

Bank Name	Bankinter SA
LEI Code	VWMYAEQSTOPNV0SUGU82
Country Code	ES

2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	3,360	3,429	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,050	3,124	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,433	1,436	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	138	92	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	130	90	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	1,815	1,957	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-71	0	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (1) of CRR
(-) Intangible assets (including Goodwill)	-213	-210	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-281	-297	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	-236	-174	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) and 153(8) of CRR articles 36(1) point k) (iv) articles 36(1
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	-23	-46	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	360	276	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	360	276	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	47	41	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-47	-41	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,050	3,124	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	309	305	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	422	394	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-112	-89	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	25,704	26,435	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.87%	11.82%	CA3 {1}	-
Tier 1 Capital ratio	11.87%	11.82%	CA3 {3}	-
Total Capital ratio	13.07%	12.97%	CA3 {5}	-



Risk exposure amounts

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	23,543	24,445
Risk exposure amount for securitisation and re-securitisations in the banking book	536	522
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	23,007	23,923
Risk exposure amount for position, foreign exchange and commodities (Market risk)	382	217
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	6	1
Risk exposure amount for operational risk	1,773	1,773
Other risk exposure amounts	0	0
Total Risk Exposure Amount	25,704	26,435

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



P&L

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	1,392	655
Of which debt securities income	253	120
Of which loans and advances income	1,095	517
Interest expenses	678	239
(Of which deposits expenses)	424	139
(Of which debt securities issued expenses)	212	83
(Expenses on share capital repayable on demand)	0	0
Dividend income	6	3
Net Fee and commission income	333	179
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	66	29
Gains or (-) losses on financial assets and liabilities held for trading, net	15	6
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	1	-2
Gains or (-) losses from hedge accounting, net	0	1
Exchange differences [gain or (-) loss], net	3	1
Net other operating income /(expenses)	-41	-8
TOTAL OPERATING INCOME, NET	1,097	625
(Administrative expenses)	470	249
(Depreciation)	31	15
(Provisions or (-) reversal of provisions)	42	14
(Commitments and guarantees given)	-1	0
(Other provisions)	43	14
Of which pending legal issues and tax litigation ¹	46	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	237	97
(Loans and receivables)	234	97
(Held to maturity investments, AFS assets and financial assets measured at cost)	4	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	97	49
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-55	-36
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	359	262
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	276	197
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	276	197
Of which attributable to owners of the parent	276	197

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



2015 EU-wide Transparency Exercise Market Risk Bankinter SA

	S	A					(M										IM					
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014									As of 30	0/06/2015					
			VaR (Memoran										VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	FACTOR (ms) x AVERAGE OF			LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	336	182	0	0	0	0							0	0	0	0						
Of which: General risk	320	146	0	0	0	0							0	0	0	0						
Of which: Specific risk	16	36	0	0	0	0							0	0	0	0						
Equities	45	35	0	0	0	0							0	0	0	0						
Of which: General risk	6	7	0	0	0	0							0	0	0	0						
Of which: Specific risk	39	28	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	382	217	. 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Credit Risk - Standardised Approach

	Bankinter SA				Standardise	ed Approach			
		A	s of 31/12/2	2014			s of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)	5.074	5.070			5.050	5.766		
	Central governments or central banks	5,371	5,079	0		6,058	5,766	0	
	Regional governments or local authorities Public sector entities	2,135 524	1,403 427	558 359		1,623 394	1,207 339	356 276	
	Multilateral Development Banks	52 4 0	427	359		394	339	2/6	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,731	1,624	578		1,862	1,585	477	
	Corporates	23,160	11,980	10,978		24,675	13,121	12,123	
	of which: SME	9,261	5,133	4,303		9,487	5,236	4,402	
	Retail	3,372	947	710		3,720	1,045	784	
	of which: SME	188	0	0		188	0	0	
Consolidated data	Secured by mortgages on immovable property	3,989	3,880	1,700		4,077	3,961	1,712	
	of which: SME	1,463	1,386	512		1,570	1,493	553	
	Exposures in default	1,858	915	1,116	608	1,613	787	938	608
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	105	105	21		56	56	10	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		902	402	267	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	98	98	129		104	104	119	
	Securitisation	98	98	38		103	103	55	
	Other exposures	1,718	1,701	2,006		1,987	1,829	2,032	
	Standardised Total	44,160	28,258	18,192	633	47,173	30,306	19,149	634

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



	Credit Risk - IRB Approach												
	Bankinter SA						IRB App	roach					
				As of 31	L/12/2014					As of 30	/06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0		0	0		0	0		0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	1,178		1,028	997		69	1,424		1,148	1,065		71
	Corporates - Of Which: Specialised Lending	517		454	515		22	672		486	538		20
	Corporates - Of Which: SME Retail	176		187	175 3.856		6	211		218	204 3,764		5
	Retail - Secured on real estate property	20,796 17,035		18,956 16,231	2,670		231	21,098 17,320		19,188 16,497	2,620		216
	Retail - Secured on real estate property - Of Which: SME	1,074		1,109	2,670 592		81 26	1,053		1,092	524		83 25
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	15,961		15,123	2.078		55	16,268		15,404	2.096		58
Corisondated data	Retail - Qualifying Revolving	15,501		15,125	2,070		0	0		13,101	2,030		0
	Retail - Other Retail	3,762		2,725	1,186		149	3,778		2,692	1,144		133
	Retail - Other Retail - Of Which: SME	3,248		2,227	924		107	3,321		2,250	913		93
	Retail - Other Retail - Of Which: non-SME	513		498	262		43	456		441	231		41
	Equity				0						0		
	Securitisation	811		811	498		0	1,139		1,139	467		0
	Other non credit-obligation assets				0						0		
	IRB Total				5,350						5,296		

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

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(min Eory)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of	exposures (long)	net of cash short only where there		CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0 - 3M 13M - 1Y 14 - 1Y 17 - 2Y 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	1	0	1	0	0	1	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	GROSS DI EXPOSURES (RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&ioss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [11 - 2Y] [12 - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Hungary										-		_		
Total [0 - 3M [Ireland	1	0	1	0	0	1	0	0	0	0	0	0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y [5Y - 10Y Total	Italy	6 190 68 265	0	6 190 68 265	6 87 0 93	0	104 68 172	0	0	0	0	0	0	0	0
[0 - 3M [Latvia		0			0		0	0	0	0	0	0	0	0
Total [0 - 3M	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

		_		odlikiliter SA											
	(mln EUR)							As of	31/12/2014						
		EXPOSURES (RECT LONG accounting value provisions)	NET DIRECT PO	ereign debt to oth	exposures (long) ner counterpaties ty matching)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES		
			(1)			(i)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3 M [Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	0		0	0	0	0		0	0	0	0	0		
[0 - 3M [Portugal	29	0	29	29	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Romania	29	0	29	29		0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more] Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Slovenia	0	0	0	0	0		0	0	0	0	0	0	0	0
Total [0 - 3M	Spain	0 1.212 497 528 1,117 1,786 887 6,027		-325 1.212 461 515 944 1,149 675 4,631	0 0 0 0 0 417 111 292		0 -325 754 -16 401 -50 -277 208 696								
Total [0 - 3M [Sweden		0	4,631	820	0	696	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)		is a maturit	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y []0Y - more Total	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Norway	-	0			0					-	0			-
Total [0 - 3M [Australia	0	-	0	0		0	0	0	0	0		0	0	0
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y [10Y - more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0



Sovereign Exposure

Bankinter SA

	(mln EUR)							As of	31/12/2014						
		GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Other advanced economies non EEA														
Total	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Latin America and the Caribbean	0		0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereing) on sovereing redef risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the denomination and or accounting classification of the positions
the economic substance over the form must be used as a orther for the definition of the positions. The economic substance over the form must be used as a orther for the definition of the positions.



	(mln EUR)						As of 30/06/2015								
		GROSS DI	IRECT LONG (accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to oth	exposures (long)	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	ty matching)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
sidual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [Austria	0	0		0	0	0	0	0	0	0	0	0	0	0
Total Tota	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0 - 3M [M - 1Y [LY - 2Y [LY - 3Y [Y - 5Y [Y - 10Y [LY - more	Bulgaria	0		0	0	0	0	0	0	0	0	0	0	0	0
Total 0 - 3M [17 - 17 [17 - 27 [27 - 37 [37 - 57 [37 - 107 [07 - more Total	Cyprus	0		0	0	0	0	0	0	0	0	0	0	0	0
0 - 3M [M - 1Y Y - 2Y Y - 3Y Y - 5Y Y - 10Y Y - more	Czech Republic														
Total 1 - 3M [M - 1Y [Y - 2Y [Y - 3Y [Y - 5Y [- 10Y [Y - more Total	Denmark	0		0	0	0	0	0	0	0	0	0	0	0	0
0 - 3M [M - 1Y [LY - 2Y [LY - 3Y [Y - 5Y [Y - 10Y [Estonia	0					0	0	0	-		0	0	-	0
Y - more Total - 3M [M - 1Y [Y - 2Y [Y - 3Y [' - 5Y [- 10Y [Y - more Total	Finland	0		0	0	0	0	0	0	0	0	0	0	0	0
otal - 3M [- 1Y [- 2Y [- 3Y [- 5Y [- 10Y [- more otal	France	1	0	1	0	0	1	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
	(RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&ioss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y	Germany	0		0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [5Y - 10Y [Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Hungary										-		_		
Total [0 - 3M	Ireland	1	0	1	0	0	1	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Italy	12 35 110 124 281	0	1 12 3 99 124 238	35 92 124 263	0	-32 7 0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more	Latvia		0			0	-25	0	0	0	0	0	0	0	0
Total To - 3M T3M - 1Y T1Y - 2Y T2Y - 3Y T3Y - 5Y T5Y - 10Y T1Y - more	Lithuania	0	0	0	0		0	0	0	0	0	0	0	0	0
Total	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0



(min EUR)									As of 30/06/2015									
		GROSS DII EXPOSURES (a		NET DIRECT PO	SITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)			
		gross of p			is a maturi	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue			
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M [Malta	0	0	0	0	0	0	0	0	0	0	0	0	0				
[0 - 3M [Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[0 - 3M [Poland																	
Total [0 - 3M [Portugal	11 17	0	11 17	11 17	0	0	0	0	0	0	0	0	0	0			
Total [0 - 3M [Romania	28	0	28	28	0	0	0	0	0	0	0	0	0	0			
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total [0 - 3M	Spain	281 793 402 590 1,000 1,927 1,254	0	0 281 793 174 385 514 1,479 931	0 5 0 0 77 217 157 860	0	11 595 -206 172 -288 61 -103	0	0	0	0	0	0	0	0			
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	6,248	0	4,556	860 1,317	0	242	0	0	0	0	0	0	0	0			



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&ioss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Liechtenstein														
Total	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [Japan	0	0	0	0		0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	0	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of 30/06/2015									
			RECT LONG		OSITIONS (gross of the contract of the contrac			DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)		
		gross of p	provisions) 1)		is a maturit	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	n negative fair ue		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M [China	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Other advanced economies non EEA	_						-									
Total [0 - 3M	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0 - 3M [Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total [0 - 3M[[3M - 1Y[[1Y - 2Y] [2Y - 3Y[[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Africa	_		0		0	0		0			0	_		0		
Total [0 - 3M	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Notes and definitions
(1) The exposures reported over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (u.e. CDs, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
the excounting substance over the form must be used as a criteral for the delibritation of the exposures to be include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



Information on performing and non-performing exposures

				As of 31	/12/2014						As of 30	0/06/2015		
		Gross carrying	j amount		Accumulated impai changes in fair valu provisions	rment, accumulated e due to credit risk and			Gross carrying	j amount			rment, accumulated se due to credit risk and	
		Of which performing but past due >30	Of which non-performing ¹		On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		performing but past due >30		n-performing ¹	On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures
		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which:	exposures ²	exposures ³	
(mln EUR, %)														
Debt securities (including at amortised cost and fair value)	5,233	0	0	0	0	0	0	5,743	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4,056	0	0	0	0	0	0	4,605	0	0	0	0	0	0
Credit institutions	550	0	0	0	0	0	0	506	0	0	0	0	0	0
Other financial corporations	98	0	0	0	0	0	0	154	0	0	0	0	0	0
Non-financial corporations	529	0	0	0	0	0	0	479	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	44,091	587	2,195	2,195	28	917	1,141	44,436	601	2,108	2,108	28	882	1,162
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,704	10	0	0	0	0	0	1,692	1	0	0	0	0	0
Credit institutions	584	0	0	0	0	0	0	317	0	0	0	0	0	0
Other financial corporations	445	0	5	5	0	3	0	849	0	5	5	0	4	0
Non-financial corporations	19,278	224	1,442	1,442	25	734	608	19,256	255	1,363	1,363	25	693	627
Households	22,079	353	747	747	4	179	533	22,322	345	739	739	3	186	535
DEBT INSTRUMENTS other than HFT	49,324	587	2,195	2,195	28	917	1,141	50,179	601	2,108	2,108	28	882	1,162
OFF-BALANCE SHEET EXPOSURES	16,264		38	38	0	7	5	15,541		35	35	1	6	8

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

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

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



Forborne Exposures

Ī			As of 31/12/2014					As of 30/06/2015		
	Gross carrying amount of exposures with forbearance measures		changes in fair value	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance comeasures		Gross carrying a forbearance me	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,644	678	303	287	1,119	1,575	671	301	283	1,124
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	9	0	0	0	0	8	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	2	0	0	0	1
Non-financial corporations	1,102	526	274	262	657	1,010	509	268	253	626
Households	532	151	29	26	461	556	161	33	30	497
DEBT INSTRUMENTS other than HFT	1,644	678	303	287	1,119	1,575	671	301	283	1,124
Loan commitments given	97	44	0	0	0	71	30	0	0	0

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



Leverage ratio

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	3,050	3,124	LRCom {20}	
В	Total leverage ratio exposures	55,164	56,933	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	5.53%	5.49%	A/B	



Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06	/2015				
	Mortgage I [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹				
Loans and advances	26,456	26,243	26,598	26,376				
of which: Other financial corporations	8	8	60	59				
of which: Non-financial corporations	6,048	5,935	5,993	5,838				
of which: Households	20,394	20,300	20,540	20,473				

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.