

#### **2021 EU-wide Stress Test**

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



#### **2021 EU-wide Stress Test: Summary**

Ran	kinter	ς	Δ	

		1	2	3	4	5	6	7
		Actual		Baseline Scenario			Adverse Scenario	
Ro Nu	m (mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	1,246	1,269	1,269	1,270	1,126	1,123	1,120
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	6	14	14	14	-4	10	10
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-425	-306	-165	-177	-1,099	-381	-240
4	Profit or (-) loss for the year	317	456	565	566	-437	179	276
5	Coverage ratio: non-performing exposure (%)	44.43%	42.64%	39.51%	37.60%	47.55%	44.91%	42.76%
6	Common Equity Tier 1 capital	4,172	4,604	4,814	5,007	3,814	3,761	3,826
7	Total Risk exposure amount (all transitional adjustments included)	33,954	34,070	34,110	34,203	34,109	33,997	34,014
8	Common Equity Tier 1 ratio, %	12.29%	13.51%	14.11%	14.64%	11.18%	11.06%	11.25%
9	Fully loaded Common Equity Tier 1 ratio, %	12.29%	13.51%	14.11%	14.64%	11.18%	11.06%	11.25%
10	Tier 1 capital	4,522	4,954	5,164	5,357	4,164	4,111	4,176
11	Total leverage ratio exposures	87,004	87,004	87,004	87,004	87,004	87,004	87,004
12	Leverage ratio, %	5.20%	5.69%	5.94%	6.16%	4.79%	4.73%	4.80%
13	Fully loaded leverage ratio, %	5.20%	5.69%	5.94%	6.16%	4.79%	4.73%	4.80%
			Memorano	dum items				
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0

<sup>&</sup>lt;sup>1</sup> Conversions not considered for CET1 computation

<sup>&</sup>lt;sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17 IFRS 9 transitional arrangements?	No
18 New definition of default?	No



	Hest III	Bankinter, S.A.																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk exposi	ure amounts								
				A-IF	В	F-IRB		A-I	RB	F-1	RB	Chara 1 ayraany	s Stano 2 avenagues	Stano 2 avenagues	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -
RowN				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	e Stage 2 exposure	s Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Chara 2 average
um		Control banks	(mln EUR, %)	0		0						0						
1		Central banks		0	(	0	0	0	0	0		0	0	0	C	0		0 -
2		Central governments		0	(	0	0	0	0	0		0	0	0	C	0		0 -
3		Institutions		0	(	0	0	0	0	0		0	0	0	C	0		0 -
4		Corporates		345	9	13,046	131	209	0	9,497		0 13,15	56 25·	120	56	10	6	55.04% 1 12.22% 1 55.51% 6 33.78% 3 14.93% 3 11.28% 1 16.02%
5		Corporates - Of Which: Specialised Lending		0		6/8	9	0	0	694		0 66	9	10	1	. 0		1 12.22%
6		Corporates - Of Which: SME		243	6	3,109	51	138	0	2,061		0 3,32	21 3	1 56	13	3	3:	1 55.51%
7		Retail		26,371	814	0	0	5,188		0		0 3,32 0 25,57 0 23,80	70 88		31	. 21	24	6 33.78%
8		Retail - Secured on real estate property		24,568	568	0	0	4,520		0		0 23,80	02 84		. 20	11	. 7:	3 14.93%
9	Bankinter, S.A.	Retail - Secured on real estate property - Of Which: SME		1,650	131	. 0	0	438	19	0		0 1,58	81 8		3	4	1	3 11.28%
10	Barricer, Sirti	Retail - Secured on real estate property - Of Which: non-SME		22,918	437	0	0	4,082	138	0		0 22,22	21 75	7 378	17	8	6	1 16.02%
11		Retail - Qualifying Revolving		0	C	0	0	0	0	0		0	0	0	C	0		01-
12		Retail - Other Retail		1,803	246	0	0	667	4	. 0		0 1,76		3 237	11	. 9	173	72.82% 76.27% 7 51.09%
13		Retail - Other Retail - Of Which: SME		1,643	212	. 0	0	585	4	. 0		0 1,61	.1 3	205	10	9	150	6 76.27%
14		Retail - Other Retail - Of Which: non-SME		160	34	0	0	82	0	0		0 15	57	1 33	1	. 1	. 1	7 51.09%
15		Equity		0				0	0				0	0	C	0		0 -
16		Securitisation																
17		Other non-credit obligation assets		0	C			0	0				0	0	C	0	(	0 -
18		IRB TOTAL		26,715	823	13,046	131	5,396	161	9,497		0 38,72	7 1,140	849	87	31	312	2 36.79%

											Actual						
											31/12/2020						
					Exposur	e values			Risk expos	ure amounts							
				A-IR	В	F-IR	В	A-IF	₹B	F-IF	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 expo	osure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19		Central banks		0	0	0	0	0	C	0		0 0	0 0	0	0	0	-
20		Central governments		0	0	0	0	0	C	0		0	0 0	0	0	0	-
21		Institutions		0	0	0	0	0	C	0		0	0 0	0	0	0	-
22		Corporates		345	9	13,046	131	209	C	9,497		0 13,156	254 120	56	10	66	55.04%
23		Corporates - Of Which: Specialised Lending		0	0	678	9	0	C	694		0 669	8 10	1	. 0	1	12.22%
24		Corporates - Of Which: SME		243	6	3,109	51	138	C	2,061		0 3,321	31 56	13	3	31	55.51%
25		Retail		22,151	753	0	0	4,208	99	0		0 21,359	863 682	24	20	238	34.81%
26		Retail - Secured on real estate property		20,348	507	0	0	3,541	94	0		0 19,590	819 445	14	- 11	65	14.54%
27	CDAIN	Retail - Secured on real estate property - Of Which: SME		1,650	131	0	0	438	19	0		0 1,581	86 114	. 3	4	13	34.81% 14.54% 11.28%
28	SPAIN	Retail - Secured on real estate property - Of Which: non-SME		18,698	376	0	0	3,103	76	0		0 18,010	733 331	11	. 7	52	15.65%
29		Retail - Qualifying Revolving		0	0	0	0	0	C	0		0 0	0 0	0	0	0	-
30		Retail - Other Retail		1,803	246	0	0	667	4	0		0 1,769	43 237	11	. 9	173	72.82% 76.27% 51.09%
31		Retail - Other Retail - Of Which: SME		1,643	212	0	0	585	4	0		0 1,611	39 205	10	9	156	76.27%
32		Retail - Other Retail - Of Which: non-SME		160	34	0	0	82	C	0		0 157	4 33	1	. 1	17	51.09%
33		Equity		0	0			0	C	)		0	0 0	0	0	0	-
34		Securitisation															
35		Other non-credit obligation assets		0	0			0	C	)		0	0 0	0	0	0	-
36		IRB TOTAL		22,495	762	13,046	131	4,417	99	9,497		0 34,515	1,116 803	81	31	304	37.84%

									Actual						
									31/12/2020						
			Exposi	ıre values			Risk expos	ure amounts							
		A-	[RB	F-:	IRB	A-I	RB	F-I	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(min EUR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 expos	re Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for	Chago 2 overgouse
37	Central banks	0		0 0		0 0	(	0		0 0	0 0	0	(		0 -
38	Central governments	0		0 0		0 0	(	0		0 0	0 0	0	(	)	0 -
39	Institutions	0		0 0		0 0	(	0		0 0	0 0	0			0 -
40	Corporates	0		0 0		0 0	(	0		0 0	0 0	0	(	)	0 -
41	Corporates - Of Which: Specialised Lending	0		0 0		0 0	(	0		0 0	0 0	0	(	)	0 -
42	Corporates - Of Which: SME	0		0 0		0 0	(	0		0 0	0 0	0	(	)	0 -
43	Retail	4,220	6	1 0		0 979	63	3 0		0 4,211	23 46	6	(		9 18.67%
44	Retail - Secured on real estate property	4,220	6	1 0		0 979	63	0		0 4,211	23 46	6	(	)	9 18.67% 9 18.67%
45 PORTUGAL	Retail - Secured on real estate property - Of Which: SME	0		0 0		0 0	(	0		0 0	0 0	0	(	)	0 -
46 PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME	4,220	6	1 0		0 979	63	3 0		0 4,211	23 46	6	(		9 18.67%
47	Retail - Qualifying Revolving	0		0 0		0 0	(	0		0 0	0 0	0	(	)	0 -
48	Retail - Other Retail	0		0 0		0 0	(	0		0 0	0 0	0	(		0 -
49	Retail - Other Retail - Of Which: SME	0		0 0		0 0	(	0		0 0	0 0	0	(		0 -
50	Retail - Other Retail - Of Which: non-SME	0		0 0		0 0	(	0		0 0	0 0	0	(		0 -
51	Equity	0		0		0	(	0		0	0 0	0	(		0 -
52	Securitisation														
53	Other non-credit obligation assets	0		0		0	(	D		0	0 0	0	(		0 -
54	IRB TOTAL	4,220	6:	1 0		0 979	63	0		0 4,211	23 46	6	0	9	9 18.67%

										Actual							
										31/12/2020							
				Expos	ure values			Risk expos	ure amounts								
				A-IRB	F-II	RB	A-:	IRB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(n	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	e Stage 3 exposure
55		Central banks		0	0 0		0 0	(	0		0	0	0	0	0	(	0 -
56		Central governments		0	0 0		0 0	(	0		0	0	0	0	0	) (	0 -
57		Institutions		0	0 0		0 0	(	0		0	0	0	0	O	(	0 -
58		Corporates		0	0 0		0 0	(	0		0	0	0	0	0	(	0 -
59		Corporates - Of Which: Specialised Lending		0	0 0		0 0	(	0		0	0	0	0	0	(	0 -
60		Corporates - Of Which: SME		0	0 0		0 0		0		0	0	0	0	0	(	0 -
61		Retail		0	0 0		0 0		0		0	0	0	0	0	)	0 -
62		Retail - Secured on real estate property		0	0 0		0 0	(	0		0	0	0	0	0	) (	0 -
63	NI A	Retail - Secured on real estate property - Of Which: SME		0	0 0		0 0	(	0		0	0	0	0	O	(	0 -
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0 0	(	0		0	0	0	0	O	(	0 -
65		Retail - Qualifying Revolving		0	0 0		0 0	(	0		0	0	0	0	0	(	0 -
66		Retail - Other Retail		0	0 0		0 0	(	0		0	0	0	0	0	(	0 -
67		Retail - Other Retail - Of Which: SME		0	0 0		0 0	(	0		0	0	0	0	0	(	0 -
68		Retail - Other Retail - Of Which: non-SME		0	0 0		0 0		0		0	0	0	0	0	)	0 -
69		Equity		0	0		0	(	O			0	0	0	0	) (	0 -
70		Securitisation															
71		Other non-credit obligation assets		0	0		0	(	O			0	0	0	0	(	0 -
72		IRB TOTAL		0	0 0		0 0		0		0	0	0	0	0		<u> </u>



ANNAMANI	NI C	Bankinter, S.A.																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			1								Actual							
			1								31/12/2020							
			1		Exposu	re values			Risk expos	ure amounts								
				A-IRB		F-IR	B	A-I	RB	F-:	IRB				Stock of	Stock of	Stock of	Communication Braking
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73		Central banks	(111111 2014) 109	0	C	0	(	0	(	0	)	0 (		0 0	C		0 0	) -
74		Central governments		0	C	0	C	0	(	0		0 (		0 0	C	(	0 0	) -
75		Institutions		0	C	0	(	0	(	0	)	0 (		0 0	C		0 0	) -
76		Corporates		0	C	0	(	0	(	0	)	0 (		0 0	C		0	) -
77		Corporates - Of Which: Specialised Lending		0	C	0	(	0	(	0	)	0		0	C		0	) -
78		Corporates - Of Which: SME		0	C	0	(	0	(	0	)	0		0	C		0	) -
79		Retail		0	C	0	(	0	(	0	)	0 (		0	C		0	) -
80		Retail - Secured on real estate property		0	C	0	(	0	(	0	)	0 (		0	C		0	) -
81	N.A.	Retail - Secured on real estate property - Of Which: SME		0	C	0	(	0	(	0	)	0 (		0 0	C		0 0	) -
82	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	C	0	(	0	(	0	)	0 (		0	C		0	) -
83		Retail - Qualifying Revolving		0	C	0	(	0	(	0	)	0 (	(	0 0	C		0 0	) -
84		Retail - Other Retail		0		0		0	(	0	)	0 (		0	C		0 0	) -
85		Retail - Other Retail - Of Which: SME		0		0		0	(	0	)	0 (		0	C		0 0	) -
86		Retail - Other Retail - Of Which: non-SME		0	C	0		0	(	0	)	0 (		0	C		0 0	) -
87		Equity		0	C			0	(	)		(		0 0	С		0 0	) -
88		Securitisation																
89		Other non-credit obligation assets		0	C			0	(			(	(	0 0	С		0 0	) -
90		IRB TOTAL		0	0	0	0	0		0		0		0	0		0	-

											Autori							
											Actual							
											31/12/2020			1				
					Exposu	ire values			Risk expos	ure amounts		4						
				A-	IRB	F-	IRB	A-	·IRB	F-3	IRB				Stock of	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio -
												Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Row	N			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
um			(mln EUR, %)															
91		Central banks		0		0	(	0 0		0	(	0 0	C	0	0	0	0'	-
92		Central governments		0	(	0	)	0 0	)	0	(	0 0	C	0	0	0	0'	) -
93		Institutions		0	(	0	(	0	)	0	(	0 0	C	0	0	0	0'	) -
94		Corporates		0	(	0	(	0	)	0	(	0 0	C	0	0	0	0'	) –
95		Corporates - Of Which: Specialised Lending		0	(	0	(	0	)	0	(	0 0	C	0	0	0	0'	) –
96		Corporates - Of Which: SME		0		0	)	0	)	0	(	0	C	0	0	0	0'	) –
97	1	Retail		0	(	0	(	0	)	0	(	0	C	0	0	0	0	-
98		Retail - Secured on real estate property		0	(	0	)	0		0	(	0	C	0	0	0	0'	-
99	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0	(	0	)	0		0	C	0	0	0	0	-
100	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0	(	0		0		0	C	0	0	0	0	-
101	1	Retail - Qualifying Revolving		0		0	(	0	)	0	(	0	C	0	0	0	0	-
102	2	Retail - Other Retail		0		0	(	0	)	0	(	0	C	0	0	0	0	-
103	3	Retail - Other Retail - Of Which: SME		0		0	(	0	)	0		0	C	0	0	0	0	-
104	1	Retail - Other Retail - Of Which: non-SME		0		0	(	0		0	(	0	C	0	0	0	0	-
105	5	Equity		0				C				C	C	0	0	0	0	-
106	5	Securitisation																
107	7	Other non-credit obligation assets		0		0		C				C	C	0	0	C	0'	-
108	3	IRB TOTAL		0	(	0	0	0		0		0	0	0	0	0	0	-

											Actual						
											31/12/2020						
					Exposu	re values			Risk exposi	ure amounts							
				A-IF	RB	F-II	₹В	A-I	RB	F-I	RB			Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exp	osure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avenagement
109		Central banks		0	(	0		0	0	0		0 0	0 0	0	0	0	) –
110		Central governments		0	(	0		0 0	0	0		0 0	0 0	0	0	0	) -
111		Institutions		0	(	0		0	0	0		0	0 0	0	0	0	) -
112		Corporates		0	(	0		0	0	0		0	0 0	0	0	0	) -
113		Corporates - Of Which: Specialised Lending		0	(	0		0	0	0		0	0 0	0	0	0	) -
114		Corporates - Of Which: SME		0	(	0		0 0	0	0		0 0	0 0	0	0	0	) -
115		Retail		0	(	0		0 0	0	0		0 0	0 0	0	0	0	) -
116		Retail - Secured on real estate property		0	(	0		0 0	0	0		0 0	0 0	0	0	0	) -
117	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(	0		0 0	0	0		0 0	0 0	0	0	0	) -
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(	0		0 0	0	0		0 0	0 0	0	0	0	) -
119		Retail - Qualifying Revolving		0	(	0		0 0	0	0		0 0	0 0	0	0	0	) -
120		Retail - Other Retail		0	(	0		0 0	0	0		0 0	0 0	0	0	0	) -
121		Retail - Other Retail - Of Which: SME		0	(	0		0 0	0	0		0 0	0 0	0	0	0	) -
122		Retail - Other Retail - Of Which: non-SME		0	(	0		0 0	0	0		0 0	0 0	0	0	0	) -
123		Equity		0	(	)		0	0			0	0 0	0	0	0	) -
124		Securitisation															
125		Other non-credit obligation assets		0	(	)		0	0			0	0 0	0	0	0	) -
126		IRB TOTAL		0		0		0	0	0		0 0	0 0	0	0	0	-

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts	31/12/2020							
				Α.Τ			\D	Α.Τ			IDD.				0.1.6		0.1.6	
				A-I	KB	F-IF	(B	A-I	KB	F-I	IKB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of	Stock of	Coverage Ratio -
RowN					<b>5</b> 6 11 1		56 11 1		D C 11 1		B 6 11 1	Stage 1 exposure	s Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127		Central banks	(111111 2014) 70)	0	(	0		0	0	0		0						) -
128		Central governments		0		0		0 0		0		0 (		) 0				) -
129		Institutions		0	(	0		0 0	0	0		0 (						) -
130		Corporates		0	(	0		0 0	0	0		0 (			0			) -
131		Corporates - Of Which: Specialised Lending		0	(	0		0 0	C	0		0 (		0	0		0 0	-
132		Corporates - Of Which: SME		0	(	0		0 0	C	0		0 (		o c	C	) (	0 0	) -
133		Retail		0	(	0		0 0	C	0		0 (	) (	o c	C	) (	0 (	) -
134		Retail - Secured on real estate property		0	(	0		0 0	C	0		0 (	) (	0	C	) (	0	) -
135	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(	0		0 0	C	0		0 (	) (	0	C	) (	0	) -
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(	0		0 0	C	0		0 (	) (	0	C	) (	0	) -
137		Retail - Qualifying Revolving		0	(	0		0 0	C	0		0 (	) (	0	) C	(	0	) -
138		Retail - Other Retail		0	(	0		0	C	0		0		0	0			) -
139		Retail - Other Retail - Of Which: SME		0	(	0		0	C	0		0		O C	0	(		) -
140		Retail - Other Retail - Of Which: non-SME		0		0		0 0	C	0		0		0	)	) (		) -
141		Equity		0	(			0	C					0	C	(		<i>)</i> -
142		Securitisation																
143		Other non-credit obligation assets		0	(			0	<u> </u>				) (	0	C	(	0 0	)-
144		IRB TOTAL		0		0		0	0	0		0 (	0	0	0	0	0	<u>/</u> -



		Bankinter, S.A.																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-I	RB	F-II	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	O1 0
145		Central banks		0	(	0		0 0	(	0		0	0	0	0		0	0 -
146		Central governments		0	(	0		0 0	(	0		0	0	0	0		0	ე -
147		Institutions		0	(	0		0	(	0		0	0	0	0		0	ა -
148		Corporates		0	(	0		0	(	0		0	0	0	0		0	ა -
149		Corporates - Of Which: Specialised Lending		0	(	0		0	(	0		0	0	0	0		0	ა -
150		Corporates - Of Which: SME		0	(	0		0	(	0		0	0	0	0		0	ა -
151		Retail		0	(	0		0 0	(	0		0	0	0	0		0	ა -
152		Retail - Secured on real estate property		0	(	0		0	(	0		0	0	0	0		0	ა -
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(	0		0 0	(	0		0	0	0	0		0	ა -
154	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(	0		0 0	(	0		0	0	0	0		0	ა -
155		Retail - Qualifying Revolving		0	(	0		0	(	0		0	0	0	0		0	ა -
156		Retail - Other Retail		0	(	0		0 0	(	0		0	0	0	0		0	ა -
157		Retail - Other Retail - Of Which: SME		0	(	0		0	(	0		0	0	0	0		0	ა -
158		Retail - Other Retail - Of Which: non-SME		0	(	0		0 0	(	0		0	0	0	0		0	ა -
159		Equity		0	(			0	(	0			0	0	0		0	ა -
160		Securitisation																
161		Other non-credit obligation assets		0	(			0	(	0			0 0	0	0		0	ა -
162		IRB TOTAL		0	0	0		0		0		0	0	0	0		0	) -

										Actual						
										31/12/2020						
				Expo	sure values			Risk expos	sure amounts							
				A-IRB	F-	IRB	A-1	RB	F-	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(ml	Non-defauli n EUR, %)	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exp	osure Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163		Central banks		0	0 (	)	0 0	(	0 0		0 0	0 (	(	0		) -
164		Central governments		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	) -
165		Institutions		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	) -
166		Corporates		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
167		Corporates - Of Which: Specialised Lending		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
168		Corporates - Of Which: SME		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
169		Retail		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
170		Retail - Secured on real estate property		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
171	NI A	Retail - Secured on real estate property - Of Which: SME		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
172	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
173		Retail - Qualifying Revolving		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
174		Retail - Other Retail		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
175		Retail - Other Retail - Of Which: SME		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
176		Retail - Other Retail - Of Which: non-SME		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
177		Equity		0	0		0	(	0		0	0 (	)	0		) -
178		Securitisation														
179		Other non-credit obligation assets		0	0		0		0		0	0 (		0		0 -
180		IRB TOTAL		0	0 0		0 0	(	0		0 0	o o	C	0		) -

											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-	IRB	F-1	RB	A-:	IRB	F-I	RB			Stock of	Stock of	Stock of provisions for	Coverage Ratio
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181		Central banks		0	C	0		0	(	0		0 0	0	0 (	0	,	ა -
182		Central governments		0	C	0		0 0	(	0		0 0	0	0 (	0	,	J -
183		Institutions		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
184		Corporates		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
185		Corporates - Of Which: Specialised Lending		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
186		Corporates - Of Which: SME		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
187		Retail		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
188		Retail - Secured on real estate property		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
189	N.A.	Retail - Secured on real estate property - Of Which: SME		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
190	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა <u>-</u>
191		Retail - Qualifying Revolving		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა <u>-</u>
192		Retail - Other Retail		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა <u>-</u>
193		Retail - Other Retail - Of Which: SME		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
194		Retail - Other Retail - Of Which: non-SME		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
195		Equity		0	C			0	(	D .		0	0	0 (	0	,	ა -
196		Securitisation															
197		Other non-credit obligation assets		0	C			0	(	O Company		0	0	0 (	0	,	δ -
198		IRB TOTAL		0	0	0		0		0		0 0			0	r	<u>-</u> اد



	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 Scenari	0									
						31/12/2021							31/12/2022							31/12/2023			
N		(mln EUR, %)		e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposu	re Stage 2 exposu	ıre Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio
	Central banks			0 0		0 (	0	0	0 -		0	0	0	0	0	0 -		0	0	0 '	0	0 1	) –
	Central governments			0 0		0 (	0	0	0 -	(	0	0	0	0	0	0 -		0	0	0 /	<i>δ</i>	J r	-
	Institutions			0 0	)	0 (	0	0	0 -		0	0	0	0	0	0 -		0	0	0	J '	J	-
	Corporates		12,97	'9 234	31	7 44	4	6 11	19 37.34 <sup>o</sup>	6 12,844	4 20	)1 48	85 6	52	7 16	6 34.24%	12,6	547	191 6	93 6 <sup>r</sup>	J /	3 23 <sup>7</sup>	33.4
	Corporates - Of Which: Specialised Lending		63	39 7	7 4	2	2	0	2 5.28°	620	0	5 6	62	3	0	4 6.41%	(	501	5	31	3	J -	8.8
	Corporates - Of Which: SME		3,24	3 19	14	6 18	8	0 5	55 37.54°	6 3,173	3 1	14 22	21 3	30	0 7	4 33.26%	3,0	)66	11 3	31 2°	<i>ر</i>	J 10 <sup>r</sup>	31.0
	Retail		25,39	92 840	95	3 17	7 1	15 34	48 36.51°	6 25,31 <sup>4</sup>	4 73	38 1,13	33 1	.8	8 37	0 32.62%	25,1	.72	714 1,2	<u> اور</u>	3	<i>1</i> 39 <sup>+</sup>	. 30.0
	Retail - Secured on real estate property		23,64	1 803	69	2 12	2 1	11 16	59 24.41°	6 23,570	6 70	)9 85	50 1	.2	5 18	4 21.62%	23,4	152 (	690 9	9 <del>4</del> 1	1	19	19.8
Bankinter, S.A.	Retail - Secured on real estate property - Of Which: SME		1,56	73	14	5	2	3 1	17 11.579	6 1,552	2 5	58 17	71	2	1 1	9 11.34%	1,5	533	51 1	<del>9</del> 7	2	1 27	11.2
Darikiriter, S.A.	Retail - Secured on real estate property - Of Which: non-SME		22,07	730	54	8 10	0	8 15	52 27.81°	6 22,02 <sup>4</sup>	4 65	52 67	79 1	.0	4 16	4 24.21%	21,9	919	639 7	38	<u>)</u>	3 175	21.9
	Retail - Qualifying Revolving			0	)	0	0	0	0 -		0	0	0	0	0	0 -		0	0	0	) (	<u>)</u>	-
	Retail - Other Retail		1,75	52 37	7 26	1 5	5	4 17	79 68.61°	6 1,738	8 2	28 28	83	6	3 18	65.69%	1,7	<sup>2</sup> 20	24 3	J5 F	<u>i</u>	3 194	63.49
	Retail - Other Retail - Of Which: SME		1,59	96 33	3 22	7	5	3 16	52 71.36°	6 1,583	3 2	25 24	47	6	3 16	8 68.00%	1,5	566	22 2	57	<i>i</i>	3 175	65.50
	Retail - Other Retail - Of Which: non-SME		15	66 4	3	4 (	0	1 1	17 50.52°	6 15	5	3	36	0	0 1	8 49.89%		.54	3	38	<u>)</u>	<u>۱</u> ۲	49.2
	Equity			0 0		0 (	0	0	0 -		0	0	0	0	0	0 -		0	0	0	J (	<u>)</u> (	-
	Securitisation																						
	Other non-credit obligation assets			0 0		0 (	0	0	0 -		0	0	0	0	0	0 -		0	0	0	J (	) (	-
			20.27	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	1 27			4.0	26 720	20.45		0 1.01	0	A .	F)	22.440/	27.0	10	100	40 7/	4	CO1	24 25

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage	e 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
19		Central banks		0	0	0		0	(	) -	C	0			C	0	-	C	)	0	(	C	(	) -
20		Central governments		0	0	0		0	(	) -	C	0		) (	C	0	-	C	)	0	(	C	(	) -
21		Institutions		0	0	0		0	(	) -	C	0	(	0	C	0	-	C	)	0	(	C	(	) -
22		Corporates		12,979	234	317	4	1 6	119	37.34%	12,844	1 201	485	62	2 7	7 166	34.24%	12,647	19:	693	60	8	232	33.44%
23		Corporates - Of Which: Specialised Lending		639	7	42		2 0	2	5.28%	620	5	62	2	C	) 4	6.41%	601		81		C	7	8.81%
24		Corporates - Of Which: SME		3,243	19	146	1	3 0	55	37.54%	3,173	14	221	30	0	74	33.26%	3,066	11	331	29	0	105	31.66%
25		Retail		21,233	801	870	1	15	333	38.21%	21,193	694	1,017	7 13	8	349	34.27%	21,084	666	1,154	13	7	365	31.62%
26		Retail - Secured on real estate property		19,481	764	609		5 11	153	25.19%	19,454	1 666	735	5	5	163	22.17%	19,364	642	849	7	4	171	31.62% 20.18% 2 11.20% 2 22.89%
27	SPAIN	Retail - Secured on real estate property - Of Which: SME		1,563	73	145		2	17	11.57%	1,552	58	171	1 2	. 1	19	11.34%	1,533	51	197	14	1	22	11.20%
28	SPAIN	Retail - Secured on real estate property - Of Which: non-SME		17,918	692	465		8	137	29.43%	17,902	608	564	1 5	3	143	25.45%	17,831	. 591	652	۵,	3	149	22.89%
29		Retail - Qualifying Revolving		0	0	0		0	(	-	C	0	0	0	C	0	-	C	(	0	(	C	(	) -
30		Retail - Other Retail		1,752	37	261		5 4	179	68.61%	1,738	3 28	283	8	3	186	65.69%	1,720	24	305	$\epsilon$	3	194	63.49%
31		Retail - Other Retail - Of Which: SME		1,596	33	227		3	162	71.36%	1,583	25	247	7	3	168	68.00%	1,566	22	267	$\epsilon$	3	175	63.49% 65.50%
32		Retail - Other Retail - Of Which: non-SME		156	4	34		) 1	17	50.52%	155	3	36	5	0	18	49.89%	154	3	38	(	C	19	49.27%
33		Equity		0	0	0		0	(	-	C	0	(	0	0	0	-	C	(	0	(	C	(	) -
34		Securitisation																						
35		Other non-credit obligation assets		0	0	0		0	(	) -	C	0	(	0	0	0	-	C	(	0	(	0	(	) -
36		IRB TOTAL		34,212	1,035	1,188	5!	21	451	. <b>37.97</b> %	34,037	895	1,502	75	15	515	34.26%	33,731	857	1,847	73	16	597	32.31%

												<b>Baseline Scenari</b>	0									
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stage 2 exp	posure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposi	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposu	Stock of r provisions for are Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for re Stage 3 expos	
	Central banks		0	0 0	)	0 0	(	0 -	0		0	0	0	0 (	) -	(		0	0 0		0	0 -
	Central governments		0	0 0	)	0 0	(	0 -	0		0	0	0	0	0 -	(	)	0	0		0	0 -
	Institutions		0	0 0	)	0	(	0 -	0		0	0	0	0	0 -	(		0	0		0	0 -
	Corporates		0	0 0	)	0 0	(	0 -	0		0	0	0	0	0 -	(	)	0	0		0	0 -
	Corporates - Of Which: Specialised Lending		0	0 0	)	0 0	(	0 -	0		0	0	0	0	0 -	(	)	0	0		0	0 -
	Corporates - Of Which: SME		0	0 0	)	0 0	(	0 -	0		0	0	0	0	0 -	(		0	0		0	0 -
	Retail		4,160	38 83	3	5 0	16	6 18.72%	4,122		44 11	6	5	0 2:	18.16%	4,088	3	14	5 5		0	26 17
	Retail - Secured on real estate property		4,160	38 83	3	5 0	16	6 18.72%	4,122		44 11	6	5	0 2:	18.16%	4,088	3	14	5 5		0	26 1
PORTUGAL	Retail - Secured on real estate property - Of Which: SME		0	0 0	)	0 0	(	0 -	0		0	0	0	0	) -	(	)	0	0 0		0	0 -
PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME		4,160	38 83	3	5 0	16	18.72%	4,122		44 11	6	5	0 2:	18.16%	4,088	3	14	5 5		0	26 17
	Retail - Qualifying Revolving		0	0 0	)	0 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	0		0	0 -
	Retail - Other Retail - Of Which: SME		0	0 0	)	0 0	(	0 -	0		0	0	0	0	0 -	(		0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0 0		0 0	(	0 -	0		0	0	0	0	0 -	(		0	0 0		0	0 -
	Equity		0	0 0		0 0		0 -	0		0	0	0	0	0 -	(		0	0 0		0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 0		0 0	(	0 -	0		0	0	0	0	) -	(		0	0 0		0	0 -
	IRB TOTAL		4,160	38 83		5 0	16	18.72%	4,122		44 110	6	5	0 2:	18.16%	4,088	3 4	8 14	5 5		0	26 17.

											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %	Stage 1 exposure Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e 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 e 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	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for stage 3 expos	Coverage Ra or Stage 3 expo
	Central banks		0 0 0	0	0 0	0	0 -	(	0		0 0	0	0	) -		0	0	0 0	,	0	0 -
	Central governments		0 0 0	0	0 (	0 (	0 -	(	0		0 0	0	0	) -	(	0	0	0 0	J	0	0 -
	Institutions		0 0	0	0 0	0 (	0 -	(	0		0 0	0	0	-		0	0	0	1	0	0 -
	Corporates		0 0	0	0 0	0 (	0 -	(	0		0 0	0	0	-		0	0	0	1	0	0 -
	Corporates - Of Which: Specialised Lending		0 0	0	0 0	0	0 -	(	0		0 0	0	0	-		0	0	0	1	0	0 -
	Corporates - Of Which: SME		0 0	0	0	0	0 -	(	0		0	0	0	-		0	0	0	1	0	0 -
	Retail		0 0	0	0	0	0 -	(	0		0	0	0	-	(	0	0	0	1	0	0 -
	Retail - Secured on real estate property		0 0	0	0	0	0 -	(	0		0	0	0	-	(	0	0	0	1	0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0 -	(	0		0	0	0	) -		0	0	0	1	0	0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	0	0 -	(	0		0	0	0	) -		0	0	0	1	0	0 -
	Retail - Qualifying Revolving		0 0 0	0	0 0	0	0 -	(	0		0 0	0	0	) -	(	0	0	0	<u>/</u>	0	0 -
	Retail - Other Retail		0 0 (	0	0 (	0	0 -	(	0		0 0	0	0	) -	(	0	0	0	<u>/</u>	0	0 -
	Retail - Other Retail - Of Which: SME		0 0 (	0	0 (	0	0 -	(	0		0 0	0	0	) -	(	0	0	0	<u>/</u>	0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0 (	0	0 0	0 (	0 -	(	0		0 0	0	0	) <mark>-</mark>	(	0	0	0	<u>/</u>	0	0 -
	Equity		0 0 (	0	0 0	0	0 -	(	0		0 0	0	0	-	(	0	0	0 0	4	0	0 -
	Securitisation																				
	Other non-credit obligation assets		0 0 0	0	0 0	0 (	0 -	(	0		0 0	0	0	-	(	0	0	0 0	4	0	0 -
	IRB TOTAL		0 0 0	OI .	0	0	0 -	1	0		0	I 0	0	]-	1		0	0	A	0	01-



Bankinter, S	S.A.
--------------	------

	ballkiller, S.A.																				
		16	17 18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	3
											Baseline Scenario	)									
				31/12/2021							31/12/2022							31/12/2023			
	(min EUR	Stage 1 exposure Stage 2	exposure Stage 3 exposure	Stock of e 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	e Stage 2 expo	sure Stage 3 exposur	Stock of re 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	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for Te Stage 3 exposu	Coverage 3
	Central banks	0	0	0	0 0	(	) -	(	0	0	0 0	0		0 -	(	0	0	0 0		0	0 -
	Central governments	0	0	0	0 0	(	) -	(	0	0	0 (	0 (		0 -	(	0	0	0 0		0	0 -
	Institutions	0	0	0	0 0	(	-	(	0	0	0 (	0 (		0 -	(	0	0	0 0		0	0 -
	Corporates	0	0	0	0 0	(	-	(	0	0	0 (	0 (		0 -	(	0	0	0 0		0	0 -
	Corporates - Of Which: Specialised Lending	0	0	0	0 0	(	) -	(	0	0	0 (	0 (		0 -	(	0	0	0 0		0	0 -
	Corporates - Of Which: SME	0	0	0	0 0	(	-	(	0	0	0 (	0		0 -	(	0	0	0		0	0 -
	Retail	0	0	0	0 0	(	-	(	0	0	0	0		0 -	(	0	0	0		0	0 -
	Retail - Secured on real estate property	0	0	0	0 0	(	-	(	0	0	0	0		0 -	(	0	0	0		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	(	-	(	0	0	0	0		0 -	(	0	0	0		0	0 -
IN.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0 0	(	-	(	0	0	0	0		0 -	(	0	0	0		0	0 -
	Retail - Qualifying Revolving	0	0	0	0 0	(	-	(	0	0	0	0		0 -	(	0	0	0		0	0 -
	Retail - Other Retail	0	0	0	0 0	(	-	(	0	0	0	0		0 -	(	0	0	0		0	0 -
	Retail - Other Retail - Of Which: SME	0	0	0	0 0	(	-	(	0	0	0	0		0 -	(	0	0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0 0	(	-	(	0	0	0	0		0 -	(	0	0	0		0	0 -
	Equity	0	0	0	0 0	(	-	(	0	0	0	0		0 -	(	0	0	0		0	0 -
	Securitisation																				
	Other non-credit obligation assets	0	0	0	0 0	(	-	(	0	0	0 (	0 (		0 -	(	0	0	0 0		0	0 -
	IRB TOTAL	0	0 (	0	0 0	C	-	(	0	0	0 0			0 -			0	0 0		0	0 -

												<b>Baseline Scenario</b>										
					31/1	l <b>2/2021</b>						31/12/2022							31/12/2023			
RowN um		(mln EUR, %)		exposure Stage 3 ex	Sto posure provis Stage 1	ock of sions for pro Lexposure Stag	Stock of Stock of provisions for ge 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for postage 1 exposure	Stock of provisions for age 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
91	Central banks		0	0	0	0	0	0 -	0		0 (	0	0	C	) -	(	0	0	0	C	0	J <del>-</del>
92	Central governments		0	0	0	0	0	0 -	0		0	0	0	C	-	(	0	0	0	C	0	J -
93	Institutions		0	0	0	0	0	0 -	0		0	0	0	C	-	(	0	0	0	C	0	J -
94	Corporates		0	0	0	0	0	0 -	0		0	0	0	C	-	(	0	0	0	C	0	<i>)</i> -
95	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -	0		0 (	0	0	C	) -	(	0	0	0	C	0	<u> </u>
96	Corporates - Of Which: SME		0	0	0	0	0	0 -	0		0 (	0	0	C	) -	(	0	0	0	C	0	<u> </u>
97	Retail		0	0	0	0	0	0 -	0		0 (	0	0	C	) -	(	0	0	0	C	0	<u> </u>
98	Retail - Secured on real estate property		0	0	0	0	0	0 -	0		0 (	0 0	0	C	) -	(	0	0	0	C	0	<u> </u>
99 100 N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -	0		0 (	0 0	0		) -	(	0	0	0	C	0	<u> </u>
100	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -	0		0 (	0 0	0	C	) -	(	0	0	0	C	0	<u>/</u>
101	Retail - Qualifying Revolving		0	0	0	0	0	0 -	0		0 (	0 0	0	C	) -	(	0	0	0	C	0	<u>/ -</u>
102	Retail - Other Retail		0	0	0	0	0	0 -	0		0 (	0 0	0	C	) -	(	0	0	0	C	0	<u>/ -</u>
103	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0		0 (	0 0	0	C	) -	(	0	0	0	С	0	<u>/</u>
104	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0		0 (	0 0	0	C	-	(	0	0	0	C	0	<u>/ </u>
105	Equity		0	0	0	0	0	0 -	0		0 (	0	0	С	) -	(	0	0	0	C	0	4-
106	Securitisation																					
10/	Other non-credit obligation assets		U	0	0	0	0	0 -	0		0 0	0	0		) <u>-</u>	(	0	0	0		0	<del>-</del>

												<b>Baseline Scenario</b>										
					31/12/2021							31/12/2022							31/12/2023			
_			Stage 1 exposure Stage 2 exp	osure Stage 3 exposur	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1 evnosure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row um			(mln EUR, %)	source orange of exposure		Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	otage I exposure	otage 2 exposure	Stage 5 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	otage I exposure	otage 2 exposure	otage o exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109		Central banks	0	0	0	0	0 -	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Central governments	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		Institutions	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
112		Corporates	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: SME	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured on real estate property	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
117	N.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118	N.A.	Retail - Secured on real estate property - Or Which. Hon-Shill	0	0	0	0	0 -	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving	0	0	0	0 0	0 -	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		Retail - Other Retail	0	0	0	0 0	0 -	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0 -	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		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	-
123		<b>Equity</b>	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																				
125		Other non-credit obligation assets	0	0	0	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		IRB TOTAL	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,  %	Stage 1 exposure Stage 2 (	exposure Stage 3 exposure	Stock of	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 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure		Stock of provisions fo Stage 2 exposu	Stock of provisions fo re Stage 3 exposi	Coverage Ra r Stage 3 expo
	Central banks		0	0 0	)	0	0	-	C		o l	0 (	0 0	0	) -	C		0 (	0		0	0 -
	Central governments		0	0 0	(	0	0	-	(		D	0 (	0 0	0	) -	C		0 (	0	ı	0	0 -
	Institutions		0	0 0	(	0	0	-	(		D	0 (	0 0	0	) -	C		0 (	0	ı	0	0 -
	Corporates		0	0 0	(	0	0	-	(		D	0 (	0 0	0	) -	C	D	0 (	0	ı	0	0 -
	Corporates - Of Which: Specialised Lending		0	0 0	(	0	0	-	(		O .	0 (	0 0	0	) -	C	D	0 (	0	ı	0	0 -
	Corporates - Of Which: SME		0	0 0	)	0	0	-	(		D	0 (	0 0	0	) -	C		0 (	0		0	0 -
	Retail		0	0 0	)	0	0	-	(		0	0 (	0 0	0	) -	C	)	0 (	0		0	0 -
	Retail - Secured on real estate property		0	0 0	)	0	0	-	(		0	0 (	0 0	0	) -	C	)	0 (	0		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 0	)	0	0	-	(		0	0 (	0 0	0	) -	C	)	0 (	0		0	0 -
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	(	0	0	-	C		O	0 (	0	0	) -	C	O	0	0		0	0 -
	Retail - Qualifying Revolving		0	0 0	(	0	0	-	C		O	0 (	0	0	) -	C	O	0	0		0	0 -
	Retail - Other Retail		0	0 0	(	0	0	-	C		O	0	0	0	) -	C	O	0	0		0	0 -
	Retail - Other Retail - Of Which: SME		0	0 0	(	0	0	-	C		D	0	0	0	-	C	D	0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0 0	) (	0	0	-	(		0	0 (	0 0	0	-	0		0	0		0	0 -
	Equity		0	0 0	) (	0	0	-	0		0	0	0 0	0	-	0		0	0		0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 0	) (	0	0	-			0	0 (	0 0	0	-	C		0	0		0	0 -
	IRB TOTAL		0	0 0		0	0	-	0			0	0	0	-	0		0	0		0	0 -



N.A.

#### 2021 EU-wide Stress Test: Credit risk IRB

Corporates - Of Which: Corporates - Of Which:

Retail - Other Retail

Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME

Equity
Securitisation
Other non-credit obligation assets
IRB TOTAL

Retail - Secured on real estate property

Retail - Secured on real estate property - Of Which: SME

Retail - Secured on real estate property - Of Which: non-SME

Bankinter, S.A.															
	16	17 18	19 20	21 2	22 23	24 25	26	27 28	29	30	31	32	33	34	35
							<b>Baseline Scenario</b>								
			31/12/2021				31/12/2022						31/12/2023		
(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expos	Stock of coveragor provisions for Stage 3 exposure	ge Ratio - exposure Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure 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 exposu
	0	0	0	0 0-	C	0 0	0	0	0 -	0	0	0	0	0	
	0	0	0	0 -	C	0 0	0	0	0 -	0	0	0	0	0	
	0	0	0	0 0-	C	0 0	0	0	0 -	0	0	0	0	0	
	0	0 (	0	0 0-	C	0 0	0	0	0 -	0	0	0	0	0	
ch: Specialised Lending	0	0 (	0	0 0-	C	0 0	0	0	0 -	0	0	0	0	0	
ch: SME	0	0 (	0	0 -	C	0 0	0	0	0 -	0	0	0	0	0	
	0	0	0	0 -	C	0 0	0	0	0 -	0	0	0	0	0	

														<b>Baseline Scenario</b>										
							31/12/2021							31/12/2022							31/12/2023			
F	RowN				1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of e 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
	um			(mln EUR, %)																				
	163		Central banks		0	0	0	0 (	0 (	0 -		0	0	0	(	0	-	0	C	0	0	0	0	J-
	164		Central governments		0	0	0	0	0	0 -		0	0	0	(	0	-	0	C	0	0	0	0	<i>)</i> -
	165		Institutions		0	0	0	0 (	0	0 -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>j</i> -
	166		Corporates		0	0	0	0	0	) -		0	0	0	) (	0	-	0	C	0	0	0	0	) -
	167		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -		0	0	0	) (	0	-	0	C	0	0	0	0	) -
	168		Corporates - Of Which: SME		0	0	0	0	0	) -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>)</i> -
	169		Retail		0	0	0	0 (	0	0 -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>)</i> -
	170		Retail - Secured on real estate property		0	0	0	0 (	0	) -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>)</i> -
	171	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	) -		0	0	0	) (	0	-	0	C	0	0	0	0	) -
	172	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 (	0	0 -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>)</i> -
	173		Retail - Qualifying Revolving		0	0	0	0	0	) -		0	0	0	) (	0	-	0	C	0	0	0	0	) -
	174		Retail - Other Retail		0	0	0	0 (	0	0 -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>)</i> -
	175		Retail - Other Retail - Of Which: SME		0	0	0	0 (	0	) -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>)</i> -
	176		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0 (	0 -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>1</i> -
	177		Equity		0	0	0	0	0 (	0 -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>)</i> -
	178		Securitisation																					
	179		Other non-credit obligation assets		0	0	0	0	0 (	0 -		0	0	0	) (	0	-	0	C	0	C	0	0	<u>/-</u>
	100		TDD TOTAL		ΩΙ	01	ΛI	NI (	n	)I_	1 (	)	) I	) I	) I	) I	I -	1	1	) I	Ω	ο ο	.1 <b>C</b> '	41-

													Baseline Scenario	<b>D</b>									
						31/12/2021							31/12/2022							31/12/2023			
4		(mln EUR,  %		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	e 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 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		(	0	0	0	(	0	-	(		0 (	0 (	0	0 (	) -	0		0	0		0	0 -
	Central governments			0	0	0	(	0	-	0		0	0	0	0	-	C		0	0		0	0 -
	Institutions			0	0	0	(	0	-	C		0	0	0	0	-	C		0	0		0	0 -
	Corporates			0	0	0	)	0	-	0		0	0	0	0	-	C		0	0		0	0 -
	Corporates - Of Which: Specialised Lending			0	0	0	)	0	-	0		0	0	0	0	-	C		0	0		0	0 -
	Corporates - Of Which: SME			0	0	0	(	0	-	0		0	0	0	0	-	C		0	0		0	0 -
	Retail			0	0	0	(	0	-	0		0	0	0	0	-	C		0	0		0	0 -
	Retail - Secured on real estate property			0	0	0	(	0	-	0		0	0	0	0	-	C		0	0		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME			0	0	0	(	0	-	0		0	0	0	0	-	C		0	0		0	0 -
IN.A.	Retail - Secured on real estate property - Of Which: non-SME			0	0	0	(	0	-	0		0	0	0	0	-	C		0	0		0	0 -
	Retail - Qualifying Revolving			0	0	0	(	0	-	0		0	0	0	0	-	C		0	0		0	0 -
	Retail - Other Retail			0	0	0	)	0	-	C		0	0	0	0	-	C		0	0		0	0 -
	Retail - Other Retail - Of Which: SME			0	0	0	(	0	-	0		0	0	0	0	-	C		0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME			0	0	0		0	-	0		0	0 (	0	0 (	-	C		0	0 0		0	0 -
	Equity			0	0	0		0	-	0		0	0 (	0	0 (	-	C		0	0 0		0	0 -
	Securitisation																						
	Other non-credit obligation assets			0	0	0		0	-	0		0	0	0	0 (	) -	C		0	0		0	0 -
	IRB TOTAL			0	0	0		0	-	0		0	0	0 (		-	0		0	0		0	<u>s</u> -



		Bankinter, S.A.																						
				37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)		e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 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	e 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		Central banks		(	0 0	(	) (	)	0 0	-	0	(	) (	) (	0		) -	0		0 (	0	0	, 0	-
2		Central governments		(	0	(	)	)	0 0	-	0	(	)	)	0		) -	0		0 (	0	0	0	<i>i</i> -
3		Institutions		(	0	(	)	)	0 0	-	0	(	)	(	0		) -	0		0 (	0	0	0	<u>-</u>
4		Corporates		12,610	0 447	474	160	) 3	35 206	43.48%	6 12,014	627	889	82	2 62	37	42.42%	11,617	75	59 1,154	75	56	467	40.43%
5		Corporates - Of Which: Specialised Lending		603	3 26	59	14	ŀ	3 15	25.83%	539	4:	. 106	5	7 4	30	28.64%	493	5	52 143	6	2	. 38	26.61%
6		Corporates - Of Which: SME		3,166	6 79	164	45	5	6 69	42.20%	2,984	128	296	5 22	2 13	117	39.33%	2,870	16	51 378	3 22	11	140	37.06%
7		Retail		25,097	7 1,020	1,069	50	) 3	438	40.94%	6 24,792	1,062	1,331	32	2 31	490	37.29%	24,453	1,20	01 1,53:	. 29	32	533	34.81%
8		Retail - Secured on real estate property		23,430	951	754	23	3	.7 206	27.35%	23,224	966	946	5	5 13	234	24.68%	22,959	1,07	79 1,098	15	13	252	22.92%
9 Bar	nkinter, S.A.	Retail - Secured on real estate property - Of Which: SME		1,511	1 109	161		<b>,</b>	5 21	12.98%	6 1 <b>,44</b> 6	129	205	5	5	20	12.89%	1,390	15	52 239	3	6	30	12.68%
10 Dai	ikiriter, S.A.	Retail - Secured on real estate property - Of Which: non-SME		21,920	0 843	593	19	) 1	.2 185	31.25%	6 21,778	836	741	13	8	203	27.94%	21,569	92	27 859	12	8	221	25.76%
11		Retail - Qualifying Revolving		(	0	(	)	)	0 0	-	0	(	)	)	0		) -	0		0 (	0	0	0	<i>i</i> -
12		Retail - Other Retail		1,666	68	315	27	' 1	.3 231	73.50%	1,568	97	385	16	18	263	68.29%	1,494	12	22 433	14	18	281	64.94%
13		Retail - Other Retail - Of Which: SME		1,513	3 63	279	26	5	.2 213	76.27%	6 1,418	9:	. 347	16	5 17	243	70.18%	1,348	11	15 393	13	17	261	66.39%
14		Retail - Other Retail - Of Which: non-SME		153	3	35	5		1 18	51.74%	6 150	(	38	3	1	20	51.22%	146		7 40	1	1	21	50.90%
15		Equity		(	0	(	(		0 0	-	0	(		(	0		-	0		0	0	0	0	<u></u>
16		Securitisation																						
17		Other non-credit obligation assets		(	0	(	(		0 0	-	0	(	(	(	0		-	0		0	0	0	0	1-
18		IRB TOTAL		37,706	1,467	1,543	211	. 6	5 644	41.72%	36,806	1,690	2,220	114	93	873	39.34%	36,070	1,96	2,685	104	87	1,000	37.23%

												Adverse Scenari	0									
					31/12/2021							31/12/2022							31/12/2023			
owN um		(mln EUR, %)		e 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 ex	xposure Stage 3 exposu	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposu	Stock of r provisions for ire Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposi	Stock of provisions for Stage 3 expos	Coverage Ratio -
19	Central banks		0	0	0	0 0		0 -	(	0	0	0	0	0	0 -	(		0	0	0	0	0 -
20	Central governments		0	0	0	0 0	) (	0 -	(	0	0	0	0	0	0 -	(	D	0	0	0	0	0 -
21	Institutions		0	0	0	0 0	) (	0 -	(	0	0	0	0	0	0 -	(		0	0	0	0	0 -
22	Corporates		12,610	447 47	4 16	50 35	200	6 43.48%	12,014	4	627 8	89	32	62 37	7 42.42%	11,617	7 75	9 1,1!	54 7	5	56	467 40.43%
23	Corporates - Of Which: Specialised Lending		603	26 5	9 1	14 3	1!	5 25.83%	539	9	41 1	06	7	4 3	0 28.64%	493	3 5	52 14	13	6	2	38 26.61%
24	Corporates - Of Which: SME		3,166	79 16·	4 4	45 6	69	9 42.20%	2,984	4	128	96	22	13 11	7 39.33%	2,870	16	31	78 2	2	11	140 37.06%
25	Retail		20,958	994 95	2 3	39 28	3 404	4 42.45%	20,699	9	1,026 1,1	79	25	29 45	1 38.28%	20,39	7 1,15	1,3!	56 2	2	29	481 35.50%
26	Retail - Secured on real estate property		19,292	925 63	8 1	12 15	5 173	3 27.12%	19,131	1	929 7	94	9	11 18	8 23.73%	18,902	1,03	92	22	8	11	200 21.66%
SPAIN	Retail - Secured on real estate property - Of Which: SME		1,511	109 16	1	4 5	5 2:	1 12.98%	1,446	6	129	05	3	5 2	6 12.89%	1,390	15	2	39	3	6	30 12.68%
28 SPAIN	Retail - Secured on real estate property - Of Which: non-SME		17,781	817 47	7	8 10	157	2 31.90%	17,685	5	800	89	6	5 16	2 27.51%	17,512	2 87	8 68	34	6	5	170 24.80%
29	Retail - Qualifying Revolving		0	0	0	0 0		0 -	(	0	0	0	0	0	0 -			0	0	0	0	0 -
30	Retail - Other Retail		1,666	68 31	5 2	27 13	3 23:	1 73.50%	1,568	8	97	85	16	18 26	3 68.29%	1,494	12	2 43	33	4	18	281 64.94%
31	Retail - Other Retail - Of Which: SME		1,513	63 27	9 2	26 12	213	3 76.27%	1,418	8	91	47	16	17 24	3 70.18%	1,348	3 11	.5	93 1	3	17	261 66.39%
32	Retail - Other Retail - Of Which: non-SME		153	6 3	5	1	1	51.74%	150	0	6	38	1	1 2	0 51.22%	146	5	7	10	1	1	21 50.90%
33	Equity		0	0	0	0 0		0 -	(	0	0	0	0	0	0 -			0	0	0	0	0 -
34	Securitisation																					
35	Other non-credit obligation assets		0	0	0	0 0		0 -	(	0	0	0	0	0	0 -			0	0	0	0	0 -
36	IRB TOTAL		33,568	1,440 1,420	19	9 63	610	42.79%	32,713	3	1,653 2,0	58 10	8	91 82	40.06%	32,013	1,91	2,51	.0 98	В	84	948 37.77%

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 expo	sure Stage 3 exposur	Stock of provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e 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
37		Central banks		0	0	0	0 0	(	) -		0 0	(	0	0	0 0	) -	(		0 0	(	)	(	<i>J</i> -
38		Central governments		0	0	0	0 0	(	) -		0 0	) (	0	0	0 0	<b>-</b>	(		0	(	)	(	<i>)</i> -
39		Institutions		0	0	0	0 0	(	) -		0 0	)	0	0	0 0	-	(		0	(	)	(	<i>)</i> -
40		Corporates		0	0	0	0 0	(	) -		0 0	) (	0	0	0	-	(		0	(	)	(	<i>)</i> -
41		Corporates - Of Which: Specialised Lending		0	0	0	0 0	(	) -		0 0	)	0	0	0	-	(		0	(	)	(	<i>)</i> -
42		Corporates - Of Which: SME		0	0	0	0	(	-		0 0		0	0	0	-	(		0	(	(	(	<i>)</i>  -
43		Retail		4,139	26 11	6 1	2 2	. 33	28.59%	4,09	36	152	2	7	2 45	29.62%	4,057	4	9 175	$\epsilon$	5	52	2 29.52% 2 29.52%
44		Retail - Secured on real estate property		4,139	26 11	6	2	. 33	28.59%	4,09	36	152	2	7	2 45	29.62%	4,057	4	9 175	$\epsilon$	5	52	29.52%
45	PORTUGAL	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	(	-		0 0		0	0	0	-	(		0	(	(	(	<i>)</i> -
46	FORTUGAL	Retail - Secured on real estate property - Of Which: non-SME		4,139	26 11	6 1	2 2	. 33	28.59%	4,09	36	152	2	7	2 45	29.62%	4,057	4	9 175	$\epsilon$	5	52	2 29.52%
47		Retail - Qualifying Revolving		0	0	0	0	(	-		0 0		0	0	0	-	(		0	(	(	(	<i>)</i>  -
48		Retail - Other Retail		0	0	0	0 0	(	-		0 0	)	0	0	0 0	-	(		0	(	(	(	<i>)</i> -
49		Retail - Other Retail - Of Which: SME		0	0	0	0 0	(	) -		0 0		0	0	0 0	-	(		0	(	(	(	<i>y</i> -
50		Retail - Other Retail - Of Which: non-SME		0	0	0	0 0	(	) -		0 0	(	0	0	0 0	) <b>-</b>	(		0	(	(	(	<i>)</i> -
51		Equity		0	0	0	0 0	(	) -		0 0	(	0	0 (	0 0	) -	(		0	(	(	(	<i>)</i> -
52		Securitisation																					
53		Other non-credit obligation assets		0	0	0	0 0	(	) -		0 0	) (	0	0 (	0 0	-	(		0 0	(	(	(	<i>J</i> -
54		IRB TOTAL		4,139	26 11	6 1	2 2	33	28.59%	4,09	3	152	2	7 2	2 45	29.62%	4,057	4	9 175	6	3	52	29.52%

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
							Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -	a: 4			Stock of	Stock of	Stock of provisions for	Coverage Ratio -
Ro	wN m			(mln EUR, %)	ge 1 exposure Stage 2 exposu	ire Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	55		Central banks		0	0 (	0	0	0	-	C	0	0	0		0	-	0	0	0	0	0	) C	) -
	56		Central governments		0	0 (	0	0	0	-	C	0	0	0	) (	0	-	0	0	0	0	0	) C	) -
	57		Institutions		0	0 (	0 (	0	0	-	C	0	0	0	0	0	-	0	0	0	0	0	, (	) -
	58		Corporates		0	0	0	0	0	-	C	0	0	0	0	0	-	0	0	0	0	0	<u>,                                     </u>	) -
	59		Corporates - Of Which: Specialised Lending		0	0	0	0	0	-	C	0	0	0		0	-	0	0	0	0	0	<u>,                                     </u>	-
	50		Corporates - Of Which: SME		0	0	0	0	0	-	C	0	0	0		0	-	0	0	0	0	0	<u>,                                    </u>	-
	51		Retail		0	0	0	0	0	-	C	0	0	0		0	-	0	0	0	0	0	<u>,                                     </u>	) -
	52		Retail - Secured on real estate property		0	0	0	0	0	-	C	0	0	0	0	0	-	0	0	0	0	0	<u>,                                     </u>	) -
	53	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 (	0	0	0	-	C	0	0	0	0	0	-	0	0	0	0	0	<u>,                                     </u>	) -
	54	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 (	0	0	0	-	C	0	0	0		0	-	0	0	0	0	0	<u>/</u>	) -
	55		Retail - Qualifying Revolving		0	0 (	0	0	0	-	C	0	0	0	0 0	0	-	0	0	0	0	0	<u>/</u>	) -
	56		Retail - Other Retail		0	0 (	0	0	0	-	С	0	0	0	0	0	-	0	0	0	0	0	<u> </u>	) -
	57		Retail - Other Retail - Of Which: SME		0	0 (	0	0	0	-	С	0	0	0	0	0	-	0	0	0	0	0	<u> </u>	) -
	58		Retail - Other Retail - Of Which: non-SME		0	0 (	0	0	0	-	C	0	0	0	0 (	0	-	0	0	0	0	0	<u> </u>	) -
	59		Equity		0	0 (	0	0 0	0	-	C	0	0	0	0 0	0	-	0	0	0	0	0	10	) -
	70		Securitisation										-					_	_		_	-		
	/1		Other non-credit obligation assets		0	0 (	0	0	0	-	C	0	0	0	0	0	-	0	0	0	0	0	0	) -
	72		IRB TOTAL		0	0  (	)  (	0 0	)  0	<b> -</b>	0	0	0	0	0	)  0	-	0	0	0	0	0	√  <b>0</b>	) -



Bankinter,	S.A.
------------	------

	Bankinter, S.A.																						
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		(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			e 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	Coverag Stage 3 o
	Central banks		0	0	0		0	0 0	) -		0 0	) (	0 (	0	) (	) -	0	(	0	(	0	(	0 -
	Central governments		0	0	0		0	0	) -		0 0		0	0	)	-	0		0	(	0	(	0 -
	Institutions		0	0	0		0 (	0	) -		0 0	(	0 (	0	(	-	0	(	0	(	0	(	0 -
	Corporates		0	0	0		0 (	0	) -		0 0	(	0 (	0	(	-	0		0	(	0	(	0 -
	Corporates - Of Which: Specialised Lending		0	0	0		0 (	0 0	) -		0 0	(	0 (	0	(	-	0		0	(	0	(	0 -
	Corporates - Of Which: SME		0	0	0		0 (	0 0	) -		0 0	(	0 (	0	(	-	0		0	(	0	(	0 -
	Retail		0	0	0		0	0	) -		0 0	(	0 (	0	(	) -	0		0	C	0	(	0 -
	Retail - Secured on real estate property		0	0	0		0	0	) -		0 0	(	0 (	0	) (	) -	0		0	C	0	(	0 -
NI A	Retail - Secured on real estate property - Of Which: SME		0	0	0		0 (	0	) -		0 0	(	0 (	0	(	-	0		0	(	0	(	0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0 (	0	) -		0 0	(	0 (	0	(	-	0		0	(	0	(	0 -
	Retail - Qualifying Revolving		0	0	0		0 (	0	) -		0 0	(	0 (	0	(	-	0		0	(	0	(	0 -
	Retail - Other Retail		0	0	0		0 (	0	) -		0 0	(	0 (	0	(	-	0		0	(	0	(	0 -
	Retail - Other Retail - Of Which: SME		0	0	0		0 (	0	) -		0 0	(	0 (	0	) (	-	0		0	C	0	(	0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0		0 (	0	) -		0 0	(	0 (	0	) (	-	0		0	C	0	(	0 -
	Equity		0	0	0		0	0	) -		0 0	(	0 (	0	(	) -	0		0	C	0	(	0 -
	Securitisation																						
	Other non-credit obligation assets		0	0	0		0	0	) -		0 0	)	0 (	0	(	) -	0		0	(	0	(	0 -
	IRB TOTAL		0	0	0			0	) <del> </del> -		0 0					-	0		0	0	0	0	0 -

												Adverse Scenario										
					31/1	.2/2021						31/12/2022							31/12/2023			
RowN um		(mln EUR, %)		xposure Stage 3 ex	Sto posure provis Stage 1	ock of sions for pro l exposure Stag	Stock of Stock of provisions for ge 2 exposure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for p Stage 1 exposure Sta	Stock of rovisions for ge 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
91	Central banks		0	0	0	0	0	0 -	0		0 (	0	0	(	) -		0	0	(	(	(	0 -
92	Central governments		0	0	0	0	0	0 -	0		0 (	0	0		) -		0 (	C	(	(	)	0 -
93	Institutions		0	0	0	0	0	0 -	0		0	0	0	(	-		0	C	(	(	)	0 -
94	Corporates		0	0	0	0	0	0 -	0		0	0	0		-		0	C	(	(	(	0 -
95	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -	0		0	0	0		) -		0	C	(	(	(	0 -
96	Corporates - Of Which: SME		0	0	0	0	0	0 -	0		0 (	0	0	(	) -		0	C	(	(	)	0 -
97	Retail		0	0	0	0	0	0 -	0		0 (	0	0	(	) -		0	C	(	(	)	0 -
98	Retail - Secured on real estate property		0	0	0	0	0	0 -	0		0 (	0	0	(	) -		0	C	(	(	)	0 -
99 100 <b>N.A.</b>	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -	0		0 (	0	0	(	) -		0 (	C	(	(	)	0 -
100 IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -	0		0 (	0	0	(	) -		0 (	C	(	(	)	0 -
101	Retail - Qualifying Revolving		0	0	0	0	0	0 -	0		0 (	0	0	(	) -		0 (	C	(	(	)	0 -
102	Retail - Other Retail		0	0	0	0	0	0 -	0		0 (	0	0	(	) -		0 (	C	(	(	)	0 -
103	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0		0 (	0	0	(	) -		0 (	C	(	(	) (	0 -
104	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0		0 (	0	0	(	) -		0 (	C	(	(	) (	0 -
105	Equity		0	0	0	0	0	0 -	0		0 (	0	0		) -		0 (	(	(	(	)  (	0 -
106	Securitisation																					
107	Other non-credit obligation assets		0	0	0	0	0	0 -	0		0 (	0	0	(	) -		0	0	(	(	) (	0 -

				[										Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
	_				Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 evnosure	Stage 2 exposure	Stage 3 evensure	Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 2 evnosure	Stage 3 exposure	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row um				(mln EUR, %)	Stage 2 exposure Stage 2 exposure	Stage S exposure		Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage I exposure	otage z exposure	Stage S exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	otage I exposure	Stage 2 exposure	Stage 5 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109			Central banks		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110			Central governments		0 0	0	(	0	0	-	C	0	0	0	0	0	-	0	0	0	0	0	0'	-
111			Institutions		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
112			Corporates		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
113			Corporates - Of Which: Specialised Lending		0	0	(	0	0	-	C	0	0	0	0	0	-	0	0	0	0	0	0'	-
114			Corporates - Of Which: SME		0 0	0	(	0	0	-	C	0	0	0	0	0	-	0	0	0	0	0	0	-
115			Retail		0 0	0	(	0	0	-	C	0	0	0	0	0	-	0	0	0	0	0	0′	-
116			Retail - Secured on real estate property		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0′	-
117	N	N.A.	Retail - Secured on real estate property - Of Which: SME		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0′	-
118	'	I N i / N i	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0′	-
119			Retail - Qualifying Revolving		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	. 0'	-
120			Retail - Other Retail		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	-
121			Retail - Other Retail - Of Which: SME		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0′	-
122			Retail - Other Retail - Of Which: non-SME		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	. 0'	-
123			Equity		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0′	-
124			Securitisation																					
125			Other non-credit obligation assets		0 0	0	(	0	0	-	C	0	0	0	0	0	-	0	0	0	0	0	0′	-
126			IRB TOTAL		0 0	0		0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0′	-

												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,  %	Stage 1 exposure Stage 2 exposu	ıre 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 expo	osure Stage 3 exposure	Stock of e 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	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposu	Stock of provisions for Stage 3 expos	or Stage 3 expo
	Central banks		0	0 0	C	0	C	-	0		0	0 (	)	0 0	) -	C	0	0	0		0	0 -
	Central governments		0	0 0	C	0	C	-	0		0	0 (	)	0 0	) -	C	0	0	0		0	0 -
	Institutions		0	0 0	C	0	C	) -	0		0	0 (	)	0 0	) -	C	0	0	0		0	0 -
	Corporates		0	0 0	C	0	C	) -	0		0	0 (	)	0 0	) -	C	0	0	0		0	0 -
	Corporates - Of Which: Specialised Lending		0	0 0	0	0	C	-	0		0	0 (	)	0 0	) -	C	0	0	0		0	0 -
	Corporates - Of Which: SME		0	0 0	O	0	C	-	0		0	0		0 0	-	C	0	0	0		0	0 -
	Retail		0	0 0	0	0	C	-	0		0	0		0 0	) -	C	0	0	0		0	0 -
	Retail - Secured on real estate property		0	0 0	O	0	C	-	0		0	0		0 0	-	C	0	0	0		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 0	0	0	C	-	0		0	0		0 0	) -	C	0	0	0		0	0 -
IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	C	-	0		0	0	)	0 0	-	C	0	0	0		0	0 -
	Retail - Qualifying Revolving		0	0 0	O	0	C	-	0		0	0	)	0 0	-	C	0	0	0		0	0 -
	Retail - Other Retail		0	0 0	C	0	C	-	0		0	0 (	)	0 0	) -	C	0	0	0		0	0 -
	Retail - Other Retail - Of Which: SME		0	0 0	0	0	C	-	0		0	0 (	)	0 0	) -	C	0	0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0 0	0	0	C	-	0		0	0 (		0 0	) -	C	0	0	0		0	0 -
	Equity		0	0 0	0	0	C	-	0		0	0 (	)	0 0	) -	C	0	0	0		0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 0	0	0	C	-	0		0	0 (		0 0	) -	C	0	0	0		0	0 -
	IRB TOTAL		0	0	0	0	0	-	0		0	0		0	-	0	0	0	0		0	0 -



N.A.

#### 2021 EU-wide Stress Test: Credit risk IRB

Institutions

Retail - Other Retail

Retail - Other Retail - Of Which: non-SME

Other non-credit obligation assets IRB TOTAL

Bankinter, S.A. Adverse Scenario 31/12/2022 31/12/2021 31/12/2023 Stage 1 exposure Stage 2 exposure Stage 3 exposure Stage (mln EUR, %) Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property

Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
				Stage 1 exposure St	tage 2 exposure S	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	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	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure
R	im		(ı	nln EUR, %)			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure					Stage 1 exposure	Stage 2 exposure	Stage 3 exposure					Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	.63		Central banks	0	0	0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	.64		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0'	0'	0'	-
	.65		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0'	0'	0	-
	.66		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0'	0'	0'	-
	.67		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0'	0'	0	-
	.68		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0'	0'	0'	-
	.69		Retail	0	0	0	0	0	0	-	0	0	0	O C	0	0	-	0	0	0	0'	0'	0'	-
	.70		Retail - Secured on real estate property	0	0	0	O	0	0	-	0	0	0	O C	0	0	-	0	0	0	0'	0'	0'	-
	.71	N.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	O C	0	0	-	0	0	0	0'	0'	0'	-
	.72	141/ (1	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	O C	0	0	-	0	0	0	0'	0'	0'	-
	.73		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	O C	0	0	-	0	0	0	0'	0'	0'	-
	.74		Retail - Other Retail	0	0	0	O	0	0	-	0	0	0	O C	0	0	-	0	0	0	0'	0'	0'	-
	.75		Retail - Other Retail - Of Which: SME	0	0	0	O	0	0	-	0	0	0	O C	0	0	-	0	0	0	0'	0'	0'	-
	.76		Retail - Other Retail - Of Which: non-SME	0	0	0	C	0	0	-	0	0	0	O C	0	0	-	0	0	0	0'	0'	0'	-
	.77		Equity	0	0	0	O	0	0	-	0	0	0	0 0	0	0	-	0	0	0	0'	0'	0'	-
	.78		Securitisation																					
	.79		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0 0	0	0	-	0	0	0	0'	0'	0'	-

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
N C C C C C C C C C C C C C C C C C C C		(mln EUR,  %		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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0	0	0	(	0	-	C		0 (	0 (	0	0	) -	0	)	0	0 0	(	0	0 -
2	Central governments		0	0	0	0	(	0	-	C		0 (	0	0	0	) -	0	)	0	0	(	0	0 -
3	Institutions		0	0	0	0	(	0	-	C		0 (	0	0	0	) -	0	)	0	0	(	0	0 -
H	Corporates		0	0	0	0	(	0	-	C		0 (	0	0	0	) -	0	)	0	0	(	0	0 -
5	Corporates - Of Which: Specialised Lending		0	0	0	0	(	0	-	C		0 (	0	ס	0	) -	0	)	0	0	(	0	0 -
j	Corporates - Of Which: SME		0	0	0	0	(	0	-	C		0 (	0	0	0	) -	0	)	0	0	(	0	0 -
7	Retail		0	0	0	0	(	0	-	C		0	0	ס	0	) -	0	)	0	0	(	0	0 -
3	Retail - Secured on real estate property		0	0	0	0	(	0	-	0		0	0	O	0	) -	0	)	0	0	(	0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	(	0	-	0		0	0	O	0	) -	0	)	0	0	(	0	0 -
IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	(	0	-	0		0 (	0	O	0	) -	0	)	0	0	(	0	0 -
	Retail - Qualifying Revolving		0	0	0	0	(	0	-	O		0	0	O	0	) -	0	)	0	0	(	0	0 -
2	Retail - Other Retail		0	0	0	0	(	0	-	0		0	0	O .	0	) -	0	)	0	0	(	0	0 -
	Retail - Other Retail - Of Which: SME		0	0	0	0	(	0	-	0		0 (	0	O	0	) -	0	)	0	0	(	0	0 -
1	Retail - Other Retail - Of Which: non-SME		0	0	0	0	(	0	-	0		0 (	0 (	0	0	) -	0		0	0 0	(	0	0 -
5	Equity		0	0	0	0	(	0	-	0		0 (	0 (	0	0	) -	0		0	0 0	(	0	0 -
5	Securitisation																						
7	Other non-credit obligation assets		0	0	0	0	(	0	-	0		0 (	0 (	0	0	) -	0		0	0 0	(	0	0 -
3	IRB TOTAL		0	0	0	0	0	0	-	0		0 0			0 (	0 -	0		0	0			0 -



<b>D</b> -	1	$\sim$ $^{\wedge}$
Ran	kinter,	<b>∠</b> ∧
וממוו		.).A.

		bankinter, S.A.											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	D				
			Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
Ro	owN um		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR,	%)										
	1	Central banks	0	0	0		0	0	0	0	0	0	0.00%
	2	Central governments	27,996	0	0	(	0 27,899	89	8	9	1	1	11.76%
	3	Regional governments or local authorities	681	0	2		0 681	. 0	0	0	0	0	9.72%
	4	Public sector entities	650	0	315		0 649	0	1	3	0	1	41.74%
	5	Multilateral Development Banks	1	0	0		0 0	0	0	0	0	0	41.05%
	6	International Organisations	0	0	0		0	0	0	0	0	0	0.00%
	7	Institutions	5,557	0	2,246		0 5,550		2	. 2	1	. 1	52.19%
	8	Corporates	4,486	331	3,677	12			324		7	220	
	9	of which: SME	2,912	275			_,000		266	24	6	185	05.5170
1	10	Retail	6,409	234	4,173	113			251	86		139	55.34%
1	Bankinter, S.A.	of which: SME	3,488 5,640	16	2,048	10	5, 115		22		7	12	55.32%
	12	Secured by mortgages on immovable property	5,640	246	-		- /		220	23	13	59	26.96%
1	13	of which: SME	3,399	159	•	13	,		141	17	10	35	25.18%
	14	Items associated with particularly high risk	101	4	151		0 101	. 0	4	0	0	4	93.54%
	15	Covered bonds	0	0	0		0	0	0	0	0	0	0.00%
	16	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0	0	0	0.00%
	17	Collective investments undertakings (CIU)	0	0	0		0	0	0	0	0	0	0.00%
1	18	Equity	164	0	164		0 164	0	0	0	0	0	0.00%
1	19	Securitisation											
2	20	Other exposures	760	0	1,548		0 760		0	0	0	0	0.00%
2	21	Standardised Total	52,443	815	14,392	439	52,047	399	812	151	39	426	52.42%

								Actual					
								31/12/202	)				
			Exposure	values	Risk exposu	re amounts							
Row!	N	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
22		Central banks	0	0	0	0	0	0	C	0	0	0	0.00%
23		Central governments	26,602	0	0	0	26,505	89	8	9	1	1	11.76%
24		Regional governments or local authorities	672	0	0	0	672	0	C	0	0	0	9.72%
25		Public sector entities	619	0	305	0	618	0	1	. 0	0	1	41.74%
26		Multilateral Development Banks	1	0	0	0	0	0	C	0	0	0	41.05%
27		International Organisations	0	0	0	0	0	0	C	0	0	0	0.00%
28		Institutions	5,450	0	2,195	0	5,443	5	2	. 2	1	1	52.19%
29		Corporates	3,456	287	2,763	113	3,417		275	21	7	183	66.71%
30		of which: SME	2,311	242	,	86	2,289		232	. 18	6	161	69.11%
31		Retail	4,945	200	3,206	90	4,854		216	68	17	125	57.97%
32	SPAIN	of which: SME	2,840	10		4	2,803		14	. 22	7	9	63.95%
33		Secured by mortgages on immovable property	5,224	216	1,925	182	,		192	. 17	9	43	22.19%
34		of which: SME	3,159	133	1,143	120	3,088	88	116	12	6	20	16.97%
35		Items associated with particularly high risk	95	0	142	0	95	0	C	0	0	0	0.00%
36		Covered bonds	0	0	0	0	0	0	C	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	C	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	C	0	0	0	0.00%
39		Equity	158	0	158	0	158	0	C	0	0	0	0.00%
40		Securitisation											
41		Other exposures	748	0	1,536	0	748		C	0	0	0	0.00%
42		Standardised Total	47,970	703	12,231	386	47,600	379	694	118	34	354	50.94%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
42			0	0	0	0		0	0	0	0	0	0.00%
43 44		Central banks Central governments	1,394	0	0	0	1,394	0	0	0	0	0	0.00%
45		Regional governments or local authorities	1,394	0	2	0	1,334	0	0	0	0	0	0.00%
46		Public sector entities	31	0	2	0	21	0	0	0	0	0	0.00%
47		Multilateral Development Banks	J1 0	0	9	0	) )	0	0	3	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
49		Institutions	85	0	46	0	85	0	0	0	0	0	0.00%
50		Corporates	1,029	44	914	13	1,023	0	50	6	0	37	74.75%
51		of which: SME	601			9	600		34	6	0	24	72.26%
52		Retail	1,006		632	9	997		16	7	1	9	54.13%
53	PORTUGAL	of which: SME	649		369	5	642		8	2	1	3	40.15%
54	TORTOGAL	Secured by mortgages on immovable property	396		183	12	385	12	28	5	4	17	59.53%
55		of which: SME	240	26	127	10	229	12	25	5	4	16	62.85%
56		Items associated with particularly high risk	6	4	9	0	6	0	4	0	0	4	93.54%
57		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
60		Equity	6	0	6	0	6	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
63		Standardised Total	3,963	93	1,801	34	3,936	21	99	22	5	67	67.83%

								Actual					
								31/12/202	0				
			Exposure	e values	Risk exposu	re amounts							
owN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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 exposur
54		Central banks	0		0 0		0 0	(	C	0	0	0	0.00
55		Central governments	0		0 0		0 0	(	O	0	0	0	0.00
66		Regional governments or local authorities	0		0 0		0 0	(	0	0	0	0	0.000
57		Public sector entities	0		0 0		0 0	(	0	0	0	0	0.000
58		Multilateral Development Banks	0		0 0		0 0	(	0	0	0	0	0.00
9		International Organisations	0		0 0		0 0	(	0	0	0	0	0.000
0		Institutions	0		0 0		0 0	(	0	0	0	0	0.000
1		Corporates	0		0 0		0 0	(	0	0	0	0	0.00
2		of which: SME	0		0 0		0 0	(	0	0	0	0	0.00
3		Retail	0		0 0		0 0	(	0	0	0	0	0.00
4	N.A.	of which: SME	0		0 0		0 0	(	0	0	0	0	0.00
5		Secured by mortgages on immovable property	0		0 0		0 0	(	0	0	0	0	0.00
6		of which: SME	0		0 0		0 0	(	0	0	0	0	0.00
7		Items associated with particularly high risk	0		0 0		0	(	0	0	0	0	0.00
78		Covered bonds	0		0 0		0	(	0	0	0	0	0.000
79		Claims on institutions and corporates with a ST credit assessment	0		0 0		0	(	0	0	0	0	0.000
0		Collective investments undertakings (CIU)	0		0 0		0 0	(	0	0	0	0	0.000
31		Equity	0		0 0		0 0	(	0	0	0	0	0.000
32		Securitisation											
33		Other exposures	0		0 0		0 0	(	0	0	0	0	0.00
84		Standardised Total	0		0 0		0 0	0	0	0	0	0	0.00%



Bankinter, S.A.

			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	)				
			Exposure	values	Risk exposu	ure amounts							
Row um	N	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
85		Central banks	0	(	0		0	0	0	0	0	0	0.00%
86		Central governments	0	(	0 0		0 0	0	0	0	0	0	0.00%
87		Regional governments or local authorities	0	(	0 0		0 0	0	0	0	0	0	0.00%
88		Public sector entities	0	(	0		0 0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	(	0		0 0	0	0	0	0	0	0.00%
90		International Organisations	0	(	0		0	0	0	0	0	0	0.00%
91		Institutions	0	(	0		0 0	0	0	0	0	0	0.00%
92		Corporates	0	(	0		0	0	0	0	0	0	0.00%
93		of which: SME	0	(	0		0	0	0	0	0	0	0.00%
94		Retail	0	(	0		0	0	0	0	0	0'	0.00%
95	N.A.	of which: SME	0	(	0		0	0	0	0	0	0'	0.00%
96		Secured by mortgages on immovable property	0	(	0		0	0	0	0	0	0'	0.00%
97		of which: SME	0	(	0	(	0 0	0	0	0	0	0'	0.00% 0.00%
98		Items associated with particularly high risk	0	(	0	(	0 0	0	0	0	0	0'	0.00%
99		Covered bonds	0	(	0	(	0 0	0	0	0	0	0'	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	(	0	(	0 0	0	0	0	0	0'	0.00%
101		Collective investments undertakings (CIU)	0	(	0	(	0 0	0	0	0	0	0'	0.00%
102		Equity	0	(	0	(	0 0	0	0	0	0	0'	0.00%
103		Securitisation											
104		Other exposures	0	(	0	(	0 0	0	0	0	0	0'	0.00%
105		Standardised Total	0	C	0			0	0	0	0	0	0.00%

								Actual					
								31/12/202	0				
			Exposure	e values	Risk exposu	ire amounts							
RowN um	N Company of the Comp		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
106		Central banks	0	(	0		0 0	0	C	0	0	0	0.00%
107		Central governments	0	(	0		0 0	0	C	0	0	0	0.00%
108		Regional governments or local authorities	0	(	0		0 0	0	C	0	0	0	0.00%
109		Public sector entities	0	(	0		0 0	0	C	0	0	0	0.00%
110		Multilateral Development Banks	0	(	0		0	0	C	0	0	0	0.00%
111		International Organisations	0	(	0		0	0	C	0	0	0	0.00%
112		Institutions	0	(	0		0	0	C	0	0	0	0.00%
113		Corporates	0	(	0		0	0	C	0	0	0	0.00%
114		of which: SME	0	(	0		0	0	C	0	0	0	0.00%
115		Retail	0	(	0		0	0	C	0	0	0	0.00%
116	N.A.	of which: SME	0	(	0		0	0	C	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	(	0		0	0	C	0	0	0	0.00%
118		of which: SME	0	(	0		0	0	C	0	0	0	0.00%
119		Items associated with particularly high risk	0	(	0		0	0	(	0	0	0	0.00%
120		Covered bonds	0	(	0		0	0	C	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	(	0		0	0	(	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	(	0		0	0	(	0	0	0	0.00%
123		Equity	0	(	0		0	0	C	0	0	0	0.00%
124		Securitisation											
125		Other exposures	0	(	0		0 0	0	C	0	0	0	0.00%
126		Standardised Total	0		0		0	0	0	0	0	0	0.00%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
127		Central banks	0	C	0	C	0	0	C	0	0	0	0.00%
128		Central governments	0	С	0	С	0	0	C	0	0	0	0.00%
129		Regional governments or local authorities	0	C	0	C	0	0	C	0	0	0	0.00%
130		Public sector entities	0	C	0	C	0	0	C	0	0	0	0.00%
131		Multilateral Development Banks	0	C	0	C	0	0	C	0	0	0	0.00%
132		International Organisations	0	C	0	C	0	0	C	0	0	0	0.00%
133		Institutions	0	C	0	C	0	0	C	0	0	0	0.00%
134		Corporates	0	C	0	C	0	0	C	0	0	0	0.00%
135		of which: SME	0	C	0	C	0	0	C	0	0	0	0.00%
136		Retail	0	C	0	C	0	0	C	0	0	0	0.00%
137	N.A.	of which: SME	0	C	0	C	0	0	C	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	C	0	C	0	0	C	0	0	0	0.00%
139		of which: SME	0	C	0	C	0	0	C	0	0	0	0.00%
140		Items associated with particularly high risk	0	C	0	C	0	0	C	0	0	0	0.00%
141		Covered bonds	0	C	0	С	0	0	C	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	0	0	C	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	C	0	C	0	0	C	0	0	0	0.00%
144		Equity	0	C	0	C	0	0	C	0	0	0	0.00%
145		Securitisation											
146		Other exposures	0	C	0	C	0	0	C	0	0	0	0.00%
147		Standardised Total	0	0	0	0	0	0	0	0	0	0	0.00%

								Actual					
								31/12/202	20				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	0	0	0	(	0 0			0	(		0.00%
149		Central governments	0	0	0	(	0	(	0	0	(	) (	0.00%
150		Regional governments or local authorities	0	0	0	(	0	(	0	0	(	) (	0.00%
151		Public sector entities	0	0	0		0	(	0	0	(	) (	0.00%
152		Multilateral Development Banks	0	0	0	(	0	(	0	0	(	)	0.00%
150 151 152 153		International Organisations	0	0	0	(	0	(	0	0	(	(	0.00%
154 155 156 157		Institutions	0	0	0	(	0	(	0	0	(	)	0.00%
155		Corporates	0	0	0	(	0	(	0	0	(	)	0.00%
156		of which: SME	0	0	0	(	0	(	0	0	(	)	0.00%
157		Retail	0	0	0	(	0	(	0	0	(	)	0.00%
158 159 160	N.A.	of which: SME	0	0	0	(	0	(	0	0	(	)	0.00%
159		Secured by mortgages on immovable property	0	0	0	(	0	(	0	0	(	)	0.00%
160		of which: SME	0	0	0	(	0	(	0	0	(	)	0.00%
161		Items associated with particularly high risk	0	0	0	(	0	(	0	0	(	)	0.00%
162 163		Covered bonds	0	0	0	(	0	(	0	0	(	)	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	0	(	0	0	(	)	0.00%
164		Collective investments undertakings (CIU)	0	0	0	(	0	(	0	0	(	)	0.00%
165		Equity	0	0	0	(	0	(	0	0	(	)	0.00%
166 167		Securitisation											
		Other exposures	0	0	0	(	0	(	0	0	(	)	0.00%
168		Standardised Total	0	0	0	(	0	0	0	0	0		0.00%

6 6 6 6 6 6 6 6 6			
666666666666666666666666666666666666666			
6 6 6 6 6 6 6 6 6			
6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6			
6 6 6 6 6 6 6			
6 6 6 6 6 6 6 6 6			
66			



Bankinter, S.A.

			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020	)				
			Exposure	values	Risk exposu	re amounts							
owN um		(min FUD 0()	Non-defaulted	Defaulted	Non-defaulted	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
160		(mln EUR, %)	0							0			0.000/
169		Central banks	0	0	0		0 0	0	0	0	U	0	0.00%
170		Central governments	0	0	0		0 (	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0		0 0	0	0	0	C	0	0.00%
172		Public sector entities	0	0	0		0 0	0	0	0	C	0	0.00%
173		Multilateral Development Banks	0	0	0		0 0	0	0	0	C	0	0.00%
174		International Organisations	0	0	0		0 0	0	0	0	C	0	0.00%
175		Institutions	0	0	0		0 0	0	0	0	C	0	0.00%
176		Corporates	0	0	0		0 0	0	0	0	C	0	0.00%
177		of which: SME	0	0	0		0 0	0	0	0	C	0	0.00%
178		Retail	0	0	0		0 0	0	0	0	C	0	0.00%
179	N.A.	of which: SME	0	0	0		0 0	0	0	0	C	0	0.00%
180		Secured by mortgages on immovable property	0	0	0		0 0	0	0	0	C	0	0.00%
181		of which: SME	0	0	0		0 0	0	0	0	C	0	0.00%
182		Items associated with particularly high risk	0	0	0		0 0	0	0	0	C	0	0.00%
183		Covered bonds	0	0	0		0 0	0	0	0	C	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0		0 0	0	0	0	C	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0		0 0	0	0	0	C	0	0.00%
186		Equity	0	0	0		0 0	0	0	0	C	0	0.00%
187		Securitisation											
188		Other exposures	0	0	0	_	0 0	0	0	0	C	0	0.00%
189		Standardised Total	0	0	0		0 0	0	0	0	0	0	0.00%

								Actual					
								31/12/202	0				
			Exposure	e values	Risk exposu	ire amounts							
Row!	4	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure
190		Central banks	0	(	0				(	0	0	C	0.00%
191		Central governments	0								0	0	0.00%
192		Regional governments or local authorities	0	(	0 0					0	0	0	0.00%
193		Public sector entities	0	(	0 0	(	0 (	0	(	0	0	0	0.00%
194		Multilateral Development Banks	0	(	0 0	(	0 (	0	(	0	0	0	0.00%
195		International Organisations	0	(	0	(	0	0	(	0	0	0	0.00%
196		Institutions	0	(	0	(	0 (	0	(	0	0	0	0.00%
197		Corporates	0	(	0		0	0	(	0	0	0	0.00% 0.00%
198		of which: SME	0	(	0	(	0	0	(	0	0	0	
199		Retail	0	(	0	(	0	0	(	0	0	0	0.00%
200	N.A.	of which: SME	0	(	0	(	0	0	(	0	0	0'	0.00%
201		Secured by mortgages on immovable property	0	(	0	(	0 0	0	(	0	0	0'	0.00%
202		of which: SME	0	(	0	(	0 0	0	(	0	0	0'	0.00%
203		Items associated with particularly high risk	0	(	0 0	(	0 0	0	(	0	0	0'	0.00%
204		Covered bonds	0	(	0	(	0 (	0	(	0	0	0'	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	(	0 0	(	0 0	0	(	0	0	0'	0.00%
206		Collective investments undertakings (CIU)	0	(	0 0	(	0 (	0	(	0	0	0'	0.00%
207		Equity	0	(	0	(	0 0	0	(	0	0	0'	0.00%
208		Securitisation											0.0004
209		Other exposures	0	(	0	9	0	)	(	0	0	0'	0.00%
210		Standardised Total	. 0	1	ון 0		ון ס	)  0	1 0	)	i 0	1 0'	0.00%

								Actual					
								31/12/2020	)				
	_		Exposure	e values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	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
211		Central banks	0	(	0		0 0	0	0	0	0	(	0.00%
212		Central governments	0	(	0		0 0	0	0	0	0	(	0.00%
213		Regional governments or local authorities	0	(	0		0	0	0	0	0	(	0.00%
214		Public sector entities	0	(	0		0	0	0	0	0	(	0.00% 0.00% 0.00%
215		Multilateral Development Banks	0	(	0		0	0	0	0	0	(	0.00%
216		International Organisations	0	(	0		0	0	0	0	0	(	0.00%
217		Institutions	0	(	0		0	0	0	0	0	(	0.00%
218		Corporates	0	(	0		0	0	0	0	0	(	0.00% 0.00%
219		of which: SME	0	(	0		0	0	0	0	0	(	0.00%
220		Retail	0	(	0		0	0	0	0	0	(	0.00%
221	N.A.	of which: SME	0	(	0		0	0	0	0	0	(	0.00%
222		Secured by mortgages on immovable property	0	(	0		0	0	0	0	0	(	0.00% 0.00%
223		of which: SME	0	(	0		0	0	0	0	0	(	0.00%
224		Items associated with particularly high risk	0	(	0		0	0	0	0	0	(	0.00%
225		Covered bonds	0	(	0		0	0	0	0	0	(	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	(	0		0	0	0	0	0	(	0.00%
227		Collective investments undertakings (CIU)	0	(	0		0	0	0	0	0	(	0.00%
228		Equity	0	(	0		0	0	0	0	0	(	0.00%
229		Securitisation											
230		Other exposures	0	(	0		0 0	0	0	0	0	(	0.00%
231		Standardised Total	0				0	0	0	0	0	0	0.00%

		Bankinter, S.A.											
		, and the second	12 13	14 15	16 17	18 19	20 21	22 23 2	24 25	26	27 28	29 30	31 32
								Baseline Scenario					
				31/12/2021				31/12/2022				31/12/2023	
RowN um		(mln E	Stage 1 exposure Stage 2 exposure UR, %)	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	osure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure Stage 3	ck of ions for exposure  Coverage Ratio Stage 3 exposu	re Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
1		Central banks	0	0	0	0.00%	0 0	0 0 0	0.00	0%	0	0 0	0 0.00%
2		Central governments	27,868	8 40	9 3 1	0 24.25% 2	27,835 86	75 14 4	20 26.62	2% 27,789	92 11	5 14 5	5 35 30.49%
3		Regional governments or local authorities	676	0 5	1 0	2 47.71%	674 0	7 1 0	3 47.15	5% 672	1	8 0 0	0 4 46.46%
4		Public sector entities	644	0 6	1 0	3 50.88%	641 1	8 1 0	4 49.52	2% 639	1 1	0 1 0	0 5 48.65% 0 0 40.94%
5		Multilateral Development Banks	0	0 0	0	0 41.01%	0 0	0 0 0	0 40.97	7% 0	0	0 0	
6		International Organisations	0	0 0	0	0.00%	0 0	0 0 0	0.00	0%	0	0 0	0 0.00%
7		Institutions	5,527	6 4	0	2 42.89%	5,550 1	5 1 0	2 41.85	5,525	23	9 1 0	0 3 35.23%
8		Corporates	4,352	6 408 1	8 1 25	62.06%	4,301 54 4	15 2	272 58.90	)% 4,249		8 15 2	2 288 56.75%
9		of which: SME	2,826	5 325 1	3 1 20	8 63.93%	2,789 34 3	364 11 1	221 60.76			8 11 2	2 233 58.54%
10		Retail	5,640 51	3 489 5	7 12 25	8 52.79%	5,943 63 6	536 45 8	324 50.89	5,419	478 74	6 38 7	7 371 49.81%
- 11	Bankinter, S.A.	of which: SME	3,415	9 51	6 3 2	1 41.86%	3,392 38	74 8 3	29 38.62		1 13	8 8 5	5 37 37.94%
12	, ,	Secured by mortgages on immovable property	5,420 17	2 293	6 5 7	6 25.90%	5,410 130 3	346 8 3	84 24.41	5,344	140 40	7 3	3 94 23.39%
13		of which: SME	3,283	1 184	4 2 4	5 24.34%	3,260 79 2	219 5 2	50 22.87	7% 3,225	76 25	8 5 2	2 57 21.92%
14		Items associated with particularly high risk	99	1 5	0	4 83.14%	98 1	6 0 0	4 74.90	97	1	7 0 0	5 67.16%
15		Covered bonds	0	0 0	0	0.00%	0	0 0	0.00	0%	0	0 0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0.00%	0	0 0	0.00	0%	0	0 0	0 0.00%
17		Collective investments undertakings (CIU)	0	0	0	0.00%	0	0 0 0	0.00	0%	0	0 0	0 0.00%
18		Equity	164	0	0	0.00%	164 0	0 0 0	0.00	0% 164	0	0 0	0 0.00%
19		Securitisation											
20		Other exposures	748	2 0	0	0 28.39% 9 <b>48.65%</b> 51	759 0	1 0 0	0 22.64	1% 747	11	2 0 0	0 0 20.81% 8 <b>805 44.61%</b>
21		Standardised Total	51,140 86	8 1,251 93	3 21 60	9 48.65% 51	1,375 336 1,54	47 84 16	715 46.21	% 50,646	807 1,80	6 76 18	805 44.61%

										Bas	seline Scenario								
				31/12/2021						3	31/12/2022					31/12/2023			
	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pe Stage 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure pi Sta	Stock of provisions for age 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exp
	Central banks		0 0	(	0 0	0	0.00%	0		0 0	0	0 0	0.00%	6 0	0	0 (	0	0	
	Central governments	26,47	5 87 40	g	9 3	10	24.26%	26,444	8	4 75	14	4 20	26.63%	6 26,399	88 11	.5 14	4	4 35	3
	Regional governments or local authorities	672	2 0 0	(	0 0	0	9.50%	672		0	0	0	6.58%	671	0	1	0	0	5
	Public sector entities	618	8 0 1	(	0 0	1	54.32%	618		0 1	0	0 1	47.08%	617	0	2	0	1	41
	Multilateral Development Banks		0 0	(	0 0	0	41.01%	0		0 0	0	0 0	40.97%	6 0	0	0	0	0	40.
	International Organisations		0 0	(	0 0	0	0.00%	0		0 0	0	0 (	0.00%	6 0	0	0 (	0	0	0.
	Institutions	5,443	3 4 2	(	0 0	1	44.67%	5,447		0 2	0	0 1	43.99%	6 5,442	3	5 (	0	1	30.9
	Corporates	3,390	6 49 298	4	4 1	186	62.31%	3,378	4	3 322	7	1 190	59.05%	6 3,352	41 35	50	7	198	56.
	of which: SME	2,27	2 31 251	3	3 0	163	64.84%	2,257	2	7 269	6	1 166	61.65%	6 2,237	25 29	91 6	6	1 172	59.
	Retail	4,770	6 59 309	26	6 9	167	54.04%	4,722	4	6 376	25	5 196	52.15%	4,665	41 43	38 25	5	1 223	50.
SPAIN	of which: SME	2,782	2 29 39	6	6 2	17	42.23%	2,766	2	4 60	7	2 23	38.39%	2,746	22 8	31	7	2 31	37.7
	Secured by mortgages on immovable property	5,04!	5 140 255	4	4 5	53	20.88%	5,022	11	5 303	6	3 60	19.78%	6 4,980 1	05 35	55 6	6	68	19.2
	of which: SME	3,062	2 79 151	3	3 2	24	15.96%	3,045	6	5 181	5	2 28	15.28%	6 3,015	59 21	.8	5	2 33	15.3
	Items associated with particularly high risk	93	3 1 1	(	0 0	0	11.62%	93		1 1	0	0 (	13.83%	6 92	1	2 (	0	0	17.3
	Covered bonds		0 0	(	0 0	0	0.00%	0		0 0	0	0 (	0.00%	6 0	0	0 (	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment		0 0	(	0 0	0	0.00%	0		0 0	0	0 (	0.00%	6 0	0	0 (	0	0	0.0
	Collective investments undertakings (CIU)		0 0	(	0 0	0	0.00%	0		0 0	0	0 (	0.00%	6 0	0	0 (	0	0	0.0
	Equity	158	8 0 0	(	0 0	0	0.00%	158		0 0	0	0 0	0.00%	6 158	0	0 (	0	0	0.0
	Securitisation																		
	Other exposures	748	8 0 0	(	0 0	0	0.03%	748		0 0	0	0 (	0.03%	6 747	0	0 (	0	0	0./
	Standardised Total	47.425	341 907	43	3 18	418	46.04%	47,301	290	1.082	53	13 468	43.27%	6 47.125 28	31 1.26	7 52	2 1	527	0.03 <b>41.56</b>

									Baseline Scenario	0					
				31/12/2021					31/12/2022				31/12/2023	3	
RowN um		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure Stage	Stock of Stock of provisions for ge 2 exposure Stage 3 exposu	r Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	Stock of provisions for Stage 1 expos	Stock of Stock of provisions for ure Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks		0 0	0	0	0.00%	C	0 (	0	0 0	0.00%	0	0 0	0 0	0.00%
44	Central governments	1,39	1 0	0	0	0.03%	1,392	2 2	0	0 0	0.03%	1,390	4 0	0 0	0 31.77%
45	Regional governments or local authorities	•	0 4	1	0	2 50.00%	2	2 0	7	1 0	3 50.00%	1	0 8	0 0	4 50.00%
46	Public sector entities	2	5 0 5	1	0	2 50.00%	23	1	7	1 0	4 50.00%	21	1 8	1 0	4 50.00%
47	Multilateral Development Banks		0 0	0	0	0.00%	C	0 (	0	0 0	0.00%	0	0 0	0 0	0.00%
48	International Organisations		0 0	0	0	0.00%	C	0 (	0	0 0	0.00%	0	0 0	0 0	0.00%
49	Institutions	8-	0 1	0	0	0 53.52%	83	1	1	0 0	1 53.52%	82	1 2	0 0	1 53.52%
50	Corporates	95	7 7 110	14	1	67 61.40%	922	2 10 140	0	8 0 8	32 58.56%	897	18 158	8 1 9	90 57.21%
51	of which: SME	55	5 4 74	10	0	45 60.85%	532	2 7 9:	5	5 0 !	55 58.22%	515	12 106	5 0	61 57.02%
52	Retail	86	14 144	31	2	72 50.23%	795	5 17 209	9 10	6 2 10	)4 49.96%	753	25 244	13 3 12	.21 49.78%
53 PORT	UGAL of which: SME	63.	10 12	. 1	1	5 40.63%	627	7 14 1	5	1 2	6 39.52%	616	22 17	1 3	7 38.71%
54	Secured by mortgages on immovable property	370	5 13 37	2	0	22 60.41%	370	14 4.	1	1 0 2	24 58.14%	364	17 44	1 0 2	25 56.43%
55	of which: SME	22	. 12 33	2	0	21 62.17%	215	5 14 3:	7	1 0	22 59.70%	210	16 40	1 0	23 57.87%
56	Items associated with particularly high risk		5 0 5	0	0	4 92.16%	6	0	5	0 0	4 91.00%	5	0 5	0 0	4 90.02%
57	Covered bonds		0 0	0	0	0.00%	C	0	0	0 0	0.00%	0	0 0	0 0	0.00%
58	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	C	0	0	0 0	0.00%	0	0 0	0 0	0.00%
59	Collective investments undertakings (CIU)		0 0	0	0	0.00%	C	0 (	0	0 0	0.00%	0	0 0	0 0	0.00%
60	Equity		0 0	0	0	0.00%	6	0 (	0	0 0	0.00%	6	0 0	0 0	0.00%
61	Securitisation														
62	Other exposures		0 0	0	0	0.00%	C	0 (	0	0 0	0.00%	0	0 0	0 0	0.00%
63	Standardised Total	3,71!	35 305	50	3 1	.71 56.11%	3,599	46 410	27	7 3 22	2 54.20%	3,520	66 469	23 4 25	50 53.33%

										Baseline Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um		(mln EL	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of Sto provisions for provis Stage 1 exposure Stage 2	ock of Stock of sions for provisions for exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks		0 0	0	0	0.00%		0 0	0 (	0 0	0.00%	6 0	0 0		0	0 0.00%
65		Central governments		0 0	0	0	0 0.00%		0 0	0 (	0 0	0.00%	6 0	0 0		0	0 0.00%
66		Regional governments or local authorities		0 0	0	0	0 0.00%		0 0	0 (	0 0	0.00%	6 0	0 0		0	0 0.00%
67		Public sector entities		0 0	0	0	0 0.00%		0 0	0 (	0 0	0.00%	6 0	0 0		0	0 0.00%
68		Multilateral Development Banks		0 0	0	0	0 0.00%		0 0	0 (	0 0	0.00%	6 0	0 0		0	0 0.00%
69		International Organisations		0 0	0	0	0 0.00%		0 0	0 (	0 0	0.00%	6 0	0 0		0	0 0.00%
70		Institutions		0 0	0	0	0 0.00%		0 0	0 (	0 0	0.00%	6 0	0 0		0	0 0.00%
71		Corporates		0 0	0	0	0 0.00%		0 0	0 (	0 0	0.00%	6 0	0 0		0	0 0.00%
72		of which: SME		0 0	0	0	0 0.00%		0 0	0 (	0 0	0.00%	6 0	0 0		0	0 0.00%
73		Retail		0 0	0	0	0 0.00%		0 0	0 (	0 0	0.00%	6 0	0 0		0	0 0.00%
74	N.A.	of which: SME		0 0	0	0	0 0.00%		0 0	0 (	0 0	0.00%	6 0	0 0		0	0 0.00%
75		Secured by mortgages on immovable property		0 0	0	0	0 0.00%		0 0	0	0 0	0.00%	6 0	0 0		0	0 0.00%
76		of which: SME		0 0	0	0	0 0.00%		0 0	0 (	0 0	0.00%	6 0	0 0		0	0 0.00%
77		Items associated with particularly high risk		0 0	0	0	0 0.00%		0 0	0 (	0 0	0.00%	6 0	0 0		0	0 0.00%
78		Covered bonds		0 0	0	0	0.00%		0 0	0	0 0	0.00%	6 0	0 0	(	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%		0 (	0	0 0	0.00%	6 0	0 0		0	0.00%
80		Collective investments undertakings (CIU)		0 0	0	0	0.00%		0 (	0 (	0 0	0.00%	6 0	0		0	0.00%
81		Equity		0 0	0	0	0.00%		0 (	0 (	0 0	0.00%	6 0	0		0	0.00%
82		Securitisation															
83		Other exposures		0 0 0	0	0	0.00%		0 0	0	0 0	0.00%	6 0	0	(	0	0.00%
84		Standardised Total		0 0 0	0	0	0.00%			0	0 0	0.00%	0	0		0	0.00%



		Bankinter, S.A.																			
		·	12	13 14	15	16	17	18	19 20	21	22	23	24	25	26	27	28	29	30	31	32
											Baseline Scenari	0									
					31/12/2021	l					31/12/2022							31/12/2023			
RowN um		(mln EUR,		Stage 2 exposure Stage 3 exp	Stock of provisions fo Stage 1 expose	Stock of provisions for ure Stage 2 exposur	Stock of provisions for e Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure Stage 3 exposu	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e 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
85		Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	,	0 0	0		0 0	0	0.00%
86		Central governments	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	Ó	0 0	0	)	0 0	0	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	o l	0 0	0	)	0 0	0	0.00%
88		Public sector entities	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	o l	0 0	0	)	0 0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	Ď	0	0	)	0 (	0	0.00%
90		International Organisations	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	o l	0 0	0	)	0 0	0	0.00%
91		Institutions	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	Ď	0	0	(	0 0	0	0.00%
92		Corporates	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	Ď	0	0	(	0 0	0	0.00%
93		of which: SME	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	Ď	0	0	(	0 0	0	0.00%
94		Retail	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	Ď.	0	0	(	0 (	0'	0.00%
95	N.A.	of which: SME	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	o l	0 0	0	)	0 0	0	0.00%
96		Secured by mortgages on immovable property	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	Ď	0	0	)	0 0	0	0.00%
97		of which: SME	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	Ď	0	0	)	0 0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	Ď	0	0	(	0 0	0	0.00%
99		Covered bonds	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	Ď	0	0	(	0 0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	, D	0 0	0	)	0 0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	o l	0 0	0	)	0 0	0	0.00%
102		Equity	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	Ď	0 0	0	)	0 0	0'	0.00%
86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104		Securitisation																			
104		Other exposures	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	Ď	0	0	)	0 0	0	0.00%
							_	0.000/	. 1			_		0.000/				.1			0.000/

									Baseline Scenario					
					31/12/2021				31/12/2022			31/12/2023		
Row!		(mln EUR, %)	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	atio - osure
106		Central banks	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	% 0 0	0 0 0	0 0	0.00%
107		Central governments	0	0 0	0	0 (	0.00%	0 0	0 0	0.009	% 0 0	0 0 0	0 0	0.00%
108		Regional governments or local authorities	0	0 0	0	0 (	0.00%	0 0	0 0	0.009	% 0 0	0 0	0 0	0.00%
109		Public sector entities	0	0 0	0	0 (	0.00%	0 0	0 0	0.009	% 0 0	0 0	0 0	0.00%
110		Multilateral Development Banks	0	0 0	0	0 (	0.00%	0 0	0 0	0.009	% 0 0	0 0	0 0	0.00%
111		International Organisations	0	0 0	0	0 (	0.00%	0 0	0 0	0.009	% 0	0 0	0 0	0.00%
112		Institutions	0	0	0	0 0	0.00%	0	0 0	0 0.009	% 0 0	0 0	0 0	0.00%
113		Corporates	0	0 0	0	0 (	0.00%	0	0 0	0 0.009	% 0 0	0 0	0 0	0.00%
114		of which: SME	0	0 0	0	0 (	0.00%	0 0	0 0	0 0.009	% 0 0	0 0	0 0	0.00%
115		Retail Retail	0	0 0	0	0 (	0.00%	0 0	0 0	0 0.009	<b>%</b> 0 0	0 0	O C	0.00%
116	N.A.	of which: SME	0	0 0	0	0 (	0.00%	0 0	0 0	0 0.009	% 0 0	0 0	0 0	0.00%
117		Secured by mortgages on immovable property	0	0 0	0	0 (	0.00%	0 0	0 0	0 0.009	% 0 0	0 0	0 0	0.00%
118		of which: SME	0	0 0	0	0 (	0.00%	0 0	0 0	0 0.009	% 0 0	0 0	0 0	0.00%
119		Items associated with particularly high risk	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	% 0 0	0 0	0 0	0.00%
120		Covered bonds	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	<b>%</b> 0 0	0 0	0 0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0 (	0.00%	0 0	0 0	0 0.009	% 0 0	0 0	0 0	0.00%
122		Collective investments undertakings (CIU)	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	% 0 0	0 0	0 0	0.00%
123		Equity Securitisation	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	<b>%</b> 0 0	0 0	0 0	0.00%
124							2 2224							0.000/
125		Other exposures	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009		0 0	0 0	0.00%
126		Standardised Total	0	0	] 0	·  0  0	0.00%	0 0	)  0  0	0 0.00%	∕₀ <b> </b>	D  0  0	0 0.	0.00%

											Baseline Scenario									
					31/12/2021						31/12/2022						31/1	12/2023		
RowN um		<b>(</b> m	Stage 1 expos	sure Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure S	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 provisions Stage 2 exposure	Stock of rovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3	Sto exposure provi Stage 1	tock of isions for pr 1 exposure Stag	Stock of Stock of provisions for provisions ge 2 exposure Stage 3 exp	f for Stage 3 exposure
127		Central banks		0 0 0	0	0		0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
128		Central governments		0 0	0	0	(	0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
129		Regional governments or local authorities		0 0	0 0	0		0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
130		Public sector entities		0 0	0	0		0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
131		Multilateral Development Banks		0 0	0	0	(	0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
132		International Organisations		0 0	0	0	(	0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
133		Institutions		0 0	0	0	(	0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
134		Corporates		0 0	0	0	)	0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
135		of which: SME		0 0	0	0	)	0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
136		Retail		0 0	0	0	)	0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
137	N.A.	of which: SME		0 0	0	0	)	0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property		0 0	0	0	)	0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
139		of which: SME		0 0	0	0		0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
140		Items associated with particularly high risk		0 0 0	0	0	)	0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
141		Covered bonds		0 0 0	0 0	0	)	0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment		0 0 0	0 0	0	)	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)		0 0	0 0	0		0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
144		Equity		0 0 0	0	0		0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
145		Securitisation																		
146		Other exposures		0 0	0 0	0	)	0.00%	0	0 0	(	0	0	0.00%	0	0	0	0	0	0.00%
147		Standardised Total		0 0 0	0	0		0.00%	0	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
		Stage (mln EUR, %)	e 1 exposure Stage	e 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 St	tage 2 exposure	Stage 3 exposure	Stock of S provisions for pro Stage 1 exposure Stage	Stock of ovisions for Je 2 exposure S	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 exposui
	Central banks		0	0	0	0	)	0	0.00%	0	0	C	0	0	0	0.00%	0	0	0	(	0	0	0.00
	Central governments		0	0	0	0		0	0.00%	0	0	C	0	0	0	0.00%	0		0	(	0	0	0.009
	Regional governments or local authorities		0	0	0	0		0	0.00%	0	0	C	0	0	0	0.00%	0		0	(	0	0	0.009
	Public sector entities		0	0	0	0		0	0.00%	0	0	C	0	0	0	0.00%	0		0	(	0	0	0.00%
	Multilateral Development Banks		0	0	0	0		0	0.00%	0	0	C	0	0	0	0.00%	0		0	(	0	0	0.00%
	International Organisations		0	0	0	0	)	0	0.00%	0	0	C	0	0	0	0.00%	0		0	(	0	0	0.00%
	Institutions		0	0	0	0	(	0	0.00%	0	0	C	0	0	0	0.00%	0		0	(	0	0	0.00%
	Corporates		0	0	0	0	(	0	0.00%	0	0	C	0	0	0	0.00%	0		0	(	0	0	0.00%
	of which: SME		0	0	0	0		0	0.00%	0	0	C	0	0	0	0.00%	0		0	(	0	0	0.00%
	Retail		0	0	0	0		0	0.00%	0	0	C	0	0	0	0.00%	0		0	(	0	0	0.00%
N.A.	of which: SME		0	0	0	0		0	0.00%	0	0	C	0	0	0	0.00%	0		0	(	0	0	0.00%
	Secured by mortgages on immovable property		0	0	0	0	(	0	0.00%	0	0	C	0	0	0	0.00%	0		0	(	0	0	0.00%
	of which: SME		0	0	0	0	)	0	0.00%	0	0	C	0	0	0	0.00%	0		0	(	0	0	0.00%
	Items associated with particularly high risk		0	0	0	0	)	0	0.00%	0	0	C	0	0	0	0.00%	0		0	(	0	0	0.00%
	Covered bonds		0	0	0	0	)	0	0.00%	0	0	C	0	0	0	0.00%	0		0	(	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0		O C	0.00%	0	0	C	0	0	0	0.00%	0		0	(	0	0	0.00%
	Collective investments undertakings (CIU)		0	0	0	0		0	0.00%	0	0	C	0	0	0	0.00%	0			(	0	0	0.00%
	Equity		0	0	0	0		O C	0.00%	0	0	C	0	0	0	0.00%	0		0 (	(	0	0	0.00%
	Securitisation																						
	Other exposures		0	0	0	0		O C	0.00%	0	0	C	0	0	0	0.00%	0	) (	0 (	(	0	0	0.00%
	Standardised Total		0	0	0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0	0	0.00%



		Bankinter, S.A.																		
			12 13	14 1	16	17	18	19	20 21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario	)									
				31/12	2021					31/12/2022							31/12/2023			
RowN um		(mln EU	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure provision Stage 1 c	k of Stock ons for provisions xposure Stage 2 exp	of Stock of s for provisions for posure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e 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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure
169		Central banks	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	<u>5</u>	<u>)</u> (	0	C	1	0.00%
170		Central governments	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	<u>)</u>	<u>)</u> 0	0	0	1	0.00%
171		Regional governments or local authorities	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	<u>)</u>	0	0	0	7	0.00%
172		Public sector entities	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	<u>)</u>	0	0	0	7	0.00%
173		Multilateral Development Banks	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	<u>)</u>	<u>)</u> 0	0	0	1	0.00%
174		International Organisations	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	<u>)</u>	0	0	0	v	0.00%
175		Institutions	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	<u>)</u> (	0	0	0	7	0.00%
176		Corporates	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	<u>)</u>	<u>)</u> 0	0	0	7	0.00%
177		of which: SME	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	<u>)</u>	<u>)</u> 0	0	<u> </u>	<i>i</i>	0.00%
178		Retail	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	<u>)</u> (	<u>)</u>	0	<u> </u>	<i>i</i>	0.00%
179	N.A.	of which: SME	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	<u>)</u>	<u>)</u>	0	<u> </u>	<i>i</i>	0.00%
180		Secured by mortgages on immovable property	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	<u>)</u>	0	0	0	v	0.00%
181		of which: SME	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	<u>)</u> (	0	0	0	7	0.00%
182		Items associated with particularly high risk	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	<u>)</u> (	0	0	0	7	0.00%
183		Covered bonds	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	<u>)</u> (	<u>)</u>	0	<u> </u>	<i>i</i>	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	ر ر	J C	0	C	)	0.00%
185		Collective investments undertakings (CIU)	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	J /	J C	0	<u>(</u>	<i>,</i>	0.00%
186		Equity	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	J /	J C	0	C	/	0.00%
187		Securitisation																		
188		Other exposures	0	0 0	0	0	0.00%		0 0	0	0	0	0.00%	C	ر ر	ν c	0	C	,	0.00%
189		Standardised Total	0	0 0	n l	0	0.00%		0	ol	n l	0 (	0.00%		<u> </u>	4 <u>C</u>	0		4	0.00%

												Baseline Scenario									
						31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUR	Stage 1 exposure s	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for age 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 exposur	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
190		Central banks	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0 (	0	(	0	0.00%
191		Central governments	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0 (	0	(	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0	0	(	0	0.00%
193		Public sector entities	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0 0	0	0	(	0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0 0	0	0	(	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0 (	0	(	0	0.00%
196		Institutions	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	) (	0	(	0	0.00%
197		Corporates	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0 (	0	(	0	0.00%
198		of which: SME	0	0	0	C	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0 (	0	(	0	0.00%
199		Retail	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0 (	0	(	0	0.00%
200	N.A.	of which: SME	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0	0	(	0	0.00%
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0	0	(	0	0.00%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	) (	0	(	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	)	0	(	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0	0	(	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0 0	0	(		0.009	6 0	0	0	(	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0	0	(	0	0.00%
207		Equity	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.000	6 0	0 (	0	(	0	0.00%
208		Securitisation																			
209		Other exposures	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.00	6 0 (	) (	0	(	0	0.00%
210		Standardised Total	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	6 0 0		0	O	0	0.00%

										<b>Baseline Scenario</b>							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1 e	xposure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provision Stage 1 exposure Stage 2 exp	of Stock of provisions for posure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	ge 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	for Stage 3 exposure	Stage 1 exposure Stage 2 exposure	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for provision Stage 2 exposure Stage 3 ex	of s for posure Stage 3 exposure
211		Central banks		0 0	0 0	0	0 0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0 0	0 0.00%
212		Central governments		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0 0	0 0.00%
213		Regional governments or local authorities		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
214		Public sector entities		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
215		Multilateral Development Banks		0 0	0 0	0	0 0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0 0.00%
216		International Organisations		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
217		Institutions		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
218		Corporates		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
219		of which: SME		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
220		Retail		0 0	0 0	0	0.00%	0	0 0	0	0	0.009	0	0 0		0	0.00%
221	N.A.	of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
222		Secured by mortgages on immovable property		0 0	0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
223		of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
224		Items associated with particularly high risk		0 0	0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
225		Covered bonds		0 0	0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
226		Claims on institutions and corporates with a ST credit assessment		0 0	0 0	0	0.00%	0	0 0	0	0	0.009	6 0	0		0	0.00%
227		Collective investments undertakings (CIU)		0 0	0 0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
228		Equity		0 0	0 0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
229		Securitisation															
230		Other exposures		0 0	0 0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
231		Standardised Total		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0.00%

		Bankinter, S.A.														
			33 34	35 36	37 3	8 39	40	41 42	43	44 45	46	47	48 49	50 51	52	53
									Adverse Scenario							
				31/12/2021					31/12/2022					31/12/2023		
RowN um		(mln E	Stage 1 exposure Stage 2 exposu	Stock of provisions for Stage 1 exposur	Stock of Stoc provisions for provisions e Stage 2 exposure Stage 3 of	ck of ons for exposure Coverage Ratio Stage 3 exposur	- Stage 1 exposur	e Stage 2 exposure Stage 3 expos	Stock of ure provisions for posture Stage 1 exposure	Stock of provisions for age 2 exposure Stage 3 expos	Coverage Ratio Stage 3 exposur	- re Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure Stage 2 exposu	Stock of Covered Stage 3 exposure	overage Ratio - age 3 exposure
1		Central banks	0	0 0	0 0	0.00	%	0 0	0 0	0	0.00	% 0	0	0	0 0	0.00%
2		Central governments	27,715	.69 112	55 15	53 47.389	% 27,50	249	241 30	34	122 50.40		308	18 27	33 154	48.26%
3		Regional governments or local authorities	669	7 5	1 0	2 47.729	% 65	59 15	7 1	0	3 47.27	% 652	20	8 0	0 4	46.60%
4		Public sector entities	623	10 16	4 0	8 51.539	, 0	21	24 2	0	12 50.66	% 594	1 28	28 1	0 14	50.24% 70.46%
5		Multilateral Development Banks	0	0 0	0 0	0 70.779	%	0 0	0 0	0	0 70.60	% 0	0	0 0	0	
6		International Organisations	0	0 0	0 0	0.000	%	0 0	0 0	0	0.00	% 0	0	0 0	0 0	0.00%
7		Institutions	5,471	58 27	6 4	14 50.86°		20 94	42 3	3	20 48.13	% 5,371		51 2	1 24	46.32%
8		Corporates	4,198	.21 497 5	59 10	367 73.72°		95 184	637 27	24	429 67.35	% 3,871	229 7	16 24	21 459	64.07%
9		of which: SME	2,706	85 396 4	14 7	313 78.96°	% 2,55	55 132	500 20	19	360 71.94		166 5.	58 17	17 381	68.39%
10		Retail	5,421	601 621 12	21 32	321 51.75°	% 5,50	238	904 69	45	455 50.40	% 4,856	709 1,0	78 53	51 530	49.12%
11	Bankinter, S.A.	of which: SME	3,266	89 150 6	52 14	68 45.36 <sup>o</sup>	% 3,07	71 147	287 27	24	133 46.35	_,	100	53 22	24 162	44.58%
12		Secured by mortgages on immovable property	5,303	231 352 2	24 12	98 27.819	-,	59 251	476 13	16	127 26.60	% 5,020	309 5.	56 11	13 142	25.47%
13		of which: SME	3,187	.38 233 1	.9 8	63 26.919	% 3,04	182	330 9	13	85 25.70	% 2,950	218 39	91 8	10 96	24.46%
14		Items associated with particularly high risk	94	2 9	1 0	6 68.219	% 8	39 4	13 1	1	8 61.02	% 85	5	15 0	0 8	57.35%
15		Covered bonds	0	0 0	0 0	0.000	%	0 0	0 0	0	0.00	% 0	0	0 0	0 0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0.00	%	0 0	0 0	0	0.00	% 0	0	0 0	0	0.00%
17		Collective investments undertakings (CIU)	0	0 0	0 0	0.00	%	0 0	0 0	0	0.00	% 0	0	0 0	0 0	0.00%
18		Equity	164	0 0	0 0	0.00	% 16	0	0 0	0	0.00	% 164	1 0	0 0	0 0	0.00%
19		Securitisation														
20		Other exposures	748	11 0	0 0	0 28.42° <b>870 53.04</b> 9	% 75	59 0	1 0	0	0 23.25		11	2 0	0 0	21.93% <b>48.12%</b>
21		Standardised Total	50,407 1,2	11 1,640 28	2 74	870 53.049	<b>49,85</b>	6 1,056 2,3	145	122 1	177 50.18°	% 48,731	1,753 2,77	119 1	.21 1,335	48.12%

											Adverse Scenario								
				31/12/2021							31/12/2022					31/12/2023			
	(mln EUR, %		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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposu
	Central banks		0 0	(	0 0	)	0.00%	0		0 0	(	0	0.000	<b>/</b> 6 0	0	0 (		0	0.
	Central governments	26,328	166 108	64	4 15	52	47.69%	26,126	24	233	29	9 34 1	19 50.86°	6 25,993	300 30	9 27	7	150	48.6
	Regional governments or local authorities	665	7 0	(	0		9.61%	657	1	.5 0	(	0	0 8.429	651	20	1		0	7.26
	Public sector entities	609	9 1	(	0	)	1 70.91%	598	2	20 1	(	0	1 61.469	6 590	27	2 (		1	54.24
	Multilateral Development Banks		0 0	(	0		70.77%	0		0	(	0	0 70.60°	6 0	0	0 (		0	70.46
	International Organisations		0 0	(	0 0	) (	0.00%	0		0 0	(	0 0	0.000	<b>6</b> 0	0	0 (	)	0	0.00
	Institutions	5,406	37 7	2	2 4	1	37.78%	5,343	9	13	1	1 2	5 37.429	6 5,317	115 1	.7	1	1 6	35.11 <sup>c</sup>
	Corporates	3,308	333	30	0 8	3 27!	5 82.48%	3,189	15	51 403	13	3 21 3	07 76.08°	% 3,109	188 44	7 12	2 1	321	71.87
	of which: SME	2,202	. 72 278	24	4 6	247	7 88.86%	2,108	11	.2 334	10	0 17 2	73 81.72°	% 2,044	141 36	88	) 1	284	77.18 <sup>0</sup>
	Retail	4,602	143 399	77	7 29	212	52.99%	4,372	20	567	43	3 40 29	96 52.15°	<b>4,202</b>	264 67	'8 38	3 4	343	50.63°
SPAIN	of which: SME	2,649	74 126	55	5 12	2 59	9 46.99%	2,490	11	.7 242	24	4 20 1	17 48.44°	% 2,390	150 31	.0 20	1	9 143	46.21°
	Secured by mortgages on immovable property	4,931	. 205 304	21	1 11	72	2 23.67%	4,786	24	0 414	11	1 15	97 23.35°	4,676	277 48	37 10	) 1	3 110	22.50°
	of which: SME	2,965	132 195	17	7 8	3 4:	1 21.17%	2,840	17	'1 282	8	8 12	51 21.66°	<b>6</b> 2,752	203 33	37	7 1	71	20.92 <sup>c</sup>
	Items associated with particularly high risk	91	. 2 2	1	1 (	) (	29.29%	87		4 3	(	0 1	1 32.010	<b>%</b> 85	5	5 (	)	1	30.11 <sup>0</sup>
	Covered bonds		0 0	(	0 (	) (	0.00%	0		0 0	(	0 0	0.000	<b>/</b> o 0	0	0 (		0	0.000
	Claims on institutions and corporates with a ST credit assessment	(	0 0	(	0 (	) (	0.00%	0		0 0	(	0 0	0.000	<b>/</b> 0	0	0 (	)	0	0.000
	Collective investments undertakings (CIU)	(	0 0	(	0 (	) (	0.00%	0		0 0	(	0 0	0.000	<b>/</b> 0	0	0 (	)	0	0.000
	Equity	158	0 0	(	0 (	) (	0.00%	158		0 0	(	0 0	0.000	<b>6</b> 158	0	0 (		0	0.000
	Securitisation																		
	Other exposures	748	0 0	(	0 0	) (	0.03%	748		0 0	(	0	0.030	747	0	0 (		0	0.030
	Standardised Total	46,846	672 1,155	194	4 68	614	53.16%	46,064	97:	1 1,637	97	7 112 82	25 50.419	<b>6</b> 45,529 1,	198 1,94	6 87	110	933	0.03° <b>47.94</b> %

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR, <sup>G</sup>		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 S	tage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for prostrage 2 exposure Stage	Stock of visions for e 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	re Stage 3 exposur	Stock of e provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0 0	(	0	(	0.00%	0		0	(	0	0	0.00%	6 0	0	0	0	0	0.00%
	Central governments	1,387	7 3 4	1	1 (	) 1	38.26%	1,380		6 8	1	1	3	36.76%	1,377	7 1	10	0	1 4	36.91%
	Regional governments or local authorities		1 0 4	1	1	) 2	50.00%	2		0 7	(	0	3	50.00%	6 1	0	8	0	0 4	50.00%
	Public sector entities	14	1 15	2	4	)	50.00%	7		1 23	2	0	11	50.00%	6 3	1 2	27	1	0 13	50.00%
	Multilateral Development Banks		0 0	Ó	0	(	0.00%	0		0	(	0	0	0.00%	6 0	0	0	0	0	0.00%
	International Organisations		0 0	(	0	(	0.00%	0		0	(	0	0	0.00%	6 0	0	0	0	0	0.00%
	Institutions	65	5 1 19	4	4 (	11	56.57%	57		1 27	2	0	15	54.58%	6 53	1 3	31	1	0 17	53.98%
	Corporates	890	19 164	29	9 2	92	55.97%	806	33	3 234	14	1 3	122	52.29%	763	41 26	59	12	3 138	51.12%
	of which: SME	504	12 117	21	1	65	55.51%	447	20	0 166	10	2	87	52.31%	6 419	24 19	90	8	2 98	51.40%
	Retail	819	9 19 184	44	4	90	49.05%	708	33	3 281	21	5	135	48.09%	653	42 32	26	14	6 157	47.99%
PORTUGAL	of which: SME	616	5 15 24	7	7 2	2	36.84%	581	30	0 45	3	4	16	35.08%	563	40 5	53	2	5 19	35.05%
	Secured by mortgages on immovable property	372	2 7 47	4	4	26	54.82%	354	1	1 60	2	2 1	29	48.94%	345	14 6	56	2	1 31	47.11%
	of which: SME	222	2 6 38	2	2 (	21	56.39%	207	1	1 49	1	1	24	49.09%	6 199	14 5	54	1	1 25	46.79%
	Items associated with particularly high risk		8 0	1	1 (	$\epsilon$	76.57%	1		0 9	(	0	7	72.21%	6 1	0 1	10	0	0 7	70.52%
	Covered bonds		0 0	(	0	) (	0.00%	0		0 0	(	0	0	0.00%	6 0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	(			0.00%	0		0	(	0	0	0.00%	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)		0 0	(	0 (	(	0.00%	0		0 0	(	0	0	0.00%	0	0	0	0	0 0	0.00%
	Equity	(	0 0	(	0 (	) (	0.00%	6		0 0	(	0	0	0.00%	6	0	0	0	0 0	0.00%
	Securitisation																			
	Other exposures		0 0	(	0 (	) (	0.00%			0 0	(	0	0	0.00%		0	0	0	0 0	0.00%
	Standardised Total	3,561	. 49 445	87	7 6	235	52.96%	3,322	8!	648	42	9	326	50.24%	3,202	06 74	7	31 1	0 370	49.54%

											Adverse Scenario								
					31/12/2021						31/12/2022						31/12/2023		
RowN um		(mln EUR,	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e 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 expos	sure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposui
54		Central banks		0 0	0		0	0.00%	(	0 0	0 (	0 (		0.00%	0	0	0	0 0	0.00
55		Central governments		0 0	0		0	0.00%	(	0 0 0	0 (	0		0.00%	0	0	0	0 0	0.00
56		Regional governments or local authorities		0 0	0		0	0.00%	(	0 0	0	0		0.00%	0	0	0	0 0	0.00
67		Public sector entities		0 0	0		0	0.00%	(	0 0 (	0 (	0 (	0	0.00%	0	0	0	0 0	0.00%
58		Multilateral Development Banks		0 0	0		0	0.00%	(	0 0 (	0 (	0 (	0	0.00%	0	0	0	0 0	0.00%
59		International Organisations		0 0	0		0	0.00%	(	0 0 (	0 (	0 (	0	0.00%	0	0	0	0 0	0.009
0		Institutions		0 0	0		0	0.00%	(	0 0 0	0 (	0		0.00%	0	0	0	0 0	0.009
1		Corporates		0 0	0		0	0.00%	(	0 0	0 (	0		0.00%	0	0	0	0 0	0.000
<b>'</b> 2		of which: SME		0 0	0		0	0.00%	(	0 0	0 (	0		0.00%	0	0	0	0 0	0.000
3		Retail		0 0	0		0	0.00%	(	0 0	0 (	0		0.00%	0	0	0	0 0	0.00
74	N.A.	of which: SME		0 0	0		0	0.00%	(	0 0	0 (	0		0.00%	0	0	0	0 0	0.009
75		Secured by mortgages on immovable property		0 0	0		0	0.00%	(	0 0	0 (	0		0.00%	0	0	0	0 0	0.009
76		of which: SME		0 0	0	(	0	0.00%	(	0 0	0	0		0.00%	0	0	0	0 0	0.009
77		Items associated with particularly high risk		0 0	0	(	0	0.00%	(	0 0	0	0		0.00%	0	0	0	0 0	0.00%
78		Covered bonds		0 0	0		0	0.00%		0 0	0 (	0 (		0.00%	0	0	0	0 0	0.00%
79		Claims on institutions and corporates with a ST credit assessment		0 0	0		0	0.00%		0 0 0	0 (	0 (		0.00%	0	0	0	0 0	0.00%
80		Collective investments undertakings (CIU)		0 0	0		0	0.00%	(	0 0 0	0 (	0 (	0	0.00%	0	0	0	0 0	0.00%
81		Equity		0 0	0		0	0.00%	(	0 0 0	0 (	0 (		0.00%	0	0	0	0 0	0.00%
82		Securitisation																	
83		Other exposures		0 0	0		0	0.00%	(	0 0 0	0 (	0 (	0	0.00%	0	0	0	0 0	0.00°
0.4		Chandaudicad Total						0.000/2				0 0		0.00%	0	0	0		0 000/



		Bankinter, S.A.																				
			33 34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure Stage 2 ex	oosure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposu	Stock of provisions for re 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
85		Central banks	0	0	0	0	0	0.00%	0	) (	0 0	(	0 (	)	0.00%	C	ى ر	ى (ر	0	0	(	0.00%
86		Central governments	0	0	0	0	0	0.00%	0	)	0 0	(	0 (	)	0.00%	0	0	0 (	0	0	(	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0.00%	0	)	0 0	(	0 (	)	0.00%	0	7 (	0	0	0	(	0.00%
88		Public sector entities	0	0	0	0	0	0.00%	0	)	0 0	(	0 (	)	0.00%	0	7 0	7 0	0	0	(	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0.00%	0	)	0 0	(	0 (	)	0.00%	,	7 0	7 0	0	0	(	0.00%
90		International Organisations	0	0	0	0	0	0.00%	0	)	0 0	(	0 (	)	0.00%	-	<u>,                                    </u>	0	0	0	(	0.00%
91		Institutions	0	0	0	0	0	0.00%	0	)	0	(	0	)	0.00%		<u>,                                    </u>	0	0	0	(	0.00%
92		Corporates	0	0	0	0	0	0.00%	0	)	0	(	0 (	)	0.00%		<u>,                                    </u>	0	0	0	(	0.00%
93		of which: SME	0	0	0	0	0	0.00%	0	)	0	(	0 (	)	0.00%		٢ ر	0	0	0	(	0.00%
94		Retail	0	0	0	0	0	0.00%	0		0	(	0	)	0.00%	C	<u>ر</u>	<u>ر</u>	0	0	(	0.00%
95	N.A.	of which: SME	0	0	0	0	0	0.00%	0	)	0	(	0	)	0.00%	C	٢ د	٢ د	0	0	(	0.00%
96		Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	)	0	(	0	)	0.00%	C	٢ د	٢ د	0	0	(	0.00%
97		of which: SME	0	0	0	0	0	0.00%	0	)	0	(	0	)	0.00%	C	٢ د	٢ د	0	0	(	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0.00%	0	)	0	(	0 (	)	0.00%	0	<u>,                                    </u>	0	0	0	(	0.00%
99		Covered bonds	0	0	0	0	0	0.00%	0	)	0	(	0 (	)	0.00%	C	٢ ر	0	0	0	(	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	) (	0	(	0	)	0.00%	C	٢ د	٢ ر		0	(	J 0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	)	0 0	(	0	)	0.00%	0	٢ (١	) (	0	0	(	J 0.00%
102		Equity	0	0	0	0	0	0.00%	0		0 0	(	0 (	)	0.00%	0	) (	) (	0	0	(	J 0.00%
103		Equity Securitisation																				
104		Other exposures	0	0	0	0	0	0.00%	0		0 0	(	0 (		0.00%	-	) (	) <u> </u>	0	0	(	J 0.00%
105		Standardised Total	0	0	0	0	0	0.00%	0		0		0		0.00%	1 0	J C	J C		0		0.00%

													Adverse Scenario									
						31/12/2021							31/12/2022						31/12/2023			
RowN um			Stage (mln EUR, %)	e 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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provi	ock of sions for S exposure	verage Ratio - ige 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
106		Central banks		0	0 0	0	0	)	0.00%	0		0 0	0	0	0	0.00%	0 0	(	0	0	0	0.00%
107		Central governments		0	0 0	0	C	0	0.00%	0		0 0	0	0	0	0.00%	0 0	(	0	0	0	0.00%
108		Regional governments or local authorities		0	0 0	0	C	0	0.00%	0	(	0 0	0	0	0	0.00%	0 0	(	0	0	0	0.00%
109		Public sector entities		0	0 0	0	C	0	0.00%	0		0 0	0	0	0	0.00%	0 0	(	0	0	0	0.00%
110		Multilateral Development Banks		0	0 0	0	C	0	0.00%	0		0 0	0	0	0	0.00%	0 0	(	0	0	0	0.00%
111		International Organisations		0	0 0	0	0	) (	0.00%	0		0 0	0	0	0	0.00%	0 0	(	0	0	0	0.00%
112		Institutions		0	0 0	0	C	) (	0.00%	0		0 0	0	0	0	0.00%	0 0	(	0	0	0	0.00%
113		Corporates		0	0 0	0	C	) (	0.00%	0		0 0	0	0	0	0.00%	0 0	(	0	0	0	0.00%
114		of which: SME		0	0 0	0	C	) (	0.00%	0		0 0	0	0	0	0.00%	0 0	(	0	0	0	0.00%
115		Retail		0	0 0	0	C	) (	0.00%	0		0 0	0	0	0	0.00%	0 0	(	0	0	0	0.00%
116	N.A.	of which: SME		0	0 0	0	0	)	0.00%	0		0 0	0	0	0	0.00%	0 0	(	0	0	0	0.00%
117		Secured by mortgages on immovable property		0	0 0	0	0	)	0.00%	0		0	0	0	0	0.00%	0 0	(	0		0	0.00%
118		of which: SME		0	0 0	0	0	)	0.00%	0		0	0	0	0	0.00%	0 0	(	0		0	0.00%
119		Items associated with particularly high risk		0	0 0	0	0	(	0.00%	0		0	0	0	0	0.00%	0 0	(	0	0	0	0.00%
120		Covered bonds		0	0 0	0	0	(	0.00%	0		0	0	0	0	0.00%	0 0	(	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0	0	0.00%	0	(	0	0	0	0	0.00%	0 0	(	0	0	0	0.00%
122		Collective investments undertakings (CIU)		0	0 0	0	0	0	0.00%	0		0	0	0	0	0.00%	0 0	(	0	0	0	0.00%
123		Equity Securitisation		0	0 0	0	C	0	0.00%	0		0	0	0	0	0.00%	0 0	(	0		0	0.00%
124		Securitisation																				
125		Other exposures		0	0 0	0	0	0	0.00%	0		0 0	0	0	0	0.00%	0 0	(	0	0	0	0.00%
126		Standardised Total		0	0 0	0	0	0	0.00%	0		0 0	0	0	0	0.00%	0 0	0			0	0.00%

											Adverse Scenario								
					31/12/2021						31/12/2022					31/12/2023			
RowN um		(min EUR	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of provisions for p Stage 1 exposure Stage	Stock of provisions for tage 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 Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage	OVISIONS TOP	Coverage Ratio - Stage 3 exposure
127		Central banks		0 0	0	0	)	0.00%	(	0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
128		Central governments		0 0	0	0	)	0.00%	(	0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
129		Regional governments or local authorities		0 0	0	0	)	0.00%	(	0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
130		Public sector entities		0 0	0	0	)	0.00%	(	0 0	0 0	0	0.00%	6 0	0	0	0 0	0	0.00%
131		Multilateral Development Banks		0 0	0	0	)	0.00%	(	0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
132		International Organisations		0 0	0	0	)	0.00%	(	0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
133		Institutions		0 0	0	0	)	0.00%	(	0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
134		Corporates		0 0	0	0	)	0.00%	(	0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
135		of which: SME		0 0	0	0	)	0.00%	(	0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
136		Retail		0 0	0	0	)	0.00%	(	0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
137	N.A.	of which: SME		0 0	0	0	)	0.00%	(	0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
138		Secured by mortgages on immovable property		0 0	0	0	)	0.00%	(	0 0	0	0	0.00%	6 0	0	0	0	0	0.00%
139		of which: SME		0 0	0	0	)	0.00%	(	0 0	0	0	0.00%	6 0	0	0	0	0	0.00%
140		Items associated with particularly high risk		0 0	0	0	)	0.00%	(	0 0	0	0	0.00%	6 0	0	0	0	0	0.00%
141		Covered bonds		0 0	0	0	)	0.00%	(	0 0	0	0	0.00%	6 0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment		0 0 0	0	0		0.00%	(	0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
143		Collective investments undertakings (CIU)		0 0	0	0		0.00%	(	0 0	0 0	0	0.00%	6 0	0	0	0 0	0	0.00%
144		Equity		0 0	0	0	)	0.00%	(	0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
145		Securitisation																	
146		Other exposures		0 0	0	0		0.00%	(	0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
147		Standardised Total		0 0 0	0	0		0.00%	C	0 0	0	0	0.00%	6 0	0		0 0	0	0.00%

											Adverse Scenario								
					31/12/2021						31/12/2022						31/12/2023		
RowN um		(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 exp	osure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provise Stage 2 exposure Stage 3	cck of Sions for exposure Stage 3 exposi
148		Central banks		0 0	0		0 (	0.00%	0	0 0	0	)	0	0.00%	0	0	0	0 0	0.0
149		Central governments		0 0	0		0 (	0.00%	0	0 0	C	)	0	0.00%	0	0	0	0 0	0.0
150		Regional governments or local authorities		0 0	0		0 (	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0.0
151		Public sector entities		0 0	0		0 (	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0.0
152		Multilateral Development Banks		0 0	0		0 (	0.00%	0	0 0	C	)	0	0.00%	0	0	0	0 0	0.0
153		International Organisations		0 0	0		0 (	0.00%	0	0 0	C	)	0	0.00%	0	0	0	0 0	0.0
154		Institutions		0 0	0		0 (	0.00%	0	0 0	C		0	0.00%	0	0	0	0 0	0.0
155		Corporates		0 0	0		0 (	0.00%	0	0 0	C	)	0	0.00%	0	0	0	0 0	0.0
156		of which: SME		0 0	0		0 (	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0.0
157		Retail		0 0	0		0 (	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0.0
158	N.A.	of which: SME		0 0	0		0 (	0.00%	0	0 0	C		0	0.00%	0	0	0	0 0	0.0
159		Secured by mortgages on immovable property		0 0	0		0 (	0.00%	0	0 0	C		0	0.00%	0	0	0	0 0	0.0
160		of which: SME		0 0	0		0 (	0.00%	0	0 0	C	)	0	0.00%	0	0	0	0 0	0.0
161		Items associated with particularly high risk		0 0	0		0 (	0.00%	0	0 0	C		0	0.00%	0	0	0	0 0	0.0
162		Covered bonds		0 0 0	0		0	0.00%	0	0 0	C	)	0	0.00%	0	0	0	0 0	0.0
163		Claims on institutions and corporates with a ST credit assessment		0 0	0		0 (	0.00%	0	0 0	0	)	0	0.00%	0	0	0	0 0	0.0
164		Collective investments undertakings (CIU)		0 0	0		0 (	0.00%	0	0 0	0	) (	0	0.00%	0	0	0	0 0	0.0
165		Equity		0 0	0		0 (	0.00%	0	0 0	0	)	0	0.00%	0	0	0	0 0	0.0
166		Securitisation																	
167		Other exposures		0 0	0		0 (	0.00%	0	0 0	0	)	0	0.00%	0	0	0	0 0	0.0
168		Standardised Total		0 0 0	0		0	0.00%	0	0 0	0		0	0.00%	0	0		0 0	0.00



		Bankinter, S.A.																				
			33	34 35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
												Adverse Scenari	0									
					31/12/2021	i e						31/12/2022							31/12/2023			
RowN um		(mln EUR,	Stage 1 exposur	e Stage 2 exposure Stage 3 exposu	Stock of provisions fo Stage 1 exposu	Stock of provisions for ure Stage 2 exposu	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposur	Stock of provisions for Stage 1 exposur	Stock of provisions for provisions for Stage 2 exposure	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	je 2 exposure	e 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
169		Central banks		0 0	0	0	0	0.00%	Ó	0	0	0	0 0	0	0.00%	0		0 0		0 (	ر ا	0.00%
170		Central governments		0 0	0	0	0	0.00%	Ó	0	0	0	0 0	0	0.00%	0		0 0		0	<u>,                                     </u>	0.00%
171		Regional governments or local authorities		0 0	0	0	0	0.00%	Ó	0	0	0	0 0	0	0.00%	0		0 0		0	<u>,                                     </u>	0.00%
172		Public sector entities		0 0	0	0	0	0.00%	Ó	0	0	0	0 0	0	0.00%	0		0 0		0 (	<u>,                                     </u>	0.00%
173		Multilateral Development Banks		0 0	0	0	0	0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0	<u>,                                     </u>	0.00%
174		International Organisations		0 0	0	0	0	0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0 (	<u>/</u>	0.00%
175		Institutions		0 0	0	0	0	0.00%	Ó	0	0	0	0 0	0	0.00%	0		0 0		0	<u>,                                     </u>	0.00%
176		Corporates		0 0	0	0	0	0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0	<u>/</u>	0.00%
177		of which: SME		0 0	0	0	0	0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0	<u>,                                     </u>	0.00%
178		Retail		0 0	0	0	0	0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0	<u>,                                     </u>	0.00%
179	N.A.	of which: SME		0 0	0	0	0	0.00%	~	0	0	0	0 0	0	0.00%	0		0 0		0	<u>/</u>	0.00%
180		Secured by mortgages on immovable property		0 0	0	0	0	0.00%	-	0	0	0	0 0	0	0.00%	0		0 0		0	<u>/</u>	0.00%
181		of which: SME		0 0	0	0	0	0 0.00%	_	0	0	0	0 0	0	0.00%	0		0 0		0	<u>/</u>	0.00%
182		Items associated with particularly high risk		0 0	0	0	0	0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0	<u>/</u>	0.00%
183		Covered bonds		0 0	0	0	0	0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0	<u>/</u>	0.00%
184		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0	<u>/</u>	0.00%
185		Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	-	0	0	0	0 0	0	0.00%	0		0 0		0	<u>,                                    </u>	0.00%
186		Equity		0 0	0	0	0	0 0.00%	ó	0	0	0	0 0	0	0.00%	0		0 0		0 (	<u>/</u>	0.00%
187		Securitisation																				
188		Other exposures		0 0	0	0	0	0.00%	o o	0	0	0	0 0	0	0.00%	0		0 0		0	<u>,                                     </u>	0.00%
100		Standardicad Total			ΛI	ΛI	Λİ	0 00%			n I	ΛI		0	0.00%		/		4	ni <i>r</i>	4	0.00%

											Adverse Scenar	io							
					31/12/2021						31/12/2022					31/12/2023			
RowN um		<b>(</b> m	Stage 1 exposi	re 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	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks		0 0	C	0 (	0	0.00%	0		0	0 0	0.009	<b>%</b> 0	0	0 0	0	0	0.00%
191		Central governments		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
192		Regional governments or local authorities		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
193		Public sector entities		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
194		Multilateral Development Banks		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
195		International Organisations		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
196		Institutions		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
197		Corporates		0 0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
198		of which: SME		0 0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
199		Retail		0 0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
200	N.A.	of which: SME		0 0	C	0	0	0.00%	0		0	0 0	0.009	<b>%</b> 0	0	0 0	0	0	J 0.00%
201		Secured by mortgages on immovable property		0 0	C	0	0	0.00%	0		0	0 0	0.009	<b>%</b> 0	0	0 0	0	0	J 0.00%
202		of which: SME		0 0	C	0	0	0.00%	0		0	0 0	0.009	<b>%</b> 0	0	0 0	0	0	J 0.00%
203		Items associated with particularly high risk		0 0 0	C	0	0	0.00%	0		0	0 0	0.009	<b>%</b> 0	0	0 0	0	0	J 0.00%
204		Covered bonds		0 0 0	C	0	0	0.00%	0		0	0 0	0.009	<b>%</b> 0	0	0 0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment		0 0	C	0	0	0.00%	0		0	0 0	0.009		0	0	0	0	0.00%
206		Collective investments undertakings (CIU)		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
207		Equity		0 0	C	0 (	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
208		Securitisation																	
209		Other exposures		0 0	C	0	0	0.00%	0		0	0 0	0.009	,	0	0 0	C	0	0.00%
210		Standardised Total		0 0	0		0	0.00%	0		0	0 0	0.00%	6 0	0	0	0	0	0.00%

										Adverse Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1 ex	sposure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2	ock of Stock of sions for provisions for 2 exposure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	Coverage Ratio - Stage 3 exposure
211		Central banks		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
212		Central governments		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
213		Regional governments or local authorities		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
214		Public sector entities		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
215		Multilateral Development Banks		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
216		International Organisations		0 0	0 0	0	0.00%	0	0 0	0 (	0	0.00%	0	0 0		0 0	0 0.00%
217		Institutions		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
218		Corporates		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
219		of which: SME		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
220		Retail		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
221	N.A.	of which: SME		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
222		Secured by mortgages on immovable property		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
223		of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
224		Items associated with particularly high risk		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
225		Covered bonds		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
226		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%
227		Collective investments undertakings (CIU)		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%
228		Equity		0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
229		Securitisation															
230		Other exposures		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
231		Standardised Total		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%

	BA EUROPEAN BANKING AUTHORITY						2021 El	J-wide S		<b>Test: Cre</b> Bankinter, S.		k COVID	)-19 IRI	В		
			1	2	3	4	5	6		8 ria - Actual L2/2020	9	10	11	12	13	14
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for			Coverage Ratio Stage 3
Row Num		Central banks	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
2 3 4		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0	0 (	0 0		0 0		0 (		0	0 0	) -
6 7 8		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property	1,00	55	0 35	6	0 1,024	459	4	12 36		4 3		2	1 0	9.09%
9 10 11	Bankinter, S.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	1,0!	57	0 35	4	0 1,016	5 459	4	2 36		4 3		2	1 0	9.09%
12 13 14		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME														
16 17 18		Equity Securitisation Other non-credit obligation assets IRB TOTAL	1,06	55	0 35	7 (	0 1,024	459	4	2 36		4 3		2	1 0	9.09%
									Morato	ria - Actual						
			Evnes	uro valuos	Dick ovnov	curo amounto		Stage 1	31/1	12/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	C
Row		(mln EUR,	- ۸_TDR	ure values F-IRB	A-IRB	sure amounts F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
19 20		Central banks Central governments Institutions														
22 23 24		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0	0	0	0 (	0		0 0		0 (		0	0	-
25 26		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	49	91	0 18	6	0 455	5 423	3	36		3		1	1 0	7.879
28 29	SPAIN	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail	48	34	0 18	4	0 446	5 423	3	36		3		1	1 0	7.879
31 32 33		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity														
34 35		Securitisation Other non-credit obligation assets IRB TOTAL	49	12	0 18	7	0 455	5 423	2	7 36		2		1	1 0	7.879
30		IND TOTAL	43	, z	0  10	/	υ <sub> </sub> 433	723		ria - Actual		3	-		-	7.077
								Stage 1	31/1	12/2020 Stage 2		Stage 2	Stock of	Stock of	Stock of	
Row		(min EUR,	- ۸_TDR	ure values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
37 38		Central banks Central governments	96)					moratoria		Illeraceria		Illoratoria	Схрозите	Схрозигс	ехрозите	
40 41 42		Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0	0 (	0 0		0 0		0 0		0	0 0	) -
43 44 45		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Potail - Secured on real estate property	57	73	0 17	0	0 569	9 36		5 0		1 (		2	0 0	12.94%
46 47 48	PORTUGAL	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	57	73	0 17	0	0 569	9 36		5 0		1 0	)	2	0 0	12.949
49 50		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity														
52 53 54		Securitisation Other non-credit obligation assets IRB TOTAL	57	/3	0 17	0 (	0 569	9 36		5 0		1 0		2	0 0	12.949
									Morato	ria - Actual						
			Expos	ure values	Risk expos	sure amounts		Stage 1		12/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio
Row Num		(mln EUR,	A IDP	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55 56 57		Central banks Central governments Institutions Corporates		0	0	0	0			0 0		0		0		
59 60 61		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail		0	0	0	0 0	0 0		0 0		0 0		0	0 0	) -
62 63 64	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 (	0 0		0 0		0 (		0	0 0	) -
65 66 67		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
69 70 71		Equity Securitisation Other non-credit obligation assets														
72		IRB TOTAL		0	0	0	0 0	0		0 0		0 0		0	0	]-
										ria - Actual 12/2020						
Row			A IDP	ure values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio Stage 3 exposure
73 74 75		(mln EUR,  Central banks Central governments Institutions	%)					moratoria		moratoria		moratoria	exposure	exposure	exposure	
75 76 77 78		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0 (	0 0		0 0		0 (		0	0	) -
79 80 81	N.A.	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	) -
82 83 84 85	N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME		0	0	0	0 (	0		0 0		0 0		0	) 0	) -
86 87 88		Retail - Other Retail - Of Which: non-SME  Equity  Securitisation														
89 90		Other non-credit obligation assets IRB TOTAL		0	0	0 (	0 0	0		0 0		0 0		0	0 0	-
										ria - Actual 12/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for			Coverage Ratio Stage 3
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
92 93 94 95		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0	0 (	0 0		0 0		0 (		0	0 0	) -
96 97 98		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0	0	0	0 (	0 0		0 0		0 (		0	0 0	) -
99 100 101	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	0	0 (	0 0		0 0		0 (		0	0	) -
102 103 104 105		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity														
106 107 108		Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0 0	0 0		0 0		0 0		0	0 0	

			1 2	3 4	5	6	7 Moratoria -	nkinter, S./	9	10	11	12	13	14
			Exposure values	Risk exposure amounts	Stage 1	Stage 1 exposure, of	31/12/2 Stage 2	020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		Coverage R Stage 3
<b>w m</b> 9		n EUR, %)	A-IRB F-IRB	A-IRB F-IRB	exposure	which expired moratoria		vhich expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
	Central banks Central governments Institutions													
	Corporates  Corporates - Of Which: Specialised Lending		0 (	0	0	0 0	0	0		0 0	0	0		0 -
	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0 (	0 0	0	0 0	0	0		0 0	0	0	1	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 (	0 0	0	0 0	0	0		0 0	0	0		0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME <b>Equity</b>													
	Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	0 0	0	0		0 0	0	0		0 -
							Moratoria -	Actual						
				1		Store 1	31/12/2			Store 2	Stock of	Shork of	Stock of	
			Exposure values  A-IRB F-IRB	Risk exposure amounts  A-IRB F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired	exposure v	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage R Stage 3 exposur
	Central banks	n EUR, %)	A-IRD F-IRD	A-IKD F-IKD		moratoria		moratoria		moratoria	exposure	exposure	exposure	Схрози
	Central governments Institutions Corporates		0 (	0 0	0	0 0	0	0		0 0	0	0		0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME													
NI A	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 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 (	0	0	0 0	0	0		0 0	0	0		0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME													
	Equity Securitisation Other non-credit obligation assets													
	IRB TOTAL		0 0	0	0	0 0	0	0		0	0	0	(	0 -
							Moratoria -							
			Exposure values	Risk exposure amounts		Stage 1	31/12/2	Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage R
	(mln	n EUR,%)	A-IRB F-IRB	A-IRB F-IRB	Stage 1 exposure	exposure, of which expired moratoria	exposure v	exposure, of vhich expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposur
	Central banks Central governments													
	Institutions Corporates Corporates - Of Which: Specialised Lending		0 (	0 0	0	0 0	0	0		0 0	0	0		0 -
	Corporates - Of Which: SME  Retail		0 (	0 0	0	0 0	0	0		0 0	0	0		0 -
N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 (	0 0	0	0 0	0	0		0 0	0	0		0 -
	Retail - Qualifying Revolving Retail - Other Retail							3						
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity													
	Securitisation Other non-credit obligation assets IRB TOTAL		0 (		0	0 0	0	0		0 0	0	0		0 -
	TRB TOTAL		VI	,	<u> </u>	0	o <sub>l</sub>	0		<u> </u>				<u> </u>
							Moratoria - 31/12/2							
			Exposure values	Risk exposure amounts	Stage 1	Stage 1 exposure, of		Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for			Coverage R Stage 3
	Central banks	n EUR, %)	A-IRB F-IRB	A-IRB F-IRB	exposure	which expired moratoria		vhich expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
	Central governments Institutions													
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		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 -
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 (	0 0	0	0 0	0	0		0 0	0	0	1	0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation													
	Other non-credit obligation assets IRB TOTAL		0 0	0	0	0 0	0	0		0 0	0	0		0 -
							Moratoria -	Actual						
			<b>-</b>	Pist.		Stage 1	31/12/2	020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Ī
		n ELID OC	Exposure values  A-IRB F-IRB	Risk exposure amounts  A-IRB F-IRB	Stage 1 exposure	exposure, of which expired	exposure v	exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage R Stage 3 exposur
	Central banks Central governments	n EUR, %)		TIND		moratoria		moratoria		moratoria	exposure	exposure	exposure	
	Institutions Corporates		0 (	0 0	0	0 0	0	0		0 0	0	0		0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0		0	0	0	0		0				0 -
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		U (	. U			U	U		0		U		<u> </u>
N A				-	<u> </u>							<del></del>	<del></del>	
N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 (	0	0	0 0	0	0		0 0	0	0		0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 (	0	0	0 0	0	0		0 0	0	0		0 -

Other non-credit obligation assets IRB TOTAL

			15	16 17	18	19	Ba	ankinter, S	. <b>A.</b>	23	24	25	26	27	28
									intees - Actual 2/2020						
			Exposure values	s Risk exp	oosure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverag Stag
	Central banks	(mln EUR, %)	A-IRB F	-IRB A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ехро
	Central governments Institutions Corporates		23	559	18 57	1 2,298	3 1,665	102	2 70	2	2 1	4	1	. (	)
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 15 297	0 118 0	0 0 11 120 148 0	0 0 739 0 1,584	0 9 586 4 1,263		0 0 1 1 1 19	2	0 0 2 1 3 3	0 1 2	0 0 0	) ( ) (	) ) )
Bankinter, S.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0 0	0 0 0	0 0	0 0 0 0 0 0	0 0 0 0		0 0 0 0	() ()	0 0	0 0	0 0	) ( ) (	) - ) - ) -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0 297 291	<u> </u>	0 ( 148 ( 145 (	0 (0 0 1,584 0 1,554	0 1,263 1,240	24	0 1 1 19 19	3	0 3 3	2 2	0		) ) )
	Retail - Other Retail - Of Which: non-SME  Equity Securitisation		6	0	3 (	30	24		0	C	0	0	C	0	)
	Other non-credit obligation assets IRB TOTAL		319	559 1	166 571	1 3,882	2,928	126	89	5	5 4	6	1	. 1	
									intees - Actual 2/2020						
			Exposure values		oosure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stat
	Central banks Central governments	(mln EUR, %)	A-IRB F-	-IRB A-IRB	F-IRB	Схрозите	guaranteed amount	Exposure	guaranteed amount	Схрозитс	guaranteed amount	exposure	exposure	exposure	ехро
	Institutions Corporates		23	559	18 57:	1 2,298	3 1,665	102	2 70	2	2 1	4	1	. (	)
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		297	0	148 (	0 1,584	1,263	24	19	3	3	2	C		
SPAIN	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0		1,33						^			) -
	Retail - Qualifying Revolving Retail - Other Retail		U	U	(		. 0		0	(	U	0	U		
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity														
	Securitisation Other non-credit obligation assets IRB TOTAL		319	559 1	166 571	1 3,882	2,928	126	i 89	5	j4	6	1	. 1	
									ntees - Actual						
			Exposure values	s Risk exp	oosure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
	Central banks	(mln EUR, %)	A-IRB F	-IRB A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo
	Central governments Institutions		0	0	0	n						^			) -
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		U	U	(	U (	0		0	(	0	0	C	, (	/  - 
DODTHOL	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0 (	0 (	0		0	(	0	0	C		) -
PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	0 (	0 (	0	(	0	(	0	0	C		) -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation Other non-credit obligation assets				0	1									) -
	IRB TOTAL		<u> </u>	<u>-</u>	-,		, ,	Public guara	ntees - Actual	,	, ,		, ,	,	•
			Exposure values	s Risk exp	oosure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
	Central banks	(mln EUR, %)	A-IRB F	-IRB A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
	Central banks Central governments Institutions Corporates		0	0	0 (	0 (	) 0	(	) 0	١		n	ſ	) (	) -
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail		0	0	0	0						2			) -
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 (	0		0			0			) -
N.A.	Retail - Qualifying Revolving Retail - Other Retail				-				J			0			
N.A.	Retail - Other Petail - Of Which: SME														
N.A.	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity Securitisation														
N.A.	Retail - Other Retail - Of Which: non-SME		0	0	0 (		0		0	0	0	0	0	0	) -
N.A.	Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets		0	0	0 (		0		ontees - Actual	0	0	0	0	0	-
N.A.	Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets		Exposure values		oosure amounts	Stage 1 exposure	Stage 1 exposure, of which		2/2020 Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2		Stag
N.A.	Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments	(mln EUR, %)		o Risk exp	oosure amounts  F-IRB		exposure, of	31/1 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	provisions for	provisions for	Stock of provisions for Stage 3 exposure	Stag
N.A.	Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	(mln EUR, %)					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
	Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property	(mln EUR, %)					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
N.A.	Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving						exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
	Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME						exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
	Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME						exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
	Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME						exposure, of which guaranteed	Stage 2 exposure	2/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
	Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME			-IRB A-IRB  0 0 0 0 0		exposure  0 (0) 0 (0) 0 (0) 0 (0) 0 (0) 0 (0)	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  0 0  ontees - Actual 2/2020 Stage 2	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stag expo
	Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		A-IRB F	-IRB A-IRB  0 0 0 0 0	F-IRB  0		exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  0 0  ontees - Actual	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stag exposed and the stage of t
	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL		A-IRB F	-IRB A-IRB  0 0 0 0 0 0 Risk exp	F-IRB  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  consume amounts	exposure  0 (0) 0	exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  0 0  ontees - Actual  2/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount   Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stag exposed and the stage of t
	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		A-IRB F	-IRB A-IRB  0 0 0 0 0 0 Risk exp	F-IRB  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  consume amounts	exposure  0 (0) 0	exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  0 0  ontees - Actual  2/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount   Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stagexpose expose coverage Stage coverage Stage coverage stage coverage cov
N.A.	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Other Retail - Of Which: Other Retail - Other Ret	(mln EUR, %)	A-IRB F	-IRB A-IRB  0 0 0 0 0 0 Risk exp	F-IRB  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  consume amounts	exposure  0 (0) 0	exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  0 0  ontees - Actual  2/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount   Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage expose  Coverage Stage
	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: Inon-SME Retail - Secured on real estate property  Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	(mln EUR, %)	A-IRB F	-IRB A-IRB  0 0 0 0 0 0 Risk exp	F-IRB  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  consume amounts	exposure  0 (0) 0	exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  0 0  ontees - Actual  2/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount   Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	expos    -

Equity
Securitisation
Other non-credit obligation assets
IRB TOTAL

		ſ	15	16	17	18	19	<u>B</u>	ankinter, S	22 22	23	24	25	26	27	28
										antees - Actual						
		(mln EUR,%)	Λ_TDR	re values F-IRB	Risk expo	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks Central governments	(min Edity 70)						amount		amount		amount				
	Institutions Corporates Corporates - Of Which: Specialised Lending		(	)	0	0	0	0 0		0 (	0	0 (		) (	)	0 -
	Corporates - Of Which: SME  Retail		(	)	0	0	0	0 0		0 (	0	0 (	) (	) (	)	0 -
N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		(		0	0	0	0 0		0 (	0	0 (		0 (		0 -
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL				0	0	0	0 0		0		0 0				0 -
	IND TOTAL				<u> </u>	<u> </u>	<u> </u>		Dublic gues	antara Artual		<u> </u>				21
								Stone 1		2/2020		Stage 2				
				re values		sure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stag
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	- CAPOOMIC	guaranteed amount	CA.POSON C	guaranteed amount		guaranteed amount	exposure	exposure	exposure	expo
	Central governments Institutions															
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME			J	0	0	0	U C		0	J	0		J (	J	0 -
	Retail  Retail - Secured on real estate property		(		0	0	0	0 0		0 (	0	0 (	(	0 (		0 -
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		(		0	0	0	0 0		0 (	0	0 (		) (		0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation															
	Other non-credit obligation assets IRB TOTAL				0	0	0	0		0	D	0 0				0 -
									Public guar	antees - Actual						
					_			Stage 1		.2/2020		Stage 2				
				re values		sure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stag
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	expos
	Central governments Institutions															
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME			J	0	0	0	0 0		0	J	0 (		J (	)	0 -
	Retail  Retail - Secured on real estate property		(		0	0	0	0 0		0 (	0	0 (	(	0 (		0 -
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		(		0	0	0	0 0		0 (	0	0 (	) (	0 (		0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation															
	Other non-credit obligation assets  IRB TOTAL		(		0	0	0 (	0 0		0 (		0 0				0 -
									Public quar	antees - Actual						
								Stage 1		.2/2020 Stage 2		Stage 2				
				re values		sure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount	<i></i>	guaranteed amount	0	guaranteed amount	exposure	exposure	exposure	expos
	Central governments Institutions Corporates				0	0	0	0		0		0				
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME															
	Retail  Retail - Secured on real estate property		(		0	0	0	0 0		0 (	0	0 (				0 -
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		(		0	0	0	0 0	)	0 (	0	0 (		) (		0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation															
	Other non-credit obligation assets IRB TOTAL				0	0	0	0		0	D	0 0				0 -
									Public guar	antees - Actual						
		l						Stage 1	31/1	.2/2020 Stage 2		Stage 3				
				re values		sure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stay
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	expos
	Central governments Institutions															
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME				U	U	U	U C		U (	J	U <sub>I</sub> (	(	J (	J	U -
	Retail  Retail - Secured on real estate property		(	)	0	0	0	0 0		0 (	0	0 (		) (	)	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		(		0	0	0	0 0		0 (	0	0 (		0 (		0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation															

EBA EUROPEAN BANKING AUTHORITY

EBA EUROPEAN BANKING AUTHORITY								2021 E	U-wide		<b>Fest: Cr</b> Bankinter, S		COVID-	19 IRB							
		29	30	31	32 / <b>12/2021</b>	33 34	35	36	37	38 <b>Mor</b> a	39 atoria - Baseline S <b>31/12/2022</b>		41	42	43	44	45	46 <b>31/12/2023</b>	47	48	49
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 pro exposure	Stock of Stovisions for provisions for Stage 1	ock of Stock of sions for provisions for ge 2 Stage 3	Coverage Ration Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 1 2 3	Central banks Central governments Institutions	2, %)		• • • • • • • • • • • • • • • • • • •	xposure exp	osure exposure					exposure	exposure	exposure					exposure	exposure	exposure	
4 5 6 7	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail	97	0 0	16	3	6	0 - 2.519	% 98	2 7	78	8	0 0	1 0	5.55%	959	100	9	0	2	0	5.06%
Bankinter, S.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	96.	1 83	16	3	6	0 2.519	% 97	2 7	78	8	4 6	5 0	5.08%	949	100	9	4	3	0	4.63%
11 12 13 14	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																				
15 16 17 18	Equity Securitisation Other non-credit obligation assets IRB TOTAL	977	2 83	16	3	6	0 2.76%	/o 98:	3 7	8	8	4 6	5 0	5.55%	960	100	9	4	3	0	5.06%
					//					Mora	atoria - Baseline S										
Pow		Stage 1 exposure	Stage 2 exposure	Stage 3 pro	visions for provis	ock of Stock of sions for provisions for ge 2 Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022  Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3	overage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 19 20	Central banks Central governments					osure exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	Stage 3 exposure	exposure
21 22 23 24	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	0 -		0	0	0	0 0	0 -		0	0	0	0	0	0	-
25 26 27 28 SPAIN	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	444	4 47	4	1	3	0 6.639	/ <sub>6</sub> 42	8 6	51	5	1 1	0	6.31%	405	83	6	1	1	0	5.16%
28 SFAIN 29 30 31	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME	434	4 47	4	1	3	0 6.639	% 41×	8 6	51	5	1 3	3 0	5.44%	395	83	6	1	3	0	4.45%
32 33 34	Retail - Other Retail - Of Which: non-SME  Equity Securitisation																				
36 36	Other non-credit obligation assets IRB TOTAL	444	4 47	4	1	3	<b>0</b> 7.739	% <b>42</b> 9	9 6	1 !	5	1 3	3 0	6.31%	406	83	6	1	3	0	5.16%
					/12/2021 Stock of Sto	ock of Stock of				Mora	atoria - Baseline S 31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num	(mln EUF	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 pro exposure	visions for provis Stage 1 Stage	ions for provisions for provisions for stage 3 osure exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37 38 39 40	Central banks Central governments Institutions Corporates		0 0	0	0	0	0 -		0	0	0	0 0	0 -		0	0	0	0	0	0	-
41 42 43	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	52	7 36	12	2	3	0 1.269	% 55	4 1	1.7	4	3	3 0	4.65%	554	17	4	3	0	0	4.90%
45 46 47 PORTUGAL	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	52	7 36	12	2	3	0 1.269	/ <sub>6</sub> 55	4 1	17	4	3 3	3 0	4.65%	554	17	4	3	0	0	4.90%
48 49 50 51	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity																				
52 53 54	Securitisation Other non-credit obligation assets IRB TOTAL	527	7 36	12	2	3	0 1.269	% 554	4 1	7	4	3 3	3 0	4.65%	554	17	4	3	0	0	4.90%
				31	/12/2021					Mora	atoria - Baseline S 31/12/2022							31/12/2023			
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 pro exposure	visions for provis	ock of Stock of provisions for ge 2 Stage 3 osure exposure	Coverage Ration Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55 56 57	Central banks Central governments Institutions  (mln EUF	Κ, %)			xposure exp	osure exposure					exposure	exposure	exposure					exposure	exposure	exposure	
58 59 60 61	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0	0	0 -		0	0	0	0 0	0 -		0	0	0	0	0	0	-
62 63 64 N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 0	0	0	0	0 -		0	0	0	0 0	0 -		0	0	0	0	0	0	-
66 67 68 69	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity																				
71 72	Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0 -		0	0	0	0 0	0 -		0	0	0	0	0	0	-
				31	/12/2021					Mora	atoria - Baseline S 31/12/2022							31/12/2023			
Row Num	(mln EUF	Stage 1 exposure	Stage 2 exposure	Stage 3 pro exposure	visions for provis Stage 1 Stage	ck of Stock of provisions for Stage 3 Stage 3 osure exposure	Stage 3	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	overage 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
73 74 75 76	Central banks Central governments Institutions Corporates		0	0	0	0	0 -		0	0	0	0 (	0-		0	0	0	0	0	0	-
77 77 78 79	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0 0	0	0	0	0 -		0	0	0	0 (	0 -		0	0	0	0	0	0	-
81 82 83 84	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0 0	0	0	0	0 -		0	0	0	0 0	0 -		0	0	0	0	0	0	-
85 86 87	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																				
89 90	Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0 -		0	0	0	0 0	0 -		0	0	0	0	0	0	-
					/12/2021					Mora	atoria - Baseline S 31/12/2022							31/12/2023			
Row Num	(mln EUF	Stage 1 exposure	Stage 2 exposure	Stage 3 pro exposure	visions for provis Stage 1 Stage	ck of Stock of provisions for Stage 3 Stage 3 exposure	Coverage Ration 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	overage 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
91 92 93	Central banks Central governments Institutions		0		0		01-		0	0	0	0			^	^		^		^	-
95 96 97	Corporates  Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail  Petail - Secured on real estate property		0 0	0	0	0	0 -		0	0	0	0 0	0 -		0	0	0	0	0	0	-
98 99 100 N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Potail - Other Potail		0 0	0	0	0	0 -		0	0	0	0 0	0 -		0	0	0	0	0	0	-
103 104 105	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																				
107 108	Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0 -		0	0	0	0 0	0 -		0	0	0	0	0	0	-

EBA EUROPEAN BANKING AUTHORITY

AUTHORITY									,	2021 EU	J-wide		<b>est: Cr</b> ankinter, S	eait risk	COAID	-19 IKE	3						
			29	30	31	32	33	34	35	36	37	38	39 toria - Baseline So	40	41	42	43	44	45	46	47	48	۷
						31/12/2021						Mora	31/12/2022							31/12/2023			
		e	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2	Stock of provisions for Stage 3	Coveraç Sta expo
	Central banks Central governments	(mln EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Institutions Corporates Corporates Of Which: Specialized Londing		0	0		0 (	)) (	)	0 -	0		0 0	(	0 0	0	-	C	) (	)	0 0	0	(	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0		0 (			0 -	0		0 0		0 0	0 0	-	0	) (	)	0 0	0		0 -
N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		3	J																			
NiAi	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0	0		0 (			0 -	0	)	0 0	(	0 0	0	-	C		)	0 0	0	(	0 -
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																						
	Equity Securitisation																						
	Other non-credit obligation assets IRB TOTAL		0	0		0 0			0 -	0		0 0	C	0	0	-	0	0		0 0	0	(	) -
												Mora	toria - Baseline So										
			Stage 1	Stage 2	Stage 2	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 2	31/12/2022 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio	. Stage 1	Stage 2	Stage 2	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Covera
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	S ex
	Central banks Central governments Institutions																						
	Corporates  Corporates - Of Which: Specialised Lending		0	0		0 (	) (		0 -	0		0 0	(	0 0	0	-	C	) (	)	0 0	0	(	0 -
	Corporates - Of Which: SME  Retail		0	0		0 (	) (	)	0 -	0		0 0	(	0 0	0	-	C	) (	)	0 0	0	(	) -
N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0		0 (			0 -	0		0 0	(	0 0	0	-	C	) (	)	0 0	0		0 -
	Retail - Qualifying Revolving Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																						
	Securitisation Other non-credit obligation assets																						
	IRB TOTAL		0	0	(	0  (	)  (	0	0 -	<u> </u>	(	0	<u>C</u>	0	0	<u> -</u>	0	0 0	)	0  0	0		) -
						31/12/2021						Mora	toria - Baseline So 31/12/2022							31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of provisions for			Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Cove
		(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ex
	Central banks Central governments Institutions																						
	Corporates  Corporates - Of Which: Specialised Lending		0	0		0 (	) (		0 -	0		0 (	(	0 0	0	-	C	) (		0 0	0	(	0 -
	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0	0	) (	0 (	) (	)	0 -	0	)	0 (	(	0 0	0	-	C	) (	)	0 0	0	(	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0		0 (	) (	)	0 -	0		0 0	(	0 0	0	-	C	) (	)	0 0	0	(	) -
	Retail - Qualifying Revolving  Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																						
	Securitisation Other non-credit obligation assets																						
	IRB TOTAL		<u> </u>	0	,	0  (	,	,	υ <u> </u> -		,	<u> </u>		<u> </u>	<b>5</b> 1 <b>0</b>	-	1 0	, 0	,	0  0	0		<i>η</i> -
						31/12/2021						Mora	31/12/2022							31/12/2023			
		e	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Cove
	Central banks Central governments	(mln EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	) (	0 (	) (	)	0 -	0	) (	0 0	(	0 0	0 0	-	C	) (	)	0 0	0	(	) -
	Corporates - Of Which: SME  Retail		0	0		0 (			0 -	0		0 0	(	0 0	0 0	-	0		)	0 0	0		0 -
N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																						
IVI/Ai	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0	0		0 (			0 -	0		0 0	(	0 0	0	-	C	) (	)	0 0	0	(	0 -
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																						
	Equity Securitisation																						
	Other non-credit obligation assets IRB TOTAL		0	0		o c		D	0 -	0		D O	C	D O	0	-	0	0		0 0	0		) -
						24/42/2224						Mora	toria - Baseline So										
			Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Cove
			exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e
	Central banks Central governments Institutions																						
	Corporates Corporates - Of Which: Specialised Lending		0	0		0 (			0 -	0		0 0	(	0 0	0	-	C	) (		0 0	0	(	) -
	Corporates - Of Which: SME  Retail		0	0		0 (		0	0 -	0		0 0	(	0 0	0	-	C	) (		0 0	0	(	) -
N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	n		0			0 -	0		0 0		0	))	-		)		0 0	0		) -
	Retail - Qualifying Revolving  Retail - Other Retail		U									-			0								
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																						
	Equity Securitisation Other non-credit obligation assets																						
	IRB TOTAL		0	0		0 0			0 -	0		0	C	0	0	-	0	0		0 0	0	(	0 -

EBA BANKING AUTHORITY									2021 EU-		Bankinter, S.												
	50	51	52 53	54 55	56	57 58	59	60 61	62	63 6	64 65 arantees - Baseline Scenari	66	67	68 69	70	71	72	73	74	75 7	76 77	78	79
		Stage 1	Stage 2	31/12/2021				Stage 1		Stage 2	31/12/2022					Stage 1		Stage 2	31/12/2023	ane 3			
Row	Stage 1 exposure	exposure, of which	Stage 2 exposure, of which	Stage 3  f Stage 3 exposure, of which	provisions for Stage 1	Stock of Stock of provisions for Stage 2 Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure, o	f Stage 2	xposure, of Stag	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for p	Stock of Coverage R Stage 3 exposure	atio - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 expos	sure, of hich provision	ock of Stock of sions for provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num  Central banks	(mln EUR, %)	guaranteed amount	guaranteed amount	guaranteed amount	exposure	exposure exposure	exposure	guaranteed amount		guaranteed expo amount	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e '	guaranteed amount		guaranteed amount	guara am	ranteed expo	age 1 Stage 2 oosure exposure	Stage 3 exposure	exposure
Central governments Institutions Corporates	2,	289 1,795	103	71 11	9 3	2	3 25.45%	2,289 1,	795 93	64	21 17	5	2	6 28	.77% 2,27	7 1,786	91	63	34	27	5 2	2 11	32.90%
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1	566 1 240	20	16 24 1	10 6	2	9 21 7006	1 551	227 15	12	45 36	9	2	15 23	770/2 1 53	2 1 222	12	10	66	52	Q	2 24	36 4406
Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SI  Retail - Secured on real estate property - Of Which: No	ME	1,243	20	10 27 1	19 0	, 3	51.7970	1,331 1,	257 15	12	73 30	O O	2	13 3.	.7770	1,222	15	10	00	33		2 27	30.4470
11 Retail - Qualifying Revolving 12 Retail - Other Retail	on-SME																						
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity  Retail - Other Retail - Of Which: non-SME  Equity																							
Securitisation Other non-credit obligation assets IRB TOTAL	3,8	355 1,318	123	28 35 2	20 9	4 1	1 29.84%	3,840 1,6	1,718	1,640	1,660 1,640	13	4	21 1.	27% 3,809	9 1,292	104	21	100	54	8	5 35	35.24%
	,	,	'		1			,		,				•	,	,		,	'	'			
				31/12/2021							arantees - Baseline Scenar 31/12/2022	io							31/12/2023				
	Stage 1	Stage 1 exposure, of which	Stage 2 exposure, of which	Stage 3 exposure, of which	Stock of provisions for	Stock of Stock of provisions for Stock 3	Coverage Ratio - Stage 3	Stage 1  Stage 1  exposure, o	Stage 2	Stage 2 xposure, of which	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for provisions	Stock of Coverage R	atio - Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 expos	sure, of provision	ock of Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num  19 Central banks	(mln EUR, %)	guaranteed amount	guaranteed amount	exposure guaranteed amount	exposure	Stage 2 Stage 3 exposure exposure	exposure	exposure guaranteed amount		juaranteed expo amount	osure guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e exposure	guaranteed amount	exposure	guaranteed amount	guara	rantood	age 1 Stage 2 oosure exposure	Stage 3 exposure	exposure
Central governments Institutions																							
Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	Σ,	289 1,795	103	/1 11	9 3	2	3 25.45%	2,289 1,	795 93	64	21 17	5	2	6 28	.//% 2,2/	7 1,786	91	63	34	27	5 ,	2 11	32.90%
Retail  Retail - Secured on real estate property  Retail - Secured on real estate property Of Which: Si	1,	566 1,249	20	16 24 1	19 6	3	8 31.79%	1,551 1,	237 15	12	45 36	8	2	15 33	.77% 1,53	1,222	13	10	66	53	8	2 24	36.44%
27 28 SPAIN Retail - Secured on real estate property - Of Which: SI Retail - Secured on real estate property - Of Which: no Retail - Qualifying Revolving		0 0	0	0 0	0 0	0	0 -	0	0 0	0	0 0	0	0	0 -		0 0	0	0	0	0	0	0 0	-
30 Retail - Other Retail 31 Retail - Other Retail - Of Which: SME 32 Retail - Other Retail - Of Which: non-SME																							
Equity Securitisation																							
Other non-credit obligation assets IRB TOTAL	3,8	355 1,318	123	28 35 2	20 9	4 1	1 29.84%	3,840 1,6	1,718	1,640	1,660 1,640	13	4	21	.27% 3,80	9 1,292	104	21	100	54	8 !	5 35	35.24%
										Public gua	arantees - Baseline Scenar	io											
		Stage 1	Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock of	Course	Stage 1	6	Stage 2	31/12/2022 Stage 3	Stock of	Stock of	Stock of Coverage R	otio	Stage 1		Stage 2		age 3 Stoc	ock of Stock of	Stock of	Commence
Row	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, o which guaranteed	f Stage 2 exposure		ge 3 exposure, of which guaranteed	provisions for Stage 1	provisions for provisions provided prov	ovisions for Stage 3 exposure  Coverage R Stage 3 exposure	atio - Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	evnosure wh	sure, of provision state provi	sions for provisions for stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num  37 Central banks Central governments	(mln EUR, %)	amount	amount	amount	exposure	exposure exposure		amount		amount	amount	exposure	exposure	exposure		amount		amount	am	nount expo	oosure exposure	exposure	
Institutions Corporates		0 0	0	0 0	0 0	0	0 -	0	0 0	0	0 0	0	0	0 -		0 0	0	0	0	0	0 (	0 0	-
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Corporates - Of Which: SME Retail		0 0	0	0 0	0 0	0	0 -	0	0 0	0	0 0	0	0	0 -		0 0	0	0	0	0	0 (	0 0	-
Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SI  Retail - Secured on real estate property - Of Which: prop										0			0				0						
Retail - Secured on real estate property - Of Which: no Retail - Qualifying Revolving  Retail - Other Retail	on-SME	0 0	U	0 0	0 0		0 -	U	0 0	0	0 0	U	0	0 -		0	0	0	0	U 	0 (	0 0	-
Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Faulty  Faulty																							
Securitisation Other non-credit obligation assets																							
IRB TOTAL		0 0	0	0 0	0  0	0	0 -	0	0 0	0	0 0	0	0	0 -		0 0	0	0	0	0	0 0	0  0	-
				31/12/2021						Public gua	arantees - Baseline Scenar	io							31/12/2023				
	Stage 1	Stage 1 exposure, of	Stage 2 Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of provisions for	Stock of Stock of provisions for	Coverage Ratio -	Stage 1  Stage 1	<b>.</b>	Stage 2	31/12/2022 Stage 3	Stock of provisions for	Stock of provisions for pr	Stock of Coverage R	atio - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2023 Sta Stage 3	age 3	ock of Stock of sions for provisions for	Stock of provisions for	Coverage Ratio -
Row Num	Stage 1 exposure (mln EUR, %)	Stage 1 exposure, of which guaranteed amount	exposure, of	f Stage 3 exposure, of exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure exposure guaranteed amount	f Stage 2 exposure		31/12/2022 Stage 3		provisions for pr	Stock of ovisions for Stage 3 exposure	atio - Stage 1 e exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Sta	age 3 Stoc	ock of Stock of provisions for age 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num  55 Central banks Central governments Institutions	exposure	exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	f Stage 3 exposure, of which guaranteed		Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, o which guaranteed	f Stage 2 exposure	Stage 2 xposure, of Stag which expo	31/12/2022 Stage 3 exposure, of which guaranteed	Stock of provisions for	provisions for pr	ovisions for Coverage R	atio - Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Sta	age 3	sions for provisions for	provisions for	Coverage Ratio - Stage 3 exposure
<ul> <li>Central governments</li> <li>Institutions</li> <li>Corporates</li> <li>Corporates - Of Which: Specialised Lending</li> <li>Corporates - Of Which: SME</li> </ul>	exposure	exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	f Stage 3 exposure, of which guaranteed		Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, o which guaranteed	f Stage 2 exposure	Stage 2 xposure, of Stag which expo	31/12/2022 Stage 3 exposure, of which guaranteed	Stock of provisions for	provisions for pr	ovisions for Coverage R	atio - Stage 1 e exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Sta	age 3	sions for provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	exposure  (mln EUR, %)	exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	f Stage 3 exposure, of which guaranteed		Stock of provisions for Stage 2 exposure exposure	Coverage Ratio - Stage 3 exposure  0 -	Stage 1 exposure, o which guaranteed	f Stage 2 exposure	Stage 2 xposure, of Stag which expo	31/12/2022 Stage 3 exposure, of which guaranteed	Stock of provisions for	provisions for pr	ovisions for Coverage R	atio - Stage 1 e exposure	exposure, of which guaranteed	Stage 2 exposure  0	Stage 2 exposure, of which guaranteed amount  0	Sta	age 3	sions for provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SI Retail - Secured on real estate property - Of Which: SI Retail - Secured on real estate property - Of Which: SI Retail - Qualifying Revolving	exposure  (mln EUR, %)	exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	f Stage 3 exposure, of which guaranteed		Stock of provisions for Stage 2 exposure exposure	Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure, o which guaranteed	f Stage 2 exposure	Stage 2 xposure, of Stag which expo	31/12/2022 Stage 3 exposure, of which guaranteed	Stock of provisions for	provisions for pr	ovisions for Coverage R	atio - Stage 1 e exposure	exposure, of which guaranteed	Stage 2 exposure  0 0	Stage 2 exposure, of which guaranteed amount  0	Sta	age 3	sions for provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SI Retail - Secured on real estate property - Of Which: SI Retail - Secured on real estate property - Of Which: SI Retail - Secured on real estate property - Of Which: SI Retail - Secured on real estate property - Of Which: SI	exposure  (mln EUR, %)	exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	f Stage 3 exposure, of which guaranteed		Stock of provisions for Stage 2 exposure exposure	Coverage Ratio - Stage 3 exposure  0	Stage 1 exposure, o which guaranteed	f Stage 2 exposure	Stage 2 xposure, of Stag which expo	31/12/2022 Stage 3 exposure, of which guaranteed	Stock of provisions for	provisions for pr	ovisions for Coverage R	atio - Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure  0	Stage 2 exposure, of which guaranteed amount  0	Sta	age 3	sions for provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure  (mln EUR, %)	exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	f Stage 3 exposure, of which guaranteed		Stock of provisions for Stage 2 exposure  0 0 0 0 0	Coverage Ratio - Stage 3 exposure  0	Stage 1 exposure, o which guaranteed	f Stage 2 exposure	Stage 2 xposure, of Stag which expo	31/12/2022 Stage 3 exposure, of which guaranteed	Stock of provisions for	provisions for pr	ovisions for Coverage R	atio - Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure  0 0 0	Stage 2 exposure, of which guaranteed amount  0	Sta	age 3	sions for provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SI Retail - Secured on real estate property - Of Which: SI Retail - Secured on real estate property - Of Which: no Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure  (mln EUR, %)	exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	f Stage 3 exposure, of which guaranteed		Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure  0	Stage 1 exposure, o which guaranteed	f Stage 2 exposure	Stage 2  xposure, of which guaranteed amount  0  0  0	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0	Stock of provisions for Stage 1 exposure	provisions for pr	ovisions for Coverage R	atio - Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure  0 0 0	Stage 2 exposure, of which guaranteed amount  0  0	Sta	age 3	sions for provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Requity Securitisation Other non-credit obligation assets	exposure  (mln EUR, %)	exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0	Stage 2 exposure which guaranteed amount  0  0  0  0  0	f Stage 3 exposure, of which guaranteed		Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure  0	Stage 1 exposure  output  outp	f Stage 2 exposure	Stage 2  xposure, of which guaranteed amount  0  0  Public gua	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  arantees - Baseline Scenari	Stock of provisions for Stage 1 exposure	provisions for pr	ovisions for Coverage R	atio - Stage 1 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0	amount  0  0  0  0	Stage 3 exposure  O  O  O  31/12/2023	age 3 sure, of provision stage and exponents of thich stage and exponents of thick stage are staged as a stage and exponents of thick stage and exponents of thick stage are staged as a stage and exponents of thick stage are staged as a stage and exponents of thick staged are staged as a stage and exponents of thick staged are staged as a staged as	sions for provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Requity Securitisation Other non-credit obligation assets	(mln EUR, %)  ME on-SME  Stage 1	exposure, of which guaranteed	Stage 2 exposure  exposure, of which guaranteed amount   0  0  Stage 2  Exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0  0 0  0 0  f Stock of provisions for	exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 1 exposure  O  O  Stage 1 exposure, or which guaranteed amount  O  O  Stage 1 exposure, or which guaranteed amount  O  O  O  O  O  Stage 1	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0	Stage 2  xposure, of which guaranteed amount  0  0  Public gua  Stage 2	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0  arantees - Baseline Scenari 31/12/2022  Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0  0  Stock of provisions for pro	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  Coverage R Stage 3 exposure	atio - Stage 1	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1	0 0 0	amount  0  0  0  0  Stage 2	Stage 3 exposure  O  O  31/12/2023  Stage 3  Stage 3	age 3 sure, of provision Stage and exponent   O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure
Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure  (mln EUR, %)	exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  Stage 1 exposure, of	Stage 2 exposure  O  O  Stage 2 exposure, of which guaranteed amount  O  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0 0  0 0 0  Stock of provisions for Stage 1	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 1 exposure	f Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 2  xposure, of which guaranteed amount  0  0  Public gua	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0  arantees - Baseline Scenari 31/12/2022  Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0 1 1 0 1	provisions for Stage 2 exposure  0  0  Stock of provisions for pro	Ovisions for Stage 3 exposure  O -  O -  O -  O -  Stock of	atio - Stage 1	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 Stage 2 exposure	o o o o o o o o o o o o o o o o o o o	Stage 3 exposure  O  O  31/12/2023  Stage 3  Stage 3	age 3 Stoc provision Stage expo  0  0  0  0  0  0  0  0  1  1  1  1  1	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0  0 0  0 0  0 0  0 0	exposure
Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Other Retail - Of Which: SME Retai	(mln EUR, %)  ME on-SME  Stage 1 exposure	exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  f which guaranteed	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0  0 0  0 0  0 Total Control Contro	exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 2 Stage 3	O - O - O - Coverage Ratio - Stage 3	Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  O  Stage 1 exposure	f Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 2  xposure, of which guaranteed amount  0  0  Public gua  Stage 2  xposure, of which guaranteed  Stage 2  xposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure  0 0 0 0 0 1 0 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for pro	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  Coverage R Stage 3 exposure	atio - Stage 1	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1	0 0 0	amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  O  O  31/12/2023  Stage 3  Stage 3	age 3 sure, of provision Stage and exponent   O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure
Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Row Num Central banks Central governments	(mln EUR, %)  ME on-SME  Stage 1 exposure	exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  f which guaranteed	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0  0 0  0 0  0 Total Control Contro	exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 2 Stage 3	O - O - O - Coverage Ratio - Stage 3	Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  O  Stage 1 exposure	f Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 2  xposure, of which guaranteed amount  0  0  Public gua  Stage 2  xposure, of which guaranteed  Stage 2  xposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure  0 0 0 0 0 1 0 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for pro	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  Coverage R Stage 3 exposure	atio - Stage 1	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1	0 0 0	amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  O  O  31/12/2023  Stage 3  Stage 3	age 3 sure, of provision Stage and exponent   O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure
Central governments	(min EUR, %)  ME on-SME  Stage 1 exposure  (min EUR, %)	exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  f which guaranteed	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0  0 0  0 0  0 Total Control Contro	exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 2 Stage 3	O - O - O - Coverage Ratio - Stage 3	Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  O  Stage 1 exposure	f Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 2  xposure, of which guaranteed amount  0  0  Public gua  Stage 2  xposure, of which guaranteed  Stage 2  xposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure  0 0 0 0 0 1 0 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for pro	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  Coverage R Stage 3 exposure	atio - Stage 1	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1	0 0 0	amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  O  O  31/12/2023  Stage 3  Stage 3	age 3 sure, of provision Stage and exponent   O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure
Central governments	(min EUR, %)  ME on-SME  Stage 1 exposure  (min EUR, %)	exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  f which guaranteed	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0  0 0  0 0  The stock of provisions for Stage 1	exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 2 Stage 3	O - O - O - Coverage Ratio - Stage 3	Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  O  Stage 1 exposure	f Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 2  xposure, of which guaranteed amount  0  0  Public gua  Stage 2  xposure, of which guaranteed  Stage 2  xposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure  0 0 0 0 0 1 0 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for pro	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  Coverage R Stage 3 exposure	atio - Stage 1	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1	0 0 0	amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  O  O  31/12/2023  Stage 3  Stage 3	age 3 sure, of provision Stage and exponent   O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure
Central governments	(min EUR, %)  ME on-SME  Stage 1 exposure  (min EUR, %)	exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  f which guaranteed	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0  0 0  0 0  The stock of provisions for Stage 1	exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 2 Stage 3	O - O - O - Coverage Ratio - Stage 3	Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  O  Stage 1 exposure	f Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 2  xposure, of which guaranteed amount  0  0  Public gua  Stage 2  xposure, of which guaranteed  Stage 2  xposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure  0 0 0 0 0 1 0 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for pro	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  Coverage R Stage 3 exposure	atio - Stage 1	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1	0 0 0	amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  O  O  31/12/2023  Stage 3  Stage 3	age 3 sure, of provision Stage and exponent   O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure
Central governments	(min EUR, %)  ME on-SME  Stage 1 exposure  (min EUR, %)	exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  f which guaranteed	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0  0 0  0 0  The stock of provisions for Stage 1	exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 2 Stage 3	O - O - O - Coverage Ratio - Stage 3	Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  O  Stage 1 exposure	f Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 2  xposure, of which guaranteed amount  0  0  Public gua  Stage 2  xposure, of which guaranteed  Stage 2  xposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure  0 0 0 0 0 1 0 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for pro	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  Coverage R Stage 3 exposure	atio - Stage 1	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1	0 0 0	amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  O  O  31/12/2023  Stage 3  Stage 3	age 3 sure, of provision Stage and exponent   O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure
Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: New Retail - Secured on real estate property - Of Which: New Retail - Secured on real estate property - Of Which: New Retail - Other Retail - Other Retail - Other Retail - Other Retail - Of Which: Non-SME Retail - Other Retail - Of Which: Specialised Lending Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: Specialised Lending Retail - Secured on real estate property - Of Which: Non-SME Retail - Secured on real estate property - Of Which: Non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME	(min EUR, %)  ME on-SME  Stage 1 exposure  (min EUR, %)	exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  O  Stage 2 exposure  f which guaranteed	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0  0 0  0 0  The stock of provisions for Stage 1	exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 2 Stage 3	O - O - O - Coverage Ratio - Stage 3	Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  O  Stage 1 exposure	f Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 2 xposure, of which guaranteed amount  O  Public gua  Stage 2 xposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0  arantees - Baseline Scenar  31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	Stock of provisions for Stage 1 exposure  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 2 exposure  0  0  Stock of provisions for pro	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  Coverage R Stage 3 exposure	atio - Stage 1	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1	0 0 0	amount  0  0  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  O  O  31/12/2023  Stage 3  Stage 3	age 3 sure, of provision Stage and exponent   O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure
Central governments	(min EUR, %)  ME on-SME  Stage 1 exposure  (min EUR, %)	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  O O O O O  O O O O	Stage 2 exposure  O  O  Stage 2 exposure, of which guaranteed amount  O  Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure which guaranteed amount  0 0 0  0 0 0  0 0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  0 0 0  0 0 0  31/12/2021	exposure  0 0 0  0 0  0 0  0 0  The stock of provisions for Stage 1	exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 Stock of provisions for Stage 2 Stage 3	O - O - O - Coverage Ratio - Stage 3	Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	f Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 2 xposure, of which guaranteed amount  O  Public gua  Stage 2 xposure, of which guaranteed amount  Stage 2 xposure, of which guaranteed amount  O  Public gua  Public gua	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0  arantees - Baseline Scenari 31/12/2022	Stock of provisions for Stage 1 exposure  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 2 exposure  0  0  Stock of provisions for pro	Ovisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  Coverage R Stage 3 exposure	atio - Stage 1	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount   0 0 0  O 0  O 0  O 0  O 0  O 0  O 0	0 0 0	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	age 3 sure, of which ranteed nount   age 3 output	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure
Central governments	(min EUR, %)  ME on-SME  Stage 1 exposure	exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  O  O  Stage 2 exposure, of which guaranteed amount  O  Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  O  Stage 2 exposure, of which guaranteed amount  O  Stage 2 exposure, of which guaranteed amount  O  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0 0  0 0 0  0 0 0  f Stock of provisions for Stage 1 exposure  0 0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0	exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3	Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  O  Stage 1 exposure  O  Stage 1 exposure  O  O  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	f Stage 2 exposure  f Stage 2 exposure  f Stage 2 exposure  f Stage 2 exposure  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	Stage 2  xposure, of which guaranteed amount   O  Public gua  Stage 2  xposure, of which guaranteed amount   O  Public gua  Stage 2  xposure, of which guaranteed amount  O  Public gua  Stage 2  xposure, of which guaranteed amount  O  Public gua  Stage 2  xposure, of which guaranteed amount  O  Stage 2  xposure, of which guaranteed amount  O  Public gua	31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Ovisions for Stage 3 exposure  O -  O -  Stock of ovisions for Stage 3 exposure  O -  Stock of ovisions for Stage 3 exposure  O -  O -  Coverage R  Stage 3 exposure	atio - Stage 1 exposure	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  O O O  Stage 1 exposure, of of which guaranteed of o O  Stage 1  Stage 1  O O O  O O  O O  O O  O O  O O  O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  O  O  O  Stage 3 exposure  O  Stage 3 exposure  Stage 4 exposure	age 3 sure, of which ranteed nount   age 3 output	sions for age 1 Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure
Central governments	(min EUR, %)  ME on-SME  (min EUR, %)  Stage 1 exposure	exposure, of which guaranteed amount  O	Stage 2 exposure  O  O  Stage 2 exposure, of which guaranteed amount  O  Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  O  O  Stage 2 exposure, of which guaranteed amount  O  Stage 2 exposure, of which guaranteed amount  O  O  Stage 2 exposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  f Stock of provisions for Stage 1 exposure  0 0 0 0  0 0 0  0 0 0  1 0 0  1 0 0  2 0 0  3 0 0  4 0 0  5 0 0  6 0 0  7 0 0  8 0 0  9 0 0  9 0 0  1 0 0  1 0 0  1 0 0  1 0 0  1 0 0  2 0 0  3 0 0  4 0 0  5 0 0  6 0 0  7 0 0  8 0 0  9	exposure  O  O  Stock of provisions for Stage 2 exposure  exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Coverage Ratio - Stage 3	Stage 1 exposure  which guaranteed amount	f Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 2 xposure, of which guaranteed amount   O  Public gua  Stage 2 xposure, of which guaranteed amount  Stage 2 xposure, of which guaranteed amount  O  Public gua  Stage 2 xposure, of which guaranteed amount  O  Public gua  Stage 2 xposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  arantees - Baseline Scenar 31/12/2022 Stage 3 exposure, of which guaranteed amount  0 0 0  arantees - Baseline Scenar 31/12/2022 Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  10 0	Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Ovisions for Stage 3 exposure  O -  O -  Stock of ovisions for Stage 3 exposure  O -  O -  Stock of o o -  O -  Stage 3 exposure  O -  O -  Stage 3 exposure	atio - Stage 1 exposure	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount   0 0 0  O 0  O 0  O 0  O 0  O 0  O 0	0 0 0	Stage 2 exposure, of which guaranteed amount  0  0  Stage 2	Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  O  O  O  Stage 3 exposure  O  Stage 3 exposure  Stage 4 exposure	age 3 sure, of provision Stage and age 3 sure, of p	sions for age 1 Stage 2 exposure  0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure
Social Comparison	(min EUR, %)  ME on-SME  Stage 1 exposure	exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed amount  0 0 0  0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0 0	Stage 2 exposure  which guaranteed amount	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0 0  0 0 0  0 0 0  f Stock of provisions for Stage 1 exposure  0 0 0 0  0 0 0  0 0 0  1 0 0  1 0 0  2 0 0  3 0 0  4 0 0  5 0 0  6 0 0  7 0 0  8 0 0  9 0 0  9 0 0  1 0 0  1 0 0  1 0 0  1 0 0  1 0 0  2 0 0  3 0 0  4 0 0  5 0 0  6 0 0  7 0 0  8 0 0  9 0 0  9 0 0  9 0 0  1 0 0  1 0 0  9	exposure exposure    O	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  O  Stage 1 exposure  O  O  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	f Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 2 xposure, of which guaranteed amount  O  Public gua  Stage 2 xposure, of which guaranteed amount  O  Public gua  Stage 2 xposure, of which guaranteed amount  Stage 2 xposure, of which guaranteed   31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Ovisions for Stage 3 exposure  O -  O -  Stock of ovisions for Stage 3 exposure  O -  Stock of ovisions for Stage 3 exposure  O -  O -  Coverage R  Stage 3 exposure	atio - Stage 1 exposure	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  O  O  O  Stage 3 exposure  O  Stage 3 exposure  Stage 4 exposure	age 3 sure, of which ranteed nount   age 3 output	sions for age 1 Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	
Central governments	(min EUR, %)  ME on-SME  Stage 1 exposure	exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed amount  0 0 0  0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0 0	Stage 2 exposure  which guaranteed amount	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0 0  0 0 0  0 0 0  f Stock of provisions for Stage 1 exposure  0 0 0 0  0 0 0  0 0 0  1 0 0  1 0 0  2 0 0  3 0 0  4 0 0  5 0 0  6 0 0  7 0 0  8 0 0  9 0 0  9 0 0  1 0 0  1 0 0  1 0 0  1 0 0  1 0 0  2 0 0  3 0 0  4 0 0  5 0 0  6 0 0  7 0 0  8 0 0  9 0 0  9 0 0  9 0 0  1 0 0  1 0 0  9	exposure exposure    O	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  O  Stage 1 exposure  O  O  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	f Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 2 xposure, of which guaranteed amount  O  Public gua  Stage 2 xposure, of which guaranteed amount  O  Public gua  Stage 2 xposure, of which guaranteed amount  Stage 2 xposure, of which guaranteed   31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Ovisions for Stage 3 exposure  O -  O -  Stock of ovisions for Stage 3 exposure  O -  Stock of ovisions for Stage 3 exposure  O -  O -  Coverage R  Stage 3 exposure	atio - Stage 1 exposure	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  O  O  O  Stage 3 exposure  O  Stage 3 exposure  Stage 4 exposure	age 3 sure, of which ranteed nount   age 3 output	sions for age 1 Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	
Security	(min EUR, %)  Stage 1 exposure  (min EUR, %)  Stage 1 exposure  (min EUR, %)  ME  On-SME	exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed amount  0 0 0  0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0 0	Stage 2 exposure  which guaranteed amount	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0 0  0 0 0  0 0 0  f Stock of provisions for Stage 1 exposure  0 0 0 0  0 0 0  0 0 0  1 0 0  1 0 0  2 0 0  3 0 0  4 0 0  5 0 0  6 0 0  7 0 0  8 0 0  9 0 0  9 0 0  1 0 0  1 0 0  1 0 0  1 0 0  1 0 0  2 0 0  3 0 0  4 0 0  5 0 0  6 0 0  7 0 0  8 0 0  9 0 0  9 0 0  9 0 0  1 0 0  1 0 0  9	exposure exposure    O	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  O  Stage 1 exposure  O  O  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	f Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 2 xposure, of which guaranteed amount  O  Public gua  Stage 2 xposure, of which guaranteed amount  O  Public gua  Stage 2 xposure, of which guaranteed amount  Stage 2 xposure, of which guaranteed   31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Ovisions for Stage 3 exposure  O -  O -  Stock of ovisions for Stage 3 exposure  O -  Stock of ovisions for Stage 3 exposure  O -  O -  Coverage R  Stage 3 exposure	atio - Stage 1 exposure	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  O  O  O  Stage 3 exposure  O  Stage 3 exposure  Stage 4 exposure	age 3 sure, of which ranteed nount   age 3 output	sions for age 1 Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	
Security	(min EUR, %)  Stage 1 exposure  (min EUR, %)  Stage 1 exposure  (min EUR, %)  ME  On-SME	exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed amount  0 0 0  0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0 0	Stage 2 exposure  which guaranteed amount	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0 0  0 0 0  0 0 0  f Stock of provisions for Stage 1 exposure  0 0 0 0  0 0 0  0 0 0  1 0 0  1 0 0  2 0 0  3 0 0  4 0 0  5 0 0  6 0 0  7 0 0  8 0 0  9 0 0  9 0 0  1 0 0  1 0 0  1 0 0  1 0 0  1 0 0  2 0 0  3 0 0  4 0 0  5 0 0  6 0 0  7 0 0  8 0 0  9 0 0  9 0 0  9 0 0  1 0 0  1 0 0  9	exposure exposure    O	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  O  Stage 1 exposure  O  O  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	f Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 2 xposure, of which guaranteed amount  O  Public gua  Stage 2 xposure, of which guaranteed amount  O  Public gua  Stage 2 xposure, of which guaranteed amount  Stage 2 xposure, of which guaranteed   31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Ovisions for Stage 3 exposure  O -  O -  Stock of ovisions for Stage 3 exposure  O -  Stock of ovisions for Stage 3 exposure  O -  O -  Coverage R  Stage 3 exposure	atio - Stage 1 exposure	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  O  O  O  Stage 3 exposure  O  Stage 3 exposure  Stage 4 exposure	age 3 sure, of which ranteed nount   age 3 output	sions for age 1 Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	
Security	(min EUR, %)  Stage 1 exposure  (min EUR, %)  Stage 1 exposure  (min EUR, %)  ME  On-SME	exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed amount  0 0 0  0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0 0	Stage 2 exposure  which guaranteed amount	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0 0  0 0 0  0 0 0  f Stock of provisions for Stage 1 exposure  0 0 0 0  0 0 0  0 0 0  1 0 0  1 0 0  2 0 0  3 0 0  4 0 0  5 0 0  6 0 0  7 0 0  8 0 0  9 0 0  9 0 0  1 0 0  1 0 0  1 0 0  1 0 0  1 0 0  2 0 0  3 0 0  4 0 0  5 0 0  6 0 0  7 0 0  8 0 0  9 0 0  9 0 0  9 0 0  1 0 0  1 0 0  9	exposure exposure    O	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  O  Stage 1 exposure  O  O  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	f Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 2 xposure, of which guaranteed amount  O  Public gua  Stage 2 xposure, of which guaranteed amount  O  Public gua  Stage 2 xposure, of which guaranteed amount  Stage 2 xposure, of which guaranteed   31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Ovisions for Stage 3 exposure  O -  O -  Stock of ovisions for Stage 3 exposure  O -  Stock of ovisions for Stage 3 exposure  O -  O -  Coverage R  Stage 3 exposure	atio - Stage 1 exposure	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  O  O  O  Stage 3 exposure  O  Stage 3 exposure  Stage 4 exposure	age 3 sure, of which ranteed nount   age 3 output	sions for age 1 Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	
Security	(min EUR, %)  Stage 1 exposure  (min EUR, %)  Stage 1 exposure  (min EUR, %)  ME  On-SME	exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed amount  0 0 0  0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0  O 0 0 0 0	Stage 2 exposure  which guaranteed amount	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	exposure  0 0 0  0 0 0  0 0 0  0 0 0  f Stock of provisions for Stage 1 exposure  0 0 0 0  0 0 0  0 0 0  1 0 0  1 0 0  2 0 0  3 0 0  4 0 0  5 0 0  6 0 0  7 0 0  8 0 0  9 0 0  9 0 0  1 0 0  1 0 0  1 0 0  1 0 0  1 0 0  2 0 0  3 0 0  4 0 0  5 0 0  6 0 0  7 0 0  8 0 0  9 0 0  9 0 0  9 0 0  1 0 0  1 0 0  9	exposure exposure    O	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  O  Stage 1 exposure  O  O  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	f Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 2 xposure, of which guaranteed amount  O  Public gua  Stage 2 xposure, of which guaranteed amount  O  Public gua  Stage 2 xposure, of which guaranteed amount  Stage 2 xposure, of which guaranteed   31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount  0 0 0  arantees - Baseline Scenari 31/12/2022  Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Ovisions for Stage 3 exposure  O -  O -  Stock of ovisions for Stage 3 exposure  O -  Stock of ovisions for Stage 3 exposure  O -  O -  Coverage R  Stage 3 exposure	atio - Stage 1 exposure	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  Stage 3 exposure  O  O  31/12/2023  Stage 3 exposure  O  O  O  Stage 3 exposure  O  Stage 3 exposure  Stage 4 exposure	age 3 sure, of which ranteed nount   age 3 output	sions for age 1 Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB Bankinter, S.A.

			50	51	52	53	54 55	56	57 58	59	60	61	62	63 <b>Publ</b> i	64 65 ic guarantees - Baseline Scer	66 67	68 69	70	71	72	73	74	75	76	77 78	79
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock	of Cavarage Batic		Stage 1		Stage 2	31/12/2022 Stage 3	Stock of Stock	of Stock of	Datia	Stage 1		Stage 2	31/12/	Stage 3	ock of S	Stock of Stock of	Cavarana Batia
Row Num		(mln EUR, %)	Stage 1 exposure	exposure, or which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for provision Stage 2 Stage exposure exposu	EXDOSITE	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure, o which guaranteed	provisions for provision Stage 1 Stage exposure exposu		3 Stage	exposure, of which guaranteed amount		exposure, of which guaranteed amount	Stage 3 exposure	dijaranteed	_	visions for provisions for Stage 2 Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109 110		Central banks Central governments Institutions		amount		amount	amount					amount		amount	amount				amount		amount		amount			
112 113		Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0 (	0 0	0 -	(	0 0	0	0	0	0 0	0 0-		0	0	0 0	0	0	0	0	0 -
114 115 116		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0 0	0	0	0	0 (	0 0	0 -	(	0 0	0	0	0	0 0	0 0-		0	0	0 0	0	0	0	0	0 -
117 118 119	N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 0	0 0	0	0	0 (	0 0	0 -	(	0 0	0	0	0	0 0	0 0-		0	0	0 0	0	0	0	0	0 -
120 121 122		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																								
123 124 125		Equity Securitisation Other non-credit obligation assets																								
126		IRB TOTAL		0 0	0	0	0	0 0	0 0	0 -	C	0	0	0	0	0 0	0 0 -		0	0	0 0	0	0	0	0	0 -
							31/12/2021								ic guarantees - Baseline Scer 31/12/2022	ario						31/12/	2023			
Row			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3 exposure, of exposure	Stock of provisions for Stage 1	Stock of Stock provisions for provision Stage 2 Stage	s for Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure, o which	Stock of Stock provisions for provisions Stage 1 Stage	s for provisions for Stage	3 Stage	ro Wnich	Stage Z	Stage 2 exposure, of which	Stage 3 exposure	Stage 3  exposure, of provise provise States	ock of Sisions for prov	Stock of Stock of provisions for Stage 2 Stage 3	Coverage Ratio - Stage 3 exposure
Num 127		(mln EUR, %) Central banks		guaranteed amount	Схробинс	guaranteed amount	guaranteed amount	exposure	Stage 2 Stage exposure exposu	re exposure	Сированс	guaranteed amount	САРОЗИІС	guaranteed amount	guaranteed		evnos	ire SAPOOU	guaranteed amount	Охробите	guaranteed amount	Схрозиго	quaranteed		xposure exposure	exposure
128 129 130		Central governments Institutions Corporates		0 0	0	0	0	0 (	0 0	0 -	(	0 0	0	0	0	0 0	0 0-		0	0	0 0	0	0	0	0	0 -
131 132 133		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0	0	0 (	0 0	0 -	(	0 0	0	0	0	0 0	0 0-		0	0	0 0	0	0	0	0	0 -
134 135 136	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0 (	0 0	0 -		0 0	0	0	0	0 0	0 0-		0	0	0 0	0	0	0	0	0 -
137 138 139		Retail - Qualifying Revolving Retail - Other Retail  Retail - Other Retail - Of Which: SME																								
140 141 142		Retail - Other Retail - Of Which: non-SME  Equity Securitisation																								
143 144		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0 0	0 0	0 -	C	0 0	0	0	0	0 0	0 0 -		0	0	0 0	0	0	0	0	0 -
														Publi	ic guarantees - Baseline Scei	ario										
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of	Stock of Stock	s for Coverage Ratio	) - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2022 Stage 3 exposure, o	Stock of Stock	s for provisions for Coverage	Ratio - Stage	Stage 1 exposure, of	f Stage 2	Stage 2 exposure, of	31/12/ Stage 3	Stage 3 Store exposure, of	ock of Sisions for prov	stock of Stock of	Coverage Ratio -
Row Num		(mln EUR, %)	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure which guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure exposu		exposure	which guaranteed amount	exposure	which guaranteed amount	exposure which guaranteed amount	Stage 1 Stage exposure exposu	eynos	exposu		exposure	which guaranteed amount	exposure	guaranteed	90 _	Stage 2 Stage 3  xposure exposure	Stage 3 exposure
145 146 147		Central banks Central governments Institutions																								
148 149 150		Corporates  Corporates - Of Which: Specialised Lending  Corporates - 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	0	0	0 -
151 152 153	N.A.	Retail  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	0	0		0 0-		0	0	0 0	0	0	0	0	0 -
154 155 156		Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0 0	0	0	0	0 (	0 0	0 -	(	0 0	0	0	0	0 0	0 0-		0	0	0 0	0	0	0	0	0 -
157 158 159		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																								
160 161 162		Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0 0	0 0	0 -	C	0 0	0	0	0	0 0	0 0-		0	0	0 0	0	0	0	0	0 -
														Publi	ic guarantees - Baseline Scel	ario										
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock	of Coverage Batio		Stage 1		Stage 2	31/12/2022 Stage 3	Stock of Stock	of Stock of Coverage	Datio -	Stage 1		Stage 2	31/12/	Stage 3 Sto	ock of S	Stock of Stock of	Coverage Batio
Row Num		(mln EUR, %)	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for provision Stage 2 Stage exposure exposure		Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure, o which guaranteed	provisions for provision Stage 1 Stage exposure exposu			exposure, of which re guaranteed	exposure	exposure, or which guaranteed amount	Stage 3 exposure			visions for provisions for Stage 2 Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163 164 165		Central banks Central governments Institutions		amount		amount	amount					amount		amount	amount				aniount		amount		amount			
166 167		Corporates  Corporates - Of Which: Specialised Lending  Corporates - 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	0	0	0 -
169 170		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	0	0	0 0	0 0-		0	0	0 0	0	0	0	0	0 -
171 172 173	N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0 0	0	0	0	0 (	0 0	0 -	(	0 0	0	0	0	0 0	0 0-		0	0	0 0	0	0	0	0	0 -
174 175 176		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																								
177 178 179		Equity Securitisation Other non-credit obligation assets																								
180		IRB TOTAL		0	, 0	0	<u> </u>	<u>o</u>	<u> </u>	<u> </u>		<u> </u>	<u> </u>	0		<u> </u>	<u> </u>		<u> </u>	0	0	<u> </u>	<u> </u>		<u> </u>	<u>υ -</u>
				Stage 1		Stage 2	31/12/2021 Stage 3					Stage 1		Stage 2	ic guarantees - Baseline Scer 31/12/2022 Stage 3				Stage 1		Stage 2	31/12/	2023 Stage 3			
Row		(   =15 0()	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of Stock provisions for provision Stage 2 Stage	S for Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, o which guaranteed	Stock of Stock provisions for provision Stage 1 Stage	s for provisions for Stag 2 Stage 3	3 Stage	exposure, of	f Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of provising which starting guaranteed	isions for prov tage 1 S	Stock of Stock of provisions for Stage 2 Stage 3	Coverage Ratio - Stage 3 exposure
181 182		Central banks Central governments		amount		amount	amount	exposure	exposure exposu			amount		amount	amount	exposure exposu	re exposure		amount		amount		amount	posure ex	xposure exposure	
183 184 185		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0 (	0 0	0 -	(	0 0	0	0	0	0 0	0 0-		0	0	0 0	0	0	0	0	0 -
186 187 188		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0 0	0	0	0	0 (	0 0	0 -	(	0 0	0	0	0	0 0	0 0-		0	0	0 0	0	0	0	0	0 -
189 190 191	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0	0	0 (	0 0	0 -	(	0 0	0	0	0	0 0	0 0-		0	0	0 0	0	0	0	0	0 -
192 193 194		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																								
195 196 197		Equity Securitisation Other non-credit obligation assets																								
198		IRB TOTAL		0 0	0	0	0	0 0	0 0	0 -		0	0	0	0	0 0	0 0-		0	0	0	0	0	0	0	0 -

EBA EUROPEAN BANKING AUTHORITY

EBA BANKING AUTHORITY								•	2021 EU	J-wide :		est: Croankinter, S.	edit risk <sup>A.</sup>	COVID	)-19 IRE	3						
		80	81	82	83	84	85	86	87	88	89 <b>Mora</b>	90 toria - Adverse Sc	91 enario	92	93	94	95	96	97	98	99	100
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 1 2 3	Central banks Central governments Institutions				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
5 6	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail	97	71	0 0	) (	0 0	0	3 70%	0	75		C	0	0	8.26%	050	100		0 0	0	0	7.48%
Bankinter, S.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	96	51	83 16	5 6	6 6	1	3.79%	972	78	3 8	7	3	1	7.79%	949	100		9 7	6	1	7.06%
12 13 14	Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity																					
16 17 18	Securitisation Other non-credit obligation assets IRB TOTAL	97	/2 8	33 16	5 6	6 6	1	3.79%	983	78	3 8	7	3	1	8.26%	960	100		9 7	6	1	7.48%
					31/12/2021						Mora	toria - Adverse Sc 31/12/2022	enario						31/12/2023			
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 19 20 21	Central banks Central governments Institutions	%)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
22 23 24	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0	0 0		0 0	0	-	0	(		C	0	0	-	0			0 0	0	0	-
25 26 27 28 SPAIN	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	43		47 4	4 1	1 3	0	7.18%	428	61	1 5	1	3	0	6.96%	395	6 83	3	6 1	3	0	4.98%
29 30 31 32	Retail - Qualifying Revolving Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																					
33 34 35	Equity Securitisation Other non-credit obligation assets IRB TOTAL	444		17		1 2	0	7.18%	429	61		1	2	0	6.96%	406	83		6 1	2	0	5.69%
30	IND TOTAL	444		4	., 1		U	7.18%	429	61	Mora	1 toria - Adverse Sc	enario	O	0.90%	406	83		· 1	3	U	5.09%
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for		Stock of provisions for	Coverage Ratio -
Row Num	Central banks Central governments	exposure	exposure	exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1	Stage 2 exposure	Stage 3	Stage 3 exposure	exposure	exposure	exposure	Stage 1	Stage 2 exposure	Stage 3	Stage 3 exposure
39 40 41	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0 0	) (C	0 0	0	-	0	(	) (C	C	0	0	) -	C	) (	)	0 0	0	0	-
42 43 44 45 PORTUGAL	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	52	27	36 12	2 6	6 3	0	2.76%	554	17	7 4	6	0	0	9.81%	554	17	7	4 6	3	0	10.07%
46 PORTUGAL 47 48 49	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME	52	27	36 12	2 6	6 3	0	2.76%	554	17	7 4	6	0	0	9.81%	554	17		4 6	3	0	10.07%
50 51 52	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets																					
54	IRB TOTAL	52	27 3	36 12	2 6	5 3	0	2.76%	554	17	Mora	toria - Adverse Sc	onario.	0	9.81%	554	17		4 6	3	0	10.07%
		Stano 1	Stage 2	Stage 2	31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Stano 1	Shaga 2		31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Store 2	Stage 2	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR, %	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
56 57 58 59	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0	0 0	) (	0 0	0	-	0	(	0 (	C	0	0	-	C	) (	)	0 0	0	0	-
60 61 62 63 64 <b>N.A.</b>	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0 0	0	-	0	(		C	0	0	-	C			0 0	0	0	-
65 66 67 68	Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																					
69 70 71 72	Equity Securitisation Other non-credit obligation assets IRB TOTAL		0	0 0	) 0	0 0	0	-	0	0	0 0	0	0	0	-	0	0		0 0	0	0	-
						•			•		Mora	toria - Adverse Sc	enario	•								
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio · Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3
<b>Num</b> 73 74	Central banks Central governments	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
75 76 77 78	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0 0		0 0	0	-	0	(		C	0	0	-	C	C		0 0	0	0	-
79 80 81 82 N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0 0	) (	0 0	0	-	0	(	) (	C	0	0	-	C			0 0	0	0	-
84 85 86 87	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
88 89 90	Equity Securitisation Other non-credit obligation assets IRB TOTAL		0	0 0	) 0	0 0	0	-	0	O	0	0	0	0	-	O	0		0 0	0	0	-
					_31/12/2021						Mora	toria - Adverse Sc 31/12/2022	enario						31/12/2022			
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 91 92 93	Central banks Central governments Institutions				exposure	exposure	Stage 3 exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
94 95 96 97	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0 0		0 0	0	-	0	(		C	0	0	-	C			0 0	0	0	-
98 99 100 101	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0 0		0 0	0	-	0			C	0	0	-	C			0 0	0	0	-
102	Retail - Other Retail																					
102 103 104	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Fauity																					
102 103 104 105 106 107 108			0	0 0	0	0 0	0	-	0	O	0 0	0	0	0	-	0	0		0 0	0	0	-

EBA EUROPEAN BANKING AUTHORITY

AUTHORITY										o wide i		ankinter, S.		COVID								
		80	81	82	83	84	85	86	87	88	89	90 toria - Adverse Sce	91	92	93	94	95	96	97	98	99	100
					31/12/2021						Piora	31/12/2022	silario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for			Coverage Ratio	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for			Coverage Stage
	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
	Central banks Central governments																					
	Institutions Corporates Corporates - Of Which: Specialised Lending	C	0	0	0		0 0	) -	(	0 0	(	0	0	0	-	0		0	0 (	0	0 0	-
	Corporates - Of Which: SME  Retail	(	0	0	0		0 0	)   -				0	0	0	-	0		0	0 (	0	0 0	) -
N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																					
IN.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	(	0	0	0		0 0	) -	(	0 0	(	0	0	0	-	0		0	0 (	0	0 0	-
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL	0	0	0	0		0	-	0	0		0	0	0	-	0		0	0	D (	0	j -
											Mora	toria - Adverse Sce	enario									
					31/12/2021						Pioru	31/12/2022							31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	_	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage I Stage
	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposi
	Central banks Central governments Institutions																					
	Corporates  Corporates - Of Which: Specialised Lending	C	0	0	0		0 0	-	(	0 0	(	0	0	0	-	0		0	0 (	0	0 0	-
	Corporates - Of Which: SME  Retail	(	0	0	0		0 0	-	(	0 0	(	0	0	0	-	0		0	0 (	0	0 0	) -
N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																					
Ni/Ai	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	C	0	0	0		0 0	) -	(	0 0	(	0	0	0	-	0		0	0 (	0	0 0	-
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL	0	0	0	0		0	<b> </b>	0	0		0	0	0	-	0		0	0 0		0	j -
					31/12/2021						Mora	toria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
	(mln EUR, %)	exposure	exposure	exposure	Stage 1	Stage 2 exposure	Stage 3	Stage 3 exposure	exposure	exposure	exposure	Stage 1	Stage 2 exposure	Stage 3	Stage 3 exposure	exposure	exposure	exposure	Stage 1	Stage 2 exposure	Stage 3	Stage expos
	Central banks Central governments																					
	Institutions Corporates	(	0	0	0		0 0	) -	(	0 0	(	0	0	0	-	0	)	0 (	0 (	0	0 0	) -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				0								0									
	Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	U	0			) -				0	U		-	U		U ,			0	
N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	C	0	0	0		0 0	) -	(	0 0	(	0	0	0	-	0	)	0	0 (	0	0 0	-
	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME  Equity																					
	Securitisation Other non-credit obligation assets IRB TOTAL	0	0	0	0		0 0	]-	0			0	0	0	-	0		0			0 0	) -
	INDIOIAL		-		-									-								
					31/12/2021						Mora	toria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage expos
	Central banks Central governments																					
	Institutions Corporates Corporates Corporates	C	0	0	0		0 0	-	(	0 0	(	0	0	0	-	0		0	0 (	0	0 0	) -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	0		0 0	-					0	^	-	^		0	0 '	0	0 0	) -
NI A	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0								0	0		0					0	
N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	C	0	0	0		0 0	) -	C	0	(	0	0	0	-	0		0	0 (	0	0 0	-
	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME  Equity																					
	Securitisation Other non-credit obligation assets IRB TOTAL	0	0	0	0		0 0	-	0	D 0		0	0	0	-	0		0 (			0 0	) -
								•														
					31/12/2021						Mora	toria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag
	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
	Central banks Central governments																					
	Institutions Corporates	C	0	0	0		0 0	-	(	0 0	(	0	0	0	-	0		0	0 (	0	0 0	) -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				_		0	_		1					_			0	0	2		
	Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	C	0	0	0		u <sub>l</sub> C	-	(	J C	(	0	0	0	-	0		U U	υ <b>ι</b> (	U Company	υ 0	
N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	C	0	0	0		0 0	-	(	0 0	(	0	0	0	-	0		0	0 (	0	0 0	-
	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME <b>Equity</b>																					
	Securitisation Other non-credit obligation assets																					
	IRB TOTAL	1 0	<u>'</u> 0	0	1 0	1	<u>ν</u>	<u>' </u> -	1 0	0 ر	1	ין 0	0	0	-	0	_	U <sub> </sub>	ام (	<b>J</b>	0 اِد	1-

	BANKING AUTHORITY													2021 EU	-wide S		est: Cred Inkinter, S.A.		COAID-:	19 IRB									
			101	102	103	104	105	106 107	108	109	110	111	112	113	114 <b>Pu</b>	115 ublic guarantees -	116 Adverse Scenario	117	118	119 120	121	122	123	124	125	26 127	128	129	130
Row Num  1 2 3 4 5		(mln EUR, %)  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure gua	tage 3 Stock provisio Stage provisio Stage expos		f Stock of for provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure  21 46.06%	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which	Stock of rovisions for p Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of rovisions for Stage 3 exposure  49  48.7	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 expos	ge 3 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
6 7 8 9 10 11	Bankinter, S.	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property	1,514	4 1,208	57	46	40	32	18	14	20 49.12%	6 1,44	3 1,151	90	71	78	62	11	22	40 50.8	3% 1,38	8 1,108	115	92	107	85	10 22	53	49.21%
12 13 14 15 16		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets																											
18		IRB TOTAL	3,735		193	58	31/12/2021		44	20	40 47.50%	<b>6</b> 3,583	3 1,217	251		179 ublic guarantees - 31/12/		25	34	89 49.63	3,47	1,171	301	106	31/12/2023	89	.1 33	116	48.05%
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure gua	sage 3 Stock psure, of provisio Stage ranteed mount	of Stock on stock of provisions  1 Stage 2  ure exposure	f Stock of for provisions for Stage 3 e exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of ovisions for p Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of rovisions for Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	exposure	provisions fo provisions fo Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
20 21 22 23 24 25		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	2,222	1 1,742 4 1,208	136	95	45	36	27	6	21 46.06% 20 49.12%	% 2,14 % 1,44	0 1,678 3 1,151	. 90	71	101 78	81 62	13	12	49 48.7	2,08 2,08 3% 1,38	2 1,633 8 1,108	185	129	135	108	12 12 10 22	53	47.13%
26 27 28 29 30	SPAIN	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - 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	0 0	0 -	
32 33 34 35 36		Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets  IRB TOTAL	3,735	5 1,274	193	58	85	33	44	20	<b>40</b> 47.50%	6 3,583	3 1,217	251	84	179	65	25	34	<b>89</b> 49.6	3% <b>3,47</b>	1,171	301	106	242	89	11 33	116	48.05%
							31/12/2021								Pu	ublic guarantees - 31/12/	Adverse Scenario								31/12/2023				
Row Num 37 38 39		(mln EUR, %)  Central banks  Central governments  Institutions	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		sage 3 Stock provisio provisio Stage ranteed nount	of Stock of provisions  1 Stage 2  ure exposur	f Stock of for provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of povisions for povisions for postage 1 exposure	Stock of provisions for provided Stage 2 exposure	Stock of rovisions for Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure W	ge 3 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
40 41 42 43 44		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0 -		0 0	0	0	0	0	0 0	0 -	
45 46 47 48 49 50	PORTUGAL	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving Retail - Other Retail 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	0	0	0	0	0	0 -		0 0	0	0	0	0	0 0	0 -	
51 52 53 54		Equity Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0 -	
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exp	tage 3 Stock	of Stock o	f Stock of for provisions fo	Coverage Ratio Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	ublic guarantees - 31/12/ Stage 3 exposure	Adverse Scenario  2022  Stage 3  exposure, of which	Stock of ovisions for p	Stock of provisions for p	Stock of rovisions for Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		ge 3 Stock of provisions fo Stage 1 exposure	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
55 56 57 58		Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	exposure )	guaranteed amount 0 0	exposure 0	guaranteed amount 0		ranteed expos		Stage 3 e exposure	exposure 0 -	exposure	guaranteed amount 0 0	) 0	guaranteed amount 0	0	guaranteed amount 0	Stage 1 exposure  0	Stage 2 exposure	Stage 3 exposure  Stage 3 exposure	exposure	guaranteed amount	exposure 0	guaranteed amount 0	guar am	Stage 1 exposure  0	Stage 2 exposure  0 0	Stage 3 exposure  0 -	exposure
60 61 62 63 64	N.A.	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0 -		0 0	0	0	0	0	0 0	0 -	
66 67 68 69 70 71		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets																											
72		IRB TOTAL		0 0	0	0	31/12/2021	0	0	0	0 -		0 0	0	O Pu	0 ublic guarantees - 31/12/	Adverse Scenario	0	0	0 -		0	0	0	31/12/2023	0	0 0	0 -	
Row Num		(mln EUR, %) Central banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure gua	tage 3 Stock provisio provisio Stage ranteed nount		for provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which	Stock of covisions for p Stage 1 exposure	provisions for p	Stock of rovisions for Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 expo	ge 3 sure, of provisions fo Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
74 75 76 77 78 79		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0 -		0 0	0	0	0	0	0 0	0 -	
80 81 82 83 84 85	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - 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	0 0	0 -	
87 88 89 90		Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0 0	0 -	
Row		(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure gua	tage 3 Stock psure, of which ranteed Stage			Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	ublic guarantees - 31/12/ Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of ovisions for p Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of rovisions for Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	guaranteeu	Stage 3 exposure guar	ge 3 sure, of provisions fo Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91 92 93 94 95		Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		amount 0 0	0	amount 0	0	nount 0	0	0	0 -		amount 0 0	0	amount 0	0	amount 0	0	0	0 -		amount 0 0	0	amount 0	0	0	0 0	0 -	
96 97 98 99 100 101 102 103	N.A.	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - 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	0	0 0	0 -	
104 105 106 107 108		Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0 0	0 -	

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB Bankinter, S.A.

			101	102	103	104	105 10	6 107	108	109	110 111	112	113	114 Public	115 116  guarantees - Adverse Scen	117 118	119 120	121	122	123	124	125	126 127	128	129 130
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 Stage 3	ire, of	Stock of for provisions for pro	Stock of ovisions for	Coverage Ratio - Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12/2022 Stage 3 exposure, of	Stock of Stock of provisions	for provisions for Coverage R	tio - Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12/20 Stage 3	Stage 3 Stock of provisions for	Stock of Sto	ock of Sions for
Row Num		(mln EUR, %) Central banks	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure guara	nteed exposure		Stage 3 exposure	Stage 3 exposure	which guaranteed amount	exposure	which e guaranteed amount	xposure which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure  Stage 3 exposure	Stage 1 exposure	which guaranteed amount	exposure	which guaranteed amount	exposure g	which Stage 1 quaranteed exposure		coverage Ratio - Stage 3 exposure
110 111 112		Central governments Institutions Corporates		0 0	0	0 0	0	0	0 0	0 -		0 0	0	0	0	0 0	0 0-		0	0 0	0	0	0 0	0	0 -
113 114 115		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0 0	0	0	0 0	0 -		0 0	0	0	0	0 0	0 0-		0	0 0	0	0	0 (	0	0 -
116 117 118	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	0	0	0 0	0 -		0 0	0	0	0	0 0	0 0 -		0	0 0	0	0	0 0	0	0 -
119 120 121		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																							
122 123 124		Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																							
125 126		Other non-credit obligation assets IRB TOTAL		0 0	D	0 0	0	0	0 0	0 -		0 0	0	0	0	0 0	0 0-		0	0 0	0	0	0 0	0	0 -
							31/12/2021								guarantees - Adverse Scen 31/12/2022	nrio						31/12/20	23		
Row			Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure Stage 3	ire, of provisions	Stock of for provisions for pro Stage 2	Stock of ovisions for Stage 3	Coverage Ratio - Stage 1 Stage 3 exposure	Stage 1 exposure, of which	Stage 2 exposure	wnicn	Stage 3 exposure, of which	Stock of Stock of provisions Stage 1 Stage 2	Stock of Coverage Royal Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	exposure	Stage 3  stock of provisions for Stage 1	provisions for provi	cck of sions for age 3 exposure
Num 127 128		Central banks Central governments		guaranteed amount		guaranteed amount	amo	unt exposure	e exposure	Stage 3 exposure	exposure	guaranteed amount		guaranteed amount	guaranteed amount	exposure exposure	Stage 3 exposure		guaranteed amount		guaranteed amount	9	amount exposure	exposure exp	exposure
129 130 131		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0 0	0	0	0 0	0 -		0 0	0	0	0	0 0	0 0-		0	0 0	0	0	0 (	0	0 -
132 133 134		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0 0	0	0 0	0	0	0 0	0 -		0 0	0	0	0	0 0	0 0-		0	0 0	0	0	0 (	0	0 -
135 136 137	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 0	0	0 0	0	0	0 0	0 -		0 0	0	0	0	0 0	0 0-		0	0 0	0	0	0 (	0	0 -
138 139 140		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																							
141 142 143		Equity Securitisation Other non-credit obligation assets IRB TOTAL		0 0		0 0		0	0 0	0 -		0 0	0	0	0	0	0 0-		0	0 0	0	0	0 0	0	0 -
244		IND TOTAL								<u> </u>	•			Public	guarantees - Adverse Scen	ario							<b>9</b>		<b>J</b>
				Stage 1		Stage 2	31/12/2021 Stag	je 3 Stock of	Stock of	Stock of		Stage 1		Stage 2	31/12/2022 Stage 3	Stock of Stock of	Stock of Courses B		Stage 1		Stage 2	31/12/20	23 Stage 3 Stock of	Stock of Sto	ock of Coverno Batis
Row Num		(mln EUR, %)	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure guara	ich provisions stage 1	for provisions for pro Stage 2	ovisions for Stage 3 exposure	Stage 3 exposure	exposure, of which guaranteed amount	Stage 2 exposure	Which	Stage 3  xposure  guaranteed  amount	provisions for provisions Stage 1 Stage 2 exposure exposure	for provisions for Stage 3	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which provisions for Stage 1 exposure	provisions for provi	coverage Ratio - Stage 3 exposure
145 146 147		Central banks Central governments Institutions				umoum.																			
148 149 150		Corporates  Corporates - Of Which: Specialised Lending  Corporates - 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	0 (	0	0 -
151 152 153	N.A.	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	0	0 0	0 0 -		0	0 0	0	0	0 (	0	0 -
154 155 156		Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME		0 0	J	0 0		U	0 0	U -		0 0	U	0	U	0 0	0 0-		0	0 0	U	U	U (	U	0 -
158 159 160		Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																							
161 162		Other non-credit obligation assets IRB TOTAL		0 0	0	0 0	0	0	0 0	0 -		0 0	0	0	0	0 0	0 0-		0	0 0	0	0	0 0	0	0 -
							31/12/2021							Public	guarantees - Adverse Scen 31/12/2022	nrio						31/12/20	23		
Row			Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure Stage 3	ire, of provisions	Stock of for provisions for pro Stage 2	Stock of ovisions for Stage 3	Coverage Ratio - Stage 3 Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	e	Stage 3 exposure, of which	Stock of Stock of provisions Stage 1 Stage 2	for provisions for Stage 3	tio - Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	Stage 3  stock of provisions for Stage 1	provisions for provi	cck of Sions for Stage 3 exposure
Num  163 164		Central banks Central governments	·	guaranteed amount	·	guaranteed amount	guara amo	nteed		exposure	exposure	guaranteed amount		guaranteed amount	guaranteed amount	exposure exposure	e exposure exposur		guaranteed amount		guaranteed amount	g	amount exposure	exposure exp	exposure exposure
165 166 167		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0 0	0	0	0 0	0 -		0 0	0	0	0	0 0	0 0-		0	0 0	0	0	0 (	0	0 -
168 169 170		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0 0	0	0 0	0	0	0 0	0 -		0 0	0	0	0	0 0	0 0-		0	0 0	0	0	0 (	0	0 -
171 172 173	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 0	0	0 0	0	0	0 0	0 -		0 0	0	0	0	0 0	0 0-		0	0 0	0	0	0 (	0	0 -
174 175 176		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity																							
177 178 179 180		Securitisation Other non-credit obligation assets IRB TOTAL		0 0	)	0 0	0	0	0 0	0 -		0 0	0	0	0	0 0	0 0-		0	0 0	0	0	0 0	0	0 -
														Public	guarantees - Adverse Scen	nrio									
			Stano 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stag exposi	je 3 Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2022 Stage 3 exposure, of	Stock of Stock of	Stock of Coverage R	tio - Stage 1	Stage 1 exposure, of	Stone 2	Stage 2 exposure, of	31/12/20	Stage 3  Kposure, of provisions for	Stock of Sto	ock of Coverage Ratio -
Row Num		(mln EUR, %)	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 3 wh exposure guara	nteed Stage 1		Stage 3 exposure	Stage 1 Stage 1 exposure exposure	which guaranteed amount	Stage 2 exposure	which	Stage 3  xposure  guaranteed  amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure  Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure	which stage 1 exposure		coverage Ratio - Stage 3 exposure  Stage 3
181 182 183		Central banks Central governments Institutions Corporates		0	0	0		0	0	0		0	0	n	0	0 0	0 0-		0	0	0	0	0		01-
185 186 187		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail		0 0	0	0 0		0	0 0	0 -		0 0	0	0	0	0 0	0 0 -		0	0 0	0	0	0 (	0	0 -
188 189 190	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	0	0	0 0	0 -		0 0	0	0	0	0 0	0 0-		0	0 0	0	0	0	0	0 -
191 192 193		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																							
194 195 196		Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																							
197		Other non-credit obligation assets IRB TOTAL		0 0	D	0 0	0	0	0 0	0 -		0 0	0	0	0	0 0	0 0 -		0	0 0	0	0	0 0	0	0 -

EBA EUROPEAN BANKING AUTHORITY

	BA BANKING AUTHORITY		2021 EU-			Bankinter,	S.A.				10	11	12	1	13	14	15	16	17	18	19	20	21	22	
Row Num		(mln EUR, %)	Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria	- Actual	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Public guarar	2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stoc provisi Stag expo
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Bankinter, S.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	123 10 185 11 38 1	7 137 7 33 7 33	7 22 5 47 1 0	7	5 7 7	2	0		1 0 3 1 0 0	1 0	40.28% 60.27% 5.13%		223 159 400 397 0	223 159 297 295 0 0	1,07 <sup>4</sup> 84! 2,319 2,300	3 830 3 67 9 1,85 2 1,840 1 (2)	5 6 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	3 mount  5 5 1 1 1 2 1 0 0 0 0 0	55 4 0 0 0 0 0 0	## A ##	1 1 3 3 0 0	0 0 0 0 0 0	
Row Num			Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	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		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Public guarar 31/12 Stage 2 exposure, of which guaranteed amount	ntees - Actual 2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Sto provisi Sta expo
22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42	SPAIN	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0 4 35 1	0 0 0 3 2 2 5 73	0 0 0 4 4 8 0	7	7 7	0	0			0	5.13%		218 154 385 383 0	219 155 289 287 0 0	1,043 822 2,206 2,196	8 810 2 655 5 1,755 0 1,743	7	5 5 1 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 4 0 0 0 0 0 0	4 3 0 0 0	1 1 3 3 0 0	0 0 0 0 0	
Row			Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Moratoria 31/12/ Stage 2 exposure, of which expired		Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		ntees - Actual 2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Sto provisi Sta
43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63	PORTUGAL	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	123 10 170 10 3 3 395 27	1 1 2 208 1 2 3 438	moratoria  7 22 8 21 3 0	0	moratoria  0  1  0  1  1	0	moratoria  0  0  0  0  0	exposure	1 0 2 0	exposure  1 0	40.28%		5 5 14 14 0 0	4 4 8 8 0 0	33 27 114 113 ()	amount  20 7 2: 4 99 0 (0) (0)	5 (C)	amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	exp
Row Num		(mln EUR, %)	Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	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		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which guaranteed	2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Sto provis Sta expe
64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84	N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	0	0	( )	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	-			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		amount		amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Row Num		(mln EUR, %)	Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12/ Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	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		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		ontees - Actual 2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Sto provis Sta exp
85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105	N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0 0 0		0		0	0			0	-		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

EBA EUROPEAN BANKING AUTHORITY

EBA BANKING AUTHORITY		<b>2</b> 0	  ZT EO-	wide 5		<b>EST: CF</b> Bankinter,	S.A.	K CUV	TD-13	) I A														
		1	2	3	4	5	6 <b>Moratori</b> a	7 ia - Actual	8	9	10	11	12		13	14	15	16	17	Public guara	19 ntees - Actual	20	21	22
Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	2/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1 Stage 2 exposure, of which guaranteed	2/2020 Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure
106 107	Central banks Central governments				moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure					guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure
108 109 110 111	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																							
112 113 114	Institutions Corporates of which: SME	0	0 0		0 0	(	0 0		0	0 (	0	0	0 -		0	0	(		0	0 (0		0 0	0 0	
115 116 117 118	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 0		0 0	(	0 0		0	0 (	0 0	0	0 -		0 0	0 0	(		) ) )	0 0 0			0 0 0	
119 120 121	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																							
123 124 125	Equity Securitisation Other exposures																							
126	Standardised Total	0	0  0	71	0  0		Moratoria	ia - Actual 2/2020	0	0	0		0 -		0	U <sub>I</sub>		)  (	)		ntees - Actual 2/2020	)  (	0	
Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2
127 128	Central banks Central governments				moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure					guaranteed amount	·	guaranteed amount		guaranteed amount	exposure	exposure
129 130 131 132	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																							
133 134 135	Institutions Corporates of which: SME Retail	0	0 0		0 0	(	0 0		0	0 (	0 0	0	0 -		0	0	(		)	0 (			0 0	
137 138 139	of which: SME  Secured by mortgages on immovable property  of which: non-SME	0	0 0		0 0	(	0 0		0	0 (	0 0	0	0 -		0 0	0 0	(		) ) )	0 0			0 0 0	
140 141 142 143	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																							
144 145 146	Equity Securitisation Other exposures						0						0			0							0	
14/	Standardised Total		JI O	7	0  0			a - Actual 2/2020	0	oj (	5		0 -		0	<u> </u>		5	J		ntees - Actual 2/2020	5	<u>,                                    </u>	
Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	which	Stock of provisions for Stage 1	provisions for
148 149	Central banks Central governments				moratoria		moratoria		moratoria	exposure	Stage 2 exposure	exposure	exposure					guaranteed amount		guaranteed amount		guaranteed amount	exposure	Stage 2 exposure
150 151 152 153	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																							
154 155 156	Institutions Corporates of which: SME	0	0 0		0 0	(	0 0		0	0 (	0 0	C	0 -		0	0	(	0 0	)	0 0		0 0	0 0	
157 158 159 160	Retail of which: SME Secured by mortgages on immovable property of which: non-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 0 0	
161 162 163	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																							
165 166 167	Equity Securitisation Other exposures Standardised Total				0		0 0		0	0			0 -			0				0			0	
100	Standardised Fotal							a - Actual 2/2020					۷		of the second	γ <sub>1</sub>					ntees - Actual 2/2020			
Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2
169 170	Central banks Central governments				moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure					amount		amount		guaranteed amount	exposure	exposure
171 172 173 174	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																							
175 176 177 178	Institutions Corporates of which: SME Retail	0	0 0		0 0	(	0 0		0	0 (	0 0	0	0 -		0	0	(		)	0 0			0 0	
179 180 181	of which: SME  Secured by mortgages on immovable property  of which: non-SME	0	0 0		0 0	(	0 0		0	0 (	0	C	0 -		0 0	0 0	(		)	0 0 0		0 0	0 0 0	
182 183 184 185	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																							
186 187 188	Equity Securitisation Other exposures Standardised Total	0			0 0	(	0 0		0	0 (			0 -		0	0				0			0	
103	Otanida disca i otali	U	VI U		ν <sub> </sub>			a - Actual 2/2020		-1	0				U	۷					ntees - Actual 2/2020			
Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2
190 191	Central banks Central governments Regional governments or local authorities				moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure					guaranteed amount		guaranteed amount		amount	exposure	exposure
193 194 195	Public sector entities  Multilateral Development Banks  International Organisations																							
196 197 198 199	Institutions Corporates of which: SME Retail	0	0 0		0 0	(	0 0		0	0 (	0 0	0	0 -		0 0	0 0	(			0 0			0 0	
200 201 202 203	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 0		0 0	(	0 0		0	0 (	0 0	0	0 -		0 0	0 0 0	(			0 0			0 0	
204 205 206	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																							
207 208 209 210	Equity Securitisation Other exposures Standardised Total		0 0		0 0	(	0 0		0	0	) 0		0 -		0	n	-		)	0 (			0	
			J					a - Actual 2/2020	'			,			,	<u> </u>			'		ntees - Actual 2/2020			
Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2
211 212	Central banks Central governments  Regional governments or local authorities	)			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure					guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure
214 215 216	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																							
217 218 219 220	Institutions Corporates of which: SME Retail	0	0 0		0 0	(	0 0		0	0 (	0 0	0	0 -		0	0	(			0 (0			0 0	
220 221 222 223	of which: SME  Secured by mortgages on immovable property  of which: non-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	
224 225 226 227	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																							
228 229 230	Equity Securitisation Other exposures									0										0				
Z31	Standardised Total	0	υ <b>ן</b> 0	<u>'</u>	0	(	<u>oj 0</u>	<u>'</u>	V	<u>v</u> j (	0 إد	<u> </u>	v <u> </u> -	I	0	0	(	) اِد	<u>'</u>	υ <u> </u> (	'	) اِر	0	

EUROPEAN BANKING AUTHORITY		25	26	27	28	29				E	Bankinter, S	.A.		ID-19 S		30	40	41	47	43	44	
					31/12/2021 Stock of			Coverage Ratio -			Mor	atoria - Baseline S 31/12/2022 Stock of	cenario		Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of provisions for	Coverag
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure  80.39%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Sta exp
Bankinter, S.A.	of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Securitisation	2:	32	7	0 (		0 0	4.98%	32	2	6	5 1	0 0	0 0	7.26%	33	3	6	0	1 0	0	
	Other exposures Standardised Total	54	46 1	6	31/12/2021		3 7	85.14%	545	5 1	Mor	9 1 atoria - Baseline S 31/12/2022	cenario	7 8	87.26%	545	5 1	5	31/12/2023	4 7	8	
	(min EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cover S ex
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
SPAIN	Corporates of which: SME Retail of which: SME		4	0 (	0 (		0 0	39.66%	4	1	0	0	0 (	0 0	39.88%	(	4	0	0	0 0	0	-
	Secured by mortgages on immovable property  of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Securitisation  Other exposures		29	7	0 (		0 0	4.99%	29		6	0	0 (	0 0	7.29%		0	6	0	0 0	0	
	Standardised Total		74	7	31/12/2021	Charles 6		21.23%	75		6 Mor	atoria - Baseline S 31/12/2022			22.86%	75	5	6	31/12/2023		0	
	Central banks Central governments Regional governments or local authorities Public sector entities	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	Cove
	Multilateral Development Banks International Organisations Institutions Corporates of which: SME	13	37	0 4	4 1	L	0 3	74.07%	137	7	0	4	1 (	0 3	80.39%	137	7	0	4	1 0	3	}
PORTUGAL	Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)  Equity Securitisation	20	3	0	0 (		0 0	0.00%	3	3	0	0	0 0	0 0	0.00%	205	3	0	0	0 0	0	
	Other exposures Standardised Total		50	5	31/12/2021 Stock of	Stock of	Stock of provisions for	112.88%  Coverage Ratio -	449		5 Mor	atoria - Baseline S 31/12/2022 Stock of	Cenario  Stock of provisions for	Stock of provisions for	111.77%  Coverage Ratio -		8	5	7 31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Cove
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e
	International Organisations Institutions Corporates of which: SME Retail		0	0 (	0 (		0 0	-	0		0	0	0 (	0 0	-		0 0	0	0	0 0	0	-
N.A.	of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		0	0	0 (		0 0	-	0		0	0	0 (	0 0	-		0	0	0	0 0	0	-
	Other exposures Standardised Total		0	0	0 (		0 0	-	0		0 Mor	0 atoria - Baseline S 31/12/2022		0 0	-		0	0	0 21/12/2022	0 0	0	-
	(min EUR,  Central banks Central governments	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	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	Cove
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		0	0	0 (		0 0	-	0		0	0	0 (	0 0	-		0	0	0	0 0	0	
N.A.	of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk		0	0 (	0 (		0 0	-	0		0	0	0 (	0 0	-	(	0	0	0	0 0	0	-
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0	0	0 (		0 0	-	0		0	0	0 (	0 0	-	(	0	0	0	0 0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA Bankinter, S.A. Moratoria - Baseline Scenario 31/12/2022 31/12/2021 31/12/2023 Stock of Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure (mln EUR, %) **Central banks Multilateral Development Banks** International Organisations Institutions
Corporates
of which: SME
Retail of which: SME Claims on institutions and corporates with a ST credit assessment Other exposures
Standardised Total Moratoria - Baseline Scenario 31/12/2021 31/12/2022 Stock of provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure Stock of Stock of provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure (mln EUR, %) Public sector entities Institutions
Corporates
of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Claims on institutions and corporates with a ST credit assessment Equity Securitisation 31/12/2021 31/12/2022 **Multilateral Development Banks** Institutions
Corporates
of which: SME Retail of which: SME Items associated with particularly high risk Claims on institutions and corporates with a ST credit assessment Moratoria - Baseline Scenario 31/12/2021 31/12/2022 31/12/2023 Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure Stock of provisions for Stage 3 International Organisations
Institutions
Corporates
of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Claims on institutions and corporates with a ST credit assessment Moratoria - Baseline Scenario 31/12/2021 31/12/2022 31/12/2023 Central governments Public sector entities **Multilateral Development Banks** of which: SME Retail Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Claims on institutions and corporates with a ST credit assessment Moratoria - Baseline Scenario 31/12/2021 31/12/2022 31/12/2023 Stage 1 Stage 2 Stage 3 Stage 1 exposure Stock of provisions for exposure Stage 1 exposure Stage 1 exposure Stage 2 exposure Stage 2 exposure Stage 3 exposure Stage 3 exposure Stage 3 exposure Stage 1 Stage 2 Stage 3 Exposure Stage 1 Stock of provisions for Stage 2 Exposure Stage 1 Exposure Stage 1 Exposure Stage 1 Exposure Stage 2 Exposure Stage 3 Exposure Exposure Stage 3 Exposure Exposure Stage 3 Exposure Exposure Stock of provisions for Stage 3 Exposure Exposure Stage 3 Exposure Expos Central governments Public sector entities

of which: SME

of which: SME

Items associated with particularly high risk

Collective investments undertakings (CIU)

Claims on institutions and corporates with a ST credit assessment

Retail

### 2021 EU-wide Stress Test: Credit risk COVID-19 STA

BANKING												o wide	: Su ess i	Bankinter, S.		K COVI	<b>D</b> 133	17										
		46	47 4	49	50	51	52	53	54	55	57	58	59	60	61 - Baseline Scenario	62	63	64	65	66	67	68	69	70	71	72 73	7	4 75
Row Num	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	ge 2 exposu osure guarar amo	e 2 ire, of Stage 3 ch exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	erage Ratio - Stage 3 exposure	ge 1 exposure, which guarante amount	of Stage 2 ed exposur	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	2/2022 Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3 xposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage exposure exposu	for provision	ons for Stage 3
Bankinter, S.	International Organisations Institutions Corporates of which: SME Retail	1,067 2,308	1,854 1	7 3 0	5 1 2 1	12 9 10 1 0 0	2	0	2 1 0	20.29% 8.67% 4.30%	1,062 2,297 1	833 1,844	6 4 3	4 18 3 21 0 0	14	3 4	0	3	20.95% 14.64% 9.64%	1,054 2,283	1,826 1	5	4	26	21 27 0	3 4 0	0 1 0	6 24.74% 7 21.93% 0 16.44%
17 18 19 20 21	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	3,376	2,692 Stage 1	10 Stag	e 2	12/2021 Stage 3	4 Stock of	0 Stock of	Stock of Cove	14.89%	3,359 Stage 1	2,677	Stage 2	7 2,566  Public guarantees 31/12	Stage 3	7 Stock of	0 Stock of	7 Stock of	0.27%	3,337	2,653 Stage 1	11	Stage 2		Stage 3	0 Stock of Stock of	1 Stoc	14 23.13% k of
22 23 24 25 26	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure	exposure, of which guaranteed amount	ge 2 exposu whi guarar amo	ch exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	COVE	Stage 3 exposure	ge 1 exposure, which guarante amount	ed exposur	2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure g	xposure, of which guaranteed amount	provisions for Stage 1 Stage exposure exposu	for provision	ons for
27 28 29 30 31 32 33 34 35 36 37	Institutions Corporates    of which: SME  Retail    of which: SME  Secured by mortgages on immovable property    of which: non-SME  Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	1,037 2,196	1,755 1	7 2 0	5 1 1 1	11 9 10 1 0 0	2	0	1 0	18.90% 7.52% 4.30%	1,032 2,186	809 1,755 1	0 0	4 17 1 20 0 0	14	4	0	3	19.62% 13.86% 9.64%	1,024 2,173	1,739 1	0	1 0	25 33 0	20 26 0	2 4 0	0	6 23.80% 7 21.47% 0 16.44%
38 39 40 41 42	Collective investments undertakings (CIU)  Equity Securitisation Other exposures Standardised Total	3,234	2,569  Stage 1 exposure, of	9 Stag exposu	e 2 ire, of	21 10 12/2021 Stage 3 exposure, of		Stock of	neovicione for	13.58% erage Ratio -	3,219  Stage 1 exposure,	of	Stage 2	31/12	2,565  - Baseline Scenario 2/2022 Stage 3 exposure, of	Stock of			0.24%  Coverage Ratio -	3,199	2,543  Stage 1 exposure, of	7 Stage 2	Stage 2 exposure, of	31/12/202 Stage 3	46 23 Stage 3 xposure, of	Stock of Stock of provisions for provisions		
Num  43 44 45 46 47 48 49 50	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Stage 1 exposure  30	which guaranteed amount Starexpo	ge 2 whi guarar amo	ch exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure  Stage 3 exposure  46.15%	ge 1 which guarante amount	ed exposur	re which guaranteed amount	Stage 3 exposure  0 1	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3	which guaranteed amount	Stage 1 Stage exposure exposu	Stag	Olis IOI Chara 2
52 53 54 55 56 57 58 59 60 61 62 63	Retail	112	99	1	1	0 0 0	0	0	0 -	42.16%	111	0 112	2 2	2 1	1	0	0	0 -	41.39%	109	110	3	3	2	2	0	0	1 40.48%
Row Num 64 65	Central banks Central governments  Regional governments	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	ge 2 exposu osure guaran amo	e 2 ire, of ch stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		erage Ratio - Stage 3 exposure	ge 1 exposure, which guarante amount	of Stage 2 ed exposur	Stage 2	Stage 3 exposure	- Baseline Scenario 2/2022 Stage 3 exposure, of which guaranteed amount	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 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	exposure g	Stage 3 xposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage exposure exposu	for provision Stag	ons for Stage 3
66 67 68 69 70 71 72 73 74 75 76 77 78 79	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0	0	0 0	0	0	0 -		0	0	0 (	0 0 0 0 0 0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 - 0 - 0 -
81 82 83 84	Equity Securitisation Other exposures Standardised Total	0	Stage 1 exposure, of	0 Stag	e 2	12/2021 Stage 3 exposure, of	0 Stock of	Stock of	Stock of Cove	erage Ratio -	Stage 1 exposure,	0 of Grant	Stage 2	31/12	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	0	Stage 1 exposure, of	0	Stage 2 exposure, of	31/12/202	0 23 Stage 3 xposure, of	Stock of Stock of		
Num  85 86 87 88 89 90 91	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Stage 1 exposure	exposure, of which guaranteed amount	ge 2 whi osure guarar amo		exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure  Sta	ge 1 which guarante amount		2 exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure g	which guaranteed amount	provisions for Stage 1 Stage exposure exposu		ye 3 Stage 3
92 93 94 95 96 97 98 99 100 101 102	Corporates     of which: SME  Retail     of which: SME  Secured by mortgages on immovable property     of which: non-SME  Items associated with particularly high risk Covered bonds  Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0	0	0 0	0	0	0 - 0 -		0	0	0 0	0 0 0 0	0	0	0	0 -		0	0	0	0	0	0	0	0 0 0	0 - 0 -
103 104 105	Equity Securitisation Other exposures Standardised Total	0	0	0	0	0 0	0	0	0 -		0	0	0 (	0 0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -

		46	47 48	49	50	51	52	53	54 55	56 57	58	Bankinter, S.A.	61 6	2 63	64	65	66	57 68	69	70	71	72 73	74	75
					31/12	12/2021						Public guarantees - Ba	22							31/12/202				
Row Num		exposure	Stage 1 exposure, of which guaranteed		f Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	io - Stage 1 exposure, exposure guarante	of Stage 2 exposure	age 2 sure, of hich anteed Stage 3 exposure	Stage 3  xposure, of  which yuaranteed amount  Stage  Stoc provision provisi	ons for provisions	f Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 expo xposure guar	ge 1 sure, of Stage 2 nich exposure	Stage 2 exposure, of which guaranteed		xposure, or pro	Stock of Stock of provisions Stage 1 Stage exposure exposure	Stock of for provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106 107 108 109	Central banks Central governments Regional governments or local authorities Public sector entities	%)	amount	amount		guaranteed amount	exposure	exposure	exposure exposure	guarante	d gua	nount	amount expo	sure exposur	e exposure	exposure	am	ount	amount	g	amount e	exposure exposu	e exposure	exposure
110 111 112	Multilateral Development Banks International Organisations Institutions																							
113 114 115	Corporates of which: SME  Retail 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	0	0	0	0 0	0 -
116 117 118 119	of which: SME  Secured by mortgages on immovable property  of which: non-SME  Items associated with particularly high risk	0	0	0	0 0	0 0	0	0	0 -	0	0 0	0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 0	0 -
120 121 122	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																							
123 124 125	Equity Securitisation Other exposures																				0			
126	Standardised Total	U	U	U <sub>I</sub>	0 0	0  0	)  0	U	0 -	U	0  0	Public guarantees - Ba		U <sub>I</sub>	0  0	-	0	U	0  0	U <sub> </sub>	U <sub>I</sub>	U	0 0	0 -
Row		Stage 1	Stage 1 exposure, of Stage	Stage 2 exposure, of which guaranteed	31/12 f Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of Coverage Rate	Stage 1 Stage 1	of Stage 2	31/12/20 age 2 sure, of Stage 3 chich exposure	Stage 3	k of Stock o	f Stock of provisions for	Coverage Ratio -	Stage 1	ge 1 sure, of Stage 2	Stage 2 exposure, of which guaranteed amount	31/12/202 Stage 3	Stage 3	Stock of Stock of provisions	Stock of for provisions for	Coverage Ratio -
<b>Num</b> 127	(mln EUR,	exposure 9	exposure, of which stage expose expose amount	guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	o - Stage 1 exposure, which guarante	Stage 2  d exposure gual	sure, of Stage 3 exposure nount	xposure, of provision stage provision which stage provision stage provision stage provision provis	k of Stock of provisions je 1 Stage 2 sure exposur	f Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 expo xposure guar an	ge 1 sure, of Stage 2 nich exposure ount	guaranteed amount	Stage 3 exposure g	xposure, of prowing which uaranteed amount	Stock of Stock of provisions for Stage 1 Stage sexposure exposure	f Stock of for provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
128 129 130	Central governments Regional governments or local authorities Public sector entities																							
131 132 133 134	Multilateral Development Banks International Organisations Institutions Corporates	0	0	0	0 0	0 0		0	0 -	0	0 0	0 0	0	0	0	-	0	0	0 0	0	0	0	0 0	0 -
135 136 137 <b>N.A.</b>	of which: SME  Retail  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	0	0	0	0 0	0 -
138 139 140	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0 0	0 0	0	0	0 -	0	0 0	0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 0	0 -
141 142 143	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																							
144 145 146	Equity Securitisation Other exposures Standardised Total	0	0	0	0 0	0 0	0	0	0 -	0	0 0	0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 0	0 -
		3	=1			12/2021	·	<u> </u>		<u> </u>	,	Public guarantees - Ba		- 1	,				. "	31/12/202	)3		,	
Row Num		exposure	Stage 1 exposure, of Stage which exposu	ure	f Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure which guarante	of Stage 2 exposure	age 2 sure, of Stage 3 hich	Stage 3  xposure, of provision Stage	ons for provisions	f Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 expo xposure guar	ge 1 sure, of Stage 2 nich exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 xposure, of which	Stock of Stock of provisions Stage 1 Stage exposure exposure	Stock of for provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148 149	Central banks Central governments		amount	amount		guaranteed amount	exposure	exposure	exposure	amount		nount	juaranteed expo	sure exposur	e exposure	CAPOSUIC		ount	amount	9	amount	exposure exposu	e exposure	Схрозигс
150 151 152	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																							
153 154 155 156	Institutions Corporates 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	0	0	0 0	0 -
157 158 159 <b>N.A.</b>	Retail of which: SME Secured by mortgages on immovable property	0	0	0	0 0	0 0	0 0	0	0 -	0	0 0	0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 0	0 -
160 161 162	of which: non-SME  Items associated with particularly high risk  Covered bonds																							
163 164 165	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																							
167 168	Other exposures Standardised Total	0	0	0	0 0	0 0	0	0	0 -	0	0 0	0 0	0	0	0 0	-	0	0	0 0	0	0	0	0 0	0 -
			Stage 1	Stage 2	31/12	12/2021 Stage 3				Stage 1	St	Public guarantees - Ba 31/12/20 age 2	22 Stage 2				St	ne 1	Stage 2	31/12/202	Stage 3			
Row Num	Cools FUD	Stage 1	exposure, of Stage	OVEROCITED OF	f Stage 3	exposure, of which	Stock of	Stock of	Stock of Coverage Rat	Stage 1 io - exposure,	of Stage 2 expo	sure, of	Stage 3 xposure, of which	k of Stock o	f Stock of	Coverage Ratio -	expo	ge 1 sure, of	Stage 2		Stage 3	Stock of Stock of	Stock of	Coverage Ratio - Stage 3 exposure
100	(mln EUR,	exposure	guaranteeu	guaranteed	Stage 3 exposure	which guaranteed amount	provisions for     Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	or Stage 1 exposure, which guarante	Stage 2 exposure gua	sure, of Stage 3 exposure	juaranteed expo	je 1 Stage 2 sure exposur	for provisions for Stage 3 e exposure	Stage 3 exposure	Stage 1 expo xposure guar	sure, of nich anteed ount	exposure, of which guaranteed	Stage 3 exposure g	which pro	ovisions for provisions Stage 1 Stage : exposure exposure	Stage 3 e exposure	exposure
170 171	Central banks Central governments Regional governments or local authorities	exposure	guaranteed amount	guaranteed amount	exposure	which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	exposure guarante	d exposure gual	chich exposure exposure	xposure, of which staguaranteed expo	ons for provisions ge 1 Stage 2 sure exposur	Stage 3 e exposure	Stage 3 exposure	xposure guar	stage 2 exposure ount	exposure, of which guaranteed amount	Stage 3 exposure g	xposure, of pro which luaranteed amount	Stock of Stock of provisions for Stage 1 Stage exposure exposure	f Stock of for provisions for Stage 3 exposure	exposure
170 171 172 173 174	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	exposure	guaranteeu	guaranteed	exposure	which guaranteed amount		stage 2 exposure	provisions for Stage 3 exposure	exposure which guarante amount	d exposure gual	chich exposure exposure	juaranteed expo	ge 1 Stage 2 exposur	Stage 3 exposure	Stage 3 exposure	xposure guar	Stage 2 exposure ount	exposure, of which guaranteed amount	Stage 3 exposure g	which programmed amount	ovisions for provisions Stage 1 Stage exposure exposure	Stage 3 e exposure	exposure
170 171 172 173 174 175 176 177	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	exposure	guaranteeu	guaranteed	0 0 0 0 0	which guaranteed amount  0 0 0		stage 2 exposure  0	provisions for Stage 3 exposure  0 -	exposure which guarante amount 0	d exposure gual ar	o o o	ouaranteed expo	ge 1 Stage 2 exposure  0 0	Stage 3 exposure  0 0 0	Stage 3 exposure e	stage 1 w guar am	Stage 2 exposure  ount  0	exposure, of which guaranteed amount  0 0 0	Stage 3 exposure g	which which amount o	ovisions for Stage 1 Stage exposure exposure	o 0 0	exposure  0 -
170 171 172 173 174 175 176 177 178 179 180	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	exposure	guaranteeu	guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	which guaranteed amount  0 0 0  0 0		o  O  O	provisions for Stage 3 exposure  0 - 0 - 0 -	exposure which guarante amount  0  0  0	d exposure gual ar	o o o o o o o o o o o o o o o o o o o	o  O  O  O	o Stage 2 exposure  0 0 0	Stage 3 exposure  0 0 0 0 0	Stage 3 exposure e	o o o o	Stage 2 exposure  ount  0  0	exposure, of which guaranteed amount  0 0 0 0 0 0 0	Stage 3 exposure  g  0  0	which luaranteed amount 0	ovisions for Stage 1 Stage exposure exposure  0 0 0	o o o	exposure  0 - 0 - 0 -
170 171 172 173 174 175 176 177 178 179 180 181 182 183 184	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	exposure	guaranteeu	guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	which guaranteed amount  0 0 0  0 0  0 0		o  O  O	provisions for Stage 3 exposure  0 - 0 -	exposure which guarante amount	d exposure gual ar	o o o o	o O	o Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0	Stage 3 exposure  exposure	stage 1 w guar am	Stage 2 exposure  ount  0  0  0	exposure, of which guaranteed amount  0 0 0  0 0 0	Stage 3 exposure  g  0  0	which suaranteed amount 0	ovisions for Stage 1 exposure exposure  0 0 0	o o o	exposure  0 - 0 -
170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	exposure	guaranteeu	guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	which guaranteed amount  0 0 0  0 0 0		o  O  O	provisions for Stage 3 exposure  0 -  0 -	exposure which guarante amount	d exposure gual ar	O O O O	o O O O O O O O O O O O O O O O O O O O	o Stage 2 exposure  0 0 0	Stage 3 exposure  0 0 0 0 0	Stage 3 exposure  exposure	o o o o o o o o o o o o o o o o o o o	Stage 2 exposure  ount  0  0  0	exposure, of which guaranteed amount  0 0 0 0 0 0 0	Stage 3 exposure  g  0  0	which luaranteed amount 0	ovisions for Stage 1 Stage exposure over a stage of the s	o o o	exposure  0 - 0 - 0 -
170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	exposure	guaranteeu	guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0		o  O  O  O  O  O	provisions for Stage 3 exposure  0 - 0 - 0 - 0 - 0 -	exposure which guarante amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guarantees - Ba	0	o Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0	Stage 3 exposure  exposure	o o o o o o o o o o o o o o o o o o o	O O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  g  0  0  0  0	which luaranteed amount  0  0  0	ovisions for Stage 1 exposure  0 0 0 0	o o o o o o o o o o o o o o o o o o o	exposure  0 - 0 - 0 - 0 - 0 -
170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	%) ехрозите (с)	o  O  O  Stage 1	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount  0 0 0  0 0  0 0  12/2021  Stage 3 exposure, of		Stage 2 exposure  0 0 0 0 Stock of	Stage 3 exposure  Stage 3 exposure  O -  O -  O -  O -  O -  Coverage Rate	amount  0  0  0  0  Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 seline Scenario 22 Stage 3	0 0 0 0 0 Stock of provisions	0 0 0	Coverage Ratio -	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 Stock of ovisions for provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR,	Stage 1 exposure	o o o	guaranteed amount  0  0  0  Stage 2 exposure, of which	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount  0 0 0  0 0 0  0 0 0  12/2021  Stage 3	Stage 1 exposure	Stage 2 exposure  0 0 0 0	Stage 3 exposure  Stage 3 exposure  O -  O -  O -  O -	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 seline Scenario 22 Stage 3 Stoce	0 0 0 0 0 Stock of provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 Stage 1 xposure  Staguar	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 Stage 3 xposure, of pro	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 - 0 - 0 - Coverage Ratio - Stage 3 exposure
109 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189   Row Num  190 191 192 193	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure	O  Stage 1 exposure, of which guaranteed  Stage 2 exposure exposure	guaranteed amount  0  0  0  0  Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount  0 0 0 0 0 0 0 0 0 12/2021 Stage 3 exposure, of which	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 Stock of provisions for	Stage 3 exposure  Stage 3 exposure  O -  O -  O -  O -  O -  Coverage Rate	o  O  Stage 1 exposure  Stage 1 exposure  which guarante	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 seline Scenario 22 Stage 3	0 0 0 0 0 Stock of provisions	0 0 0	Coverage Ratio -	0 0 0 0 Stage 1 xposure  Staguar	ount  0  0  0  0  0  sure, of nich enteed  Stage 2 exposure	amount  0 0 0  0 0  0 0  0 0  Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 Stock of ovisions for provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
109 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189   Row Num  190 191 192 193 194 195 196	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Stage 1 exposure	O  Stage 1 exposure, of which guaranteed  Stage 2 exposure exposure	guaranteed amount  0  0  0  0  Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount  0 0 0 0 0 0 0 0 0 12/2021 Stage 3 exposure, of which	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 Stock of provisions for	Stage 3 exposure  Stage 3 exposure  O -  O -  O -  O -  O -  Coverage Rate	o  O  Stage 1 exposure  Stage 1 exposure  which guarante	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 seline Scenario 22 Stage 3	0 0 0 0 0 Stock of provisions	0 0 0	Coverage Ratio -	0 0 0 0 Stage 1 xposure  Staguar	ount  0  0  0  0  0  sure, of nich enteed  Stage 2 exposure	amount  0 0 0  0 0  0 0  0 0  Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 Stock of ovisions for provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
180 181 182 183 184 185 186 187 188 189   Row Num  190 191 192 193 194 195 196 197 198 199	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	Stage 1 exposure	O  Stage 1 exposure, of which guaranteed  Stage 2 exposure exposure	guaranteed amount  0  0  0  0  Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount  0 0 0 0 0 0 0 0 0 12/2021 Stage 3 exposure, of which	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 Stock of provisions for	Stage 3 exposure  Stage 3 exposure  O -  O -  O -  O -  O -  Coverage Rate	o  O  Stage 1 exposure  Stage 1 exposure  which guarante	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 seline Scenario 22 Stage 3	0 0 0 0 0 Stock of provisions	0 0 0	Coverage Ratio -	0 0 0 0 Stage 1 xposure  Staguar	ount  0  0  0  0  0  sure, of nich enteed  Stage 2 exposure	amount  0 0 0  0 0  0 0  0 0  Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 Stock of ovisions for provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
169	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SME	Stage 1 exposure	O  Stage 1 exposure, of which guaranteed  Stage 2 exposure exposure	guaranteed amount  0  0  0  0  Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount  0 0 0 0 0 0 0 0 0 12/2021 Stage 3 exposure, of which	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 Stock of provisions for	Stage 3 exposure  Stage 3 exposure  O -  O -  O -  O -  O -  Coverage Rate	o  O  Stage 1 exposure  Stage 1 exposure  which guarante	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 seline Scenario 22 Stage 3	0 0 0 0 0 Stock of provisions	0 0 0	Coverage Ratio -	0 0 0 0 Stage 1 xposure  Staguar	ount  0  0  0  0  0  sure, of nich enteed  Stage 2 exposure	amount  0 0 0  0 0  0 0  0 0  Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 Stock of ovisions for provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
180 181 182 183 184 185 186 187 188 189   Row Num  190 191 192 193 194 195 196 197 198 199	Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Stage 1 exposure	O  Stage 1 exposure, of which guaranteed  Stage 2 exposure exposure	guaranteed amount  0  0  0  0  Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount  0 0 0 0 0 0 0 0 0 12/2021 Stage 3 exposure, of which	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 Stock of provisions for	Stage 3 exposure  Stage 3 exposure  O -  O -  O -  O -  O -  Coverage Rate	o  O  Stage 1 exposure  Stage 1 exposure  which guarante	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 seline Scenario 22 Stage 3	0 0 0 0 0 Stock of provisions	0 0 0	Coverage Ratio -	0 0 0 0 Stage 1 xposure  Staguar	ount  0  0  0  0  0  sure, of nich enteed  Stage 2 exposure	amount  0 0 0  0 0  0 0  0 0  Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 Stock of ovisions for provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
180 181 182 183 184 185 186 187 188 189   Row Num  190 191 192 193 194 195 196 197 198 199	Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	Stage 1 exposure	O  Stage 1 exposure, of which guaranteed  Stage 2 exposure exposure	guaranteed amount  0  0  0  0  Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount  0 0 0 0 0 0 0 0 0 12/2021 Stage 3 exposure, of which	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 Stock of provisions for	Stage 3 exposure  Stage 3 exposure  O -  O -  O -  O -  O -  Coverage Rate	o  O  Stage 1 exposure  Stage 1 exposure  which guarante	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 seline Scenario 22 Stage 3	0 0 0 0 0 Stock of provisions	0 0 0	Coverage Ratio -	0 0 0 0 Stage 1 xposure  Staguar	ount  0  0  0  0  0  sure, of nich enteed  Stage 2 exposure	amount  0 0 0  0 0  0 0  0 0  Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 Stock of ovisions for provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
180 181 182 183 184 185 186 187 188 189   Row Num  190 191 192 193 194 195 196 197 198 199	Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Stage 1 exposure	O  Stage 1 exposure, of which guaranteed  Stage 2 exposure exposure	guaranteed amount  0  0  0  0  Stage 2 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount  0 0 0  0 0 0  0 0 0  12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0 0	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 Stock of provisions for	Stage 3 exposure  Stage 3 exposure  O -  O -  O -  O -  O -  Coverage Rate	o  O  Stage 1 exposure  Stage 1 exposure  which guarante	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 seline Scenario 22 Stage 3 xposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 Stock of provisions	0 0 0	Coverage Ratio -	0 0 0 0 Stage 1 xposure  Staguar	ount  0  0  0  0  0  sure, of nich enteed  Stage 2 exposure	amount  0 0 0  0 0  0 0  0 0  Stage 2 exposure, of which guaranteed	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 Stock of ovisions for provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
180 181 182 183 184 185 186 187 188 189   Row Num  190 191 192 193 194 195 196 197 198 199	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entitles Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1  O  Stage 1  exposure, of which guaranteed amount   Stage 1  O  Stage 1  O  Stage 1  O  Stage 2  O  Stage 3  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure, of which guaranteed amount  0  0  0  0  0  Stage 2 exposure, of which guaranteed amount  0  0  0  1  1  1  1  1  1  1  1  1  1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  Stage 3 exposure  O - O - O - O - O - O - O - O - O - O	O Stage 1 exposure which guarante amount o o o o o o o o o o o o o o o o o o o	o o o o o o o o o o o o o o o o o o o	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 seline Scenario  22 Stage 3 xposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure  exposure  Coverage Ratio - Stage 3 exposure	O O O O O O O O O O O O O O O O O O O	ge 1 Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O  O  O  O  O  O  O  O  O  O  O  O  O	O  Stock of ovisions for Stage 1 exposure exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure  0
180 181 182 183 184 185 186 187 188 189   Row Num  190 191 192 193 194 195 196 197 198 199	Central povernments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortages on immovable property of which son-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, Central banks Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 exposure, of which guaranteed amount   Stage 1  O  O  O  O  O  O  O  O  O  O  O  O  O	O  Stage 2 exposure, of which guaranteed amount  0  0  Stage 2 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount  0 0 0  0 0 0  0 0 0  12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0  12/2021  Stage 3 exposure, of which guaranteed amount	Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  0 0 0 0 Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure  O - O - O - O - O - O - O - O - O - O	O Stage 1 exposure which guarante amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o o o o o o o o o o o o o o o o o o o	O O O O O O O O O O O O O O O O O O O	0  Seline Scenario  22  Stage 3  xposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	o o o o o o o o o o o o o o o o o o o	O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure	O  Stage 1  xposure  Stage 1  xposure  Stage 1  w guar  am  O  O  O  O  O  O  O  O  O  O  O  O  O	ge 1 sure, of stage 2 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O  O  O  O  O  O  O  O  O  O  O  O  O	O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
180 181 182 183 184 185 186 187 188 189   Row Num  190 191 192 193 194 195 196 197 198 199	Central banks Central povernments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which in saccolated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments or local authorities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: some Corporates Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR,  Central banks Central governments Regional governments R	Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  Stage 3 exposure  O - O - O - O - O - O - O - O - O - O	o Stage 1 exposure which guarante amount o o o o o o o o o o o o o o o o o o o	o o o o o o o o o o o o o o o o o o o	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 seline Scenario  22 Stage 3 xposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure  exposure  Coverage Ratio - Stage 3 exposure	O  Stage 1  xposure  Stage 1  xposure  Stage 1  w guar  am  O  O  O  O  O  O  O  O  O  O  O  O  O	ge 1 Sure, of nich anteed count   O  Stage 2 exposure  O  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O  O  O  O  O  O  O  O  O  O  O  O  O	O  Stock of ovisions for Stage 1 exposure exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure  0
Row Num  Row Num  190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210  Row Num  211 212 213 214 215 216 217 218 219 220	Central povernments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments and some some some some some some some some	Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  Stage 3 exposure  O - O - O - O - O - O - O - O - O - O	o Stage 1 exposure which guarante amount o o o o o o o o o o o o o o o o o o o	o o o o o o o o o o o o o o o o o o o	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 seline Scenario  22 Stage 3 xposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure  exposure  Coverage Ratio - Stage 3 exposure	O  Stage 1  xposure  Stage 1  xposure  Stage 1  w guar  am  O  O  O  O  O  O  O  O  O  O  O  O  O	ge 1 Sure, of nich anteed count   O  Stage 2 exposure  O  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O  O  O  O  O  O  O  O  O  O  O  O  O	O  Stock of ovisions for Stage 1 exposure exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure  0
180 181 182 183 184 185 186 187 188 189   Row Num  190 191 192 193 194 195 196 197 198 199	Central powernments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SNE Retail of which: SNE Secured by mortgages on immovable property of which: onn-SME Items associated with particularly high risk Covered bonds Coliective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Corporates of which: SNE Retail Other exposures Standardised Total  Corporates of which: SNE Retail of which: SNE Retail of which: SNE Retail of which: SNE Secured by mortgages on immovable property of which: SNE Retail Of which: SNE Secured by mortgages on immovable property of which: SNE Secured by mortgages on immovable property of which: snn-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Colective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, Central banks Central powernments Regional governments or local authorities Regional governments Regional governments or local authorities Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Colective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  Stage 3 exposure  O - O - O - O - O - O - O - O - O - O	o Stage 1 exposure which guarante amount o o o o o o o o o o o o o o o o o o o	o o o o o o o o o o o o o o o o o o o	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 seline Scenario  22 Stage 3 xposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure  exposure  Coverage Ratio - Stage 3 exposure	O  Stage 1  xposure  Stage 1  xposure  Stage 1  w guar  am  O  O  O  O  O  O  O  O  O  O  O  O  O	ge 1 Sure, of nich anteed count   O  Stage 2 exposure  O  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O  O  O  O  O  O  O  O  O  O  O  O  O	O  Stock of ovisions for Stage 1 exposure exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure  0
Row Num  Row Num  190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210  Row Num  211 212 213 214 215 216 217 218 219 220	Central powernments Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: some Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Corporates of which: SME Retail retail some secondary of which: SME Retail Retail R	Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  Stage 3 exposure  O - O - O - O - O - O - O - O - O - O	o Stage 1 exposure which guarante amount o o o o o o o o o o o o o o o o o o o	o o o o o o o o o o o o o o o o o o o	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 seline Scenario  22 Stage 3 xposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure  exposure  Coverage Ratio - Stage 3 exposure	O  Stage 1  xposure  Stage 1  xposure  Stage 1  w guar  am  O  O  O  O  O  O  O  O  O  O  O  O  O	ge 1 Sure, of nich anteed count   O  Stage 2 exposure  O  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O  O  O  O  O  O  O  O  O  O  O  O  O	O  Stock of ovisions for Stage 1 exposure exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure  0
Row Num  Row Num  190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210  Row Num  211 212 213 214 215 216 217 218 219 220	Central banks Central povernments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: sons-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Corporates of which: SME Retail of which: SME Resial Secured by mortgages on immovable property of which: SME Resial of which: SME Retail of which: SME Secured by mortgages on immovable property of which: sons-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR,  Central banks Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Covered bonds Claims on institutions Institutions Corporates of which: SME Retail of which: SME	Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  Stage 3 exposure  O - O - O - O - O - O - O - O - O - O	o Stage 1 exposure which guarante amount o o o o o o o o o o o o o o o o o o o	o o o o o o o o o o o o o o o o o o o	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 seline Scenario  22 Stage 3 xposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o O O O O O O O O O O O O O O O O O O O	O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure  exposure  Coverage Ratio - Stage 3 exposure	O  Stage 1  xposure  Stage 1  xposure  Stage 1  w guar  am  O  O  O  O  O  O  O  O  O  O  O  O  O	ge 1 Sure, of nich anteed count   O  Stage 2 exposure  O  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O  O  O  O  O  O  O  O  O  O  O  O  O	O  Stock of ovisions for Stage 1 exposure exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure  0

Other exposures
Standardised Total

EBA EUROPEAN BANKING AUTHORITY											Е	Bankinter, S.										
		76	77	78	79 <b>31/12/2021</b>	80	81	82	83	84		86 atoria - Adverse So 31/12/2022		88	89	90	91	92	93 <b>31/12/2023</b>	94	95	96
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	UR, %)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
3 4 5	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	,																				
7 8 9	Institutions Corporates of which: SME		137	4	4	2	0	114.45%	137	0	)	4	2 (	5	128.57%	137		0	4 2	0		127.95%
Bankinter, S.A.	Retail of which: SME Secured by mortgages on immovable property of which: non-SME		236	6	4 1	3	3	121.85%	232	9		5 1	5	1 6	7.26%	231		9	5 16	4	6	93.03%
15 14 15 16	Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment		32			1	I V	7.47%	32	0					7.2070	J				1		7.00%
17 18 19	Collective investments undertakings (CIU) Equity Securitisation																					
21	Other exposures Standardised Total		545	17	8 1	7	8	9 116.30%	545	16	Mor	9 20 atoria - Adverse So	cenario	11	116.72%	545	1	5 1	21	9	11	105.37%
					31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of provisions for	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of provisions for	Coverage Ratio -
Row Num	(min El	Stage 1 exposure UR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
22 23 24 25	Central banks Central governments Regional governments or local authorities Public sector entities																					
26 27 28	Multilateral Development Banks International Organisations Institutions																					
29 30 31	Corporates of which: SME Retail		4	0	0	0	0 (	0 - 42.49%	0	0		0	0 0	0 0	45.20%	(	) 	0	0 0	0	0	42.59%
32 33 34 25	of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk		29	7	0	0	1 (	7.49%	29	6	5	0	0 1	L C	7.29%	30		6	0 0	1	(	7.11%
36 37 38	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
39 40 41	Equity Securitisation Other exposures																					
42	Standardised Total		74	7	1	1	1	23.88%	75	6	Mora	1 atoria - Adverse So	1   1 Cenario	. [	25.40%	75		6	1 1	. 1	0	25.57%
Row		Stage 1	Stage 2	Stage 3 exposure	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023  Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
<b>Num</b> 43	Central banks	UR, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
45 46 47	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
48 49 50	International Organisations Institutions Corporates		137	4	4	2	0 4	114.45%	137	0		4	2 (	) 5	128.57%	137	7	0	4 2	. 0		127.95%
51 52 53 54 PORTUGAL	of which: SME  Retail of which: SME  Secured by mortgages on immovable property		210	2	2 1	2	2	4 246.27%	206	5	5	3 1	5 3	5	179.27%	205		5	4 15	3	5	131.10%
55 56 57	of which: non-SME  Items associated with particularly high risk  Covered bonds		3	0	0	1	0	0.00%	3	0		0	1 0	0	0.00%	3		0	1	0	0	0.00%
58 59 60 61	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
62 63	Other exposures Standardised Total		450	5	5 1	6	6 8	160.58%	449	5	5	6 19	9 7	7 10	154.51%	448	3	5	7 19	7	10	133.89%
					31/12/2021 Stock of	Stock of	Stock of				Mora	atoria - Adverse So 31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num	(mln El	Stage 1 exposure UR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64 65 66 67	Central banks Central governments Regional governments or local authorities Public sector entities																					
68 69 70	Multilateral Development Banks International Organisations Institutions																					
71 72 73 74 <b>N.A.</b>	Corporates of which: SME  Retail of which: SME		0	0	0	0	0 (	0 -	0	0		0 (	0 0	0) 0	) -	(		0	0 0	0	0	)   -
75 76 77	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0	0	0 (	0 -	0	0		0	0 (	0	) -	(	)	0	0 0	0	(	) -
78 79 80	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
82 83 84	Securitisation Other exposures Standardised Total		0	0	0	0	0 (	0 -	0	0		0	0 0	) 0	-	(		0	0 0	0		) -
					31/12/2021						Mora	atoria - Adverse So 31/12/2022	cenario						31/12/2023			
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85 86 87	Central banks Central governments Regional governments or local authorities	UR, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
88 89 90	Public sector entities  Multilateral Development Banks  International Organisations																					
91 92 93 94	Institutions Corporates of which: SME Retail		0	0	0	0	0 0	0 -	0	0		0	0 0	)) (	) -	(		0	0 0	0	C	) -
95 96 97	of which: SME  Secured by mortgages on immovable property  of which: non-SME		0	0	0	0	0	0 -	0	0		0	0 0	)	) -			0	0 0	0		) -
98 99 100 101	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
102 103 104	Equity Securitisation Other exposures																					

EBA EUROPEA BANKING AUTHORI

									21 LU-		В	ankinter, S.	۸.									
		76	77	78			81	82	83	84		toria - Adverse Sc		88	89	90	91	92			95	S
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for Stage 2	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023  Stock of provisions for Stage 1	_	Stock of provisions for Stage 3	Coverag Sta
	(mln EUR, %	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Sta expo
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities  Multilateral Development Banks																					
	International Organisations Institutions Corporates		0 0	0 (	0	0	0 (	0 -	0		0	0	0	0	-	0		0	0			0 -
NI A	of which: SME  Retail		0 (	0 (	0	0	0 (	0 -	0	(	0	0	0	0	-	0	) (	0	0	) (	(	0 -
N.A.	of which: SME  Secured by mortgages on immovable property  of which: non-SME		0 (	0 (	0	0	0 (	0 -	0		0	0	0	0	-	0		0	0			0 -
	Items associated with particularly high risk Covered bonds								3				0	0								
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		0 0	0 0	0	0	0	0 -	0		0	0	0	0	-	0	)  (	0	0	0  (		0 -
					31/12/2021						Mora	31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	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	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage State
	Central banks		·		exposure	exposure	exposure	exposure		•	·	exposure	exposure	exposure	exposure	· ·		·	exposure	exposure	exposure	exp
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0 0	0 (	0	0	0 (	0 -	0	(	0	0	0	0	-	0		0	0	) (	(	0 -
N.A.	Retail of which: SME		0 (	0 (	0	0	0 (	0 -	0	(	0	0	0	0	-	0	) (	0	0	) (	(	0 -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0	0 (	0	0	0 (	0 -	0	(	0	0	0	0	-	0	) (	0	0		(	0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU)  Equity  Securitisation																					
	Other exposures Standardised Total		0 0	0 (	0	0	0	0 -	0	(	0	0	0	0	-	0	) (	0	0	) (	(	0 -
											Mora	toria - Adverse Sc	nario									
					31/12/2021 Stock of	Stock of	Stock of	Coverage Beli				31/12/2022 Stock of	Stock of	Stock of	Coverage Bati				31/12/2023 Stock of	Stock of	Stock of	Com
	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Covera Si ex
	Central banks Central governments	~/ ·			cxposure	CXPOSUITE	CXPOSUTE					- cxposure	- Exposure	exposure					CXPOSUIE	CAPOSUITE	exposure	
	Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME		0 (	0 (	0	0	0 (	0 -	0		0	0	0	0	-	0		0	0		(	0 -
N.A.	Retail of which: SME Secured by mortgages on immovable property		0 0			0		0 -	0		0	0	0	0	-	0	) (	0	0	) (	(	0 -
	of which: non-SME  Items associated with particularly high risk		0 (	0 (	0	0	0	0 -	0	(	0	0	0	0	-	0	) (	0	0		(	0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation																					
	Other exposures Standardised Total		0 0	0 (	0	0	0 (	0 -	0		0	0	0	0	-	0		0	0	) (	(	0 -
					31/12/2021						Mora	toria - Adverse Sca 31/12/2022	nario						31/12/2023			
		Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	otage <u>-</u>	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag Sta
	Central banks	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1	Stage 2	Stage 3 exposure	ехр
	Celitial paliks																		exposure	Stage 2 exposure	СХРОЗСІС	
	Central governments Regional governments or local authorities																		exposure	exposure	Схрозигс	
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																		exposure	exposure	Схрозигс	
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions		0 0	0 0	0	0	0	0 -	0			0	0	0	-	0		0	exposure	exposure	Схрозигс	0 -
NI A	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0 0			0	0 (0	0 -	0			0	0	0	-	0		0	exposure  0 0	exposure	Схрозигс	0 -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property		0 0			0		0 -	0		0 0	0	0	0	-	0		0	exposure  0 0 0	exposure	(	0 -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0	0 0		0	0 (0	0 -	0			0	0	0	- -	0		0	exposure  0 0 0	exposure	(	0 -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 (	0 0		0	0 (0	0 -	0			0	0	0	-	0		0	exposure  0 0 0	exposure	( (	0 -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		0 0			0		0 - 0 - 0 -	0			0	0	0		0		0	exposure  0 0 0	exposure	()	0 -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		0 0 0			0		0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0				0	0		0		0	exposure  0 0 0 0 0	exposure	( )	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		0 0 0		31/12/2021	0		0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0		) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 toria - Adverse Sca 31/12/2022	0 0 0	0		0			0 0 0 0 31/12/2023	exposure		0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Stage 1 exposure	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	Stage 3 exposure	Stock of provisions for	O Stock of provisions for Stage 2	Stock of provisions for Stage 3	O - O - Coverage Ratio - Stage 3	0 0 0 Stage 1 exposure	Stage 2 exposure		31/12/2022 Stock of	0 0 0 nario Stock of provisions for	O O Stock of provisions for Stage 3	Coverage Ratio - Stage 3	O O O Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure  0 0 31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	0 - 0 - 0 - 0 - Covera Si
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	exposure	0 COOL COOL COOL COOL COOL COOL COOL COO		Stock of	O  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	O - O - Coverage Ratio - Stage 3 exposure	0 0 Stage 1 exposure	Stage 2 exposure	Mora  Stage 3 exposure	31/12/2022	0 0 0	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	O O O Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	0 0 0 31/12/2023 Stock of	exposure	Stock of	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, % Central banks Central governments Regional governments or local authorities	exposure	0		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	0 0 0 Stage 1 exposure	Stage 2 exposure		31/12/2022  Stock of provisions for Stage 1	0 0 nario Stock of provisions for Stage 2	O  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	O O O Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	exposure	0		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	0 0 Stage 1 exposure	Stage 2 exposure		31/12/2022  Stock of provisions for Stage 1	0 0 nario Stock of provisions for Stage 2	O O O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	O O O O O O O O O O O O O O O O O O O	Stage 2 exposure	Stage 3 exposure	exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	exposure	0		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	O O Stage 1 exposure	Stage 2 exposure		31/12/2022  Stock of provisions for Stage 1	0 0 nario Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	O O O O O O O O O O O O O O O O O O O	Stage 2 exposure	Stage 3 exposure	exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Cover S e)
	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	exposure	0		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	O O Stage 1 exposure	Stage 2 exposure		31/12/2022  Stock of provisions for Stage 1	0 0 nario Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Cover S ex
N.A.	Central governments or local authorities Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	exposure	0		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	0 0 0 0 Stage 1 exposure	Stage 2 exposure		31/12/2022  Stock of provisions for Stage 1	0 0 nario Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Cover S ex
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	exposure	0		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	O O O Stage 1 exposure  0 O O	Stage 2 exposure		31/12/2022  Stock of provisions for Stage 1	0 0 nario Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Cover S ex
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	exposure	0		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	O O Stage 1 exposure  0 0	Stage 2 exposure		31/12/2022  Stock of provisions for Stage 1	0 0 nario Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Cover S ex
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	exposure	0		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	O O Stage 1 exposure  0 O O	Stage 2 exposure		31/12/2022  Stock of provisions for Stage 1	0 0 nario Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Cover S ex
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Retail Tems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments with a ST credit assessment Collective investments and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	exposure	0		Stock of provisions for Stage 1	Stage 2	Stage 3	Stage 3	O  Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022  Stock of provisions for Stage 1	o  o  o  o  stock of provisions for Stage 2 exposure  o  o  o  o	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure  0 0 31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Cover S ex
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	exposure	0		Stock of provisions for Stage 1 exposure	Stage 2 exposure  0 0 0 0 0	Stage 3 exposure	Stage 3 exposure	0 0 0	Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 toria - Adverse Scot 31/12/2022	o  nario  Stock of provisions for Stage 2 exposure  0 0 0 0 0 0	0		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure  0 0 31/12/2023 Stock of provisions for Stage 1 exposure  0 0 0 31/12/2023	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covers s ex
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	exposure	0 0	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 31/12/2021 Stock of provisions for	Stage 2 exposure  0 0 0 Stock of provisions for	Stage 3 exposure	Stage 3 exposure  0 - 0 - 0 - Coverage Ratio - Stage 3	0 0 0	exposure	Stage 3 exposure  0 0 0 0 0 0 Mora	Stock of provisions for Stage 1 exposure  0 0 toria - Adverse Sca 31/12/2022 Stock of	o  stock of provisions for Stage 2 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	0				exposure  O  Stage 3	exposure  0 0 31/12/2023 Stock of provisions for Stage 1 exposure  0 0 0 31/12/2023	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - Cover S
	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure	O CO	exposure  O ()  O ()  O ()  O ()  O ()	Stock of provisions for Stage 1 exposure	Stage 2 exposure  0 0 0 0 0	Stage 3 exposure	Stage 3 exposure  0 - 0 - 0 - Coverage Ratio -	0 0 0	exposure	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 toria - Adverse Scot 31/12/2022	o  nario  Stock of provisions for Stage 2 exposure  0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0 0 31/12/2023 Stock of provisions for Stage 1 exposure  0 0 31/12/2023 Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - Cover S
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, %  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Institutions Institutions Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure	0 0	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  31/12/2021  Stock of provisions for Stage 1	Stage 2 exposure  0  0  Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure  0 - 0 - 0 - Coverage Ratio - Stage 3	0 0 0	exposure	Stage 3 exposure  0 0 0 0 0 0 Mora	Stock of provisions for Stage 1 exposure  0  1  0  1  1  1  1  1  1  1  1  1  1	O O O O O O O O O O O O O O O O O O O	0				exposure  O  Stage 3	exposure  0 0 31/12/2023 Stock of provisions for Stage 1 exposure  0 0 0 31/12/2023	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - Cover S
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitication Other exposures Standardised Total	Stage 1 exposure	0 0	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  31/12/2021  Stock of provisions for Stage 1	Stage 2 exposure  0  0  Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure  0 - 0 - 0 - Coverage Ratio - Stage 3	0 0 0	exposure	Stage 3 exposure  0 0 0 0 0 0 Mora	Stock of provisions for Stage 1 exposure  0  1  0  1  1  1  1  1  1  1  1  1  1	O O O O O O O O O O O O O O O O O O O	0				exposure  O  Stage 3	exposure  0 0 31/12/2023 Stock of provisions for Stage 1 exposure  0 0 0 31/12/2023	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - Cover.
	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: some Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure	0 0	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  31/12/2021  Stock of provisions for Stage 1	Stage 2 exposure  0  0  Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure  0 - 0 - 0 - Coverage Ratio - Stage 3	0 0 0	exposure	Stage 3 exposure  0 0 0 0 0 0 Mora	Stock of provisions for Stage 1 exposure  0  1  0  1  1  1  1  1  1  1  1  1  1	O O O O O O O O O O O O O O O O O O O	0				exposure  O  Stage 3	exposure  0 0 31/12/2023 Stock of provisions for Stage 1 exposure  0 0 0 31/12/2023	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - Covera
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, %  Central banks Central governments Regional governments Covered bands Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure	0 0	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  31/12/2021  Stock of provisions for Stage 1	Stage 2 exposure  0  0  Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure  0 - 0 - 0 - Coverage Ratio - Stage 3	0 0 0	exposure	Stage 3 exposure  0 0 0 0 0 0 Mora	Stock of provisions for Stage 1 exposure  0  1  0  1  1  1  1  1  1  1  1  1  1	O O O O O O O O O O O O O O O O O O O	0				exposure  O  Stage 3	exposure  0 0 31/12/2023 Stock of provisions for Stage 1 exposure  0 0 0 31/12/2023	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - Covera
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail  Temporates Secured by mortgages on immovable property of which: sms. Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME International organisations Claims on institutions and corporates with a ST credit assessment Collective investments and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Secured by mortgages on immovable property of which: son-SME Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, % Central banks Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure	0 0	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  31/12/2021  Stock of provisions for Stage 1	Stage 2 exposure  0  0  Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure  0 - 0 - 0 - Coverage Ratio - Stage 3	0 0 0	exposure	Stage 3 exposure  0 0 0 0 0 0 Mora	Stock of provisions for Stage 1 exposure  0  1  0  1  1  1  1  1  1  1  1  1  1	O O O O O O O O O O O O O O O O O O O	0				exposure  O  Stage 3	exposure  0 0 31/12/2023 Stock of provisions for Stage 1 exposure  0 0 0 31/12/2023	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - Covera
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Secured by mortgages on immovable property of which: some sascolated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: some SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, %  Central banks Central governments Regional governments or local authorities Bullic sector entities Multilateral Development Banks International Organisations Institutions Corporates Of which: SME Retail Other exposures Standardised Total  (min EUR, %  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: some	Stage 1 exposure	0 0	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  31/12/2021  Stock of provisions for Stage 1	Stage 2 exposure  0  0  Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure  0 - 0 - 0 - Coverage Ratio - Stage 3	0 0 0	exposure	Stage 3 exposure  0 0 0 0 0 0 Mora	Stock of provisions for Stage 1 exposure  0  1  0  1  1  1  1  1  1  1  1  1  1	O O O O O O O O O O O O O O O O O O O	0				exposure  O  Stage 3	exposure  0 0 31/12/2023 Stock of provisions for Stage 1 exposure  0 0 0 31/12/2023	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 - 0 - Covera
N.A.	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: son-SME Items associated with particularly high risk Covered bonds Calinis on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: smSE Secured by mortgages on immovable property of which: smSE Secured by mortgages on immovable property of which: smsSME Caning on institutions and corporates with a ST credit assessment Callective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, % Central banks Covered bonds Calinis on institutions and corporates with a ST credit assessment Callective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, % Central banks Covered bonds Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Retail Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Institutions Corporates of which: SME Retail Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Stage 1 exposure	0 0	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  31/12/2021  Stock of provisions for Stage 1	Stage 2 exposure  0  0  Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure  0 - 0 - 0 - Coverage Ratio - Stage 3	0 0 0	exposure	Stage 3 exposure  0 0 0 0 0 0 Mora	Stock of provisions for Stage 1 exposure  0  1  0  1  1  1  1  1  1  1  1  1  1	O O O O O O O O O O O O O O O O O O O	0				exposure  O  Stage 3	exposure  0 0 31/12/2023 Stock of provisions for Stage 1 exposure  0 0 0 31/12/2023	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	exp
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Carporates of which: SME Retail Of which: SME Because with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Corporates of which: SME Retail Of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: smile Becured by mortgages on immovable property of which: smile Secured bonds Claims on institutions and corporates with a ST credit assessment Collective investments or local authorities Public secure authorities Multilateral Development Banks International Organisations Institutions Corporates of which: smile Secured by mortgages on immovable property of which: mortgages on immovable property Securities on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitiesation Other exposures Standardised Total  (min EUR, % Central banks Central governments Regional governm	Stage 1 exposure	0 0	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  31/12/2021  Stock of provisions for Stage 1	Stage 2 exposure  0  0  Stock of provisions for Stage 2	Stage 3 exposure	Stage 3 exposure  0 - 0 - 0 - Coverage Ratio - Stage 3	0 0 0	exposure	Stage 3 exposure  0 0 0 0 0 0 Mora	Stock of provisions for Stage 1 exposure  0  1  0  1  1  1  1  1  1  1  1  1  1	O O O O O O O O O O O O O O O O O O O	0				exposure  O  Stage 3	exposure  0 0 31/12/2023 Stock of provisions for Stage 1 exposure  0 0 0 31/12/2023	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Sta experience of the control of the contr

											Bankinter, S.A.											
		97 98	99 100	00 101	102 103	104	105 106	107	108 109		111 Public guarantees - Adve		114	115	116	117 118	8 119	120	121 122	123 124	125	126
		Stage 1 exposure, of	Stage 2 exposu	Iro of	Stage 3 Stock of		Stock of Coverage Ratio	- AVn	tage 1 osure, of	Stage 2 exposure, of	AV	Stage 3 Stock of posure, of	Stock of	Stock of Co	verage Ratio -	Stage 1 exposu	ro of	Stage 2 exposure, of	31/12/2023 Stage 3 exposure, of	Stock of Stock of	Stock of Con	overage Ratio -
Num	(mln EUR,		Stage 2 whice guarant	ich exposure	which provisions guaranteed exposure		Stage 3 exposure  Stage 3 exposure	exposure gua	which Stage aranteed exposu	which guaranteed	Stage 3	which provisions for Stage 1 exposure	or provisions for Stage 2 exposure	Stage 3 exposure	Stage 3	Stage 1 which spoons a suppose the stage of	ch exposure	which	Stage 3 which guaranteed	Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure	Stage 3 exposure
1 2	Central banks Central governments																					
3 4 5	Regional governments or local authorities  Public sector entities  Multilateral Development Banks																					
6 7	International Organisations Institutions	1.024	26	10 26	21	14	12 50 17	0/ 097	774	47 22	2 52	42	<i>E</i> 0	20	E2 100/	059	751	61 42	67	E4 E	7 24	EO 170/
9	Corporates of which: SME Retail	2,235 1,854	45	36 41	33	30 10	19 46.34	% 2,135	1,708	91 73	3 96	76	11 18	49	51.78%	2,075	1,660	121 97	125 1	00 10	5 61	48.95%
Bankinter,	S.A. of which: SME Secured by mortgages on immovable property of which: non-SME	1 1	0	0 0	0	0 0	0 41.51	% 1	1	0 0	0 0	0	0 0	0	46.49%	1	1	0 0	0	0 0	0 0	43.28%
13 14 15	Items associated with particularly high risk Covered bonds																					
16 17 18	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
19 20	Securitisation Other exposures Standardised Total	2.270	74	54			22	2.422	2.402	120	140	110	17	77	F2 240/	2.024	2.412	102	102	54	2	40 2894
21	Standardised Total	3,270 2,005	71	54 67	54	44  11	32 47.81	70 3,123	2,483	138 105	Public guarantees - Adve	erse Scenario	17  26	//	52.24%	3,034	2,412	182  139	192	.54	3 95	49.38%
		Stage 1	Stag	31/12 ge 2	Stage 2	Should at	Charles 6		tage 1	Stage 2	31/12/2022	Stage 3	Charles	Charles		Stag	e 1	Stage 2	31/12/2023 Stage 3	Charles Charles	Charles of	
Row Num		Stage 1 exposure, of which	Stage 2 exposure exposure guaran	ure, of Stage 3	exposure, of which provisions	for provisions for	Stock of provisions for Stage 3 exposure	Stage 1 exp	osure, of Stage which exposu		Stage 3	posure, of provisions for which	Stock of provisions for Stage 2 exposure	nrovisions for	verage Ratio - Stage 3 exposure	Stage 1 exposu exposure guarar		arma a arma a f	Stage 3 exposure, of which guaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
22	Central banks	%) amount	amoi		guaranteed exposure	e exposure	exposure	a	mount	amount	9.	aranteed exposure	exposure	exposure	exposure	amo	unt	amount	amount	exposure exposure	exposure	exposure
23 24 25	Central governments  Regional governments or local authorities  Public sector entities																					
26 27	Multilateral Development Banks International Organisations																					
28 29 30	Institutions Corporates of which: SME	1,005 788	25	18 25	20	14 2	13 50.67	% 960	752	45 32	2 50	40	5 8	27	53.84%	932	731	59 41	64	51 5	7 33	50.72%
31 32 SPAIN	Retail of which: SME	2,127 1,755	42	34 38	31	28 9	18 47.07	% 2,033	1,627	86 69	89	71	11 18	47	52.98%	1,977	1,581	114 91	117	93 9	5 58	49.84%
33 34 35	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	1 1	0	0 0	0	0 0	0 41.51	70 1	1	0 0		0	0 0	U	40.49%	1	1	0 0	O O		0	43.26%
36 37	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
39 40	Equity Securitisation																					
41 42	Other exposures Standardised Total	3,133 2,543	67	51 63	51	42 11	31 48.48	% 2,994	2,380	131 100	139	111	16 25	74	53.29%	2,909	2,313	173 132	181 1	.45 0	1 91	50.15%
				31/12	2/2021						Public guarantees - Adve								31/12/2023			
Row		Stage 1 exposure, of	Stage 2 exposu	je 2	Stage 3  exposure, of provisions	f Stock of for provisions for	Stock of Coverage Ratio	Stage 1 exp	tage 1 osure, of	Stage 2 exposure, of		Stage 3  posure, of  provisions for	Stock of provisions for	provisions for	verage Ratio -	Stage 1 exposu	e 1 ire, of Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	Stock of Stock of	Stock of Cov	overage Ratio -
Num	(mln EUR,	which guaranteed amount	Stage 2 whice guarant	nteed	which Stage 1 guaranteed exposure	Stage 2 e exposure	Stage 3 exposure  Stage 3 exposure	gua	which Stage exposumount	ure guaranteed amount	exposure gu	which Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 which suppose the supp	iteed	which guaranteed amount	exposure guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
43 44 45	Central banks Central governments Regional governments or local authorities																					
46 47	Public sector entities  Multilateral Development Banks  International Organisations																					
49 50	Institutions Corporates	29 23	1	0 1	1	0 0	0 39.57	% 27	22	1 1	1 2	2	0 0	1	37.29%	27	21	2 1	3	2 0	0 1	37.33%
51 52 53 <b>PORTUG</b>	of which: SME  Retail  of which: SME	108 99	3	2 3	2	1 0	1 36.90	% 102	81	5 4	1 7	5	0 1	2	35.78%	99	79	7 6	8	6 0	1 3	36.04%
54 55	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 0	0	0 0	0	0 0	0 -	0	0	0 0	0	0	0 0	0 -		0	0	0 0	0	0 0	0 -	
57 58	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
60 61	Collective investments undertakings (CIU)  Equity  Securitisation																					
62 63	Other exposures Standardised Total	137 122	3	3 4	3	2 0	2 37.65	% 129	103	6 5	5 9	7	1 1	3	36.17%	125	100	9 7	11	9 0	1 4	36.37%
				31/12	2/2021						Public guarantees - Adve								31/12/2023			
Row		Stage 1 exposure, of which	Stage 2 exposure which	ge 2 ure, of	Stage 3  exposure, of provisions	for provisions for	Stock of provisions for Stage 2		tage 1 osure, of which exposi	Stage 2 exposure, of which	Stage 3 ex	Stage 3 posure, of provisions for the stage 3		provisions for	verage Ratio -	Stage 1 exposure whi		Stage 2 exposure, of which	Stage 3 exposure, of	Stock of Stock of provisions for	Stock of provisions for	overage Ratio -
Num	(mln EUR,	exposure	exposure guaran	iiteeu	guaranteed Stage 1 amount exposure	Stage 2 e exposure	Stage 3 exposure  Stage 3 exposure	exposure gua	osure, of Stage which exposumount	guaranteed amount	gu	arranteed exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 whi	iteed	guaranteed amount	exposure guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
65 66	Central banks Central governments Regional governments or local authorities																					
67 68 69	Public sector entities  Multilateral Development Banks  International Organisations																					
70 71	Institutions Corporates 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	0 0	0 0-	
72 73 74 <b>N.A.</b>	Retail 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 0	0 0-	
75 76 77	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 0	0	0 0	0	0 0	0 -	0	0	0 0	0	0	0 0	0 -		0	0	0 0	0	0 0	0 0 -	
78 79	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
81 82	Equity Securitisation																					
83 84	Other exposures Standardised Total	0 0	0	0 0	0	0 0	0 -	0	0	0 0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0 0 -	
				31/12	2/2021						Public guarantees - Adve								31/12/2023			
Row		Stage 1 exposure, of which guaranteed	Stage 2 exposu exposure guaran	je 2	Stage 3	for provisions for	Stock of provisions for Stage 3	Stage 1 exposure	tage 1 osure, of which aranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 posure, of provisions for		provisions for	verage Ratio -	Stag Stage 1 exposu exposure guarar	e 1 ire, of ch steed exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of	musulalana fan husanislana fan	provisions for	overage Ratio - Stage 3
Num	(mln EUR,	exposure guaranteed amount	exposure guaran	nteed exposure	exposure, of which guaranteed amount Stage 1	Stage 2 e exposure	Stage 3 exposure  Stage 3 exposure	exposure gua	aranteed exposu	guaranteed amount	exposure gu	which stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure guarar	nteed exposure	guaranteed amount	exposure which guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	exposure
86 87	Central banks Central governments Regional governments or local authorities																					
88 89 90	Public sector entities  Multilateral Development Banks  International Organisations																					
91 92	Institutions Corporates	0 0	0	0 0	0	0 0	0 -	0	0	0 0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0 0-	
93 94 95 <b>N.A.</b>	of which: SME  Retail  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	0 0	0 0-	
96 97 98	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 0	0	0 0	0	0 0	0 -	0	0	0 0	0	0	0 0	0 -		0	0	0 0	0	0 0	0 -	
99	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
101 102 103	Collective investments undertakings (CIU) Equity Securitisation																					
104 105	Other exposures Standardised Total	0 0	0	0 0	0	0 0	0 -	0	0	0 0	0 0	0	0 0	0 -		0	0	0 0	0	0 0	0 0 -	_

	97 98	99 100	101	102 103	104 105	5 106	107 108	109 110			114 115	116 117	118	119 120	121 122	123 124	125 126
Row	Stage 1 exposure, of	Stage 2 exposure,	31/12/202 2 e, of Stage 3	Stage 3 Stock of	Stock of Stock provisions for provision		Stage 1 exposure, of	Stage 2	Public guarantees - Adverse So 31/12/2022 Stage 3 exposure, which	Stock of provisions for	Stock of Stock of provisions for	Coverage Ratio - Stage 1	Stage 1 exposure, of	Stage 2 exposure, of	31/12/2023 Stage 3 exposure, of	Stock of Stock of provisions for	Stock of provisions for
Num  106 107 108  Central banks Central governments Regional governments or local authorities	exposure	Stage 2 exposure which guarantee amount	Stage 3 exposure g t	exposure, of which guaranteed amount exposure	provisions for provision Stage 2 Stage exposure expos	e 3 Stage 3 exposure	Stage 1 exposure exposure which guaranteed amount	Stage 2 exposure exposure which guaranteed amount	Stage 3 which guarante amount	sed Stage 1 exposure	provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure  Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	exposure which guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure  Stage 3 exposure
Public sector entities Multilateral Development Banks International Organisations Institutions		0															
Corporates of which: SME  Retail of which: SME  N.A. of which: SME  Secured by mortgages on immovable property	0 0	0	0 0	0 (	0 0	0 -	0 0	0 (	0 0	0 0	0 (	) -  - 	0 0	0	0 0	0 0	0 0 -
118 of which: non-SME  119 Items associated with particularly high risk  120 Covered bonds  121 Claims on institutions and corporates with a ST credit assessment  122 Collective investments undertakings (CIU)																	
Equity  Securitisation  Other exposures  Standardised Total	0 0	0	0 0	0 (	0 0	0 -	0 0	0	0 0	0 0	0 (	) -	0 0	0	0 0	0 0	0 0 -
	Stage 1	Stage 2	31/12/202	21 Stage 3 Stock of	Stock of Stock	r of	Stage 1	Stage 2	Public guarantees - Adverse So 31/12/2022 Stage 3		Stock of Stock of		Stage 1	Stage 2	31/12/2023 Stage 3	Stock of Stock of	Stock of Coverage Ratio
Row Num  (mln EUR, %)  127  Central banks	Stage 1 exposure, of which exposure	Stage 2 Stage 2 exposure exposure guaranted amount	e, of Stage 3 1 exposure g	exposure, of which guaranteed amount stock of provisions for Stage 1 exposure	Stock of Stock provisions for Stage 2 Stage exposure expos	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, which guarante amount	of provisions for provisions for provisions for provisions for provided to the provisions for provided to the provisions for p	Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure  Stage 1 exposure	OVECUEO OF	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	provisions for provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure
Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																	
Institutions Corporates of which: SME Retail	0 0	0	0 0	0 (	0 0	0 -	0 0	0 0	0 0	0 0	0 (	0 -	0 0	0	0 0	0 0	0 0 -
137 138 139 140 141  Of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds	0 0	0	0 0	0 (	0 0	0 -	0 0	0 (	0	0 0	0 (	) -	0 0	0	0	0 0	0 0 -
Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Securitisation																	
146 147  Standardised Total	0 0	0	0 0	0 (	0 0	0 -	0 0	0	Public guarantees - Adverse Sc	0 0 cenario	0	0 -	0 0	0	0 0	0 0	0 0 -
Row Num	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, exposure guarante	e, of Stage 3	Stage 3 Exposure, of which Stage 1	Stock of Stock provisions for Stage 2 Stage exposure expos	C of Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure exposure guarante	of provisions for provisions for	Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure Stage 1		Stage 2 exposure exposure exposure guaranteed	31/12/2023 Stage 3 exposure exposure guaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stage 3
148 149 150 151 Central banks Regional governments or local authorities Public sector entities  (mln EUR, %) Central banks Central governments Public sector entities	amount	amount	nt	guaranteed exposure	exposure expos	sure	amount	amount	guarante	t exposure	exposure exposure		amount	amount	guaranteed	exposure exposure	exposure exposure
<ul> <li>Multilateral Development Banks</li> <li>International Organisations</li> <li>Institutions</li> <li>Corporates</li> </ul>	0 0	0	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  Retail  of which: SME  N.A.  of which: SME  of which: SME  Secured by mortgages on immovable property  of which: non-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	0 0	0 0 -
Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																	
165Equity166Securitisation167Other exposures168Standardised Total	0 0	0	0 0	0 (	0 0	0 -	0 0	0	0 0	0 0	0	0 -	0 0	0	0 0	0 0	0 0 -
	Stage 1	Stage 2	31/12/202 2 e. of	Stage 3 Stock of	Stock of Stock	c of Coverage Ratio -	Stage 1	Stage 2	Public guarantees - Adverse So 31/12/2022 Stage 3 exposure.	3 Stock of	Stock of Stock of	Coverage Ratio -	Stage 1	Stage 2 exposure, of	31/12/2023 Stage 3 exposure, of	Stock of Stock of	Stock of Coverage Ratio -
Num  169 170  Central banks Central governments	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, which guaranted amount	Stage 3 exposure got	exposure, of which guaranteed amount exposure	provisions for provision Stage 2 Stage exposure expos	e 3 Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure exposure guaranteed amount	Stage 3 exposure, which guarante amount	provisions for provis	provisions for provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure  Stage 1	exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure exposure guaranteed amount	stage 1 stage 2 exposure	Stage 3 exposure  Stage 3 exposure
171 Regional governments or local authorities 172 Public sector entities 173 Multilateral Development Banks 174 International Organisations																	
175 176 177 178 179 N.A. Institutions Corporates of which: SME Retail 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 0	0 0 -
Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0	0 0	0	0 0	0 -	0 0	0	0	0 0	0	0 -	0 0	0	0	0 0	0 0 -
Collective investments undertakings (CIU)  Equity Securitisation Other exposures																	
Standardised Total	0 0	0	31/12/202	21	0 0	0 -	0 0	0	Public guarantees - Adverse Sc 31/12/2022	enario	0	0 -	0 0	0	31/12/2023	0 0	0 0 -
Row Num (mln EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 exposure exposure guaranted amount	e, of Stage 3	Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of Stock provisions for provision Stage 2 Stage exposure expos	C of ons for e 3 sure Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of exposure guaranteed amount	Stage 3 exposure, exposure exposure guarante amount	Stock of provisions for provisions for provisions for provisions for provisions for provided	Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure exposure guaranteed amount	Stage 3 exposure, of exposure guaranteed amount	Stock of stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
190 Central banks  191 Central governments  192 Regional governments or local authorities  193 Public sector entities  194 Multilateral Development Banks																	
<ul> <li>International Organisations</li> <li>Institutions</li> <li>Corporates</li> <li>of which: SME</li> </ul>	0 0	0	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 of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 0	0	0 0	0 (	0 0	0 -	0 0	0 (	0 0	0 0	0 (	) - ) -	0 0	0	0 0	0 0	0 0 -
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																	
208 209 210  Securitisation Other exposures Standardised Total	0 0	0	0 0	0 (	0 0	0 -	0 0	0	Public guarantees - Adverse Sc	0 0	0	) -	0 0	0	0 0	0 0	0 0 -
Row	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, which guarantee		Stage 3 Stock of	Stock of Stock provisions for provision		Stage 1 exposure exposure guaranteed	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure,	Stock of	Stock of Stock of provisions for Stage 2	Coverage Ratio - Stage 3 Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure guaranteed	31/12/2023 Stage 3 exposure, of which	Stock of Stock of provisions for Stage 1	Stock of provisions for Stage 3
211 212 213 Central banks Central governments Regional governments or local authorities (mln EUR, %)	exposure guaranteed amount	exposure guaranted	eed g	exposure, of which guaranteed amount exposure	provisions for provision Stage 2 Stage exposure expos	e 3 sure  Stage 3 exposure	exposure guaranteed amount	exposure guaranteed amount	exposure which guarante amount	sed Stage 1 exposure	Stage 2 Stage 3 exposure	Stage 3 exposure	guaranteed amount	guaranteed amount	exposure which guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure
Public sector entities  Multilateral Development Banks  International Organisations  Institutions																	
Corporates of which: SME  Retail of which: SME  N.A. of which: SME  Secured by mortgages on immovable property	0 0	0	0 0	0 (	0 0	0 -	0 0	0 0		0 0	0 0	) -  -  -  -	0 0	0		0 0	0 0 -
223 of which: non-SME  224 Items associated with particularly high risk  225 Covered bonds  226 Claims on institutions and corporates with a ST credit assessment																	
Collective investments undertakings (CIU) Equity																	
Securitisation Control of the property of the	0	0	0	0	0 0	0 -	0 .	0		0	0	) -	0 0	0		0 0	0 0 -



### **2021 EU-wide Stress Test: Securitisations**

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	882						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	0						
4		SEC-IAA	0						
5		Total	882						
6		SEC-IRBA	258	261	263	264	275	301	318
7		SEC-SA	0	0	0	0	0	0	0
8	DEA	SEC-ERBA	0	0	0	0	0	0	0
9	REA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	258	261	263	264	275	301	318
12	Impairments	Total banking book others than assessed at fair value		0	0	0	1	0	0



### **2021 EU-wide Stress Test: Risk exposure amounts**

		1	2	3	4	5	6	7
	_	Actual	:	Baseline scenario			Adverse scenario	
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	30,803	30,919	30,959	31,052	30,958	30,846	30,863
2	Risk exposure amount for securitisations and re-securitisations	258	261	263	264	275	301	318
3	Risk exposure amount other credit risk	30,545	30,658	30,696	30,788	30,683	30,545	30,545
4	Risk exposure amount for market risk	191	191	191	191	191	191	191
5	Risk exposure amount for operational risk	2,960	2,960	2,960	2,960	2,960	2,960	2,960
6	Other risk exposure amounts	0	0	0	0	0	0	0
7	Total risk exposure amount	33,954	34,070	34,110	34,203	34,109	33,997	34,014
8	Total Risk exposure amount (transitional)	33,954	34,070	34,110	34,203	34,109	33,997	34,014
9	Total Risk exposure amount (fully loaded)	33,954	34,070	34,110	34,203	34,109	33,997	34,014



## 2021 EU-wide Stress Test: Capital

			Barmaricar, S.7 a	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ad	lverse Scenario	
RowN				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
um			OWN FUNDS (mln EUR,%)	01/01/2018			5,744	5,937			
2		A.1			5,101	4,604	-	•	4,744	4,691	4,756
2			COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		4,172	-	4,814	5,007	3,814	3,761	3,826
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		1,439	1,439	1,439	1,439	1,439	1,439	1,439
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0			0	0		0
5		A.1.2	Retained earnings		272	501	783	1,066	-165	-75	63
6		A.1.3	Accumulated other comprehensive income		149	149		149	44	44	44
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		149	149	149	149	63	63	63
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	-18	-18	-18
9		A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
10		A.1.4	Other Reserves		3,044	3,025	3,009	2,994	3,025	3,009	2,994
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	(
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	(
13		A.1.7	Adjustments to CET1 due to prudential filters		-4	-4	-4	-4	-4	-4	
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-4	-4	-4	-4	-4	-4	
15		A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	(
16		A.1.7.3	Other adjustments		0	0	0	0	0	0	(
17		A.1.8	(-) Intangible assets (including Goodwill)		-351	-190	-223	-229	-187	-220	-226
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-3	-3	-3	-3	-169	-140	-78
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-254	-231	-268	-307	-14	-131	-218
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	0	-5	-53	0	-2	-34
21		A.1.12	(-) Defined benefit pension fund assets		-1	-1	-1	-1	-1	-1	
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0		
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
23		A.I.IT	(-) Excess deduction from ATT items over ATT Capital			0		0	0		
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	(
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	
23		A.I.13.1			0	0	0	U U	Ů		
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	(
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	(
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		-120	-81	-62	-44	-153	-158	-152
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	(
30	OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	(
31		A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	(
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	(
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	(
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	(
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	(
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	(
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	(
38		A.1.23	Transitional adjustments		0	0	0	0	0	0	(
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	(
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	(
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	(
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	(
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	(
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1		0	0	0	0	0	0	
47		A.1.23.4.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in		n.	n	0	n	0	0	
48		A.2	view of COVID-19 pandemic  ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		350	350	350	350	350	350	350
49		A.2.1	Additional Tier 1 Capital instruments		350	350		350	350	350	350
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0.00	0	0	0	0		
51		A.2.2	Other Additional Tier 1 Capital components and deductions		0	0	0	n	0	0	
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,522	4,954	5,164	5,357	4,164	4,111	4,176
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		580	580	580	580	580	580	580
56		A.4.1	Tier 2 Capital instruments		580	580	580	580	580	580	580
					300	300	350	300	330		
57		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	(
58		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	(
60		A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	
								1			



### 2021 EU-wide Stress Test: Capital

			Dankinci, S.A.	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		33,954	34,070	34,110	34,203	34,109	33,997	34,014
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64		C.1	Common Equity Tier 1 Capital ratio		12.29%	13.51%	14.11%	14.64%	11.18%	11.06%	11.25%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		13.32%	14.54%	15.14%	15.66%	12.21%	12.09%	12.28%
66		C.3	Total Capital ratio		15.02%	16.24%	16.84%	17.36%	13.91%	13.80%	13.98%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,172	4,604	4,814	5,007	3,814	3,761	3,826
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		4,522	4,954	5,164	5,357	4,164	4,111	4,176
69		D.3	TOTAL CAPITAL (fully loaded)		5,101	5,534	5,744	5,937	4,744	4,691	4,756
70		E.1	Common Equity Tier 1 Capital ratio		12.29%	13.51%	14.11%	14.64%	11.18%	11.06%	11.25%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		13.32%	14.54%	15.14%	15.66%	12.21%	12.09%	12.28%
72		E.3	Total Capital ratio		15.02%	16.24%	16.84%	17.36%	13.91%	13.80%	13.98%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	0	0	0	0	0	0
75		<b>G.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		87,004	87,004	87,004	87,004	87,004	87,004	87,004
77		H.2	Total leverage ratio exposures (fully loaded)		87,004	87,004	87,004	87,004	87,004	87,004	87,004
78		Н.3	Leverage ratio (transitional)		5.20%	5.69%	5.94%	6.16%	4.79%	4.73%	4.80%
79		H.4	Leverage ratio (fully loaded)		5.20%	5.69%	5.94%	6.16%	4.79%	4.73%	4.80%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
82	Transitional combined	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
87		R.1	Pillar 2 capital requirement		1.20%	1.20%	1.20%	1.20%	1.20%	1.20%	1.20%
88		R.1.1	Of which: CET1		0.68%	0.68%	0.68%	0.68%	0.68%	0.68%	0.68%
89	Pillar 2 (%)	R.2	<b>Total SREP capital requirement</b> (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.20%	9.20%	9.20%	9.20%	9.20%	9.20%	9.20%
90		R.2.1	Of which: CET1		5.18%	5.18%	5.18%	5.18%	5.18%	5.18%	5.18%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		11.70%	11.70%	11.70%	11.70%	11.70%	11.70%	11.70%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		7.68%	7.68%	7.68%	7.68%	7.68%	7.68%	7.68%



#### 2021 EU-wide Stress Test: P&L

		1	2	3	4	5	6	7
	<u>-</u>	Actual		Baseline scenario			Adverse scenario	
Rowl um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	1,246	1,269	1,269	1,270	1,126	1,123	1,120
2	Interest income	1,386	1,298	1,280	1,279	1,303	1,294	1,288
3	Interest expense	-139	-30	-10	-9	-177	-171	-168
4	Dividend income	19	19	19	19	10	10	10
5	Net fee and commission income	502	502	502	502	383	415	407
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	6	14	14	14	-4	10	10
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					-56		
8	Other operating income not listed above, net	3	-39	-39	-39	-50	-40	-39
9	Total operating income, net	1,776	1,765	1,765	1,766	1,408	1,518	1,507
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-425	-306	-165	-177	-1,099	-381	-240
11	Other income and expenses not listed above, net	-978	-863	-849	-837	-977	-923	-915
12	Profit or (-) loss before tax from continuing operations	374	596	751	752	-667	214	353
13	Tax expenses or (-) income related to profit or loss from continuing operations	-56	-139	-186	-186	230	-35	-76
14	Profit or (-) loss after tax from discontinued operations	0						
15	Profit or (-) loss for the year	317	456	565	566	-437	179	276
16	Amount of dividends paid and minority interests after MDA-related adjustments	45	228	283	283	0	90	138
17	Attributable to owners of the parent net of estimated dividends	272	228	283	283	-437	90	138
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0



#### **2021 EU-wide Stress Test**

#### **Major capital measures and realised losses**

	(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021	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

um	Net issuance of Additional Her 1 and Her 2 Instruments 01 January to 31 March 2021	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

RowN um	alised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0