

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



2018 EU-wide Transparency Exercise Capital

							REGULATION
Part				As of 31/12/2017	As of 30/06/2018	COREP CODE	
Part							
Part			transitional adjustments)				
Part			instruments)				
Part							
Part							
Part		A.1.4	Other Reserves	2,449			
Part		A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	
Part		A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
Part		A.1.7	Adjustments to CET1 due to prudential filters	-3	-5	C 01.00 (r250,c010)	***
Note		A.1.8		-233	-255	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
Part		A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
Part		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-384	-282	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
		A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
Note 1.50		A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
Note		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRS; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 239 of CRS; Articles 36(1) point (k) (iii) and 239(3) of CRS; Articles 36(1) point (k) (iv) and 155(4) of CRS. Articles 36(1) point (k) (iv) and 155(4) of CRS.
Material Content Material Co		A.1.14.1		0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
Auto		A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
Control According Accordin		A.1.16		0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
No.		A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	-42	-21	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
ALIP C. Matter and Antonia and C. Control Copies and Antonia C. Control Copies and Antonia C.		A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
ALIENT Transform delignments due to growth most STI Code (my code (my code) 0 0 0 0 0 0 0 0 0	riansaonai period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
Name		A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
Note		A.1.21	Transitional adjustments	119	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
A 12 Control According and policination to CTT Capital (***) 119 119 118 118 (***) 118		A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
Accordance Acc		A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
A Additional Test Capital continuences 199 199 129 128 1		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	119	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A22 C) Scene doubtoon from T2 bring over T2 capital		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	111	199	C 01.00 (r530,c010)	Article 61 of CRR
A		A.2.1	Additional Tier 1 Capital instruments	199	199	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
A24 Address Tar Sunstantial adjustments 48		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A 1 THE 7 CAPITAL (net of deductions and after transitional adjustments) AA 1 THE 7 CAPITAL (net of deductions and after transitional adjustments) AA 1 THE 7 CAPITAL (net of deductions and after transitional adjustments) AA 2 Other The 2 Capital components and deductors AA 3 Other The 2 Capital components and deductors AA 3 The 2 capital components and deductors AA 4 The 2 capital components and deductors AA 4 The 2 capital components and deductors AA 5 The 2		A.2.3	Other Additional Tier 1 Capital components and deductions	0	0		
A4		A.2.4	Additional Tier 1 transitional adjustments	-88	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
A4.1 Tite 2 Capital components and deductors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,819	3,942	C 01.00 (r015,c010)	Article 25 of CRR
A4.2 Other Tier 2 Capital components and deductions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	655	670	C 01.00 (r750,c010)	Article 71 of CRR
A42 Other Tier 2 Capital components and deductions 0 0 CCL 00 (490,401) + CCL 0		A.4.1	Tier 2 Capital instruments	697	670	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
Community Comm		A.4.2	Other Tier 2 Capital components and deductions	0	0	+ C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) +	
REQUIREMENTS B.1 Of which: Transitional adjustments included 26 0 c.05.01 (rd10;cr00)						+ C 01.00 (r960,c010)	
C.1 COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) 11.83% 11.53% CJ (1) -							Articles 92(3), 95, 96 and 98 of CRR
CAPITAL RATIOS (%) Transitional period 12.19% 12.14% CAJ (3)							
Transitional period	CADITAL DATES (9)			11.83%	11.53%		-
CETI Capital D COMMON EQUITY TIER 1 CAPITAL (fully loaded) 3,590 3,743 \$1.3.3.4.13.1.3.1.3.1.1.1.1.1.1.1.1.1.1.1	Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.19%	12.14%	CA3 {3}	-
CETI RATIO (%) E COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) 11.46% 11.53% [D.1]/(F-8.1] .	0774	C.3	TOTAL CAPITAL RATIO (transitional period)	14.28%	14.20%		-
F Adjustments to T2 due to IFRS 9 transitional arrangements 0 C05.01 (+40,030)	Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,590	3,743	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
Memo items F Adjustments to AT1 due to IFRS 9 transitional arrangements 0 C05.01 (+440,c020) F Adjustments to 12 due to IFRS 9 transitional arrangements 0 C05.01 (+440,c020)		E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.46%	11.53%	[D.1]/[B-B.1]	-
Memo items F Adjustments to T2 due to IFRS 9 transitional arrangements 0 C65.01 (+40,c030)		F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
F Adjustments to 12 due to IFRS 9 transitional arrangements 0 C65.01 (H40,c330)	Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
F Adjustments included in RWAs due to IFRS 9 transitional arrangements 0 C05.01 (1400,c040)		F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,819	3,942	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	3,789	3,942	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	72,821	77,876	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	72,769	77,876	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.2%	5.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.2%	5.1%	C 47.00 (r330,c010)	



Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(mln EUR)		
Risk exposure amounts for credit risk	28,653	29,835
Risk exposure amount for securitisation and re-securitisations in the banking book	339	343
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	28,314	29,492
Risk exposure amount for position, foreign exchange and commodities (Market risk)	260	210
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	0	1
Risk exposure amount for operational risk	2,428	2,428
Other risk exposure amounts	0	0
Total Risk Exposure Amount	31,341	32,474

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



P&L

(min EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	1,264	633
Of which debt securities income	199	100
Of which loans and advances income	1,043	526
Interest expenses	228	103
(Of which deposits expenses)	132	66
(Of which debt securities issued expenses)	117	48
(Expenses on share capital repayable on demand)	0	0
Dividend income	4	5
Net Fee and commission income	426	226
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	32	19
Gains or (-) losses on financial assets and liabilities held for trading, net	21	5
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	4
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	2	2
Net other operating income /(expenses)	-87	-32
TOTAL OPERATING INCOME, NET	1,436	759
(Administrative expenses)	655	341
(Depreciation)	29	15
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	53	84
(Commitments and guarantees given)	-7	-4
(Other provisions)	60	87
Of which pending legal issues and tax litigation ¹	25	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	149	22
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	22
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	122	57
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-27	-10
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	644	344
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	495	261
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	495	261
Of which attributable to owners of the parent	495	261

⁽¹⁾ Information available only as of end of the year

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



Market Risk Bankinter, S.A.

	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	12/2017									As of 30/06	/2018					
			VaR (Memoran	dum item)	STRESSED VaR ((Memorandum item)	AND MIC	ENTAL DEFAULT GRATION RISK FAL CHARGE		RICE RISKS HARGE FOR			VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	MIGRAT	MENTAL ILT AND ION RISK . CHARGE		PRICE RISKS (CHARGE FOR (
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS LATEST AVAILABLE (SVaR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	247	186	0	0	0	0							0	0	0	0						
Of which: General risk	220	168	0	0	0	0							0	0	0	0						
Of which: Specific risk	27	18	0	0	0	0							0	0	0	0						
Equities	13	24	0	0	0	0							0	0	0	0						
Of which: General risk	3	15	0	0	0	0							0	0	0	0						
Of which: Specific risk	7	8	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0								0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0					_	
Total	260	210	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Credit Risk - Standardised Approach

				dikincer, S.A.					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	11,649	11,525	0		13,759	13,558	0	
	Regional governments or local authorities	1.313	710	0		1.370	821 104	0	
	Public sector entities Multilateral Development Banks	129	79	13		786	104	31	
	Multilateral Development Banks International Organisations	11	11	0		7	7	0	
	International Organisations Institutions					0	3.063	0	
	Corporates	3.103 28.379	2.777 15.343	1.167 13.961		3.392 29.098	3.063 15.642	1.338	
	of which: SME		15,343	13,961			15,642 5,697	14,356	
	or which: SME Retail	10.770				11.173		5.174	
	of which: SME	7.868	3.320	2.256		8.738	3.668	2.491	
Compatible to distance		2,788	1,313	750		3,163	1,455	833	
Consolidated data	Secured by mortgages on immovable property	6.286	5.711	2.299		6.498	5.753	2.309	
	of which: SME Exposures in default	4,648	4,134	1,553		4,898	4,233	1,593	
		1.447	652	740 45	474	1.275	615 28	695 42	484
	Items associated with particularly high risk Covered bonds	30	30			28	28	42	
		0	0	0		U	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		U	0	0	
	Collective investments undertakings (CIU) Equity	0 95	95	95		90	90	90	
	Securitisation	95	95	95		90	90	90	
		1.101				1.198	0	0	
	Other exposures		1,101	1,546			1,198	1,682	
	Standardised Total	61,410	41,354	22,122	681	66,239	44,548	23,034	666

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	11.640	11.522	0		12.914	12,719	0	
	Regional governments or local authorities	11,640	709	0		12,914	12,/19	0	
	Public sector entities	1.311	709 56	13		1.369 759	820 82	31	
	Multilateral Development Banks	102	11	13		/39	02	31	
	International Organisations	11	11	0		,	,		
	Institutions	3.099	2,773	1.163		3,355	3.026	1.301	
	Corporates	27,585	14.803	13.431		28.164	14.985	13,708	
	of which: SME	10.293	5,334	4.463		10.634	5.289	4,776	
	Retail	7.004	2,780	1.909		7.727	3.010	2,072	
	of which: SMF	2.337	986	563		2,606	1.038	594	
SPAIN	Secured by mortgages on immovable property	6.121	5,573	2.237		6.320	5,594	2.232	
SIATI	of which: SME	4.515	4,026	1.503		4.756	4,107	1,530	
	Exposures in default	1.237	609	695	309	1.078	572	651	330
	Items associated with particularly high risk	30	30	45		28	28	42	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	95	95	95		90	90	90	
	Securitisation								
	Other exposures	1,101	1,101	1,546		1,198	1,198	1,682	
	Standardised Total ²				413				431

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

Total value adjustments and provisions per country of counterparty excludes those for accountstaction exposures, additional valuation adjustments (AVRs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions or country of counterparty excludes those for accountstaction exposures, additional valuation adjustments (AVRs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions or country of counterparty excludes those for accountstation exposures, additional valuation adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	9	3	0		312	306	0	
	Regional governments or local authorities Public sector entities	1	1	0		1	1	0	
		27	23	0		26	23	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0		0		U	0	0	
	Corporates	794	540	529		37 933	37 657	37 648	
	of which: SME	477	353	343		538	408	398	
	Retail	864	540	343		1.011	658	420	
	of which: SME	451	327	187		557	417	239	
PORTUGAL	Secured by mortgages on immovable property	164	138	62		178	159	77	
FORTOGAL	of which: SME	133	108	50		142	125	63	
	Exposures in default	210	44	45	165	197	43	45	154
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	268	0	0	0	

^{*** **}Challent adjustments and provisions per country of counterparty excludes those for excursivation or exclusivation adjustments (AVIA) and other own funds solucions related to the exposure, but includes general credit risk adjustments (AVIA) and other own funds solucions related to the exposure, but includes general credit risk adjustments and provisions per country of counterparty excludes those for excursivation or exposures, additional valuation adjustments (AVIA) and other own funds solucions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for excursivation or exposures, additional valuation adjustments (AVIA) and other own funds solucions related to the exposures, but includes general credit risk adjustments.

rotal value aujustilierits and pro	visions per country of counterparty excludes those for securistisation exposures, additional valuation adju	sulleits (AVAS) and other own runus	reductions related to the expi	sures, out includes general t	real risk aujusuments.				
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 3	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
		0	0	0		0	0	0	
	Equity Securitisation	0	U	U		0	U	0	
	Other exposures	0	0	0		0		0	
	Standardised Total ²			U		U		U	0
	Standardised Total								. 0

O" Original exposure, unitie Exposure value, is reported before taking nice account any effect due to credit conversion factors or credit risk mitoation techniques (e.g., substitution effects).

Total value advantments and convisions cor counter of counterconve excludes those for securistation execuses, additional valuation advantments (AVA) and other own funds enductions related to the encourses, but includes owneral credit risk advantments.



Credit Risk - Standardised Approach

Bankinter, S.A.

				ankinter, S.A.					
					Standardis	ed Approach			
			As of 31/12	As of 30/06	/06/2018				
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 4	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
Counterpart	Exposures in default	0	0	0	0	0	0	"	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	ů .	0	0		0	0	l 0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Total value adjustments and provisions per country of counterparty excludes the property of counterparty excludes the exposures, but includes general credit risk adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes the exposures.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0			0	0	0	
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0	,	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		Ů	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	ō	0		0	0	0	
Counterpart 5	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

10 Chiginal exposure, unlike Euposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		•	^		
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	ů o	0	0		0	0	0	
	International Organisations	0	ō	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation					· ·	, and the same of		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(II) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. So conversal credit risk adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(2) Total value adjustments and pro	visions per country of counterparty excludes those for securistisation exposures, additional valuation adius	tments (AVAs) and other own funds	reductions related to the exoc	sures, but includes oeneral o	redit risk adiustments.				
					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	U	0		U	0	0	
	of which: SME	0	U	0		U	0	0	
	Retail	0	0	0		0	0	0	
C	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property		0	0		0	0	0	
Counterpart 7	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	_	0	0	0	
	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0	0	
1	Securitisation								
1	Other exposures	0	0	0		0	0	0	
1	Standardised Total ²				0				0

¹⁰ Chairul exposure, unlike Exposure value for counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

10 Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Bankinter, S.A.

				andricery 511 ti					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
I	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	U	0		U	0	0	
	International Organisations	0	,	0		0	0	0	
	Institutions	0		0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	o o	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
	Securitisation Other exposures	0	0	0		0	0	0	
	Standardised Total ²	0	,				,		

Organical Seposites, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
Organical Seposites, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
Or a substitution effects and resistors and resistors are countered to confuse advantage and account or an account or given to confuse advantage and account or account of confuse advantage and account or account

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	0		0		0	0	0	
	Corporates	, i	, i	0		0	0	0	
	of which: SME	ŏ	i ,	0		0	0	0	
	Retail	0	l ŏ	0		0	0	0	
Country of	of which: SME	0	1 0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

*** Changiant Exposure value, is reported before taking in this account any effect due to credit conversion factors or reported risk implacement (ask indigates reported in the factor) and the conversion factors or reported risk indigates reported in the reported in the reported risk adjustment (ask indigates reported in the reported risk adjustment and provisions per country of counterparty excludes these for securitations exposures, solitorial valuation adjustments and provisions per country of counterparty excludes these for securitations exposures, solitorial valuation adjustments and provisions per country of counterparty excludes these for securitations exposures, solitorial valuation adjustments and provisions per country of counterparty excludes these for securitations exposures, solitorial valuation adjustments and provisions per country of counterparty excludes these for securitations exposures, solitorial valuation adjustments and provisions per country of counterparty excludes and provisions are considered in the report of th

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	/2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks		0	٥		0	0	0	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

⁽II) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. So conversal credit risk adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - IRB Approach Bankinter, S.A.

							IRB Appro	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted ⁽²⁾	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1.400	69	983	851	3	15	1.428	45	1.157	1.121	0	15
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SMF	981	38	686	643	0	7	1,080	19	787	841	0	6
	Corporates - Of Wnich: SME Retail	263	3	150	101		1	206	3	259	191	0	1
		27,251	1,129	25,105	5,340	444	205	27,626	1,070	25,604	5,336		310
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	23.525	884	22.486	4.251	436 37	122 28	23.721	811	22.836	4.212 607		182
Consolidated data	Retail - Secured on real estate property - Of Which: Non-	1,749	228	1,713	594			1,666	201	1,794			27
Consolidated data	Retail - Qualifying Revolving	21,776	657	20,773	3,657	399	94	22,055	610	21,042	3,605		156
	Retail - Qualifying Revolving Retail - Other Retail	0			0	0	0	0	0	0			
	Retail - Other Retail - Of Which: SME	3.726 3.467	245 212	2.619	1.088	8	84 69	3.905 3.659	259 227	2.768 2.537	1.124	/	128 113
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	3,467	33	2,3/4	116		14	3,659	32	2,537	1,017		113
	Equity	260	33	245	116	1	14	∠46	32	231	107	1	15
	Securitisation	1.159	0	1.159	339	U	0	1.203	U	1.203	343		0
	Other non credit-obligation assets	1.159		1.139	239		U	1.203		1.203	.43		
	IRB Total				6,530						6.800		

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Ex	oosure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,400	69	983	851	3	15	1,428	45	1,157		0	15
	Corporates - Of Which: Specialised Lending	981	38	686	643	0	7	1.080	19	787	841	0	6
	Corporates - Of Which: SME	263	3	150	101	0	1	206	3	259	191	0	1
	Retail	23,534	969	21,410	4,262	147	161	23,841	928	21,843			272
	Retail - Secured on real estate property	19.808	724	18.791	3.174	139	78	19.936	669	19.075	Cf which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	144	
	Retail - Secured on real estate property - Of Which:		228	1,713	594	37	28	1,666	201	1,794			27
SPAIN	Retail - Secured on real estate property - Of Which:	on- 18,059	496	17,078	2,580	103	50	18,271	468	17,281	2,608	95	117
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	3.726	245	2.619	1.088	8	84	3.905	259	2.768		7	128
		3,467	212	2,374	972	7	69	3,659	227	2,537		7	113
	Retail - Other Retail - Of Which: non-SME	260	33	245	116	1	14	246	32	231	107	1	15
	Equity Securitisation	0	- 0	0	0	0	0	0	0	0	0	0	-
	Securitisation Other non credit-obligation assets												
	IRB Total												1

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	3,717	161	3,695	1,078	296	44	3,785	142	3,761	996	241	38
	Retail - Secured on real estate property	3.717	161	3.695	1.078	296	44	3.785	142	3.761	996	241	38
	Retail - Secured on real estate property - Of Which: SM		0	0	0	0	0	0	0	0	0	0	0
PORTUGAL	Retail - Secured on real estate property - Of Which: no	3,717	161	3,695	1,078	296	44	3,785	142	3,761	996	241	38
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	Too T-t-1												_

								IRB Approa	ich					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and o	entral 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
			0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
		- Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Retail - S		0	0	0	0	0	0	0	0	0	0	0	0
	Of which: Of which: Of which: provisions Of which: Of which: of efaulted Of which: Of which:	0	0											
Country of Counterpart 3			0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Retail - C		0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-ob	ligation assets												4
Circust annual and the Common and a few and and the	IRB Total													



Credit Risk - IRB Approach Bankinter, S.A.

							IRB Appro						
				As of 31/12	2017		ткв аррго	acıı		As of 30/	06/2018		
		Original Exp	osure¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SMI		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: nor	0	0	0	0	0	0	0	0	0	0	0	0
,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Appro	ach					
				As of 31/	2/2017					As of 30/	06/2018		
		Origina	l Exposure ¹		Risk exp	osure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments and
	(min EUR, %)			ich:		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments			0	0	0	0	0	0	0	0	0	0
	Institutions			0	0	0	0	0	0	0	0	0	0
	Corporates			0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending			0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail			0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	Cympinal Exposure Exposure	0										
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Whice	or CME		0	0	Risk exposure amount Value adjustments Original Exposure Exposure Value Original Exposure Exposure Value Original Exposure Value Original Exposure Risk exposure amount ed Original Exposure Value Original Exposure Original Exposure	0						
Country of Counterpart 5	Retail - Secured on real estate property - Of Whic			0	0	0	0	0	0	0	0	Of which:	
Country of Counterpart 5	Retail - Qualifying Revolving	I. Holl-		0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail			0	0	0	o o	0	0	n	o o	0	ň
	Retail - Other Retail - Of Which: SME			0	n n	0	o o	ő	0	ň	ő	o o	ň
	Retail - Other Retail - Of Which: non-SME			0	0	0	0	0	0	ō	0	0	0
	Equity Securitisation			0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

								IRB Approa	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates Of Which: Specialised Lending Corporates Of Which: Specialised Lending Corporates Of Which: SHE Retail Corporates Of Which: SHE Retail Secured on roat estate property Retail Secured on real estate property Retail Secured On real estate property Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE Retail Secured On real estate property Of Which: SHE RETAIL SECURED ON RESERVED	0	0	0	0	0	0	0	0	0	0	0		
	Retail		0	0	0	0	0	0	0	0	0	0	Of which:	0
			0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart o		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	ı ö	o o	0	0	0	0	0	ő	n n	n n	ň
		Retail - Other Retail - Of Which: non-SME	0	ō	0	0	0	0	0	0	0	0	ō	0
	Equity Securitis	ition	0	0	0	0	0	0	0	0	0	0	0	0
		r credit-obligation assets												
	IRB Tota													

IRB Total

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

							IRB Approx	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SN		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: no	n - 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach Bankinter, S.A.

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	sure¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Securitis		0	0	0	0	0	0	0	0	- 0		0	
		n credit-obligation assets												
	IRB Tota													

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		panks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	o o	n n	0	0	0	0	ň	ň	n n	ı ö
		Retail - Other Retail - Of Which: non-SME	0	0	0	ō	0	0	0	0	ō	0	ō	0
	Equity		0	0	0	ō	0	0	0	0	0	0	0	0
	Securitis													
	Other no	n credit-obligation assets												
	IRB Tota	ıl												

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



Sovereign Exposure

Bankinter, S.A.

(min EUR)									As of 31/	12/2017								
				Memo: break	down by acco	ounting portfo	olio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	7,745.8	1,435.0	6,310.9	859.9	0.0	859.9	0.0	0.0	0.0	2,798.8	0.0	2,798.8	1,508.6	1,435.0	73.6	2,578.5	0.0	2,578.5
Austria	0.0	0.0	0.0							,		,		,		, , , , ,		,
Belgium	0.0	0.0	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	0.0	0.0	0.0															
Germany	0.0	0.0	0.0															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy Latvia	557.2 0.0	0.0	557.2 0.0															
Latvia Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	263.7	0.0	263.7															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia Spain	6,924.9	1,435.0	5,489.9															
Sweden	0,924.9	0.0	0,0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia Canada	0.0 0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															
Note:		0.0	0.0															

Note:
Information disclosed in this template is sourced from FINREP templates F 20 and F 04.
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Reailans:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania. Bornia and Herezoovira. P.IX Macedonia. Morteneon. Serbia and Turker.
Middle East: Befarin, Dibloot, Brain, Dislora, Colombia, Costa Nata, Dominica, Other Common, Otario, San Advanced, Casta Nata, Dominica, Common, Otario, Sand Advanced, Estador, Gereada, Caustemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Penama, Paraguay, Peru, S. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Artigua And Barbuda, Anuba, Bahamas, Barbados, Oyman Islands, Cuba, Fronto-Cianum, Guadebuspe, Purturine, Furtinidad and Tobago, Uruguay, Venezuela, Artigua And Barbuda, Anuba, Bahamas, Barbados, Oyman Islands, Cuba, Fronto-Cianum, Guadebuspe, Purturine, Purturine, Furtinidad and Tobago, Uruguay, Venezuela, Artigua And Barbuda, Anuba, Bahamas, Barbados, Oyman Islands, Cuba, Fronto-Cianum, Guadebuspe, Purturine, Purturine, Furtinidad and Tobago, Uruguay, Venezuela, Artigua And Barbuda, Anuba, Bahamas, Barbados, Oyman Islands, Cuba, Fronto-Cianum, Guadebuspe, Purturine, Purturine, Purturine, Surine, San Casta San Cast

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



		Bankinter, S.A.					As of 30/06/2018							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	, <u>-</u>											Off-balance st	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Austria													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium													
[0 - 3M [Bulgaria													
10-3M 10-3M 13M - 1Y 13M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Cyprus													
[0 - 3M [3M - 1Y	Czech Republic													
10Y - more	Denmark													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Estonia													



	General govern	Bankinter, S.A.	the counterparty											
							As of 30/06/2018	:						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance el	heet exposures	
												OII-Datatice Si	leet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
		T-t-1t	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Finland													
[3Y - 5Y [5Y - 10Y [10Y - more Total														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	France													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Germany													
[10Y - more Total														
[0 - 3M [3M - 1Y [1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Croatia													
Total	1													
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Greece													
[5Y - 10Y [10Y - more	4													
[0 - 3M [[3M - 1Y [İ													
[1Y - 2Y [Hungary													
[10Y - more														
Total f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f [2Y - 3Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Ireland													
]													
Total														



	General govern	ments exposures by country of Bankinter, S.A.	the counterparty											
		Dankiller, S.A.					As of 30/06/2018							
						Dire	ct exposures							
				On balance s	hoot	Direc	ct exposures		Deriva	tivos		Off hala	nce sheet	-
	(mln EUR)		T	On Dalance Si	neet				Deriva	uves		OII Dala	ice sneet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value		ı	
								Demantes marpe		Demantes ma	negative ian value			
			Total carrying amount of									1		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 2M [73	73	73	0	0	0		0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Italy	1 149 191	1 149	0	0	1 149	0	0	0	0	0	0	0	
		191 192 606	191 192 606	0 0 73	0	191 0 342	0 192 192	0	0	0	0	0	0	0
[0 - 3M [606	606	/3		342	192			U				
TO - 3M	Latvia													
[3Y - 5Y] [5Y - 10Y]	Luciu													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I 13Y - 5Y I	Lithuania													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [[3M - 1Y [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Luxembourg													
[3Y - 5Y 5Y - 10Y 10Y - more Total	Euxembourg													
Total [0 - 3M [
[3M - 1Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Malta													
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [Netherlands													
[3Y - 5Y 5Y - 10Y														
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y	Poland													
[5Y - 10Y [10Y - more Total														
rotai	1													



		Bankinter, S.A.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at	e de la companya de					Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Portugal	0 0 0 0 0 243 59 302	0 0 0 0 0 243 59 302	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 133 0	0 0 0 0 0 109 59 169	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Romania	302	302	Ü	· ·	133	109	,	U	U	U	U	Ü	U
Total [0 - 3M	Slovakia													
Total Total	Slovenia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Spain	43 404 1,022 301 1,076 1,998 2,205 7,049	43 378 706 219 769 1,685 1,843 5,642	43 399 457 151 67 504 321 1,942	0 0 0 0	0 5 565 150 1,009 1,247 0	0 0 0 0 0 248 1,884 2,132	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
10-13M 10-3M 13M - 1Y 13M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Sweden	7,049	λθυμο	A)294	Ü	4,213	4,132	,		J	U	J	U	J
10-13M 10-3M 13M - 1Y	United Kingdom													



		Bankinter, S.A.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sh	heet				Deriva	tives		Off bala	nce sheet	
	(Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			_
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Liechtenstein													
110Y - more	Norway													
[0 - 3M [Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
[0 - 3M [Hong Kong													
[10Y - more Total [0 - 3M [3M - 1Y [11Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more Total	Japan													



		Bankinter, S.A.					As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
					I						ı			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
0 - 3M 3M - 1Y	U.S.													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	China													
110Y - more Total [0 - 3M	Switzerland													
Total [0 - 3M	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
Total [0 - 3M [Middle East													
10Y - more	Latin America and the Caribbean													



General governments exposures by country of the counterparty

		Bankinter, S.A.	,											
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	· · ·							Derivatives with pos			h negative fair value	Off-balance sh	neet exposures	
								Derivatives with pos	stive fair value	Derivatives with	n negative fair value			Blah walaba d
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total		0	0	0	0	0	0	ů	ů	0	, o	0	0	0

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures records cover on in-exposures to certain, records dozen or in-exposures to certain consources to certain, records and season severely approach and season severely exposures. The exposures in the "Financial assests held for basified" confloid after different one cash after conditions have the same instantiate.

(3) The basis disclose the exposures in the "Financial assests held for basified" confloid after different on the cash short conditions have the same instantiate.

(4) The exposures recorded noting the constructions to control to instantial consumers to control to instantial consumers to other than the control to instantial consumers to instantial consumers and the exposures to the demonstration of the demonstration of the control control to other control control to other control control to other control control to other controls to other than the control to other controls
(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEE one TEAL Ribbania, Bossia and Hercepoints, PR Mecadonia, Mortenegro, Serbia and Turkey.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Swia. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Swia. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Known Republic, Catas Saud, Known Republic



Performing and non-performing exposures

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount					impairment, changes in fair credit risk and	Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial
		Of which performing but past due >30		n-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing exposures	Of which performing but past due >30			On performing exposures ²	On non- performing	guarantees received on non- performing exposures	
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³			days and <=90 days		Of which: defaulted	exposures	exposures ³	
Debt securities (including at amortised cost and fair value)	6,680	0	5	5	1	0	0	7,239	0	11	11	1	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,451	0	0	0	0	0	0	5,966	0	0	0	0	0	0
Credit institutions	678	0	0	0	0	0	0	729	0	0	0	0	0	0
Other financial corporations	157	0	0	0	0	0	0	155	0	0	0	0	0	0
Non-financial corporations	393	0	5	5	1	0	0	389	0	11	11	1	0	0
Loans and advances(including at amortised cost and fair value)	59,348	364	1,769	1,769	137	476	1,100	62,105	755	1,715	1,715	174	567	952
Central banks	4,733	0	0	0	0	0	0	5,940	0	0	0	0	0	0
General governments	1,435	0	0	0	0	0	0	1,597	0	1	1	0	0	0
Credit institutions	905	0	0	0	0	0	0	998	0	0	0	0	0	0
Other financial corporations	2,186	3	5	5	0	3	1	2,128	0	9	9	0	2	0
Non-financial corporations	23,050	124	953	953	78	317	527	23,740	108	911	911	80	334	464
of which: small and medium-sized enterprises at amortised cost	15,220	100	780	780	53	216	476	16,222	81	764	764	60	261	430
Households	27,039	237	810	810	60	155	572	27,701	648	795	795	93	231	488
DEBT INSTRUMENTS other than HFT	66,028	364	1,773	1,773	138	476	1,100	69,344	755	1,725	1,725	175	567	952
OFF-BALANCE SHEET EXPOSURES	17,498		39	39	14	8	9	19,210		39	39	16	5	10

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁹⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention of fibralance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
Central banks		0	0	0	0	0	0	_		0		
	0	•	U	0	_	U	U	0	0	U		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	1,207	531	142	130	949	1,174	518	189	155	864		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	5	2	1	1	3	4	1	0	0	3		
Non-financial corporations	696	355	110	102	510	669	347	116	105	466		
of which: small and medium-sized enterprises at amortised cost	576	280	75	69	457	537	265	84	74	412		
Households	506	174	31	27	436	500	170	73	50	395		
DEBT INSTRUMENTS other than HFT	1,207	531	142	130	949	1,174	518	189	155	864		
Loan commitments given	15	0	0	0	0	12	0	0	0	0		

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

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