



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

Bankinter, S.A.

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

IFRS 9 transitional arrangements?	No
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2023 EU-wide Stress Test: Credit risk IRB

Bankinter, S.A.

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Bankinter, S.A.	Central banks	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
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	376	3	14,670	128	276	3	10,129	0	14,694	382	104	46	13	61	64,80%
	Corporates - Of Which: Specialised Lending	0	0	474	7	0	0	451	0	476	11	4	2	0	0	53,71%
	Corporates - Of Which: SME	251	3	4,094	58	152	343	2,457	0	4,288	73	44	13	5	24	53,73%
	Retail	28,323	715	0	0	5,517	245	0	0	27,453	942	634	271	24	359	97,44%
	Retail - Secured on real estate property	26,589	452	0	0	4,694	288	0	0	25,869	799	372	17	12	81	22,61%
	Retail - Secured on real estate property - Of Which: SME	1,528	103	0	0	811	65	0	0	1,342	178	89	3	3	18	19,90%
	Retail - Secured on real estate property - Of Which: non-SME	25,072	350	0	0	3,884	222	0	0	24,518	621	283	14	8	66	23,46%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,743	263	0	0	723	53	0	0	1,658	142	258	16	10	214	83,05%
	Retail - Other Retail - Of Which: SME	1,653	234	0	0	655	52	0	0	1,486	119	232	10	10	191	82,39%
	Retail - Other Retail - Of Which: non-SME	120	29	0	0	68	1	0	0	112	24	27	0	1	24	88,74%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	28,698	720	14,670	128	5,694	342	10,129	0	42,157	1,323	735	77	35	367	49,89%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SPAIN	Central banks	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
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	376	3	14,670	128	276	3	10,129	0	14,694	382	104	46	13	61	64,80%
	Corporates - Of Which: Specialised Lending	0	0	474	7	0	0	451	0	476	11	4	2	0	0	53,71%
	Corporates - Of Which: SME	251	3	4,094	58	152	343	2,457	0	4,288	73	44	13	5	24	53,73%
	Retail	21,599	408	0	0	3,467	245	0	0	20,903	743	353	12	11	81	23,07%
	Retail - Secured on real estate property	1,928	103	0	0	811	65	0	0	1,342	178	89	3	3	18	19,90%
	Retail - Secured on real estate property - Of Which: SME	20,981	397	0	0	2,657	195	0	0	19,560	565	294	1	1	64	24,14%
	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	1,743	263	0	0	723	53	0	0	1,658	142	258	16	10	214	83,05%
	Retail - Other Retail - Of Which: SME	1,653	234	0	0	655	52	0	0	1,486	119	232	10	10	191	82,39%
	Retail - Other Retail - Of Which: non-SME	130	29	0	0	68	1	0	0	112	24	27	0	1	24	88,74%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	23,708	676	14,670	128	4,466	300	10,129	0	37,199	1,267	714	71	35	364	50,85%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
PORTUGAL	Central banks	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
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4,990	43	0	0	1,227	43	0	0	4,957	56	19	5	0	3	14,18%
	Retail - Secured on real estate property	4,990	43	0	0	1,227	43	0	0	4,957	56	19	5	0	3	14,18%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4,990	43	0	0	1,227	43	0	0	4,957	56	19	5	0	3	14,18%
	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	4,990	43	0	0	1,227	43	0	0	4,957	56	19	5	0	3	14,18%	

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

2023 EU-wide Stress Test: Credit risk IRB

Bankinter, S.A.

	31/12/2023						Baseline Scenario 31/12/2024						31/12/2025						
	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	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	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	
(in EUR, %)																			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates	14,421	545	212	191	0	0	14,263	606	312	2	109	34,913	14,128	638	412	0	0	129	
Corporates - Of Which: Specialised Lending	464	8	8	1	0	0	457	10	13	2	0	34,455	449	12	20	2	0	4	
Corporates - Of Which: SME	4,193	136	77	33	0	0	4,134	167	105	3	35	33,005	4,088	184	134	5	0	40	
Retail	27,951	795	855	223	17	370	27,851	645	3,033	23	9	49,106	27,271	968	3,325	21	0	434	
Retail - Secured on real estate property	25,825	625	548	11	8	102	25,871	484	677	11	4	117	17,345	25,825	412	754	11	4	
Retail - Secured on real estate property - Of Which: SME	1,311	165	132	12	2	2	1,299	159	152	2	2	15,526	1,278	160	142	2	2	27	
Retail - Secured on real estate property - Of Which: non-SME	24,514	460	416	9	6	100	24,572	325	516	9	2	93	17,898	24,514	262	612	9	1	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	1,522	165	307	11	9	265	1,490	159	356	10	5	288	89,476	1,469	155	403	10	0	
Retail - Other Retail - Of Which: SME	1,427	134	275	11	8	240	1,393	128	318	10	5	250	81,413	1,355	125	357	10	5	
Retail - Other Retail - Of Which: non-SME	105	31	32	0	1	25	97	31	38	0	0	27	72,599	94	30	44	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	41,812	1,336	1,068	41	23	459	43,03%	41,624	1,247	1,344	40	16	512	38,12%	41,402	1,207	1,607	40	

	31/12/2023						Baseline Scenario 31/12/2024						31/12/2025						
	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	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	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	
(in EUR, %)																			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates	14,421	545	212	191	0	0	14,263	606	312	2	109	34,913	14,128	638	412	0	0	129	
Corporates - Of Which: Specialised Lending	464	8	8	1	0	0	457	10	13	2	0	34,455	449	12	20	2	0	4	
Corporates - Of Which: SME	4,193	136	77	33	0	0	4,134	167	105	3	35	33,005	4,088	184	134	5	0	40	
Retail	27,951	795	855	223	17	370	27,851	645	3,033	23	9	49,106	27,271	968	3,325	21	0	434	
Retail - Secured on real estate property	25,924	574	500	8	95	19,77%	25,924	446	600	9	4	39	18,15%	25,924	380	660	9	1	
Retail - Secured on real estate property - Of Which: SME	1,311	165	133	12	2	27	1,299	155	150	2	1	23	15,52%	1,278	150	187	2	2	
Retail - Secured on real estate property - Of Which: non-SME	19,613	409	367	6	93	20,82%	19,625	291	450	7	3	16	19,97%	19,651	230	473	7	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	1,522	165	307	11	4	205	1,490	159	358	10	5	288	89,47%	1,469	155	403	10	0	
Retail - Other Retail - Of Which: SME	1,427	134	275	11	8	240	1,393	128	318	10	5	250	81,41%	1,355	125	357	10	5	
Retail - Other Retail - Of Which: non-SME	105	31	32	0	1	25	97	31	38	0	0	27	72,59%	94	30	44	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	36,877	1,285	1,020	38	23	453	44,45%	36,706	1,209	1,268	38	10	504	39,76%	36,505	1,175	1,502	37	

	31/12/2023						Baseline Scenario 31/12/2024						31/12/2025						
	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	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	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	
(in EUR, %)																			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	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	0	0	
Corporates - Of Which: Specialised Lending	0	0	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	0	0	
Retail	4,934	51	48	2	0	0	4,918	38	76	2	0	0	10,94%	4,896	32	104	2	11	
Retail - Secured on real estate property	4,934	51	48	2	0	0	4,918	38	76	2	0	0	10,94%	4,896	32	104	2	11	
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	
Retail - Secured on real estate property - Of Which: non-SME	4,934	51	48	2	0	0	4,918	38	76	2	0	0	10,94%	4,896	32	104	2	11	
Retail - Qualifying Revolving	0	0	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	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	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	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	4,934	51	48	2	0	0	4,918	38	76	2	0	0	10,94%	4,896	32	104	2	11	

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

2023 EU-wide Stress Test: Credit risk IRB

Bankinter, S.A.

Table for Bankinter, S.A. showing Adverse Scenario results for 31/12/2023 and 31/12/2025 across various stages and ratios.

Table for SPAIN showing Adverse Scenario results for 31/12/2023 and 31/12/2025 across various stages and ratios.

Table for PORTUGAL showing Adverse Scenario results for 31/12/2023 and 31/12/2025 across various stages and ratios.

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

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

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
Bankinter, S.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	28,574	0	0	0	22,879	490	165	0	0	0	0	0	4.81%
	Regional governments or local authorities	563	0	0	0	554	0	0	0	0	0	0	0	22.25%
	Public sector entities	64	0	64	0	64	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	106	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	2,112	0	2,051	0	2,294	19	11	2	0	0	0	0	47.24%
	Corporates	3,710	88	3,607	112	3,226	81	285	24	0	0	0	0	85.94%
	of which: SME	2,024	78	2,004	102	1,884	99	162	21	0	0	0	0	85.20%
	Retail	2,712	111	2,598	122	2,342	494	393	76	0	0	0	0	83.21%
	of which: SME	1,718	111	1,613	125	1,459	363	188	21	0	0	0	0	85.20%
	Secured by mortgages on immovable assets	6,078	115	5,929	125	6,259	363	188	21	0	0	0	0	29.25%
	of which: SME	3,806	70	3,737	85	3,564	286	99	13	0	0	0	0	36.65%
	Items associated with particularly high risk	196	0	196	0	196	0	0	0	0	0	0	0	90.20%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	22	0	22	0	22	0	0	0	0	0	0	0	0.00%
	Other exposures	792	0	792	0	792	0	0	0	0	0	0	0	0.00%
Standardised Total	57,496	323	55,793	360	56,681	1,397	923	124	0	0	0	0	55.29%	

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
SPAIN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	22,274	0	0	0	26,689	420	160	0	0	0	0	0	1.84%
	Regional governments or local authorities	563	0	0	0	562	0	0	0	0	0	0	0	22.25%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	106	0	0	0	99	2	4	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	2,112	0	2,077	0	2,099	11	10	2	0	0	0	0	51.18%
	Corporates	3,367	66	3,294	85	2,366	71	242	18	0	0	0	0	87.94%
	of which: SME	1,925	59	1,904	76	1,924	51	111	12	0	0	0	0	87.94%
	Retail	6,008	69	5,934	104	5,654	430	260	54	0	0	0	0	64.85%
	of which: SME	3,120	24	3,097	3	3,064	157	26	21	0	0	0	0	70.18%
	Secured by mortgages on immovable assets	2,151	101	2,050	112	6,866	311	148	11	0	0	0	0	39.20%
	of which: SME	1,161	69	1,127	72	3,119	254	89	11	0	0	0	0	34.82%
	Items associated with particularly high risk	91	0	91	0	91	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	69	0	69	0	69	0	0	0	0	0	0	0	0.00%
	Other exposures	298	0	298	0	298	0	0	0	0	0	0	0	0.00%
Standardised Total	51,951	273	52,477	301	50,250	1,276	820	88	0	0	0	0	53.65%	

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure						
PORTUGAL	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	3,300	0	0	0	1,280	140	0	0	0	0	0	0	22.64%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	64	0	64	0	64	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	165	0	70	0	118	7	1	0	0	0	0	0	22.20%
	Corporates	1,921	27	1,295	27	1,292	9	44	4	0	0	0	0	27.24%
	of which: SME	850	21	715	25	859	8	31	1	0	0	0	0	21.18%
	Retail	1,077	11	603	15	662	19	26	2	0	0	0	0	61.70%
	of which: SME	602	17	386	8	559	50	8	2	0	0	0	0	50.97%
	Secured by mortgages on immovable assets	261	11	227	11	2,844	13	2	0	0	0	0	0	50.14%
	of which: SME	245	10	121	12	227	10	0	0	0	0	0	0	51.58%
	Items associated with particularly high risk	15	0	15	0	15	0	0	0	0	0	0	0	90.20%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	3	0	3	0	3	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	4,189	46	3,165	56	4,168	121	85	19	0	0	0	0	70.29%	

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

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

Table showing credit risk stress test results for Bankinter, S.A. across stages 1, 2, and 3 for 31/12/2023, 31/12/2024, and 31/12/2025. The table includes rows for various asset categories like Central banks, Central governments, and Public sector entities, and metrics such as Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, and Coverage Ratio - Stage 3 exposure.

Table showing credit risk stress test results for SPAIN across stages 1, 2, and 3 for 31/12/2023, 31/12/2024, and 31/12/2025. The table includes rows for various asset categories and metrics similar to the first table.

Table showing credit risk stress test results for PORTUGAL across stages 1, 2, and 3 for 31/12/2023, 31/12/2024, and 31/12/2025. The table includes rows for various asset categories and metrics similar to the first table.

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

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

		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mii EUR, %)																						
Bankinter, S.A.																						
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Central governments	27,026	1,072	282	20	21	121	42.58%	36,629	21,681	652	18	20	11	11%	38,025	8,035	423	19	20	12	9%	
Regional governments or local authorities	81	1	2	0	0	0	56.15%	92	0	0	0	0	0	0%	93	0	0	0	0	0	0%	
Public sector entities	58	0	3	1	0	2	45.50%	52	0	0	0	1	2	43.42%	48	11	7	0	0	1	21.88%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Institutions	7,322	92	32	4	13	28.50%	7,074	109	64	4	7	17	17	24.91%	7,202	228	92	4	7	14	21.26%	
of which: SME	3,406	257	402	24	24	248	71.20%	1,404	322	242	24	30	351	83.00%	1,024	340	480	14	31	21	29%	
Covered bonds	3,221	243	206	20	20	250	71.60%	3,221	243	206	20	20	250	71.60%	3,221	243	206	20	20	250	71.60%	
of which: SME	2,038	549	541	84	62	320	61.8%	6,728	620	792	58	61	461	57.89%	6,560	583	1,096	51	32	58	55.45%	
of which: SME Secured by mortgages on immovable property	6,272	252	138	20	21	61	51.85%	8,262	222	119	19	21	23	25%	8,203	276	189	19	20	119	37.95%	
of which: SME	8,412	153	283	20	21	102	37.49%	8,262	222	119	19	21	23	25%	8,203	276	189	19	20	119	37.95%	
Items associated with particularly high risk	3,420	344	184	30	21	61	38.35%	3,223	418	289	17	17	119	38.9%	3,125	396	372	15	14	145	38.38%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Standardised Total	55,699	2,415	1,877	201	151	878	52.6%	53,902	3,187	2,310	143	171	1,185	51.29%	53,260	3,692	2,649	128	187	1,435	48.66%	

		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mii EUR, %)																						
SPAIN																						
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Central governments	25,991	1,010	277	20	24	117	42.13%	25,486	1,300	404	31	48	187	41.22%	24,897	1,837	549	29	35	222	40.70%	
Regional governments or local authorities	500	12	1	0	0	0	64.64%	521	21	1	0	0	1	54.21%	531	26	1	0	0	1	46.80%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Institutions	6,995	62	32	4	15	9	28.20%	6,820	104	56	2	3	13	23.61%	6,823	223	74	2	2	16	21.30%	
Covered bonds	7,166	310	305	12	20	236	78.15%	7,262	251	302	10	21	277	89.20%	7,508	247	492	10	24	315	63.70%	
of which: SME	1,293	192	262	10	19	206	78.84%	1,462	227	303	10	21	265	89.21%	1,674	230	438	9	19	278	63.27%	
of which: SME Secured by mortgages on immovable property	5,895	430	424	11	20	377	42.81%	5,394	473	582	13	28	345	59.55%	5,219	438	701	20	24	403	57.24%	
of which: SME	7,282	202	85	23	14	41	48.13%	7,281	295	427	14	18	142	45.23%	7,244	263	333	14	16	85	43.96%	
Items associated with particularly high risk	6,729	365	252	11	12	94	37.49%	6,474	492	358	19	14	144	37.69%	6,152	558	485	12	24	179	36.7%	
Covered bonds	3,401	369	189	20	0	60	35.7%	3,054	362	256	13	13	184	37.70%	3,262	362	381	14	12	111	37.18%	
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Standardised Total	48,928	3,131	1,294	138	149	727	52.2%	47,698	2,826	1,831	91	138	953	52.89%	46,798	3,287	2,399	90	156	1,142	48.45%	

		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mii EUR, %)																						
PORTUGAL																						
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Central governments	1,245	46	10	4	3	4	40.59%	1,201	74	22	3	4	9	40.31%	1,170	68	31	3	5	13	40.40%	
Regional governments or local authorities	1	0	1	0	0	1	50.00%	0	0	1	1	0	1	50.00%	0	0	1	0	1	0	1	50.00%
Public sector entities	58	1	1	1	0	2	45.35%	52	8	0	0	1	2	43.42%	48	11	7	0	0	1	42.88%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Institutions	113	0	7	2	0	2	25.34%	110	0	1	1	2	0	4	10.80%	145	3	18	1	0	6	10.81%
Covered bonds	1,250	46	102	13	8	58	53.20%	1,174	24	0	7	9	27	47.79%	1,125	93	118	8	11	84	44.7%	
of which: SME	722	37	49	14	7	44	49.70%	709	56	13	7	9	39	44.81%	671	49	138	8	8	48	42.70%	
of which: SME Secured by mortgages on immovable property	884	94	92	16	14	54	58.48%	884	92	16	11	13	64	51.88%	794	94	217	8	11	188	49.7%	
of which: SME	133	49	31	3	13	20	60.11%	131	41	2	3	3	3	76.10%	111	3	4	2	3	22.03%		
Items associated with particularly high risk	13	0	0	0	0	0	0.00%	13	0	0	0	0	0	0.00%	13	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	

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

		Public guarantee - Actual										
		31/12/2022										
(000 EUR, %)	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
Bankinter, S.A.												
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Corporates												
Retail												
In-state cap												
Secured by mortgages on immovable property												
In-state cap												
Items associated with particularly high risk												
Central banks												
Claims on institutions and corporates with a RT credit assessment												
Collective investments undertakings (CIU)												
Sovereign												
Securitisation												
Other exposures												
Grand-total Total												

		Public guarantee - Actual										
		31/12/2022										
(000 EUR, %)	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
SPAIN												
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Corporates												
Retail												
In-state cap												
Secured by mortgages on immovable property												
In-state cap												
Items associated with particularly high risk												
Central banks												
Claims on institutions and corporates with a RT credit assessment												
Collective investments undertakings (CIU)												
Sovereign												
Securitisation												
Other exposures												
Grand-total Total												

		Public guarantee - Actual										
		31/12/2022										
(000 EUR, %)	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
PORTUGAL												
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Corporates												
Retail												
In-state cap												
Secured by mortgages on immovable property												
In-state cap												
Items associated with particularly high risk												
Central banks												
Claims on institutions and corporates with a RT credit assessment												
Collective investments undertakings (CIU)												
Sovereign												
Other exposures												
Grand-total Total												

2023 EU-wide Stress Test: Securitisations

Bankinter, S.A.

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



2023 EU-wide Stress Test: Risk exposure amounts

Bankinter, S.A.

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

2023 EU-wide Stress Test: Capital

Bankinter, S.A.

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

2023 EU-wide Stress Test: Capital

Bankinter, S.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-2	-12	-36	-143	-6	-23	-102
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-36	-36	-36	-36	-36	-36	-36
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")		0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Bankinter, S.A.

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

2023 EU-wide Stress Test: Capital

Bankinter, S.A.

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

2023 EU-wide Stress Test: P&L

Bankinter, S.A.

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

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

Bankinter, S.A.

(mln EUR)

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

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

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