



## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	Bankinter, S.A.
<b>LEI Code</b>	VWMYAEQSTOPNV0SUGU82
<b>Country Code</b>	ES

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2025 EU-wide Transparency Exercise

### Leverage ratio

Bankinter, S.A.

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,788	5,928	6,023	6,327	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	5,788	5,928			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	113,732	117,926	118,857	123,997	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	113,732	117,926			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.09%	5.03%	5.07%	5.10%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.09%	5.03%			[A.2]/[B.2]	





2025 EU-wide Transparency Exercise

P&L  
Bankinter, S.A.

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	3,343	4,416	1,005	1,982
Of which debt securities income	268	372	104	221
Of which loans and advances income	2,706	3,566	812	1,610
Interest expenses	1,604	2,122	459	869
(Of which deposits expenses)	1,276	1,690	363	691
(Of which debt securities issued expenses)	137	188	53	110
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	10	15	10	18
Net Fee and commission income	529	724	190	383
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	22	18	10	11
Gains or (-) losses on financial assets and liabilities held for trading, net	29	-48	54	216
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	6	0	5
Gains or (-) losses from hedge accounting, net	0	-1	0	0
Exchange differences [gain or (-) loss], net	-24	62	-57	-213
Net other operating income / (expenses)	-61	-83	-23	-44
<b>TOTAL OPERATING INCOME, NET</b>	<b>2,242</b>	<b>2,986</b>	<b>730</b>	<b>1,490</b>
(Administrative expenses)	697	989	251	502
(Cash contributions to resolution funds and deposit guarantee schemes)	95	99	0	0
(Depreciation)	66	89	23	45
Modification gains or (-) losses, net	-1	0	0	0
(Provisions or (-) reversal of provisions)	62	88	13	34
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	1	-3	-4
(Other provisions)	61	87	16	37
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	16	0	0
Of which restructuring <sup>2</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)	260	365	67	153
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	260	365	67	154
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	30	7	8
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	29	43	9	19
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-6	-9	1	-1
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,082</b>	<b>1,359</b>	<b>379</b>	<b>766</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>731</b>	<b>953</b>	<b>270</b>	<b>542</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>731</b>	<b>953</b>	<b>270</b>	<b>542</b>
Of which attributable to owners of the parent	731	953	270	542

<sup>(1)</sup> Information available only as of end of the year

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2025 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
Bankinter, S.A.

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	12,900			15,420				11,966				13,123				IAS 1.54 (f)		
Financial assets held for trading	6,729	2,110	4,619	0	3,372	1,503	1,869	0	4,650	3,053	1,597	0	5,933	3,516	2,417	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	253	8	0	245	281	90	0	191	275	79	0	194	287	92	0	195	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	988	938	50	0	918	918	0	0	1,013	1,013	0	0	724	724	0	0	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	95,228				99,443				103,828				109,081				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	778	0	778	0	733	0	733	0	944	0	944	0	976	0	976	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-259				-209				-450				-458				IAS 39.49A(a); IFRS 9.6.5.8	
Other assets <sup>(1)</sup>	1,771				2,052				2,070				2,108					
<b>TOTAL ASSETS</b>	<b>118,387</b>				<b>122,011</b>				<b>123,892</b>				<b>131,773</b>				IAS 1.9(a); XI.6	

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

Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	799	0	0	-1	0	0	725	0	0	-1	0	0	793	0	0	0	0	473	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	12,868	0	0	-3	0	0	14,225	4	0	-3	0	0	14,138	5	0	-2	0	15,207	3	2	-2	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	79,432	2,304	1,909	-132	-94	-1,075	82,199	2,410	1,945	-127	-89	-1,039	86,900	2,263	1,902	-114	-82	-1,099	91,054	2,211	1,943	-116	-82	-1,153	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>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Bankinter, S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	5,043	3,420	1,563	2,314	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	105,832	110,973	114,454	121,761	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	502	514	281	231	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-50	-33	-17	-7	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	334	336	308	297	IAS 37.10; IAS 1.54(l)
Tax liabilities	462	544	624	647	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	344	380	633	319	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>(1)</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>112,466</b>	<b>116,133</b>	<b>117,845</b>	<b>125,562</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>5,921</b>	<b>5,878</b>	<b>6,047</b>	<b>6,211</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>118,387</b>	<b>122,011</b>	<b>123,892</b>	<b>131,773</b>	IAS 1.IG6

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

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Bankinter, S.A.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		1,347	1,586	998	1,307	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	936	674	845	998	Annex V.Part 1.31
Deposits	Central banks	0	0	277	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,209	4,523	7,570	9,881	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,025	1,649	1,434	1,316	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	8,647	13,188	11,287	12,016	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	775	1,932	520	1,559	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	6,954	6,579	6,731	8,116	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,192	3,009	3,243	3,265	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	31,852	33,211	31,218	30,958	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	23,975	25,024	23,803	25,005	ECB/2013/33 Annex 2.Part 2.9.1
	Households	42,254	43,669	44,877	45,846	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	27,169	28,316	29,876	34,796	Annex V.Part 1.42(f), 44(c)
Debt securities issued		9,026	8,976	9,280	10,167	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,657	1,654	1,664	2,465	Annex V.Part 1.37
Other financial liabilities		3,151	2,500	3,214	5,017	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>111,376</b>	<b>114,906</b>	<b>116,298</b>	<b>124,306</b>	

2025 EU-wide Transparency Exercise  
Market Risk  
Bankinter, S.A.

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT
	TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT			
	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (ms) 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				
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
Traded Debt Instruments	310	367	0	0	0	0					0	0	0	0						0			
Of which: General risk	307	367	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	3	1	0	0	0	0					0	0	0	0						0			
Equities	7	8	0	0	0	0					0	0	0	0						0			
Of which: General risk	1	2	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	4	5	0	0	0	0					0	0	0	0						0			
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0						0			
Commodities risk	0	0	0	0	0	0					0	0	0	0						0			
<b>Total</b>	<b>317</b>	<b>375</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	343	363	0	0	0	0					0	0	0	0						0			
Of which: General risk	341	356	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	2	7	0	0	0	0					0	0	0	0						0			
Equities	9	334	0	0	0	0					0	0	0	0						0			
Of which: General risk	3	2	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	5	330	0	0	0	0					0	0	0	0						0			
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0						0			
Commodities risk	0	0	0	0	0	0					0	0	0	0						0			
<b>Total</b>	<b>352</b>	<b>697</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>Consolidated data</b>								
Central governments or central banks	21,121	21,377	0	0	21,029	21,129	0	0
Regional governments or local authorities	1,937	1,989	13	0	1,421	1,278	13	0
Public sector entities	271	120	126	0	411	263	263	0
Multilateral Development Banks	32	47	0	0	32	43	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	8,071	7,246	2,834	0	8,076	7,097	2,779	0
Corporates	6,978	4,427	3,428	0	7,449	4,367	4,183	0
of which: SME	3,267	2,170	1,713	0	4,106	2,669	2,366	0
Retail	11,095	8,781	5,784	0	15,961	7,698	5,114	0
of which: SME	7,088	4,668	2,766	0	9,789	3,897	2,113	0
Secured by mortgages on immovable property and AOC exposures	17,788	11,571	4,265	0	11,009	11,716	4,316	0
of which: SME	9,727	5,996	2,261	0	8,811	9,794	3,301	0
Exposures in default	1,023	124	361	0	862	275	311	0
Items associated with particularly high risk	229	209	313	0	75	59	89	0
Subordinated debt securities	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	63	63	63	0	48	48	48	0
Other exposures	751	751	1,361	0	728	728	1,358	0
<b>Standardized Total<sup>(4)</sup></b>	<b>78,781</b>	<b>63,091</b>	<b>18,951</b>	<b>0</b>	<b>77,948</b>	<b>65,236</b>	<b>18,470</b>	<b>0</b>

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

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant categories are disclosed. These have been selected under the following rule: Countries of counterparties cover up to 95% of total original exposure or Top 10 countries, except for original exposures, published as of last quarter.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>SPAIN</b>								
Central governments or central banks	21,007	22,537	0	0	21,298	24,751	0	0
Regional governments or local authorities	1,799	1,200	0	0	1,354	1,211	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	32	47	0	0	32	43	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	7,823	7,042	2,795	0	7,962	6,977	2,760	0
Corporates	4,262	2,532	2,026	0	4,690	2,890	2,702	0
of which: SME	2,387	1,503	1,151	0	2,693	1,754	1,317	0
Retail	11,986	8,266	4,026	0	11,088	5,051	3,288	0
of which: SME	5,873	3,688	2,107	0	4,951	2,808	1,605	0
Secured by mortgages on immovable property and AOC exposures	8,541	6,399	3,081	0	6,509	8,377	3,081	0
of which: SME	5,101	3,217	1,524	0	5,094	5,209	1,505	0
Exposures in default	842	380	309	543	688	219	248	442
Items associated with particularly high risk	229	204	321	0	75	59	89	0
Subordinated debt securities	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	64	64	64	0	48	48	48	0
Other exposures	245	245	1,323	0	220	220	1,348	0
<b>Standardized Total<sup>(4)</sup></b>				<b>543</b>				<b>513</b>

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

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

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>PORTUGAL</b>								
Central governments or central banks	5,501	5,500	0	0	5,501	5,569	0	0
Regional governments or local authorities	67	66	0	0	67	66	0	0
Public sector entities	271	120	126	0	411	263	263	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	232	182	79	0	306	93	27	0
Corporates	2,751	1,821	1,804	0	2,799	1,877	1,800	0
of which: SME	880	664	509	0	1,463	1,115	989	0
Retail	2,452	1,026	1,026	0	2,096	1,051	1,268	0
of which: SME	1,131	802	458	0	1,316	811	508	0
Secured by mortgages on immovable property and AOC exposures	486	483	185	0	765	448	213	0
of which: SME	374	304	131	0	417	405	147	0
Exposures in default	159	45	51	300	161	40	55	90
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt securities	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
<b>Standardized Total<sup>(4)</sup></b>				<b>300</b>				<b>241</b>

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

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

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>IRELAND</b>								
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	23	23	0	0	23	23	0	0
Corporates	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Retail	1,688	924	694	0	1,688	954	711	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	2,712	2,788	1,012	0	2,268	2,268	1,062	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	12	0	0	0	12	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt securities	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
<b>Standardized Total<sup>(4)</sup></b>				<b>0</b>				<b>0</b>

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

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

		Standardised Approach				Standardised Approach			
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	26,214	27,279	0	0	25,936	26,546	0	0
	Regional governments or local authorities	1,411	1,320	6	6	1,500	1,468	6	6
	Public sector entities	151	131	131	131	25	25	0	0
	Multilateral Development Banks	27	40	0	0	24	36	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	6,887	6,937	1,951	0	7,003	6,113	0	1,780
	Corporates	6,136	6,082	5,233	0	6,453	6,499	5,613	4,607
	of which: SME	1,510	1,510	1,546	0	1,508	1,762	1,762	1,762
	Retail	14,790	6,803	4,447	0	10,865	6,809	4,607	4,607
	of which: SME	4,207	2,851	2,139	0	4,894	2,816	2,208	2,208
	Secured by mortgages on immovable property and ADC exposures	12,194	12,194	3,105	0	12,856	12,537	4,038	4,038
	of which: SME	3,207	3,100	1,500	0	3,483	3,376	1,534	1,534
	Exposures in default	344	300	304	421	367	290	327	327
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	238	238	283	0	348	348	377	377	
Collective investments undertakings (CIU)	34	34	34	0	34	34	34	34	
Equity	700	700	1,106	0	655	655	1,402	1,402	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	80,648	72,774	38,736	773	79,088	65,928	18,348	814	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.  
(3) Only the most relevant countries are disclosed. There have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is the least number.  
(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach				Standardised Approach			
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	20,149	21,610	0	0	22,573	23,539	0	0
	Regional governments or local authorities	1,400	1,291	0	0	1,576	1,496	0	0
	Public sector entities	0	0	0	0	25	25	0	0
	Multilateral Development Banks	27	40	0	0	24	36	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	6,779	5,979	1,999	0	6,850	5,940	1,895	1,895
	Corporates	5,761	5,284	4,388	0	6,146	6,426	5,628	5,628
	of which: SME	2,839	2,875	1,598	0	2,317	1,892	1,796	1,796
	Retail	10,119	4,099	2,654	0	10,768	4,888	2,832	2,832
	of which: SME	3,168	1,993	1,105	0	3,248	1,884	1,079	1,079
	Secured by mortgages on immovable property and ADC exposures	8,259	8,259	3,100	0	9,068	8,888	3,168	3,168
	of which: SME	2,478	2,497	1,196	0	2,589	2,589	1,462	1,462
	Exposures in default	708	227	295	510	793	217	294	500
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	116	116	774	0	743	743	1,111	1,111
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	238	238	283	0	348	348	377	377	
Collective investments undertakings (CIU)	34	34	34	0	34	34	34	34	
Equity	718	718	1,106	0	654	654	1,402	1,402	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	80,648	72,774	38,736	773	79,088	65,928	18,348	814	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach				Standardised Approach			
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
PORTUGAL	Central governments or central banks	1,109	1,097	0	0	1,096	1,064	0	0
	Regional governments or local authorities	35	35	0	0	36	36	0	0
	Public sector entities	111	111	111	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	38	38	35	0	34	34	29	0
	Corporates	776	2,100	1,946	0	2,273	2,303	2,138	0
	of which: SME	290	648	648	0	648	672	672	0
	Retail	2,044	1,714	1,895	0	1,995	1,895	1,076	0
	of which: SME	768	646	683	0	1,248	788	647	0
	Secured by mortgages on immovable property and ADC exposures	208	208	100	0	208	208	100	0
	of which: SME	139	131	109	0	143	137	113	0
	Exposures in default	183	60	69	92	182	61	70	102
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	80,648	72,774	38,736	773	79,088	65,928	18,348	814	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach				Standardised Approach			
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
IRELAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1,759	988	739	0	1,800	1,038	778	0
	of which: SME	1,000	500	350	0	1,000	500	350	0
	Secured by mortgages on immovable property and ADC exposures	1,000	1,000	500	0	1,000	1,000	500	0
	of which: SME	1,000	1,000	500	0	1,000	1,000	500	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	80,648	72,774	38,736	773	79,088	65,928	18,348	814	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but exclude general credit risk adjustments.

		IRB Approach														
		As of 30/09/2024					As of 31/12/2024									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	760	374	17,350	11,432	3	135	26,052	340	17,592	11,685	1	157	0	5	159
	Corporates - Of Which: SME	6,990	90	4,303	2,538	0	45	6,463	111	4,409	2,499	0	49	0	0	49
	Retail	10,721	838	22,047	5,493	229	393	32,424	527	23,020	6,480	320	435	0	0	435
	Retail - Secured on real estate property	27,234	424	27,072	4,708	165	134	27,526	421	27,333	4,637	143	147	0	0	147
	Retail - Secured on real estate property - Of Which: SME	2,006	84	1,568	823	62	35	1,614	82	1,579	797	60	97	0	0	97
	Retail - Secured on real estate property - Of Which: non-SME	25,228	340	25,504	3,885	103	102	25,912	338	25,755	3,860	103	154	0	0	154
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,497	424	1,975	784	63	257	5,097	507	3,687	2,022	157	281	0	0	281
	Retail - Other Retail - Of Which: SME	3,329	411	1,828	735	62	248	3,292	426	1,903	734	61	243	0	0	243
	Retail - Other Retail - Of Which: non-SME	168	13	146	10	1	9	1,805	81	1,784	1,290	96	41	0	0	41
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(4)</sup>				551						106				18,972		

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

<sup>(2)</sup>Incl. MGA and PDA from Q1 2025

<sup>(3)</sup>IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

<sup>(4)</sup>Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach														
		As of 30/09/2024					As of 31/12/2024									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted			
SPAIN	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	27,239	274	17,350	11,432	3	135	26,052	340	17,592	11,685	1	157	0	5	159
	Corporates - Of Which: SME	6,990	90	4,303	2,538	0	45	6,463	111	4,409	2,499	0	47	0	0	47
	Retail	10,721	838	22,047	5,493	229	393	32,424	527	23,020	6,480	320	435	0	0	435
	Retail - Secured on real estate property	27,234	424	27,072	4,708	165	134	27,526	421	27,333	4,637	143	147	0	0	147
	Retail - Secured on real estate property - Of Which: SME	2,006	84	1,568	823	62	35	1,614	82	1,579	797	60	97	0	0	97
	Retail - Secured on real estate property - Of Which: non-SME	25,228	340	25,504	3,885	103	102	25,912	338	25,755	3,860	103	154	0	0	154
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,497	424	1,975	784	63	257	5,097	507	3,687	2,022	157	281	0	0	281
	Retail - Other Retail - Of Which: SME	3,329	411	1,828	735	62	248	3,292	426	1,903	734	61	243	0	0	243
	Retail - Other Retail - Of Which: non-SME	168	13	146	10	1	9	1,805	81	1,784	1,290	96	41	0	0	41
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(4)</sup>				551						106				18,972		

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

<sup>(2)</sup>Incl. MGA and PDA from Q1 2025

<sup>(3)</sup>IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

<sup>(4)</sup>Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach														
		As of 30/09/2024					As of 31/12/2024									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted			
PORTUGAL	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	760	374	17,350	11,432	3	135	26,052	340	17,592	11,685	1	157	0	5	159
	Corporates - Of Which: SME	6,990	90	4,303	2,538	0	45	6,463	111	4,409	2,499	0	47	0	0	47
	Retail	10,721	838	22,047	5,493	229	393	32,424	527	23,020	6,480	320	435	0	0	435
	Retail - Secured on real estate property	27,234	424	27,072	4,708	165	134	27,526	421	27,333	4,637	143	147	0	0	147
	Retail - Secured on real estate property - Of Which: SME	2,006	84	1,568	823	62	35	1,614	82	1,579	797	60	97	0	0	97
	Retail - Secured on real estate property - Of Which: non-SME	25,228	340	25,504	3,885	103	102	25,912	338	25,755	3,860	103	154	0	0	154
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,497	424	1,975	784	63	257	5,097	507	3,687	2,022	157	281	0	0	281
	Retail - Other Retail - Of Which: SME	3,329	411	1,828	735	62	248	3,292	426	1,903	734	61	243	0	0	243
	Retail - Other Retail - Of Which: non-SME	168	13	146	10	1	9	1,805	81	1,784	1,290	96	41	0	0	41
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(4)</sup>				551						106				18,972		

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

<sup>(2)</sup>Incl. MGA and PDA from Q1 2025

<sup>(3)</sup>IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

<sup>(4)</sup>Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach														
		As of 30/09/2024					As of 31/12/2024									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted			
IRELAND	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	760	374	17,350	11,432	3	135	26,052	340	17,592	11,685	1	157	0	5	159
	Corporates - Of Which: SME	6,990	90	4,303	2,538	0	45	6,463	111	4,409	2,499	0	47	0	0	47
	Retail	10,721	838	22,047	5,493	229	393	32,424	527	23,020	6,480	320	435	0	0	435
	Retail - Secured on real estate property	27,234	424	27,072	4,708	165	134	27,526	421	27,333	4,637	143	147	0	0	147
	Retail - Secured on real estate property - Of Which: SME	2,006	84	1,568	823	62	35	1,614	82	1,579	797	60	97	0	0	97
	Retail - Secured on real estate property - Of Which: non-SME	25,228	340	25,504	3,885	103	102	25,912	338	25,755	3,860	103	154	0	0	154
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,497	424	1,975	784	63	257	5,097	507	3,687	2,022	157	281	0	0	281
	Retail - Other Retail - Of Which: SME	3,329	411	1,828	735	62	248	3,292	426	1,903	734	61	243	0	0	243
	Retail - Other Retail - Of Which: non-SME	168	13	146	10	1	9	1,805	81	1,784	1,290	96	41	0	0	41
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(4)</sup>				551						106				18,972		

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

<sup>(2)</sup>Incl. MGA and PDA from Q1 2025

<sup>(3)</sup>IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

<sup>(4)</sup>Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	28,002	227	20,493	11,732	15	170	36,174	333	20,434	11,342	15	185				
	Corporates - Of Which: Specialised Lending	782	4	523	538	0	4	804	4	606	489	0	4				
	Corporates - Of Which: SME	6,797	123	5,192	2,519	14	65	6,515	99	5,021	2,325	15	48				
	Retail	31,205	884	20,820	6,677	115	411	23,078	781	13,495	6,529	343	624				
	Retail - Secured on real estate property	27,443	401	27,261	4,499	158	138	28,060	404	27,874	4,526	156	141				
	Retail - Secured on real estate property - Of Which: SME	1,238	72	1,208	615	15	56	1,280	71	1,264	602	50	38				
	Retail - Secured on real estate property - Of Which: non-SME	26,205	328	26,053	3,883	107	106	26,779	331	26,619	3,924	106	111				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: SME	4,361	467	3,349	1,895	151	258	3,811	357	3,491	1,940	181	270				
	Retail - Other Retail - Of Which: non-SME	2,533	379	1,566	535	48	210	2,041	260	1,712	592	52	222				
	Equity	1,800	88	1,793	1,161	102	40	1,789	97	1,779	1,349	129	48				
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
IRB Total <sup>(4)</sup>																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Inci: RGA and PSDs from Q1 2025.  
 (3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.  
 (4) Only the most relevant countries are disclosed; there have been selected under the following rule: Countries of concentration covering up to 93% of total original exposure or Top 10 countries by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	28,002	227	20,493	11,732	15	170	36,174	333	20,434	11,342	15	185				
	Corporates - Of Which: Specialised Lending	782	4	523	538	0	4	804	4	606	489	0	4				
	Corporates - Of Which: SME	6,797	123	5,192	2,519	14	65	6,515	99	5,021	2,325	15	48				
	Retail	25,222	851	24,084	4,107	111	399	25,050	799	21,330	4,000	336	412				
	Retail - Secured on real estate property	21,266	368	21,140	2,949	153	123	21,632	360	21,509	2,898	149	128				
	Retail - Secured on real estate property - Of Which: SME	1,238	72	1,208	615	15	56	1,280	71	1,254	602	50	38				
	Retail - Secured on real estate property - Of Which: non-SME	20,028	296	19,932	2,334	102	93	20,352	289	20,250	2,298	99	90				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: SME	4,361	467	3,349	1,895	151	258	3,811	357	3,491	1,940	181	270				
	Retail - Other Retail - Of Which: non-SME	2,533	379	1,566	535	48	210	2,041	260	1,712	592	52	222				
	Equity	1,800	88	1,793	1,161	102	40	1,789	97	1,779	1,349	129	48				
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
IRB Total <sup>(4)</sup>																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Inci: RGA and PSDs from Q1 2025.

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
PORTUGAL	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	6,177	33	6,121	1,500	5	13	6,428	44	6,365	1,629	7	12				
	Retail - Secured on real estate property	6,177	33	6,121	1,500	5	13	6,428	44	6,365	1,629	7	12				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - 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				
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0					
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0					
IRB Total <sup>(4)</sup>																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Inci: RGA and PSDs from Q1 2025.

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
IRELAND	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	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	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total <sup>(4)</sup>																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Inci: RGA and PSDs from Q1 2025.











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Bankinter, S.A.

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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										
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Other Central and eastern Europe countries non EEA																
Total		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 ]	Middle East																
Total		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 ]	Latin America and the Caribbean																
Total		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 ]	Africa																
Total		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 ]	Others <sup>(1)</sup>																
Total		10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Total		283	283	1	0	28	255	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 counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise.

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua and Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks and Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "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 0.04.

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











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Bankinter, S.A.

As of 30/06/2025

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		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				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Other Central and eastern Europe countries non EEA																
Total		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 ]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		20	19	0	0	0	0	19	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Latin America and the Caribbean	20	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		23	23	0	0	0	0	23	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		55	55	0	0	0	0	55	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ]	Others <sup>(6)</sup>	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		286	286	1	0	28	257	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 counterpart with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise.

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua and Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks and Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "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 €04.

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



2025 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Bankinter, S.A.

	as of 31/12/2023														as of 31/12/2022																							
	Gross carrying amount/ Nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk, and provisions <sup>(1)</sup>							Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk, and provisions <sup>(1)</sup>							Collateral and financial guarantees received on non-performing exposures								
	Of which performing		Of which non-performing <sup>(2)</sup>					On performing exposures <sup>(3)</sup>			On non-performing exposures <sup>(3)</sup>					Of which performing		Of which non-performing <sup>(2)</sup>					On performing exposures <sup>(3)</sup>			On non-performing exposures <sup>(3)</sup>												
		Of which Stage 2	Of which performing and put over 90 days and <90 days	Of which Stage 2	Of which defaulted	Of which stage 3 <sup>(4)</sup>		Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>		Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>		Of which Stage 2	Of which performing and put over 90 days and <90 days	Of which Stage 2	Of which defaulted	Of which stage 3 <sup>(4)</sup>		Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>		Of which Stage 2	Of which performing and put over 90 days and <90 days	Of which Stage 2	Of which defaulted	Of which stage 3 <sup>(4)</sup>		Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(4)</sup>				
<b>Cash balances at central banks and other demand deposits</b>	11,309	11,309	0	0	0	0	0	0	0	0	0	0	0	0	0	12,967	12,967	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b> debt securities (including at amortised cost and fair value)</b>	14,936	14,936	5	5	0	0	0	2	0	0	0	0	0	0	0	15,485	15,485	3	3	0	0	2	2	3	3	2	2	0	0	0	0	0	0	0	0	0		
<b>Central banks</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>General governments</b>	12,694	12,694	0	0	0	0	0	0	0	0	0	0	0	0	0	13,394	13,394	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Credit institutions</b>	1,209	1,209	0	0	0	0	0	0	0	0	0	0	0	0	0	1,251	1,251	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Other financial corporations</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Non-financial corporations</b>	195	195	5	5	0	0	2	2	0	0	0	0	0	0	0	195	195	3	3	0	0	2	2	3	3	2	2	0	0	0	0	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	90,295	88,200	2,097	163	1,935	346	2,108	1,201	180	71	1,130	11	1,019	864	92,200	92,200	2,094	154	1,278	206	2,222	1,945	176	65	1,081	17	1,251	911										
<b>Central banks</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>General governments</b>	1,610	1,600	2	1	1	1	1	0	0	0	0	0	1	1,361	1,361	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Credit institutions</b>	11,038	11,038	0	0	0	0	0	0	0	0	0	0	0	12,897	12,897	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Other financial corporations</b>	3,611	3,604	0	0	0	0	0	0	0	0	0	0	0	4,138	4,124	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Non-financial corporations</b>	71,391	70,000	1,171	62	1,109	77	1,257	1,201	90	38	1,163	11	1,054	864	73,000	73,000	1,100	111	1,465	206	1,772	1,569	176	65	1,081	17	1,251	911										
<b>of which: small and medium-sized enterprises</b>	18,110	17,362	886	54	1,171	67	1,261	1,079	62	31	1,052	4	644	518	18,933	17,881	831	61	1,242	94	1,336	1,095	60	28	681	7	676	549										
<b>of which: loans collateralised by commercial immovable property</b>	4,664	4,530	227	14	125	17	124	98	7	2	27	1	26	97	4,700	4,579	231	7	121	22	128	94	4	2	281	1	27	166										
<b>Households</b>	42,414	41,660	695	56	700	89	739	631	88	31	376	7	250	272	42,811	42,004	880	100	791	85	751	600	82	31	389	4	27	283										
<b>of which: loans collateralised by residential immovable property</b>	36,488	36,111	170	41	370	67	364	280	11	4	47	0	254	264	36,141	36,778	177	37	361	65	351	279	11	4	48	2	44	200										
<b>of which: credit for consumption</b>	6,807	6,511	280	43	304	13	275	201	60	23	204	1	191	5	6,519	6,201	284	10	290	29	290	201	11	31	231	1	204	5										
<b>NET INTERESTS other than MTF</b>	127,284	125,649	2,199	163	2,036	366	2,108	1,084	180	71	1,130	11	1,019	864	132,884	132,884	2,097	154	1,278	206	2,224	1,946	176	65	1,081	17	1,251	911										
<b>OFF-BALANCE SHEET EXPOSURES</b>	27,486	27,486	227	0	0	0	0	0	0	0	0	0	0	0	28,468	28,468	227	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			

(1) For the disclosure of non-performing exposures, please refer to Article 174(1) of Regulation (EU) No 105/2013 (CRD4).  
(2) Institutions report here the cumulative amount of expected credit losses (see credit recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures).  
(3) Institutions report here the cumulative amount of expected credit losses (see credit recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MTF and provisions for off-balance sheet exposures).  
(4) For the credit loss allowance, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are increasing assets. Following the sign convention, information is disclosed with the opposite sign if what is reported according to the IFRS 9 framework (paragraph 7.1.2.10) which follows a sign convention based on a credit-risk convention, as explained in Annex 1 to the Long-term (LT) in Regulatory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the credit risk sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2023, the gross carrying amount of assets and accumulated impairments that are purchased or originated at total impairment are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

Bankinter, S.A.

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	940	501	191	182	651	284	936	505	203	193	632	275
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	4	3	2	2	1	1	6	6	3	3	3	2
Non-financial corporations	613	356	156	150	382	181	620	360	166	160	377	172
of which: small and medium-sized enterprises	449	278	123	120	295		446	280	127	124	291	
Households	324	142	33	30	267	102	309	140	34	30	252	100
DEBT INSTRUMENTS other than HFT	940	501	191	182	651		936	505	203	193	632	
Loan commitments given	17	0	0	0	0	0	22	0	0	0	0	0
<b>QUALITY OF FORBEARANCE</b>												
Loans and advances that have been forborne more than twice (3)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2025 EU-wide Transparency Exercise

Forborne exposures

Bankinter, S.A.

	As of 31/03/2025								As of 30/06/2025							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures					
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR)																
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0		0			
General governments	0	0	0	0	0		0	0	0	0	0		0			
Credit institutions	0	0	0	0	0		0	0	0	0	0		0			
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Loans and advances (including at amortised cost and fair value)	914	504	208	198	610	270	902	504	215	205	595	257				
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	6	6	3	3	3	3	7	7	3	3	3	3				
Non-financial corporations	616	363	171	165	372	171	625	366	176	170	380	165				
of which: small and medium-sized enterprises	443	280	128	125	286		456	281	133	130	295					
Households	292	135	34	31	234	96	271	131	35	32	211	89				
DEBT INSTRUMENTS other than HFT	914	504	208	198	610		902	504	215	205	595					
Loan commitments given	28	0	0	0	0	0	22	0	0	0	0	0				
<b>QUALITY OF FORBEARANCE</b>																
Loans and advances that have been forborne more than twice (1)	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0									

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

**2025 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Bankinter, S.A.

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	594	41	41	594	22	0	673	43	43	673	23	0	670	45	43	670	24	0	708	44	44	708	24	0
B Mining and quarrying	88	6	6	88	2	0	94	6	6	94	2	0	91	6	6	91	2	0	73	7	7	73	3	0
C Manufacturing	5,088	264	262	5,088	138	0	5,157	285	283	5,157	143	0	5,153	290	287	5,153	147	0	5,422	309	309	5,422	153	0
D Electricity, gas, steam and air conditioning supply	1,719	15	15	1,719	11	0	1,854	16	16	1,854	18	0	1,799	19	19	1,799	19	0	1,830	25	25	1,830	21	0
E Water supply	192	8	8	192	5	0	188	7	7	188	6	0	196	7	7	190	6	0	208	7	7	208	6	0
F Construction	2,969	159	157	2,969	93	0	3,196	163	161	3,196	96	0	3,097	164	160	3,097	98	0	3,237	166	165	3,237	101	0
G Wholesale and retail trade	5,287	375	372	5,287	217	0	5,545	395	389	5,545	224	0	5,532	405	400	5,532	234	0	5,855	430	428	5,855	246	0
H Transport and storage	1,013	65	65	1,013	35	0	1,112	81	81	1,112	38	0	1,126	73	73	1,126	42	0	1,684	81	81	1,684	43	0
I Accommodation and food service activities	1,754	71	71	1,754	29	0	1,824	71	70	1,824	29	0	1,704	69	68	1,704	29	0	1,667	76	76	1,667	33	0
J Information and communication	667	38	38	667	23	0	649	44	43	649	24	0	653	44	43	653	26	0	690	45	45	690	28	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	4,632	78	77	4,631	29	0	4,824	75	75	4,824	28	0	4,819	72	71	4,819	26	0	4,956	71	71	4,955	28	0
M Professional, scientific and technical activities	3,673	78	77	3,673	47	0	3,555	81	80	3,555	49	0	3,730	83	82	3,730	50	0	3,788	86	86	3,788	53	0
N Administrative and support service activities	1,191	54	54	1,191	30	0	1,241	55	55	1,241	30	0	1,316	54	54	1,316	31	0	1,410	56	56	1,410	32	0
O Public administration and defence, compulsory social security	18	0	0	18	0	0	54	0	0	54	0	0	57	0	0	57	0	0	89	0	0	89	0	0
P Education	135	6	6	135	3	0	139	6	6	139	3	0	136	6	6	136	3	0	150	7	7	150	3	0
Q Human health services and social work activities	403	16	16	403	6	0	404	17	17	404	6	0	395	16	16	395	6	0	414	17	17	414	7	0
R Arts, entertainment and recreation	251	10	10	251	5	0	256	12	12	256	5	0	262	11	11	262	5	0	259	19	19	259	5	0
S Other services	652	18	8	652	93	0	644	17	8	644	89	0	662	18	9	662	89	0	665	20	10	665	90	0
Loans and advances	30,326	1,303	1,283	30,326	783	0	31,401	1,373	1,362	31,409	811	0	31,391	1,382	1,367	31,390	836	0	33,104	1,465	1,452	33,103	874	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 FINREP framework (template F 06.01), which follows a sign convention based on a credit/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)