secured on real estate property - Ur Which: non-se Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail			0		0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME			0		0		0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0		0
	Foulty	0		0				0	0	0			0
	Other non credit-obligation assets											_	
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	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
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail			0		0	0		0				0
				0		0	0		0	0			0
	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
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: one-		0	0	0	0	0		0	0	0		0
,	Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0	0
	Retail - Other Retail	0		0			0			0			0
	Retail - Other Retail - Of Which: SME	0		0			0			0			ő
	Retail - Other Retail - Of Which: non-SME	o o	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												
	IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		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	e amount	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	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0		0	0	0	0	0
	Corporates			0		0			0				0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0	0		0				
	Corporates - Ut Which: SME Retail			0		0			0				0
	Retail - Secured on real estate property	0	0	0	0	0	0		0	0	0		
	Retail - Secured on real estate property - Of Which: SME	ů		0	0	0	0		0		0		0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-S	, i		0		0	0		0	0	0		0
	Retail - Qualifying Revolving	n n	0	0	0	0	0	o o	0	0	ů .	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	ō
	Retail - Other Retail - Of Which: non-SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			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 ba	anks 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		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending			0		0		0	0				0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Recall	Retail - Secured on real estate property	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
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	ő		0	0	0		0
,,,,,,,,,		Retail - Qualifying Revolving		0	0		0	o o		0				ő
		Retail - Other Retail	ő	ő	ő	ő	o o	ő	ő	ő	ő	ő	ő	ŏ
		Retail - Other Retail - Of Which: SME	ō	0	ō	o o	0	ō	ō	0	ō	o o		
		Retail - Other Retail - Of Which: non-SME	ō	0	ō	o o	0	ō	ō	0		o o		
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												
	IRB Total													

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

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
		d 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
		porates - Of Which: Specialised Lending			0		0	0	0	0				
	Retail	porates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
		ail - Secured on real estate property			0	0	0	0		0		0		
	Ket	Retail - Secured on real estate property - Of Which: SME				0	0	0						
Country of Counterpart 9		Retail - Secured on real estate property - Of Which; non-Sh	0		0	0	0		0	0	0	0		
,	Date 1	ail - Qualifying Revolving	0		0	0	0	0	0	0	0	0		
	Ret	ail - Other Retail	0	0	0	0	0	0	0	0	0	ů .	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	ō	ō	0	0	ō	ō	0	ō
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	ō	ō	0	0		o o	0	
	Equity	The same of the same	0	0	0	0	0	ō	0	0	ō	0	0	0
		-obligation assets												
	IRB Total													

(1) 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).

Institutions	(min EUR, %),	Original	Exposure <sup>1</sup>	As of :	10/09/2021					As of	31/12/2021		
Institutions	(min EUR. %)	Original	Exposure <sup>1</sup>										
Institutions	(min EUR. %)			Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
Institutions			Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0	0	0	0	0
	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
	Retail - Secured on real estate property		0	0	0	0	0		0	0	0		0
	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
Country of Counterpart 10	Retail - Secured on real estate property - Of Which; non-Sh	0		0	0	0	0		0	0	0		0
	Retail - Qualifying Revolving			0		0	0		0				0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	ů
	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	ō	ō	0	ō	ō	0	ō	0	ō	ō	ō	ō
Equity	News - Other News - Of Willest, Harriste	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
Other non cry	credit-obligation assets												
IRB Total													

Credit Risk - IRB Approach

Bankinter, S.A.

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustmen
		(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provision
		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
	Corporati	Corporates - Of Which: Specialised Lending	21,766 685	217	13,816 499	9,963 478	1	130	24,250 656	232	14,819	10,664	1	140
		Corporates - Of Which: SME	4,980	62	3,490	2.155	0	43	5,789	62	3,859	2.436		45
	Retail	curputates - or winds; since	30.940	787	28.929	6.139	377	301	31.196	796	29.252	6.056	332	321
	Recaii	Retail - Secured on real estate property	27.184	496	26,929	5,348	326	95	27.405	473	27,217	5,247	278	99
		Retail - Secured on real estate property - Of Which: SME	1.655	108	1.618	1.043	62	16	1,679	111	1.646	991	64	24
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	25,529	389	25.363	4.305	264	79	25,726	362	25.571	4.257	214	75
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	3,756	291	1,948	791	50	206	3,791	323	2,034	808	54	222
		Retail - Other Retail - Of Which: SME	3,542	261	1,766	711	46	184	3,574	293	1,849	725	50	197
		Retail - Other Retail - Of Which: non-SME	214	30	181	80	4	22	216	30	185	84	4	25
	Equity		0	0	0	0	0		0	0	0	0	0	
		r credit-obligation assets				680						652		
	IRB Total	2				16,782						17,372		

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e 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	0	0	0 0	0	0	0	0	0	0	0	0	0
	Institutions	0	0		0	0	0	0	0	0	0		0
	Corporates  Corporates - Of Which: Specialised Lending	21,766 685	217	13,816 499	9,963 478	1	130	24,250 656	232	14,819	10,664	1	140
	Corporates - Of Which: SME	4,980	62	3.490	2.155	0	43	5,789	62	3,859	2.436		45
	Retail	26,306	726	24.343	4.945	323	278	26.389	750	24,493	4.858	315	311
	Retail - Secured on real estate property	22,550	435	22,395	4.155	272	72	22,598	426	22,458	4.050	261	89
	Retail - Secured on real estate property - Of Which: SME	1.655	108	1.618	1.043	62	16	1.679	111	1.646	991	64	24
SPAIN	Retail - Secured on real estate property - Of Which: non-Si	20,895	328	20,777	3,112	210	56	20,919	316	20,813	3,059	196	65
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,756	291	1,948	791	50	206	3,791	323	2,034	808	54	222
	Retail - Other Retail - Of Which: SME	3,542	261	1,766	711	46	184	3,574	293	1,849	725	50	197
	Retail - Other Retail - Of Which: non-SME	214	30	181	80	4	22	216	30	185	84	4	25
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												4
	IRB Total												

0 0 1,193 1,193 0 1,193 0 0 0 4,790 4,790 0 4,790 0 0 0 PORTUGAL

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		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, %)	1	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	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
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: non-S	. 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	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
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0		0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME 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 - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0			0	0	0		0		0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-		0		0	0	0	0	0	0	0		0
,	Retail - Qualifying Revolving	0	0	0			ů	0	0	0	0		0
	Retail - Other Retail	0	0	0	n n	0	o o	0	0	0	n	0	0
	Retail - Other Retail - Of Which: SME	ō	0	ō	0	ō	ō	0	0	ō	0	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	ō		ō	ō	0	0		o o	o o	0
	Equity	0	0	ō	0	0	ō	ō	0	ō	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach
Bankinter, S.A.

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e 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			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		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 5		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 5		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
		Retail - Other Retail	0	0		0	0	0	0	0	0	0	0	
		Retail - Other Retail - Of Which: SME	0	0	0	U	0		0	0	0	U	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0		0		0	0	0	0		0
	Equity	credit-oblication assets		0		U	0		0	0	0	U		-
	IRB Total													

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central ba	inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution	ns ·	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		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
C		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		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												

(1) Original exposure, willing Exposure value, is imported before taking ano account any officed due to credit convention factors or credit risk integration techniques (e.g. substitution effects).

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e 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		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0				0			0		
	Corporates		0	0					0			0		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0			0			0	0	0
	Retail		0	0	0				0			0		0
	Retail - Secured on real estate property		0	0	0		0		0	0		0		0
	Retail - Secured on real estate property - O	/ Which: CME	0	0					0	0		0		0
Country of Counterpart 7	Retail - Secured on real estate property - O		0	0	0				0	0		0		0
	Retail - Qualifying Revolving	THIRD INTO	0	0	0	0	0	0	0	0	0	0	0	o o
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		o	0	ō	ė .	0		0	0	ō	o		0
	Retail - Other Retail - Of Which: non-SME		0	0	ō	0	0	ō	ō	0	ō	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets													
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		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	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 Retail	0	0	0	0	0		0	0		0	0	0
		0	0	0	0			0			0		0
	Retail - Secured on real estate property	0	0	0	0			0			0		0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf		0	0	0	0	0	0	0	0	0	0	0
,	Retail - Qualifying Revolving		0	0	0			0			0		0
	Retail - Qualifying Revolving  Retail - Other Retail	0	0	0	0	0		0	0	0	0		0
	Retail - Other Retail - Of Which: SMF	ů	0	0		0		0	0	l ő	0		0
	Retail - Other Retail - Of Which: non-SME	ů	0	0		0		0	0	l ő	0		o o
	Equity	ŏ	0	ő	ō	ő	l ő	ő	ő	ő	ō	0	ő
	Other non credit-obligation assets												
	IRB Total												

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		1
			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 exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		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		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
	Retail	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Retail			0	0			0	0	0	0	0		0
		Retail - Secured on real estate property		0	0			0	0	0	0	0		0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving		0	0	0	0	0		0		0	0	0
		Retail - Other Retail		0	0	0	0	0	0	0	0	0		0
		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME		0	0			0		0		0		0
	Equity	Retail * Cold Retail * Of Wilds Horrse	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	0
		credit-obligation assets		_	_			_		_	_			
	IRB Total	,												



General governments exposures by country of the counterparty

							Bankinter, S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
		Total gross carridge amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	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	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Austria													
[ 0 - 3M [	Belgium													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Bulgaria	000000000000000000000000000000000000000	0 0 0 0 0 0 3 3	0 0 0 0 0			0 0 0 0 0 0 3 3	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0
[ 0 - 3M [	Cyprus													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Czech Republic													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Denmark													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							Bankinter, S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	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	
[ 0 - 3M [	Finland													
[ 0 - 3M [	France													
[ 0 - 3M [	Germany		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 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece													
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M [	Italy	( ( 205 8 8 9 1,065 205 205	0 0 209 80 94 1,063 2099	0 0 201 0 0 0 32 233	0 0 0 0 0 0	( 8 22 ( 6 44	0 0 52 94 1,055 177 1,378	0 0 0 0 0 0	0 0 0 0 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 [	Latvia													



General governments exposures by country of the counterparty

		Bankinter, S.A.												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	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	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	6 22 3 3 200 500 111 855	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( 22 ( ( 10 ( 35	0 0 1 202 499 115 818	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	0
[ 0 - 3M [	Romania	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 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 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

		Bankinter, S.A.												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	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	positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	comprehensive income		Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain	194 5 5 1,126 199 326 2,274 2,274 7,173	3 198 2 52 5 1,117 5 128 5 133 2,200 6,259	18 42 12 91 204 317 323 1,007	0 0 0	155 ( 1,100 11 ( ( )	10 16 94 122 2,431	0 0 0 0 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													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
10 - 3M     13M - 14Y     14Y - 2Y     14Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Iceland		0 0 0 0 0 0 0 0 0 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	000000000000000000000000000000000000000	
[ 0 - 3M [	Liechtenstein							-						
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

		Bankinter, S.A.												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolic		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	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[ 0 - 3M [	u.s.		0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [ ] 1Y - 2Y [ ] 1 2Y - 3Y [ ] 13Y - 5Y [ ] 15Y - 10Y [ ] 10Y - more Total	China													
Total   Tota	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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 27 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 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
TO - 3M	Latin America and the Caribbean	33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	000000000000000000000000000000000000000	



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

							Bankinter, S.A.							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Total gross carrying amount of non- non-derivative financ	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	Africa	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 10		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 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Others	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 9 9				0 0 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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

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

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

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



General governments exposures by country of the counterparty

							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	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	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria													
[ 0 - 3M [	Belgium													
[ 0 - 3M [	Bulgaria		0 0 0 0 0 0 2 2	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
f 0 - 3M f [ 3M - 1Y [ f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark													
[0 - 3M] [3M - 1Y] [11 - 2Y] [12 - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

		Bankinter, S.A.												
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
									dalo e folocortos	Part and an aid		Off-balance sl	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portroll		Derivatives with pos	sitive rair value	Derivatives with	negative fair value			Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Finland													
[ 0 - 3M [	France													
[ 0 - 3M [	Germany	8	0 0 8 0 0	000000000000000000000000000000000000000	0 0 0 0 0	8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Croatia													
[ 0 - 3M [	Greece													
[ 0 - 3M [	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Ireland													
[ 0 - 3M [	Italy	8 177 8 1,300 177 1,752	5 8 172 82 1,303 176 1,752	0 0 0 0 0 0	0 0 0 0 0 0	6 8 22 8 6 0	5 5 6 0 6 146 8 74 1,298 176 1,704	0 0 0 0 0 0	0 0 0 0 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 [	Latvia													



General governments exposures by country of the counterparty

							Bankinter, S.A.							
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	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	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal	1 2: 11 6 36.3 38.3 93.3	1 11 25 25 8 8 18 18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	11 0 0 0 362 376 132	0 0 0 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 [	Romania	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

		Bankinter, S.A.												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	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	positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain	44 57 57 33 133 286 3,200 1,911 <b>6,788</b>	46 575 599 53 114 2,982 1,715 <b>6,084</b>	220	0 0 0 0 0 0	( 47* 54* ( ( (	3 18 50 42 114 2,982 1,715 <b>4,923</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 - 3M [	Sweden													
[ 0 - 3M [	United Kingdom													
To - 3M	Iceland		0 0 0 0 7 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	000000000000000000000000000000000000000	
Total	Liechtenstein	,	,	·	·		,	v		J		·		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

							Bankinter, S.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	b	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	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 [	Japan													
[ 0 - 3M [	u.s.	1	0 0 0 0 0 14 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 19	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0	0 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	
10-13M     10-3M     10-3M     13M - 1Y	Latin America and the Caribbean	33	19 0 0 0 0 0 0 0 0 0 0 0 30	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 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0



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

							Bankinter, S.A.							
							As of 30/06/2022	!						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
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	Africa	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 14		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 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Others	223 223	0 1 0 0 0 9 9 2 2 212 0 0 2222	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 194 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		

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- (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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
  (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

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

										,								
					As of 30/09/2021									As of 31/12/2021				
		Gross c	carrying amount/ Nominal amo	ount		Accumulated imp	pairment, accumulated negat fit risk and provisions <sup>4,3</sup>	tive changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	al amount		Accumulated im value due to cre	pairment, accumulated n fit risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of wh	hich non-performing	r	On performing exposures <sup>2</sup>	On non-performing	g exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	y <sup>t</sup>	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>2</sup>	financial guarantees received on non- performing exposures
		and <=90 days	or	f which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min EUR)  Cash balances at central banks and other demand deposits	19,47				0			0		22,180					,			
Debt securities (including at amortised cost and fair value)	9,87		]	1		2		0		10,046			,			]		
Central banks	5,2.			-		-		-		,-		-	-					
General governments	7,55	5 0								7.69								
Credit institutions	1.71									1.720								
Other financial corporations		2 6			0		0	0	0	8:	0							
Non-financial corporations	53	1 0	1	1	1	2		0	0	552	0	1	1					0
Loans and advances(including at amortised cost and fair value)	67,96	4 124	1,882	1,825	1,673	240	776	766	898	69,676	111	1,801	1,738	1,605	254	732	711	880
Central banks												,						
			1	-		-								1				1
General governments	80	1 1		0	0	0	0	0	0	833	0		0					0
Credit institutions	2,47	6 0		0	0	0		0	0	2,438	0		0					0
Other financial corporations	2,00	0 0	9	9	9	2	3	3	4	1,966	0	10	10	5	:	:	3	s 5
Non-financial corporations	28,48	0 44	1,053	1,022	935	144	476	470	484	29,475	35	1,051	1,025	946	153	491	49	469
of which: small and medium-sized enterprises	17,98	4 32	894	873	804	88	416	410	400	18,27	31	911	889	815	9:	442	43	400
	4.45											226			_	_		
of which: Loans collateralised by commercial immovable property	4,45	1	248	296	209	20	32	32	212	4,480	•	238	235	205	2	. 31	3	194
Households	34,20		910	707	730	04	397	202	410	34.96	75	740	202	545	10	22		402
- Independent	3,20		1 "1	,,,	723		1,0	1,1	***	34,20.	1 1	740	, , , ,					1
of which: Loans collateralised by residential immovable property	28,55	9 49	448	434	380	23	57	56	386	29,179	46	448	436	376	2	51	s	384
, , , , , , , , , , , , , , , , , , , ,		1			-	_	-	-		23,211		-			_	1	_	
of which: Credit for consumption	3,04	3 21	200	191	184	48	145	142	9	3,125	21	145	134	125	5:	81	8	9
		]						766										
DEBT INSTRUMENTS other than HFT	97,31	6 124	1,883	1,826	1,674	242	777	766	898	101,902	111	1,802	1,739	1,606	257	733	719	880
OFF-BALANCE SHEET EXPOSURES	26,30	1	13	11	11	34	3	2	6	26,045		13	11	11	35	2		10

Fig. 1 and 1

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

					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nomina	il amount		Accumulated imp	pairment, accumulated ne lit risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and		Gross co	urrying amount/ Nomina	l amount		Accumulated impa value due to credi	irment, accumulated ne risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	ř	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>2</sup>	financial guarantees received on non- performing exposures		Of which performing but past due > 30 days		Of which non-performing	9.	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>2</sup>	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	-		Of which Stage 3	
Cash balances at central banks and other demand deposits	22,483		0	0	0	0		0	0	20,397	0	0			0	0	0	0
Debt securities (including at amortised cost and fair value)	10,232		1	. 1	1	2				10,843	3 0	1		. 1	2	0	0	
Central banks					0	0	0	0	0		0 0	0			0	0	0	
General governments	7,766	. 0		0	0	0	0	0	0	8,41	8 0	0		0	0	0	0	
Credit institutions	1,761	. 0		0	0	0	0	0	0	1,65	4 0	0			0	0	0	
Other financial corporations	56	0			0	0	0	0	0	5	5 0	0		0	0	0	0	0
Non-financial corporations	649	0	1	. 1	1	2	0	0	0	71	7 0	1	1	1	2	0	0	0
Loans and advances(including at amortised cost and fair value)	72,233	127	1,809	1,747	1,622	265	752	739	875	74,600	134	1,833	1,771	1,634	238	789	778	884
Central banks		0	0	0	0	0	0	0	0		0	0		0	0	0	0	۰
General governments	792	2 0		0	0	0	0	0	0	94	6 0	1		. 0	0	0	0	0
Credit institutions	3,679	0		0	0	0	0	0	0	3,74	7 0	0		0	0	0	0	0
Other financial corporations	2,203	0	10	10	9	2	3	3	5	2,12	2 0	9	5	8	2	3	3	4
Non-financial corporations	29,837	7 50	1,045	1,025	954	163	501	493	472	30,990	2 56	1,109	1,083	2 992	145	529	522	516
of which: small and medium-sized enterprises	18,475	38	915	899	833	103	449	443	407	18,87	0 51	964	945	856	117	473	468	449
of which: Loans collateralised by commercial immovable property	4,472	9	222	220	191	24	33	34	186	4,53	8 11	214	214	186	13	42	43	170
Households	35,722	76	750	712	658	100	248	243	398	36,79	9 78	714	678	3 634	91	257	252	365
of which: Loans collateralised by residential immovable property	29,810	46	438	424	365	22	58	57	374	30,56	8 44	406	399	346	19	58	57	344
of which: Credit for consumption	3,200	22	161	149	145	53	98	95	9	3,39	9 24	150	133	137	51	96	94	6
DEBT INSTRUMENTS other than HFT	104,948	127	1,809	1,748	1,623	267	753	740	875	105,846	5 134	1,834	1,772	1,635	241	789	778	884
OFF-BALANCE SHEET EXPOSURES	27,478		15	13	13	36	4	3	11	28,126	5	17	16	15	36	4	3	6

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to all supports for the result and second or for second order to be second or the second or the second order to be second or the second or the second order to be second or the second or the second order to be second or the second or the second order to be second or the second

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



#### Forborne exposures

			As of 30/	09/2021			As of 31/12/2021										
	Gross carrying amount of exposures with forbearance measures		Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with 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	o	0	0	0	0	0	0	o	0	o	o					
Central banks	0	0	0	0	0		0	0	0	0	O						
General governments	0	0	0	0	0		0	0	0	0	0						
Credit institutions	0	0	0	0	0		0	0	0	0	0						
Other financial corporations	0	0	0	0	0		0	0	0	0	0						
Non-financial corporations	0	0	0	0	0		0	0	0	0	0						
Loans and advances (including at amortised cost and fair value)	979	478	184	163	707	276	969	476	186	167	703	272					
Central banks	0	0	0	0	0	0	0	0	0	0	O	0					
General governments	0	0	0	0	0	0	0	0	0	0	0	0					
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0					
Other financial corporations	5	4	0	0	3	3	5	4	0	0	3	3					
Non-financial corporations	587	330	145	131	383	171	573	319	147	134	373	159					
of which: small and medium-sized enterprises	492	278	118	108	341		487	282	123	115	331						
Households	388	144	39	32	321	102	391	152	39	33	326	110					
DEBT INSTRUMENTS other than HFT	979	478	184	163	707		969	476	186	167	703						
Loan commitments given	14	0	0	0	0	0	13	0	0	0	0	0					
QUALITY OF FORBEARANCE <sup>2</sup>																	
Loans and advances that have been forborne more than twice ${}^{\it 3}$	0						0										
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0										

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

<sup>&</sup>lt;sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



#### Forborne exposures

Bankinter, S.A.

			As of 31/	03/2022		As of 30/06/2022									
		ring amount of with forbearance	Accumulated of accumulated of value due to comprovisions for forbearance measurements.	changes in fair Collateral and financial guarantees redit risk and r exposures with forbearance measures				ring amount of with forbearance	Accumulated is accumulated or value due to comprovisions for forbearance measurements.	changes in fair redit 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 nonperforming 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	o	o			
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)	944	463	181	162	686	264	1,004	477	177	163	743	276			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	5	4	0	0	3	3	5	4	0	0	3	3			
Non-financial corporations	561	308	143	129	369	154	636	327	137	128	440	173			
of which: small and medium-sized enterprises	486	280	123	114	333		540	300	119	114	386				
Households	378	151	39	33	315	108	363	145	41	36	300	101			
DEBT INSTRUMENTS other than HFT	944	463	181	162	686		1,004	477	177	163	743				
Loan commitments given	13	0	0	0	0	0	13	0	0	0	0	0			
QUALITY OF FORBEARANCE <sup>2</sup>															
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0								

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

(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 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



# 2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Bankinter, S.A.

Ī			As of 3	0/09/2021					As of 3	1/12/2021					As of 3	1/03/2022			As of 30/06/2022					
Gross carrying amount			-,,		Accumulated	Gross carr	Gross carrying amount				Accumulated	Gross carry	ying amount				Accumulated	Gross carrying amount					Accumulated	
		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment <sup>1</sup>	negative changes in fair value due to		Of which: non- performin		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
(min EUR)			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	Impairment	credit risk on non-performing exposures <sup>1</sup>			of which: defaulted	impairment	impaimeit	credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	608	28	27	608	15	0	642	30	28	642	17	0	669	31	30	669	18	0	673	36	34	673	15	0
B Mining and guarrying	93	1	1	93	1	0	88	1	1	88	1	0	91	1	1	91	1	0	104	1	1	104	1	0
C Manufacturing	4,946	195	185	4,946	117	0	5,300	185	181	5,300	126	0	5,502	187	183	5,502	124	0	5,937	201	196	5,937	106	0
D Electricity, gas, steam and air conditioning supply	1,127	4	3	1,127	6	0	1,268	3	3	1,268	7	0	1,222	4	4	1,222	8	0	1,222	5	5	1,222	6	0
E Water supply	165	6	6	165	5	0	171	6	6	171	5	0	178	6	6	178	5	0	181	6	6	181	5	0
F Construction	2,602	136	133	2,602	78	0	2,663	131	130	2,663	81	0	2,617	133	129	2,617	82	0	2,706	140	137	2,706	70	0
G Wholesale and retail trade	4.724	284	277	4.724	184	0	5.027	292	283	5.027	190	0	5.180	290	284	5.180	196	0	5.367	303	296	5.367	169	0
H Transport and storage	2.006	43	43	2.006	33	0	2.052	45	44	2.052	34	0	1.990	46	46	1.990	36	0	1.930	51	50	1.930	30	0
I Accommodation and food service activities	1,956	95	92	1,956	31	0	1,951	91	88	1,951	32	0	1,958	94	92	1,958	34	0	2,000	111	107	2,000	33	0
J Information and communication	605	28	27	605	20	0	590	28	27	590	20	0	628	29	27	628	20	0	683	28	28	683	18	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	4.105	91	89	4.105	38	0	4.209	94	92	4.209	46	0	4.264	84	82	4.264	44	0	4.310	79	77	4.310	36	0
M Professional, scientific and technical activities	1,825	60	59	1,825	38	0	3,126	67	66	3,126	46	0	3,033	65	64	3,033	46	0	3,315	67	66	3,315	41	0
N Administrative and support service activities	981	38	36	981	27	0	962	38	37	962	27	0	997	41	40	997	31	0	1,030	43	42	1,030	29	0
O Public administration and defence,	27	0	0	27	0	0	27	0	0	27	0	0	28	0	0	28	0	0	28	0	0	28	0	0
P Education	143	10	10	143	4	0	143	10	10	143	4	0	139	10	10	139	4	0	145	11	11	145	5	0
Q Human health services and social work activities	384	9	8	384	4	0	379	8	8	379	4	0	375	8	8	375	4	0	389	8	8	389	4	0
R Arts, entertainment and recreation	261	10	10	261	5	0	253	10	10	253	5	0	259	10	10	259	5	0	260	10	10	260	5	0
S Other services	1,921	16	15	1,921	15	0	625	12	11	625	5	0	706	10	10	706	5	0	712	9	9	712	103	0
Loans and advances	28,480	1.053	1.022	28.480	621	0	29.475	1.051	1.025	29.475	651	0	29.837	1.049	1.025	20.836	664	0	30.992	1 109	1.082	30.992	675	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FIRREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2011/81. This on Supervisory reporting.