2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

Bankinter, S.A.

RowNum	(mln EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	2,294		2,566	2,703	2,632	1,876	2,179	2,172
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-48		13	13	13	-1	0	0
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-365		-775	-211	-199	-1,936	-657	-343
4	**Profit or (-) loss for the year**	**953**		**898**	**1,398**	**1,340**	**-577**	**444**	**636**
5	Coverage ratio: non-performing exposure (%)	48.36%		60.31%	54.78%	51.02%	73.55%	65.40%	60.65%
6	Common Equity Tier 1 capital	5,272	5,272	5,688	6,254	6,719	4,510	4,765	5,040
7	Total Risk exposure amount (all transitional adjustments included)	42,476	43,224	43,932	43,785	43,644	43,563	43,394	43,292
8	**Common Equity Tier 1 ratio, %**	**12.41%**	**12.20%**	**12.95%**	**14.28%**	**15.39%**	**10.35%**	**10.98%**	**11.64%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**12.41%**	**12.04%**	**12.78%**	**14.10%**	**15.19%**	**10.22%**	**10.84%**	**11.49%**
10	Tier 1 capital	5,928	5,928	6,343	6,910	7,374	5,166	5,421	5,695
11	Total leverage ratio exposures	117,926		117,926	117,926	117,926	117,926	117,926	117,926
12	**Leverage ratio, %**	**5.03%**	**5.03%**	**5.38%**	**5.86%**	**6.25%**	**4.38%**	**4.60%**	**4.83%**
13	**Fully loaded leverage ratio, %**	**5.03%**	**5.03%**	**5.38%**	**5.86%**	**6.25%**	**4.38%**	**4.60%**	**4.83%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	No

2025 EU-wide Stress Test: Credit risk IRB

Bankinter, S.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Bankinter, S.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5		Institutions			0	0			0	0	0	0	0	0	0	0	-
6		Corporates	359	2	19,121	197	375	0	10,988	0	19,165	363	153	34	14	107	70.08%
7		Corporates - Of Which: Specialised Lending	0	0	563	4	0	0	532	0	567	0	0	5	0	0	-
8		Corporates - Of Which: SME general corporates	190	0	4,085	70	253	0	2,051	0	4,216	71	59	7	5	33	56.83%
9		Corporates - Of Which: Purchased receivables	166	2	2,069	10	118	0	1,485	0	2,198	40	9	5	3	5	57.13%
10		Retail	30,265	755			6,087	320			29,463	890	667	26	32	371	55.61%
11		Retail - Secured by residential estate property	26,923	410			4,302	163			26,279	728	326	14	13	120	36.66%
12		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	3,342	346			1,786	157			3,184	162	341	13	19	252	73.72%
15		Retail - Other Retail - Of Which: SME	1,636	266			634	61			1,522	110	271	6	13	223	82.37%
16		Retail - Other Retail - Of Which: non-SME	1,705	79			1,151	96			1,662	52	70	7	6	28	40.21%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	0	0			0	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
21		TOTAL	**30,625**	**758**	**19,121**	**197**	**6,463**	**320**	**10,988**	**0**	48,628	1,253	820	60	47	478	58.31%

* Restated 31/12/2024:

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	SPAIN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		Institutions			0	0			0	0	0	0	0	0	0	0	-
27		Corporates	359	2	19,121	197	375	0	10,988	0	19,165	363	153	34	14	107	70.08%
28		Corporates - Of Which: Specialised Lending	0	0	563	4	0	0	532	0	567	0	0	5	0	0	-
29		Corporates - Of Which: SME general corporates	190	0	4,085	70	253	0	2,051	0	4,216	71	59	7	5	33	56.83%
30		Corporates - Of Which: Purchased receivables	166	2	2,069	10	118	0	1,485	0	2,198	40	9	5	3	5	57.13%
31		Retail	24,302	729			4,615	317			23,630	761	640	22	29	362	56.58%
32		Retail - Secured by residential estate property	20,961	383			2,830	159			20,445	599	299	9	10	111	37.03%
33		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	3,342	346			1,786	157			3,184	162	341	13	19	252	73.72%
36		Retail - Other Retail - Of Which: SME	1,636	266			634	61			1,522	110	271	6	13	223	82.37%
37		Retail - Other Retail - Of Which: non-SME	1,705	79			1,151	96			1,662	52	70	7	6	28	40.21%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	0	0			0	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
42		TOTAL	**24,662**	**731**	**19,121**	**197**	**4,991**	**317**	**10,988**	**0**	42,795	1,124	793	56	43	469	59.18%

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	PORTUGAL	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Institutions			0	0			0	0	0	0	0	0	0	0	-
48		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
50		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
52		Retail	5,963	27			1,472	3			5,833	129	27	5	4	9	32.59%
53		Retail - Secured by residential estate property	5,963	27			1,472	3			5,833	129	27	5	4	9	32.59%
54		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Equity	0	0			0	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
63		TOTAL	**5,963**	**27**	**0**	**0**	**1,472**	**3**	**0**	**0**	5,833	129	27	5	4	9	32.59%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Bankinter, S.A.

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
1	Bankinter, S.A.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		Corporates	18,715	638	327	30	11	254	77.50%	18,440	802	437	26	14	289	65.97%	18,250	881	549	25	16	318	58.03%
7		Corporates - Of Which: Specialised Lending	564	0	2	1	0	1	25.85%	561	0	5	1	0	1	25.96%	558	0	8	1	0	2	26.11%
8		Corporates - Of Which: SME general corporates	4,096	107	143	15	3	127	89.24%	4,016	162	167	9	3	143	85.16%	3,965	189	192	9	3	153	79.42%
9		Corporates - Of Which: Purchased receivables	2,144	79	25	3	2	9	35.49%	2,111	97	40	3	2	12	30.11%	2,087	105	55	3	2	15	27.72%
10		Retail	29,511	612	897	28	15	490	54.64%	29,476	484	1,061	24	8	522	49.18%	29,394	417	1,210	23	8	548	45.26%
11		Retail - Secured by residential estate property	26,370	502	461	7	7	132	28.70%	26,392	375	566	8	4	141	24.87%	26,361	310	663	8	3	149	22.47%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	3,141	110	436	21	7	358	82.03%	3,084	109	495	16	4	381	76.95%	3,033	108	547	16	5	399	72.86%
15		Retail - Other Retail - Of Which: SME	1,499	84	320	14	4	320	100.00%	1,469	89	345	10	3	336	97.48%	1,445	91	367	10	3	348	94.83%
16		Retail - Other Retail - Of Which: non-SME	1,643	25	116	7	3	38	32.59%	1,615	20	150	6	1	45	29.84%	1,587	17	180	6	1	51	28.15%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	48,226	1,250	1,224	58	26	744	60.75%	47,916	1,286	1,498	49	22	810	54.08%	47,644	1,298	1,759	49	24	866	49.24%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
22	SPAIN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	18,715	638	327	30	11	254	77.50%	18,440	802	437	26	14	289	65.97%	18,250	881	549	25	16	318	58.03%
28		Corporates - Of Which: Specialised Lending	564	0	2	1	0	1	25.85%	561	0	5	1	0	1	25.96%	558	0	8	1	0	2	26.11%
29		Corporates - Of Which: SME general corporates	4,096	107	143	15	3	127	89.24%	4,016	162	167	9	3	143	85.16%	3,965	189	192	9	3	153	79.42%
30		Corporates - Of Which: Purchased receivables	2,144	79	25	3	2	9	35.49%	2,111	97	40	3	2	12	30.11%	2,087	105	55	3	2	15	27.72%
31		Retail	23,669	513	849	26	14	480	56.49%	23,636	401	994	22	8	509	51.27%	23,564	343	1,125	22	7	534	47.48%
32		Retail - Secured by residential estate property	20,527	404	413	6	7	122	29.49%	20,553	292	499	6	3	129	25.78%	20,531	235	577	6	3	135	23.42%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	3,141	110	436	21	7	358	82.03%	3,084	109	495	16	4	381	76.95%	3,033	108	547	16	5	399	72.86%
36		Retail - Other Retail - Of Which: SME	1,499	84	320	14	4	320	100.00%	1,469	89	345	10	3	336	97.48%	1,445	91	367	10	3	348	94.83%
37		Retail - Other Retail - Of Which: non-SME	1,643	25	116	7	3	38	32.59%	1,615	20	150	6	1	45	29.84%	1,587	17	180	6	1	51	28.15%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	42,384	1,151	1,176	57	25	733	62.34%	42,077	1,203	1,431	48	21	798	55.76%	41,814	1,224	1,673	47	24	852	50.94%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
43	PORTUGAL	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	5,843	99	48	1	1	11	21.92%	5,840	83	67	1	0	12	18.09%	5,830	74	85	1	0	14	15.99%
53		Retail - Secured by residential estate property	5,843	99	48	1	1	11	21.92%	5,840	83	67	1	0	12	18.09%	5,830	74	85	1	0	14	15.99%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	5,843	99	48	1	1	11	21.92%	5,840	83	67	1	0	12	18.09%	5,830	74	85	1	0	14	15.99%

2025 EU-wide Stress Test: Credit risk IRB

Bankinter, S.A.

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
1	Bankinter, S.A.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		Corporates	18,465	703	512	81	15	409	79.75%	17,915	947	817	45	32	494	60.46%	17,651	1,018	1,011	41	28	542	53.60%
7		Corporates - Of Which: Specialised Lending	558	0	8	10	0	3	29.67%	534	0	32	5	0	12	38.44%	521	0	46	4	0	17	37.59%
8		Corporates - Of Which: SME general corporates	3,970	121	255	16	4	232	91.06%	3,834	189	323	9	6	249	77.15%	3,768	213	365	8	5	258	70.74%
9		Corporates - Of Which: Purchased receivables	2,125	86	37	11	2	12	33.53%	2,060	114	73	6	5	24	32.11%	2,029	122	96	5	4	30	30.89%
10		Retail	29,282	673	1,066	53	17	913	85.63%	29,012	681	1,327	33	18	970	73.10%	28,880	625	1,515	31	14	1,005	66.31%
11		Retail - Secured by residential estate property	26,210	626	498	30	12	411	82.44%	26,048	593	692	18	12	445	64.24%	25,984	520	829	17	8	465	56.03%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	3,073	47	568	22	5	502	88.43%	2,964	88	635	14	7	525	82.76%	2,896	105	686	14	6	540	78.74%
15		Retail - Other Retail - Of Which: SME	1,438	16	449	10	1	449	100.00%	1,365	58	479	6	3	459	95.71%	1,326	77	500	6	4	465	93.01%
16		Retail - Other Retail - Of Which: non-SME	1,635	31	119	13	4	53	44.68%	1,599	30	155	9	4	67	42.82%	1,570	29	186	8	3	75	40.48%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	47,747	1,376	1,578	134	33	1,321	83.72%	46,927	1,629	2,144	78	50	1,464	68.28%	46,531	1,643	2,526	72	42	1,547	61.23%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
22	SPAIN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	18,465	703	512	81	15	409	79.75%	17,915	947	817	45	32	494	60.46%	17,651	1,018	1,011	41	28	542	53.60%
28		Corporates - Of Which: Specialised Lending	558	0	8	10	0	3	29.67%	534	0	32	5	0	12	38.44%	521	0	46	4	0	17	37.59%
29		Corporates - Of Which: SME general corporates	3,970	121	255	16	4	232	91.06%	3,834	189	323	9	6	249	77.15%	3,768	213	365	8	5	258	70.74%
30		Corporates - Of Which: Purchased receivables	2,125	86	37	11	2	12	33.53%	2,060	114	73	6	5	24	32.11%	2,029	122	96	5	4	30	30.89%
31		Retail	23,497	543	991	38	16	844	85.13%	23,335	539	1,157	25	17	886	76.56%	23,260	484	1,287	24	13	913	70.93%
32		Retail - Secured by residential estate property	20,424	496	423	16	11	342	80.72%	20,371	451	522	11	11	361	69.04%	20,364	379	601	10	7	373	62.01%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	3,073	47	568	22	5	502	88.43%	2,964	88	635	14	7	525	82.76%	2,896	105	686	14	6	540	78.74%
36		Retail - Other Retail - Of Which: SME	1,438	16	449	10	1	449	100.00%	1,365	58	479	6	3	459	95.71%	1,326	77	500	6	4	465	93.01%
37		Retail - Other Retail - Of Which: non-SME	1,635	31	119	13	4	53	44.68%	1,599	30	155	9	4	67	42.82%	1,570	29	186	8	3	75	40.48%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	41,961	1,246	1,503	120	31	1,252	83.30%	41,250	1,487	1,974	70	49	1,380	69.90%	40,911	1,502	2,298	65	41	1,455	63.31%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
43	PORTUGAL	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	5,785	129	75	15	1	69	92.25%	5,677	142	170	8	1	84	49.51%	5,620	141	228	6	1	92	40.31%
53		Retail - Secured by residential estate property	5,785	129	75	15	1	69	92.25%	5,677	142	170	8	1	84	49.51%	5,620	141	228	6	1	92	40.31%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	5,785	129	75	15	1	69	92.25%	5,677	142	170	8	1	84	49.51%	5,620	141	228	6	1	92	40.31%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA

Bankinter, S.A.

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	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
			1	2	3	4	5	6	7	8	9	10	11
			Restated 31/12/2024*										
1	Bankinter, S.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
2		Central governments	31,310	0	0	0	30,479	439	395	1	1	1	0.15%
3		Regional governments or local authorities	1,368	0	13	0	1,369	0	0	1	0	0	0.00%
4		Public sector entities	379	0	379	0	379	0	0	0	0	0	0.00%
5		Multilateral Development Banks	43	0	0	0	35	2	7	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	6,560	0	1,936	0	6,549	8	7	1	0	2	30.52%
8		Corporates	5,397	95	4,557	118	5,423	83	314	19	30	278	88.65%
9		of which: Other - SME	2,575	71	2,096	83	2,598	65	265	11	29	241	91.09%
10		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
11		Retail	7,622	85	5,019	99	7,207	458	312	56	31	183	58.57%
12		of which: SME	3,148	21	1,786	17	2,992	181	46	13	12	26	55.39%
13		Secured by mortgages on immovable property and ADC exposures	11,637	94	4,386	94	11,460	229	120	13	9	57	47.07%
14		of which: Residential immovable property	11,206	90	4,173	88	11,039	216	113	12	9	52	46.03%
15		of which: Commercial immovable property	384	5	158	6	374	13	7	1	0	5	63.08%
16		of which: Land, acquisition, development and construction exposures (ADC)	46	0	55	0	46	0	0	0	0	0	0.00%
17		Subordinated debt exposures	656	0	775	0	656	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
21		Equity	48	0	192	0	48	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	719	0	1,359	0	719	0	0	0	0	0	0.00%
24		**TOTAL**	**65,740**	**275**	**18,616**	**311**	**64,323**	**1,219**	**1,155**	**91**	**71**	**520**	**45.07%**

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	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
			Restated 31/12/2024*										
25	SPAIN	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
26		Central governments	27,725	0	0	0	26,902	431	394	1	1	1	0.15%
27		Regional governments or local authorities	1,302	0	0	0	1,302	0	0	0	0	0	0.00%
28		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
29		Multilateral Development Banks	43	0	0	0	35	2	7	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	6,455	0	1,902	0	6,445	7	6	1	0	2	30.22%
32		Corporates	3,347	77	2,632	96	3,377	58	272	11	29	244	89.48%
33		of which: Other - SME	1,495	56	1,137	65	1,520	46	236	5	28	219	92.74%
34		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
35		Retail	4,982	55	3,235	65	4,626	354	229	21	24	127	55.49%
36		of which: SME	2,306	8	1,307	6	2,221	98	26	8	7	16	62.64%
37		Secured by mortgages on immovable property and ADC exposures	8,350	86	3,363	87	8,184	205	99	7	4	41	41.63%
38		of which: Residential immovable property	7,952	82	3,160	81	7,796	192	92	6	4	37	39.99%
39		of which: Commercial immovable property	352	5	149	6	342	13	7	1	0	5	62.64%
40		of which: Land, acquisition, development and construction exposures (ADC)	46	0	55	0	46	0	0	0	0	0	0.00%
41		Subordinated debt exposures	653	0	767	0	653	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
45		Equity	48	0	192	0	48	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	710	0	1,349	0	710	0	0	0	0	0	0.00%
48		**TOTAL**	**53,615**	**219**	**13,440**	**248**	**52,283**	**1,057**	**1,008**	**41**	**58**	**415**	**41.15%**

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	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
			Restated 31/12/2024*										
49	PORTUGAL	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
50		Central governments	3,585	0	0	0	3,576	8	1	0	0	0	0.00%
51		Regional governments or local authorities	66	0	13	0	67	0	0	1	0	0	0.00%
52		Public sector entities	379	0	379	0	379	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55		Institutions	78	0	24	0	77	1	1	0	0	0	33.98%
56		Corporates	2,050	18	1,925	22	2,046	25	42	7	1	35	83.24%
57		of which: Other - SME	1,081	15	959	18	1,078	19	29	6	1	22	77.50%
58		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59		Retail	1,702	22	1,068	26	1,625	104	67	17	7	47	70.75%
60		of which: SME	843	13	479	11	771	83	20	5	5	9	45.79%
61		Secured by mortgages on immovable property and ADC exposures	385	8	140	6	372	24	21	4	5	15	73.02%
62		of which: Residential immovable property	353	8	130	6	340	24	21	4	5	15	72.91%
63		of which: Commercial immovable property	32	0	10	0	32	0	0	0	0	0	100.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	3	0	8	0	3	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
70		Securitisation											
71		Other exposures	4	0	4	0	4	0	0	0	0	0	0.00%
72		**TOTAL**	**8,253**	**49**	**3,561**	**55**	**8,149**	**162**	**131**	**30**	**13**	**97**	**74.42%**

2025 EU-wide Stress Test: Credit risk STA

Bankinter, S.A.

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
1	Bankinter, S.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
2		Central governments	29,595	1,265	452	18	36	191	42.28%	28,826	1,948	538	18	44	224	41.51%	28,151	2,535	626	18	48	257	40.95%
3		Regional governments or local authorities	1,330	36	3	1	0	2	47.26%	1,309	54	7	0	1	3	46.97%	1,298	62	9	0	1	4	46.68%
4		Public sector entities	335	27	17	4	0	8	48.59%	314	39	26	2	2	13	48.29%	302	46	31	2	3	15	47.90%
5		Multilateral Development Banks	34	2	7	0	0	4	62.54%	34	2	8	0	0	5	60.81%	34	2	8	0	0	5	59.30%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	6,350	197	17	3	5	6	35.25%	6,179	354	31	4	7	11	34.38%	6,030	486	47	3	7	16	34.39%
8		Corporates	5,211	158	451	37	7	381	84.54%	5,058	224	538	21	19	422	78.42%	4,960	263	597	20	22	446	74.72%
9		of which: Other - SME	2,489	64	374	28	3	335	89.47%	2,401	94	433	15	7	366	84.51%	2,346	111	470	15	8	383	81.60%
10		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
11		Retail	7,190	337	450	46	15	313	69.51%	7,127	282	568	35	9	365	64.30%	7,061	259	656	34	9	403	61.47%
12		of which: SME	2,962	165	92	16	6	74	79.77%	2,914	166	140	9	5	92	65.56%	2,883	168	169	9	6	102	60.60%
13		Secured by mortgages on immovable property and ADC exposures	11,250	278	281	32	5	101	36.06%	11,102	294	413	28	7	135	32.71%	10,977	301	531	27	9	164	30.82%
14		of which: Residential immovable property	10,869	245	254	28	4	88	34.71%	10,739	255	375	25	5	118	31.36%	10,623	259	486	25	6	144	29.58%
15		of which: Commercial immovable property	336	32	26	4	0	13	49.43%	319	38	37	2	2	17	46.69%	310	40	44	1	2	20	44.80%
16		of which: Land, acquisition, development and construction exposures (ADC)	45	1	0	0	0	0	11.06%	44	1	1	0	0	0	11.16%	44	2	1	0	0	0	11.26%
17		Subordinated debt exposures	656	0	0	0	0	0	0.00%	656	0	0	0	0	0	0.00%	656	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		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	0.00%
21		Equity	48	0	0	0	0	0	0.00%	48	0	0	0	0	0	0.00%	48	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	719	0	0	0	0	0	36.68%	719	0	0	0	0	0	36.57%	719	0	0	0	0	0	36.53%
24		TOTAL	62,719	2,300	1,678	141	68	1,006	59.98%	61,371	3,197	2,129	108	89	1,177	55.28%	60,236	3,954	2,507	105	99	1,310	52.26%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
25	SPAIN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
26		Central governments	26,127	1,156	444	15	34	188	42.33%	25,462	1,745	520	15	39	216	41.60%	24,885	2,246	595	15	43	244	41.06%
27		Regional governments or local authorities	1,268	34	0	0	0	0	26.46%	1,251	51	1	0	0	0	24.55%	1,242	59	1	0	0	0	23.37%
28		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
29		Multilateral Development Banks	34	2	7	0	0	4	62.54%	34	2	8	0	0	5	60.81%	34	2	8	0	0	5	59.30%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	6,249	194	15	3	5	5	34.97%	6,080	349	29	3	7	10	34.09%	5,934	479	44	3	7	15	34.14%
32		Corporates	3,283	85	340	16	4	314	92.53%	3,211	124	372	12	9	331	88.92%	3,163	141	403	12	10	343	85.21%
33		of which: Other - SME	1,496	22	284	11	1	284	100.00%	1,463	40	298	7	1	296	99.12%	1,441	49	311	7	2	303	97.45%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Retail	4,666	248	295	18	9	224	75.97%	4,674	196	340	16	5	247	72.72%	4,661	169	380	16	5	265	69.77%
36		of which: SME	2,197	89	59	8	3	59	100.00%	2,174	92	79	6	3	69	86.39%	2,154	93	99	6	3	76	77.06%
37		Secured by mortgages on immovable property and ADC exposures	8,064	250	176	8	4	52	29.40%	7,982	265	242	8	6	60	24.93%	7,915	270	304	8	7	69	22.56%
38		of which: Residential immovable property	7,698	218	164	8	4	46	28.21%	7,627	226	227	7	4	54	23.98%	7,565	229	286	7	5	62	21.76%
39		of which: Commercial immovable property	321	31	11	1	0	5	48.21%	311	37	14	1	2	6	40.91%	306	39	17	0	2	6	36.45%
40		of which: Land, acquisition, development and construction exposures (ADC)	45	1	0	0	0	0	11.06%	44	1	1	0	0	0	11.16%	44	2	1	0	0	0	11.26%
41		Subordinated debt exposures	653	0	0	0	0	0	0.00%	653	0	0	0	0	0	0.00%	653	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		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	0.00%
45		Equity	48	0	0	0	0	0	0.00%	48	0	0	0	0	0	0.00%	48	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	710	0	0	0	0	0	0.00%	710	0	0	0	0	0	0.00%	710	0	0	0	0	0	0.00%
48		TOTAL	51,102	1,968	1,278	60	57	788	61.70%	50,105	2,731	1,511	54	65	869	57.52%	49,245	3,366	1,736	53	73	942	54.24%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
49	PORTUGAL	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		Central governments	3,469	109	7	3	3	3	38.91%	3,364	203	18	3	4	7	38.87%	3,266	288	31	3	5	12	38.88%
51		Regional governments or local authorities	61	3	3	1	0	2	50.00%	58	3	6	0	1	3	50.00%	55	3	8	0	1	4	50.00%
52		Public sector entities	335	27	17	4	0	8	48.59%	314	39	26	2	2	13	48.29%	302	46	31	2	3	15	47.90%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	75	3	1	0	0	0	39.83%	72	5	1	0	0	1	39.49%	70	7	2	0	0	1	39.34%
56		Corporates	1,928	73	111	21	2	67	60.04%	1,847	99	166	9	10	91	54.90%	1,797	121	194	9	12	103	52.98%
57		of which: Other - SME	994	43	90	17	2	50	56.06%	938	53	135	8	6	70	52.17%	905	62	159	8	6	80	50.54%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Retail	1,583	88	124	23	5	75	60.16%	1,525	86	184	14	4	100	54.03%	1,487	90	219	13	4	115	52.51%
60		of which: SME	765	75	34	8	3	15	44.16%	740	74	61	2	2	23	38.45%	729	75	70	2	3	26	37.40%
61		Secured by mortgages on immovable property and ADC exposures	326	28	63	9	0	34	54.23%	302	28	86	5	1	44	50.72%	287	29	101	4	1	49	48.60%
62		of which: Residential immovable property	311	26	47	5	0	26	55.53%	295	27	63	3	1	32	50.91%	283	28	74	3	1	35	48.03%
63		of which: Commercial immovable property	15	1	16	4	0	8	50.28%	8	1	23	2	0	12	50.18%	4	1	27	1	0	14	50.15%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		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	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%
72		TOTAL	7,784	332	327	60	11	189	57.74%	7,489	464	488	33	23	258	52.78%	7,271	585	586	31	25	298	50.95%

2025 EU-wide Stress Test: Credit risk STA

Bankinter, S.A.

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
1	Bankinter, S.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
2		Central governments	29,537	1,283	492	36	74	275	55.91%	28,694	1,980	638	30	114	348	54.46%	27,957	2,555	800	27	98	421	52.61%
3		Regional governments or local authorities	1,326	39	4	1	0	2	47.86%	1,299	63	8	1	1	4	55.06%	1,286	72	11	1	1	6	55.52%
4		Public sector entities	333	27	20	6	0	9	45.30%	300	47	32	2	4	16	48.20%	279	61	39	2	5	19	48.16%
5		Multilateral Development Banks	34	2	7	0	0	6	86.22%	33	2	8	0	0	7	82.63%	33	2	8	0	0	7	80.04%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	6,338	202	24	7	12	9	39.56%	6,152	359	53	6	20	23	43.36%	5,989	490	84	6	18	37	43.78%
8		Corporates	5,167	204	449	69	10	353	78.61%	4,960	229	630	48	31	484	76.84%	4,817	274	729	42	32	549	75.33%
9		of which: Other - SME	2,461	103	363	51	6	297	81.61%	2,350	77	501	38	10	408	81.50%	2,260	99	570	33	10	461	80.96%
10		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
11		Retail	7,076	299	602	117	17	488	81.12%	6,871	199	907	83	12	717	79.00%	6,689	228	1,060	71	12	803	75.77%
12		of which: SME	2,928	103	189	25	4	189	100.00%	2,821	143	256	12	7	216	84.31%	2,765	160	295	11	7	229	77.75%
13		Secured by mortgages on immovable property and ADC exposures	11,166	309	335	98	6	118	35.24%	10,857	356	596	81	16	219	36.79%	10,622	359	828	68	15	303	36.54%
14		of which: Residential immovable property	10,789	273	306	92	6	104	34.13%	10,506	310	552	78	11	199	36.00%	10,281	311	776	67	11	279	35.94%
15		of which: Commercial immovable property	331	35	28	6	0	13	47.74%	308	45	42	3	4	20	47.69%	298	46	51	2	4	24	46.36%
16		of which: Land, acquisition, development and construction exposures (ADC)	45	1	1	0	0	0	14.12%	43	2	1	0	0	0	17.93%	43	2	2	0	0	0	17.65%
17		Subordinated debt exposures	656	0	0	0	0	0	0.00%	656	0	0	0	0	0	0.00%	656	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		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	0.00%
21		Equity	48	0	0	0	0	0	0.00%	48	0	0	0	0	0	0.00%	48	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	719	0	0	0	0	0	41.70%	719	0	0	0	0	0	51.21%	719	0	1	0	0	0	49.64%
24		TOTAL	62,399	2,365	1,933	335	119	1,261	65.24%	60,588	3,235	2,874	252	198	1,818	63.26%	59,095	4,041	3,560	218	180	2,144	60.24%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
25	SPAIN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
26		Central governments	26,071	1,172	485	32	68	272	56.15%	25,337	1,773	617	26	101	337	54.71%	24,702	2,266	759	24	86	402	52.91%
27		Regional governments or local authorities	1,266	36	0	0	0	0	29.47%	1,242	59	1	0	0	0	33.80%	1,233	68	1	0	0	0	32.94%
28		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
29		Multilateral Development Banks	34	2	7	0	0	6	86.22%	33	2	8	0	0	7	82.63%	33	2	8	0	0	7	80.04%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	6,237	198	22	7	11	9	39.10%	6,054	354	50	6	20	22	42.92%	5,895	483	80	5	18	35	43.43%
32		Corporates	3,260	124	323	34	7	280	86.75%	3,167	109	432	34	14	371	86.06%	3,086	129	493	29	14	417	84.74%
33		of which: Other - SME	1,485	56	261	23	4	241	92.29%	1,450	12	340	26	1	320	94.08%	1,401	24	378	22	1	357	94.67%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Retail	4,613	246	350	47	12	305	87.16%	4,554	128	527	33	6	461	87.42%	4,485	146	578	29	6	495	85.57%
36		of which: SME	2,177	67	101	12	3	101	100.00%	2,119	91	135	8	5	114	84.20%	2,086	99	161	7	5	122	76.03%
37		Secured by mortgages on immovable property and ADC exposures	8,002	276	211	27	6	59	28.00%	7,830	319	339	15	13	88	25.78%	7,740	320	428	14	12	104	24.28%
38		of which: Residential immovable property	7,640	242	198	25	5	53	26.98%	7,486	274	320	14	9	80	25.05%	7,403	273	403	13	8	95	23.65%
39		of which: Commercial immovable property	317	34	12	1	0	6	44.91%	300	43	19	1	4	7	38.79%	295	45	23	1	4	8	35.65%
40		of which: Land, acquisition, development and construction exposures (ADC)	45	1	1	0	0	0	14.12%	43	2	1	0	0	0	17.93%	43	2	2	0	0	0	17.65%
41		Subordinated debt exposures	653	0	0	0	0	0	0.00%	653	0	0	0	0	0	0.00%	653	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		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	0.00%
45		Equity	48	0	0	0	0	0	0.00%	48	0	0	0	0	0	0.00%	48	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	710	0	0	0	0	0	0.00%	710	0	0	0	0	0	0.00%	710	0	0	0	0	0	0.00%
48		TOTAL	50,894	2,055	1,398	147	105	932	66.62%	49,628	2,745	1,974	114	154	1,286	65.13%	48,584	3,415	2,347	102	137	1,460	62.18%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
49	PORTUGAL	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		Central governments	3,466	112	8	4	6	3	41.05%	3,357	207	22	4	12	10	47.38%	3,255	289	41	4	11	19	47.15%
51		Regional governments or local authorities	61	3	4	1	0	2	50.00%	56	4	7	1	1	4	57.51%	53	4	10	1	1	6	58.24%
52		Public sector entities	333	27	20	6	0	9	45.30%	300	47	32	2	4	16	48.20%	279	61	39	2	5	19	48.16%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	75	4	1	0	0	0	50.36%	72	5	1	0	0	1	50.60%	70	7	2	0	0	1	49.47%
56		Corporates	1,906	80	126	35	3	73	57.80%	1,793	120	199	14	17	113	56.84%	1,732	145	236	13	18	131	55.68%
57		of which: Other - SME	977	47	102	29	2	56	54.38%	900	65	161	12	9	88	54.88%	859	75	192	11	9	104	53.99%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Retail	1,526	53	216	50	4	166	77.00%	1,415	70	311	30	5	220	70.89%	1,344	80	371	26	5	253	68.22%
60		of which: SME	750	36	88	13	2	88	100.00%	702	52	121	4	3	102	84.43%	679	61	134	4	3	107	79.82%
61		Secured by mortgages on immovable property and ADC exposures	319	31	66	13	0	35	52.69%	287	36	94	6	2	49	51.66%	269	36	112	4	2	56	49.77%
62		of which: Residential immovable property	304	30	50	8	0	27	53.54%	280	34	71	4	1	36	50.64%	265	35	84	4	1	40	47.94%
63		of which: Commercial immovable property	15	2	16	5	0	8	49.97%	7	1	24	2	0	13	54.71%	4	1	28	1	0	15	55.37%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		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	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%
72		TOTAL	7,693	309	440	110	14	288	65.54%	7,287	488	666	57	43	413	61.92%	7,009	623	810	49	42	485	59.83%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

Bankinter, S.A.

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	226						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		**Total**	**226**						
6	REA	SEC-IRBA	85	86	88	90	89	92	97
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**85**	**86**	**88**	**90**	**89**	**92**	**97**
12	Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2025 EU-wide Stress Test: Risk exposure amounts

Bankinter, S.A.

RowNum	(mln EUR)	1 Actual	2 Restatement CRR3	3 Baseline scenario	4 Baseline scenario	5 Baseline scenario	6 Adverse scenario	7 Adverse scenario	8 Adverse scenario
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	37,528	37,390	38,099	37,951	37,810	37,730	37,561	37,458
2	Risk exposure amount for securitisations and re-securitisations	85	85	86	88	90	89	92	97
3	Risk exposure amount other credit risk	37,443	37,306	38,013	37,863	37,720	37,641	37,468	37,361
4	Risk exposure amount for market risk	419	467	467	467	467	467	467	467
5	Risk exposure amount for operational risk	4,529	5,366	5,366	5,366	5,366	5,366	5,366	5,366
6	Other risk exposure amounts	0	0	0	0	0	0	0	0
7	**Total Risk exposure amount before Output floor**	**42,476**	**43,224**	**43,932**	**43,785**	**43,644**	**43,563**	**43,394**	**43,292**
8	**Unfloored Total Risk exposure amount (transitional)**		**43,224**	**43,932**	**43,785**	**43,644**	**43,563**	**43,394**	**43,292**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**43,803**	**44,511**	**44,363**	**44,222**	**44,142**	**43,973**	**43,870**
10	Standardised Risk exposure amount for credit risk exposures		46,835	48,072	47,971	48,976	50,233	47,369	47,206
11	Standardised Risk exposure amount for market risk exposures		1,079	1,079	1,079	1,079	1,079	1,079	1,079
12	Standardised Risk exposure amount for operational risk		5,366	5,366	5,366	5,366	5,366	5,366	5,366
13	Other Standardised risk exposure amounts		0	0	0	0	0	0	0
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**51,186**	**52,424**	**52,322**	**53,328**	**54,584**	**51,721**	**51,558**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**53,280**	**54,518**	**54,416**	**55,422**	**56,678**	**53,815**	**53,651**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**42,476**	**43,224**	**43,932**	**43,785**	**43,644**	**43,563**	**43,394**	**43,292**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**42,476**	**43,803**	**44,511**	**44,363**	**44,222**	**44,142**	**43,973**	**43,870**

2025 EU-wide Stress Test: Capital

Bankinter, S.A.

RowNum			(mln EUR, %)	1 IFRS 9 first implementation 01/01/2018	2 Actual 31/12/2024	3 Restatement CRR3 31/12/2024	4 Baseline Scenario 2025	5 Baseline Scenario 2026	6 Baseline Scenario 2027	7 Adverse Scenario 2025	8 Adverse Scenario 2026	9 Adverse Scenario 2027
1		A	**OWN FUNDS**		**6,910**	**6,910**	**7,326**	**7,892**	**8,356**	**6,148**	**6,403**	**6,678**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**5,272**	**5,272**	**5,688**	**6,254**	**6,719**	**4,510**	**4,765**	**5,040**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		258		258	258	258	258	258	258
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		476		926	1,625	2,295	-100	122	439
6		A.1.3	Accumulated other comprehensive income		-31		-31	-31	-31	-147	-147	-147
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-38		-38	-38	-38	-141	-141	-141
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		7		7	7	7	-6	-6	-6
9		A.1.3.3	Other OCI contributions		0		0	0	0	0	0	0
10		A.1.4	Other Reserves		5,053		5,021	4,990	4,958	5,021	4,990	4,958
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		-21	-21	-21	-21	-21	-45	-45	-45
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-5	-5	-5	-5	-5	-5	-5	-5
15		A.1.7.2	Cash flow hedge reserve		-15		-15	-15	-15	-40	-40	-40
16		A.1.7.3	Other adjustments		0		0	0	0	0	0	0
17		A.1.8	(-) Intangible assets (including Goodwill)		-187		-242	-219	-177	-242	-219	-177
18		A.1.8.1	of which: Goodwill (-)		-2		-2	-2	-2	-2	-2	-2
19		A.1.8.2	of which: Software assets (-)		-158		-217	-198	-161	-217	-198	-161
20		A.1.8.3	of which: Other intangible assets (-)		-27		-23	-18	-14	-23	-18	-14
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-20	-20	0	0	0	-227	-155	-57
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-255	-255	-214	-314	-403	0	-21	-96
23		A.1.11	(-) Defined benefit pension fund assets		0		0	0	0	0	0	0
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
27		A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28		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
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-1	-1	-9	-34	-161	-6	-17	-92
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0		0	0	0	0	0	0
36		A.1.20	CET1 capital elements or deductions - other		0		0	0	0	0	0	0
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		0							
38		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							
39		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							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		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							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		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	0
49		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	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

Bankinter, S.A.

RowNum			(mln EUR, %)	1 IFRS 9 first implementation 01/01/2018	2 Actual 31/12/2024	3 Restatement CRR3 31/12/2024	4 Baseline Scenario 2025	5 Baseline Scenario 2026	6 Baseline Scenario 2027	7 Adverse Scenario 2025	8 Adverse Scenario 2026	9 Adverse Scenario 2027
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		655	655	655	655	655	655	655	655
52		A.2.1	Additional Tier 1 Capital instruments		655	655	655	655	655	655	655	655
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		5,928	5,928	6,343	6,910	7,374	5,166	5,421	5,695
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		982	982	982	982	982	982	982	982
59		A.4.1	Tier 2 Capital instruments		982	982	982	982	982	982	982	982
60		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0	0
61		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			43,224	43,932	43,785	43,644	43,563	43,394	43,292
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			43,803	44,511	44,363	44,222	44,142	43,973	43,870
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			51,186	52,424	52,322	53,328	54,584	51,721	51,558
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			53,280	54,518	54,416	55,422	56,678	53,815	53,651
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		42,476	43,224	43,932	43,785	43,644	43,563	43,394	43,292
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		42,476	43,803	44,511	44,363	44,222	44,142	43,973	43,870
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		12.41%	12.20%	12.95%	14.28%	15.39%	10.35%	10.98%	11.64%
70		C.2	Tier 1 Capital ratio (transitional)		13.96%	13.71%	14.44%	15.78%	16.90%	11.86%	12.49%	13.16%
71		C.3	Total Capital ratio (transitional)		16.27%	15.99%	16.68%	18.02%	19.15%	14.11%	14.76%	15.43%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		5,272	5,272	5,688	6,254	6,719	4,510	4,765	5,040
73		D.2	TIER 1 CAPITAL (fully loaded)		5,928	5,928	6,343	6,910	7,374	5,166	5,421	5,695
74		D.3	TOTAL CAPITAL (fully loaded)		6,910	6,910	7,326	7,892	8,356	6,148	6,403	6,678
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		12.41%	12.04%	12.78%	14.10%	15.19%	10.22%	10.84%	11.49%
76		E.2	Tier 1 Capital ratio (fully loaded)		13.96%	13.53%	14.25%	15.57%	16.67%	11.70%	12.33%	12.98%
77		E.3	Total Capital ratio (fully loaded)		16.27%	15.78%	16.46%	17.79%	18.90%	13.93%	14.56%	15.22%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		117,926		117,926	117,926	117,926	117,926	117,926	117,926
79		H.2	Total leverage ratio exposures (fully loaded)		117,926		117,926	117,926	117,926	117,926	117,926	117,926
80		H.3	Leverage ratio (transitional)		5.03%	5.03%	5.38%	5.86%	6.25%	4.38%	4.60%	4.83%
81		H.4	Leverage ratio (fully loaded)		5.03%	5.03%	5.38%	5.86%	6.25%	4.38%	4.60%	4.83%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		0.08%		0.48%	0.99%	0.99%	0.48%	0.99%	0.99%
84		P.3	O-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.15%		0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
87		P.6	Combined buffer		2.73%		3.12%	3.63%	3.63%	3.12%	3.63%	3.63%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.39%	1.39%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%
89		R.1.1	of which: CET1		0.78%	0.78%	0.73%	0.73%	0.73%	0.73%	0.73%	0.73%
90		R.1.2	of which: AT1		0.26%	0.26%	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.39%	9.39%	9.30%	9.30%	9.30%	9.30%	9.30%	9.30%
92		R.2.1	of which: CET1		5.28%	5.28%	5.23%	5.23%	5.23%	5.23%	5.23%	5.23%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.12%	12.12%	12.42%	12.93%	12.93%	12.42%	12.93%	12.93%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.01%	8.01%	8.35%	8.86%	8.86%	8.35%	8.86%	8.86%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.25%	0.32%	0.34%	0.33%	0.32%	0.31%	0.29%	0.29%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

Bankinter, S.A.

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	2,294	2,566	2,703	2,632	1,876	2,179	2,172
2	Interest income	4,416	3,768	3,763	3,833	4,608	4,756	4,676
3	Interest expense	-2,122	-1,178	-1,035	-1,177	-2,704	-2,518	-2,378
4	**Dividend income**	15	15	15	15	8	8	8
5	**Net fee and commission income**	724	722	700	682	572	561	576
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	-48	13	13	13	-1	0	0
7	**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**					-74		
8	**Other operating income not listed above, net**	1	-73	-73	-73	-4	-75	-73
9	**Total operating income, net**	2,986	3,242	3,358	3,268	2,376	2,673	2,683
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-365	-775	-211	-199	-1,936	-657	-343
11	**Other income and expenses not listed above, net**	-1,262	-1,166	-1,163	-1,170	-1,268	-1,273	-1,271
12	**Profit or (-) loss before tax from continuing operations**	1,359	1,300	1,984	1,899	-828	743	1,068
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-406	-402	-585	-559	251	-299	-432
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**953**	**898**	**1,398**	**1,340**	**-577**	**444**	**636**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	476	449	699	670	0	222	318
17	**Attributable to owners of the parent net of estimated dividends**	476	449	699	670	-577	222	318
18	Memo row: Impact of one-off adjustments		95	95	95	95	95	95
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	122,011						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

Bankinter, S.A.

	(mln EUR)	1
RowNum	**Issuance of CET 1 Instruments 01 January to 31 March 2025**	**Impact on Common Equity Tier 1**
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	**Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025**	**Impact on Additional Tier 1 and Tier 2**
4	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
5	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 (+/-)	0

RowNum	**Realised losses 01 January to 31 March 2025**	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0