

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

Bankinter, S.A.

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	1,537	2,183	2,532	2,539	1,232	1,553	1,548
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	26	16	16	16	-3	12	12
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-253	-293	-135	-189	-1,109	-429	-373
Profit or (-) loss for the year	560	950	1,346	1,312	-503	265	339
Coverage ratio: non-performing exposure (%)	52.89%	49.41%	44.70%	41.77%	52.82%	47.90%	45.15%
Common Equity Tier 1 capital	4,342	4,704	5,282	5,777	3,832	3,824	3,839
Total Risk exposure amount (all transitional adjustments included)	36,602	37,478	37,423	37,251	37,499	37,431	37,362
Common Equity Tier 1 ratio, %	11.86%	12.55%	14.11%	15.51%	10.22%	10.22%	10.28%
Fully loaded Common Equity Tier 1 ratio, %	11.86%	12.55%	14.11%	15.51%	10.22%	10.22%	10.28%
Tier 1 capital	4,692	5,054	5,632	6,127	4,182	4,174	4,189
Total leverage ratio exposures	106,582	106,582	106,582	106,582	106,582	106,582	106,582
Leverage ratio, %	4.40%	4.74%	5.28%	5.75%	3.92%	3.92%	3.93%
Fully loaded leverage ratio, %	4.40%	4.74%	5.28%	5.75%	3.92%	3.92%	3.93%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With apolication of IFRS-17. %	11.86%						

IFRS 9 transitional arrangements?

No

2023 EU-wide Stress Test: Credit risk IRB

Bankinter, S.A.

									Actual							
									31/12/2022*							
			Exposi	ire values			Risk expos	ure amounts								
		A-	IRB	F-	IRB	A-I	RB	F.	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R Stage 3
	(min EUR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
	Central banks	0	(0	0	0	0	0	0	0	0		0	0		<i>i</i> -
	Central governments	0	(0	0	0	0	0	0	0	0		0 0	0	_	- 0
	Institutions	0	(0	0	0	0	0	0	0	0		0	0	_	- 6
	Corporates	376		14,670	128	276	1	10,129	0	14,694	382	10	49	13	6	7 1
	Corporates - Of Which: Specialised Lending	0	(474	7	0	0	451	0	476	1		2	0		2
	Corporates - Of Which: SME	251		4,094	58	152	1	2,457	0	4,288	73	4	13	5	2	4
	Retail	28,322	715	0	0	5,417	341	0	0	27,463	942	63	27	22	30	0
	Retail - Secured on real estate property	26,580	452		0	4,694	288	0	0	25,860	799	37	17	12	8	4
Bankinter, S.A.	Retail - Secured on real estate property - Of Which: SME	1,508	102	0	0	811	60	0	0	1,342	178	8	3	3	1	8
Ddirkinter, S.A.	Retail - Secured on real estate property - Of Which: non-SME	25,072	350	0 0	0	3,884	227	0	0	24,518	621	28	14	8	6	6
	Retail - Qualifying Revolving	0	(0	0	0	0	0	0	0	0		0	0	_	3 -
	Retail - Other Retail	1,742	263		0	723	53	0	0	1,603	142	25	10	10	21	5 1
	Retail - Other Retail - Of Which: SME	1,603	234	0	0	655	52	0	0	1,495	119	23	10	10	19	1 8
	Retail - Other Retail - Of Which: non-SME	139	25	0	0	68	1	0	0	117	24	2	0	1	2.	4 8
	Eaulty	0	(0	0			0	0		0	0		- 6
	Securitisation															
	Other non-credit obligation assets	0	(0	0			0	0		0	0		- 0
	IRB TOTAL	28,698	720	14.670	128	5.694	342	10.129	0	42.157	1.323	73	77	35	367	7 49

									Accuar							
									31/12/2022*							
			Exposur	e values			Risk expos	ure amounts								
		A-	IRB	F-I	RB	A-I	RB	FI	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min ELR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	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	376	5	14,670	128	276	1	10,129	0	14,694	382	104	49	13	67	64.80%
	Corporates - Of Which: Specialised Lending	0	0	474	7	0	0	451	0	476	1	4	2	0	2	53.71%
	Corporates - Of Which: SME	251	2	4.094	58	152	1	2.457	0	4.288	73	44	13	5	24	53.73% 48.49%
	Retail	23,332	671	0	0	4,190	298	0	0	22,506	885		22	22	297	48.49%
	Retail - Secured on real estate property	21,590	408	0	0	3,467	245	0	0	20,903	743		12	11	81	23.07%
SPAIN	Retail - Secured on real estate property - Of Which: SME	1,508	102	0	0	811	60	0	0	1,342	178		3	3	18	19.90%
JEAIN	Retail - Secured on real estate property - Of Which: non-SME	20,082	307	0	0	2,657	185	0	0	19,560	565	264	9	8	64	24.14%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	1,742	263	0	0	723	53	0	0	1,603	142		10	10	215	83.05%
	Retail - Other Retail - Of Which: SME	1,603	234	0	0	655	52	0	0	1,485	119	232	10	10	191	82.39%
	Retail - Other Retail - Of Which: non-SME	139	29	0	0	68	1	0	0	117	24	27	0	1	24	88.74%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	23,708	676	14,670	128	4,466	300	10,129	0	37,199	1,267	716	72	35	364	50.85%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	P	RB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	(0	0	(-
	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		0	0		-
	Corporates - Of Which: SME	0	0	0	0	0	C	0	0	0	0		0	0	(-
	Retail	4,990	43	0	0	1,227	43	0	0	4,957	56	1	5	0		14.18%
	Retail - Secured on real estate property	4,990	43	0	0	1,227	43	0	0	4,957	56	1	5	0		14.18%
PORTUGAL	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	C	0	0	0	0		0	0	(-
PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME	4,990	43	0	0	1,227	43	0	0	4,957	56	1	5	0		14.18%
	Retail - Qualifying Revolving	0	0	0	0	0	C	0	0	0	0		0	0	(-
	Retail - Other Retail	0	0	0	0	0	C	0	0	0	0		0	0	(-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	C	0	0	0	0		0	0	(-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	C	0	0	0	0		0	0	(-
	Equity	0	0			0	0			0	0		0	0	(-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0		0	0	(-
	IRB TOTAL	4,990	43	0	0	1,227	43	0	0	4,957	56	19	5	0	3	14.18%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

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2023 EU-wide Stress Test: Credit risk IRB

Bankinter, S.A.

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0 0	0	0		0	0	0	0	0	0		0	0	0	·	0 0	() -
	Central governments	0	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 0	(
	Corporates	14,421	545	213	19	6	89	41.88%	14,263	604	312	19	7	109	34.91%	14,128	639	412	19	9 9	125	9 31.289 5 31.879
	Corporates - Of Which: Specialised Lending	464	8	8	1	0	3	39.44%	457	10	13	2	0	5	34.45%	449	12	20		2 0	6	5 31.879
	Corporates - Of Which: SME	4,193	136	77	5	3	30	38.59%	4,134	167	105	5	3	35	33.00%	4,088		134		5 3	40	29.829
	Retail	27,391		855	22	17	370	43.32%	27,361	643		21	9	404	39.10%	27,274		1,195	2:	1 9	43/	36.379
	Retail - Secured on real estate property	25,859	625	548	3 11	8	105	19.15%	25,871	484	677	11	4	117	17.34%	25,825	412	794	11	1 4	125	16.269
Bankinter, S.A.	Retail - Secured on real estate property - Of Which: SME	1,311		133	2	3	22	16.78%	1,295	155	159	2	1	25	15.53%	1,278	150	182		2 2	23	4 36.379 9 16.269 7 14.719 2 16.729
Darikinter, J.A.	Retail - Secured on real estate property - Of Which: non-SME	24,547	460	415	9	6	83	19.91%	24,576	329	518	9	2	93	17.89%	24,547	262	612	4	9 2	102	2 16.729
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0		0 0	(
	Retail - Other Retail	1,532	165	307	11	9	265	86.40%	1,490	159	356	10	5	286	80.47%	1,449		401	10	0 5	305	5 76.219
	Retail - Other Retail - Of Which: SME	1,427	134	275	11	8	240	87.06%	1,391	128	318	10	5	259	81.41%	1,355	125	357	10	0 5	276	5 77.459
	Retail - Other Retail - Of Which: non-SME	105	31	32	0	1	26	80.73%	100	31	38	0	0	27	72.59%	94	30	44	(0 0	25	66.119
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	(0 0	(-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	(0 0	(-
	IRB TOTAL	41,812	1,336	1,068	41	23	459	43.03%	41,624	1,247	1,344	40	16	512	38.12%	41,402	1,207	1,607	40	19	563	35.06%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	(0 0	0	C		0	0) (0 0	0	0			0 0	C	(0	-
	Central governments	0	0	(0	0	0	-	0	0) (0 0	0	0	-		0 0	0			, e	-
	Institutions	0	0	(0	0	0	-	0	0) (0 0	0	0	-		0 0	0			, e	-
	Corporates	14,421	545	213	19	6	89	41.88%	14,263	604	31	2 19	7	109	34.91%	14,128	639	412	15	9	129	31.289
	Corporates - Of Which: Specialised Lending	464	8		1	0	3	39.44%	457	10	1	3 2	0	5	34.45%	449	12	20	2		6	31.87%
	Corporates - Of Which: SME	4,193		7	5	3	30	38.59%	4,134		10	5 5	3	35	33.00%	4,08	184	134	5	3	40	29.82%
	Retail	22,457		807	20	17	364	45.13%	22,443		95	5 19	9	395	41.34%		535	1,090	15	9	424	38.88%
	Retail - Secured on real estate property	20,924		500	8	8	99	19.77%	20,953	446	60	9	4	109	18.15%		380	690	9	4	118	17.18%
SPAIN	Retail - Secured on real estate property - Of Which: SME	1,311	165	133	2	3	22	16.78%	1,295	155	15	3 2	1	25	15.53%		3 150	182	2	1	. 27	14.71%
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	19,613	409	367	6	6	76	20.85%	19,657	290	44	7	2	84	19.09%	19,653	230	508	2	1	. 92	18.07%
	Retail - Qualifying Revolving	0	0	(0	0	0	-	0	0) (0 0	0	0	-		0 0	0			, Q	-
	Retail - Other Retail	1,532	165	307	11	9	265	86.40%	1,490	159	35	5 10	5	286	80.47%	1,449	155	401	10		305	76.21%
	Retail - Other Retail - Of Which: SME	1,427	134	275	11	8	240	87.06%	1,391	128	311	3 10	5	259	81.41%	1,35	5 125	357	10		276	77.45%
	Retail - Other Retail - Of Which: non-SME	105	31	33	0	1	26	80.73%	100	31	31	3 0	0	27	72.59%	9	30	44			29	66.11%
	Equity	0	0	0	0 0	0	0	-	0	0	1	0 0	0	0	-		0 0	c	0		0	l-
	Securitisation																					
	Other non-credit obligation assets	0	0	(0 0	0	C		0	0) (0 0	0	0	-	0	0 0	C	0	(0	-
	IRB TOTAL	36,877	1,285	1,020	38	23	453	44.45%	36,706	1,209	1,268	38	16	504	39.76%	36,505	1,175	1,502	37	19	553	36.79%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratic Stage 3 exposure
	Central banks	0	0			0) -	0	0)	0 0) (0 1	0 -	0	(0		0 1	r r	- C
	Central governments	0	0	_	0	0		-	0	0	0	0 0	0 0	0 0	0 -	0	(0		0 0	0	- E
	Institutions	0	0	_	0	0		-	0	0)	0 0) (0 0	0 -	0	(0		0 ((C	j -
	Corporates	0	0) (0		- ·	0	0)	0 0	0 0	0 0	0 -	0	(0		0 0	(C	- 1
	Corporates - Of Which: Specialised Lending	0	0) (0		- ·	0	0)	0 0	0 0	0 0	0 -	0	(0		0 0	(C	s -
	Corporates - Of Which: SME	0	0) (0		- ·	0	0)	0 0	0 0	0 0	0 -	0	(0		0 0	(C	- 1
	Retali	4,934		4	3 2	0		5 12.70%	4,918	38	3 7	6 2		0 1	8 10.94%	4,896	31	104		2 (12	1 10.155
	Retail - Secured on real estate property	4,934	51	4	3 2	0		5 12.70%	4,918	38	3 7	6 2		0 1	8 10.94%	4,896	31	104		2 (12	1 10.155
PORTUGAL	Retail - Secured on real estate property - Of Which: SME	0	0) (0		- ·	0	0)	0 0	0 0	0 0	0 -	0	(0		0 0	(C	s -
FORTOGAL	Retail - Secured on real estate property - Of Which: non-SME	4,934	51	4	3 2	0		5 12.70%	4,918	38	3 7	6 2		0 1	8 10.94%	4,896	31	104		2 (12	1 10.155
	Retail - Qualifying Revolving	0	0) (0		- ·	0	0)	0 0	0 0	0 0	0 -	0	(0		0 0	(C	s -
	Retail - Other Retail	0	0) (0		- ·	0	0)	0 0	0 0	0 0	0 -	0	(0		0 0	(C	s -
	Retail - Other Retail - Of Which: SME	0	0	_) ()	0) -	0	0)	0 0	0 0	0 0	0 -	0	(0		0 (1	- د
	Retail - Other Retail - Of Which: non-SME	0	0			0			0	0		0 0	0	0 1	0 -	0	(0		0 1	(C	1 -
	Equity	0	0		0	0		-	0	0		0 0	0	0 (0 -	0	(0		0 1	0	J -
	Securitisation																					
	Other non-credit obligation assets	0	0		0	0		- ·	0	0	0	0 0	0 0	0 (0 -	0	(0		0 1	0	1 -
	TRR TOTAL	4,934	51	41	2			12.70%	4,918	38	1 7	6 2	. 0	5 I I	8 10.94%	4.896	32	104		21 0	11 12	1 10.15%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

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2023 EU-wide Stress Test: Credit risk IRB

Bankinter, S.A.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	0	0	0	0 0	0	0	•	0	0	0	0	0	0) -
	Central governments	0	0	0	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	0	0	0	0) -
	Corporates	14,027	719	433	177	20	192	44.24%	13,302	981	896	5 85	64	378	42.23%	12,928	1,103	1,148	72	51	470	40.909
	Corporates - Of Which: Specialised Lending	424	23	34	34	5	18	54.01%		36	97	7 5	20	55	56.45%	336	37	108	4	4	60	56.109
	Corporates - Of Which: SME	4,078	184	143	45	8	57	39.95%		271	2/6	5 24	17	104	37.76%	3,735		354	20	18	130	36.739
	Retail	27,036	1,010	990	55	44	516	52.09%	26,565	1,161	1,310	38	43	600	45.78%	26,247 24,996	1,193	1,596	34	38	666	41.729 28.009
	Retail - Secured on real estate property	25,585		656	36	24	236	35.99%		904	889	24	25	279	31.38%			1,094	22	20	306	
Bankinter, S.A.	Retail - Secured on real estate property - Of Which: SME	1,242	210	157	7	7	34	21.54%		252	203	3 4	8	42	20.71%	1,109		236	3	8	47	19.909
Dankinter, S.A.	Retail - Secured on real estate property - Of Which: non-SME	24,343	580	498	30	17	202	40.55%	24,083	653	686	5 20	17	237	34.53%	23,887	677	858	18	11	259	30.239
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0 0	0	0		0	0	0	0	0	0	-
	Retail - Other Retail	1,450	220	335	19	20	280	83.66%	1,327	257	421	14	19	321	76.17%	1,251		502	12	19	359	71.619
	Retail - Other Retail - Of Which: SME	1,363	175	298	18	18	252	84.31%	1,260	208	369	3 13	17	283	76.67%	1,195	209	433	12	18	311	71.919
	Retail - Other Retail - Of Which: non-SME	87	45	36	1	2	28	78.24%	66	49	52	2 1	1	38	72.70%	57	42	69	1	1	48	69.719
	Eaulty	0	0	0	0	0	0	-	0	0	0	0 0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0 0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	41,062	1,729	1,424	233	64	708	49.70%	39,866	2,143	2,206	123	107	978	44.34%	39,175	2,296	2,744	106	89	1,135	41.38%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(mb EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0		0 (1 (0 -
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0) (1 1	0 -
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0) (1 1	0 -
	Corporates	14,027	719	433	177	20	192	44.24%	13,302		896	85	64	378	42.23%	12,928	1,103	1,148	7.	2 51	47	0 40.905
	Corporates - Of Which: Specialised Lending	424	23	34	34	5	18	54.01%	348	36	97	5	20	55	56.45%		37	108		1	. 6	0 56.105
	Corporates - Of Which: SME	4,078	184	143	45	8	57	39.95%	3,858	271	276	24	17	104	37.76%	3,735	317	354	20	18	13	0 36.739
	Retail	22,162		898	45	44	504	56.12%	21,792		1,131	30	43	577	51.04%				23	7 35	, 63	5 47.729
	Retail - Secured on real estate property	20,712	723	564	26	24	224	39.78%	20,466		710	16	25	257	36.13%		853	828	1	1 20	275	5 33.239
SPAIN	Retail - Secured on real estate property - Of Which: SME	1,242	210	157	7	7	34	21.54%	1,155	232	203	4	8	42	20.71%	1,109	264	236		8 8	<u>. (</u>	7 19.909
SIAIN	Retail - Secured on real estate property - Of Which: non-SME	19,470	513	406	19	17	190	46.85%	19,311	571	507	12	16	214	42.30%	19,208	589	592	1	1 11	. 22	8 38.55
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0) (4(0 -
	Retail - Other Retail	1,450	220	335	19	20	290	83.66%	1,327	257	421	14	19	321	76.17%	1,251	252	502	1	2 19	35	9 71.619
	Retail - Other Retail - Of Which: SME	1,363	175	298	18	18	252	84.31%	1,260	208	369	13	17	283	76.67%	1,195	209	433	1	2 18	31	1 71.919
	Retail - Other Retail - Of Which: non-SME	87	45	36	1	2	28	78.24%	66	49	52	1	1	38	72.70%	57	42	69		1 1	. 4	8 69.719
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	•	0	0	0		0 0	1	0 -
	Securitisation																				4	
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0) (1	0 -
	IRB TOTAL	36,189	1,661	1,332	222	64	696	52.26%	35,094	2,061	2,027	115	107	956	47.15%	34,497	2,207	2,478	98	89	9 1,104	4 44.569

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	(0		(0	-	0	0	0	0	0	(-	(0	C	0	0	r	-
	Central governments	0	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		-
	Corporates	0		0			0	-	0	0	0	0	0		-	(0	0	0	0	1	-
	Corporates - Of Which: Specialised Lending	0		0			0	-	0	0	0	0	0		-	(0	0	0	0	1	-
	Corporates - Of Which: SME	0		0			0	-	0	0	0	0	0		-	(0	0	0	0	1	-
	Retail	4,873		92	11		12	12.70%	4,772		179	9	0	22	12.52%		88	266	7	0	31	11.74%
	Retail - Secured on real estate property	4,873	66	92	11		12	12.70%	4,772	82	179	9	0	22	12.52%	4,678	88	266	7	0	31	11.74%
PORTUGAL	Retail - Secured on real estate property - Of Which: SME	0		0			0	-	0	0	0	0	0		-	(0	0	0	0	1	-
FORTOGAL	Retail - Secured on real estate property - Of Which: non-SME	4,873	66	92	11		12	12.70%	4,772	82	179	9	0	22	12.52%	4,678	88	266	7	0	31	11.74%
	Retail - Qualifying Revolving	0		0			0	-	0	0	0	0	0		-	(0	0	0	0	1	-
	Retail - Other Retail	0		0			0	-	0	0	0	0	0		-	(0	0	0	0	1	-
	Retail - Other Retail - Of Which: SME	0		0			0	-	0	0	0	0	0		-	(0	0	0	0	1	-
	Retail - Other Retail - Of Which: non-SME	0		0			0	-	0	0	0	0	0		-	(0	0	0	0	1	-
	Equity	0		0			0	-	0	0	0	0	0		-	0	0	0	0	0	0	-
	Securitisation																				L	
	Other non-credit obligation assets	0		0 0	0		0	-	0	0	0	0 0	0		-	0	0	0	0	0	0	-
	TRB TOTAL	4,873	68	92	11		12	12.70%	4,772	82	179	9	0	22	12.52%	4,678	88	266	7	0	31	11.74%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA

							Actual					
							31/12/2023		(
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	e e	0.00
	Central overnments	28.574	0	0	0	27.975	438	165	2	2	2	1.309
	Regional governments or local authorities	565	0	0	0	564	0	1	0	0	0	72.759
	Public sector entities	64	0	64	0	66	0	0	2	0	0	0.009
	Multilateral Development Banks	105	0	0	0	98	2	6	; 0	0	0	0.009
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.009
	Institutions	7.312	0	2.653	0	7.291	18	11	2	1	5	47,649
	Corporates	3.710	88	3.007	113	3.706	81	285	20	8	246	85.923
	of which: SME	2.824		2.260	102	2.834	59	242	17	7	207	
	Retail	7,716			122			293			191	
Bankinter, S.A.	of which: SME	3,733			12			27		13	18	64.779
	Secured by mortgages on immovable property	8,970			125	8,669	363	158		16	63	39.991
	of which: SME	3,805		1,397	85	3,564	285	99	13	13	36	36.669
	Items associated with particularly high risk	105	0	160	0	106	0	2	0	0	2	90.209
	Covered bonds	0	0	0	0	0	0	0	. 0	0	0	0.003
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	. 0	0	0	0.003
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.009
	Equity	72	0	72	0	72	0	0	0	0	0	0.009
	Securitisation	4								<u> </u>		-
	Other exposures	792	0	1,391	0	792	0	0	0	0	0	0.009
	Standardised Total	57.986	322	15.745	360	56,681	1,397	923	124	58	510	55.299

							Actual					
							31/12/202	р.				
		Exposure	e values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min EJR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0	0	0	0	0	0.00%
	Central overnments	27.274		0	0	26.689	425	165	1	1	2	1.21%
	Regional governments or local authorities	563	0	0	0	562	0	1	0	0	0	72.75%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	105		0	0	98	2	6	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	7,112	0	2,577	0	7,099	11	10	2	0	5	51.18%
	Corporates	2.367	65	1.791	85	2.354	71	242	15	7	212	87.35%
	of which: SME	1.975		1.525	76	1.975	51	211	12	7	185	
00.171	Retail	6,008		3,954	104		435	258		29	167	64.86%
SPAIN	of which: SME	3,132		1,797	3	3,004	157	20	21	12	14	70.18%
	Secured by mortoages on immovable property	7.153		2.592	112		331	148	15	11	58	39.26%
	of which: SME	3,561	69	1,277	72	3,337	254	89	11	8	31	34.83%
	Items associated with particularly high risk	91	0	137	0	91	0	0	0	0	0	0.00%
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	69		69	0	69	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	758	0	1,358	0	758	0	0	0	0	0	0.00%
	Standardised Total	51.501	273	12,477	301	50,250	1.276	829	88	48	444	53.60%

							Actual					
							31/12/2023	te.				
		Exposure	values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	0		0	(0.00%
	Central overnments	1,300	0	0	0	1,286	14	1	(1		22.01%
	Regional governments or local authorities	2	0	0	0	2	0	0		0	(0.00%
	Public sector entities	64	0	64	0	66	0	0	2	0	(0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0		0	(0.00%
	International Organisations	0	0	0	0	0	0	0		0	(0.00%
	Institutions	165	0	70	0	158	7	1	(0	(22.20%
	Corporates	1,343	22				9	- 44	6	1	. 34	77.94%
	of which: SME	850	21			859	8	31	5	0	23	
000701011	Retail	1,027	13	663		982	59	26	7	3	15	
PORTUGAL	of which: SME	602	7	346		559	50	a a	1	2	4	50.99%
	Secured by mortoages on immovable property	261	11	127	13	244	32	10	3	5		50.31%
	of which: SME	245	10	121	12	227	32	10	2	5		53.58%
	Items associated with particularly high risk	15	0	23	0	15	0	2		0	1	90.20%
	Covered bonds	0	0	0	0	0	0			0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		0		0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0		0	(0.00%
	Equity	3	0	3	0	3	0	0		0		0.00%
	Securitisation											
	Other exposures	0		0	0	0	0			0		0.00%
	Standardised Total	4,180	46	2,166	56	4,108	121	85	19	10	59	70.29%

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodological Note.

EBA EUROPEAN BANKING AUTHORETY

2023 EU-wide Stress Test: Credit risk STA Bankinter, S.A.

Baseline Scenario 31/12/2023 31/12/2025 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 3

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure
 Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure Stage 1 Stage 2 Stage 3 exposure exposure exposure overage Rati Stage 3 exposure 27,271 40.33 55.39 48.59 26,770 39.49% 48.17% 47.90% 26,22 47.90% 50.57% 0.00% 18.80% 62.09% 61.66% 49.57% 56,74 26.40 3.504 2.654 73.415 2 560 66.0 49.57% 39.08% 33.99% 35.07% 79.63% 0.00% 0.00% 0.00% 37.699 36.0 0.005 0.0 0.00 0.00

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0		0.00%	0	0	0	0	(0	0.00%	0	0	Ö	0	0	0	0.009
	Central oovernments	26,024	1,014	240	22	37	96	40.03%	25,554	1,407	317	22	33	125	39.39%	25,031	1,844	403	21	45	157	38.949
	Regional governments or local authorities	554	8	1	0	0	-	62.85%	550	12	1	0	(1	52.43%	548	14	1	0	0	1	
	Public sector entities	0	0	0	0	0		0.00%	0	0	0	0		0	0.00%	0	0	0	0	0	0	0.009
	Multilateral Development Banks	96	3	7	0	0	4	56.74%	94	4	8	0		4	53.13%	93	4	9	0	0	5	50.579
	International Organisations	0	0	0	0	0		0.00%	0	0	0	0	(0	0.00%		0	0	0	0	0	0.009
	Institutions	7,033	61	26	1	2	7	26.24%	6,958	121	40	1	1	8	20.26%		123	55	1	1	10	17.429
	Corporates	2,240	147	280	7	9	223	79.59%	2,184	160	323	7	7	235	72,89%	2.134	168	366	7	8	248	67.709
	of which: SME	1,870	124	243	6	9	195	80.32%	1,815	139	283	6	7	206	73.03%	1,770	146	320	6	7	217	67.909 49.809 37.339
	Retail	5,604		353	20	18	200	56.62%	5,560	349	449	19	s	235	52.47%		325	532	19	11	265	49.809
SPAIN	of which: SME	2,923		55	10	8	25	45.15%	2,866	222	92	9	6	37	39.64%		232	129	9	9	48	
	Secured by mortgages on immovable property	6,846		215	12	5	77	35.99%	6,842	227	276	11		96	34.60%		198	330	11	3	112	33.809
	of which: SME	3,304	236	139	10	4	47	33.93%	3,293	196	191	10		64	33.46%	3,268	177	236	10	3	78	33.189
	Items associated with particularly high risk	91	0	0	0	0 0	0	27.18%	91	0	0	0	(0	27.07%	91	0	0	0	0	0	27.089
	Covered bonds	0	0	0	0	0		0.00%	0	0	0	0		0	0.00%	0	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0 0	0	0.00%	0	0	0	0	(0	0.00%	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0	0	0	0	0 0	0	0.00%	0	0	0	0	(0	0.00%	0	0	0	0	0	0	0.009
	Equity	69	0	0	0	0		0.00%	69	0	0	0		0	0.00%	69	0	0	0	0	0	0.009
	Securitisation																					
	Other exposures	758		0	0	0 0	0	0.03%	757	0	0	0	(0	0.03%	757	1	1	0	0	0	0.039
	Standardised Total	49,315	1,916	1,124	63	72	608	54.14%	48,659	2,281	1,415	61	53	704	49.78%	47,982	2,677	1,696	60	69	796	46.91%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	0	0	(0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	(0	0
	Central governments	1,247	46	8	2	1	4	49.73%	1,216	72	13	3	2	7	50.85%	1,188	94	19	3		10	50
	Regional governments or local authorities	1	0	1	. 0	0	1	50.00%	0	0	2	0	0	1	50.00%	0	0	2	0	(1	50.
	Public sector entities	58	5	3	1	0	1	48.59%	54	7	5	0	0	2	48.29%	52	8	5	0	(3	47.
	Multilateral Development Banks	0	0	(0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	(0	0.0
	International Organisations	0	0	(0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	(0	0.0
	Institutions	157	5	3	1	0	1	27.68%	158	3	5	5 1	0	1	29.39%	157	2	7	1	(2	30.0
	Corporates	1,264	46	÷	10	8	54	56.58%	1,217	60	125	6	7	66	50.99%	1,187	68	150	6		72	48.3
	of which: SME	784	36	75	9	6	41	52.15%	745	45	105	8 5	5	52	47.82%	721	51	126	5		58	45.8
	Retail	929	72	66	9	20	40	60.18%	904	56	107	7 7	6	57	52.97%	879	50	137	7	4	69	50.4
PORTUGAL	of which: SME	543	49	25	1	15	15	59.21%	540	34	42	1	2	20	47.21%	531	32	54	1		23	43.2
	Secured by mortoages on immovable property	239	25	22	0	8	13	61.94%	239	22	25	0	2	14	55.25%	237	21	28	0		14	50.7
	of which: SME	223	25	21	. 0	8	13	63.13%	223	22	24	0	2	13	56.40%	221	21	26	0		14	51.8
	Items associated with particularly high risk	14	1	3	0	0	2	86.53%	13	2	3	8 0	0	2	83.51%	12	2	3	0	(3	80.9
	Covered bonds	0	0	(0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	(0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0		0	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0		0	0.0
	Equity	3	0	0	0	0	0	0.00%	3	0	0	0 0	0	0	0.00%	3	0	0	0		0	0.0
	Securitisation																					
	Other exposures	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	(0	0.0
	Standardised Total	3.913	200	201	23	37	116	57.85%	3.805	221	288	17	17	150	52.00%	3.717	246	351	17	16	174	49,45

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

EBA EUROPEAN BANKING AUTHORETY

2023 EU-wide Stress Test: Credit risk STA Bankinter, S.A.

Adverse Scenario 31/12/2023 31/12/2025 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure
 Stock of provisions for provisions for Stage 1 Stage 2 exposure exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure Stock of provisions fo Stage 3 exposure Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure Stage 1 Stage 2 Stage 3 exposure exposure exposure overage Rati Stage 3 exposure 27,236 42.07 56.15 45.30 62.47 26,689 40.74% 48.82% 42.88% 26,06 58.0 0.00%
23.26%
58.47%
58.05%
55.45% 7.182 28.405 3,405 2.565 71.445 2 366 62.5 3,427 51.6 43.89% 36.77% 38.38% 70.99% 0.00% 0.00% 0.00% 36.939 38.9 0.00 0.0 0.00

						31/12/2023							31/12/2024							31/12/2025		
		(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for provi	tock of isions for tage 2 sposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions Stage 2 Stage 2 exposure exposure	for Coverage Rabo -
		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	Û	0	0.00%	0	0	0	0	0	0 0.00%
		Central oovernments	25,991	1,010	277	34	74	117	42.13%	25,484		404	31	68	167	41.32%	24,897	1,837	545	29	85	222 40.76%
		Regional governments or local authorities	550	12	1	0	0	1	64.64%	541	21	1	0	0	1	54.21%	535	26	1	0	0	1 46.80%
		Public sector entities	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
		Multilateral Development Banks	94	4	8	1	1	5	62.47%	90	6	10	0	0	6	58.05%	87	7	11	0	0	6 55.62%
		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
		Institutions	6,995	92	32	4	5	9	28.20%	6,870	194	56	2	2	13	23.61%	6,823	223	74	2	2	16 21.39%
		Corporates	2.156	210	302	17	20	236	78.15%	2.017	251	399	13	21	277	69.29%	1.928	247	492	11	21	313 63.70%
		of which: SME	1,793	182	261	16	19	206	78.84%	1,657	227	353	10	21	245	69.23%	1,579	219	438	9	19	278 63.57% 405 57.74%
		Retail	5,495	439	424	51	37	265	62.85%	5,304		582	33	28	346	59.55%	5,219	438	701	30	24	405 57.74%
SF	PAIN	of which: SME	2,892	203	85	23	14	41	48.13%	2,783		147	16	16	67	45.52%	2,724	263	193	14	16	85 43.98%
		Secured by mortgages on immovable property	6,729	365	250	31	12	94	37.49%	6,474	492	379	18	19	144	37.95%	6,352	508	485	17	24	179 36.97%
		of which: SME	3,203	309	169	28	9	60	35.37%	3,024	380	276	15	13	104	37.70%	2,972	357	351	14	12	179 36.97% 131 37.16% 0 39.82%
		Items associated with particularly high risk	91	0	0	0	0	0	38.98%	91	0	0	0	0	0	40.38%	91	0	0	0	0	
		Covered bonds	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0 0.00%
		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%
		Equity	69	0	0	0	0	0	0.00%	69	0	0	0	0	0	0.00%	69	0	0	0	0	0.00%
		Securitisation																				
		Other exposures	758	0	0	0	0		0.03%	757	0	0	0	0	0	0.03%	757	1	1	0	0	0 0.03%
		Standardised Total	48,928	2,133	1,294	138	149	727	56.23%	47,698	2,826	1,831	98	138	953	52.06%	46,758	3,287	2,309	90	156	,142 49.45%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks	0	0	((0 0	(0.00%	0	(0	0 0	0	0	0.00%	0	0	0	0	(0	
	Central governments	1,245	46	21	4	3	4	40.39%	1,205	74	2	2 3	4	9	40.31%	1,170	96	33	3		13	4
	Regional governments or local authorities	1	0			0		50.00%	0	()	2 0	0	1	50.00%	0	0	2	0	(1	5
	Public sector entities	58	5		1			45.30%	52			6 0	1	2	43.45%	48	11	7	0		. 3	4
	Multilateral Development Banks	0	0		(0	(0.00%	0	(0	0 0	0	0	0.00%	0	0	0	0	(0	1
	International Organisations	0	0		(0	(0.00%	0	(0	0 0	0	0	0.00%	0	0	0	0	(0	
	Institutions	153	6					29.34%	150		12	2 2	0	4	30.86%	145	3	18	1	(6	
	Corporates	1,250	48	100	15		58	53.76%	1,174	74	157	7 8	9	75	47.36%	1,125	93	188	7	11	. 84	4
	of which: SME	772	37	8	14	7	4	49.70%	709	56	133	3 7	7	59	44.81%	671	69	158	6		68	,
	Retail	881	94	9	16	25	5	58.48%	806	95	162	2 11	13	84	51.96%	756	94	217	9	11	108	,
PORTUGAL	of which: SME	535	49	3		15	20	60.61%	513	4	5	7 2	3	28	48.29%	495	46	76	2		33	,
	Secured by mortgages on immovable property	234	36	11		11	4	52.56%	224	20	2	3 2	4	12	52.54%	218	40	29	2		15	1
	of which: SME	218	36	1		11		54.41%	209	20	2	1 2	4	12	55.00%	203	39	26	2		14	1
	Items associated with particularly high risk	13	1			0		82.21%	12		1	4 0	0	3	76.16%	11	3	4	0		3	
	Covered bonds	0	0			0		0.00%	0	(0 0	0	0	0.00%	0	0	0	0		0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0		0.00%	0	(0 0	0	0	0.00%	0	0	0	0		0	
	Collective investments undertakings (CIU)	0	0			0		0.00%	0	(0 0	0	0	0.00%	0	0	0	0		0	
	Equity	3	0			0		0.00%	3	(0 0	0	0	0.00%	3	0	0	0		0	
	Securitisation																					
	Other exposures	0	0			0		0.00%	0	(0 0	0	0	0.00%	0	0	0	0		0	
	Standardised Total	3.838	235	241	41	48	131	54,46%	3.627	299	388	3 27	31	190	48,90%	3.476	340	498	23	30	233	46.6

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Bankinter, S.A.

Dublic quaranteas - Actual

Public guarantees - Actual

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk exposi	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stege 3
	(min EUR, %)	A-IRB	F-088	A-188	F-198	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	75	1.697	15	394	1.653	1.267	116	86	15	11	5	3	4	1 25%
	Commission - Of Which- Sharialised Lendinn	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	61	562	12	101	606	495	18	14	2	1	2	0	0	19.60%
	Retail	1.048	0	183	0	965	789	62	50	33	27	4	1	7	20,499
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bankinter, S.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
Dalikinter, S.A.	Retail - Secured on real estate property - Of Which: non-	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	J -
	Retail - Other Retail	1.048	0	183	0	965	789	62	50	33	27	4	1	7	20.49%
	Retail - Other Retail - Of Which: SME	1.030	0	180	0	947	774	62	50	33	26	4	1	7	20.54%
	Retail - Other Retail - Of Which: non-SME	18	0	3	0	18	15	0	0	0	0	0	0	0	17.14%
	touty														
	Securitization														
	Other non-credit obligation assets														
	1R5 TOTAL	1.123	1.697	198	394	2.618	2,056	178	135	48	37	2	4	11	21.96%

								31/1	2/2022						
		Exposur	e values	Risk expos	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-198		A-118	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	75	1.697	15	394	1.653	1.267	116	86	15	11	5	3	4	25
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	1.048	0	183	0	965	789	62	50	33	27	4	1	7	20
	Retail - Secured on real estate property														
SPAIN	Retail - Secured on real estate property - Of Which: SME														
JI ALIA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Louity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	1,123	1,697	198	394	2.618	2.056	178	135	48	37	9	4	11	225

								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Steps 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-118	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	0	0	0	6	0	0	0	0	Ċ.	Ċ.	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Concestes - Of Which: SME														
	Retail	0	0	0	6	0	0	0	0	Ċ.	Ċ.	0	0	0	
	Retail - Secured on real estate property														
PORTLIGAL	Retail - Secured on real estate property - Of Which: SME														
1 Old Odd	Retail - Secured on real estate property - Of Which: non-	0	0	0	6	0	0	0	0	Ċ.	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	touty														
	Securitisation														
	Other non-credit obligation assets			l											
	TER TOTAL		0												

EBA RURCOVE AN BANCOVE AN AUTODETY

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Bankinter, S.A.

																-															
						31/1	2/2023									Public guarantees - 31/12/		io								21.13	2/2025				
			Stage 1	1	Stage 2	51/1	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of			Stage 1	1	Stage 2	24/4	Stage 3	Stock of	Stock of	Stock of	
	(min BJR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(mn DJK, %) Central banks Central oovernments		amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Institutions																					1637									-
	Consorabes Convenientes - Of White- Searcalised Landers	1.644	1253	110	82	29	21	2	1	8	29%	1.644	1.252	28	73	42	30	2	1	11	26%	1.637	1.248	91	68	50	40	2		13	245
	Corporates - Of Which: SME Retail	918	752	75	60	68	54	6	2	23	34%	884	725	84	67	92	74	5	4	29	32%	859	705	88	71	112	50	5	4	34	32%
Bankinter, S.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														
Dankinter, S.A.	Rutail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving																														
	Retail - Other Retail Ratail - Other Retail - Of Which: SME																												\vdash		
	Rutal - Other Rutal - Of Which: non-SME Equity																														
	Securitisation Other non-credit obligation assets																														_
	IRB TOTAL	2.562	2.006	185	142	97	75	8	9	32	32.57%	2.528	1.978	182	140	135	104	7	5	40	29.80%	2.497	1.953	179	138	168	130	7	6	45	28.37
																Public guarantees -	Baseline Scenari	io											_		
						31/1	2/2023									31/12/	/2024									31/1	2/2025				
			Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of provisions for	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of which	Stock of provisions for	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
		Stage 1 exposure	exposure, of which guaranteed	Stege 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	guaranteed	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	exposure	exposure, of which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	(min BJR, %) Central banks		amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposite	exposisie			amount		amount		amount	exposure	expensive	exposure	_
	Central eovernments Institutions																												\vdash		
	Corporates Corporates - Of Which: Socialised Lending	1.644	1.253	110	82	29	21	2	1	8	29%	1,644	1.252	98	73	42	30	2	1	11	26%	1.637	1.248	91	68	56	40	2	<u> </u>	13	241
	Coronata - Of Which: SHE Retail										34%										32%	850									
	Retail - Secured on real estate property	A10	/54	15	00		24	°		4	2475	004	/45		0/	92	~	, , , , , , , , , , , , , , , , , , ,		24	20%	0.29	705		71	112	~	· · · · ·		24	
SPAIN	Ratal - Secured on real estate property - Of Which: SME Ratal - Secured on real estate property - Of Which: ron-	0	0	0	0	0	0	0	Ó	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME																												\vdash		
	Equity Securitization																														
	Other non-credit oblication assets IRB TOTAL	2,562	2.006		142	97			0		17%	2,528	1,978	182	1/0	135	101			40	876	2,497	1.953	179	138	140	130				
	THE TOTAL	4,000	1,000	105					1			2,710	1,00			123	104				22	2,40	1,111		1.0	100	1.20				
																Public guarantees -		io													
			Stage 1		Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of				Steps 1		States 2	31/12/	Stage 3						Stage 1		Stage 2	31/1	2/2025 Stage 3		Stock of		
		Stage 1 exposure	exposure, of which	Steps 2	exposure, of which	Stage 3	exposure, of	Stock of provisions for Stage 1		Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stege 1 exposure	exposure, of which	Stage 2	exposure, of which	Stepe 3	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
	(min BJR, %)	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure Scege 3	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure
	Central banks Central opvernments																														
	Institutions Corporates	0			0				0	6		6					0	0	6	6					0						
	Corporates - Of Which: Socialised Landing Corporates - Of Which: SHE								, in the second s				, in the second se		, in the second se												-		Ľ	, ,	
	Retai	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
PORTUGAL	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														
FORTOGAL	Ratail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	Retail - Other Retail Rutail - Other Retail - Of Which: SME																														_
	Retail - Of Her Retail - Of Which: non-SME Retail - Of Her Retail - Of Which: non-SME						1																1								_
	Securitisation Other non-credit obligation assets																												L		

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Bankinter, S.A.

																Public guarantees	- Adverse Scenari	0													
						31/1	2/2023									31/12										31/1	12/2025				1
		Stage 1	Stage 1 exposure, of which		Stage 2 exposure, of which	Steps 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3	Steps 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which		Stage 3 exposure, of which	provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		, co
	(min BUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central covernments																														Ŧ
	Institutions																														
	Corporates Conversions - Of Which- Sourialisant Landian	1.58	7 1.21	10 13	7 102	59	43	22	4	22	33%	1.508	1.149	157	117	118	85	12	5	44	37%	1.470	1.120	162	120	153	2 110	10		i 2	5
	Corporates - Of Which: SME																														
	Retail Retail - Secured on real estate property	87.	3 71	16 10	1 81	86	69	12	17	38	45%	799	655	139	111	122	98	9	14	51	42%	756	620	155	124	145	9 115	7	16	6	2
nter, S.A.	Retail - Secured on real estate property - Of Which: SME																														4
10017 0111	Rutail - Secured on real estate property - Of Which: ron- Retail - Qualifying Revolving			-																											+
	Retail - Other Retail Retail - Other Retail																														4
	Ratal - Other Ratal - Of Which: SME Ratal - Other Ratal - Of Which: non-SME			-																											+
	Equity Securitization																														4
	Other non-credit obligation assets																														1
	IRB TOTAL	2.46	0 1.92	16 23	8 183	146	112	я	20	61	41.70%	2.307	1.805	295	228	241	183	20	20	95	39.56%	2.226	1.740	317	244	301	1 225	17	21	110	5
																															_
							2/2023					-				Public guarantees 31/12		•									12/2025				<u> </u>
			Stage 1		Stage 2	31/1.	Stage 3						State 1		Stage 2	31/12	5tage 3						Stage 1		Stage 2	31/1	Stage 3	-			4
		Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio -		exposure, of	Stege 2	exposure, of which	Stage 3	exposure, of	Stock of provisions for	provisions for		Coverage Ratio -	Stage 1	exposure, of	Stage 2 exposure	exposure, of which	Stage 3	exposure, of		Stock of provisions for		
		exposure	guaranteed	ехровите	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	(min BJR, %) Central Sunks		amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	expeasure	4
	Central governments																														
	Institutions	1.58			-																	1.478	1.120						-		4
	Corporates Corporates - Of Which: Specialised Landing	1.58	7 1.21	15	7 102	59	41	22	4	12	25	1.508	1.149	157	112	118	85	12	<u>,</u>	-44	37%	1.470	1.120	162	120	153	2 18	10	,	~ ~	4
	Corporates - Of Which: SME																														4
	Retail Retail - Secured on real estate property	87	3 71	16 10	1 81	86	69	12	17		45%	739	655	139	111	122	98	9	14	51	42%	756	620	155	124	145	9 115	7	16	6	4
SPAIN	Ratal - Secured on real estate property - Of Which: SME																														
	Rutail - Secured on real estate property - Of Which: ron- Retail - Qualifying Revolving		۰ ۱	0 0	0 0	0	0	0	0	0		0	0	0	°	0	0	0	0	0	•	0	0	0	0		o (0		· · · ·	2 -
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME		-	-	-																						-				+
	Bouity																														-
	Securitisation Other non-credit obligation assets																														4
	Other non-credit obligation assets IRB TOTAL	2,461	0 1,92	16 231	8 183	146	112	34	20	61	42%	2,307	1,805	295	228	241	183	20	20	25	40%	2,226	1,740	317	244	301	1 225	17	21	110	
																Public guarantees		0													
						31/1	2/2023									31/12										31/1	12/2025				<u> </u>
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of	Stock of provisions for	. co
		exposure	which guaranteed	exposure	which guaranteed	exposure	which	Stage 1	Stage 2	State 3	Stage 3 exposure	exposure	which	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which	Stage 1	Stepe 2	Stage 3	
	(min BJR, %)		amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	4
	Central banks Central oovernments																										-	1	-	1	+
	Institutions																														4
	Corporates Corporates - Of Which: Specialised Lending		-	-	0 0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0		° (4
	Corporates - Of Which: SME				1																										
	Retail Patail - Secured on real estate property		۰ I	0 0	0 0	0	0	•	0	0		0	0	0	0	0	0	0	0	0	-	0	0	0	0		o 6				4-
RTUGAL	Retail - Secured on real estate property - Of Which: SME																														4
CTOGAL	Rutail - Secured on real estate property - Of Which: ron- Retail - Qualifying Revolving		0	0 0	0 0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	-	0	0	0	0		0 0	0 0	0		2 -
	Retail - Other Retail		1																								1				4
	Rutal - Other Ratal - Of Which: SME																														4
	Ratal - Other Ratal - Of Which: non-SME Equity																											1		1	+
	Securitization		1		1																						1				4
	Other non-credit obligation assets																														4
	Other non-credit obligation assets								0	0				0			Ó	0	0						0					-	_

2023 EU-wide Stress Test: Credit risk COVID-19 STA Bankinter, S.A.

							Public guara	ntees - Actual					
							31/1	2/2022					
	(min FIG. %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks												
	Central opvernments Replonal opvernments or local authorities												
	Multilateral Development Banks												
	International Organisations												
	Corporates	755	150	713	560	25	20	27		3	a	7	24
	ari uniorio com Retail	645 1.549	120	605 1.513	463	22 40	15		24	2	a	6	24
Bankinter, S.A.	of which: SPE	1,544	305	1.509	1,204	49	12	1	1	5	0	0	10
	Second by monthanes on immersible processity of which: non-SME	3	2	3	1	0			0	0	a	0	-
	of which: non-SME Items associated with particularly high risk	0	0		· · · · ·	0	0		°	0		°	
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CBU)												
	Easity												
	Securitization Other emourem												
	Other excosures Standardised Total	2,307	452	2.229	1.768	65	53	23	27	ő	1	7	24
								ntees - Actual					
								2/2022					
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure	Steps 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio Stage 3
	(min EUR, %)		amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks												
	Central governments												
	Recional covernments or local authorities												
	Bublic sactor anthias Multilateral Development Sanks												
	International Grassisations Institutions												
	Corporates	755	150	713	560	2	20	27	25	3	a	7	24
	of which: 200	645 1,549	120 307	605	463	22	15	25	24		0	6	24
SPAIN	Retail of which: SMC	1,549	30/	1,513	1,208				2	5	a	0	16/
	Secured by mortgages on immovable property	2	2	2	0	0	0	0			0	0	
	of which: non-SVE Items associated with particularly high risk	0	0	0	0	0	0	a	0	0	a	0	-
	Items associated with particularly high risk Covered boods								1			1	
	Claims on institutions and corporates with a ST credit assessment												
	Collection investments undertakings (CIII) Equity												
	Securitization												
	Other emonutes												
	Standardized Total	2,306	452	2.228	1,768	8	22	22	27	5	1	7	23
							Public guara	ntees - Actual					
							31/1	2/2022					
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio Stage 3
	(min EUR, %)	Exposure values	amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks									exposere	expense	exposure	
	Central occurrements												
	Beninnal accomments or local authorities Public sector entities												
	Multilateral Development Banks												
	International Organisations Institutions												
	Corporates	0	0	0	0								54
	of which: 200	0	0	0	0	0	0	a	0	0	٥	0	54
PORTUGAL	Retail of which rate		0	0	0		0	0	0	0	0	0	34 28
TORTOUNE	Secured by mortgages on immovable property	1	0	1	1	0	0	0	ő		0	ő	
	of which: non-SME	0	0	0	0	0	0	0		0	0	0	
	Sterns associated with particularly high risk Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Collective investments undertakings (CIU) Equity								-			-	-
	Securitization								1				
	Other exposures Standardised Total		0			0	0			0		0	47
			U			0	0	0		0	u 0	0	401



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						31/1	2/2023										- Baseline Scenar 1/2024	to								31/2	12/2025				
	(min XUR. 1	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	1	Stage 3 exposure, of	provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	-	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks Central oovernments																														
	Regional governments or local authorities Public sector entities Multilateral Development Danks																														
	Mublisteral Development Banks International Organisations Institutions																														
	distructionale Concentration of united 1987	69	6 56	9 X	24	40	38	1 1	2	2 16	40,54%	682	529	32	2	51	45	1	1	19	38.07%	672	531	33	21	7 2		2	1	22	2
ankinter, S.A.	Retail of which: 242	1.47	7 1.16	2 2	4 43	23	21	5	2	6	25.87%	1.453	1.162	60	40	43	29		2	8	26,18%	1.61	1.165	63	53	2 6		5	2	×	5
	Secure the month even on immersable econerty of which: non-SME		3 1	1 0	• •	0	a		0	•	7,04%	3	:	0	•	0	0		0	0	13.68%	2	1			0		•	0	0	-
	Items associated with particularly Noh risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
	Caliestive investments undertakings (CIU) Collective investments undertakings (CIU) Coult																														
	Other excosures Standardised Total	2.17	4 1.731	1 8	5 65	63	59	1 5	4	22	35.28%	2.137	1.702	92	74	23	67		3	32	32.64%	2.105	1.677	8	π	8 12	1 112	7	3	35	±
							2/2023										- Baseline Scenar 1/2024	to									12/2025				
			Stage 1		Stage 2	1	Same 1	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	Stere 1	Stock of	Stock of	Stock of			Stage 1		Stage 2	-	Stens 3	Stock of	Stock of	Stock of	-
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed		provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	State 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cove
	(min EUR, 1 Central banks	6)	amount		amount		second	exposure	exposure	exposure	expositiv		amount		anound		emount	exposure	exposure	exposure	exponent		smount		ansant		amount	exposure	exposure	exposure	
	Central opvernments Regional povernments or local authorities																														
	Sublic sector entities Multilateral Development Banks																														-
	International Organisations Institutions											682	539									672									
	Cereonites of which: SMC	147		-	0 24	40	38		2	16	40.64%			32	20	51	45		1	19	38.09%		531	33	23	7 9	2 2	2	1	22	
SPAIN	e dishch: \$965 Secured by mortozoes on immovable property								-		0.03%	1,00	1,00						-		23.27%	1,41	1,10								-
	of which: non-SME Items: associated with particularly Noh risk																														F
	Covered bonds Claims on institutions and corporates with a ST credit assessment																														F
	Collective Investments undertakings (CIII) Backy Security																														
	Other eccourses																														-
	Standardised Total	2,17	4 1,730	0 2	5 68	63	29		4	22	35.28%	2,137	1,701	92	74	23	17	2	3	30	32.64%	2,105	1,676	2	71	8 12	112	7	3	35	4
						31/1	2/2023										- Baseline Scenar	to								31/:	2/2025				<u> </u>
			Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 excourse of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Com
	(min EUR, 1	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Cov
	Central banks																														1
	Beninnal anværerente er loral asthorities Public sector entitiss Multilateral Development Banks																														F
	Multilateral Development Banks International Covanisations Institutiona																														F
	Corporates		0 0	0 0	a a	0	٥	0	0	0	54.03%	0	٥	0	0	0	0	6	0	٥	54.07%	0	0	6		0	s c	0	0	٥	
DRTUGAL	of which: SHE Rated		• •	۰ ۵		0	a		0	, o	28.29%	0	0	0	0	0	0		0	0	27.28%	0	0			•		0	0	ø	t
DICTOGAL	of which: State Secured by mortalises on immovable property of which non-SME		1 I I	1 0	o 6			2 0	0	2 O	5.31%	1				0			0	0	5.17%	1				•	2 6	0	0	0	4
	Berns associated with particularly Noh risk Covered bonds																														F
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														F
																															4
	Eaulity Securitiantion Other exposures																														

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2023 EU-wide Stress Test: Credit risk COVID-19 STA Bankinter, S.A.

																	s - Adverse Scenari	to .													
			Stage 1 exposure, of		Stage 2 exposure, of		2/2023 Stage 3 exposure. of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of	<u> </u>	2/2024 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		5tage 3 exposure, of	Stock of	Stock of	Stock of	Coverage
	(min EUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
	Central banks																														-
	Central oovernments Resional covernments or local authorities Debit: exector entities																														-
	Public sector antities Multisteral Development Banks International Consumations																														-
	Institutions Corporates	677	534	4 42	2 34	40	43	7	5	24	52.00%	644	509	57	7 47	63	60	4	4	31	45,54%	626	405	63	53	75	71	4	4	2	35
	vé whole state Reball	1.444	1.125	5 77	7 63	к	31	14	6	12	36.97%		1.103	108	5 55		<u>د</u>	9	7	25	35.47%	1.31	1.072	121	8	93	55		5	2	15
nkinter, S.A.	of which: SHE Secured by mortaness on immovable econesty	1	1	1 0		0	0	0	0	0	5.15%	2				0	0		0	0	25.42%	2				0			0		0
	of which: non-SME Items associated with particularly Noh risk																														-
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														-
																															-
	Securitisation Other extrosures Standardised Total										5.9%		1.612								5.5%										-
	Standardised Total	2.121	1,690	0 129	9 97	50	74	21	10	25	45.69%	2.025	1.612	165	5 134	112	122	u 11	n	57	43.47%	1.959	1.555	194	145	169	157	12	12	7	1
						11/1	2/2023					1					s - Adverse Scenar 2/2024	10								11/1	1/2025				L
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2	<u> </u>	States 3	Stock of	Stock of	Rock of			Stage 1		Stage 2		State 3	Stock of	Stock of	Stock of	h
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	Cover S
	(min EUR, %) Central hanks		amount		amount		smount	exposure	exposure	espisure	exposure		amount		amount		amount	exposure	exposure	espisure	exponent		amount		anount		amount	exposure	esposure	exposure	
	Central oovernments Regional oovernments or local authorities																														-
	Sublic sector entities Multilateral Development Banks																														-
	International Organisations Institutions																														-
	Corporates of which: SME	677	534	4 42	2 34	45	43	7	5	24	52.06%	644	523	57	47 47	63	60	4	4	31	45.54%	626	495	63	53	75	71	4	4	2	5
SPAIN	Retail of which: SHE	1,444	1,155	5 77	7 63	ж	31	14	6	12	35.95%	1,379	1,103	108	5	65	ស	9	7	25	35.45%	1,340	1,072	121	8	93	55		5	2	5
	Secured by mortoaces on immovable procerty of which non-SME	1	0	0 0	2 0	0	0	0	0	0	0.03%	2		\$	0 0	0	0	0	0	0	35.44%	2	0	ŝ	6	0	0	0	0	\$	0
	Items associated with particularly high risk Covered bonds																														-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)																														+
	Baulty Securitization																														+
	Phone announces Standardinan Total	2,122	1,690	0 129		80	74	21	10	×	45.70%	2,025	1,612	165	5 134	132	172	13	11		43.49%	1,968	1,567	164	145	160	197	12	12	7	_
	•	1														Public ourranteer	s - Adverse Scenari	to.													_
						31/1	2/2023										2/2024									31/1	/2025				<u> </u>
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	6 mm 3	Stage 2 exposure, of which		Stage 3 exposure, of which	Stock of	Stock of	Stock of	Cover
	(min EUR, %)	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	- Cove
	Central banks																														+
	Benins an anaremente de local autorities Public sector entities																														+
	Multilatural Development Banks International Organisations																														4
	Corporates							0	0	0	54.03%	0							0		54.03%	0	0				0	0	0	,	-
	of which: SHE Retail		0	0 0				0	0	0	24,93%		0			0			0	0	25,49%	0							0		
ORTUGAL	of which: OBF Secured by mortgages on immovable property					0	0	0		0	10.70%					0				0	11.51%	1				0					
	of which: non-SME Items associated with particularly high risk																														£
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														Ŧ
	Coulty																														£
	Securitization Other exposures																														Ŧ
	Standardised Total							0			30.17%										26.32%								0		0



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	557						
	SEC-SA	0						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	557						
	SEC-IRBA	151	151	154	157	155	165	177
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	0	0	0	0	0	0	0
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	151	151	154	157	155	165	177
Impairments	Total banking book others than assessed at fair value		0	0	0	1	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario)		Adverse scenario)
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	33,014	33,890	33,835	33,663	33,908	33,841	33,773
Risk exposure amount for securitisations and re-securitisations	151	151	154	157	155	165	177
Risk exposure amount other credit risk	32,863	33,739	33,681	33,506	33,753	33,676	33,596
Risk exposure amount for market risk	241	241	241	241	243	243	243
Risk exposure amount for operational risk	3,347	3,347	3,347	3,347	3,347	3,347	3,347
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	36,602	37,478	37,423	37,251	37,499	37,431	37,362
Total Risk exposure amount (transitional)	36,602	37,478	37,423	37,251	37,499	37,431	37,362
Total Risk exposure amount (fully loaded)	36,602	37,478	37,423	37,251	37,499	37,431	37,362



		IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		5,522	5,885	6,463	6,958	5,012	5,004	5,020
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		4,342	4,704	5,282	5,777	3,832	3,824	3,839
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		255	255	255	255	255	255	255
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		280	755	1,428	2,084	-223	-90	79
A.1.3	Accumulated other comprehensive income		-129	-129	-129	-129	-227	-227	-227
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-129	-129	-129	-129	-243	-243	-243
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	15	15	15
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
A.1.4	Other Reserves		4,405	4,405	4,405	4,405	4,405	4,405	4,405
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		-10	-10	-10	-10	-10	-10	-10
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-6	-6	-6	-6	-6	-6	-6
A.1.7.2	Cash flow hedge reserve		-4	-4	-4	-4	-4	-4	-4
A.1.7.3	Other adjustments		0	0	0	0	0	0	0
A.1.8	(-) Intangible assets (including Goodwill)		-205	-195	-167	-139	-195	-167	-139
A.1.8.1	of which: Goodwill (-)		-1	-1	-1	-1	-1	-1	-1
A.1.8.2	of which: Software assets (-)		-179	-173	-149	-126	-173	-149	-126
A.1.8.3	of which: Other intangible assets (-)		-25	-21	-17	-13	-21	-17	-13
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-3	-3	-3	-3	-116	-105	-87
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-213	-326	-425	-507	-1	-164	-283
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	-15	-15	-15
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-2	-12	-36	-143	-6	-23	-102
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-36	-36	-36	-36	-36	-36	-36
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		350	350	350	350	350	350	350
	A.2.1	Additional Tier 1 Capital instruments		350	350	350	350	350	350	350
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,692	5,054	5,632	6,127	4,182	4,174	4,189
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		830	830	830	830	830	830	830
	A.4.1	Tier 2 Capital instruments		830	830	830	830	830	830	830
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		36,602	37,478	37,423	37,251	37,499	37,431	37,362
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	В.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		11.86%	12.55%	14.11%	15.51%	10.22%	10.22%	10.28%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		12.82%	13.49%	15.05%	16.45%	11.15%	11.15%	11.21%
	C.3	Total Capital ratio		15.09%	15.70%	17.27%	18.68%	13.37%	13.37%	13.44%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,342	4,704	5,282	5,777	3,832	3,824	3,839
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		4,692	5,054	5,632	6,127	4,182	4,174	4,189
	D.3	TOTAL CAPITAL (fully loaded)		5,522	5,885	6,463	6,958	5,012	5,004	5,020



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		11.86%	12.55%	14.11%	15.51%	10.22%	10.22%	10.28%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		12.82%	13.49%	15.05%	16.45%	11.15%	11.15%	11.21%
	E.3	Total Capital ratio		15.09%	15.70%	17.27%	18.68%	13.37%	13.37%	13.44%
	H.1	Total leverage ratio exposures (transitional)		106,582	106,582	106582	106582	106582	106582	106582
	H.2	Total leverage ratio exposures (fully loaded)		106,582	106,582	106582	106582	106582	106582	106582
Leverage ratios (%)	H.3	Leverage ratio (transitional)		4.40%	4.74%	5.28%	5.75%	3.92%	3.92%	3.93%
	H.4	Leverage ratio (fully loaded)		4.40%	4.74%	5.28%	5.75%	3.92%	3.92%	3.93%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transitional combined	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	R.1	Pillar 2 capital requirement		1.29%	1.29%	1.29%	1.29%	1.29%	1.29%	1.29%
	R.1.1	of which: CET1		0.73%	0.73%	0.73%	0.73%	0.73%	0.73%	0.73%
	R.1.2	of which: AT1		0.24%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.29%	9.29%	9.29%	9.29%	9.29%	9.29%	9.29%
	R.2.1	of which: CET1		5.23%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		11.79%	11.79%	11.79%	11.79%	11.79%	11.79%	11.79%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		7.73%	7.73%	7.73%	7.73%	7.73%	7.73%	7.73%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		4,342						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		36,602						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		11.86%						



2023 EU-wide Stress Test: P&L

	Actual		Baseline scenario			Adverse scenario	
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	1,537	2,183	2,532	2,539	1,232	1,553	1,548
Interest income	1,768	3,535	3,834	3,679	4,206	4,788	4,471
Interest expense	-231	-1,352	-1,301	-1,140	-2,974	-2,688	-2,339
Dividend income	18	16	17	17	13	13	13
Net fee and commission income	606	606	606	606	393	456	492
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	26	16	16	16	-3	12	12
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-78		
Other operating income not listed above, net	-25	-68	-68	-68	-21	-69	-68
Total operating income, net	2,162	2,753	3,104	3,111	1,536	1,966	1,998
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-253	-293	-135	-189	-1,109	-429	-373
Other income and expenses not listed above, net	-1,124	-1,117	-1,060	-1,062	-1,152	-1,166	-1,148
Profit or (-) loss before tax from continuing operations	785	1,343	1,908	1,860	-726	371	477
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-225 0	-393	-562	-548	223	-106	-138
Profit or (-) loss for the year	560	950	1,346	1,312	-503	265	339
Amount of dividends paid and minority interests after MDA-related adjustments	280	475	673	656	0	132	170
Attributable to owners of the parent net of estimated dividends	280	475	673	656	-503	132	170
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							



2023 EU-wide Stress Test: Major capital measures and realised losses

(mln EUR)	
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	300

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0