#### bankinter.

#### To the Comisión Nacional del Mercado de Valores

Pursuant to current securities market legislation, **Bankinter**, **S.A.** (Bankinter) hereby announces:

#### Other important information

Bankinter has been subject to the 2021 EU-wide stress test conducted during 2021, conducted by the European Banking Authority (EBA), in cooperation with the European Central Bank (ECB) and the European Systemic Risk Board (ESRB), known as *EBA Stress Test 2021*.

The exercise does not have a pass/fail threshold, but it is designed as key additional information for the purposes of the Supervisory Review and Evaluation Process (SREP) for 2021. The results enable supervisory authorities to assess Bankinter's capacity to absorb losses and sustain Its solvency levels in a scenario of deep economic crisis (adverse scenario) under a common methodology and assumptions that allow the comparability across entities.

The adverse stress scenario was set by the ECB/ESRB and covers a 3-year time horizon (2021-2023), being the adverse scenarios set up for the exercise the most severe of the historical series that the EBA has used so far and proposes a continued economic depression in the next 3 years as a consequence of an extended sanitary crisis by COVID 19. Accordingly, the scenario cannot be understood as a forecast of Bankinter's future results.

The results of the exercise are measured based on "capital depletion", i.e. the observed reduction in the CET1 ratio comparing the starting point (December 2020, 12,29%) and the last year's (2023) CET1 ratio of the adverse scenario, being the better result the lower capital depletion produced. Bankinter's results can be summarised as follows:

- The capital depletion of Bankinter has been of 104 bps, measured both on a fully-loaded and phased-in basis, as Bankinter has elected not to apply any of the transitional arrangements available in the CRR to mitigate the impact in capital of IFRS9 and the pandemic.
- Bankinter has assumed in its projections a pay-out of 50% in both scenarios and all years of projection, in line with its past practice.
- Out of the sample of banks participating in the EBA Stress Test 2021, Bankinter has been the Spanish bank with the lowest capital depletion and the third of the entire sample of European banks, participating in the exercise.

Further information can be obtained in the EBA website (<a href="www.eba.europa.eu">www.eba.europa.eu</a>) or Bankiter's corporate website (<a href="www.bankinter.com/webcorporativa">www.bankinter.com/webcorporativa</a>).

Madrid, 30 July de 2022

Bankinter, S.A.



#### 2021 EU-wide Stress Test

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



### 2021 EU-wide Stress Test: Summary

an	kinter.	S.A.

		1	2	3	4	5	6	7
		Actual		Baseline Scenario			Adverse Scenario	
Rov Nun	(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%
			Memoran	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



	IF A A STATE OF THE STATE OF TH	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	sure amounts						
				A-IRB	F-IRB	A-IRB	F-IRB	Stago 1 ovposuro Stago 2 ov	vnosuro Stago 2 ovnosur.	Stock of	Stock of provisions for	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)		Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Stage 1 exposure Stage 2 ex	xposure stage s exposure	Stage 1 exposure	Stage 2 exposure		Stage 3 exposure
1		Central banks		0 0	0 0	0	0	0	0	0 0	0	0	-
2		Central governments		0 0	0 0	0 (	0	0 0	0	0 0	0	0	-
3		Institutions		0 0	0 0	0	0	0 0	0	0	0	0	-
4		Corporates		345	13,046 131	209	9,497	0 13,156	254 12	20 56	10	66	55.04%
5		Corporates - Of Which: Specialised Lending		0 0	678 9	0	694	0 669	8 1	0 1	0	1	12.22%
6		Corporates - Of Which: SME		243 6	3,109 51	138 (	2,061	0 3,321	31 5	56 13	3	31	55.51%
7		Retail		26,371 814	0 0	5,188 161	1 0	0 25,570	886 72	29 31	21	246	33.78%
8		Retail - Secured on real estate property		24,568 568	0 0	4,520 157	7 0	0 23,802	842 49	92 20	11	73	14.93% 11.28%
9	Bankinter, S.A.	Retail - Secured on real estate property - Of Which: SME		1,650 131	0 0	438 19	9 0	0 1,581	86 11	4 3	4	13	11.28%
10	Barnarior, 5.7 a	Retail - Secured on real estate property - Of Which: non-SME		22,918 437	0 0	4,082 138	0	0 22,221	757 37	78 17	8	61	16.02%
11		Retail - Qualifying Revolving		1,000	0 0	0	0	0 0	0	0 0	0	170	72.020/
12		Retail - Other Retail		1,803 246	0 0	667	4 0	0 1,769	43 23	10	9	1/3	72.82% 76.27%
13		Retail - Other Retail - Of Which: SME		1,643 212	0 0	585	0	0 1,611	39 20	J5 IU	9	150	51.09%
14		Retail - Other Retail - Of Which: non-SME		100 34	U	0 0		0	4 3			17	51.09%
16		Equity Securitisation		U		U		J	U	U	U	U	
17		Other non-credit obligation assets		0 0		0		0	0	0	0	0	_
18		IRB TOTAL		26,715 823	13,046 131	5,396 161	9,497	38,727	1,140 84	9 87	31	312	36.79%

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

									Actual 31/12/2020						
			Exposu	re values			Risk exposi	ure amounts	317 127 2020						
		A-II	RB	F-II	RB	A-II	RB	F-I	IRB			Stock of	Stock of	Stock of	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	Ctogo 2 overcours
37	Central banks	0	C	0	(	0	0	0		0 0	0 0	(	0	(	) -
38	Central governments	0	(	0	(	0	0	0		0 0	0 0	(	0	(	) -
39	Institutions	0	C	0	(	0	0	0		0 0	0 0	(	0	(	) -
40	Corporates	0	C	0	(	0	0	0		0 0	0 0	(	0	(	) -
41	Corporates - Of Which: Specialised Lending	0	C	0	(	0	0	0		0 0	0 0	(	0	(	) -
42	Corporates - Of Which: SME	0	C	0	(	0	0	0		0 0	0 0	(	0	(	) -
43	Retail	4,220	61	0	(	979	63	0		0 4,211	23 46	$\epsilon$	0	Ç	9 18.67%
44	Retail - Secured on real estate property	4,220	61	0	(	979	63	0		0 4,211	23 46	$\epsilon$	0	Ç	9 18.67%
45 PORTUGAL	Retail - Secured on real estate property - Of Which: SME	0	C	0	(	0	0	0		0 0	0 0	(	0	(	) -
46 PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME	4,220	61	0	(	979	63	0		0 4,211	23 46	$\epsilon$	0	Ç	9 18.67%
47	Retail - Qualifying Revolving	0	(	0	(	0	0	0		0 0	0 0	(	0	(	) -
48	Retail - Other Retail	0	C	0	(	0	0	0		0 0	0 0	(	0	(	) -
49	Retail - Other Retail - Of Which: SME	0	C	0	(	0	0	0		0 0	0 0	(	0	(	) -
50	Retail - Other Retail - Of Which: non-SME	0	C	0	(	0	0	0		0 0	0 0	(	0	(	) -
51	Equity	0	C	)		0	0	)		0	0 0	(	0	(	) -
52	Securitisation														
53	Other non-credit obligation assets	0	C			0	0			0	0 0	(	0	(	) -
54	IRB TOTAL	4,220	61	0	(	979	63	0		0 4,211	23 46	6	0	9	18.67%

										Actual						
				Evposi	ro voluce			Diek eynee	sura amaunta	31/12/2020						
					re values				sure amounts		_					
			A-IR	RB	F-	IRB	A-	IRB	F-	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
N	(m	mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		age 2 exposure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Ctaga 2 avagaura
	Central banks		0	(	0		0 0	(	0		0 0	0 0	C	(		) -
	Central governments		0	(	0		0	(	0		0	0 0	C	(		) -
	Institutions		0	(	0		0	(	0		0	0 0	C	(		) -
	Corporates		0	(	0		0	(	0		0	0 0	C	(		) -
	Corporates - Of Which: Specialised Lending		0	(	0		0	(	0		0	0 0	C	(		) -
	Corporates - Of Which: SME		0	(	0		0	(	0		0	0 0	C	(		) -
	Retail		0	(	0		0	(	0		0	0 0	C	(		) -
	Retail - Secured on real estate property		0	(	0		0	(	0		0	0 0	C	(		) -
NI A	Retail - Secured on real estate property - Of Which: SME		0	(	0		0	(	0		0	0 0	C	(		) -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(	0		0 0	(	0		0 0	0 0	С	(	) (	) -
	Retail - Qualifying Revolving		0	(	0		0 0	(	0		0 0	0 0	C	(	) (	) -
	Retail - Other Retail		0	(	0		0 0	(	0		0 0	0 0	С	(	) (	) -
	Retail - Other Retail - Of Which: SME		0	(	0		0 0	(	0		0 0	0 0	С	(	) (	) -
	Retail - Other Retail - Of Which: non-SME		0	(	0		0 0	(	0		0 0	0 0	С	(	) (	) -
	Equity		0	(	)		0	(	0		0	0 0	С	(	) (	) -
	Securitisation															
	Other non-credit obligation assets		0	(			0	(	0		0	0 0	C	(		) -
	IRB TOTAL		0		0		0 0	(	0		0 0	0 0	0			-



	Bankinter, S.A.		1	2	3 4	5	6	7	8	9	10	11	12	13	14	15
									Actual							
									31/12/2020							
				Exposu	ire values		Risk expos	ure amounts								
			A-I	RB	F-IRB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Rat
wN m		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 even
3	Central banks		0	(	0	0	(	0		0	0 0	)	0	(		J -
	Central governments		0	(	0	0	(	0		0	0 0	(	0	(	(	) -
	Institutions		0	(	0	0	(	0		0	0 0	)	0	(	(	) -
	Corporates		0	(	0	0	(	0		0	0 0	)	0	(	(	) -
	Corporates - Of Which: Specialised Lending		0	(	0	0	(	0		0	0 0	)	0	(	(	) -
	Corporates - Of Which: SME		0	(	0	0	(	0		0	0 (	(	0	(	(	) -
	Retail		0	(	0	0	(	0		0	0 (	)	0	(	(	) -
	Retail - Secured on real estate property		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	(	(	) -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(	0	0	(	0		0	0	)	0	(	(	) -
	Retail - Qualifying Revolving		0	(	0	0	(	0		0	0	(	0	(	(	) -
	Retail - Other Retail		0	(	0	0	(	0		0	0	(	0	(		J -
	Retail - Other Retail - Of Which: SME		0	(	0	0	(	0		0	0	(	0	(		J -
	Retail - Other Retail - Of Which: non-SME		0	(	0	0	(	0		0	0	(	0	(		J -
	Equity		0	(		0	(				0	)	0	(		J -
	Securitisation															
	Other non-credit obligation assets		0	(		0					0 0	)	0	(	) (	J -
	IRB TOTAL		0	(	0	0	(	0		0			0			.) -

			-														
											Actual						
											31/12/2020						
					Exposul	re values			Risk exposi	ure amounts							
				A-IR	RB	F-II	RB	A-	IRB	F-1	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage Texposure	Stage 2 exposure Stage 3 exposur	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 expecure
91		Central banks		0	0	0		0	С	0	(	0	0	0		) C	) -
92		Central governments		0	0	0	(	0	C	0	(	0	0	0	(	) C	) -
93		Institutions		0	0	0	(	0	C	0	(	0	0	0	(	) C	) -
94		Corporates		0	0	0	(	0	С	0	(	0	0	0	(	) C	-
95		Corporates - Of Which: Specialised Lending		0	0	0		(	С	0	(	0	0	0	(	) C	) -
96		Corporates - Of Which: SME		0	0	0		(	C	0	(	0	0	0	(	) C	) -
97		Retail		0	0	0	(	0	C	0	(	0	0	0	(	) C	-
98		Retail - Secured on real estate property		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	С	0	(	0	0	0	(	) (	) -
100	IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	(	0	C	0	(	0	0	0		) <u> </u>	-
101		Retail - Qualifying Revolving		0	0	0	(	0	C	0	(	0	0	0		) <u> </u>	-
102		Retail - Other Retail		0	0	0	(	0	C	0	(	0	0	0		)	-
103		Retail - Other Retail - Of Which: SME		0	0	0	(	0	C	0	(	0	0	0	(	) (	-
104		Retail - Other Retail - Of Which: non-SME		0	0	0	(	0	C	0	(	0	0	0	(	) (	) -
105		Equity		0	0			(	С			0	0	0	(	C	-
106		Securitisation															
107		Other non-credit obligation assets		0	0			(	C			0	0	0	(	) (	) -
108		I RB TOTAL		0	0	0	(	C	0	0	(	0	0	0		<u>/</u>	-

											Actual							
											31/12/2020							
					Exposu	ire values			Risk expos	ure amounts								
				A-	IRB	F-	IRB	Α-	IRB	F-I	RB				Stock of	Stock of		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	Ctaga 2 avagaura
109		Central banks		C	)			0		0	(	0	C	(	)	(	(	-
110		Central governments		C	)	0	)	0	)	0	(	0	C	)	(	(	)	-
111		Institutions		C	)	0	)	0	)	0	(	0	C	)	)	(	(	-
112		Corporates		C	)	0	) (	0	)	0	(	0	C	)	)	(	)	-
113		Corporates - Of Which: Specialised Lending		C	)	) (	) (	0	)	0	(	0	C	)	)	(	)	-
114		Corporates - Of Which: SME		C	)	0	) (	0	)	0	(	0	C	)	)	(	)	-
115		Retail		C	)	0	) (	0	)	0	(	0	C	)	)	(	)	-
116		Retail - Secured on real estate property		C	)	0	) (	0	)	0	(	(	C	)	)	(	)	-
117	N.A.	Retail - Secured on real estate property - Of Which: SME		C	)	0	) (	0	)	0	(	0	C	)	)	(	)	-
118	IV.A.	Retail - Secured on real estate property - Of Which: non-SME		C	)	0	)	0	)	0	(	0	C	)	)	(	)	-
119		Retail - Qualifying Revolving		C	)	0	) (	0	)	0	(	(	C	)	)	(	)	-
120		Retail - Other Retail		C	)	0	)	0	)	0	(	0	C	)	)	(	)	-
121		Retail - Other Retail - Of Which: SME		C	)	0	)	0	)	0	(	0	C	)	)	(	)	-
122		Retail - Other Retail - Of Which: non-SME		C	)	0	)	0	)	0	(	0	C	)	(	(	)	-
123		Equity		C	)	0		0				(	C	)		(	(	-
124		Securitisation																
125		Other non-credit obligation assets		C				0	)			(	C	)	)		)	-
126		IRB TOTAL		С	(	C	C	0	C	0	(	0	0	C	C	C	C	-

						Actual		
						31/12/2020		
			Expos	ure values	Risk expos	ure amounts		
			A-IRB	F-IRB	A-IRB	F-IRB	1	Stock of Stock of Stock of Coverage Patie
			A-110	1-110	A-IND	1-110	Stage 1 exposure Stage 2 exposure Stage 3 exposur	o provisions for provisions for provisions for Coverage Ratio -
RowN			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted		Stage 1 exposure Stage 2 exposure Stage 3 exposure
um		(mln EUF	, %)	Non-defautted Defautted	Non-defaulted Defaulted	Non-defaulted Defaulted		
127		Central banks	0	0 0	0 0	0	0 0	0 0 0 -
128		Central governments	0	0 0	0 (	0	0 0 0	0 0 0 -
129		Institutions	0	0 0	0 (	0	0 0	0 0 0 -
130		Corporates	0	0 0	0 (	0	0 0	0 0 -
131		Corporates - Of Which: Specialised Lending	0	0 0	0 (	0	0 0	0 0 -
132		Corporates - Of Which: SME	0	0 0	0 (	0	0 0	0 0 -
133		Retail	0	0 0	0 (	0	0 0	0 0 -
134		Retail - Secured on real estate property	0	0 0	0 (	0	0 0	0 0 -
135	N.A.	Retail - Secured on real estate property - Of Which: SME	0	0 0	0 (	0	0 0	0 0 -
136	IV.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0	0 (	0	0 0	0 0 -
137		Retail - Qualifying Revolving	0	0 0	0 (	0	0 0	0 0 -
138		Retail - Other Retail	0	0 0	0 (	0	0 0	0 0 -
139		Retail - Other Retail - Of Which: SME	0	0 0	0 (	0	0 0	0 0 -
140		Retail - Other Retail - Of Which: non-SME	0	0 0	0 (	0	0 0	0 0 0 -
141		Equity	0	0	0 (		0 0	0 0 -
142		Securitisation						
143		Other non-credit obligation assets	0	0	0 (		0 0	0 0 0 -
144		IRB TOTAL	0	0 0 (	0 0	0 (	0 0 0	0 0 -



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

MARKAN COLUMN TO A STATE OF THE	A STORY	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-	IRB	F-I	RB	A-I	RB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 2 evacuu
145		Central banks		0	(	0	(	0	(	0		0	0	(	(	0	) (	J -
146		Central governments		0	(	0	(	0	(	0	)	0	0	(	)	0	) (	ე -
147		Institutions		0	(	0	(	0	(	0	)	0	0	(	)	0	) (	ე -
148		Corporates		0	(	0	(	0	(	0		0	0	(			) (	ე -
149		Corporates - Of Which: Specialised Lending		0	(	0	(	0	(	0		0	0	(	)	O	) (	ე -
150		Corporates - Of Which: SME		0	(	0	(	0	(	0	)	0	0	(	)	0	) (	ე -
151		Retail		0	(	0	(	0	(	0		0	0	(	)	O	) (	ე -
152		Retail - Secured on real estate property		0	(	0	(	0	(	0	)	0	0	(	)	O	) (	ე -
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(	0	(	0	(	0		0	0	(	)	O	) (	ე -
154	IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(	0	(	0	(	0		0	0	(	)	O	) (	ე -
155		Retail - Qualifying Revolving		0	(	0	(	0	(	0		0	0	(	)	0	) (	ე -
156		Retail - Other Retail		0	(	0	(	0	(	0		0	0	(	)	O	) (	ე -
157		Retail - Other Retail - Of Which: SME		0	(	0	(	0	(	0		0	0	(	)	O	) (	ე -
158		Retail - Other Retail - Of Which: non-SME		0	(	0	(	0	(	0	)	0	0	(	)	O	) (	ე -
159		Equity		0	(			0	(	O			0	(	)	O	) (	ე -
160		Securitisation																
161		Other non-credit obligation assets		0				0	(	0			0	(	0	0	) (	ე -
162		IRB TOTAL		0	(	0	(	0	(	0		0	0	(	(	)	) (	) -

				ı								Actual							
												31/12/2020							
						Exposu	re values			Risk exposı	ure amounts								
					A-	IRB	F-I	RB	A-	IRB	F-I	IRB	1			Stock of	Stock of	Stock of	Carrage Datie
Ro	owN 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	in included a second	Coverage Ratio - Stage 3 exposure
1	163		Central banks		С	C	0	0	0	0	0	(	0	0	C	0	C	C	-
1	164		Central governments		С	C	0	0	0	0	0	(	0	0	C	0	O	C	_
1	165		Institutions		C	C	0	0	0	0	0	(	0	0	C	0	C	C	_
1	166		Corporates		С	С	0	0	0	0	0	(	0	0	C	0	C	C	_
1	167		Corporates - Of Which: Specialised Lending		С	С	0	0	0	0	0	(	0	0	C	0	C	C	_
1	168		Corporates - Of Which: SME		C	C	0	0	0	0	0	(	0	0	C	0	O	C	_
1	169		Retail		С	С	0	0	0	0	0	(	0	0	C	0	C	C	_
1	170		Retail - Secured on real estate property		C	C	0	0	0	0	0	(	0	0	C	0	O	C	_
1	171	N.A.	Retail - Secured on real estate property - Of Which: SME		C	C	0	0	0	0	0	(	0	0	0	0	O	C	-
1	172 I	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		C	C	0	0	0	0	0	(	0	0	C	0	O	C	_
1	173		Retail - Qualifying Revolving		C	C	0	0	0	0	0	(	0	0	C	0	O	C	-
1	174		Retail - Other Retail		C	C	0	0	0	0	0	(	0	0	C	0	O	C	_
1	175		Retail - Other Retail - Of Which: SME		C	C	0	0	0	0	0	(	0	0	C	0	O	C	-
1	176		Retail - Other Retail - Of Which: non-SME		C	C	0	0	0	0	0	(	0	0	C	0	C	C	-
1	177		Equity		C	C			0	0			0	0	C	0	O	C	-
1	178		Securitisation																
1	179		Other non-credit obligation assets		C	C			0	0			0	0	C	0	0	C	-
1	180		IRB TOTAL		0	0	0	0	0	0	0	C	0	0	0	0	0	0	-

											Actual							
											31/12/2020							
					Exposu	re values			Risk exposu	ure amounts								
				A-I	RB	F-IRB		A-IF	RB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Datio
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted De	efaulted	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
181		Central banks		0	С	0	0	0	0	0		0 (		C	C	0	C	) -
182		Central governments		0	C	0	0	0	0	0		0 (	) (	0	0	0	) C	) -
183		Institutions		0	C	0	0	0	0	0		0 (	) (	0	0	0	) C	) -
184		Corporates		0	C	0	0	0	0	0		0		0	0	0	) C	) -
185		Corporates - Of Which: Specialised Lending		0	C	0	0	0	0	0		0		0	0	0	0	) -
186		Corporates - Of Which: SME		0	C	0	0	0	0	0		0		0	0	0	0	) -
187		Retail		0	C	0	0	0	0	0		0		0	0	0	0	) -
188		Retail - Secured on real estate property		0	C	0	0	0	0	0		0 (	) (	) C	0	0	) C	) -
189	N.A.	Retail - Secured on real estate property - Of Which: SME		0	C	0	0	0	0	0		0 (	) (	) C	0	0	) C	) -
190	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	C	0	0	0	0	0		0 (	) (	) C	0	0	) C	) -
191		Retail - Qualifying Revolving		0	C	0	0	0	0	0		0 (	) (	) C	0	0	) C	) -
192		Retail - Other Retail		0	C	0	0	0	0	0		0 (	) (	) C	0	0	) C	) -
193		Retail - Other Retail - Of Which: SME		0	С	0	0	0	0	0		0 (	) (	) C	) C	0	) C	) -
194		Retail - Other Retail - Of Which: non-SME		0	C	0	0	0	0	0		0 (	) (	) C	0	0	) C	) -
195		Equity		0	С			0	0			(	) (	) C	) C	0	) C	) -
196		Securitisation																
197		Other non-credit obligation assets		0	C			0	0			(	) (	) C	) C	0	) C	) -
198		IRB TOTAL		0	0	0	0	0	0	0		(	0	0	О	0	0	<i>j</i> -



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

AMMAVIIIII.	Bankinter, S.A.	<u></u>																					
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario	D.									
						31/12/2021							31/12/2022							31/12/2023			
RowN um		S (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	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	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 Ratio - Stage 3 exposure
1	Central banks		0	0	C	0	(	0	-	0	(	)	0	0 0	(	) -	0		0	0 0	C	0	1-
2	Central governments		0	0	C	0	(	0	-	0	(		0	0 0	(	) -	0		0	0 0	C	0	1-
3	Institutions		0	0	С	0	(	0	-	0	(	)	0	0 0	(	) -	0		0	0 0	C	0	1-
4	Corporates		12,979	234	317	44	$\epsilon$	119	37.34%	12,844	201	1 489	5 6.	2 7	160	34.24%	12,647	19	91 69	3 60	8	232	33.44%
5	Corporates - Of Which: Specialised Lending		639	7	42	2	(	) 2	5.28%	620	Ę	5 62	2	3 C		6.41%	601		5 8	1 3	C	7	8.81%
6	Corporates - Of Which: SME		3,243	19	146	18	(	55	37.54%	3,173	14	1 22	1	0 0	7.	33.26%	3,066	-	11 33	1 29	C	105	31.66%
7	Retail		25,392	840	953	17	15	348	36.51%	25,314	738	1,13	3	8 8	370	32.62%	25,172	71	14 1,29	9 18	7	391	30.09%
8	Retail - Secured on real estate property		23,641	803	692	12	11	169	24.41%	23,576	709	9 850	1.	2 5	184	21.62%	23,452	69	90 99	4 11	4	197	19.84%
Bankinter, S.A.	Retail - Secured on real estate property - Of Which: SME		1,563	73	145	2	3	17	11.57%	1,552	58	3 17°	1	2 1	19	11.34%	1,533	Ę	51 19	7	1	22	11.20%
10 Darikiriter, S.A.	Retail - Secured on real estate property - Of Which: non-SME		22,078	730	548	10	3	152	27.81%	22,024	652	2 679	9 1	0 4	164	4 24.21%	21,919	63	39 79	8 9	3	175	21.97%
11	Retail - Qualifying Revolving		0	0	C	0	(	0	-	0	(		0	0 0	(	-	0		0	0	C	0	1-
12	Retail - Other Retail		1,752	37	261	5	4	179	68.61%	1,738	28	3 283	3	6 3	186	65.69%	1,720	2	24 30	5 6	3	194	63.49%
13	Retail - Other Retail - Of Which: SME		1,596	33	227	5		162	71.36%	1,583	25	24	7	6	168	68.00%	1,566	2	22 26	7	(3)	175	65.50%
14	Retail - Other Retail - Of Which: non-SME		156	4	34	. 0	1	17	50.52%	155		3	5	0 0	18	49.89%	154		3	8 0	C	19	49.27%
15	Equity		0	0	C	0	(	0	-	0	(		0	0 0			0		0	0 0	C	0	1-
16	Securitisation																						
17	Other non-credit obligation assets		0	0	C	0	(	0	-	0	(		0	0 0		-	0		0	0	C	0	1-
18	IRB TOTAL		38,371	1,073	1,271	60	21	467	36.72%	38,159	939	1,618	80	) 15	536	33.11%	37,819	90	05 1,99	2 78	16	623	31.25%

												Baseline Sce	enario									
					31/12/2021							31/12/20	)22						31/12/2023			
RowN um		Stage (mln EUR, %)	1 exposure Stage	2 exposure Stage 3 exposure	provisions for	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exp	oosure Stage 3 ex	Stock o posure provisions Stage 1 exp	f Stock of for provisions foosure Stage 2 expos	Stock of provisions for ure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposur	Stock of re provisions for Stage 1 exposur	provisions	of Stock of Stock of Stock of Stage 3 exp	ns for Stage 2 exposur
19	Central banks		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 -	(	O	0	0	0	0	0 -
21	Institutions		0	0 0	(	0	0	-	(	0	0	0	0	0	0 -	(	O	0	0	0	0	0 -
22	Corporates		12,979	234 317	4	4	119	37.34%	12,844	4	201	485	62	7 16	6 34.24%	12,64	7 19	01 69	93	50	8	232 33.449
23	Corporates - Of Which: Specialised Lending		639	7 42		2 0	2	5.28%	620	0	5	62	3	0	4 6.41%	60	1	5	81	3	0	7 8.81′
24	Corporates - Of Which: SME		3,243	19 146	1:	8 0	55	37.54%	3,173	3	14	221	30	0 7	4 33.26%	3,060	5 1	1 33	31	29	0	105 31.66′
25	Retail		21,233	801 870	1	1 15	333	38.21%	21,193	3	694	1,017	13	8 34	9 34.27%	21,084	4 66	1,1!	54	13	7	365 31.62′
26	Retail - Secured on real estate property		19,481	764 609		6 11	153	25.19%	19,454	4	666	735	7	5 16	3 22.17%	19,364	4 64	.2	49	7	4	171 20.189
27 CDAIN	Retail - Secured on real estate property - Of Which: SME		1,563	73 145		2 3	17	11.57%	1,552	2	58	171	2	1 1	9 11.34%	1,533	3 5	1	97	2	1	22 11.209
SPAIN	Retail - Secured on real estate property - Of Which: non-SME		17,918	692 465		5 8	137	29.43%	17,902	2	608	564	5	3 14	3 25.45%	17,83	1 59	1 6!	52	5	3	149 22.89′
29	Retail - Qualifying Revolving		0	0 0		0	0	-	(	0	0	0	0	0	0 -	(	O	0	0	0	0	0 -
30	Retail - Other Retail		1,752	37 261		5 4	179	68.61%	1,738	8	28	283	6	3 18	65.69%	1,720	) 2	30	O5	6	3	194 63.49′
31	Retail - Other Retail - Of Which: SME		1,596	33 227		5	162	71.36%	1,583	3	25	247	6	3 16	8 68.00%	1,560	5 2	2	67	6	3	175 65.50′
32	Retail - Other Retail - Of Which: non-SME		156	4 34		0 1	17	50.52%	155	5	3	36	0	0 1	8 49.89%	154	4	3	38	0	0	19 49.279
33	Equity		0	0 0		0	) C	) -	(	0	0	0	0	0	0 -	(	)	0	0	0	0	0 -
34	Securitisation																					
35	Other non-credit obligation assets		0	0 0	(	0 0	) C	-	(	0	0	0	0	0	0 -	(	0	0	0	0	0	0 -
36	IRB TOTAL		34,212	1,035 1,188	55	5 21	451	37.97%	34,037	7	895	1,502	75	15 51	5 34.26%	33,731	85	7 1,84	17	'3	16	597 32.31°

											Baseline Scenari	io									
				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	e Stage 2 ex	xposure Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e 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 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of r provisions four Ire Stage 3 expos	Coverage Ra or Stage 3 expo
	Central banks		0 0	)	0 0	0	-	C	0	0 0		0	0	) -	0	)	0	0		0	0 -
	Central governments		0 0	)	0	0	-	C	0	0 0	)	0	0	O -	0		0	0		0	0 -
	Institutions		0 0	)	0	0	-	C	0	0 0	O	0	0	O -	0	)	0	0		0	0 -
	Corporates		0 0	)	0	0	-	C	0	0 0		0	0	O -	0		0	0		0	0 -
	Corporates - Of Which: Specialised Lending		0 0	)	0	0	-	C	0	0 0		0	0	O -	0		0	0		0	0 -
	Corporates - Of Which: SME		0 0	)	0	0	-	C	0	0 0		0	0	O -	0		0	0		0	0 -
	Retail		4,160 38 83	}	5 0	16	18.72%	4,122	.2	44 116	5	5	0 2	1 18.16%	4,088	3	8 14	5		0	26 17
	Retail - Secured on real estate property		4,160 38 83	3	5 0	16	18.72%	4,122	.2	44 116	5	5	0 2	1 18.16%	4,088	3	8 14	5		0	26 17
PORTUGAL	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 -
PURTUGAL	Retail - Secured on real estate property - Of Which: non-SME		4,160 38 83	3	5 0	16	18.72%	4,122	.2	44 116	Ó	5	0 2	1 18.16%	4,088	3	8 14	5		0	26 17
	Retail - Qualifying Revolving		0 0	)	0 0	0	-	C	0	0 0	)	0	0	) -	0	)	0	0		0	0 -
	Retail - Other Retail		0 0		0 0	0	-	C	0	0 0	)	0	0	) -	0	)	0	0		0	0 -
	Retail - Other Retail - Of Which: SME		0 0		0 0	0	-	C	0	0 0	)	0	0	) -	0	)	0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0 (	)	0 0	0	-	C	0	0 0	)	0	0	) -	0	)	0	0		0	0 -
	Equity		0 0 (	)	0 0	0	-	C	0	0 0	)	0	0	) -	0	)	0	0		0	0 -
	Securitisation																				
	Other non-credit obligation assets		0 0 (	)	0 0	0	-	C	0	0 0		0	0	) -	0	)	0	0		0	0 -
	IRB TOTAL		4,160 38 83		5 0	16	18.72%	4,122	2	44 116		5	0 2	18.16%	4,088	48	3 14	5		0	26 17.8

										Baseline Scenario	io									
			31/12/2021							31/12/2022							31/12/2023			
RowN um	(mIn	Stage 1 exposure Stage 2 exposure Stage 3 exposure EUR, %)	e provisions for	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 expo	sure Stage 3 exposure	Stock of e 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 provisions for Stage 1 exposure	provisions f	Stock of for provisions for sure Stage 3 expos	Coverage Ratio -
55	Central banks	0 0	0	0	0	-	(	0	0	0	0 0	0	-	С	(			J	0	0 -
56	Central governments	0 0	0	0	0	-	(	0	0	0	0 0	0	-	C	(	)	0	<u>)</u>	0	0 -
57	Institutions	0 0	0	0	0	-	(	0	0	0	0 0	0	-	C	(		0	י	0	0 -
58	Corporates	0 0	0	0	0	-	(	0	0	0	0 0	0	-	C	(			י	0	0 -
59	Corporates - Of Which: Specialised Lending	0 0	0	0	0	-	(	0	0	0	0 0	0	-	C	(		0	י	0	0 -
60	Corporates - Of Which: SME	0 0	0	0	0	-	(	0	0	0	0 0	0	-	C	(		0	ו	0	0 -
61	Retail	0 0	0	0	0	-	(	0	0	0	0 0	0	-	C	(		0	ו	0	0 -
62	Retail - Secured on real estate property	0 0	0	0	0	-	(	0	0	0	0 0	0	-	C	(		0	ו	0	0 -
63 N.A.	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	-	(	0	0	0	0 0	0	-	C	(		0	J	0	0 -
64 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	J	0	0 -
65	Retail - Qualifying Revolving	0 0	0	0	0	-	(	0	0	0	0 0	0	-	C	(		0	J	0	0 -
66	Retail - Other Retail	0 0	0	0	0	-	(	0	0	0	0 0	0	-	C	(		0	)	0	0 -
67	Retail - Other Retail - Of Which: SME	0 0	0	0	0	-	(	0	0	0	0 0	0	-	C	(		0	ו	0	0 -
68	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	-	(	0	0	0	0 0	0	-	C	(	)	0	ע	0	0 -
69	Equity	0 0	0	0	0	-	(	0	0	0	0 0	0	-	C	(	)	0	ע	0	0 -
70	Securitisation																			
71	Other non-credit obligation assets	0 0	0	0	0	-	(	0	0	0	0 0	0	-	C	(		0	י	0	0 -
72	I RB TOTAL	0 0	0 (	0	0	-		0	0	0	0 0	0	-	0		) (	0	ر ار	0	0 -

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
		ı											Baseline Scenaric	)									
						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	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 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	Covera Stage 3
	Central banks		0	0	0	0	0	0	-	С	) (	0	)	0	(	-	0		0 0	0	0	(	0 -
	Central governments		0	0	0	0	0	0	-	С	)	0	)	0	(	-	0		0 0	0	0	(	ე -
	Institutions		0	0	0	0	0	0	-	С	)	0	)	0	(	-	0		0 0	0	0	(	J -
	Corporates		0	0	0	0	0	0	-	С	)	0	)	0	(	-	0		0 0	0	0	(	ე -
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	-	С	)	0	)	0	(	-	0		0 0	0	0	(	J -
	Corporates - Of Which: SME		0	0	0	0	0	0	-	С	) (	0		0	(	-	0		0 0	0	0	(	<u>J</u> -
	Retail		0	0	0	0	0	0	-	C	)	0	)	0	(	-	0		0 0	0	0	(	<u>J</u> -
	Retail - Secured on real estate property		0	0	0	0	0	0	-	C	) (	0	) (	0	(	-	0		0 0	0	0	(	<u>J</u> -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	-	C	) (	0	) (	0	(	-	0		0 0	0	0	(	<u>J</u> -
11. ∕ .	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	-	С	)	0	)	0	(	-	0		0 0	0	0	(	J -
	Retail - Qualifying Revolving		0	0	0	0	0	0	-	С	)	0	)	0	(	-	0		0 0	0	0	(	J -
	Retail - Other Retail		0	0	0	0	0	0	-	С	)	0	)	0	(	-	0		0 0	0	0	(	<u>J</u> -
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	-	С	)	0	)	0	(	-	0		0 0	0	0	(	<u>J</u> -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	-	С	)	0	)	0	(	-	0		0 0	0	0	(	<u>J</u> -
	Equity		0	0	0	0	0	0	-	С	)	0	)	0	(	-	0		0 0	0	0	(	<u>J</u> -
	Securitisation			-								-											4
	Other non-credit obligation assets		0	0	0	0	0	0	-	С	)	0	)	0	(	-	0		0	0	0	(	J -
	I RB TOTAL		0	0	0	0	0	0	-	0	(	0		0	C	-	0		0	0	0		J -

										Baseline Scena										
				31/12/2021						31/12/2022	!						31/12/2023			
		(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	e Stage 2 exposure Stage 3 ex	Stock of sposure provisions fo Stage 1 exposu	Stock of r provisions for ure Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos	Coverage Stage 3 ex
	Central banks		0 0 0	(	0	С	-		0	0	0	0	0 -	0	(	(	0	· ·	0	0 -
	Central governments		0 0 0	(	0 0	C	-		0 0	0	0	0	0 -	0	(	(	0		0	0 -
	Institutions		0 0 0	(	0 0	C	-		0 0	0	0	0	0 -	0	(	(	0		0	0 -
	Corporates		0 0 0	(	0	C	-		0 0	0	0	0	0 -	0	(	(	0		0	0 -
	Corporates - Of Which: Specialised Lending		0 0 0	(	0	C	-		0 0	0	0	0	0 -	0	(	()	0		0	0 -
	Corporates - Of Which: SME		0 0	(	0	C	-		0 0	0	0	0	0 -	0		()	0		0	0 -
	Retail		0 0		0	C	-		0	0	0	0	0 -	0	(	0	0		0	0 -
	Retail - Secured on real estate property		0 0		0	C	-		0	0	0	0	0 -	0	(	0	0		0	0 -
NI A	Retail - Secured on real estate property - Of Which: SME		0 0		0	C	-		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	C	-		0	0	0	0	0 -	0	(	)	0	(	0	0 -
	Retail - Qualifying Revolving		0 0		0	C	_		0	0	0	0	0 -	0	(	)	0	(	0	0 -
	Retail - Other Retail		0 0		0	C	_		0	0	0	0	0 -	0	(	)	0	(	0	0 -
	Retail - Other Retail - Of Which: SME		0 0	(	0	С	-		0	0	0	0	0 -	0	(	)	0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0 0		0	C	-		0	0	0	0	0 -	0		0	0 0	(	0	0 -
	Equity		0 0		0	С	-		0	0	0	0	0 -	0		) (	0	(	0	0 -
	Securitisation																			
	Other non-credit obligation assets		0 0		0	C	-		0	0	0	0	0 -	0		0	0 0		0	0 -
	IRB TOTAL			(	0		_			$\cap$	$\circ$		0 -	0			0		$\circ$	0 -

											Baseline Scenari	0									
				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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exp	oosure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposur	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 e provisions for Stage 1 exposur	Stock of provisions Stage 2 expo	Stock for provision sure Stage 3 ex	of s for Stage 3 o
	Central banks		0 0 0	(	0	C	_	(	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	) C	) –	(	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 -
	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 -
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 -
	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	) C	) –	(	0	0	0	0	0	-	(	)	0	0	0	0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0	(	0	) C	) –	(	0	0	0	0	0	-	(	)	0	0	0	0	0 -
	Equity		0 0 0	(	0 0	) C		(	0	0	0	0	0	-	(		0	0	0	0	0 -
	Securitisation																				
	Other non-credit obligation assets		0 0 0	(	0	C	-	(	0	0 (	0	0	0 (	) -	(		0	0	0	0	0 -
	IRB TOTAL		0 0 0	(	0	O	-		0	0 (	O	0	0 0	) -	C		0	0	O	O	0 -

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
Ro	wN m		(mln EUR,	Stage 1 exposure Stage 2 e. %)	xposure Stage 3 exposu	Stock of re provisions for Stage 1 exposur	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 provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	27		Central banks	0	0	0	0	C	-	(	0	0	0	) C	0	-	0	(	0	0	0	0	, <u> </u>
1	28		Central governments	0	0	0	0 0	С	-	(	0	0	0	) C	0	-	0	(	0	0	0	0	-
1	29		Institutions	0	0	0	0 0	С	-	(	0	0	0	) C	0	-	0	(	0	0	0	0	-
1	30		Corporates	0	0	0	0 0	С	-	(	0	0	0	) C	0	-	0	(	0	0	0	0	1-
1	31		Corporates - Of Which: Specialised Lending	0	0	0	0 0	С	-	(	0	0	0	) C	0	-	0	(	0	0	0	0	-
1	32		Corporates - Of Which: SME	0	0	0	0 0	С	-	(	0	0	0	) C	0	-	0	(	0	0	0	0	1-
1	33		Retail	0	0	0	0 0	С	-	(	0	0	0	) C	0	-	0	(	0	0	0	0	1-
1	34		Retail - Secured on real estate property	0	0	0	0 0	С	-	(	0	0	0	) C	0	-	0	(	0	0	0	0	-
1	35	N.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	С	-	(	0	0	0	) C	0	-	0	(	0	0	0	0	-
1	36	14.74.	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0 0	C	-	(	0	0	0	) C	0	-	0	(	0	0	0	0	-
1	37		Retail - Qualifying Revolving	0	0	0	0 0	C	-	(	0	0	0	) C	0	-	0	(	0	0	0	0	1-
1	38		Retail - Other Retail	0	0	0	0 0	C	-	(	0	0	0	) C	0	-	0	(	0	0	0	0	-
1	39		Retail - Other Retail - Of Which: SME	0	0	0	0 0	C	-	(	0	0	0	) C	0	-	0	(	0	0	0	0	-
1	40		Retail - Other Retail - Of Which: non-SME	0	0	0	0 0	С	-	(	0	0	0	) C	0	-	0	(	0	0	0	0	-
1	41		Equity	0	0	0	0 0	С	-	(	0	0	0	)C	0	-	0	(	0	0	0	0	-
1	42		Securitisation																				
1	43		Other non-credit obligation assets	0	0	0	0 0	C	-	(	0	0	0	) C	0	-	0	(	0	0	0	0	-
1	44		IRB TOTAL	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	C	0	0	0	0	-



			16		18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	
													Baseline Scenario										
					1	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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	re 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 Stage
	Central banks		(	) C	0	С	(	0	-	(	) (	()	)	0 (	)	) -		0	0	0 0	(		0 -
	Central governments		(	0	0	C	(	0	-	(	) (	0	0	0 (	)	) -		0	0	0 0	(		0 -
	Institutions		(	0	0	С	(	0	-	(	(	0	0	0 (	0	) -		0	0	0	(		0 -
	Corporates		(	0	0	С	(	0	-	(	(	0	0	0 (	0	) -		0	0	0	(		0 -
	Corporates - Of Which: Specialised Lending		(	0	0	C	(	0	-	(	) (	0	0	0 (	0	) -		0	0	0	(		0 -
	Corporates - Of Which: SME		(	0	0	С	(	0	-	(	) (	0	0	0	0	) -		0	0	0	(		0 -
	Retail		(	0	0	C	(	0	-	(	) (	0	0	0 (	0	) -		0	0	0	(		0 -
	Retail - Secured on real estate property		(	0	0	C	(	0	-	(	) (	0	)	0 (	)	) -		0	0	0 0	(		0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		(	0	0	C	(	0	-	(	) (	0	)	0 (	)	) -		0	0	0 0	(		0 -
11.74.	Retail - Secured on real estate property - Of Which: non-SME		(	0	0	C	(	0	-	(	) (	0	)	0 (	)	) -		0	0	0 0	(		0 -
	Retail - Qualifying Revolving		(	0	0	C	(	0	-	(	) (	) (	)	0 (	)	) -		0	0	0	(	(	0 -
	Retail - Other Retail		(	0	0	C	(	0	-	(	) (	0	)	0 (	)	) -		0	0	0 0	(		0 -
	Retail - Other Retail - Of Which: SME		(	0	0	C	(	0	-	(		0	0	0 (	)	) -		0	0	0 0	(		0 -
	Retail - Other Retail - Of Which: non-SME		(	0	0	C	(	0	-	(	) (	0	0	0 (	)	) -		0	0	0 0	(		0 -
	Equity		(	0	0	C	(	0	-	(	) (	0	0	0 (	)	) -		0	0	0 0	(		0 -
	Securitisation																						Д
	Other non-credit obligation assets  IRB TOTAL		(	) C	0	C	(	0	-	(	) (	) (	)	0 (	)	) -		0	0	0 0	(		0 -

												Baseline Scenari	O									
					31/1:	2/2021						31/12/2022							31/12/2023			
RowN um		(mIn EUR, %)		exposure Stage 3 6	exposure provis	ions for	Stock of Stock of provisions for provisions for sage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	- e Stage 1 exposure	e Stage 2 expos	sure Stage 3 exposure	Stock of e 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 exposure	Stage 3 exposure	provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rations Stage 3 exposu
163	Central banks		0	0	0	0	0 0	) -		0	0 (	0	0		) -	(	0	) (	)	0	o c	_ (
164	Central governments		0	0	0	0	0 0	-		0	0 (	0	0 (	) (	-	(	) C	)		0	) (	J -
165	Institutions		0	0	0	0	0 0	-		0	0	0	0		-	(	) (C	)		0	) (	J -
166	Corporates		0	0	0	0	0 0	-		0	0	0	0		-	(	) C	)		0	) (	J -
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		-	(	) (C	)		0	) (	) <b>-</b>
169	Retail		0	0	0	0	0 0	-		0	0	0	0		-	(	) (C	)		0	) (	J -
170	Retail - Secured on real estate property		0	0	0	0	0 0	) -		0	0	0	0		-	(	) C	)	)	0	) (	J -
171 173 N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0 0	-		0	0	0	0		-	(	0	)	)	0	<u>)</u> (	<i>)</i> -
172 IV. 🖰 .	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	-		0	0 (	0	0		-	(	0	)	)	0	<u>)</u>	<i>)</i> -
173	Retail - Qualifying Revolving		0	0	0	0	0 0	-		0	0 (	0	0		-	(	0	)	)	0	) C	<i>)</i> -
174	Retail - Other Retail		0	0	0	0	0 0	) -		0	0 (	0	0	)	-	(	) (C	)	)	0	) (	<i>)</i> -
175	Retail - Other Retail - Of Which: SME		0	0	0	0	0 0	) -		0	0 (	0	0	)	-	(	) (C	)	)	0	<u>)</u> (	<i>)</i> -
176	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0 0	) -		0	0 (	0	0	(	-	(	) (	)	)	0	) (	<i>J</i> -
177	Equity		0	0	0	0	0 0	) -		0	0 (	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	)	)	0	) (	<i>J</i> -
190	IRB TOTAL		0	$\cap$ I	$\bigcirc$	$\circ$	01	) 🛮 _		$\cap$ I	$\cap$	$\cap$ $\blacksquare$	$\cap$ I	)	) 🛮 _			)	) <b>[</b>		.)[	<b>1</b> ■ -

													Baseline Scenario	0									
						31/12/2021							31/12/2022							31/12/2023			
wN m		(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	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	provisions for	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
B1	Central banks		0	0	0	0	(	0	-	0		0 0	0	0 (	0	) -	C	)	0	0		0	0 -
32	Central governments		0	0	0	0	(	0	-	0		0 0	0	0 (	(	) -	C		0 (	0		0	0 -
83	Institutions		0	0	0	0	(	0	-	0		0 0	0	0 (	0	) -	C	)	0	0		0	0 -
84	Corporates		0	0	0	0	(	0	-	0		0 0	0	0 (	0	) -	C	)	0	0		0	0 -
85	Corporates - Of Which: Specialised Lending		0	0	0	0	(	0	-	0		0 0	0	0 (	0	) -	C	)	0	0		0	0 -
36	Corporates - Of Which: SME		0	0	0	0	(	0	-	0		0 0	0	0 (	0	) -	C	)	0	0		0	0 -
B7	Retail		0	0	0	0	(	0	-	0		0 0	0	0 (	0	) -	C		0	0		0	0 -
88	Retail - Secured on real estate property		0	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	0	) -	C		0	0		0	0 -
90 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	0		0	0 -
91	Retail - Qualifying Revolving		0	0	0	0	(	0	-	0		0 0	0	0	0	) -	C		0	0		0	0 -
92	Retail - Other Retail		0	0	0	0	(	0	-	0		0	0	0	0	) -	C		0	0		0	0 -
93	Retail - Other Retail - Of Which: SME		0	0	0	0	(	0	-	0		0	0	0	0	-	C		0	0		0	0 -
94	Retail - Other Retail - Of Which: non-SME		0	0	0	0	(	0	-	0		0	0	0	0	-	C		0	0		0	0 -
95	Equity		0	0	0	0	(	0	-	0		0 0	0	0	0	) -	C		0	0		0	0 -
96	Securitisation																						
97	Other non-credit obligation assets		0	0	0	0	(	0	-	0		0 0	0	0 (	0	) -	C	)	0	0		0	0 -
98	IRB TOTAL		0	0	0	0	C	0	-	0	(	O C	) (	0	) (	-	0		0	0		0 (	0 -



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

AND THE PARTY OF T	RAARIO .	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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	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	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	-	C	)	0 0	0	0	0'	,-
2		Central governments Institutions		0			0	(	) -		0	(		(		-			0 0	0	0	0	1
3 1		Corporates	12 61	0 44	7 174	160	35	204	43.48%	12 014	627	999	0 8′	6	277	42 42%	11 617	7 75	.0 1 154	75	56	467	40.43%
5		Corporates - Of Which: Specialised Lending	60	3 2	59	14	4 3	15	25 83%	530	9 41	106	6	02	30	28.64%	11,017	3 5	2 143	75	2	38	26.61%
6		Corporates - Of Which: SME	3.16	6 7	9 164	4!	5 6	60	9 42.20%	2.984	128	296	6 22	13	3 117	39.33%	2.870	) 16	378	22	11	140	37.06%
7		Retail	25,09	7 1,02	1,069	5(	30	438	3 40.94%	24,792	2 1,062	1,331	1 32	31	1 496	37.29%	24,453	3 1,20	1,531	29	32	533	37.06% 34.81%
8		Retail - Secured on real estate property	23,43	0 95	1 754	23	3 17	206	27.35%	23,224	966	946	6 16	13	3 234	24.68%	22,959	7 1,07	9 1,098	15	13	252	2 22.92% 12.68% 25.76%
9	Donkintor C A	Retail - Secured on real estate property - Of Which: SME	1,51	1 10	9 161	4	4 5	2	12.98%	1,446	129	205	5	Ę	5 26	12.89%	1,390	) 15	2 239	3	6	30	12.68%
10	Bankinter, S.A.	Retail - Secured on real estate property - Of Which: non-SME	21,92	0 84	3 593	19	7 12	185	31.25%	21,778	836	741	1 13	3	3 207	27.94%	21,569	92	7 859	12	8	221	25.76%
11		Retail - Qualifying Revolving		0	0	(	0	(	-	C	0	(	0	(	0	-	С	)	0 0	0	0	0'	) -
12		Retail - Other Retail	1,66	6	315	2	7 13	231	73.50%	1,568	97	385	5 16	18	263	68.29%	1,494	12	433	14	18	281	64.94%
13		Retail - Other Retail - Of Which: SME	1,51	3 6	3 279	20	5 12	213	76.27%	1,418	91	347	7 16	17	7 243	70.18%	1,348	3 11	5 393	13	17	261	66.39% 50.90%
14		Retail - Other Retail - Of Which: non-SME	15	3	5 35	•	1	18	51.74%	150	) 6	38	8	1	1 20	51.22%	146	Ó	7 40	1	1	21	50.90%
15		Equity		0	0	(	0	(	-	С	0	(	0 (	(	0	-	С	)	0 0	0	0	0'	<u> </u>
16		Securitisation																					
17		Other non-credit obligation assets	07.70	0		(	0	(	) -	0, 66,	0	(	0 (	(	0	-	0.4.673		0 0	0	0	0	37.23%
18		IRB TOTAL	37,70	1,46	7 1,543	211	65	644	41.72%	36,806	1,690	2,220	114	93	873	39.34%	36,070	1,96	0 2,685	104	87	1,000	37.23%

												Adverse Scenar	io									
					31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %		ge 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	e Stage 2 expo	sure Stage 3 exposu	Stock of re provisions for Stage 1 exposul	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 e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	provisions f	or Stage 2 expecting
19	Central banks		0	0 (		0	C	-	(	0	0	0	0	0	-	(		)	0		0	0 -
20	Central governments		0	0		0	C	-	(	0	0	0	0	0	) -	(			0		0	0 -
21	Institutions		0	0		0	C	-	(	0	0	0	0	0	) -	(		)	0		0	0 -
22	Corporates		12,610	447 474	160	35	206	43.48%	12,014	4	627	389	82 6	2 37	7 42.42%	11,617	759	1,15	4 75		56	467 40.43%
23	Corporates - Of Which: Specialised Lending		603	26 59	7	. 3	15	25.83%	539	9	41	06	7	4 30	28.64%	493	5.	14	3 6		2	38 26.61%
24	Corporates - Of Which: SME		3,166	79 164	45	6	69	42.20%	2,984	4	128	296	22 1	3 11	39.33%	2,870	16	37	8 22		11	140 37.06%
25	Retail		20,958	994 952	2 39	28	404	42.45%	20,699	9	1,026	79	25 2	9 45	1 38.28%	20,397	1,15	1,35	6 22		29	481 35.50%
26	Retail - Secured on real estate property		19,292	925 638	12	15	173	27.12%	19,131	1	929	'94	9 1	1 18	23.73%	18,902	1,030	92	2 8		11	200 21.66%
SPAIN	Retail - Secured on real estate property - Of Which: SME		1,511	109 161	1	. 5	21	12.98%	1,446	6	129	205	3	5 20	12.89%	1,390	15:	23	9 3		6	30 12.68%
28 SPAIN	Retail - Secured on real estate property - Of Which: non-SME		17,781	817 477	7	10	152	31.90%	17,685	5	800	589	6	5 163	27.51%	17,512	2 878	68	4 6		5	170 24.80%
29	Retail - Qualifying Revolving		0	0		0	С	-	(	0	0	0	0	0	) -	(		)	0		0	0 -
30	Retail - Other Retail		1,666	68 315	5	13	231	73.50%	1,568	8	97	885	16 1	8 26	68.29%	1,494	12:	2 43	3 14		18	281 64.94%
31	Retail - Other Retail - Of Which: SME		1,513	63 279	9 26	12	213	76.27%	1,418	8	91	347	16 1	7 24	70.18%	1,348	11!	39	3 13		17	261 66.39%
32	Retail - Other Retail - Of Which: non-SME		153	6 35	5	1	18	51.74%	150	0	6	38	1	1 20	51.22%	146	·	4	0 1		1	21 50.90%
33	Equity		0	0		0	C	-	(	0	0	0	0	0	) -	(	) (		0		0	0 -
34	Securitisation																					
35	Other non-credit obligation assets		0	0 (		0	C	-		0	0	0	0	0		(	) (	)	0 0		0	0 -
36	IRB TOTAL		33,568	1,440 1,426	199	63	610	42.79%	32,713	3 1	,653 2,0	68 10	08 9	1 828	40.06%	32,013	1,91	2,510	98		34	948 37.77%

											Adverse Scenari	0									
			3	31/12/2021							31/12/2022							31/12/2023			
	(mln l	Stage 1 exposure Stage 2 exposure St	age 3 exposure pr Sta	Stock of provisions for age 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 exposu	ıre Stage 3 exposur	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposur	Stock of provisions for e 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 exposui	Stock of provisions for Te Stage 3 expos	Coverage Rat or Stage 3 expos
	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	4,139 26	116	12	2	33	28.59%	4,093		36 15	52	7	2 45	29.62%	4,057	49	9 17!	6		3	52 29.5
	Retail - Secured on real estate property	4,139 26	116	12	2	33	28.59%	4,093		36 15	52	7	2 45	29.62%	4,057	49	9 17!	6		3	52 29.
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 -
PURTUGAL	Retail - Secured on real estate property - Of Which: non-SME	4,139 26	116	12	2	33	28.59%	4,093		36 15	52	7	2 4!	29.62%	4,057	49	7 17!	5		3	52 29.
	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 -
	IRB TOTAL	4,139 26	116	12	2	33	28.59%	4,093		36 15	2	7	2 45	29.62%	4,057	49	175	6		3	52 29.52

											Adverse Scenaric	)									
				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	e Stage 2 exp	oosure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 3	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 f Stage 2 expos	Stock of for provisions fo sure Stage 3 expos	Coverage Ratio Stage 3 exposure
55	Central banks		0 0 0	(	0	C	-		0	0 (	0	0 0	0	-	C	) (	)	0		0	0 -
56	Central governments		0 0	(	0	C	_		0	0	0	0 0	0	) -	C	)	)	0	)	0	0 -
57	Institutions		0 0	(	0	C	) -		0	0	0	0	0	-	C	)		0	)	0	0 -
58	Corporates		0 0	(	0	C	-		0	0	0	0	0	-	C	)	)	0	)	0	0 -
59	Corporates - Of Which: Specialised Lending		0 0	(	0	C	) -		0	0	0	0	0	-	C	)	)	0		0	0 -
60	Corporates - Of Which: SME		0 0	(	0	C	) -		0	0	0	0	0	-	C	)	)	0		0	0 -
61	Retail		0 0	(	0	C	) -		0	0	0	0 0	0	-	C	)	)	0	)	0	0 -
62	Retail - Secured on real estate property		0 0	(	0	C	) -		0	0	0	0	0	-	C	)	)	0	)	0	0 -
63 N.A.	Retail - Secured on real estate property - Of Which: SME		0 0	(	0	C	) -		0	0	0	0	0	_	C			0		0	0 -
64 IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0	(	0	C	) -		0	0	0	0	0	_	C			0		0	0 -
65	Retail - Qualifying Revolving		0 0	(	0	C	) -		0	0	0	0	0	-	C	)	)	0		0	0 -
66	Retail - Other Retail		0 0 0	(	0	C	) -		0	0 (	0	0 0	0	) -	C	)	)	0	)	0	0 -
67	Retail - Other Retail - Of Which: SME		0 0 0	(	0	C	) -		0	0	0	0	0	-	C	)		0	)	0	0 -
68	Retail - Other Retail - Of Which: non-SME		0 0 0	(	0	C	) -		0	0	0	0 0	0	_	C	) (	)	0 (	)	0	0 -
69	Equity		0 0 0	(	0	C	) -		0	0 (	0	0 0	0	-	C	) (	)	0	)	0	0 -
70	Securitisation																				
71	Other non-credit obligation assets		0 0 0	(	0	C	) -		0	0 (	0	0 0	0	-	C	) (	)	0	)	0	0 -
72	IRB TOTAL		0 0 0	C	0	O	-	(	0	0 C	(	0	0	-	C			0		0	O -

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario	0									
						31/12/2021		,					31/12/2022						1	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	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 exposur	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Stage 3 ex
	Central banks		С	0	0	0	(	0	-	0	(	) C		0 (	(	_		0	0 (	0	C	(	) -
	Central governments		С	0	0	0	(	0	-	0	(	0 0		0 (	(	) -		0	0 (	0	C	(	) -
	Institutions		C	0	0	0	(	0	-	0	(		)	0 (	(	) -		0	0 (	0	(	(	) -
	Corporates		C	0	0	0		0	-	0			)	0		) -		0	0	0	(		) -
	Corporates - Of Which: Specialised Lending			0	0	0		0	-	0				0		) -		0	0	0			) -
	Corporates - Of Which: SME			0	0	0		0	-	0					(	) -		0	0 0	0			) -
	Retail Secured on real estate property			0	0	0		0	-	0						) -		0		0			) -
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME			0	0			0	_	0						) _		0	0 0	0			) - ) -
N.A.	Retail - Secured on real estate property - Of Which: non-SME			0	0			0	-	0			)	0 0		) _		0	0	0			) -
	Retail - Qualifying Revolving		0	0	0	0		0	-	0				0		) -		0	0 (	0			) -
	Retail - Other Retail		C	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	(	)	) -
	Retail - Other Retail - Of Which: non-SME		C	0	0	0	(	0	-	0	(	0	)	0 (	(	) -		0	0 (	0	C	)	) -
	Equity		C	0	0	С	(	0	-	0	(	) C	)	0 (	(	) -		0	0 (	0	C	)	) -
	Securitisation																						
	Other non-credit obligation assets		C	0	0	0	(	0	-	0	(	0	)	0	(	) -		0	0	0	C	(	) -
	IRB TOTAL		0	0	0	0		0	Ī_	0	(		)	0		_		0	0	0	0		) -

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 ex	posure Stage 3 exp	Stock of sure provisions fo Stage 1 exposu	Stock of provisions for tre 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	provisions for	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio Stage 3 exposur
91		Central banks		0	0	0	0	0	-		0		0 (			-	(	(	0	C		C	-
92		Central governments		0	0	0	0	0	) -		0 0	) (	0 (	) (	)	) -	(	(	0	С	) (	С	-
93		Institutions		0	0	0	0	0	-		0	(	0		(	) -	(	(	0	C		C	-
94		Corporates		0	0	0	0	0	) -		0	(	0 (		(	) -	(	(	0	C	(	C	) -
95		Corporates - Of Which: Specialised Lending		0	0	0	0	0 (	) -		0 0	(	0		)	) -	(	(	0	C	)	С	) -
96		Corporates - Of Which: SME		0	0	0	0	0 (	) -		0 0	(	0	(	)	0 -	(	(	0	C	)	С	-
97		Retail		0	0	0	0	0 (	) -		0 0		0 (			) -	(	(	0	<u>C</u>	) (	C	) -
98		Retail - Secured on real estate property		0	0	0	0	0 (	) -		0 0		0 (			) -	(	(	0	C	) (	C	) -
99	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	) -		0		0			) -		(	0			C	) -
100		Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0		) - )				0			J -			0				) - )
101		Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0		) - )							) - )		1	0				) - )
102		Retail - Other Retail - Of Which: SME		0	0	0	0		) <sub>-</sub>							) <sub>-</sub>							) <sub>-</sub>
103		Retail - Other Retail - Of Which: non-SME		0	0	0	0		) -		0					) -						0	) -
105		Fauity		0	0	0	0	0	) -		0 0		0			) -			0	<u></u>			) -
106		Securitisation		Ü																			
107		Other non-credit obligation assets		0	0	0	0	0 (	-		0 0	) (	0 (			) -	(	)	0	C	) (	C	) -
108		IPR TOTAL		0	0	0	0	0	) -		0					) -	(	(	) (	0		0	) -

												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um			(mIn EUR, %)	Stage 1 exposure Stage 2 exposure Stage 3 exposure	provisions for	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exp	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	Stage 2 exposure	e Stage 3 exposur	Stock of re provisions for Stage 1 exposu	provisions	Stock of for provisions for sure Stage 3 expos	for Stage 2 avragours
109		Central banks		0 0 0	(	0	0	-	(	0	0 (	0 (		0	-	C	)	0	0	0	0	0 -
110		Central governments		0 0 0	(	0	0	-	(	O	0	0		0	) -	C		0	0	0	0	0 -
111		Institutions		0 0	(	0	0	-	(	C	0	0		0	) -	C		0	0	0	0	0 -
112		Corporates		0 0	(	0	0	-	(	C	0	0		0	) -	C	)	0	0	0	0	0 -
113		Corporates - Of Which: Specialised Lending		0 0 0	(	0	0	-	(	C	0	0		0	) -	C		0	0	0	0	0 -
114		Corporates - Of Which: SME		0 0 0	(	0	0	-	(	0	0 (	0	) (	0	) -	C	)	0	0	0	0	0 -
115		Retail		0 0 0	(	0	0	-	(	O	0	0		0	) -	C	)	0	0	0	0	0 -
116		Retail - Secured on real estate property		0 0 0	(	0	0	-	(	O	0	0	)	0	) -	C	)	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	) -	C	)	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	) -	C	)	0	0	0	0	0 -
119		Retail - Qualifying Revolving		0 0 0	(	0	0	-	(	0	0 (	0 (	) (	0	) -	C	)	0	0	0	0	0 -
120		Retail - Other Retail		0 0 0	(	0	0	-	(	O	0	0		0	) -	C	)	0	0	0	0	0 -
121		Retail - Other Retail - Of Which: SME		0 0	(	0	0	-	(	O	0	0	)	0	) -	C	)	0	0	0	0	0 -
122		Retail - Other Retail - Of Which: non-SME		0 0 0	(	0	0	-	(	0	0 (	0 (	) (	0	) -	C	)	0	0	0	0	0 -
123		Equity		0 0 0	(	0	0	-	(	0	0 (	0	) (	0	) -	C		0	0	0	0	0 -
124		Securitisation																				
125		Other non-credit obligation assets		0 0 0	(	0	0	-	(	0	0 (	0	) (	0	) -	C		0	0	0	0	0 -
126		IRB TOTAL		0 0 0	(	0	0	_	С	)	0 0	0	(		-	0		0	0	0	0	0 -

											Adverse Scenari	0									
				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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 ex	posure Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions f Stage 2 expo	Stock of or provisions t sure Stage 3 expo	Coverage For Stage 3 exp
	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	0 -
	Institutions		0 0	0 (	0 0	)	_		0	0	0	0	0	-	0	)	0	0	O	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	O	0	0 -
	Corporates - Of Which: SME		0 0	0 (	0 0	)	) -		0	0	0	0	0 (	) -	0	)	0	0	O	0	0 -
	Retail		0 0	0 (	0 0	) (	) -		0	0	0	0	0 (	-	0	)	0	0	O	0	0 -
	Retail - Secured on real estate property		0 0	0 (	0 0	)	) -		0	0	0	0	0 (	) -	0	)	0	0	O	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	O	0	0 -
14.74.	Retail - Secured on real estate property - Of Which: non-SME		0 0	0 (	0 0	)	) -		0	0	0	0	0	) -	0	)	0	0	O	0	0 -
	Retail - Qualifying Revolving		0 0	0 (	0 0	)	) -		0	0	0	0	0 (	) -	0	)	0	0	O	0	0 -
	Retail - Other Retail		0 0	0 (	0 0	) (	) -		0	0	0	0	0	-	0		0	0	O	0	0 -
	Retail - Other Retail - Of Which: SME		0 0	0	0 0	)	) -		0	0	0	0	0	-	0		0	0	O	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 -
	Equity		0 0	0 (	0 0	)	) -		0	0	0	0	0	-	0		0	0	O	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	) C		(	0	0	0	0	0 (	) -	0	)	0	0		0	0 -



			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	
													Adverse Scenario										
						31/12/2021		_				1	31/12/2022	1						31/12/2023			
		S (mln EUR, %)	itage 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 provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cov Sta
	Central banks		0	0	0	0	С	0	-	С	)	0 0	) C	0	(	-	(	0	0 (	0	С	)	0 -
	Central governments		0	0	0	0	C	0	-	C	)	0 0	) C	0	(	-	(	0	0 (	0	С	)	0 -
	Institutions		0	0	0	0	С	0	-	С	)	0 0	C	0	(	-	(	0	0 0	0	С	)	0 -
	Corporates		0	0	0	0	С	0	-	С	)	0 0	C	0	(	-	(	0	0 0	0	С	)	0 -
	Corporates - Of Which: Specialised Lending		0	0	0	0	С	0	-	C	)	0 0	C	0	(	-	(	0	0 0	0	С	)	0 -
	Corporates - Of Which: SME		0	0	0	0	С	0	-	C	)	0 0	C	0	(	-	(	0	0 0	0	С	)	0 -
	Retail		0	0	0	0	С	0	-	C	)	0 0	C	0	(	-	(	0	0 0	0	C	)	0 -
	Retail - Secured on real estate property		0	0	0	0	С	0	-	С	)	0 0	) C	0	(	-	(	0	0 (	0	С	)	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	C	0	-	C	)	0 0	) C	0	(	-	(	0	0 (	0	C	)	0 -
11. ∕ \.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	С	0	-	C	)	0 0	) C	0	(	-	(	0	0 (	0	C	)	0 -
	Retail - Qualifying Revolving		0	0	0	0	С	0	-	C	)	0 0	) C	0	(	-	(	0	0 (	0	C	)	0 -
	Retail - Other Retail		0	0	0	0	С	0	-	C	)	0 0	) C	0	(	-	(	0	0 (	0	C	)	0 -
	Retail - Other Retail - Of Which: SME		0	0	0	0	С	0	-	C	)	0 0	) C	0	(	-	(	0	0 (	0	С	)	0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	C	0	-	C	)	0 0	) C	0	(	-	(	0	0 (	0	C	)	0 -
	Equity		0	0	0	0	C	0	-	C	)	0 0	) C	0	(	-	(	0	0 (	0	C	)	0 -
	Securitisation																						
	Other non-credit obligation assets		0	0	0	0	C	0	-	C		0 0	) C	0	(	-	(	0	0 (	0	С		0 -
	IRB TOTAL		0	0	0	0	0	0	-	0		0	O	0		-			0	0	0		0 -

													Adverse Scenario										
						31/12	2/2021						31/12/2022							31/12/2023			
RowN um		m)	Stag	ge 1 exposure Stage 2 e	kposure Stage 3 ex	xposure provis	ions for pro	Stock of Stock of rovisions for provisions for ge 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposul	re 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
163		Central banks		0	0	0	0	0 0	-	0		0 (		0	C	-	(	0	0	(	C	, O'	<i>)</i> -
164		Central governments		0	0	0	0	0 0	-	0		0		0	C	-	(	0	C	(	C	0	<b>)</b> -
165		Institutions		0	0	0	0	0 0	-	0		0		0	C	-	(	0	0	(	C	0	J -
166		Corporates		0	0	0	0	0 0	-	0		0		0	C	-	(	0	C	(	C	0	) -
167		Corporates - Of Which: Specialised Lending		0	0	0	0	0 0	-	0		0		0	C	-	(	0	0	(	C	0	) -
168		Corporates - Of Which: SME		0	0	0	0	0 0	-	0		0		0	C	-	(	0	C	(	C	0	J -
169		Retail		0	0	0	0	0 0	-	0		0		0	C	-	(	0	C	(	C	0	J -
170		Retail - Secured on real estate property		0	0	0	0	0 0	-	0		0		0	C	-	(	0	C	(	C	0	) -
171	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0 0	-	0		0	C	0	C	-	(	0	C	(	C	<u>/</u> 0'	) <u>-</u>
172	IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	-	0		0 (	C	0	C	-	(	0	C	(	C	<i>)</i>	J -
173		Retail - Qualifying Revolving		0	0	0	0	0 0	-	0		0	C	0	C	-	(	0	C	(	C	<u>/</u> 0'	<i>)</i> -
174		Retail - Other Retail		0	0	0	0	0 0	-	0		0 (	C	0	C	-	(	0	C	(	C	<u>/</u>	) <u>-</u>
175		Retail - Other Retail - Of Which: SME		0	0	0	0	0 0	-	0		0 (	0	0	C	-	(	0	C	(	C	<i>)</i> 0	
176		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0 0	-	0		0 (	O	0	C	-	(	0	C	(	C	<u>/</u>	) -
177		Equity		0	0	0	0	0 0	-	0		0 (	0	0	С	-	(	0	C	(	C	, O	) -
178		Securitisation																					
179		Other non-credit obligation assets		0	0	0	0	0 0	-	0		0 (	0	0	C	-	(	0	C	(	C	, O	) -
180		IRB TOTAL		0	0	0	0	0 0	-	0		0	0	0	0	-		0	C	C	0	0	<i>)</i> -

											Adverse Scenario	0									
				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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 expo	sure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposur	Stock of provisions for e 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 fo Stage 2 expos	Stock of provisions t ure Stage 3 expo	for for Stage 3
	Central banks		0 0	(	0	0	-	0	)	0	0	0	0	-	0		0		)	0	0 -
	Central governments		0 0	(	0	) C	-	0	)	0	0	0	0	-	0		0		)	0	O -
	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 -
	Corporates - Of Which: SME		0 0	(	0	) C	-	0	)	0	0	0	0	-	0		0		)	0	0 -
	Retail		0 0	(	0	) C	-	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 -
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 -
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	0 -
	Retail - Other Retail - Of Which: SME		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	) C	-	0		0	0	0	0	-	0		0			0	0 -
	Equity		0 0 0		0	) C	-	0		0	0	0	0	-	0		0			0	0 -
	Securitisation																				
	Other non-credit obligation assets		0 0 0	(	0	) C	-	0	)	0	0	0	0	) -	0		0			0	0 -
	IRB TOTAL		0 0 0	C	0	0	-	0		0	0	0	0	) -	0			(		0	0 -



		Bankinter, S.A.											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020	O				
			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 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	0	C	0	C	0	0	0	0	0	0	0.00%
2		Central governments	27,996	C	0	C	27,899	89	8	9	1	1	11.76%
3		Regional governments or local authorities	681	C	2	C	681	0	0	0	0	0	9.72%
4		Public sector entities	650	C	315	C	649	0	1	3	0	1	41.74%
5		Multilateral Development Banks	1	C	0	C	0	0	0	0	0	0	41.05%
6		International Organisations	0	C	0	C	0	0	0	0	0	0'	0.00%
7		Institutions	5,557	C	2,246	С	5,550	5	2	2	1	1	52.19%
8		Corporates	4,486	331	3,677	126	4,441	51	324	27	7	220	67.94%
9		of which: SME	2,912	275	2,300	95	2,888		266	24	6	185	69.51%
10		Retail	6,409	234		118	6,308		251	86	18	139	55.34%
11	Bankinter, S.A.	of which: SME	3,488	16	2,048	10	3,445		22	24	7	12	55.32%
12		Secured by mortgages on immovable property	5,640	246		194	0/171		220	23	13	59	26.96%
13		of which: SME	3,399	159	1,271	131	3,318	100	141	17	10	35	25.18%
14		I tems associated with particularly high risk	101	4	. 151	C	101	0	4	0	0	4	93.54%
15		Covered bonds	0	C	0	C	0	0	0	0	0	0'	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	0	0	0	0	0	0'	0.00%
17		Collective investments undertakings (CIU)	0	C	0	C	0	0	0	0	0	0'	0.00%
18		Equity	164	С	164	C	164	0	0	0	0	0'	0.00%
19		Securitisation											
20		Other exposures	760	0.15	1,548	<u>C</u>	760	0	0	0	0	0	0.00%

								Actual					
								31/12/2020	)				
			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 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	0	0	0	0	0	0		0			0.00%
23		Central governments	26,602	0	0		26,505	89	8	9	1	1	11.76%
24		Regional governments or local authorities	672	0	0	C	672	0	C	0	C	) C	9.72%
25		Public sector entities	619	0	305	С	618	0	1	0	C	) 1	41.74%
26		Multilateral Development Banks	1	0	0	C	0	0	C	0	C	) C	41.05%
27		International Organisations	0	0	0	C	0	0	C	0	C	)	0.00%
28		Institutions	5,450	0	2,195	C	5,443	5	2	2	1	1	52.19%
29		Corporates	3,456	287	2,763	113	3,417	51	275	21	7	183	66.71%
30		of which: SME	2,311	242	1,799	86	2,289	32	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	1,678	4	2,803		14	. 22	7	9	63.95%
33		Secured by mortgages on immovable property	5,224	216		182	5,089		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		I tems associated with particularly high risk	95	0	142	C	95	0	C	0	C	0	0.00%
36		Covered bonds	0	0	0	C	0	0	C	0	C	) C	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	C	0	C	) C	0.00%
38		Collective investments undertakings (CIU)	0	0	0	С	0	0	С	0	С	) C	0.00%
39		Equity	158	0	158	C	158	0	С	0	C	) C	0.00%
40		Securitisation											
41		Other exposures	748	0	1,536	C	748		С	0	C	) C	0.00%
42		Standardised Total	47,970	703	12,231	386	47,600	379	694	118	34	354	50.94%

								Actual					
								31/12/202	D				
	_		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
43		Central banks	0	C	0	(	0	C	0	0	0	0	0.00%
44		Central governments	1,394	C	0	(	1,394	C	0	0	0	0	0.00%
45		Regional governments or local authorities	9	C	2	(	9	C	0	0	0	0	0.00%
46		Public sector entities	31	C	9	(	31	С	0	3	0	0	0.00%
47		Multilateral Development Banks	0	C	0	(	0	C	0	0	0	0	0.00%
48		International Organisations	0	C	0	(	0	C	0	0	0	0	0.00%
49		Institutions	85	C	46	(	85	C	0	0	0	0	0.00%
50		Corporates	1,029	44	914	13	1,023	С	50	6	0	37	74.75%
51		of which: SME	601	33	501	Ç	600	C	34	6	0	24	72.26%
52		Retail	1,006	15	632	Ç	997	9	16	7	1	9	54.13%
53	PORTUGAL	of which: SME	649	7	369	E	642	5	8	2	1	3	40.15%
54		Secured by mortgages on immovable property	396	29	183	12	385		28	5	4	17	59.53%
55		of which: SME	240	26	127	10	229	12	25	5	4	16	62.85%
56		I tems associated with particularly high risk	6	4	9	(	6	C	4	0	0	4	93.54%
57		Covered bonds	0	C	0	(	0	С	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	C	0	(	0	C	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	C	0	(	0	C	0	0	0	0	0.00%
60		Equity	6	C	6	C	6	С	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	0	С	0	(	0	С	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					
								31/12/2020	O .				
			Exposure	e values	Risk exposu	ıre amounts							
RowN			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
GIII		(mln EUR, %)								3 1		9 1	
64		Central banks	0	(	0	(		0	0	0	C	(	0.00%
65		Central governments	0	(	0	(	C	0	0	0	C	(	0.00%
66		Regional governments or local authorities	0	(	0	(		0	0	0	C	(	0.00%
67		Public sector entities	0	(	0	(	0	0	0	0	C	(	0.00%
68		Multilateral Development Banks	0	(	0	(	0	0	0	0	C	(	0.00%
69		International Organisations	0	(	0	(	0	0	0	0	C	(	0.00%
70		Institutions	0	(	0	(	0	0	0	0	C	(	0.00%
71		Corporates	0	(	0	(	C	0	0	0	C	(	0 0.00% 0 0.00%
72		of which: SME	0	(	0	(	0	0	0	0	С	(	0.00%
73		Retail	0	(	0	(	0	0	0	0	С	(	0.00%
74	N.A.	of which: SME	0	(	0	(	0	0	0	0	С	(	0.00%
75		Secured by mortgages on immovable property	0	(	0	(	0	0	0	0	С	(	0 0.00%
76		of which: SME	0	(	0	(	0	0	0	0	С	(	J 0.00%
77		I tems associated with particularly high risk	0	(	0	(	0	0	0	0	C	(	0.00%
78		Covered bonds	0	(	0	(	0	0	0	0	C	(	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	(	0	(	0	0	0	0	C	(	0.00%
80		Collective investments undertakings (CIU)	0	(	0	(	0	0	0	0	C	(	0.00%
81		Equity	0	(	0	(	0	0	0	0	С	(	0.00%
82		Securitisation											
83		Other exposures	0	(	0	(	0	0	0	0	С		0.00%
84		Standardised Total	0	С	0	C	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	20				
	_		Exposure	values	Risk exposu	ure amounts							
RowN um		(mln FUD - 0/)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
O.F.		(mln EUR, %)	0		0						C		0.00%
04		Central governments	0		0					0			0.00%
07		Central governments	0		0								0.00%
07		Regional governments or local authorities  Public sector entities	0		0								0.00%
00		Multilateral Development Banks	0		0					0	0		0.00%
00		International Organisations	0		0					0			0.00%
90		Institutions	0		0					0			0.00%
92		Corporates	0	0	0	(				0		)	0.00%
93		of which: SME	0	C	0	(	0 (		0 0	0	C	) 0	0.00%
94		Retail	0	C	0	(	0 (		0 0	0	C	0	0.00%
95	N.A.	of which: SME	0	C	0	(	0 (		0 0	0	C	0	0.00%
96	14.74.	Secured by mortgages on immovable property	0	С	0	(	0		0	0	С	0	0.00%
97		of which: SME	0	C	0	(	0		0 0	0	С	0	0.00%
98		I tems associated with particularly high risk	0	C	0	(	(		0 0	0	C	0	0.00%
99		Covered bonds	0	C	0	(	(	)	0 0	0	C	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	C	0	(	) (C		0 0	0	C	0	0.00%
101		Collective investments undertakings (CIU)	0	C	0	(	0	)	0 0	0	C	0	0.00%
102		Equity	0	C	0	(	0	)	0	0	C	0	0.00%
103		Securitisation											
104		Other exposures	0	C	0	(	0		0 0	0	С	0	0.00%

								Actual					
								31/12/2020	)				
			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
106		Central banks	0	C	0	(	0	0	C	0	0	C	0.00%
107		Central governments	0	C	0	(	0	0	C	0	0	0	0.00%
108		Regional governments or local authorities	0	C	0	(	0	0	C	0	0	0	0.00%
109		Public sector entities	0	C	0	(	0	0	C	0	0	0	0.00%
110		Multilateral Development Banks	0	C	0	(	0	0	C	0	0	0	0.00%
111		International Organisations	0	C	0	(	0	0	C	0	0	0	0.00%
112		Institutions	0	C	0	(	0	0	C	0	0	0	0.00%
113		Corporates	0	C	0	(	0	0	C	0	0	0	0.00%
114		of which: SME	0	C	0	(	0	0	C	0	0	0	0.00%
115		Retail	0	C	0	(	0	0	C	0	0	0	0.00%
116	N.A.	of which: SME	0	C	0	(	0	0	C	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	C	0	(	0	0	C	0	0	0	0.00%
118		of which: SME	0	C	0	(	0	0	C	0	0	0	0.00%
119		I tems associated with particularly high risk	0	С	0	(	0	0	С	0	0	0	0.00%
120		Covered bonds	0	С	0	(	0	0	C	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	C	0	(	0	0	C	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	C	0	(	0	0	C	0	0	0	0.00%
123		Equity	0	C	0	(	0	0	C	0	0	0	0.00%
124		Securitisation											
125		Other exposures	0	C	0	(	0	0	C	0	0	0	0.00%
126		Standardised Total	0	O	0		0	0	0	0	0	0	0.00%

								Actual					
								31/12/202	0				
			Exposure	e values	Risk exposu	re amounts							
Rowl um	V	(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
127		Central banks	0	C	0	C	0	0	C	0	0	0	0.00%
128		Central governments	0	C	0	C	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	С	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	С	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	C	0	C	0	0	С	0	0	0	0.00%
139		of which: SME	0	С	0	C	0	0	С	0	0	0	0.00%
140		I tems associated with particularly high risk	0	С	0	C	0	0	С	0	0	0	0.00%
141		Covered bonds	0	С	0	C	0	0	С	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	0	0	С	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	C	0	C	0	0	С	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	C	0	0	0	0	C	0	0	0	0.00%

								Actual					
								31/12/202	0				
			Exposure	e values	Risk exposu	ure 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
148		Central banks	0	0	0	(	0	(	0	0	С	(	0.00%
149		Central governments	0	0	0	(	0	(	0	0	C	(	0.00%
150		Regional governments or local authorities	0	0	0	(	0	(	0	0	C	(	0.00%
151		Public sector entities	0	0	0	(	0	(	0	0	C	(	0.00%
152		Multilateral Development Banks	0	0	0	(	0	(	0	0	C	(	0.00%
153		International Organisations	0	0	0	(	0	(	0	0	C	(	0.00%
154		Institutions	0	0	0	(	0	(	0	0	C	(	0.00%
155		Corporates	0	0	0	(	0	(	0	0	C	(	0.00%
156		of which: SME	0	0	0	(	0	(	0	0	C	(	0.00%
157		Retail	0	0	0	(	0	(	0	0	C	(	0.00%
158	N.A.	of which: SME	0	0	0	(	0	(	0	0	C	(	0.00%
159		Secured by mortgages on immovable property	0	0	0	(	0	(	0	0	C	(	0.00%
160		of which: SME	0	0	0	(	0	(	0	0	C	(	0.00%
161		I tems associated with particularly high risk	0	0	0	(	0	(	0	0	C	(	0.00%
162		Covered bonds	0	0	0	(	0	(	0	0	C	(	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	0	(	0	0	C	(	0.00%
164		Collective investments undertakings (CIU)	0	0	0	(	0	(	0	0	C	(	0.00%
165		Equity	0	0	0	(	0	(	0	0	C	(	0.00%
166		Securitisation											
167		Other exposures	0	0	0	(	0	(	0	0	C	(	0.00%
168		Standardised Total	0	0	0	(	0	(	0	0	0		0.00%



#### 2021 EU-wide Stress Test: Credit risk STA Bankinter, S.A.

		Darkinter, S.A.											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020					
			Exposur	e values	Risk expos	ure amounts							
RowN um		(mln EUR,  9	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposure Stag			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	0		0 (	0.00%
170		Central governments		0	0 (	)	0	0	0	0	(	5 (	0.00%
171		Regional governments or local authorities	(	0	0 (	)	0	0	0	0	(	5 (	0.00%
172		Public sector entities		0	0 (	)	0	0	0	0	(	5	0.00%
173		Multilateral Development Banks		0	0 (		0	0	0	0	(	) (	0.00%
174		International Organisations		0	0 (	)	0	0	0	0		) (	0.00%
175		Institutions	(	0	0 (	)	0	0	0	0	(	) (	0.00%
176		Corporates	(	0	0 (	)	0	0 0	0	0	(	) (	0.00%
177		of which: SME	(	0	0 (	)	0	0 0	0	0	(	) (	0.00%
178		Retail	(	0	0 (	)	0	0 0	0	0	(	) (	0.00%
179	N.A.	of which: SME		0	0		0	0 0	0	0	(	) (	0.00%
180		Secured by mortgages on immovable property		0	0		0	0	0	0	(	) (	0.00%
181		of which: SME		0	0		0	0	0	0	(	) (	0.00%
182		I tems associated with particularly high risk		0	0		0	0	0	0	(	) (	0.00%
183		Covered bonds	(	0	0	)	0	0	0	0	(	) (	0.00%
184		Claims on institutions and corporates with a ST credit assessment	(	0	0		0	0	0	0	(	) (	0.00%
185		Collective investments undertakings (CIU)		0	0		0	0	0	0	(	) (	0.00%
186		Equity		0	0 (		0	0	0	0	(	) (	0.00%
187		Securitisation											
188		Other exposures		0	0		0	0	0	0		S) C	0.00%

								Actual				
								31/12/2020				
			Exposure	e values	Risk exposi	ure amounts						
RowN um	N	(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
190		Central banks	0	C	O C	)	0	0 0	C	C	0	0.00%
191		Central governments	0	C	0	)	0	0 0	) C	C	0	0.00%
192		Regional governments or local authorities	0	C	O	)	0	0 0	0	0	0	0.00%
193		Public sector entities	0	C	C	)	0	0 0	0	) C	0	0.00%
194		Multilateral Development Banks	0	C	C	)	0	0 0	) C	) C	0	0.00%
195		International Organisations	0	C	O C	)	0	0 0	) C	) C	0	0.00%
196		Institutions	0	C	O C	)	0	0 0	0	) C	0	0.00%
197		Corporates	0	C		(	0	0 0	0	C	0	0.00%
198		of which: SME	0	C	O C	(	0	0 0	) C	) C	0	0.00%
199		Retail	0	C	0	(	0	0 0	0	) C	0	0.00%
200	N.A.	of which: SME	0	C	O	(	0	0 0	0	0	0	0.00%
201		Secured by mortgages on immovable property	0	C	0	)	0	0 0	) C	C	0	0.00%
202		of which: SME	0	C	O	(	0	0 0	) C	0	0	0.00%
203		I tems associated with particularly high risk	0	C	O	)	0	0 0	0	C	0	0.00%
204		Covered bonds	0	C	O C	)	0	0 0	0	C	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	C	O C	(	0	0 0	) C	C	0	0.00%
206		Collective investments undertakings (CIU)	0	C	0	(	0	0 0	0	) C	0	0.00%
207		Equity	0	C	0	(	0	0 0	0	) C	0	0.00%
208		Securitisation										
209		Other exposures	0	C	0		0	0 0	) C	) C	0	0.00%
210		Standardised Total	0	C	0	(	0	0 0	0	0	0	0.00%

							Actual				
							31/12/2020				
			Exposure	e values	Risk exposure amount	S		0, 1, 6		01 1 6	
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted Defaulte	Stage 1 exposure	Stage 2 exposure Stage 3 expo		Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure
211		Central banks	0	(	0	0	0	0	0 0	(	0.00%
212		Central governments	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%
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%
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%
223		of which: SME	0	(	0	0	0 0	0	0	(	0.00%
224		I tems 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	(	0.00%
227		Collective investments undertakings (CIU)	0	(	0	0	0 0	0	0 0	)	0.00%
228		Equity	0	(	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		0.00%

0 - ure 00% 00% 00% 00% 00% 00% 00% 00% 00% 00			
00% 00% 00% 00% 00%			
00% 00% 00% 00% 00% 00% 00% 00% 00% 00%			
00 - ure  00% 00% 00% 00% 00% 00% 00% 00% 00% 0			

	No monitori	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 Scenario								
					31/12/2021					31/12/2022					31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure provisions for	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ge 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exp	of Stock of s for provisions for osure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of Control of Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks		0	0 0	0 0	0.00%	0	0	0	0 (	0.00%	0	0	0 0	0	0	0.00%
2		Central governments		27,868 88	8 40 9	3 10	24.25%	27,835	86 79	14	4 20	26.62%		92 1	15 14	5	35	30.49%
3		Regional governments or local authorities		676	0 5 1	0 2	47.71%	674	0	1	0	47.15%	672	1	8 0	0	4	46.46%
4		Public sector entities		644	0 6 1	0 3	50.88%	641	1	1	0	49.52%	639	1	10 1	0	5	48.65%
5		Multilateral Development Banks		0 (	0 0	0 0	41.01%	0	0	0	0 (	40.97%	0	0	0 0	0	0	40.94%
6		International Organisations		0 (	0 0	0 0	0.00%	0	0	0	0 (	0.00%	3	0	0 0	0	0	0.00%
7		Institutions		5,527 26	6 4 0	0 2	42.89%	5,550	1	1	0	41.85%	5,525	23	9 1	0	3	35.23%
8		Corporates		4,352 56	6 408 18	1 253	62.06%	4,301	54 462	15	2 272	58.90%	4,249	59 5	08 15	2	288	56.75%
9		of which: SME		2,826	5 325 13	1 208	63.93%	2,789	34 364	11	1 22	60.76%	2,752	37	98 11	2	233	58.54%
10		Retail		5,640 513	3 489 57	12 258	52.79%	5,943	63 636	45	8 324	50.89%	5,419	478	46 38	7	371	49.81%
11	Bankinter, S.A.	of which: SME		3,415	9 51 6	3 21	41.86%	3,392	38 74	8	3 29	38.62%	3,362	45	98	5	37	37.94%
12		Secured by mortgages on immovable property		5,420	2 293	5 76	25.90%	5,410	130 340	8	3	24.41%	5,344	140 4	01 7	3	94	23.39%
13		of which: SME		3,283	1 184	2 45	24.34%	3,260	79 219	5	2 50	22.87%	3,225	76	58 5	2	57	21.92%
14		I tems associated with particularly high risk		99	1 5	0 4	83.14%	98	1	0	0	74.90%	97	1	7 0	0	5	67.16%
15		Covered bonds		0	0 0	0 0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	nt	0	0 0	0 0	0.00%	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	0.00%	0	0	0 0	0	0	0.00%
18		Equity		164	0 0	0 0	0.00%	164	0	0	0	0.00%	164	0	0 0	0	0	0.00%
19		Securitisation																
20		Other exposures		748 12	2 0 0	0 0	28.39%	759	0	0	0 (	22.64%		11	2 0	0	0	20.81%
21		Standardised Total		51,140 868	1,251 93	21 609	48.65%	51,375	336 1,547	84	16 715	46.21%	50,646	807 1,80	76	18	805	44.61%

									Baseline Scenar	io							
				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 Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	tage 2 exposure	Stock of Stage 3 exposure 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	re 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 Rat tage 3 expos
	Central banks		0 0	C	0	0.00%	0	(	0	0 0	0.009	6 0	0	0	)	0	0
	Central governments	26,47	5 87 40	9	3 1	0 24.26%	26,444	8	4 75	14 4 2	26.639	6 26,399	88 11!	5 14		35	30.
	Regional governments or local authorities	67	2 0 0	С	0	9.50%	672	(	0	0 0	6.589	671	0	1 0	(	0	5
	Public sector entities	61	8 0 1	C	0	1 54.32%	618	(	0 1	0	1 47.089	6 617	0	2 0	(	1	41.
	Multilateral Development Banks		0 0	C	0	0 41.01%	0	(	0	0 0	40.979	6 0	0	0	(	0	40.
	International Organisations		0 0	C	0	0.00%	0	(	0	0 0	0.009	6 0	0	0	(	0	0.0
	Institutions	5,44	3 4 2	C	0	1 44.67%	5,447	(	0 2	0	1 43.999	6 5,442	3	5 0	(	1	30.9
	Corporates	3,39	6 49 298	4	1 18	62.31%	3,378	4:	322	7 1 19	59.059	6 3,352	41 350	7	:	198	56.
	of which: SME	2,27	2 31 251	3	0 16	3 64.84%	2,257	2	7 269	6 1 16	61.659	6 2,237	25 29	1 6	,	172	59.
	Retail	4,77	6 59 309	26	9 16	7 54.04%	4,722	40	6 376	25 5 19	52.159	6 4,665	41 438	8 25	4	223	50.
SPAIN	of which: SME	2,78	2 29 39	6	2 1	7 42.23%	2,766	2	4 60	7 2 2	38.399	6 2,746	22 8	1 7	'	31	37.
	Secured by mortgages on immovable property	5,04	5 140 255	4	5 5	3 20.88%	5,022	11!	5 303	6 3 6	19.789	6 4,980 10	05 35!	5 6		68	19.2
	of which: SME	3,06	2 79 151	3	2 2	4 15.96%	3,045	6	181	5 2 2	15.289	6 3,015	59 218	5		33	15.3
	I tems associated with particularly high risk	9	1 1	C	0	0 11.62%	93	,	1	0 0	13.839	6 92	1	2 0	(	0	17.3
	Covered bonds		0 0	C	0	0.00%	0	(	0	0 0	0.009	6 0	0	0	)	0	0.0
	Claims on institutions and corporates with a ST credit assessment		0 0	C	0	0.00%	0	(	0	0 0	0.009	6 0	0	0	(	0	0.0
	Collective investments undertakings (CIU)		0 0	C	0	0.00%	0	(	0	0	0.009	6 0	0	0		0	0.00
	Equity	15	8 0 0	C	0	0.00%	158	(	0	0 0	0.009	6 158	0	0	(	0	0.0
	Securitisation																
	Other exposures	74	8 0 0	C	0	0.03%	748	(	0	0 0	0.039	6 747	0	0	(	0	0.0
	Standardised Total	47,42	341 907	43	18 418	46.04%	47,301	290	1,082	53 13 468	43.27%	6 47,125 28	1,267	7 52	14	527	41.56

									Baseline Scenario					
					31/12/2021				31/12/2022			31/12/2023		
RowN um		(mln EUR, %	Stage 1 exposure Stage 2 expos	sure 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 exposu	Stock of ire provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	6 0	0	0 (	0.00%
44		Central governments	1,393		0	0 0	0.03% 1,392	2 0	0 0	0 0.039	6 1,390 4	0	0 (	0 31.77%
45		Regional governments or local authorities	4	0 4	1	0 2	50.00%	0 7	' 1 C	3 50.009	6 0	8	0 4	4 50.00%
46		Public sector entities	25	0 5	1	0 2	50.00%	1 7	1 (	50.009	6 21 1	8	1 0	4 50.00%
47		Multilateral Development Banks	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	6 0	0	0 (	0.00%
48		International Organisations	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	6 0	0	0 (	0.00%
49		Institutions	84	0 1	0	0 0	53.52%	1 1	0	1 53.529	6 82 1	2	0	1 53.52%
50		Corporates	957	7 110	14	1 67	61.40%	10 140	8 0	82 58.569	6 897 18	158	3 1 90	57.21%
51		of which: SME	555	4 74	10	0 45	60.85% 532	7 95	5 0	55 58.229	6 515 12	106	5 0 6	57.02%
52		Retail	864	14 144	31	2 72	50.23% 795	17 209	16 2	104 49.969	6 753 25	244 13	3 121	21 49.78%
53	PORTUGAL	of which: SME	633	10 12	1	1 5	40.63% 627	14 15	1 2	6 39.529	6 616 22	17	1 3	7 38.71%
54		Secured by mortgages on immovable property	376	13 37	2	0 22	60.41% 370	14 41	1 (	24 58.149	6 364 17	44	1 0 25	25 56.43%
55		of which: SME	221	12 33	2	0 21	62.17% 215	14 37	1 (	22 59.709	6 210 16	40	1 0 23	23 57.87%
56		I tems associated with particularly high risk	6	0 5	0	0 4	92.16%	0 5	0 0	91.009	6 0	5 (	0 4	4 90.02%
57		Covered bonds	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	6 0	0	0 (	0.00%
58		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 (	0.00%
59		Collective investments undertakings (CIU)	0	0 0	0	0 0	0.00%	0 0	0 0	0.009	6 0	0	0 (	0.00%
60		Equity	6	0 0	0	0 0	0.00%	0 0	0 0	0.009	6 0	0	0 (	0.00%
61		Securitisation												
62		Other exposures	0	0 0	0	0 0	0.00%	0 0	0 0	0.009	6 0	0	0 0	0.00%
63		Standardised Total	3,715	35 305	50	3 171	56.11% 3,599	46 410	27 3	222 54.20%	5 3,520 66	69 23	3 4 250	0 53.33%

									Baseline 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 Stoc provisions for provision Stage 1 exposure Stage 2 e	ck of Stock of ions for provisions for exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	re 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	Stock of Stage 3 exposure provisions for Stage 1 exposu	Stock of Stock of r provisions for 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	0.00%	0	0	0 0	0.00%
65		Central governments		0 0	0	0	0.00%	0 0	0	0 0	0.00%	0	0	0 0	0.00%
66		Regional governments or local authorities		0 0	0	0	0.00%	0 0	0	0 0	0.00%	0	0	0 0	0.00%
6/		Public sector entities			0	0	0.00%		0		0.00%	0			0.00%
68		Multilateral Development Banks			0	0	0.00%				0.00%	0			0.00%
70		International Organisations Institutions			0	0	0.00%				0.00%	0			0.00%
70		Corporates			0	0	0.00%				0.00%	0			0.00%
71		of which: SME			0	0	0.00%				0.00%	0			0.00%
73		Retail		0 0	0	0	0.00%	0 0	0 0	0 0	0.00%	0	0	0 0	0.00%
74	N.A.	of which: SME		0 0	0	0	0.00%	0 0	0	0 0	0.00%	0	0 0	0 0 0	0.00%
75	IN./\.	Secured by mortgages on immovable property		0 0	0	0	0.00%	0 0	0 0	0 0	0.00%	0	0	0 0 0	0.00%
76		of which: SME		0 0	0	0	0.00%	0 0	0	0 0	0.00%	0	0	0 0 0	0.00%
77		I tems associated with particularly high risk	(	0 0	0	0	0.00%	0 0	0	0 (	0.00%	0	0	0 0 (	J 0.00%
78		Covered bonds	(	0 0	0	0	0.00%	0 0	0	0 (	0.00%	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%	0	0	0 0	0.00%
80		Collective investments undertakings (CIU)		0 0	0	0	0.00%	0 0	0	0 (	0.00%	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	J 0.00%
82		Securitisation													
83		Other exposures	(	0 0	0	0	0.00%	0 0	0	0 0	0.00%	0	0	0 0	0.00%
84		Standardised Total	C	0 0	0	0	0.00%	0 0	0	0 0	0.00%	0	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 Scenario				
			31/12/2021				31/12/2022			31/12/2023	
RowN um	(mln EUR	Stage 1 exposure Stage 2 exposur	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure S	Stock of provisions for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure Stage 3 exposur	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of Coverage Ratio - Stage 3 exposure
85	Central banks	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0	0 0	0 0.00%
86	Central governments	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0 0	0	0 0.00%
87	Regional governments or local authorities	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0 0	0	0 0.00%
88	Public sector entities	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0 0	0	0 0.00%
89	Multilateral Development Banks	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0 0	0	0 0.00%
90	International Organisations	0	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%	6 0 0	0 0	0 0.00%
91	Institutions	0	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%		0 0	0 0.00%
92	Corporates	0	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%	9	0	0 0.00%
93	of which: SME	0	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%		0 0	0 0.00%
94	Retail	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%		0	0 0.00%
95 N.A.	of which: SME	0	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%		0 0	0 0.00%
96	Secured by mortgages on immovable property	0	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%		0 0	0 0.00%
97	of which: SME	0	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%	6 0 0	0 0	0 0.00%
98	I tems associated with particularly high risk	0	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%		0	0 0.00%
99	Covered bonds	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0 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	0 0.00%	6 0 0	0	0 0.00%
101	Collective investments undertakings (CIU)	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0	0	0 0.00%
102	Equity	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0	0	0 0.00%
103	Securitisation										
104	Other exposures	0	0 0	0	0.00%	0 (	0 0	0 0.00%	6 0	0	0 0.00%
105	Standardised Total	0	0 0	0	0.00%	0 0	0 0	0 0.00%	0 0	0 (	0.00%

										Baseline Scenario	)							
					31/12/2021					31/12/2022					31/12/2023			
RowN um		(mln E	Stage 1 exposur	e 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 S	tage 2 exposure	Stock of Stage 3 exposure 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 e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	age Ratio - 3 exposure
106		Central banks		0 0	0	0 (	0.00%	0	0	0 0	0 (	0.00%	6 0	0 (	0	(	) 0	0.00%
107		Central governments		0 0	0	0 (	0.00%	0	0	0 0	0 (	0.00%	6 0	0	0	(	J 0	0.00%
108		Regional governments or local authorities		0 0	0	0 (	0.00%	0	0	0 0	0 (	0.00%	6 0	0	0	(	) 0	0.00%
109		Public sector entities		0 0	0	0 (	0.00%	0	0	0 0	0 (	0.00%	6 0	0	0	(	0	0.00%
110		Multilateral Development Banks		0 0	0	0 (	0.00%	0	0	0 0	0 (	0.00%	6 0	0	0	(	0	0.00%
111		International Organisations		0 0	0	0 (	0.00%	0	0	0 0	0 (	0.00%	6 0	0	0	(	0	0.00%
112		Institutions		0 0	0	0 (	0.00%	0	0	0 0	0 0	0.00%	0 (	0 (	0	(	) 0	0.00%
113		Corporates		0 0	0	0 (	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 (	0.00%	0	0	0 0	0 0	0.00%	0 0	0 (	0	(	0	0.00%
115	N 1 A	Retail		0 0	0	0 0	0.00%	0	0	0 0	0 0	0.00%	0 (	0 (	0 0	(	J 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	(	J 0	0.00%
117		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	(	J 0	0.00%
118		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%
119		I tems associated with particularly high risk		0 0	0	0 0	0.00%	0	0	0 0	0 0	0.00%	0 0	0	0	(	0	0.00%
120		Covered bonds		0 0	Ü	0 (	0.00%	0	Ü	0 0	0	0.00%	0 (	0	0	(	) 0	0.00%
121		Claims on institutions and corporates with a ST credit assessment		0 0	0	0 (	0.00%	0	0	0 0	0 0	0.00%	0 0	0 (	0	(	0	0.00%
122		Collective investments undertakings (CIU)		0 0	0	0 0	0.00%	0	0	0 0	0 0	0.00%	0	0 (	0 0	(	0	0.00%
123		Equity		0 0	0	0 0	0.00%	0	0	0 0	0 0	0.00%	0 (	0	0 0	(	) 0	0.00%
124		Securitisation							-									
125		Other exposures		0 0	0	0 0	0.00%	0	0	0 0	0 0	0.00%	0 (	0 (	0 0	(	J 0	0.00%
126		Standardised Total		0 0	0	0	0.00%	0	Ο	0 0	0 0	0.00%	0		0	(	O	0.00%

									Baseline Scenario								
				31/12/2021					31/12/2022					31/12/2023			
RowN um	(mln E	Stage 1 exposure	e 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 St	age 2 exposure	Stage 3 exposure provisions for	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 e provisions for Stage 1 exposure S	provisions for	provisions for Stock	overage Ratio - age 3 exposure
127	Central banks		0 0	(	0 0	0.00%	0	0	0 0	0 (	0.00%	6 0	0	0 0	(	0	0.00%
128	Central governments		0 0	C	0 0	0.00%	0	0	0 0	0 (	0.00%	6 0	0	0	(	0	0.00%
129	Regional governments or local authorities		0 0	C	0 0	0.00%	0	0	0 0	0 (	0.00%	0	0	0 0	(	0	0.00%
130	Public sector entities		0 0	C	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	0.00%	0	0	0 0	0	0.00%	0	0	0	(	0	0.00%
135	of which: SME				0 0	0.00%	0	0	0 0	0	0.00%	0	0	0 0		,	0.00%
136	Retail			(		0.00%	0	0	0 0	0	0.00%	0	0	0 0	(	, 0	0.00%
137 N.A.	of which: SME					0.00%	0	0	0 0	0	0.00%		0	0	(	,	0.00%
138	Secured by mortgages on immovable property of which: SME					0.00%	0	0	0		0.00%		0	0	(	)	0.00%
140	I tems associated with particularly high risk					0.00%	0	0	0		0.00%		0	0			0.00%
1/1	Covered bonds					0.00%	0	0	0		0.00%		0	0			0.00%
142	Claims on institutions and corporates with a ST credit assessment					0.00%	0	0	0 0	0	0.00%		0	0		,	0.00%
1/3	Collective investments undertakings (CIU)					0.00%	0	0	0		0.00%	0	0	0	(		0.00%
144	Equity			(		0.00%	0	0	0 0		0.00%	0	0	0 0	(		0.00%
145	Securitisation					3.0070					0.007	, o					0.0070
146	Other exposures		0 0	(	0 0	0.00%	0	0	0 0	0	0.00%	0	0	0	(	0	0.00%
147	Standardised Total	(		C	0 0	0.00%	0	0	0 0	0 0	0.00%	0	0 (	0 0	C	, 0	0.00%

								Baseline Scenaric	)					
				31/12/2021				31/12/2022				31/12/2023		
RowN um	(mln EUR	Stage 1 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exp	of Stock of s for provisions for osure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e 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	Stock of Stage 3 exposure provisions fo	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	Central banks		0 0	0	0	0.00%	0 0	0 (	0 0	0.00%	0	0	0 0	0.00%
149	Central governments		0 0	0	0	0.00%	0 0	0	0 0	0.00%	0	0	0 0	0.00%
150	Regional governments or local authorities		0 0	0	0	0.00%	0 0	0	0 0	0.00%	0	0	0 0	0.00%
151	Public sector entities		0 0	0	0	0.00%	0 0	0	0 0	0.00%	0	0	0 0	0.00%
152	Multilateral Development Banks		0 0	0	0	0.00%	0 0	0	0 0	0.00%	0	0	0 0	0.00%
153	International Organisations		0 0	0	0	0.00%	0 0	0	0 0	0.00%	0	0	0 0	0.00%
154	Institutions		0 0	0	0	0.00%	0 0	0 (	0 0	0.00%	0	0	0 0	0.00%
155	Corporates		0 0	0	0	0.00%	0 0	0 (	0 0	0.00%	0	0	0 0	0.00%
156	of which: SME		0 0	0	0	0 0.00%	0 0	0 (	0 0	0.00%	0	0	0 0	0.00%
157	Retail		0 0	0	0	0 0.00%	0 0	0 (	0 0	0.00%	0	0	0 0	0.00%
158 N.A.	of which: SME		0 0	0	0	0 0.00%	0 0	0 (	0 0	0.00%	0	0	0 0	0.00%
159	Secured by mortgages on immovable property		0 0	0	0	0.00%	0 0	0	0 0	0.00%	0	0	0 0	0.00%
160	of which: SME		0 0	0	0	0.00%	0 0	0	0 0	0.00%	0	0	0 0	0.00%
161	I tems associated with particularly high risk		0 0	0	0	0.00%	0 0	0	0 0	0.00%	0	0	0 0	0.00%
162	Covered bonds		0 0	0	0	0.00%	0 0	0	0	0.00%	0	0	0	0.00%
163	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	0.00%
164	Collective investments undertakings (CIU)		0 0	0	0	0 0.00%	0 0	0 (	0 0	0.00%	0	0	0 0	0.00%
165	Equity		0 0	0	0	0.00%	0	0 (	0 0	0.00%	0	0	0 0	0.00%
166	Securitisation					0.0004				0.0004				0.0001
16/	Other exposures		0 0	0	0	0.00%		0	0 0	0.00%	0	J 0	0	0.00%
168	Standardised Total		0	U	O	0.00%		C	)	0.00%	0	O O	U U	0.00%



AAAAAA IIIII AAAA	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 Scenario					
			31/12/2021				31/12/2022				31/12/2023	
RowN um	(mln EUR, %)		Stock of Stage 3 exposure 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	io - sure Stage 1 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of coverage Ratio - Stage 3 exposure
169	Central banks	0 0	0 (	0 (	0.00%	0 0	0 0	0 0	00%	0	0 0	0 0.00%
170	Central governments	0 0	0 (	0 (	0 0.00%	0 0	0 0	0 0	00%	0 0	0 0	0 0.00%
171	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%
172	Public sector entities	0 0	0 (	0 (	0.00%	0 0	0 0	9 0	00%	0 0	0 0	0 0.00%
173	Multilateral Development Banks	0 0	0 (	0 (	0.00%	0 0	0 0	9 0	00%	0 0	0 0	0 0.00%
174	International Organisations	0	0 (	0	0.00%	) 0	0 0	9 0	00%	0	0	0 0.00%
1/5	Institutions	0	0 (	0	0.00%	0 0	0 0	5 0	00%	0	0	0 0.00%
1/6	Corporates	0	0	0	0.00%	0 0	0 0	5 0	00%	0	0	0 0.00%
177	of which: SME	0	0 (		0.00%		0 0	9	00%	0	0	0 0.00%
178	Retail	0	0		0.00%		0 0	0	00%	0	0	0 0.00%
179 N.A.	of which: SME	0 0			0.00%			9 0	00%	0	0	0 0.00%
180	Secured by mortgages on immovable property				0.00%			3 0	00%	0		0 0.00%
181	of which: SME				0.00%				00%	0		0 0.00%
102	I tems associated with particularly high risk  Covered bonds				0.00%				00%			0 0.00%
104	Claims on institutions and corporates with a ST credit assessment				0.00%			9 0	00%	0		0 0.00%
104	Collective investments undertakings (CIU)				0.00%				00%			0 0.00%
196	Equity				0.00%				00%			0 0.00%
197	Securitisation		,		0.0076				0070			0.00%
199	Other exposures				0.00%				00%		0	0 0006
100	Standardised Total				0.00%			3 0	00%			0 0.00%
109	Standardised Total	U	U	U	0.0076			0.0	0.70	U	U U	0.00%

											Baseline Scenario							
					31/12/2021						31/12/2022					31/12/2023		
RowN um			Stage 1 expo	sure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of r provisions for ure Stage 3 exposure	Coverage Ratio Stage 3 exposur	- e Stage 1 exposure	Stage 2 exposure S	Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Ratio - s	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure p Sta	Stock of rovisions for ige 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks		0 0 0	0	0 0	0.009	% 0	0	0	0 0	0	0.00%	0 (	0	0	0 0	0.00%
191		Central governments		0 0	0	0 0	0.009	% 0	0	0	0 0	0	0.00%	0 (	0	0	0 0	0.00%
192		Regional governments or local authorities		0 0	0	0 0	0.009	% 0	0	0	0 0	0	0.00%	0 0	0	0	0 0	0.00%
193		Public sector entities		0 0	0	0 0	0.009	% 0	0	0	0 0	0	0.00%	0 0	0	0	0 0	0.00%
194		Multilateral Development Banks		0 0	0	0 0	0.009	%	0	0	0 0	0	0.00%	0 (	0	0	0 0	0.00%
195		International Organisations		0 0	0	0 0	0.009	%	0	0	0 0	0	0.00%	0 (	0	0	0 0	0.00%
196		Institutions		0 0	0	0 0	0.009	% U	0	0	0 0	0	0.00%	0 0	0	0	0 0	0.00%
197		Corporates			0	0 0	0.009	% U	0	0		0	0.00%	0 0	0	0	0 0	0.00%
198		of which: SME				0 0	0.003	% U	0	0		0	0.00%	0		0	0 0	0.00%
199	NI A	of which: SME				0 0	0.003	70 0	0	0		0	0.00%			0		0.00%
200	N.A.					0 0	0.007	76 O	0	0		0	0.00%			0		0.00%
201		Secured by mortgages on immovable property of which: SME				0 0	0.007	%	0	0		0	0.0076			0	0 0	0.00%
202		I tems associated with particularly high risk			0	0 0	0.007	%	0	0		0	0.0076			0	0 0	0.00%
204		Covered bonds			0	0 0	0.00%	% 0	0	0		0	0.00%	0 (	0	0	0 0	0.00%
205		Claims on institutions and corporates with a ST credit assessment			0	0 0	0.003	% 0	0	0		0	0.0076	0 (		0	0 0	0.00%
206		Collective investments undertakings (CIU)			0	0 0	0.00%	% 0	0	0		0	0.0076	0 0	0	0	0 0	0.00%
207		Fauity		0 0	0	0 0	0.00%	% 0	0	0	0 0	0	0.00%	0		0	0 0	0.00%
208		Securitisation					0.00					Ŭ	3.0073					3.5676
209		Other exposures		0 0 0	0	0 0	0.009	% 0	0	0	0 0	0	0.00%	0	0	0	0 0	0.00%
210		Standardised Total		0 0	0	0 0	0.00%	6 0	0	0	0 0	0	0.00%	0 0	0	0	0 0	0.00%

											Baseline Scenario						
						31/12/2021					31/12/2022				31/12/20	23	
RowN um			Staq (mln EUR, %)	ge 1 exposure \$	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for provision Stage 2 exposure Stage 3 ex	c of ns for xposure Coverage R Stage 3 exp	ntio - osure Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure Stage 1 expo	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks		0	0 0	0	0	0	0.00%	0 0	0	0	0 0.00%	0	0	0 0	0 0.00%
212		Central governments		0	0 0	0	0	0	0.00%	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	0.00%	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	0.00%	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	0.00%	0 0	0	0	0 0.00%	0	0 0	0 0	0 0.00%
216		International Organisations		0	0 0	0	0	0	0.00%	0 0	0	0	0 0.00%	0	0	0 0	0.00%
217		Institutions		0	0 0	0	0	0	0.00%	0 0	0	0	0 0.00%	0	0	0 0	0.00%
218		Corporates		0	0 0	0	0	0	0.00%	0 0	0	0	0.00%	0	0	0 0	0.00%
219		of which: SME		0	0 0	0	0	0	0.00%	0 0	0	0	0.00%	0	0	0 0	0.00%
220	N I A	Retail		0	0 0	0	0	0	0.00%		0	0	0.00%	0	0	0 0	0.00%
221	N.A.	of which: SME		0	0 0	0	0	0	0.00%		0	0	0.00%	, U	0 0	0 0	0.00%
222		Secured by mortgages on immovable property of which: SME		0	0 0	0	0	0	0.00%				0.00%		0 0	0 0	0.00%
223		I tems associated with particularly high risk		0		0	0	0	0.00%				0.00%		0		0.00%
224		Covered bonds		0		0	0	0	0.0076				0.00%		0	0 0	0.00%
225		Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0	0	0.0076				0.0070		0	0 0	0.00%
220		Collective investments undertakings (CIU)		0	0 0	0	0	0	0.0076				0.0076		0	0 0	0.00%
227		Fauity		0		0	0	0	0.0070				0.00%				0.00%
220		Securitisation		U		0		0	7.0070			,	0.0076				0.0076
227		Other exposures		0	0 0	0	0	$\cap$	0.00%	0 0		0	0 00%	6	0	0	0 00%
230		Standardised Total		0		0	0	0 (	00%				0.00%				0.00%
201		Standardiscu Total		O	$\circ_{I}$	U	U U		0070			<u> </u>	0.0070	<u> </u>			0.0070



		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 exposure %)	Stock of Stage 3 exposure Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of Stock of Stock of Stock of Stock of Stage 1 exposure Stage 2 exposure Stage 3	ock of sions for 3 exposure Stage 3 exposur	Stage 1 exposure S	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of coverage Ratio - Stage 3 exposure
1		Central banks	0	0 0	0 (	0.00%	0 0	0 0	0.00	% 0	0	0	0 0 0.00%
2		Central governments	27,715 16	9 112 65	5 15 53	47.38% 27,50	249 24	1 30 34	122 50.40	% 27,370	308 31	8 27 3	33 154 48.26%
3		Regional governments or local authorities	669	7 5 1	0 2	47.72%	59 15	7 1 0	3 47.27	% 652	20	8 0	0 4 46.60%
4		Public sector entities	623	16 4	3 0	51.53%	21 2	4 2 0	12 50.66	% 594	28 2	28 1	0 14 50.24%
5		Multilateral Development Banks	0	0 0	0 0	70.77%	0 0	0 0	0 70.60	% 0	0	0 0	0 70.46%
6		International Organisations	0	0 0	0 0	0.00%	0 0	0 0	0.00	% 0	0	0 0	0 0.00%
7		Institutions	5,471 5	3 27 6	4 14	50.86% 5,42	20 94 4	2 3 3	20 48.13		134 5	51 2	1 24 46.32%
8		Corporates	4,198	1 497 59	70 367	73.72%	95 184 63	7 27 24	429 67.35	% 3,871	229 71	6 24 2	21 459 64.07%
9		of which: SME	2,706	5 396 44	7 313	78.96% 2,55	55 132 50	0 20 19	360 71.94	-1.00	166 55	17 1	17 381 68.39%
10		Retail	5,421 60	1 621 121	32 321	51.75% 5,50	238 90	4 69 45	455 50.40	% 4,856	709 1,07	78 53 5	51 530 49.12%
11	Bankinter, S.A.	of which: SME	3,266	9 150 62	2 14 68	45.36% 3,07	71 147 28	7 27 24	133 46.35	% 2,953	189 36	22 2	24 162 44.58%
12		Secured by mortgages on immovable property	5,303	1 352 24	12 98	27.81% 5,15	59 251 47	6 13 16	127 26.60	% 5,020	309 55	56 11 1	13 142 25.47%
13		of which: SME	3,187	3 233 19	8 63	26.91% 3,04	182 33	0 9 13	85 25.70	% 2,950	218 39	21 8 1	10 96 24.46%
14		I tems associated with particularly high risk	94	9 1	0	68.21%	39 4 1	3 1 1	8 61.02	% 85	5 1	5 0	0 8 57.35%
15		Covered bonds	0	0 0	0 0	0.00%	0 0	0 0	0.00	% 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	0.00	% 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 0.00%
18		Equity	164	0 0	0 0	0.00%	0	0 0	0 0.00	% 164	0	0	0 0.00%
19		Securitisation											
20		Other exposures	748 1	0 C	0 (	28.42%	59 0	1 0 0	0 23.25		11	2 0	0 0 21.93%
21		Standardised Total	50,407 1,21	1,640 282	74 870	53.04% 49,85	6 1,056 2,34	6 145 122	1,177 50.189	% 48,731	1,753 2,77	4 119 12	21 1,335 48.12%

										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 Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of St provisions for provi Stage 2 exposure Stage 3	ock of sions for 3 exposure Stage 3 exposure
22		Central banks	0	0	(	0 0	0.00%	0	0 0	0	0 0.009	6 0	0	0	0	0.00%
23		Central governments	26,328	166 10	8	15 52	47.69%	26,126	244 233	3 29 3	4 119 50.869	6 25,993 300	309	27	32	150 48.61%
24		Regional governments or local authorities	665	7	0	0 0	9.61%	657	15 0	0	0 8.429	6 651 20	1	0	0	0 7.26%
25		Public sector entities	609	9		0 1	70.91%	598	20 1	0	0 1 61.469	6 590 27	2	0	0	1 54.24%
26		Multilateral Development Banks	0	0	0	0 0	70.77%	0	0 0	0	0 70.609	6 0	0	0	0	0 70.46%
27		International Organisations	0	0	0	0 0	0.00%	0	0 0	0	0 0.009	6 0 0	0	0	0	0.00%
28		Institutions	5,406	37	7	2 4 3	37.78%	5,343	93 13	1	2 5 37.429	0 0/017	17	1	1	6 35.11%
29		Corporates	3,308	102 33	30	8 275	82.48%	3,189	151 403	13 2	1 307 76.089	6 3,109 188	447	12	19	321 71.87%
30		of which: SME	2,202	72 27	3	6 247	88.86%	2,108	112 334	10 1	7 273 81.729	6 2,044 141	368	9	15	284 77.18%
31		Retail	4,602	143 39	77	7 29 212	52.99%	4,372	205 567	43 43	0 296 52.159	6 4,202 264	678	38	45	343 50.63%
32	SPAIN	of which: SME	2,649	74 12	55	5 12 59	46.99%	2,490	117 242	24 24	0 117 48.449	6 2,390 150	310	20	19	143 46.21%
33		Secured by mortgages on immovable property	4,931	205 30	1 21	11 72	23.67%	4,786	240 414	11 1	5 97 23.359	6 4,676 277	487	10	13	110 22.50%
34		of which: SME	2,965	132 19	17	7 8 41	21.17%	2,840	171 282	2 8 1.	2 61 21.669	6 2,752 203	337	7	10	71 20.92%
35		I tems associated with particularly high risk	91	2	2	0 0	29.29%	87	4 3	0	1 32.019	6 85 5	5	0	0	1 30.11%
36		Covered bonds	0	0	0	0 0	0.00%	0	0 0	0	0 0.009	6 0	0	0	0	0 0.00%
37		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	0 0.00%
38		Collective investments undertakings (CIU)	0	0	0	0 0	0.00%	0	0 0	0	0 0.009	6 0 0	0	0	0	0.00%
39		Equity	158	0	)	0 0	0.00%	158	0 0	0	0 0.009	6 158 0	0	0	0	0 0.00%
40		Securitisation														
41		Other exposures	748	0	(	0 0	0.03%	748	0 0	0	0 0.039	6 747 0	0	0	0	0 0.03%
42		Standardised Total	46,846	672 1,15	194	68 614	53.16%	46,064	971 1,637	97 112	2 825 50.41%	45,529 1,198	1,946	87	110	933 47.94%

										Adverse Scenario						
				31/12/2021						31/12/2022				31/12/2023		
RowN um	(mln EU	Stage 1 exposure	e 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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks		0 0	0	0	0.00%	6	0	C	0 (	()	0.00%	0	0	0 (	0.009
44	Central governments	1,38	7 3 4	1	0	38.26%	6 1,380	6	8	1	1	36.76%	1,377	7 10	1 2	4 36.919
45	Regional governments or local authorities		4 0 4	1	0	50.00%	6	0	7	0 0	0	50.00%	1	8	0	4 50.009
46	Public sector entities	1	4 1 15	4	0	50.00%	6 7	1	23	3 2 (	1	50.00%	3	27	1 0 13	50.009
47	Multilateral Development Banks		0 0	0	0	0.00%	6	0	О	0	)	0.00%	0	0	0 0	0.00%
48	International Organisations		0 0	0	0	0.00%	6	0	O	0 (	) (	0.00%	0	0	0 (	0.00%
49	Institutions	6	5 1 19	4	0 1	56.57%	6 57	1	27	7 2 0	15	54.58%	53	31	1 0 17	53.989
50	Corporates	89	0 19 164	29	2 92	55.97%	6 806	33	234	14 14	122	52.29%	763 4	269 1	2 3 138	38 51.129
51	of which: SME	50	4 12 117	21	1 65	55.519	6 447	20	166	5 10 2	2 87	52.31%	419 24	190	3 2 98	98 51.409
52	Retail	81	9 19 184	44	3 90	49.05%	6 708	33	281	1 21 5	5 135	48.09%	653 42	2 326 1	4 6 157	57 47.99°
PORTUGAL	of which: SME	61	6 15 24	7	2	36.849	6 581	30	45	5 3	16	35.08%	563 40	53	2 5 19	35.05
54	Secured by mortgages on immovable property	37	2 7 47	4	0 26	54.829	6 354	11	60	2	1 29	48.94%	345	66	2 1 3	47.119
55	of which: SME	22	2 6 38	2	0 2	56.39%	6 207	11	49	7	1 24	49.09%	199	54	1 25	25 46.79°
56	I tems associated with particularly high risk		3 0 8	1	0	76.57%	6 1	0	9	9 0	7	72.21%	1	10	0 7	7 70.529
57	Covered bonds		0 0	0	0	0.00%	6	0	О	0 (	)	0.00%	0	0	0 (	0.009
58	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	6	0	C	0 (	) (	0.00%	0	0	0 (	0.00%
59	Collective investments undertakings (CIU)		0 0	0	0	0.00%	6 0	0	С	0 (	()	0.00%	0 (	0	0 0	0.00%
60	Equity		6 0 0	0	0	0.00%	6	0	С	0 (	()	0.00%	6	0	0 0	0.00%
61	Securitisation															
62	Other exposures		0 0 0	0	0	0.00%	6 0	0	С	0 (	) (	0.00%	0	0	0 0	0.009
63	Standardised Total	3,56	1 49 445	87	5 235	52.96%	3,322	85	648	42	326	50.24%	3,202 106	747	10 370	0 49.54%

									Adverse Scenario						
					31/12/2021				31/12/2022				31/12/2023		
RowN um			Stage 1 exposur (mln EUR, %)	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	re 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	Stock of Stage 3 exposure provisions for Stage 1 exposu	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%	0 0	0	0 0 (	0.00%
65		Central governments		0 0	0	0	0 0.00%	0 0	O C	0 0	0.00%	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	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	0.00%	0 0	0	0 0	0.00%
68		Multilateral Development Banks		0 0	0	0	0.00%	0 0	0	0 0	0.00%	0 0	0	0 0	0.00%
69		International Organisations		0 0	0	0	0.00%	0 0		0 0	0.00%	0 0	0	0 0	0.00%
70		Institutions		0 0	0	0	0.00%	0 0	0	0 0	0.00%	0 0	0		0.00%
71		Corporates		0 0	0	0	0.00%		0	0 0	0.00%	0 0	0		0.00%
72		of which: SME  Retail			0	0	0.00%				0.00%	0 0	0		0.00%
73	NΙΛ	of which: SME			0	0	0.00%				0.00%				0.00%
74	N.A.	Secured by mortgages on immovable property			0	0	0.00%				0.00%				0.00%
76		of which: SME			0	0	0 0.00%				0.00%		0		0.00%
77		I tems associated with particularly high risk		0 0	0	0	0 0.00%	0 0		0 0	0.00%	0 0	0		0.00%
78		Covered bonds		0 0	0	0	0 0.00%	0 0	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	0 0.00%	0 0 (	0 0	0 0	0.00%	0 0	0	0 0 (	0.00%
80		Collective investments undertakings (CIU)		0 0 0	0	0	0 0.00%	0 0 0	0 0	0 0	0.00%	0 0	0	0 0 0	0.00%
81		Equity		0 0	0	0	0 0.00%	0 0	0 0	0 0	0.00%	0 0	0	0 0	0 0.00%
82		Securitisation													
83		Other exposures		0 0 0	0	0	0.00%	0 0 (	0 0	0 0	0.00%	0 0	0	0 0 (	0.00%
84		Standardised Total		0 0	0	0	0.00%	0 0 0	0	0 0	0.00%	0 0	0	0 0 0	0.00%

		33 34	35	36	37	38	39	40	41 42	43	44	45	46	47	48	49	50	51	52	
										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
	(mln EU	Stage 1 exposure Stage 2 exp	osure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pole Stage 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	e 1 exposure S	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 S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposul	r C
	Central banks	0	0 (	0	0 0	0	0.00%	0	0 0	0	(		0.00%	0	0	0	(	0 0		0
	Central governments	0	0 (	0	0 0	0	0.00%	0	0 0	0	(	)	0.00%	0	0	0	(	0 0		0
	Regional governments or local authorities	0	0 (	0	0 0	0	0.00%	0	0 0	0	(		0.00%	0	0	0	(	0 0		0
	Public sector entities	0	0 (	0	0 0	0	0.00%	0	0 0	0	(		0.00%	0	0	0	(	0 0		0
	Multilateral Development Banks	0	0 (	0	0 0	0	0.00%	0	0 0	0	(		0.00%	0	0	0	(	0 0		0
	International Organisations	0	0 (	0	0 0	0	0.00%	0	0 0	0	(		0.00%	0	0	0	(	0 0		0
	Institutions	0	0 (	0	0 0	0	0.00%	0	0 0	0	(	)	0.00%		0	0	(	0 0		0
	Corporates	0	0 (	0	0 0	0	0.00%	0	0 0	0	(	)	0.00%		0	0	(	0 0		0
	of which: SME	0	0 (	0	0 0	0	0.00%	0	0 0	0	(	)	0.00%	0	0	0	(	0 0		0
	Retail	0	0 (	0	0 0	0	0.00%	0	0 0	0	(	)	0.00%	0	0	0	(	0 0		0
N.A.	of which: SME	0	0 (	0	0 0	0	0.00%	0	0 0	0	(	)	0.00%	0	0	0	(	0 (		0
	Secured by mortgages on immovable property	0	0 (	0	0	0	0.00%	0	0 0	0	(	)	0.00%	0	0	0	(	0 (		0
	of which: SME	0	0 (	0	0	0	0.00%	0	0 0	0	(	)	0.00%	0	0	0	(	0 (		0
	I tems associated with particularly high risk	0	0 (	0	0	0	0.00%	0	0 (	0	(	)	0.00%	0	0	0	(	0 (		0
	Covered bonds	0	0	0	0	0	0.00%	0	0	0	(		0.00%	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	(		0.00%	0	0	0	(	0		0
	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	(		0.00%	0	0	0	(	0		0
	Equity	0	0 (	0	0 0	0	0.00%	0	0 0	0	(		0.00%	0	0	0	(	0 0		0
	Securitisation																			
	Other exposures	0	0 (	0	0 0	0	0.00%	0	0 0	0	(		0.00%	0	0	0	(	0 0		0
	Standardised Total	0	0 0	0	0 0	0	0.00%	0	0	0	(		0.00%	0	0	0		0 0		0

									Adverse Scenario					
					31/12/2021				31/12/2022			31/12/2023		
									<u> </u>				T T	
	1				Stock of	Stock of Stock of			Stock of Stock of	Stock of		Stock of	Stock of Stock of	
RowN			Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	provisions for	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 Stock of provisions for Stage 1 exposure Stage 2 exposure	provisions for Stage 2 cypesure	Stage 1 exposure Stage 2 exposure Stage 3 expos	ure provisions for	provisions for provisions for	Coverage Ratio -
um					Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stage 3 exposure		Stage 1 exposure Stage 2 exposure	Stage 3 exposure		Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stage 3 exposure
		(mln EUR, %)												
106		Central banks	0	0 0	0	0 0	0.00%	0 0	0 0	0.009	0 0	0	0 0	0.00%
107		Central governments	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	% 0 0	0	0 0	0.00%
108		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	0.00%
109		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%
110		Multilateral Development Banks	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	% 0 0	0	0 0	0.00%
111		International Organisations	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	% 0 0	0	0 0	0.00%
112		Institutions	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	% 0 0	0	0 0	0.00%
113		Corporates	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	% 0 0	0	0 0	0.00%
114		of which: SME	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	0 0	0	0 0	0.00%
115		Retail	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	0 0	0	0 0	0.00%
116	N.A.	of which: SME	0	0	0	0 0	0.00%	0 0	0 0	0.00%	% 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	0.00%	0 0	0	0 0	0.00%
118		of which: SME	0	0	0	0 0	0.00%	0 0	0 0	0.00%	0 0	0	0 0	0.00%
119		I tems associated with particularly high risk	0	0	0	0 0	0.00%	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	0.009	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	0.009	6 0	0	0 0	0.00%
122		Collective investments undertakings (CIU)	0	0 0	0	0 0	0.00%	0 0	0 0	0.009	6 0	0	0 0	0.00%
123		Equity	0	0 0	0	0 0	0.00%	0 0	0 0	0.009	6 0	0	0 0	0.00%
124		Securitisation												
125		Other exposures	0	0 0	0	0 0	0.00%	0 0	0 0	0.009	6 0 0	0	0 0	0.00%
126		Standardised Total	0	0 0	0	0 0	0.00%	0 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	(mIn E	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 St	age 2 exposure	Stage 3 exposure provisions for	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 e provisions for Stage 1 exposure S	provisions for	provisions for	verage Ratio - age 3 exposure
127	Central banks		0 0	0	0 0	0.00%	0	0	0 0	0 (	0.00%	6 0	0	0	C	0	0.00%
128	Central governments		0 0	0	0 0	0.00%	0	0	0 0	0 (	0.00%	6 0	0	0	C	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	C	0	0.00%
130	Public sector entities		0 0	0	0 0	0.00%	0	0	0 0	0 (	0.00%	0	0	0 0	C	0	0.00%
131	Multilateral Development Banks		0 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	0.00%	0	0	0 0	0 (	0.00%	0	0	0 0		0	0.00%
133	Institutions		0 0	0	0 0	0.00%	0	0	0 0	0	0.00%	0	0	0		0	0.00%
134	Corporates of which: SME		0 0	0	0 0	0.00%	0	0	0 0	0	0.00%	0	0	0 0		) 0	0.00%
135	or which: SME Retail			0		0.00%	0	0	0 0	0	0.00%	0	0	0 0		,1 0	0.00%
130 137	of which: SME			0		0.00%	0	0	0 0		0.00%		0	0		,	0.00%
137 N.A.						0.00%	0	0	0		0.00%		0	0		,	0.00%
130	Secured by mortgages on immovable property of which: SME					0.00%	0	0	0		0.00%		0	0			0.00%
1/0	I tems associated with particularly high risk					0.00%	0	0	0		0.00%		0	0			0.00%
1/1	Covered bonds					0.00%	0	0	0 0		0.00%	0	0	0			0.00%
142	Claims on institutions and corporates with a ST credit assessment					0.00%	0	0	0 0	0 (	0.00%	0	0	0		)	0.00%
143	Collective investments undertakings (CIU)					0.00%	0	0	0 0	0	0.00%	0	0	0 0			0.00%
144	Equity		0 0			0.00%	0	0	0 0	0	0.00%	0	0	0 0			0.00%
145	Securitisation		,			3.0070			<u> </u>		3.007						3.3070
146	Other exposures		0 0	0	0 0	0.00%	0	0	0 0	0 (	0.00%	0	0	0 0	C	0	0.00%
147	Standardised Total	(	0 0	0	0 0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	C	0	0.00%

								Adverse Scenario						
				31/12/2021				31/12/2022				31/12/2023		
RowN um	(mln E	Stage 1 exposur JR, %)	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expos	Stock of or provisions for sure Stage 3 exposure	Coverage Ratio - Stage 3 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	Stock of Stage 3 exposure provisions fo Stage 1 exposu	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	Central banks		0 0	0	0	0 0.00%	0 (	O C	0 0	0.00%	0 (	0	0 0	0.00%
149	Central governments		0 0	0	0	0 0.00%	0 (	0 0	0 0	0.00%	0 (	0	0 0	0.00%
150	Regional governments or local authorities		0 0	0	0	0 0.00%	0 (	0 0	0 0	0.00%	0 (	0	0 0	0.00%
151	Public sector entities		0 0	0	0	0 0.00%	0	0	0 0	0.00%	0 (	0	0 0	0.00%
152	Multilateral Development Banks		0 0	0	0	0 0.00%	0 (	O C	0 0	0.00%	0 (	0	0 0	0.00%
153	International Organisations		0 0	0	0	0 0.00%	0 (	0 0	0 0	0.00%	0 (	0	0 0	0.00%
154	Institutions		0 0	0	0	0 0.00%	0 (	0 0	0 0	0.00%	0 (	0	0 0	0.00%
155	Corporates		0 0	0	0	0 0.00%	0 (	0 0	0 0	0.00%	0 (	0	0 0	0.00%
156	of which: SME		0 0	0	0	0 0.00%	0 (	0 0	0 0	0.00%	0 (	0	0 0	0.00%
157	Retail		0 0	0	0	0 0.00%	0 (	0	0 0	0.00%	0 (	0	0 0	0.00%
158 N.A.	of which: SME		0 0	0	0	0 0.00%	0 (	0	0 0	0.00%	0 (	0	0 0	0.00%
159	Secured by mortgages on immovable property		0 0	0	0	0 0.00%	0 (		0 0	0.00%	0 (	0	0 0	0.00%
160	of which: SME		0 0	0	0	0 0.00%	0 (		0 0	0.00%	0 (	0	0 0	0.00%
161	I tems associated with particularly high risk		0 0	0	0	0 0.00%	0		0 0	0.00%	0	0	0	0.00%
162	Covered bonds		0 0	0	0	0 0.00%	0	J (	0 0	0.00%	0 (	0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0 0.00%	0 (		0 0	0.00%	0 (	0	0 0	0.00%
164	Collective investments undertakings (CIU)		0 0	0	0	0 0.00%	0 (		0 0	0.00%	0 (	0	0 0	0.00%
165	Equity		0 0	0	0	0 0.00%	0 (	O C	0 0	0.00%	0 (	0	0 0	0.00%
166	Securitisation					0.0004				0.0007				0.0007
167	Other exposures		0 0	0	0	0.00%	0		0 0	0.00%	U (	0	0	0.00%
168	Standardised Total		0	O	U	0.00%	U	) O	0	0.00%	U (	U	U U	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 5
							Adverse Scenario				
			31/12/2021				31/12/2022			31/12/2023	
	(mln El	Stage 1 exposure Stage 2 exposur	Stock of Stage 3 exposure Stage 1 exposu	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure Stage 3 exposur	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks	0	0	0 0	0 0.00%	0 0	0 0	0 0.00%	6 0	0	0 0
	Central governments	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0	0 0	0
	Regional governments or local authorities	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0	0	0 0
	Public sector entities	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0	0	0 0
	Multilateral Development Banks	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0	0	0
	International Organisations	0	0 0	0 0	0.00%	0 0	0 0	0 0.009	6 0	0	0 0
	Institutions	0	0 0	0 0	0.00%	0 0	0 0	0 0.009	6 0	0	0 0
	Corporates	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0	0	0 0
	of which: SME	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0	0	0
	Retail	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0	0	0
N.A.	of which: SME	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0	0	0
	Secured by mortgages on immovable property	0	0	0 0	0.00%	0 0	0 0	0 0.00%	6 0	0	0
	of which: SME	0	0	0 0	0.00%	0 0	0 0	0 0.00%	6 0	0	0
	I tems associated with particularly high risk	0	0	0	0.00%	0 0	0 0	0 0.00%	6 0	0	0
	Covered bonds	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0.00%	0 0	0 0	0 0.00%	6 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
	Equity	0	0 0	0 0	0 0.00%	0 0	0 0	0 0.00%	6 0 0	0	0 0
	Securitisation										
	Other exposures	0	0 0	0 0	0.00%	0 0	0 0	0 0.00%	6 0 0	0 0	0 0
	Standardised Total	0	0 0	0 0	0.00%	0	0 0	0 0.00%	6 0	0	0

											Adverse Scenario					
					31/12/2021						31/12/2022			31/12/2023		
RowN um			Stage 1 exposi	ire Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expos	Stock of or provisions for sure Stage 3 exposure	Coverage Ratio Stage 3 exposur	- e Stage 1 exposure	Stage 2 exposure Stage	ge 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure	io - ure Stage 1 exposure Stage 2 exposu	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks		0 0	0	0 (	0.009	% 0	0	0	0 0	0 (	0	0 0	0 0	0.00%
191		Central governments		0 0 0	0	0 (	0.009	% 0	0	0	0 0	0 (	00%	0 0	0 0	) 0.00%
192		Regional governments or local authorities		0 0	0	0 (	0.009	% 0	0	0	0 0	0 0	00%	0 0	0 0	0.00%
193		Public sector entities		0 0	0	0 (	0.009	% 0	0	0	0 0	0 (	0	0 0	0 0	0.00%
194		Multilateral Development Banks		0 0	0	0	0.009	%	0	0	0 0	0 (	0	0 0	0 0	0.00%
195		International Organisations		0 0	0	0	0.009	%	0	0	0 0	0 (	0	0 0	0 0	0.00%
196		Institutions			0	0	0.009	% U	0	0	0 0	0 (	0000	0 0		0.00%
197		Corporates				0 0	0.009	% U	0	0		0 (	0000	0 0		0.00%
198		of which: SME					0.003	% U	0	0		0	0000			0.00%
199	NΙΛ	of which: SME					0.003	70 0	0	0		0	00%			0.00%
200	N.A.					0	0.007	0/6	0	0		0	00%			0.00%
201		Secured by mortgages on immovable property of which: SME					0.007	%	0	0		0	00%			0.00%
202		Items associated with particularly high risk				0 0	0.00	% 0	0	0		0 (	00%			0.00%
204		Covered bonds			0	0	0.003	% 0	0	0		0 (	00%	0 0		0.00%
205		Claims on institutions and corporates with a ST credit assessment				0 0	0.003	% 0	0	0		0 (	00%	0 0		0.00%
206		Collective investments undertakings (CIU)				0 (	0.003	% 0	0	0		0 (	00%	0 0		0.00%
207		Fauity		0 0	0	0	0.00%	% 0	0	0	0 0	0 (	00%	0 0		0.00%
208		Securitisation					0.007					, i				3.3070
209		Other exposures		0 0 0	0	0 (	0.009	% 0	0	0	0 0	0 (	00%	0 0	0 0	0.00%
210		Standardised Total		0 0 0	0	0 0	0.00%	6 0	0	0	0 0	0 0.	0% 0	0 0	0 0	0.00%

											Adverse Scenario								
						31/12/2021					31/12/2022						31/12/2023		
RowN um			Staç (mln EUR, %)	ge 1 exposure S	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expo	for Stage 3 exposu	- Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stoc provisions for provision Stage 2 exposure Stage 3 e	k of ons for exposure	age Ratio - 3 exposure	ge 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provise Stage 2 exposure Stage 3	ck of Lions for exposure Coverage Ratio Stage 3 exposu
211		Central banks		0	0 0	0	0	0.00	% (	0 0	0	0	0	0.00%	0 (	)	)	0 0	0.00
212		Central governments		0	0 0	0	0	0.00	% (	O C	0	0	0	0.00%	0 (	)	)	0 0	0.00
213		Regional governments or local authorities		0	0 0	0	0	0 0.00	% (	) O C	0	0	0	0.00%	0 (	) (	)	0 0	0.00
214		Public sector entities		0	0 0	0	0	0 0.00	% (	0 0	0	0	0	0.00%	0 (	) (	)	0 0	0 0.00
215		Multilateral Development Banks		0	0 0	0	0	0 0.00	% (	0 0	0	0	0	0.00%	0 (	) (	)	0 0	0 0.00
216		International Organisations		0	0 0	0	0	0 0.00	% (	0 0	0	0	0	0.00%	0 (		)	0 0	0 0.00
217		Institutions		0	0 0	0	0	0 0.00	% (	0 0	0	0	0	0.00%	0 (		)	0 0	0 0.00
218		Corporates		0	0 0	0	0	0 0.00	% (	0 0	0	0	0	0.00%	0 (	) (	)	0 0	0 0.00
219		of which: SME		0	0 0	0	0	0 0.00	% (	0 0	0	0	0	0.00%	0 (	) (	)	0 0	0 0.00
220	N I A	Retail		0	0 0	0	0	0 0.00	%	0 0	0	0	0	0.00%	0 (	)	)	0	0 0.00
221	N.A.	of which: SME		0	0 0	0	0	0 0.00	%	0 0	0	0	0	0.00%	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 0.00
223		of which: SME		0	0 0	0	0	0.00	%	0 0	0	0	0	0.00%	0 (		)	0	0 0.00
224		I tems associated with particularly high risk		0	0 0	0	0	0.00	%	0 0	0	0	0	0.00%	0 (		)	0	0 0.00
225		Covered bonds		0	0 0	0	0	0.00	%		0	0	0	0.00%	0 (	)	)	0	0 0.00
226		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 0.00
227		Collective investments undertakings (CIU)		0	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	0	0.00	% (	) O C	0	O	0	0.00%	0 0	)	)	0	0.00
229		Securitisation							0/					0.0007					
230		Other exposures		0	0 0	0	0	0.00	% (	0 0	0	0	0	0.00%	0 (		)	0	0 0.00
231		Standardised Total		0	0	0	0	0.00	% C	0	0	0	O	0.00%	U] C	C		0	0.00

	BA EUROPEAN BANKING AUTHORITY		1 2	3	2021	EU-wide	7 7	est: Cre ankinter, S.A 8 a - Actual		COVID	-19 IRE	12	13	14
David			Exposure values	Risk exposure a	mounts Stage 1 exposur		31/12 Stage 2	2/2020 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
Num 1 2 3		Central banks Central governments Institutions	A-IRB F-IRB	A-IRB	F-IRB	moratoria	САРОЗИГС	moratoria	слрозите	moratoria	exposure	exposure	exposure	exposure
5 5 6		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	1.0/5	0 0	0	0 (	0	0	C	0	0	0	0	- 0.000/
8 9 10	Bankinter, S.A.	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	1,065	0 356		1,016 459		36	4	3	2	1	0	9.09%
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		Equity Securitisation Other non-credit obligation assets	1.0/5	257		004	400	2/				1		0.000
18		IRB TOTAL	1,065	0 357	0 1	,024 459		36 a - Actual	4	3	2	1	0	9.09%
			Exposure values	Risk exposure a	mounts	Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Patie
Row Num		(mln EUF	A IDR E IDR		Stage 1 exposur F-IRB	exposure, of	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
19 20 21		Central banks Central governments Institutions												
22 23 24 25		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail	491	0 186	0	455 423	3 37	36	3	0	1	1	0	7.87%
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	484	0 184	0	446 423	37	36	3	3	1	1	0	7.87%
29 30 31		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME												
32 33 34 35		Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets												
36		IRB TOTAL	492	0 187	0	455 423	37	36	3	3	1	1	0	7.87%
								a - Actual 2/2020						
Row		(mln EUI	Exposure values  A-IRB F-IRB	Risk exposure a	mounts Stage 1 exposur	·	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	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
37 38 39		Central banks Central governments Institutions												
40 41 42		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0 0	0	0 (	0	0	С	0	0	0	0	-
43 44 45	PORTUGAL	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	573	0 170	0	569 36	5	0	1	0	2	0	0	12.94%
47 48 49		Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME	575	0 170	U	309 30	3			0	2	0	0	12.9476
50 51 52		Retail - Other Retail - Of Which: non-SME Equity Securitisation												
53 54		Other non-credit obligation assets IRB TOTAL	573	0 170	0	569 36	5	0	1	0	2	0	0	12.94%
								a - Actual 2/2020						
Row		Cooley Elli	Exposure values  A-IRB F-IRB	Risk exposure at A-IRB	mounts Stage 1 exposur	· ·	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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	(, %)			moratoria		moratoria			ovnosuro	ovnosuro	exposure	
58 59 60		Corporates									exposure	exposure		
61		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0 0	0	0 (		0	0	0	exposure 0	exposure 0	0	-
61 62 63 64	N.A.	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	0	0 0	0	0 (		0	0	0	exposure  0 0 0	exposure 0	0	-
61 62 63 64 65 66 67	N.A.	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	0	0 0	0	0 (		0	O O	0	exposure  0  0	exposure 0	0	-
61 62 63 64 65 66 67 68 69 70 71	N.A.	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 Equity Securitisation Other non-credit obligation assets	0	0 0 0 0 0 0	0	0 (		0	0	0	exposure  0  0	exposure 0	0	-
61 62 63 64 65 66 67 68 69 70 71 72	N.A.	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 Equity Securitisation	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	O O	0	exposure  0 0 0 0	exposure 0 0	0	-
61 62 63 64 65 66 67 68 69 70 71 72	N.A.	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 Equity Securitisation Other non-credit obligation assets	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	0 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	31/12	2/2020 Stage 2	0	O O O Stage 3	O O O Stock of	O O Stock of	O O O Stock of	
61 62 63 64 65 66 67 68 69 70 71 72	N.A.	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 Equity Securitisation Other non-credit obligation assets IRB TOTAL  (min EUR	A IDR F IDR		mounts  Stage 1 exposur	exposure, of	31/12 Stage 2	2/2020	O O O O O O O O O O O O O O O O O O O	0	0	0		Coverage Ratio Stage 3 exposure
61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76	N.A.	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 - Oualifying 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  Central banks Central governments Institutions Corporates	A IDR F IDR		Stage 1	exposure, of which expired	31/12 Stage 2	2/2020 Stage 2 exposure, of which expired		O O O O Stage 3 exposure, of which expired	O O O Stock of provisions for Stage 1	O  Stock of provisions for Stage 2	provisions for Stage 3	Stage 3
61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80	N.A.	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 Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions	A IDR F IDR		Stage 1	exposure, of which expired	31/12 Stage 2	2/2020 Stage 2 exposure, of which expired		O O O O Stage 3 exposure, of which expired	O O O Stock of provisions for Stage 1	O  Stock of provisions for Stage 2	provisions for Stage 3	Stage 3
61 62 63 64 65 66 67 68 69 70 71 72 72 80 81 82 83 84	N.A.	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 - Oualifying 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: 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 - Secured on real estate property - Of Which: non-SME	A IDR F IDR		Stage 1	exposure, of which expired	31/12 Stage 2	2/2020 Stage 2 exposure, of which expired		O O O O Stage 3 exposure, of which expired	O O O Stock of provisions for Stage 1	O  Stock of provisions for Stage 2	provisions for Stage 3	Stage 3
61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87		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 - Secured on real estate property - Of Which: non-SME Retail - Oualifying 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  Central banks Central governments Institutions Corporates Corporates 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 Retail - Other Retail - Of Which: SME 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	A IDR F IDR		Stage 1	exposure, of which expired	31/12 Stage 2	2/2020 Stage 2 exposure, of which expired		O O O O Stage 3 exposure, of which expired	O O O Stock of provisions for Stage 1	O  Stock of provisions for Stage 2	provisions for Stage 3	Stage 3
61 62 63 64 65 66 67 68 69 70 71 72 72 80 81 82 83 84 85 86 87 88 89 90		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 - Oualifying 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  Central dovernments Institutions Corporates 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 - Secured on real estate property - Of Which: non-SME Retail - Oualifying Revolving Retail - Other Retail - Of Which: SME	A IDR F IDR		Stage 1	exposure, of which expired	31/12 Stage 2	2/2020 Stage 2 exposure, of which expired		O O O O Stage 3 exposure, of which expired	O O O Stock of provisions for Stage 1	O  Stock of provisions for Stage 2	provisions for Stage 3	Stage 3
61 62 63 64 65 66 67 68 69 70 71 72 72 80 81 82 83 84 85 86 87 88 89 90		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 - 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 Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates 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 - 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: non-SME Equity Securitisation Other non-credit obligation assets	A IDR F IDR		Stage 1	exposure, of which expired	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 2 exposure, of which expired		O O O O Stage 3 exposure, of which expired	O O O Stock of provisions for Stage 1	O  Stock of provisions for Stage 2	provisions for Stage 3	Stage 3
61 62 63 64 65 66 67 68 69 70 71 72 80 81 82 83 84 85 86 87 88 89 90		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 - 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 Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates 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 - 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: non-SME Equity Securitisation Other non-credit obligation assets	A-IRB F-IRB  O  O  O  Exposure values	A-IRB  O O O  O O O  O O O  Risk exposure at	F-IRB  Stage 1 exposur  0 0 0 0 0 0 Stage 1 exposur	exposure, of which expired moratoria  0	Stage 2 exposure  O  O  Moratori 31/12  Stage 2	Stage 2 exposure, of which expired moratoria  0 0 0 0 a - Actual		Stage 3 exposure, of which expired moratoria  0 0 0 Stage 3 exposure, of of which expired moratoria	O O O Stock of provisions for Stage 1	O  Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
Row Num  Row		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SMF Retail - Secured on real estate property - Of Which: non-SME Retail - Outlifying 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: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Other Retail - Of Which: smo-SME	A-IRB F-IRB  O  O  O  Exposure values	A-IRB  O O O  O O O  O O O  Risk exposure at	F-IRB  Stage 1 exposur  0 0 0 0 0 0 0 Stage 1	exposure, of which expired moratoria  0	Stage 2 exposure  O  O  Moratori 31/12  Stage 2	Stage 2 exposure, of which expired moratoria  0 0 0 0 a - Actual 2/2020 Stage 2 exposure, of	exposure  0 0 0 0 0 Stage 3	Stage 3 exposure, of which expired moratoria  O  Stage 3 exposure, of o	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure  0 0 0 Stock of provisions for	Stage 3 exposure
61 62 63 64 65 66 67 68 69 70 71 72 Row Num 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90		Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SMF Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SMF 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 - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SMF	A-IRB F-IRB  O  O  O  Exposure values	A-IRB  O O O  O O O  O O O  Risk exposure at	F-IRB  Stage 1 exposur  0 0 0 0 0 0 Stage 1 exposur	exposure, of which expired moratoria  0	Stage 2 exposure  O  O  Moratori 31/12  Stage 2	Stage 2 exposure, of which expired moratoria  0 0 0 0 a - Actual 2/2020  Stage 2 exposure, of which expired	exposure  0 0 0 0 0 Stage 3	Stage 3 exposure, of which expired moratoria  O  Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	Stage 3 exposure
61 62 63 64 65 66 67 68 69 70 71 72 80 81 82 83 84 85 86 87 88 89 90 81 82 83 84 85 86 87 88 89 90		Corporates - Of Which: SMF Retail   Retail   Secured on real estate property   Of Which: SMF Retail   Secured on real estate property - Of Which: SMF 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 Fauilty Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates - Of Which: Sherialised Lending Corporates - Of Which: SME Retail   Retail   Secured on real estate property - Of Which: non-SME Retail   Secured on real estate property - Of Which: non-SME Retail   Oualifying Revolving 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  Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates Corporates - Of Which: Specialised Lending Retail   Secured on real estate property - Of Which: SME Retail   Retail   Secured on real estate property - Of Which: SME	A-IRB F-IRB  O  O  O  Exposure values	A-IRB  O O O  O O O  O O O  Risk exposure at	F-IRB  Stage 1 exposur  0 0 0 0 0 0 Stage 1 exposur	exposure, of which expired moratoria  0	Stage 2 exposure  O  O  Moratori 31/12  Stage 2	Stage 2 exposure, of which expired moratoria  0 0 0 0 a - Actual 2/2020  Stage 2 exposure, of which expired	exposure  0 0 0 0 0 Stage 3	Stage 3 exposure, of which expired moratoria  O  Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	Stage 3 exposure
61 62 63 64 65 66 67 68 69 70 71 72 80 81 82 83 84 85 86 87 88 89 90 81 82 83 84 85 86 87 88 89 90 100 101 102 103	N.A.	Corporates - Of Which: SME Retail - Secured on real estate property 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: non-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 Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property	A-IRB F-IRB  O  O  O  Exposure values	A-IRB  O O O  O O O  O O O  Risk exposure at	F-IRB  Stage 1 exposur  0 0 0 0 0 0 Stage 1 exposur	exposure, of which expired moratoria  0	Stage 2 exposure  O  O  Moratori 31/12  Stage 2	Stage 2 exposure, of which expired moratoria  0 0 0 0 a - Actual 2/2020  Stage 2 exposure, of which expired	exposure  0 0 0 0 0 Stage 3	Stage 3 exposure, of which expired moratoria  O  Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	Stage 3 exposure

Other non-credit obligation assets

IRB TOTAL

EBA EUROPEAN BANKING AUTHORITY		ſ	1	2	3	4	2021 E	U-wide :		Test: Crosankinter, S		k COVIE	)-19   R	B 12		14
Row		(mln EUR, %)	Exposu A-IRB	re values F-IRB	Risk expos A-IRB	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria		ria - Actual  2/2020  Stage 2 exposure, of which expired moratoria	Stage 3 exposure	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 Rati Stage 3 exposure
109 110	Central banks Central governments Institutions	(IIIIII EUR, %)						moratoria		moratoria		moratoria	САРОЗИТС	САРОЗСІС	САРОЗИГС	
112 113	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		(		0	0 (	0	0 (		0 (		0 (		0	0 (	) -
114 115 116 117 118 119 120 121 122 123	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 - Secured on real estate property - Of Which: non-SME  Retail - Oualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation	Ξ	(		0	0 (		0 (		0 (		0 (		0	0 (	) -
125 126	Other non-credit obligation assets  IRB TOTAL		(		0	0 (		0 0		0 0		0 (		0	0 0	) -
Row Num	Central banks	(mln EUR, %)	Exposu A-IRB	re values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria		ria - Actual 2/2020  Stage 2 exposure, of which expired moratoria	Stage 3 exposure	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 Rat Stage 3 exposure
128 129 130	Central governments Institutions Corporates		(	0	0	0 (	0	0 (	)	0 (	)	0 (	)	0	0 (	) -
131 132 133 134 135 136 137 138 139 140 141	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 - Secured on real estate property - Of Which: non-SME  Retail - Oualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity	Ē	(		0	0 (		0 (		0 (		0 (		0	0 (	) -
142 143 144	Securitisation Other non-credit obligation assets IRB TOTAL		(		0	) (	)	0 0		0 0		0 (		0	0 0	) -
		ı							Morato	ria - Actual						
			Exposu	re values	Risk expos	sure amounts		Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Rati
Row Num		(mln EUR, %)	A-IRB	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 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
145 146 147 148 149 150	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		(		0	0 (	0	0 (		0 (		0 (		0	0 0	) -
151 152 153 154 155 156	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	Ε	(	)	0	0 (	0	0 (		0 (		0 (	) )	0	0 (	) -
157 158 159 160 161	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		
		[							Morato	ria - Actual						
			Exposu	re values	Risk expos	sure amounts	Ctarra 1	Stage 1		2/2020 Stage 2	Chara 2	Stage 3	Stock of	Stock of	Stock of	Coverage Rati
Row Num		(mln EUR, %)	A-IRB	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 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163 164 165	Central banks Central governments Institutions															
166 167 168	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		(		0	0 (	J		)	0 (		0		0	0	) -
170 171 172 173 174	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	Ē	(		0	0 (	0	0 0		0 (		0 (		0	0 (	) -
175 176 177 178 179	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		
									Morato	ria - Actual						
Row			Exposu A-IRB	re values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired	31/1 Stage 2 exposure	2/2020  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 Rati Stage 3 exposure
Num 181 182	Central banks Central governments	(mln EUR, %)	A-IIID	T-IKD	A-IIIU	1-110		moratoria		moratoria		moratoria	exposure	exposure	exposure	
183 184 185	Institutions Corporates Corporates - Of Which: Specialised Lending		(		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 (	) -
189 190 191 192 193	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 (	-
194 195 196	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Other non-credit obligation assets															

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

111111111111111111111111111111111111111			_						Ва	ankinter, S	.A.						
				15	16	17	18	19	20	21	22	23	24	25	26	27	28
										Public guara	antees - Actual						
										31/1	2/2020						
				Exposur	e values	Risk exposu	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num			(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	Stage 3 exposure
1		Central banks															
2		Central governments															
3		Institutions															
4		Corporates		23	559	18	571	2,298	1,665	10	2 70		2	4	1	(	16.69%
5		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0		0 0	(	0 (	0	(	) (	) -
6		Corporates - Of Which: SME		15	118	11	120	739			1 1	4	2	1	(	) (	16.69%
7		Retail		297	0	148	0	1,584	1,263	2	4 19	(	3	3	(	) (	9.74%
8		Retail - Secured on real estate property		0	0	0	0	0	0		0 0	(	0 (	0	(	) (	) -
9	Bankinter, S.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0		0 0	(	0 (	0	(	) (	) -
10	Dankintor, J.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0		0 0	(	0	0	(	(	) -
11		Retail - Qualifying Revolving		0	0	0	0	0	0		0 0	(	0 (	0	(	) (	) -
12		Retail - Other Retail		297	0	148	0	1,584		2	4 19		3	3	(	) (	9.74%
13		Retail - Other Retail - Of Which: SME		291	0	145	0	1,554	1,240	2	3 19		3	3	(	(	9.77%
14		Retail - Other Retail - Of Which: non-SME		6	0	3	0	30	24		0 0	(	0 (	0	(	) (	7.40%
15		Equity															
16		Securitisation															
17		Other non-credit obligation assets															
18		IRB TOTAL		319	559	166	571	3,882	2,928	120	6 89	[	5 4	6	1	1	12.08%

									Public guara	ntees - Actuai						
									31/12	2/2020						
			Expos	ure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio
Row Num		(mIn El	JR, %)	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19		Central banks														
20		Central governments														
21		Institutions														
22		Corporates		3 559	9 18	571	2,298	1,665	102	70	2	2	. 4	1	0	16.699
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	29	7	0 148	3	1,584	1,263	24	. 19	3	3	<i>j</i> 2	2 0	0	9.74%
26		Retail - Secured on real estate property												A		
27	SPAIN	Retail - Secured on real estate property - Of Which: SME												A		
28	SFAIN	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0	) C	0	C	0	(	) (	C	0	0'	) -
29		Retail - Qualifying Revolving														
30		Retail - Other Retail												A		
31		Retail - Other Retail - Of Which: SME												A		
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation												A		
35		Other non-credit obligation assets												A		
36		IRB TOTAL	31	9 559	9 166	571	3,882	2,928	126	89	5		, 6	1 د	1	12.089

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk exposi	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	provisions roi		provisions for	Coverage Ratio - Stage 3
Row Num		(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	exposure
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates	(		0	(	)	0 0	C	0	С	)	0	0	0	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	(	)	0	(	)	0 0	(	0	C	)	0	0	0	-
44		Retail - Secured on real estate property														
45	PORTUGAL	Retail - Secured on real estate property - Of Which: SME														
46	FURTUGAL	Retail - Secured on real estate property - Of Which: non-SME	(		0	(	)	0 0	(	0	C	(	0 0	0	0	-
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL	(	0	0		)	0 0	C	0	С	(	0	0	0	-

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Ro Nu	w m	(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	Stage 3 exposure
55		Central banks														
56		Central governments														
5.	7	Institutions											0		0	
58		Corporates	C	(				) U		U	0	0	Ü	C	0	-
50		Corporates - Of Which: Specialised Lending														
6	1	Corporates - Of Which: SME		(					0	0	0	) 0	0		0	
6		Retail - Secured on real estate property	C						C	U	0	0	U		U	-
62	2	Retail - Secured on real estate property - Of Which: SME														
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME	C	(	) (	)		0	C	0	0	) 0	0		0	-
6,		Retail - Qualifying Revolving											Ŭ			
66		Retail - Other Retail														
6	7	Retail - Other Retail - Of Which: SME														
68	3	Retail - Other Retail - Of Which: non-SME														
60	9	Equity														
70		Securitisation														
7	1	Other non-credit obligation assets														
72	2	IRB TOTAL	0	(	) (	0	) (	0	0	0	0	0	0	C	0	-

									Public guaraı	ntees - Actual						
									31/12	2/2020						
			Exposul	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(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	exposure
73		Central banks														
74		Central governments														
75		Institutions								2						
/6		Corporates	O	)	0	0	0	0	0	0	(	0	)	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail	0	)	0	0	0	0	0	0	(	0	0	0	0	-
80		Retail - Secured on real estate property														
81	N.A.	Retail - Secured on real estate property - Of Which: SME														
82	N.A.	Retail - Secured on real estate property - Of Which: non-SME	0	)	0	0	0	0	0	0	(	0	) C	0	0	-
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL	0		0	0 (	0	0	0	0	C	(	0	0	0	-

									Public guara	antees - Actual						
									31/1:	2/2020						
			Exposul	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(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	Stage 3 exposure
91		Central banks														
92		Central governments														
93		Institutions					0								0	
94		Corporates	C	(	)	(	0	0	(	0	(	0	0	U	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME					0				(	0			0	
97		Retail	U			(	U	) U		J		0		U	U	-
98		Retail - Secured on real estate property														
100	N.A.	Retail - Secured on real estate property - Of Which: SME	0				0		(		(	0		0	0	
100	1 4.7 ()	Retail - Secured on real estate property - Of Which: non-SME	U	(			U	0		J		0	0	U	U	-
101		Retail - Qualifying Revolving Retail - Other Retail														
102		Retail - Other Retail - Of Which: SME														
103		Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME														
104		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL	0	(		(	0	0		0	(	0	0	0	0	-
		THE TOTAL					- 1	<u> </u>		<u> </u>		-		<u> </u>	1	<u> </u>

EBA EUROPEAN BANKING AUTHORITY						2021 El	J-wide		est: Cr ankinter, S	redit risk <sub>S.A.</sub>	< COVI	D-19 IRE	3			
			15	16	17	18	19	20	21	22 Irantees - Actual	23	24	25	26	27	28
			Exposur	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of		/12/2020 Stage 2 exposure, of	Store 2	Stage 3 exposure, of	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109 110 111	Central banks Central governments Institutions															
112 113 114	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0	(	)	0 (	)	0 0		0 (	0	0 (	) (	0 0		) -
115 116 117 118 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		) -
118 119 120	Retail - Secured of Feder estate property - Or Which, Horr-Siving  Retail - Qualifying Revolving  Retail - Other Retail		0	(		0 (	0	0 0		0 (	0	0 (	(	0 (	) (	) -
121 122 123	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity															
124 125 126	Securitisation Other non-credit obligation assets IRB TOTAL		0			0 (		0 0		0 (	0	0 (				) -
									Public gua	ırantees - Actual						
			Fyngsur	re values	Risk exno	sure amounts		Stage 1		/12/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio
Row Num	(r	mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	_ Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127 128 129	Central banks Central governments Institutions							amoum		anoun		amoun				
130 131	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	(		0 (		0 0		0 (	0	0 (	) (	0 0	(	) -
133 134	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	(	-
135 136 137	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		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								)					) -
144	TRB TOTAL		0		7	O	7	<u> </u>			<u> </u>	0		5		<u> </u>
								Stage 1	31/	12/2020 Stage 2		Stage 3				
Row			Exposur 	re values F-IRB	Risk expo:	sure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
145 146	Central banks Central governments	mln EUR, %)						amount		amount		amount	exposure	exposure	exposure	
147 148 149	Institutions Corporates Corporates - Of Which: Specialised Lending		0	(	)	0 (	)	0 0		0 (	0	0 (	) (		(	) -
150 151 152	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0	(	)	0 (	)	0 0		0 (	0	0 (	) (	0 (	(	) -
153 154 155	Retail - Qualifying Revolving		0	(	)	0 (	)	0 0		0 (	0	0 (	) (	0 0	(	) -
156 157 158	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME															
159 160 161	Equity Securitisation Other non-credit obligation assets															
162	IRB TOTAL		0		J	0	/ <b> </b>	<u> </u>	Dublic aus	O Actual	<u> </u>	0		J  C	7]	<b>7 </b> -
								Stage 1		12/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
Row	(r	mln EUR, %)	Exposur A-IRB	re values F-IRB	A-IRB	sure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure		Coverage Ration Stage 3 exposure
163 164	Central banks Central governments Institutions							amount		amount		amount				
166 167 168	Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0	(	)	0 (	)	0 0		0 (	0	0 (	) (	0 0	(	) -
169 170	Retail  Retail - Secured on real estate property		0	(	)	0 (		0 0		0 (	0	0 (		0		) -
171 172 173 174	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0	(	)	0 (	)	0 0		0 (	0	0 (	(	0	) (	) -
175 176 177	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity															
178 179 180	Securitisation Other non-credit obligation assets IRB TOTAL		0	(		0 (	)	0 0		0 0	0	0 (				) -
									Public gua	ırantees - Actual						
			Fynosur	re values	Pisk evno	sure amounts		Stage 1		/12/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Dati
Row Num	1)	mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
181 182 183	Central banks Central governments Institutions							amoun		amount		711101111				
184 185	Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0	(	)	0 (	0	0 0		0 (	0	0 (	) (	0 0		) -
187 188 189	Retail - Secured on real estate property		0	(		0 (	0	0 0		0 (	0	0 (	) (	0 (	(	) -
189 190 191 192	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 (	(	-
193 194 195	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
196 197 198	Equity Securitisation Other non-credit obligation assets IRB TOTAL		0			0		0		0		0				) -
170	TRB TUTAL		U		· I	<u> </u>	-1	~ <u> </u>	1	<u> </u>	- 1	~I		- 1		· I

#### 2021 Fll-Wide Stress Test: Credit risk COVID-10 IRR

EBA BANKING AUTHORITY	29	30	31	32 33	34				38		A. 40				44	45	46	47	48	49
Row Num	Stage 1 exposure	Stage 2 exposure	Stage 3 provi exposure St	12/2021  cock of Stock of isions for provisions for tage 1 Stage 2 exposure	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	Stage 1	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	31/12/2023  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
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 - Outlifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	971	83	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	posure exposure  0  3  3  3  3	6 exposure	0 - 2.51% 0 2.51% 0 2.51%	982	78 78	\{\begin{align*} \left\{\continuous \continuous \continuous \continuous \continuo \continu	exposure  0 0 0  8 4	4 6	0 0 0	5.55%	959	100		exposure  0 0 4 0 4 0 4	exposure  0  2  3  3	exposure 0 0 0	5.06%
Row Num  (mln EUR, %)  19 20 Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	Stage 1 exposure	Stage 2 exposure	Stage 3 provi exposure St	12/2021  rock of Stock of provisions for Stage 1 Stage 2 exposure  0	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	toria - Baseline Sco 31/12/2022 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	31/12/2023  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
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 - 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	444	4 4	7 4	1	3	0 6.63% 0 6.63% 0 7.73%	428	61		5 1	3	0	6.31% 5.44% 6.31%	405 395 406	83	3 6 3 6	1 5 1	3	0	5.16%
Row Num  (mln EUR, %)  37  38  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	Stage 1 exposure	Stage 2 exposure	Stage 3 provi exposure St	12/2021  rock of Stock of provisions for stage 1 Stage 2 exposure  0	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		toria - Baseline Sci 31/12/2022 Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023  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
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: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets  IRB TOTAL	527 527 527	7 36	5 12 12 12 12 12 12 12 12 12 12 12 12 12	2 2 2	3	0 1.26% 0 1.26% 0 1.26%	554 554 554	17		4 3	3	0	4.65%	554 554 554	17	7 4	4 3	C	0	4.90%
Row Num  (mln EUR, %)  55  Central banks  Central governments  Institutions  Corporates  Corporates  Corporates - Of Which: Specialised Lending	Stage 1 exposure	Stage 2 exposure	Stage 3 provi exposure St	12/2021  fock of Stock of provisions for Stage 1 Stage 2 exposure  0	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	toria - Baseline Sci 31/12/2022 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	31/12/2023  Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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 - 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	C			C	0	-
Row Num  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	Stage 1 exposure	Stage 2 exposure	Stage 3 provi exposure St	12/2021  ock of stock of provisions for stage 1 Stage 2 exposure	or provisions for Stage 3	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	31/12/2023  Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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 - 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	Mora	0 0 0 toria - Baseline Sci	0 0 0	0	-	0	C			0	0	
Row Num  Central banks  Central governments  Institutions  Corporates  Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail	Stage 1 exposure	Stage 2 exposure	Stage 3 provi exposure St	12/2021  fock of stock of provisions for stage 1 stage 2 exposure  0 0	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure  0 -	Stage 1 exposure  0	Stage 2 exposure  0	Stage 3 exposure	31/12/2022 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	31/12/2023  Stock of provisions for Stage 1 exposure	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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  Equity Securitisation Other non-credit obligation assets IRB TOTAL				0	0	0 -	0	0			0	0	_	0	C			C	0	

ER A EUROPEAN BANKING

#### 2021 Fll-Wide Stress Test: Credit risk COVID-10 IRR

EBA BANKING AUTHORITY		20	30	21	22	33	34	25	2021 EL	J-wide S		est: Creankinter, S.			-19 I RB		44	45	46	47	48	40
ow am	(mlr	Stage 1 exposure	Stage 2	Stage 3 exposure	31/12/2021  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		toria - Baseline Sc 31/12/2022 Stock of	Stock of provisions for p	Stock of	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	44 Stage 2 exposure	45 Stage 3 exposure	31/12/2023 Stock of	Stock of provisions for Stage 2 exposure	Stock of	Coverage Rat Stage 3 exposure
0 1 1 2 3 4	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 -	
6 7 8 N.A. 9 0 1 2 3	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  Equity		0	0 (		0 0	0	-	0	0	0		0	0 -		0	0	0	0	0	0 -	
	Securitisation Other non-credit obligation assets IRB TOTAL		0	0 0		0 0	0	-	0	0	Morat	toria - Baseline Sc	cenario	0 -		O	0	0	0	0	0	
		Stage 1 exposure n EUR, %)	Stage 2 exposure	Stage 3 exposure	31/12/2021  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	31/12/2022  Stock of provisions for Stage 1 exposure	Stock of provisions for p	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks Central governments Institutions 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 -	-
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 Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity		0	0 (		0 0	0	-	0	0	0		0	0 -		0	0	0	0	0	0	
	Securitisation Other non-credit obligation assets IRB TOTAL		0	0 0			0	-	0	0	Morat	toria - Baseline Sc		0 -		0	0	0	0	0	0	
	Central banks	Stage 1 exposure n EUR, %)		Stage 3 exposure	31/12/2021  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	31/12/2022  Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposi
	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		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: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation		0	0 (		0 0	0	-	0	0	0			0 -		0	0	0	0	0	0	
	Other non-credit obligation assets IRB TOTAL		0	0 0	31/12/2021		0	-	0	0	Morat	toria - Baseline Sc 31/12/2022		0 -		0	0	0	31/12/2023	0	0	
	Central banks Central governments	Stage 1 exposure n 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	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for p 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 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
N.A.	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		0	0 (		0 0	0	-	0	0	0			0 -		0	0	0	0	0	0 -	
IV./\.	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 Equity Securitisation		0	0 (		0	0		0	0	0		0	0 -		0	0	0	0	0	0	
	Other non-credit obligation assets IRB TOTAL		0	0 0	31/12/2021		0	-	0	0	Morat	toria - Baseline Sc 31/12/2022		0 -		0	0	0	31/12/2023	0	0	
	Central banks Central governments	Stage 1 exposure n 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	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for p 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 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverago Stag expo:
	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		0	0 (		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: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity		0	0 (		0 0	0		0	0	0	C	0	0 -		0	0	0	0	0	0	
	Securitisation Other non-credit obligation assets IRB TOTAL		0	0 0		0	0	-	0	0	0	C	0	0 -		0	0	0	0	0	0	

	AUTHORITY														2021 LC 	)-vvide 、 		ankinter, S.A.	IL 115N		19 IND											
			50	51	52	53	54	55	56	57	58	59	60	61	62		64	65 - Baseline Scenario		67	68	69	70	71	72	73	74	75	76	77	78	79
Row Num		(mln EUR,  Central banks  Central governments	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3	021 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	Stock of provisions for Stage 2 exposure	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	31/12 Stage 3 exposure	2/2022 Stage 3 exposure, of pr which	Stock of ovisions for Stage 1	provisions for Stage 2	Stock of Coving Stage 3 exposure		Stage 1 expo exposure guar	age 1 osure, of Si hich ex ranteed	Stage 2 kposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio Stage 3 exposure
3 4 5 6 7 8		Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	2,289	1,795	103	71	24	9	6	3	8	25.45%	2,289 1,551	1,795	93	12	2 45	17 36 36	5 8	2	15	28.77%	2,277 1,532	1,786	91	63	34	27 53	5 8	2	24	32.90%
10 11 12 13 14	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 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	3,855	1,318	123	28	35	20	9	4	11	29.84%	3,840	1,640	1,718	1,640	0 1,660	1,640 - Baseline Scenario	13	4	21	1.27%	3,809	1,292	104	21	100	54	8	5	35	35.24%
Row			Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	021 Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		2/2022 Stage 3 exposure, of pr which quaranteed	Stock of ovisions for Stage 1	provisions for Stage 2	orovisions for Stage 3	rage Ratio - Stage 3 xposure	Stage 1 expo	age 1 osure, of Si /hich ex ranteed	Stage 2 Kposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
Num 19 20 21 22 23		Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	2,289	amount 1,795	103	amount 71		amount 9	exposure 3	exposure 2	exposure 3	25.45%	2,289	amount 1,795	93	amount 64	4 21	amount 17	exposure 5	exposure 2	exposure 6	28.77%		1,786	91	amount 63	34	amount 27	exposure 5	exposure 2	exposure  11	32.909
24 25 26 27 28 29 30 31	SPAIN	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	0	0	0	0	0	0	0	0	0	31.79%	1,551 0	1,237	0	0	2 45 0 C	0 0	0	0	0 -	33.77%	0	0	0	0	0	0	0	0	0 -	36.44%
33 34 35 36		Equity Securitisation Other non-credit obligation assets IRB TOTAL	3,855	1,318	123	28	35	20	9	4	11	29.84%	3,840	1,640	1,718	1,640	0 1,660	1,640	13	4	21	1.27%	3,809	1,292	104	21	100	54	8	5	35	35.249
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	021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for Stage 2	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	31/12 Stage 3 exposure	exposure, of pr which quaranteed	Stock of ovisions for Stage 1 exposure	provisions for Stage 2	Stock of provisions for Stage 3 exposure	rage Ratio - Stage 3 xposure	Stage 1 expo exposure guar	age 1 osure, of St hich ex ranteed		Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
38 39 40 41 42		Central governments 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 -		0	0	0	0	0	0	0	0	0 -	
44 45 46 47 48	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 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 -	
49 50 51 52 53 54		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		0	0	0 -		0	0	0	0	0	0	0	0	0 -	
																P	Public guarantees	- Baseline Scenario														
Row Num		(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	021 Stage 3 exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of pr which	ovisions for Stage 1	provisions for Stage 2	orovisions for Stage 3	naue o	exposure guai	age 1 psure, of Stylich ex		Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio Stage 3 exposure
55 56 57 58 59 60		Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	-	0	) 0	0	0	O C	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
61 62 63 64 65 66	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 C	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
68 69 70 71 72		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 -	
				Stage 1		Stage 2	31/12/20	021 Stage 3	Stock of	Stock of	Stock of			Stage 1		P Stage 2		- Baseline Scenario 2/2022 Stage 3	Stock of	Stock of	Stock of		St	age 1		Stage 2	31/12/	/2023 Stage 3	Stock of	Stock of	Stock of	
Row Num 73 74		(min EUR,  Central banks  Central governments	Stage 1 exposure %)	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	ovisions for Stage 1	provisions for Stage 2	provisions for Stage 3	NAUE.)	exposure guai	osure, of St nhich ex ranteed	stage 2 kposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio Stage 3 exposure
75 76 77 78 79 80		Institutions 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 C	0 0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
81 82 83 84 85 86 87 88 89	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 Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	0	0	0	0	0	0	0	0	0		0	0	0	0	O C		0	0	0 -		0	0	0	0	0	0	0	0	0 -	
90		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	P		- Baseline Scenario	0	0	0 -		0	0	0	0	01/10	0	0	0	0 -	
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	021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	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	exposure, of which	Stock of ovisions for Stage 1 exposure	Stock of provisions for provisions for stage 2 exposure	Stage 3	NACE 3	Stage 1 expo exposure guar	age 1 osure, of St hich ex ranteed		Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio Stage 3 exposure
91 92 93 94 95		Central banks Central governments 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	0 -		0	0	0	0	0	0	0	0	0 -	
97 98 99 100 101	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	0	0 -		0	0	0	0	0	0	0	0	0 -	
102 103 104 105 106 107		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets																														

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

														Bankinter												
			50	51	52	53	54 55	56	57 58	59	60 61	62				67	68 6°	70	71	72	73	74	75	76	77	78 79
													Publ	lic guarantees - Baseline So	enario											
				Stage 1		Stage 2	31/12/2021				Stago	1	Stage 2	31/12/2022 Stage 2					Stage 1		Stago 2	31/12/				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	Stock of provisions for	Stock of Stock of	Coverage Ratio -	Stage tage 1 exposure		Stage 2 exposure, of	Stage 3 exposure	$\cap$ T	Stock of provisions for	nrovisions for Coverage	Stane I	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of		Stock of Sto	
Row			exposure	which	exposure	which	exposure which	Stage 1	Stage 2 Stage 3	Stage 3 ex	xposure which	exposure	which	exposure which	Stage 1	Stage 2	Stage 3	AVNOSTIFA	which	exposure	which	EXDUZINE	exposure, of which	Stage 1	Stage 2 Sta	ige 3 Stage 3
Num		(mln EUR, %	b)	guaranteed amount		guaranteed amount	guaranteed	exposure	exposure exposure	CAPOSUIC	guarante amour	nt	guaranteed amount	guarante amoun	exposure	exposure	exposure expo	ai C	guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure expo	osure
109		Central banks Central governments																								
111		Institutions																								
112		Corporates Of Which, Specialized Landing		0 0	0	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		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																								
115		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		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																								
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	0	0	0 0	0 -		0 (	0 0	0	0	0	0	0	0 -
119		Retail - Qualifying Revolving																								
120		Retail - Other Retail  Retail - Other Retail - Of Which: SME																								
122		Retail - Other Retail - Of Which: non-SME																								
123		Securitisation																								
125		Other non-credit obligation assets																								
126		IRB TOTAL		0  0	U	U	U	0	U	U -	U	U U	0  0	U	U	0 0	0 -		U	0	0	U	U	U	U	<b>U</b> -
													Publ	lic guarantees - Baseline So	enario 											
							31/12/2021					-		31/12/2022								31/12/	/2023			
				Stage 1 exposure, of		Stage 2 exposure, of	Stage 3 exposure, of	Stock of	Stock of Stock of	Coverage Ratio -	Stage exposure		Stage 2 exposure, of	Stage 3 exposure			Coveragi	Ratio -	Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of Sto	ck of Coverage Ratio
Row			Stage I exposure	which	Stage 2 exposure	which	exposure which	provisions for Stage 1	Stage 2 Stage 3	Stage 3 ex	tage 1 which	Stage 2	which	Stage 3 which		Stage 2	provisions for Stage 3		which	Stage 2 exposure	which	exposure	which	Stage 1	provisions for provis Stage 2 Sta	ige 3 Stage 3
Num		(mln EUR, %	5)	guaranteed		guaranteed	guaranteed	exposure	exposure exposure	exposure	guarante	eed   ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	guaranteed	guarante	ed exposure			ure ' ' ' ' ' ' '	guaranteed amount		guaranteed amount		guaranteed amount	9	exposure expo	
127		Central banks																								
128		Central governments Institutions																								
130		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		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																								
133		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		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SMF																								
136	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	0	0	0 0	0 -		0 (	0 0	0	0	0	0	0	0 -
137		Retail - Qualifying Revolving																								
138		Retail - Other Retail  Retail - Other Retail - Of Which: SME																								
140		Retail - Other Retail - Of Which: non-SME																								
141		Equity Securitisation																								
143		Other non-credit obligation assets																								
144		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 -
													Publ	lic guarantees - Baseline So	enario											
							31/12/2021							31/12/2022								31/12/	/2023			
				Stage 1		Stage 2	Stage 3	Stock of	Stock of Stock of	Coverage Patie	Stage		Stage 2	Stage 3	.5100.8 01	Stock of	Stock of Coverage	Datio	Stage 1		Stage 2		Stage 3	Stock of	Stock of Sto	ck of Coverage Patie
			Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3 exposure, of which	provisions for	provisions for provisions for	or Coverage Ratio - Single Sin	tage 1 exposure which	2190e /	exposure, of which	Stage 3 exposure which	provisions for	and the second s	provisions for Stage 3	Stage I	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for p	rovisions for provis	ions for Coverage Ratio
Row		(mln EUR, %	exposure	guaranteed	exposure	guaranteed	exposure guaranteed	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	exposure	guarante	eed exposure	guaranteed	exposure guarante	ed Stage I	Stage 2 exposure	expo		guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 Sta exposure expo	
145		Central banks	9)	amount		amount	amount				amour	n†	amount	amoun					amount		amount		amount			
146		Central governments																								
148		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 -
149		Corporates - Of Which: Specialised Lending																								
150		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 -
152		Retail - Secured on real estate property																								
153 154	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 -		0 (	0		0	0	0	0	0 -
155		Retail - Qualifying Revolving			J	Ů,	0		o d	J. Company	0	o e		0			0					Ü	0	J	o de la companya de l	<u> </u>
156		Retail - Other Retail  Retail - Other Retail - Of Which: SME																								
158		Retail - Other Retail - Of Which: non-SME																								
159		Equity																								
161		Securitisation Other non-credit obligation assets																								
162		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 -
													Publ	lic guarantees - Baseline So	enario											
							31/12/2021							31/12/2022								31/12/				
				Stage 1 exposure of		Stage 2 exposure of	Stage 3 exposure, of	Stock of	Stock of Stock of	Coverage Ratio -	Stage exposure		Stage 2 exposure, of	Stage 3 exposure	JIUCK UI		Stock of Coverage	Ratio -	Stage 1 exposure of		Stage 2 exposure of		Stage 3 exposure, of	Stock of	Stock of Sto	Coverage Ratio
Row			Stage 1 exposure	which	Stage 2 exposure	which	exposure which	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	or Stage 3 ex	which	exposure	which	exposure which	Stage 1	provisions for Stage 2	Stage 3 Stag	e 3 Stage I	which	Stage 2 exposure	which	exposure	which '	provisions for postage 1	provisions for provis Stage 2 Sta	Stage 3
Num		(mln EUR, %	b)	guaranteed amount		guaranteed amount	guaranteed		exposure exposure	exposure	guarante amour		guaranteed amount	guarante	EU EYNOSUITE			ure ' ' ' ' ' '	guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure expo	osure exposure
163		Central banks																								
164 165		Central governments Institutions																								
166		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 -
167 168		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																								
169		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 -
170		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																								
172	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	0	0 0	0 -		0 (	0 0	0	0	0	0	0	0 -
173		Retail - Qualifying Revolving																								
174		Retail - Other Retail  Retail - Other Retail - Of Which: SME																								
176		Retail - Other Retail - Of Which: non-SME																								
178		Equity Securitisation																								
179		Other non-credit obligation assets								0																
180		IRB TOTAL		∪ <sub>[</sub> 0]	0	0	υĮ	0	<u> </u>	∪ -	U[	U] (	<u> </u>	U	<b>∪I</b> (	<u> </u>	U -		<u> </u>	<u> </u>	[٥	<u> </u>	U O	O	U	U <b>I</b> -
													Publ	lic guarantees - Baseline So	enario											
							31/12/2021					1		31/12/2022								31/12/				
			C	Stage 1 exposure, of	Ct-	Stage 2 exposure, of	Stage 3 exposure, of	Stock of	Stock of Stock of	Coverage Ratio -	Stage exposure		Stage 2 exposure, of	Stage 3 exposure	of Stock of	Stock of	( 'overage	Ratio -	Stage 1 exposure, of	CI.	Stage 2 exposure, of	Character	Stage 3 exposure, of		Stock of Stock	ck of Coverage Ratio
Row			Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 which exposure	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	Stage 3	tage i 'which	Stage 2 exposure	which	exposure which	Stage 1	provisions for Stage 2	provisions for Stag	e 3 Stage 1	which	Stage 2 exposure	which	Stage 3 exposure	which	provisions for page 1	provisions for provis Stage 2 Sta	ions for ge 3 Coverage Ratio
Num		(mln EUR, %	) 	guaranteed amount		guaranteed amount	guaranteed amount		exposure exposure	exposure	guarante amour		guaranteed amount	guarante amoun	eu	exposure		ure — <del>— exposure</del>	guaranteed amount		guaranteed amount	on posure	guaranteed amount		exposure expo	exposure
181		Central banks					711107111																			
182 183		Central governments Institutions																								
184		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 -
185		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																								
187		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 -
188		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																								
190	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	0	0	0 0	0 -		0 (	0 0	0	0	0	0	0	0 -
191		Retail - Qualifying Revolving																				, i	9			
192 193		Retail - Other Retail  Retail - Other Retail - Of Which: SME																								
194		Retail - Other Retail - Of Which: non-SME																								
195		Equity																								
190		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 -
198		Me reme	-																				· · · · · · · · · · · · · · · · · · ·	•	•	

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

EBA BANKING AUTHORITY									2021 EU	J-Wide 3		est: Cre		COVIL	)-191RE	3						
		80	81	82	83	84	85	86	87	88	89	ankinter, S., 90 Itoria - Adverse Sce	91	92	93	94	95	96	97	98	99	100
					31/12/2021	_	Ctook of				IVIOI a	31/12/2022 Stock of		Ctook of					31/12/2023	Charle of	Chaok of	
Row		Stage 1 exposur			Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
Num 1 2	Central banks Central governments	nIn EUR, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
3 4 5	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0 (	0	0	0 -	0	0	(	0	0	С	-	(	) C		) (	0	0	-
6 7 8	Corporates - Of Which: SME Retail Retail - Secured on real estate property		971	83	16	6	6	1 3.79%	982	78	}	3 7	2	1	8.26%	950	100		9 7	5	1	7.48%
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		961	83	16	6	6	1 3.79%	972	78	{	7	3	1	7.79%	949	100		9 7	6	1	7.06%
12 13 14	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Fauity																					
16 17 18	Securitisation Other non-credit obligation assets IRB TOTAL		972	83	16	5	6	1 3.79%	983	78	3	3 7	3	1	8.26%	960	100		9 7	6	1	7.48%
10	IRD IUIAL		712	00		31	O	3.7770	700	70	Mara	torio Adverso Con			0.2070	700	7		,		'1	7.4670
					31/12/2021						Mora	toria - Adverse Sce 31/12/2022							31/12/2023			
Row		Stage 1 exposur				Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 19 20	Central banks Central governments	nIn EUR, %)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	Схрозите				exposure	exposure	exposure	слрозаго
21 22 23	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0 (	0	0	0 -	0	0	(	0	0	С	-	(	) C		) (	0	0	-
24 25	Corporates - Of Which: SME Retail		444	47	4	1	3	7.18%	428	61	Ę	5 1	2	C	6.96%	5 405	5 83	3	5 1	2	0	5.69%
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		434	47	4	1	3	7.18%	418	61	Į.	5 1	3	C	6.09%	395	83	3	5 1	3	0	4.98%
29 30 31	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
32 33 34	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																					
35 36	Other non-credit obligation assets IRB TOTAL		444	47	4	1	3 (	7.18%	429	61	Ę	5 1	3	0	6.96%	406	83	3	5 1	3	0	5.69%
											Mora	toria - Adverse Sce	enario									
		Ct 1	Ct	Ctava 2	31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -	Chara 1	Ct	Chara 2	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -	Chara 1	Chara 2	Chara O	31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num	(m	Stage 1 exposur nIn EUR, %)				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	Stage 2 exposure	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	Stage 3	Coverage Ratio - Stage 3 exposure
37 38 39	Central banks Central governments Institutions																					
40 41 42	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0 (	0	0	0 -	0	0	(	0	0	C	-	(	) C		0	0	0	-
43 44 45	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		527	36	12	6	3	2.76%	554	17	1	6	0	С	9.81%	554	17		4 6	3	0	10.07%
PORTUGAL 45 46 47	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		527	36	12	6	3	2.76%	554	17		4 6	0	С	9.81%	554	17	7	4 6	3	0	10.07%
49 50	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																					
52 53	Equity Securitisation Other non-credit obligation assets																					
5.4			527	36	12	5	3 (	2 76%	55/	17		1	0		9.81%	55/	17		1 6	3	0	10.07%
54	IRB TOTAL		527	36	12 6	ó ;	3	2.76%	554	17	Mara	toria Adversa Sec	0	0	9.81%	554	17		4 6	3	0	10.07%
54			527	36	31/12/2021	_	3	2.76%	554	17	Mora	toria - Adverse Sce 31/12/2022		0	9.81%	554	17		31/12/2023	3	0	10.07%
Row	IRB TOTAL	Stage 1 exposur	Stage	e 2 Stage 3 exposure	Stock of	Stock of	Stock of provisions for Stage 3	Communication Control	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3		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
Row Num 55 56	IRB TOTAL  (m		Stage	e 2 Stage 3 exposure	Stock of provisions for	Stock of	Stock of provisions for Stage 3 exposure	Communication Control		Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	provisions for	Coverage Datio			Stage 3 exposure	Stock of provisions for		provisions for	Coverage Ratio -
Row Num 55 56 57 58 59	IRB TOTAL  (m  Central banks  Central governments  Institutions  Corporates  Corporates  Corporates - Of Which: Specialised Lending	exposur	Stage	e 2 Stage 3 exposure	Stock of	Stock of	Stock of provisions for Stage 3 exposure	Communication Control		Stage 2 exposure	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3				Stage 3 exposure	Stock of provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3
Row Num  55 56 57 58 59 60 61 62	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	exposur	Stage	e 2 Stage 3 exposure  0 0	Stock of	Stock of	Stock of provisions for Stage 3 exposure	Communication Control		Stage 2 exposure	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3				Stage 3 exposure	Stock of provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 65	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: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	exposur	Stage	e 2 Stage 3 exposure  0 0 0	Stock of	Stock of	Stock of provisions for Stage 3 exposure	Communication Control		Stage 2 exposure  0	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3				Stage 3 exposure	Stock of provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68	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: SME Retail - Oualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposur	Stage	sure Stage 3 exposure  0 0 0	Stock of	Stock of	Stock of provisions for Stage 3 exposure	Communication Control		Stage 2 exposure  0 0	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3				Stage 3 exposure	Stock of provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	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 - Other Retail - Other Retail - Other 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 Equity Securitisation Other non-credit obligation assets	exposur	Stage	sure Stage 3 exposure  0 0 0 0	Stock of	Stock of	Stock of provisions for Stage 3 exposure  0 0 0 0	Communication Control		Stage 2 exposure  0 0	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3				Stage 3 exposure	Stock of provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64	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 - Oualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposur	Stage	sure Stage 3 exposure  0 0 0 0 0	Stock of	Stock of	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	Communication Control		Stage 2 exposure  0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  0 0 0	provisions for Stage 3				Stage 3 exposure	Stock of provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	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 - Other Retail - Other Retail - Other 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 Equity Securitisation Other non-credit obligation assets	exposur	Stage	sure Stage 3 exposure  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	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Communication Control		Stage 2 exposure  0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure				Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 0 0	Coverage Ratio - Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	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 - Oualifying Revolving Retail - Oualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposur  Stage 1  exposur	e Stage expos	exposure  o  o  o  o  o  sure  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 0	Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure  O		Stage 2 exposure  0  0  Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  0 0 0 0 0 cenario	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure			Stage 3 exposure  Stage 3 exposure	Stock of provisions for 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 Stock of provisions for Stage 2	stage 3 exposure  0 0 0 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72  Row Num  73 74	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 - Other Retail - Of Which: SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME	exposur	e Stage expos	exposure  o  o  o  o  o  sure  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 0	Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  Stock of provisions for	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure	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	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 senario	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure  Stage 3	Stock of provisions for Stage 1 exposure  O	provisions for Stage 2 exposure  0 0 0 Stock of provisions for	stage 3 exposure  0 0 0 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72  Row Num  73 74 75 76 77	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 - Outlifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME Retail - Other Retail - Of Which: Non-SME Retail - Other Retail - Of Which: Inon-SME	exposur  Stage 1  exposur	e Stage expos	exposure  o  o  o  o  o  sure  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 0	Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure  O	Stage 1 exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  0 0 0 0 0 cenario	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure  Stage 3	Stock of provisions for 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 Stock of provisions for Stage 2	stage 3 exposure  0 0 0 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72  Row Num  73 74 75 76 77 78 79 80	Central banks Central qovernments 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 - Oualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property	exposur  Stage 1  exposur	e Stage expos	exposure  o  o  o  o  o  sure  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 0	Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure  O	Stage 1 exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  0 0 0 0 0 cenario	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure  Stage 3	Stock of provisions for Stage 1 exposure  O	stage 2 exposure  0 0 0 Stock of provisions for Stage 2	stage 3 exposure  0 0 0 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72  Row Num  73 74 75 76 77 78 79 80 81 82 83	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Oualifying Revolving Retail - Outher 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  (m  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates 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 - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME	exposur  Stage 1  exposur	e Stage expos	exposure  o  o  o  o  o  sure  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 0	Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure  O	Stage 1 exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  0 0 0 0 0 cenario	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure  Stage 3	Stock of provisions for Stage 1 exposure  O	stage 2 exposure  0 0 0 Stock of provisions for Stage 2	stage 3 exposure  0 0 0 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates 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 - 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  (m  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	exposur  Stage 1  exposur	e Stage expos	exposure  o  o  o  o  o  sure  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 0	Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure  O	Stage 1 exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  0 0 0 0 0 cenario	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure  Stage 3	Stock of provisions for Stage 1 exposure  O	stage 2 exposure  0 0 0 Stock of provisions for Stage 2	stage 3 exposure  0 0 0 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  73 74 75 76 77 78 79 80	Central banks Central qovernments Institutions Corporates 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 - Outer Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property 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 - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposur  Stage 1  exposur	e Stage expos	exposure  o  o  o  o  o  sure  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 0	Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure  O	Stage 1 exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  0 0 0 0 0 cenario	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure  Stage 3	Stock of provisions for Stage 1 exposure  O	stage 2 exposure  0 0 0 Stock of provisions for Stage 2	stage 3 exposure  0 0 0 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SMF Retail Retail - Secured on real estate property - Of Which: SMF Retail - Secured on real estate property - Of Which: non-SMF 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  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Socured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	exposur  Stage 1  exposur	e Stage expos	exposure  o  o  o  o  o  sure  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 0	Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure  O	Stage 1 exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure  Stage 3	Stock of provisions for Stage 1 exposure  O	stage 2 exposure  0 0 0 Stock of provisions for Stage 2	stage 3 exposure  0 0 0 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  73 74 75 76 77 78 79 80	Central banks Central qovernments Institutions Corporates 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 - Outer Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property 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 - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposur  Stage 1  exposur	e Stage expos	exposure  o  o  o  o  o  sure  Stage 3	Stock of provisions for Stage 1 exposure  0	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	provisions for Stage 3 exposure  O 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  O	Stage 1 exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O  enario  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  Company of the stage 3 exposure  Stock of provisions for Stage 3 exposure  Company of the stage 3 exposure  Company of the stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure  Stage 3	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  20 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  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  73 74 75 76 77 78 79 80	Central banks Central dovernments Institutions Corporates Of Which: Specialised Lending Corporates Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Socured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail	exposur  Stage 1  exposur  Stage 1  exposur	e Stage e expos  0  0  0  0  0  0  0  0  0  Stage e xpos	e 2 Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Company to the stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	exposure  Stage 3	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80	Central banks Central dovernments Institutions Corporates Of Which: Specialised Lending Corporates Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Socured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail	exposur  Stage 1  exposur  Stage 1  exposur  Stage 1	e Stage e expos  0  0  0  0  0  0  0  0  0  Stage e xpos	e 2 Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure  Coverage Ratio - Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure	Stage 1 exposure  O  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Company to the stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  Stage 1 exposure	Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure	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	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80	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 - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME	exposur  Stage 1  exposur  Stage 1  exposur	e Stage e expos  0  0  0  0  0  0  0  0  0  Stage e xpos	e 2 Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure  O  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Company to the stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  Stage 1 exposure	Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80	Contral banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SMF Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Outer Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Outlefying Revolving Retail - Outlefying Revolving Retail - Outlefying Revolving Retail - Other Retail - Of Which: SME	exposur  Stage 1  exposur  Stage 1  exposur	e Stage e expos  0  0  0  0  0  0  0  0  0  Stage e xpos	e 2 Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure  O  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Company to the stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  Stage 1 exposure	Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80	Central banks Central povernments Institutions Corporates - Of Which: Specialised Lending Experials - Of Which: SME Rotal Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Rotal - Secured on real estate property - Of Which: non-SME Rotal - Cubilifying Revolving Retail - Other Retail - Of Which: SWI Retail - Other Retail - Of Which: SWI Retail - Other Retail - Of Which: SWI Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Comparates - Of Which: SWE Retail - Retail - Secured on real estate property - Of Which: SWE Retail - Secured on real estate property - Of Which: SWE Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SWI Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SWI Retail - Secured on real estate property - Of Which: SWI Retail - Secured on real estate property - Of Which: SWI Retail - Secured on real estate property - Of Which: SWI Retail - Secured on real estate property - Of Which: SWI Retail - Secured on real estate property - Of Which: SWI Retail - Secured on real estate property - Of Which: SWI Retail - Secured on real estate property - Of Which: SWI Retail - Secured on real estate property - Of Which: non-SME Retail - Oualifying Revolving	exposur  Stage 1  exposur  Stage 1  exposur	e Stage e expos  0  0  0  0  0  0  0  0  0  Stage e xpos	e 2 Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure  O  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Company to the stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  Stage 1 exposure	Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num  Row	Contral banks Contral dovernments Institutions Corporates Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Outler Retail - Of Which: sME Retail - Other Retail - Of Which: sme Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Outleffying Revolving Retail - Outleffying Revolving Retail - Outleffying Revolving Retail - Other Retail - Of Which: sMI Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: sME Retail - Other Retail - Of Which: sME	exposur  Stage 1  exposur  Stage 1  exposur	e Stage e expos  0  0  0  0  0  0  0  0  0  Stage e xpos	e 2 Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure  O  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Company to the stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  Stage 1 exposure	Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num  Row	Central banks Central acvernments Institutions Corporates Retail Retail - Secured on real estate property Retail - Socured on real estate property - Of which: non-SME Retail - Socured on real estate property - Of which: non-SME Retail - Outlifying Revolving Retail - Outlifying Revolving Retail - Outlifying Revolving Retail - Other Retail Retail - Socured on real estate property Retail - Socured on real estate property - Of which: non-SME Retail - Socured on real estate property - Of which: non-SME Retail - Other Retail - Of Which: SME Retail - Socured on real estate property - Of which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Socured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposur  Stage 1  exposur  Stage 1  exposur	e Stage e expos  0  0  0  0  0  0  0  0  0  Stage e xpos	e 2 Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure  O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure  O  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Company to the stage 3 exposure  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  Stage 1 exposure	Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure

EBA EUROPEAN BANKING AUTHORITY

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

BA BANKING AUTHORITY			0.4				0.5		021 EU	J-wide S		est: Cre ankinter, S.A					0.5		07	20	22	100
		80	81	82	31/12/2021	84	83	80	8/	88	Mora	90 toria - Adverse Scer 31/12/2022	enario	92	93	94	95	96	97 31/12/2023		99	100
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 p	provisions for prov Stage 1 S	Stock of visions 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	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 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposu
	Central banks Central governments Institutions Corporates				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	C		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		0 (	0 0	0	0	0 -		0	0	C	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	C		0	0	-	0		0 0	C		0	-
				,	31/12/2021						Mora	toria - Adverse Scei 31/12/2022	enario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 p	Stock of Siprovisions for prov	Stock of visions 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 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3	Coverage Stag
	Central banks Central governments				exposure ex	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	Stage 3 exposure	expo
	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 (	0 0	0	0	0 -		0	0	C	0	0	0	-	0		0 C	(	) (	0	-
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	C	0	0	0	-	0		0 0	(	) (	0	-
1 1.7 (.	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	C	0	0	0	-	0		O C	(	0 (	0	-
	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																					
	Other non-credit obligation assets  IRB TOTAL			0 0	0	0	0 -		0	0	С	0	0	0	-	0		0 0	C	) (	0	-
					31/12/2021	Charle of	Charles					toria - Adverse Scer 31/12/2022		Charles					31/12/2023		Charlens	
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 p exposure	Stock of Since Stock of Stock of Since Stock of Since	visions 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	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverag Stag expo
	Central banks Central governments Institutions Corporates			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	C		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		0 0	0 0	0	0	0 -		0	0	C	0	0	0	-	0		0 C	(	) (	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	C	0	0	0	-	0		0 0	C		0	-
											Mora	toria - Adverse Scel	enario									
		Stage 1	Stage 2	Stage 3 p	provisions for prov	Stock of visions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2	Stage 3	31/12/2022  Stock of provisions for			Coverage Ratio - Stage 3	Stage 1	Stage 2	~	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stag
	Central banks Central governments	exposure %)	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	expos
	Institutions Corporates Corporates - Of Which: Specialised Lending		0 (	0 0	0	0	0 -		0	0	C	0	0	0	-	0	)	0 0	(	) (	) 0	-
N L A	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0 0	0	0	0 -		0	0	С	0	0	0	-	0		0 0	(	) (	0	-
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	C	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	С	0	0	O	-	0		0 0	С		0	-
					31/12/2021						Mora	toria - Adverse Scei 31/12/2022							31/12/2023	<del></del>		
	(mln EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 p	Stock of Sto	Stock of visions 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	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 exposure	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Stag expos
	Central banks 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				-
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	C		0	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		آ ار	0	0	0	0 -		0	Ō	$\overline{C}$	0	0	0	-	Ō	/I	U J		ار <u>C</u>	n O	-

AUTHORITY							2021 E	U-WIGE STIESS	Bankinter, S.A.	TISK COVID	7-191RD					
		101 102	103 104	105 106	107 108 109	110 111	112 113	Public guarante	es - Adverse Scenario	117 118	119 120	121 122	123 124	125 126 127	128 129	130
	(mln EUR, %	Stage 1 Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 exposure, of exposure guaranteed amount	31/12/2021 Stage 3 exposure, of which guaranteed amount	Stock of Stock of Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 1 Stage 3 exposure	Stage 1 exposure, of which exposure amount	Stage 2 exposure, of which guaranteed amount	exposure, of provis	ock of Stock of sions for provisions for Stage 2 exposure	provisions for Stage 3	Stage 1 Stage 1 exposure, of exposure guaranteed amount	guaranteeu guaranteeu	Stage 3 exposure, of provisions exposure Stage 1	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,221 1,74	136	95 45	36 27 6 2	21 46.06% 2,14	0 1,678 16	1 112 1	01 81	13 12	49 48.70%	2,082 1,6	633 185 129	135 108	12 12 6	4 47.13%
Bankinter, S.A.	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	1,514 1,20	08 57	46 40	32 18 14 2	20 49.12% 1,44	3 1,151	0 71	78 62	11 22	40 50.83%	1,388 1,1	108 115 92	107 85	10 22 5	3 49.21%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets IRB TOTAL	3,735 1,27	74 193	58 85 3	33 44 20 4	47.50% 3,583	3 1,217 25	1 84 1	79 65	25 34	89 49.63%	3,471 1,1	171 301 106	242 89	11 33 110	6 48.05%
		Stage 1	Stage 2	31/12/2021 Stage 3	Stock of Stock of Stock of		Stage 1		es - Adverse Scenario 12/2022 Stage 3	ock of Stock of	Stock of Common Daties	Stage 1	Stage 2	31/12/2023 Stage 3 Stock of	Stock of Stock of	
	(mln EUR, % Central banks Central governments	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure exposure	exposure, of which guaranteed amount	exposure, of which guaranteed amount	exposure, of provise which Sta	sions for provisions for age 1 Stage 2	provisions for Stage 3 exposure	Stage 1 exposure, of which guaranteed amount		Stage 3 exposure, of provisions exposure guaranteed Stage 1	provisions for provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure
	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	2,221 1,74 1,514 1,20	136 08 57	95 45 46 40	36 27 6 2 32 18 14 2	21 46.06% 2,14 20 49.12% 1,44	0 1,678 16 3 1,151 9	1 112 1 0 71	01     81       78     62	13 12 11 22	49 48.70%	2,082 1,6 1,388 1,1	633     185     129       108     115     92	135 108 107 85	12 12 6 10 22 5	4 47.13%
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 -
	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets  IRB TOTAL	3,735 1,27	74 193	58 85 3	33 44 20 4	47.50% 3,583	3 1,217 25	1 84 1	79 65	25 34	89 49.63%	3,471 1,1	171 301 106	242 89	11 33 110	6 48.05%
		Stage 1	Stage 2	31/12/2021 Stage 3	. Stock of Stock of Stock of	Coverage Ratio -	Stage 1		es - Adverse Scenario 12/2022 Stage 3 Sto exposure, of	ock of Stock of	Stock of Coverage Ratio	Stage 1	Stage 2	31/12/2023 Stage 3 Stock of	Stock of Stock of	Coverage Ratio -
	(mln EUR, % Central banks Central governments Institutions	Stage 1 which guaranteed amount	Stage 2 which guaranteed amount	Stage 3 which guaranteed amount	provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure	Stage 3 Stage 1 exposure	which stage 2 exposure amount	which stage 3 exposure amount	which Sta	sions for provisions for age 1 Stage 2 exposure	provisions for Stage 3 exposure	Stage 1 which guaranteed amount		Stage 3 exposure  which guaranteed amount  provisions Stage 1 exposure	or provisions for provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure
	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 -
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	) -
	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	0 -
1		Stage 1 Stage 1 exposure, of which	Stage 2 Stage 2 exposure, of exposure	31/12/2021 Stage 3 exposure, of which	Stock of Stock of Stock of provisions for Stage 1 Stage 2 Stage 3	Coverage Ratio - Stage 1 Stage 3 exposure	Stage 1 exposure, of Stage 2 which exposure	Stage 2 exposure, of Stage 3 which exposure	exposure, of provise which	ock of Stock of sions for provisions for Stage 2	provisions for Stage 3	Stage 1 Stage 1 exposure, of which	exposure which	Stage 3 exposure, of provisions exposure which Stage 1	Stock of Stock of provisions for Stage 2 Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions Corporates	guaranteed amount 0	guaranteed	guaranteed	exposure exposure exposure  0 0 0	exposure  0 -	guaranteed amount 0 0	guaranteed amount 0 0		oosure exposure  0 0		guaranteed amount 0	guaranteeu	guaranteed exposure  amount  0 0	exposure exposure  0 0	exposure  0 -
N.A.	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	0	0 0	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 Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL	0	0 0	31/12/2021	0 0 0	0 -	0 0		0 0 es - Adverse Scenario	0 0	0 -	0	0 0 0	31/12/2023	0 0 (	) -
	(mln EUR, %	Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 exposure, of exposure guaranteed amount		Stock of Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 1 Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 Store exposure, of which Stage 3	age 1 Stage 2	Stock of provisions for Stage 3 exposure	Stage 1 Stage 1 exposure, of exposure guaranteed amount	guaranteed	Stage 3 Stock of exposure, of which exposure    Stage 3	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure
	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 -
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 -
	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 -
		Stage 1 exposure, of	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	. Stock of Stock of	Coverage Ratio -	Stage 1 exposure, of Stage 2	31/ Stage 2	es - Adverse Scenario  12/2022  Stage 3  exposure, of  provise	ock of Stock of	Stock of Coverage Ratio	Stage 1 exposure, of	Stage 2 exposure, of	31/12/2023  Stage 3 Stock of exposure, of provisions		Coverage Ratio
	(mln EUR, % Central banks Central governments Institutions	Stage 1 which guaranteed amount	Stage 2 which guaranteed amount	exposure guaranteed	provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure	Stage 3 exposure  exposure	which guaranteed amount	which stage 3 exposure amount	which Sta	sions for provisions for age 1 Stage 2 exposure	Stage 3  Stage 3	Stage 1 which guaranteed amount	exposure guaranteed	exposure which Stage 1	or provisions for provisions for Stage 2 Stage 3 exposure	Stage 3
N.A.	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	0	0 0	0 0	0 0 0	0 -	0 0	0 0	0 0	0 0	0 -	0	0 0 0	0 0	0 0	0 -
IV.A.	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 Equity	0	0	0	0 0	0 -	0	0	0	0 0	0 -	0	0 0	0 0	0 0	] -
0	Securitisation															4

Row Num  109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126	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 Equity Securitisation Other non-credit obligation assets IRB TOTAL	Stage 1 exposure	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		Stage 2	31/12/	2021 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	Stock of ovisions for Stage 3	Coverage Datio	Stage 1 exposure	Stage 1	Stage 2 exposure	Pul Stage 2	ublic guarantees	Adverse Scenario 2022 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	verage Ratio - Stage 3	Stage 1 expos	ge 1 ure, of	Ctarra 2 ex	Stage 2	31/12/: Stage 3	2023 Stage 3 exposure, of which	Stock of provisions for Stage 1 sexposure ex	ock of Sisions for protage 2	Stock of visions for Stage 3	rage Ratio - Stage 3 Reposure
Row Num  127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144	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 - Oualifying 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	Stage 1 exposure	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	Stage 2 exposure  0 0 0	Stage 2 exposure, of which guaranteed amount  0  0  0	Stage 3 exposure  0 0 0 0		provisions for Stage 1	provisions for pro	ovisions for Stage 3	Coverage Ratio -	Stage 1	Stage 1 exposure, of which guaranteed amount  0  0  0  0	Stage 2 exposure  0 0 0 0 0	Stage 2 exposure, of which guaranteed amount  0  0  0  0	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount  0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0	provisions for Stage 3	verage Ratio - Stage 3	Stage 1 expose will exposure guar.	ure, of	Stage 2 exposure	exposure, of			provisions for prov	ock of Sisions for protage 2	Stock of visions for Stage 3 ex xposure  0 - 0 - 0 - 0 - 0 -	rage Ratio - itage 3 kposure
Row Num  145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162	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 - Oualifying 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	Stage 1 exposure	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	Stage 2 exposure  0 0 0	Stage 2 exposure, of which guaranteed amount  0  0		Stage 3 exposure, of which	provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 0 0	ovisions for Stage 3	Coverage Ratio - Stage 3 exposure	PXDOSITE	Stage 1 exposure, of which guaranteed amount  0 0 0	Stage 2 exposure  0 0 0 0 0	Stage 2	31/12/: Stage 3			Stage 2	provisions for Stage 3	verage Ratio - Stage 3 exposure	exposure will guar	ura of	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0  0  0	$\Theta \times O(O \times I) \cap \Theta$	Stage 3 exposure, of which guaranteed amount  0 0	provisions for prov	The state of the s	visions for Stage 3	rage Ratio - itage 3 cposure
Row Num  163 164 165 166 167 168 169 170 171 172 N.A. 173 174 175 176 177 178 179 180	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: non-SME	Stage 1 exposure	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	Stage 2 exposure  0 0	Stage 2 exposure, of which guaranteed amount  0 0	Stage 3 exposure  0 0 0 0	Stage 3		Stock of provisions for Stage 2 exposure 0	( -	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0	Stage 1 exposure, of which guaranteed amount  0 0 0	Stage 2 exposure  0 0 0 0 0	Stage 2 exposure, of	eynosure	2022 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 0	provisions for Stage 3	verage Ratio - Stage 3 exposure	guar	ure, of	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0  0  0		2023 Stage 3 exposure, of which guaranteed amount  0 0 0	provisions for prov	sions for protage 2	Stage 3	rage Ratio - itage 3 kposure
Row Num  181 182 183 184 185 186 187 188 189 190 N.A. 191 192 193 194 195 196 197 198	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 - Oulifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure	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	Stage 2 exposure  0 0	Stage 2 exposure, of which guaranteed amount  0  0	31/12/ Stage 3 exposure  0 0 0	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  0 0 0 0 0	Stock of ovisions for Stage 3 exposure  0 - 0 - 0 -	Coverage Ratio - Stage 3 exposure		Stage 1 exposure, of which guaranteed amount  0  0  0  0	Stage 2 exposure  0 0 0 0 0	Stage 2		2022 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 0 0	provisions for Stage 3	verage Ratio - Stage 3 exposure	Stage 1 expos	ich	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0  0  0		Stage 3 exposure, of which guaranteed amount  0 0	provisions for prov	sions for protage 2	Stage 3	rage Ratio - stage 3 xposure

EBA EUROPEAN BANKING AUTHORITY

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

AUTHORITY	Bankinter, S.A.	
	1 2 3 4 5 6 7 8 9 10 11 12 Moratoria - Actual	13 14 15 16 17 18 19 20 21 22 23 24  Public guarantees - Actual
	31/12/2020	31/12/2020  Stage 1 Stage 2 Stage 3 Stack of Sta
Row Num	Exposure values  Risk exposure amounts  Stage 1  Exposure values  Stage 2  Exposure values  Stage 3  Stock of provisions for provisions for amounts  Stage 3  Exposure, of which expired  Stage 2  Exposure, of which expired  Stage 3  Exposure, of which expired	Exposure values  Risk exposure  Stage 1  Exposure values  Risk exposure  Stage 2  Exposure values  Risk exposure  Stage 3  Exposure values  Risk exposure  Stage 3  Exposure, of which  Stage 3  Exposure, of which  Stage 3  Exposure, of which  Stage 3
(mln EUR, %)  Central banks		guaranteed exposure guaranteed amount guaranteed amount guaranteed amount stage I stag
Central governments Regional governments or local authorities		
4 Public sector entities 5 Multilateral Development Banks		
6 International Organisations 7 Institutions		
Corporates of which: SME	123 107 137 22 0 0 0 4 0 1 0 1 40.28% 	223     223     1,074     836     6     5     5     4     1     0     0     9.27%       159     159     849     677     1     1     4     3     1     0     0     10.01%
10 Bankinter, S.A. Retail of which: SME	185         116         235         47         9         5         2         2         3         1         1         60.27%	400     297     2,319     1,854     2     1     0     0     3     0     0     5.62%       397     295     2,302     1,840     2     1     0     0     3     0     0     8.02%
Secured by mortgages on immovable property of which: non-SME	38         17         31         0         7         7         0         0         0         0         0         5.13%	0         0         1         1         0
14 15 16 17 18 19 19 19 10 19 10 10 10 11 11 11 11 11 11 11 11 11 11		
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		
18 Equity 19 Securitisation 20 Other exposures		
21 Standardised Total	487         318         534         124         38         23         8         2         6         6         3         39.67%	624 521 3,397 2,692 8 6 5 4 4 0 0 9.15%
	Moratoria - Actual	Public guarantees - Actual
	31/12/2020  Stage 1 Stage 2 Stage 3 Stock of Stock of Coverage Ratio	Stage 1 Stage 2 Stage 3 Stock of Stock
Row Num	Exposure values  Risk exposure  Stage 1  Exposure, of stage 2  Exposure values  Risk exposure  Stage 1  Exposure  Stage 2  Exposure  Stage 3  Exposure, of stage 3  Stage 2  Stage 3  Stage 3  Stage 3	Exposure values  Risk exposure  Stage 1  Stage 2  Which  Stage 3
(mln EUR, %)  Central banks	moratoria moratoria exposure exposure exposure exposure	guaranteed exposure guaranteed guaranteed amount guaranteed amount guaranteed exposure exposure exposure exposure exposure exposure
Central governments  Regional governments or local authorities		
Public sector entities  Multilateral Development Banks		
27 International Organisations 28 Institutions		
Corporates of which: SME	0 0 0 0 0 0 0 0 0 0	218         219         1,043         810         6         5         5         4         1         0         0         9.27%           154         155         822         655         1         1         4         3         1         0         0         10.01%
Retail of which: SME	4 3 4 4 1 1 0 0 0 0 39.39%	385         289         2,206         1,755         2         1         0         0         3         0         0         5.62%           383         287         2,190         1,742         2         1         0         0         3         0         0         8.02%
Secured by mortgages on immovable property of which: non-SME	35 16 28 0 7 7 0 0 0 0 5.13%	
35 Items associated with particularly high risk Covered bonds		
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		
Equity  Securitisation		
41 Other exposures 42 Standardised Total	80 35 73 59 19 18 1 1 0 1 0 22.226	604 509 3.252 2.567 8 6 5 4 4 0 0 9.15%
Standardisca Potar	Moratoria - Actual	Dublic quarantoes Actual
	31/12/2020	Public guarantees - Actual 31/12/2020
Row	Stage 1 Stage 2 Stage 3 Stock of provisions for provisions for provisions for Stage 3 Stock of provisions for Stage 3 Stage 3 Stock of provisions for Stage 3 Stage 3 Stock of provisions for Stage 3 Stock of provisions for Stage 3 Stage 3 Stock of provisions for Stage 3 Stock of provisi	Exposure values  Risk exposure amounts  Stage 1  exposure, of guaranteed  Stage 2  exposure, of guaranteed  Stage 2  exposure, of guaranteed  Stage 3  exposure  Stage 1  Stage 3  exposure  Stage 1  Stage 3  exposure  Stage 2  For visions for guaranteed  Stage 3  exposure  Stage 3  exposure  Stage 3  exposure  Stage 3  exposure  Stage 1  Stage 3  exposure  Stage 3  exposure  Stage 3  exposure
Num (mln EUR, %)	amounts exposure which expired exposure which expired exposure which expired stage 1 Stage 2 Stage 3	Exposure values amounts exposure amount stage I which guaranteed stage I which guaranteed stage I which guaranteed amount stage I which guaranteed
Central banks Central governments		
Regional governments or local authorities  Public sector entities		
Multilateral Development Banks International Organisations		
Institutions Corporates	123         107         137         22         0         0         4         0         1         0         1         40.28%	5         4         31         26         0         0         0         0         0         0         0         -
51 52 of which: SME Retail	170         105         208         21         5         1         1         0         2         0         0         61.54%	5         4         27         23         0
53 PORTUGAL  of which: SME  Secured by mortgages on immovable property		14 8 112 98 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
55 of which: non-SME 56 Items associated with particularly high risk 57 Covered bonds		
Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)		
60 Equity 61 Securitisation		
62 Other exposures 63 Standardised Total	395 275 438 43 16 1 6 0 5 5 2 36.35%	20 12 145 125 0 0 0 0 0 0 0 0 0
Standardisca Fotal	Moratoria - Actual	Public guarantees - Actual
	31/12/2020	31/12/2020
Row	Stage 1 Stage 2 Stage 3 Stock of provisions for provisions for provisions for Stage 3 Stock of provisions for Stage 3 Stock of provisions for Stage 3 Stage 3 Stage 3 Stock of provisions for Stage 3 Stage 3 Stage 3 Stage 3 Stock of provisions for Stage 3	Stage 1 Stage 2 Stage 3 Stock of Provisions for Pro
Num (mln EUR, %)	amounts exposure which expired exposure which expired exposure which expired stage 1 Stage 2 Stage 3	Exposure values  Risk exposure amounts  Stage 1 exposure, of which guaranteed amount  Stage 2 exposure of which guaranteed amount  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  Stage 1 exposure, of which guaranteed amount  Stage 3 exposure  Stage
Central banks Central governments		
Regional governments or local authorities Public sector entities		
Multilateral Development Banks International Organisations		
70 Institutions 71 Corporates		
72 of which: SME 73 Retail	0 0 0 0 0 0 0 0 0 0	
74 N.A. of which: SME 75 Secured by mortgages on immovable property 76 of which: non-SME		
77 Items associated with particularly high risk 78 Covered bonds		
Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)		
81 Equity 82 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
	Moratoria - Actual	Public guarantees - Actual
	31/12/2020	31/12/2020
Row	Exposure values Risk exposure amounts Stage 1 Exposure which expired Stage 2 Exposure which expired Stage 2 Exposure which expired Stage 2 Exposure which expired Stage 3 Stock of provisions for Stage 3 Stock of provisions for Stage 3 Stock of provisions for Stage 3 Stage 3 Stage 3 Stock of provisions for Stage 3 Stage 3 Stage 3 Stock of provisions for Stage 3 Stage 3 Stage 3 Stock of provisions for Stage 3 Stage 3 Stage 3 Stock of provisions for Stage 3 Stag	Exposure values  Risk exposure amounts  Stage 1  exposure, of which guaranteed  Stage 2  exposure, of which guaranteed  Stage 2  exposure, of which guaranteed  Stage 3  exposure  Stage 3  exposure, of guaranteed  Stage 3  exposure  Stage 3  exposure  Stage 3  exposure  Stage 3  exposure  Stage 1  exposure  Oxposure  Oxposure
Num (mln EUR, %)	amounts exposure which expired exposure exposure exposure exposure	Exposure values  Risk exposure amounts  Stage 1 exposure, of which guaranteed amount  Stage 2 exposure of which guaranteed amount  Stage 2 exposure of which guaranteed amount  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  Stage 1 exposure  Stage 1 exposure  Stage 2 exposure  Stage 3 exposure  Exposure of which guaranteed amount  Stage 3 exposure  Stage 3 exposur
Central banks Central governments		
Regional governments or local authorities  Public sector entities		
Multilateral Development Banks International Organisations		
91 Institutions 92 Corporates		
93 94 Retail of which: SME	0 0 0 0 0 0 0 0 0 0	
95 N.A. of which: SME 96 Secured by mortgages on immovable property		
07		
97 98 Items associated with particularly high risk Covered bonds		
98 99 Claims on institutions and corporates with a ST credit assessment		
98 99 Covered bonds 100 Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity		
98 99 Covered bonds 100 Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		

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

		1 2	3		ankinter, S.A 5		7 8	9	10 11	12	13	14	15	16	17	18	19	20	21	22	23 2	4
						Moratoria - Actua											ntees - Actual					
				Stage 1		31/12/2020 Stage 2	Stage 3	3 Stock of	Stock of Stock	I OVORAGO PATIO	_	51.1		Stage 1 exposure, of	0. 0	Stage 2	2/2020	Stage 3 exposure, of	Stock of S	ock of St	ock of Coverage	e Ratio -
Num	(mIn EUR, %)	Exposure values Risk exposure amounts	9		exposure w	exposure, of Sta hich expired exp moratoria	ge 3 exposure, osure which expi moratori	e, of provisions for bired Stage 1 ria exposure	provisions for provision Stage 2 Stage exposure exposu	3 Staye 3	Exposure va	lues Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure	which	provisions for prov Stage 1 S exposure ex	isions for provi tage 2 St posure exp	isions for age 3 expo	je 3 sure
106 Central banks 107 Central governments														amount		amount		amount				
109 Public sector entities																						
110 Multilateral Development International Organisa Institutions																						
113 Corporates 114 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 N.A. 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 -	
117 Secured by mortgages 118 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 -	
120 Covered bonds	th particularly high risk  ns and corporates with a ST credit assessment																					
	nts undertakings (CIU)																					
124 Securitisation Other exposures																						
126 Standardised Total		0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	0 -	
						Moratoria - Actua 31/12/2020										Public guarar 31/12	ntees - Actual 2/2020					
Row		Risk exposu	ure Stage 1	Stage 1 exposure, of		Stage 2 exposure, of Sta	Stage 3 ge 3 exposure,	3 Stock of provisions for	Stock of Stock provisions for provisions		-	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of S provisions for prov		ock of Coverage	e Ratio -
Num	(mIn EUR, %)	exposure values amounts	_		exposure w	which expired exp moratoria	osure which expi morator	oired Stage 1	Stage 2 Stage	3 Staye 3	Exposure va	lues Risk exposure amounts	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	guarantood	Stage 1 S exposure ex	tage 2 St	tage 3	je 3 sure
127 Central banks 128 Central governments																7111(2)111						
Public sector entities																						
131 Multilateral Developments 132 International Organisa 133 Institutions																						
134 Corporates 135 of which: SME		0	0 0	0	0	0	0	0	0	0 -		0	0 (	0 0	0	0	0	0	0	0	0 -	
136 137  N.A.  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 -	
138 Secured by mortgages 139 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 -	
141 Covered bonds	th particularly high risk																					
	ns and corporates with a ST credit assessment nts undertakings (CIU)																					
145 Securitisation 146 Other exposures																						
147 Standardised Total		0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0	0 -	
						Moratoria - Actua 31/12/2020											ntees - Actual 2/2020					
Pow			Iro Charact	Stage 1		Stage 2	Stage 3		Stock of Stock	LOVARAGE RATIO -	-	Diek	Ctor	Stage 1 exposure, of	Ctore C	Stage 2	Stone O	Stage 3 exposure, of	Stock of S	ock of Sta	ock of Coverage	e Ratio -
Num	(mln EUR, %)	Exposure values Risk exposure amounts		exposure, of which expired moratoria	exposure w	exposure, of Sta which expired exp moratoria	osure which expi	oired Stage 1	provisions for provision Stage 2 Stage exposure exposu	Stor Stage 3	Exposure va	lues amounts	exposure	exposure, of which guaranteed	exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for prov Stage 1 S exposure ex	tage 2 St posure ex	isions for age 3 expo	je 3 sure
148 Central banks 149 Central governments							THORATOI	- SAPOSUI C	Ελρυσι					amount		amount		amount				
	nts or local authorities																					
Multilateral Developments  153 Multilateral Developments International Organisa	oment Banks																					
154 Institutions Corporates		0	0 0	0	0	0	0	0	0	0 -		0	0 (	0	0	0	0	0	0	0	0 -	
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 -	
158 N.A. of which: SME 159 Secured by mortgages 160 of which: non-SME	es on immovable property	0	0 0	0	0	0	0	0		0 -		0	0 (	0	0	0	0	0	0	0	0 -	
	th particularly high risk	o o	0			0	0			J		U .			0	0		0			0	
Claims on institutions	ns and corporates with a ST credit assessment nts undertakings (CIU)																					
165 166 Equity Securitisation																						
167 Other exposures 168 Standardised Total		0	0 0	0	0	0	0	0		0 -		0	0 (	0	0	0	0	0	0	0	0 -	
								- 1	Ş  <u> </u>													
						Moratoria - Actua											ntees - Actual					
				Stage 1		31/12/2020 Stage 2	Stage 3		Stock of Stock					Stage 1		31/12 Stage 2	2/2020	Stage 3		ock of Sto	ock of Coverage	Ratio -
Row Num		Exposure values Risk exposu	_	exposure, of which expired	Stage 2 e exposure w	31/12/2020 Stage 2 exposure, of Stach Stach Stach	Stage 3 ge 3 exposure, osure which expi	e, of provisions for pired Stage 1	provisions for provision Stage 2 Stage	s for Stage 3	- Exposure va	lues Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/12 Stage 2	2/2020	exposure, of which	provisions for prov Stage 1 S	isions for provi tage 2 St	isions for Stage 3	e Ratio - le 3 sure
Row Num  169  Central banks	(mln EUR, %)	amounts	_	exposure, of	Stage 2 e exposure w	31/12/2020 Stage 2 exposure, of Sta	Stage 3 ge 3 exposure,	e, of provisions for pired Stage 1	provisions for provision	s for Stage 3	- Exposure va	lues Risk exposure amounts	Stage 1 exposure		Stage 2 exposure	31/12 Stage 2	2/2020	exposure, of which	provisions for prov Stage 1 S	isions for provi	isions for Stage 3	e Ratio - le 3 sure
170 Central governments 171 Regional governments 172	s nts or local authorities	amounts	_	exposure, of which expired	Stage 2 e exposure w	31/12/2020 Stage 2 exposure, of Stach Stach Stach	Stage 3 ge 3 exposure, osure which expi	e, of provisions for pired Stage 1	provisions for provision Stage 2 Stage	s for Stage 3	Exposure va	lues Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2	2/2020	exposure, of which guaranteed	provisions for prov Stage 1 S	isions for provi tage 2 St	isions for Stage 3	e Ratio - le 3 sure
170 Central governments 171 Regional governments 172 Public sector entities 173 Multilateral Developments	s nts or local authorities s oment Banks	amounts	_	exposure, of which expired	Stage 2 e exposure w	31/12/2020 Stage 2 exposure, of Stach Stach Stach	Stage 3 ge 3 exposure, osure which expi	e, of provisions for pired Stage 1	provisions for provision Stage 2 Stage	s for Stage 3	Exposure va	lues Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2	2/2020	exposure, of which guaranteed	provisions for prov Stage 1 S	isions for provi tage 2 St	isions for Stage 3	e Ratio - le 3 sure
170 171 172 173 174 175 Central governments Regional governments Public sector entities Multilateral Developments International Organisa Institutions	s nts or local authorities s oment Banks	amounts	_	exposure, of which expired	Stage 2 e exposure w	31/12/2020 Stage 2 exposure, of Stach Stach Stach	Stage 3 ge 3 exposure, osure which expi	e, of provisions for pired Stage 1	provisions for provision Stage 2 Stage	s for Stage 3	Exposure va	lues Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2	2/2020	exposure, of which guaranteed	provisions for prov Stage 1 S	isions for provi tage 2 St	isions for Stage 3	e Ratio - le 3 sure
Central governments Regional governments Public sector entities Multilateral Developments International Organisa Institutions Corporates of which: SME Retail	s nts or local authorities s oment Banks	amounts	_	exposure, of which expired	Stage 2 e exposure w	31/12/2020 Stage 2 exposure, of Stach Stach Stach	Stage 3 ge 3 exposure, osure which expi	e, of provisions for pired Stage 1	provisions for provision Stage 2 Stage	s for Stage 3	Exposure va	Risk exposure amounts  0 0 0	Stage 1 exposure  0 (0) 0 (0)	exposure, of which guaranteed	Stage 2 exposure  0 0 0	31/12 Stage 2	2/2020	exposure, of which guaranteed	provisions for prov Stage 1 S	isions for provi tage 2 St	isions for Stage 3	e Ratio - le 3 sure
Central governments Regional governments Public sector entities Multilateral Developments International Organisa Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages	s Ints or local authorities soment Banks isations es on immovable property	amounts	_	exposure, of which expired	Stage 2 e exposure w	31/12/2020 Stage 2 exposure, of Stach Stach Stach	Stage 3 ge 3 exposure, osure which expi	e, of provisions for pired Stage 1	provisions for provision Stage 2 Stage	s for Stage 3	Exposure va	Risk exposure amounts  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	exposure, of which guaranteed	Stage 2 exposure  0 0 0 0 0	31/12 Stage 2	2/2020	exposure, of which guaranteed	provisions for prov Stage 1 S	isions for provi tage 2 St	isions for Stage 3	e Ratio - le 3 sure
Central governments Regional governments Public sector entities Multilateral Developments International Organisa Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages of which: non-SME Items associated with	s Ints or local authorities soment Banks isations es on immovable property	amounts	_	exposure, of which expired	Stage 2 e exposure w	31/12/2020 Stage 2 exposure, of Stach Stach Stach	Stage 3 ge 3 exposure, osure which expi	e, of provisions for pired Stage 1	provisions for provision Stage 2 Stage	s for Stage 3	Exposure va	Risk exposure amounts  0 0 0 0 0 0	Stage 1 exposure  0 (0) 0 (0) 0 (0) 0 (0) 0 (0)	exposure, of which guaranteed	Stage 2 exposure  0 0 0 0 0 0	31/12 Stage 2	2/2020	exposure, of which guaranteed	provisions for prov Stage 1 S	isions for provi tage 2 St	isions for Stage 3	e Ratio - le 3 sure
Central governments Regional governments Public sector entities Multilateral Developments International Organisa Institutions Corporates Of which: SME Retail Of which: SME Retail Of which: SME Secured by mortgages Of which: non-SME Items associated with Covered bonds Claims on institutions	s Ints or local authorities soment Banks isations  es on immovable property  th particularly high risk  as and corporates with a ST credit assessment	amounts	_	exposure, of which expired	Stage 2 e exposure w	31/12/2020 Stage 2 exposure, of Stach Stach Stach	Stage 3 ge 3 exposure, osure which expi	e, of provisions for pired Stage 1	provisions for provision Stage 2 Stage	s for Stage 3	Exposure va	Risk exposure amounts  0 0 0 0 0 0	Stage 1 exposure  0 (0) 0 (0) 0 (0) 0 (0) 0 (0)	exposure, of which guaranteed	Stage 2 exposure  0 0 0 0 0	31/12 Stage 2	2/2020	exposure, of which guaranteed	provisions for prov Stage 1 S	isions for provi tage 2 St	isions for Stage 3	e Ratio - le 3 sure
Central governments Regional governments Public sector entities Multilateral Developments International Organisa Institutions Corporates Of which: SME Retail Of which: SME Retail Of which: SME Secured by mortgages Of which: non-SME Items associated with Covered bonds Claims on institutions Corporates Corporates Corporates Corporates Of which: SME Retail Covered bonds Claims on institutions	s Ints or local authorities soment Banks isations  es on immovable property  th particularly high risk	amounts	_	exposure, of which expired	Stage 2 e exposure w	31/12/2020 Stage 2 exposure, of Stach Stach Stach	Stage 3 ge 3 exposure, osure which expi	e, of provisions for pired Stage 1	provisions for provision Stage 2 Stage	s for Stage 3	Exposure va	Risk exposure amounts  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	exposure, of which guaranteed	Stage 2 exposure  0 0 0 0 0 0	31/12 Stage 2	2/2020	exposure, of which guaranteed	provisions for prov Stage 1 S	isions for provi tage 2 St	isions for Stage 3	e Ratio - le 3 sure
Central governments Regional governments Public sector entities Multilateral Developments Institutions Corporates Of which: SME Retail Of which: SME Secured by mortgages Of which: non-SME Items associated with Covered bonds Collective investments Equity	s ints or local authorities is soment Banks isations  es on immovable property  th particularly high risk  ins and corporates with a ST credit assessment ints undertakings (CIU)	amounts	_	exposure, of which expired	Stage 2 e exposure w	31/12/2020 Stage 2 exposure, of Stach Stach Stach	Stage 3 ge 3 exposure, osure which expi	e, of provisions for pired Stage 1	provisions for provision Stage 2 Stage	s for Stage 3	Exposure va	Risk exposure amounts  O O O O O O O O O O O O O O O O O O	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed	Stage 2 exposure  0 0 0 0 0 0	31/12 Stage 2	2/2020	exposure, of which guaranteed	provisions for prov Stage 1 S	isions for provi tage 2 St	isions for Stage 3	e Ratio - le 3 sure
Central governments Regional governments Public sector entities Multilateral Developments International Organisa Institutions Corporates of which: SME Retail of which: SME Secured by mortgages of which: non-SME Items associated with Covered bonds Calims on institutions Collective investments Equity Securitisation Other exposures	s ints or local authorities is soment Banks isations  es on immovable property  th particularly high risk  ins and corporates with a ST credit assessment ints undertakings (CIU)	amounts	_	exposure, of which expired	Stage 2 e exposure w	31/12/2020 Stage 2 exposure, of Stach Stach Stach	Stage 3 exposure, which expi moratori  0 0 0 0 0	e, of provisions for pired Stage 1	provisions for provision Stage 2 Stage	s for Stage 3	Exposure va	Risk exposure amounts  O O O O O O O O O O O O O O O O O O	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed	Stage 2 exposure  0 0 0 0 0 0 0	31/12 Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0	2/2020	exposure, of which guaranteed	provisions for prov Stage 1 S	isions for provi tage 2 St	isions for Stage 3	e Ratio - le 3 sure
Central governments Regional governments Public sector entities Multilateral Developments International Organisa Institutions Corporates of which: SME Retail of which: SME Secured by mortgages of which: non-SME Items associated with Covered bonds Calims on institutions Collective investments Equity Securitisation Other exposures	s ints or local authorities is soment Banks isations  es on immovable property  th particularly high risk  ins and corporates with a ST credit assessment ints undertakings (CIU)	amounts	_	exposure, of which expired moratoria  0 0 0 0 0 0	Stage 2 e exposure w	Stage 2 exposure, of which expired exposure of moratoria       O  O  O  Moratoria - Actual 31/12/2020	Stage 3 exposure, which expi moratori  0 0 0 0 0 0	e, of provisions for Stage 1 exposure  0 0 0 0 0 0	provisions for Stage 2 exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	S for Stage 3 exposure  O -  O -  O -  O -  O -	Exposure va	Risk exposure amounts  O O O O O O O O O O O O O O O O O O	Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount	Stage 2 exposure  0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount  0 0 0 0 Public guaran 31/12 Stage 2	Stage 3	exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O	provisions for Stage 1 S 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	O - O - O - O - O - O - O - O - O - O -	
Central governments Regional governments Public sector entities Multilateral Developments International Organisa Institutions Corporates of which: SME Retail of which: SME Secured by mortgages of which: non-SME Items associated with Covered bonds Calims on institutions Collective investments Equity Securitisation Other exposures	s ints or local authorities is soment Banks isations  es on immovable property  th particularly high risk  ins and corporates with a ST credit assessment ints undertakings (CIU)	Exposure values amounts  amounts  amounts  amounts  Risk exposure	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which expired moratoria  0  0  0  Stage 1 exposure, of	Stage 2 exposure w	Stage 2 exposure, of which expired exposure, of o o o o o o o o o o o o o o o o o o	Stage 3 exposure, which expi moratori  0  0  0  Stage 3 exposure, which expi moratori	s, of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 Stock of provisions for	provisions for Stage 2 exposure exposure  O O O O O O O O O O O O O O O O O O O	S for Stage 3 exposure  O -  O -  O -  O -  O -  Stage 3 exposure	Exposure va			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 O O O O O	Stage 2 exposure, of which guaranteed amount  0 0 0 0 Public guaran 31/12 Stage 2	Stage 3	exposure, of which guaranteed amount	provisions for Stage 1 S exposure expos	sisions for proving tage 2 St exposure	O - O - O - O - O - O - O - O - O - O -	
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Row Num  Row Num  Row Num  Roy N.A.  Row Num  Roy N.A.  Row Num  Row	st sor local authorities soment Banks isations  es on immovable property the particularly high risk is and corporates with a ST credit assessment ints undertakings (CIU)  (min EUR, %) soment Banks isations  es on immovable property the particularly high risk is and corporates with a ST credit assessment ints undertakings (CIU)  (min EUR, %) soment Banks isations  (min EUR, %) soment Banks isations  (min EUR, %) soment Banks is and corporates with a ST credit assessment ints undertakings (CIU)  (min EUR, %) soment Banks is sations	Exposure values  Risk exposure amounts	exposure  o o o o o o o o o o o o o o o o o o o	exposure, of which expired moratoria  0 0 0 0 0 0 Stage 1 exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure w	Stage 2 exposure, of which expired moratoria   Moratoria - Actual 31/12/2020  Stage 2 exposure, of which expired moratoria   Moratoria - Actual 31/12/2020  Stage 2 exposure, of which expired moratoria  Moratoria - Actual expension of which expired moratoria  Moratoria - Actual expension of which expired expension of the expen	Stage 3 exposure, which expired morator morato	a stock of provisions for Stage 1 exposure   3 Stock of provisions for Stage 1 exposure  3 Stock of provisions for Stage 1 exposure  0 O O O O O 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  Stock of provisions for Stage 2 exposure  Stage 2 Stage exposure  Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stage 2 Stage exposure  Stock of provisions for Stage 2 Stage	of s for 3 exposure  O - O - O - O - O - O - O - O - O - O	Exposure va	Risk exposure amounts  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	Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  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   O  O  O  Public guaranteed amount   Stage 2 exposure, of which guaranteed amount  O  Public guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 1  Stock of provisions for Stage 1  exposure  Stock of provisions for Stage 1  exposure  Stock of provisions for Stage 1  exposure  Stock of Sprovisions for Stage 1	ock of isions for age 2 st exposure stage 2 st posure st p	ock of isions for tage 3 posure  Coverage 3 exponents of the second of t	e Ratio - Je 3 sure
Central governments	state or local authorities soment Banks Isations  es on immovable property the particularly high risk ns and corporates with a ST credit assessment its undertakings (CIU)  (min EUR, %) soment Banks Isations  es on immovable property the particularly high risk ns and corporates with a ST credit assessment its undertakings (CIU)  (min EUR, %) soment Banks Isations  (min EUR, %) soment Banks Isations  es on immovable property the particularly high risk ns and corporates with a ST credit assessment its undertakings (CIU)  (min EUR, %) soment Banks Isations  (min EUR, %)	Exposure values  Risk exposure amounts	exposure  o o o o o o o o o o o o o o o o o o o	exposure, of which expired moratoria  0 0 0 0 0 0 Stage 1 exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure w	Stage 2 exposure, of which expired moratoria   Moratoria - Actual 31/12/2020  Stage 2 exposure, of which expired moratoria   Moratoria - Actual 31/12/2020  Stage 2 exposure, of which expired moratoria  Moratoria - Actual expension of which expired moratoria  Moratoria - Actual expension of which expired expension of the expen	Stage 3 exposure, which expired morator morato	a stock of provisions for Stage 1 exposure   Stock of provisions for Stage 1 exposure   Stock of provisions for Stage 1 exposure   Stock of provisions for Stage 1 exposure  Stage 1 exposure  Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stage 2 Stage exposure  Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stage 2 Stage exposure  Stock of provisions for Stage 2 Stage	of s for 3 exposure  O - O - O - O - O - O - O - O - O - O	Exposure va	Risk exposure amounts  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	Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  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   O  O  O  Public guaranteed amount   Stage 2 exposure, of which guaranteed amount  O  Public guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 1  Stock of provisions for Stage 1  exposure  Stock of provisions for Stage 1  exposure  Stock of provisions for Stage 1  exposure  Stock of Sprovisions for Stage 1	ock of isions for age 2 st exposure stage 2 st posure st p	ock of isions for tage 3 posure  Coverage 3 exponents of the second of t	e Ratio - Je 3 sure
Central governments	state or local authorities soment Banks Issations  es on immovable property the particularly high risk as and corporates with a ST credit assessment ants undertakings (CIU)  (min EUR, %) s this or local authorities soment Banks Issations  es on immovable property the particularly high risk as and corporates with a ST credit assessment ants undertakings (CIU)  (min EUR, %) s this or local authorities soment Banks as and corporates with a ST credit assessment ants undertakings (CIU)  (min EUR, %) s this or local authorities soment Banks issations  es on immovable property the particularly high risk set or local authorities soment Banks issations  es on immovable property the particularly high risk as and corporates with a SI credit assessment ants undertakings (CIU)	Exposure values  Risk exposure amounts	exposure  o o o o o o o o o o o o o o o o o o o	exposure, of which expired moratoria  0 0 0 0 0 0 Stage 1 exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure w	Stage 2 exposure, of which expired moratoria   Moratoria - Actual 31/12/2020  Stage 2 exposure, of which expired moratoria   Moratoria - Actual 31/12/2020  Stage 2 exposure, of which expired moratoria  Moratoria - Actual expension of which expired moratoria  Moratoria - Actual expension of which expired expension of the expen	Stage 3 exposure, which expired morator morato	a stock of provisions for Stage 1 exposure   Stock of provisions for Stage 1 exposure   Stock of provisions for Stage 1 exposure   Stock of provisions for Stage 1 exposure  Stage 1 exposure  Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stage 2 Stage exposure  Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stage 2 Stage exposure  Stock of provisions for Stage 2 Stage	of s for 3 exposure  O - O - O - O - O - O - O - O - O - O	Exposure va	Risk exposure amounts  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	Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  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   O  O  O  Public guaranteed amount   Stage 2 exposure, of which guaranteed amount  O  Public guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 1  Stock of provisions for Stage 1  exposure  Stock of provisions for Stage 1  exposure  Stock of provisions for Stage 1  exposure  Stock of Sprovisions for Stage 1	ock of isions for age 2 st exposure stage 2 st posure st p	ock of isions for tage 3 posure  Coverage 3 exponents of the second of t	e Ratio - Je 3 sure

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

BANKING AUTHORITY		25	26	27	28	29				Е	Bankinter, S.	A. 35	36	D-19 S		39	40	41	42	43	44	
	(mln EUR,  Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		toria - Baseline Sce 31/12/2022 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	31/12/2023  Stock of provisions for Stage 1 exposure	Stock of	Stage 3	Covera Sta exp
Bankinter, S.A.	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	2.	37 (7	7	4	1 ( 9 2	2 4	3 74.07% 4 102.99% 0 4.98%	232	7 (2	9 5	10	0	5	93.24%	231	9		1 11	0 3	5	
	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	5-	46 10	6 8	3 1	1 3	3	7 85.14%	545	5 10	6 9	14	7	8	87.26%	545	15	5 10	) 14	7	8	
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	31/12/2021  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	Mora Stage 3 exposure	toria - Baseline Sce 31/12/2022 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	31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cove
	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  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		29	7		0 (		39.66%		9	0 0 0 0 0	0	0	0	7.29%	30	0			0	0	
	Collective investments undertakings (CIU)  Equity Securitisation Other exposures Standardised Total		74	7	1 (	0	1 (	21.23%	75	5 (	6 1 Mora	0 toria - Baseline Sce	nario 1	0	22.86%	75	6	5 1	1	1	0	
	(mln EUR,  Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021  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	31/12/2022  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	31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Cove
PORTUGAL	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	1.	37 ( 07 !	0 4	4 2 8	1 (	0 3	3 74.07% 3 199.62%	137	7 (	5 3	1 10	0	3	80.39%	137	C 5	5 4	1 10	0	3	
	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		3 (	0 (		0 (		0.00%		3 (	0 0	0	0	0	0.00%	3	C		0	0	0	
	Standardised Total	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021  Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Mora  Stage 3 exposure	toria - Baseline Sce 31/12/2022 Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3	111.77%  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	Cove
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	%)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	
N.A.	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		0 (	0 (		0 0		) - ) - ) -				0	0	0	-	0	C		0 0	0	0	-
	Collective investments undertakings (CIU)  Equity  Securitisation  Other exposures  Standardised Total		0 (	0 (		0 (		) -		0)	O O Mora	0 toria - Baseline Sce	o enario	0	-	0	C		0	0	0	-
	(mln EUR,  Central banks Central governments	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	31/12/2021  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	31/12/2022  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	31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Cove : e
	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	C		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)		0 (	0 (		0 (		) -		0 (0	0 0	0	0	0	-	0	C		0	0	0	_
	Equity Securitisation Other exposures Standardised Total		0 (	0 (		0 (		) -		0)	0 0	0	0	0	-	0	C		0	0	0	-

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

		25	26	27	28	29	30	31	32	Ba	ankinter, S.,		36	37	38	39	40	41	42	43	44	45
					31/12/2021						Morat	toria - Baseline Sc 31/12/2022	enario						31/12/2023			
Row		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	Stock of	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	Coverage Ratio - Stage 3 exposure
Num 106	(mln EUR, %)	exposure )	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
107 108	Central governments Regional governments or local authorities																					
109 110 111	Public sector entities  Multilateral Development Banks International Organisations																					
112 113	Institutions Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	) (		0	0	0	-
114 115 116 N.A.	of which: SME  Retail  of which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0			0	0	0	) -
117 118	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	) -
119 120	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
121 122 123	Collective investments undertakings (CIU)  Equity																					
124 125	Securitisation Other exposures Standardised Total	0	0		0	0	0		0	0	0	0	0	0		0			0	0	0	
126	Standardised Lotal	U U	0		0	0	U <sub>I</sub>		0	U <sub>I</sub>	Morat	toria - Baseline Sc	enario	0	-	0		7	0	0	0	<u>-</u>
					31/12/2021							31/12/2022							31/12/2023		0	
Row Num		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	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
127	Central banks				exposure	exposure	exposure	exposure		·		exposure	exposure	Stage 3 exposure	exposure		· ·	· ·	exposure	exposure	exposure	exposure
128 129	Central governments Regional governments or local authorities Public sector entities																					
131 132	Multilateral Development Banks International Organisations																					
133 134	Institutions Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	(	) (	0	0	0	-
135 136 137 N.A.	of which: SME  Retail  of which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	) (	) (	0	0	0	) -
138 139	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	) -
141 142	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
143 144	Collective investments undertakings (CIU) Equity																					
145 146 147	Securitisation Other exposures Standardised Total		0	)	0	0	0	-	0	0	0		0	0	-	0			0	0	0	
	Standardiscu i Otal	· · · · · · · · · · · · · · · · · · ·	U	· · · · · · · · · · · · · · · · · · ·		U]	U		U <sub>I</sub>	υ <u> </u>	Morat	toria - Baseline Sc	enario	U		· · · · · · · · · · · · · · · · · · ·			. 0	υ <u> </u>	U	1
					31/12/2021	Ctarl	Ctarl					31/12/2022		Charles					31/12/2023	Ctarl	Charles	
Row Num		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	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	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
148	Central banks	)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure			,	exposure	exposure	exposure	exposure
149 150 151	Central governments Regional governments or local authorities Public sector entities																					
152 153	Multilateral Development Banks International Organisations																					
154 155	Institutions Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	(	) (	0	0	0	-
156 157 158 N.A.	of which: SME  Retail  of which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	(		0	0	0	-
159 160	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	-
161 162	Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment																					
164 165	Collective investments undertakings (CIU)  Equity																					
166	Securitisation Other exposures	0	0		0	0	0		0	0	0	0	0	0		0			0	0	0	
166 167 168		0	0	0	0	0	0	-	0	0	0 Morat	0 toria - Baseline Sc	o enario	0	-	0	C		0	0	0	-
166 167 168	Other exposures	0	0	0	31/12/2021	0	0	-	0	0	0 Morat	toria - Baseline So 31/12/2022		0	-	0			31/12/2023	0	0	-
166 167 168 Row Num	Other exposures	Stage 1 exposure	Stage 2 exposure		Stock of provisions for	Stock of provisions for Stage 2	provisions for	stage s	Stage 1 exposure	0 Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure		Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3
166 167 168 Row Num	Other exposures Standardised Total  (mln EUR, %)	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2022 Stock of	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	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
166 167 168 Row Num	Other exposures Standardised Total  (min EUR, %)  Central banks Central governments Regional governments or local authorities	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174	Other exposures Standardised Total  (mln EUR, %) Central banks Central governments	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176	Other exposures Standardised Total  (mln EUR, %)  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179	Other exposures Standardised Total  (mln EUR, %)  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	- Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181	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 Secured by mortgages on immovable property of which: non-SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	- Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183	Other exposures Standardised Total  (mln 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 Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186	Other exposures Standardised Total  (mln 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 Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 188 179 180 181 182 183 184 185 186 187 188	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 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			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure  0 0 0 0 0	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Other exposures Standardised Total  (mln 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 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			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  O  O  O  O  O  O  O	Stage 2 exposure  0 0 0 0 0 0 0	Stage 3 exposure  0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0 0	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	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 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			Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure  0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure  0 0 0 0 0 0 0	Stage 3 exposure  0 0 Morat	31/12/2022  Stock of provisions for Stage 1 exposure  0 0 0 toria - Baseline Scottaria - Stage 1 exposure	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0	-	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1 exposure  0 0 0 31/12/2023	provisions for Stage 2 exposure	provisions for Stage 3 exposure  0 0 0 0	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num	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 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 0 0 0 0 Stage 1	exposure  0 0 0 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 1 exposure  0 0 0 31/12/2021 Stock of provisions for	provisions for Stage 2 exposure  0 0 0 Stock of provisions for	provisions for Stage 3 exposure  0 0 0 Stock of provisions for	exposure	0	exposure  0 0 0 0	Stage 3 exposure  0 0 Morat	31/12/2022  Stock of provisions for Stage 1 exposure  0 0 0 toria - Baseline Scr 31/12/2022  Stock of provisions for	Stock of provisions for Stage 2 exposure  0 0 0 0 cenario	provisions for Stage 3 exposure  0  0  Stock of provisions for	- Coverage Ratio - Stage 3	0 0 0	exposure  Compared to the state of the state	exposure  O  O  O  Stage 3	Stock of provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for	provisions for Stage 2 exposure  0 0 0 Stock of provisions for	provisions for Stage 3 exposure  0 0 0 Stock of provisions for	exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num  190	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 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	exposure  0 0 0	exposure	Stock of provisions for Stage 1 exposure  O  O  O  31/12/2021  Stock of	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of	exposure	0	Stage 2 exposure  O  Stage 2 exposure	Stage 3 exposure  0 0 Morat	31/12/2022  Stock of provisions for Stage 1 exposure  0 0 0 toria - Baseline Scottaria - Stage 1 exposure	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0	-		exposure	exposure	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2023 Stock of	provisions for Stage 2 exposure  0 0 0 Stock of	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 192	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 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 0 0 0 0 0 Stage 1	exposure  0 0 0 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 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure	0	exposure  0 0 0 0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 1 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 2 exposure  0 0 0 cenario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	- Coverage Ratio - Stage 3	0 0 0	exposure  Compared to the state of the state	exposure  O  O  O  Stage 3	Stock of provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
Row Num  169 170 171 172 173 174 175 176 177 188 179 N.A.  180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195	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 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	exposure  0 0 0 0 0 0 Stage 1	exposure  0 0 0 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 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure	0	exposure  0 0 0 0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 1 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 2 exposure  0 0 0 cenario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	- Coverage Ratio - Stage 3	0 0 0	exposure  Compared to the state of the state	exposure  O  O  O  Stage 3	Stock of provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197	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 Secured by mortgages on immovable property of which: nor.SMF 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 Regional governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	exposure  0 0 0 0 0 0 Stage 1	exposure  0 0 0 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 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure	0	exposure  0 0 0 0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 1 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 2 exposure  0 0 0 cenario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	- Coverage Ratio - Stage 3	0 0 0	exposure  Compared to the state of the state	exposure  O  O  O  Stage 3	Stock of provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197 198 199	Other exposures Standardised Total  (min FUR, %)  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: nor 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 or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	exposure  0 0 0 0 0 0 Stage 1	exposure  0 0 0 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 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure	0	exposure  0 0 0 0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 1 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 2 exposure  0 0 0 cenario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	- Coverage Ratio - Stage 3	0 0 0	exposure  Compared to the state of the state	exposure  O  O  O  Stage 3	Stock of provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 N.A. 180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197 198 199 200 N.A.	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 non-SMF 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 Lotal  (min EUR, % Central banks Contral 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 Retail of which: SME Secured by mortgages on immovable property of which: mon-SME	exposure  0 0 0 0 0 0 Stage 1	exposure  0 0 0 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 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure	0	exposure  0 0 0 0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 1 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 2 exposure  0 0 0 cenario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	- Coverage Ratio - Stage 3	0 0 0	exposure  Compared to the state of the state	exposure  O  O  O  Stage 3	Stock of provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197 198 199	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: SWE Retail of which: SWE 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 Socuritisation Other exposures Standardised Total  (min FUR, % Central banks Contral governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SWE Retail of which: SWE Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Secured by mortgages on immovable property of which: non-SME	exposure  0 0 0 0 0 0 Stage 1	exposure  0 0 0 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 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure	0	exposure  0 0 0 0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 1 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 2 exposure  0 0 0 cenario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	- Coverage Ratio - Stage 3	0 0 0	exposure  Compared to the state of the state	exposure  O  O  O  Stage 3	Stock of provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197 198 199	Other exposures Standardised Fotal  Central banks Central governments Regional governments or local authorities Public sector entities Mutiliateral Development Banks International Organisations Institutions Corporates of which: SWE Retail of which: SWE Secured by mortgages on immovable property of which: non-SWE Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CLU) Equity Scourtisation Other exposures Standardised Total  (min EUR, %  Central banks Central governments Regional governments Regional governments Regional governments International Organisations Institutions Corporates of which: SWE Retail of which: SWE Retail of which: SWE Retail of which: SWE Secured by mortgages on immovable property of which: SWE Retail of which: SWE Secured by mortgages on immovable property of which: SWE Secured by mortgages on immovable property of which: SWE Secured by mortgages on immovable property of which: SWE Secured by mortgages on immovable property of which: som SWE Secured by mortgages on immovable property of which: som SWE Secured by mortgages on immovable property	exposure  0 0 0 0 0 0 Stage 1	exposure  0 0 0 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 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure	0	exposure  0 0 0 0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 1 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 2 exposure  0 0 0 cenario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	- Coverage Ratio - Stage 3	0 0 0	exposure  Compared to the state of the state	exposure  O  O  O  Stage 3	Stock of provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197 198 199	Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SMI 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 Standardisod Total  (min FUR, %)  Central povernments Regional governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates of which: SMI Retail of which: SMI Retail of which: SMI Secured by mortgages on immovable property of which son-SMI Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Liquity Securitisation Other exposures	exposure  0 0 0 0 0 0 Stage 1	exposure  0 0 0 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 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure	0	exposure  0 0 0 0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 1 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 2 exposure  0 0 0 cenario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	- Coverage Ratio - Stage 3	0 0 0	exposure  Compared to the state of the state	exposure  O  O  O  Stage 3	Stock of provisions for Stage 1 exposure  0 0 31/12/2023 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
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180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197 198 199	Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SMI 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 Standardisod Total  (min FUR, %)  Central povernments Regional governments or local authorities Public sector entities Mutilateral Development Banks International Organisations Institutions Corporates of which: SMI Retail of which: SMI Retail of which: SMI Secured by mortgages on immovable property of which son-SMI Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Liquity Securitisation Other exposures	exposure  0 0 0 0 0 0 Stage 1	exposure  0 0 0 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 1 exposure  0 0 0 0 1 0 31/12/2021  Stock of provisions for Stage 1 exposure  0 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0	Stage 2 exposure  O O O Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	Stage 3 exposure  0  0  Stock of provisions for Stage 3 exposure  0  0  0  0  0  0  0	exposure	0	exposure  0 0 0 0	Stage 3 exposure  0 0 0 Morat  0 Morat	Stock of provisions for Stage 1 exposure  Outoria - Baseline Sc 31/12/2022  Stock of provisions for Stage 1 exposure  Outoria - Baseline Sc 31/12/2022	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	stage 3 exposure   O  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Coverage Ratio - Stage 3 exposure	0 0 0	exposure  Compared to the state of the state	exposure  O  O  O  Stage 3	Stock of provisions for Stage 1 exposure  O  O  31/12/2023  Stock of provisions for Stage 1 exposure  O  O  31/12/2023	Stage 2 exposure  0  0  Stock of provisions for Stage 2 exposure  0  0  0  0  0  0  0  0  0  0  0  0	provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	exposure
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9	of which: SME  Retail	2 308 1	854 3	2 10	1	2	1 8 67%	6 2 207 1	844	3	21 17	7	0	3 14 64%	2 283	1.826	5 4	34	27	4 1	7	21.7470
Bankinter, S.A.	of which: SME	2,300	1 0	2 10		2	0 4 200	2,297	1 0	0	21 17	4	0	0 0 440/	2,203	1,020	0 0	0	0	0 0	7	14 440/
13	Secured by mortgages on immovable property  of which: non-SME	1	1 0	0 0	U	0	4.307	0 1	1 0	U	0		U	0 9.0470	1	1		U U	U U	0	U	10.44%
15	Items associated with particularly high risk  Covered bonds																					
16	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
18 19	Equity Securitisation																					
20 21	Other exposures Standardised Total	3,376 2,	692 10	6 22	10	4 0	3 14.89%	6 3,359 2,	677 2,567	2,567	2,566 2,566	7	0	7 0.27%	3,337	2,653	11 8	60	48	0 1	14	23.13%
										Public guaran	tees - Baseline Scenari	io										
				31/12/2						3	31/12/2022							31/12/2023				
Row		Stage 1 Stage 1 exposure, o which	Stage 2 expos	age 2 sure, of Stage 3	Stage 3 exposure, of pr	Stock of Stock of provisions for	Stock of Coverage Ratio	Stage 1 exposure, o	f Stage 2	Stage 2 exposure, of Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of Stock of provisions for	or Coverage Ratio -	Stage 1 exposi	ge 1 ure, of Stage 2	Stage 2 exposure, of	Stage exposure	e, of	Stock of provisions for	Stock of provisions for	overage Ratio -
Num	(mln EUR, %	expusure quarantooc	exposure guara	sure, of Stage 3 hich exposure	which guaranteed	rovisions for provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure	Stage 1 exposure, o which guaranteed	Stage 2 exposure	exposure, of Stage 3 which exposure	which guaranteed	Stage 1	orovisions for provisions f Stage 2 Stage 3 exposure exposure	Stage 3 exposure	Stage 1 exposure whi	ch Stage 2 exposure	guaranteca	tage 3 which guarant	eed Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
22	Central banks	amount	am	nount	amount			amount		amount	amount	374233	31,733.00		amo	unt	amount	amoui	nt	33,733,73		
23 24	Central governments Regional governments or local authorities																					
25 26	Public sector entities  Multilateral Development Banks																					
27 28	International Organisations Institutions																					
29 30	Corporates of which: SME	1,037	813 7	5 11	9	1 0	2 18.90%	6 1,032	809 6	4	17 14	2	0	3 19.62%	1,024	803	6 4	25	20	2 0	6	23.80%
31 32 SPAIN	Retail of which: SME	2,196 1,	755 2	1 10	1	2 0	1 7.52%	6 2,186 1,	755 2	1	20 16	4	0	3 13.86%	2,173	1,739	2 1	33	26	4 0	7	21.47%
33 24	Secured by mortgages on immovable property	1	1 0	0 0	0	0 0	0 4.30%	6 1	1 0	0	0 0	0	0	0 9.64%	1	1	0 0	0	0	0 0	0	16.44%
35	of which: non-SME  Items associated with particularly high risk																					
37	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
38 39	Collective investments undertakings (CIU) Equity																					
40 41	Securitisation Other exposures																					
42	Standardised Total	3,234 2,	569 9	5 21	10	3 (	3 13.58%	6 3,219 2,	565 2,565	2,565	2,565 2,565	7	0	6 0.24%	3,199	2,543	7 5	57	46	0 0	13	22.46%
										Public guaran	tees - Baseline Scenari	io										
		Stage 1	Sta	31/12/2 age 2				Stage 1			31/12/2022 Stage 3	1			Stac	ie 1	Stage 2	31/12/2023 Stage	3	1		
Row		Stage 1 exposure, o	Sta of Stage 2 expos . exposure	sure, of Stage 3	Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for Stage 3 exposure	Stage 1 - Stage 1 exposure, o - which	f Stage 2	Stage 2 exposure, of Stage 3 which	Stage 3 exposure, of which	Stock of provisions for	Stock of Stock of provisions for	Coverage Ratio -	Stage 1 exposi	ge 1 ure, of Stage 2 ch exposure	Stage 2 exposure, of which	Stage tage 3 which	e, of provisions for	Stock of provisions for	Stock of provisions for	overage Ratio - Stage 3
Num	(mln EUR, %	quarantooc	d guara	anteed exposure	guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	exposure guaranteed		guaranteed exposure	guaranteed	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	Stage 3 exposure	guarai	exposure unt	guaranteed ex	posure guarant amou		Stage 2 exposure	Stage 3 exposure	exposure
43	Central banks Central governments																					
45 46	Regional governments or local authorities  Public sector entities																					
47 48	Multilateral Development Banks International Organisations																					
49	Institutions Corporates	30	24 0	0 1	0	0 (	0 46.159	6 30	23 0	0	1 1	0	0	0 45.49%	29	23	1 0	1	1	0 0	1	44.56%
51 52	of which: SME  Retail	112	99 1	1 0	0	0 (	0 36.269	6 111	89 2	2	1 1	0	0	0 36.11%	109	87	3 3	1	1	0 0	0	36.04%
PORTUGAL PORTUGAL	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 -	
55	of which: non-SME  Items associated with particularly high risk		0	0	0					0	0		0		0	0		0	0			
57	Covered bonds																					
59	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
61	Equity Securitisation																					
62 63	Other exposures Standardised Total	142	123 1	1 1	0	0 0	0 42.169	6 141	112 2	2	2 1	0	0	1 41.39%	138	110	4 3	2	2	0 1	1	40.48%
										Public guaran	tees - Baseline Scenari	io										
				31/12/2						3	31/12/2022					10 1	Ctage 2	31/12/2023 Stage	3			
Row		Stage 1  Stage 1  exposure, o which	of expos	age 2 sure, of hich Stage 3	Stage 3 exposure, of pr	Stock of Stock of provisions for	Stock of provisions for Coverage Ratio	Stage 1  Stage 1  exposure, o which	f Stage 2	Stage 2 exposure, of Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of Stock of provisions for	or Coverage Ratio -		ge 1 ure, of Stage 2	Stage 2 exposure, of Stage	Stage tage 3 exposure which	e, of provisions for	provisions for	Stock of provisions for	overage Ratio -
Num	(mln EUR, %	expusure	d guara	hich Stage 3 exposure	exposure, of pr which guaranteed amount	rovisions for provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure	Stage 1 which guaranteec	exposure	which stage 3 exposure amount	which guaranteed amount	Stage 1	Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure exposure guarai	ch Stage 2 exposure	exposure, of which guaranteed amount	posure guarant	eed Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
64	Central banks Central governments	amount	am		AHROUHI			amount		TH CAST	arnouni				amo		andon	amoui				
66	Regional governments or local authorities  Public sector entities																					
68	Multilateral Development Banks																					
70	International Organisations Institutions Corporates		0	0		0		0	0	0	0		0	0 -	0	0	0	0	0	0		
72	Corporates  of which: SME	O O	0	0	U			0	0	0	0		0	0 -	0	0		0	0	0	0 -	
73 74 N.A.	Retail  of which: SME  Secured by markages an immovable property	U	0 0	0	U	U C	0	U	0	U	0	U	U	0	U	U C	0	U	0	0	0 -	
75 76	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 -	
77 78	Items associated with particularly high risk Covered bonds																					
79 80	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 -	
			'					·		Public guaran	tees - Baseline Scenari	io		•	,		,				•	
				31/12/2						3	11/12/2022							31/12/2023				
Row		Stage 1 exposure, o		age 2 sure, of Stage 3	Stage 3 exposure, of	Stock of Stock of	Stock of Coverage Ratio	Stage 1 exposure, o	f Stage 3	Stage 2	Stage 3		Stock of Stock of provisions for	Coverage Ratio -	Stage 1 exposu	je 1 ire, of Stage 3	Stage 2 exposure, of	Stage stage 3	3 Stock of provisions for		Stock of Co	overage Ratio -
Num	(mln EUR, %	Stage 1 exposure, o exposure guaranteed	Stage 2 who says a suppose the stage 2 who says a suppose the suppose the stage 2 which is a suppose the suppose t	sure, of Stage 3 hich exposure	exposure, of pr which guaranteed amount	rovisions for provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure  Coverage Ratio Stage 3 exposure	Stage 1 exposure, o exposure guaranteed	Stage 2 exposure	exposure, of Stage 3 which exposure	exposure, of which guaranteed amount	provisions for provisions for provisions for provided the provided the provisions for provisions	orovisions for provisions f Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposuexposure guarai	ch Stage 2 exposure	guaranteca	Stage tage 3 exposure posure guarant amoui	provisions for Stage 1 eed exposure	Stage 2	Stage 3 exposure	Stage 3 exposure
85	Central banks	amount	am	nount	amount	exposure exposure		amount		amount	amount	CXPOSULE	exposure exposure		amo	unt	amount	amoui	nt exposure	exposure	- chposure	
86 87	Central governments Regional governments or local authorities																					
88	Public sector entities  Multilateral Development Banks																					
90 91	International Organisations Institutions																					
92 93	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 -	
94 95 N.A.	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 -	
96 97	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 -	
98	Items associated with particularly high risk Covered bonds																					
100	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
102	Equity																					
104	Securitisation Other exposures Standardised Total		0	0					0					0		0						
105	Standardised Total	U	<u> </u>	υ <u> </u>	U	U] (	∪ <b> </b> -	<u> </u>	<u> </u>	U	0	U]	υĮ	<b>∪</b>  -	U	V	<u> </u>	U	<b>∪</b>	0	U -	

	46 47	48 49 5	50 51	52 53	54 55	56 57		60 61  Public guarantees - Baseline Scenaric		64 65	66	67 68	69 70	71 72	73 74	75
Row Num	Stage 1 Stage 1 exposure, of Stage 1 exposure guaranteed amount	Stage 2 exposure, of Stage 2 osure which exposure guaranteed	31/12/2021  Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Stage 1 - Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 exposure, of which guaranteed amount	31/12/2022  Stage 3  Stage 3  exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Stage 1 expo exposure guar	age 1 Sure, of Stage 2 nich exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount  Stage 3 provisions fo Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure
Central banks 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	0	2 0 0 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 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 -
Row	Stage 1 Stage 1 exposure, of Stage 1 oxposure	Stage 2 exposure, of Stage 2 osure guaranteed	31/12/2021 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	Stage 1 - Stage 1 exposure, of which guaranteed	Stage 2  Stage 2 exposure, of which guaranteed	Public guarantees - Baseline Scenario 31/12/2022  Stage 3 exposure, of which guaranteed	Stock of Stock of provisions for	provisions for Coverage Rat	Stage 1 expo exposure	age 1 sure, of hich anteed exposure	Stage 2 exposure, of which guaranteed  31/ Stage 3 exposure	12/2023  Stage 3  exposure, of provisions fo Stage 1  guaranteed	Stock of Stock of provisions for Stage 2 Stage 3	Coverage Ratio - Stage 3
127 128 129 130  Central banks Central governments Regional governments or local authorities Public sector entities  (mln EUR, 9) Regional governments		guaranteed amount	guaranteed amount	exposure exposure	exposure exposure	guaranteed amount	guaranteed amount	guaranteeu	Stage 1 Stage 2 exposure	exposure exposure		anteed exposure	guaranteed amount	guaranteed exposure	Stage 2 Stage 3 exposure	exposure
Multilateral Development Banks International Organisations 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 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 -
145 Securitisation 146 Other exposures 147 Standardised Total	0 0	0 0	0 0	0 0	0 -	0	0	0 0 0 0 Public guarantees - Baseline Scenario	0	0 0 -	0	0	0	0 0	0 0	0 -
Row Num  (mln EUR, %	Stage 1  Stage 1  exposure, of Stage 1  exposure guaranteed amount	Stage 2 exposure, of Stage 2 osure guaranteed amount	31/12/2021  Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 exposure, of which guaranteed amount	31/12/2022  Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure	provisions for Stage 3	Stage 1 expo exposure guar	age 1 sure, of nich anteed ount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount  Stage 3 provisions fo Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure
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 -
156 157 158 159 160 161  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	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	0		0 0	0 0	0 -
Row Num	exposure expo	Stage 2 exposure, of Stage 2 osure guaranteed amount	31/12/2021  Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stage 3	Stage 1 exposure, of which guaranteed	Stage 2  Stage 2 exposure, of which guaranteed		Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3	Stage 1 expo exposure guar	age 1 Sure, of Stage 2 nich exposure	Stage 2 exposure, of which guaranteed amount	12/2023  Stage 3  exposure, of which guaranteed amount  Stock of provisions fo Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	amount	amount	amount			amount	amount	amount			an	IOLINT	amount	amount		
176 177 178 179 180 181 182 Corporates 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 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	0		0 0	0 0	0 -
Row	Stage 1 Stage 1 exposure, of Stage 1 which	Stage 2 exposure, of Stage 2 which	31/12/2021 Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for Stage 3 exposure	Stage 1 Stage 1 exposure, of which	Stage 2 exposure, of which	Public guarantees - Baseline Scenario 31/12/2022  Stage 3 exposure, of which guaranteed	Stock of Stock of provisions for	Stock of provisions for Stage 3	Stage 1 expo	age 1 sure, of Stage 2 hich exposure	Stage 2 exposure, of which exposure	12/2023  Stage 3  exposure, of provisions fo which	Stock of Stock of provisions for	Coverage Ratio -
Num  190 191 Central banks 191 Central governments Regional governments or local authorities 193 194 Multilateral Development Banks	exposure quarantood expo	osure guaranteed amount expo	JSure	Stage 1 Stage 2 exposure	Stage 3 exposure	exposure guaranteed amount	exposure guaranteed amount		Stage 1 Stage 2 exposure exposure	exposure	guar	exposure	guaranteed exposure amount	guaranteed	Stage 2 Stage 3 exposure	exposure
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 0 0	0	0 0 - 0 0 -	0	0 0		0 0	0 0	0 - 0 -
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																
209 210 Other exposures Standardised Total	0 0	0 0	31/12/2021	0 0	0 -	0 (	0	0 0 0 0  Public guarantees - Baseline Scenario 31/12/2022	0	0 0 -	0	0	31/	0 0	0 0	0 -
Row Num  (mln EUR, %)  211 212  Central banks Central governments	Stage 1 exposure, of Stage 1 exposure guaranteed amount	Stage 2 exposure, of Stage 2 osure guaranteed amount	Stage 3 ge 3 exposure, of osure guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Stage 1 - Stage 1 exposure, of which guaranteed amount	Stage 2  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of exposure exposure guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3	Stage 1 expo exposure guar	age 1 sure, of nich anteed ount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount  Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure	Coverage Ratio - Stage 3 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	0 0-	0	0	0	0 0	0 0	0 -
221 N.A.  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 0 0	0	0 0 -	0	0	0 0	0 0	0 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	0	0	0 0	0 0	0 -

EBA EUROPEA

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

BANKING		76	77	78	79	80	81	82			85	Bankinter, S	87		D-193		91	92	93	94	95	96
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021  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	31/12/2022  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	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 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4 5	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
6 7 8 9 10	International Organisations Institutions Corporates of which: SME Retail	137	17 4		4 2	0		4 114.45% 5 121.85%	137	C	)	5 1	2 (	0 5	128.57%	137	7 (		1 2 16	0	5	127.95% 93.03%
11 Bankinter, S.A 12 13 14 15	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	32	7	(	0 1	1	(	0 7.47%	32	6	5) (	)	1	1 C	7.26%	33	3 6		) 1	1	0	7.06%
16 17 18 19 20	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
21	Standardised Total	545	1/		31/12/2021	8		9 116.30%	545	16	Mora	atoria - Adverse So 31/12/2022		9 11	116.72%	545	5 15	10	31/12/2023	9	11	105.37%
Row Num	(mln EUR, %	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
23 24 25 26	Central governments  Regional governments or local authorities  Public sector entities  Multilateral Development Banks																					
27 28 29 30 31	International Organisations Institutions Corporates of which: SME Retail		0 0	(	0 0	0	(	0 - 42.49%	0	C			0 (	0 C	45.20%	(	0 0		0 0	0	0	42.59%
32 SPAIN 33 34 35	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	29	7	(	0 0	1	(	0 7.49%	29	6	) (	)	0	1 C	7.29%	30	0 6		0	1	0	7.11%
37 38 39 40	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
41 42	Other exposures Standardised Total	74	7	1	1 1	1	(	0 23.88%	75	6	Mora	atoria - Adverse So		1 C	25.40%	75	5 6		1 1	1	0	25.57%
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	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	31/12/2022  Stock of provisions for Stage 1 exposure		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 exposure	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
43 44 45 46 47	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
48 49 50 51	International Organisations Institutions Corporates of which: SME Retail	137	0 2		2 12	0		4 114.45% 4 246.27%	137	() ()		4	2	0 5	128.57%	137	7 (		1 2	0	5	127.95%
53 54 55 56 57	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	3	3 0	(	0 1	0	(	0 0.00%	3	С			1 (	0 0	0.00%	3	3 (		) 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 Other exposures																					
63	Standardised Total	450	50 5	Ę	31/12/2021	6		8 160.58%	449	E	Mora	atoria - Adverse So 31/12/2022		7 10	154.51%	448	8 5		31/12/2023	7	10	133.89%
Row Num	(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	Stock of provisions for Stage 2 exposure	provisions for Stage 3	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
64 65 66 67 68	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
70 71 72 73	International Organisations Institutions Corporates of which: SME Retail		0 0	(	0 0	0	(	0 -	0	С			0 (	0 C	-	(	0 0		0 0	0	0	-
74 75 76 77 78	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	С			0	O C	-	(	0 (		0	0	0	-
79 80 81 82 83	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
84	Standardised Total		0		31/12/2021	0		0 -	0		Mora	atoria - Adverse So 31/12/2022		0	-		0		31/12/2023	0	0	-
Row Num	(mln EUR, %	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 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	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	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
86 87 88 89 90	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
91 92 93 94 95 N.A.	Institutions Corporates of which: SME Retail of which: SME		0 0	(	0 0	0	(	0 -	0	C			0 (	0 0	) -	(	0 0		0 0	0	0	-
96 97 98 99	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	C			0	0 0	-	(	0 (		0	0	0	-
101 102 103 104	Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
105	Standardised Total		0		υ <b>ι</b> 0	0	(	U <b>-</b>	0		ار	<b>/</b>	UJ (	UJ C	/ <b>I</b> -	(	u <u>l</u> (	<u>'</u>	<b>0</b>	0	0	-

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

		76	77	78	70	80	91	82	83	84	B	ankinter, S.,	<b>△.</b> 87	98	80	90	01	02	93	0/1	05	06
		70	,,,	70		00	01	02	03	04	Mora	toria - Adverse Sce	<u> </u>	00	07	70	91	72		74	93	70
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num	(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	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
106 107	Central banks Central governments				exposure	exposure	exposure					exposure	exposul e	exposure					exposure	exposure	exposure	
107 108 109	Regional governments or local authorities  Public sector entities																					
110 111	Multilateral Development Banks International Organisations																					
112 113	Institutions Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	С	C	0	0	0	-
114 115	of which: SME  Retail	0	0	0	0	0	0	) -	0	0	0	0	0	0	-	0	С	C	0	0	0	) -
116 117	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	
119	Items associated with particularly high risk Covered bonds		0			U	0		0	O	0		0	0	-	0				0	0	-
121 122	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
123 124	Equity Securitisation																					
125 126	Other exposures Standardised Total	0	0	0	0	0	0	) -	0	0	0	0	0	0	-	0	C	0	0	0	0	) -
											Morat	toria - Adverse Sce	enario									
					31/12/2021	Charle of	Charles 6					31/12/2022	Charle of	Charles 6					31/12/2023	Charles	Charlane	
Row		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	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
127	(mln EUR, %) Central banks		САРОЗСТС	САРОЗСІС	exposure	exposure	exposure	exposure	схрозаге	САРОЗСІС	САРОЗСТС	exposure	exposure	Stage 3 exposure	exposure	СХРОЗСТС	САРОЗСІС	САРОЗСІ С	exposure	exposure	exposure	exposure
127 128 129	Central banks Central governments Regional governments or local authorities																					
130 131	Public sector entities  Multilateral Development Banks																					
132 133	International Organisations Institutions																					
134 135	Corporates of which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	C	C	0	0	0	-
136 137 N.A.	Retail of which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	C	C	0	0	0	-
139	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	C	C	0	0	0	-
141 142	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
143 144	Collective investments undertakings (CIU)  Equity																					
145 146	Securitisation Other exposures																					
147	Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	C	C	0	0	0	-
					31/12/2021						Mora	toria - Adverse Sce 31/12/2022	enario						31/12/2023			
					Stack of	Stock of	Stock of	Coverage Ratio					Stock of	Stock of	Coverage Ratio					Stock of	Stock of	Coverage Ratio
Num	to L FUR AV	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
148	Central banks  Contral governments				exposure	exposure	exposure -					exposure -	exposure	exposure					exposure -	exposure	exposure	
150 151	Central governments Regional governments or local authorities Public sector entities																					
151 152 153	Multilateral Development Banks International Organisations																					
154 155	Institutions Corporates	0	0	) 0	0	0	0	-	0	0	0	0	0	0	-	0	C	0	0	0	0	-
156 157	of which: SME Retail	0	0	) 0	0	0	0	) -	0	0	0	0	0	0	-	0	C		0	0	0	) -
158 159 N.A.	of which: SME Secured by mortgages on immovable property																					
160 161	of which: non-SME Items associated with particularly high risk	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	С	C	0	0	0	-
162 163	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
164 165	Collective investments undertakings (CIU)  Equity																					
166	Securitisation																					
167	Other exposures Standardised Total	^1	^				^	) -		0	<		0	^-	_	^	^				^1	) -
167 168	Other exposures Standardised Total	0	0	0	0	0	0	-	0	0	0	toria Adverse C	0	0	-	0	C	С	0	0	0	-
167 168		0	0	0	31/12/2021	0	0	-	0	0	0 Mora	0 toria - Adverse Sce 31/12/2022	o enario	0	-	0	C	С	31/12/2023	0	0	-
167 168 Row		Stage 1	0 Stage 2		Stock of provisions for	provisions for	Stock of provisions for	Coverage Ratio -	0 Stage 1	0 Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	0 Stage 1	Stage 2		Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
167 168 Row Num	Standardised Total  (mln EUR, %)	exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2022 Stock of	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	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
167 168 Row Num	Standardised Total  (mln EUR, %)  Central banks Central governments	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
167 168 Row Num  169 170 171 172 173	Standardised Total  (mln EUR, %)  Central banks Central governments Regional governments or local authorities Public sector entities	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175	Standardised Total  (mln EUR, %)  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177	Standardised Total  (mln EUR, %)  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179	Standardised Total  (mln EUR, %)  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181	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	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure  0 0 0 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183	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	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185	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)	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0 0	Stage 2 exposure  0 0 0 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187	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	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure  0 0 0 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 188 179 180 181 182 183 184 185 186 187 188 189	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	exposure			Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure  0 0 0 0 0 0 0	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0 0	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 N.A. 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	exposure			Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  0 0 0 0 0 0 0	Stage 2 exposure  0 0 0 0 0 0	Stage 3 exposure  0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 toria - Adverse Sce	Stock of provisions for Stage 2 exposure  0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure  O  O  O  O	Stage 2 exposure		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	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Row Num  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	exposure			Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021	provisions for Stage 2 exposure  0 0 0 0	provisions for Stage 3 exposure  0 0 0 0	exposure	Stage 1 exposure	Stage 2 exposure  0 0 0 0 0 0	Stage 3 exposure  0 0 0 Morai	31/12/2022  Stock of provisions for Stage 1 exposure  0 0 0 toria - Adverse Sce	Stock of provisions for Stage 2 exposure  0 0 0 0 enario	provisions for Stage 3 exposure  0 0 0 0	exposure - -	Stage 1 exposure  0 0 0 0 0	Stage 2 exposure		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	provisions for Stage 2 exposure	provisions for Stage 3 exposure  0 0 0	exposure
Row Num  169 170 171 172 173 174 175 176 177 188 179 N.A. 180 181 182 183 184 185 186 187 188 189  Row Num	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	exposure		exposure	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for	provisions for Stage 2 exposure  O  O  Stock of provisions for	provisions for Stage 3 exposure  0 0 0 Stock of provisions for	exposure	0	0	Stage 3 exposure  0 0 0 Morai	Stock of provisions for Stage 1 exposure  0 0 1 0 toria - Adverse Sce 31/12/2022 Stock of provisions for	Stock of provisions for Stage 2 exposure  0 0 0 1 0 2 enario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for	exposure  Coverage Ratio - Stage 3	Stage 1 exposure  0  0  0  0  0  0  1  Stage 1 exposure	exposure	exposure	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	provisions for Stage 2 exposure	provisions for Stage 3 exposure  0 0 0 Stock of provisions for	exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num	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	exposure  0  0  0  0  0  0  1  1  1  1  1  1  1	exposure  0 0 0 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 1 exposure  0 0 0 31/12/2021 Stock of	provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	provisions for Stage 3 exposure  0 0 0 0 Stock of	exposure	0	Stage 2 exposure  0 0 0 0 0 0 0 0 Stage 2 exposure	Stage 3 exposure  0 0 Morat	31/12/2022  Stock of provisions for Stage 1 exposure  0 0 0 toria - Adverse Sce	Stock of provisions for Stage 2 exposure  0 0 0 0 enario	provisions for Stage 3 exposure  0 0 0 0	exposure - -	exposure  0 0 0 Stage 1	exposure  Compared to the state of the state	exposure  Continue of the state	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	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 0 Stock of	exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192	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	exposure  0  0  0  0  0  0  1  1  1  1  1  1  1	exposure  0 0 0 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 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure	0	0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 1 0 toria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 senario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure  Coverage Ratio - Stage 3	exposure  0 0 0 Stage 1	exposure  Compared to the state of the state	exposure  Continue of the state	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	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 N.A. 180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SMF 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 FUR, %)  Central banks Central governments Regional governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure  0  0  0  0  0  0  1  1  1  1  1  1  1	exposure  0 0 0 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 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure	0	0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 1 0 toria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 senario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure  Coverage Ratio - Stage 3	exposure  0 0 0 Stage 1	exposure  Compared to the state of the state	exposure  Continue of the state	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	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
Row Num  169 170 171 172 173 174 175 176 177 188 179 N.A.  181 182 183 184 185 186 187 188 189  Row Num  190 191 191 192 193 194 195 196	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  (min FUR. %) Central banks Central governments Regional governmenties	exposure  0  0  0  0  0  0  1  1  1  1  1  1  1	exposure  0 0 0 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 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure	0	0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 1 0 toria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 senario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure  Coverage Ratio - Stage 3	exposure  0 0 0 Stage 1	exposure  Compared to the state of the state	exposure  Continue of the state	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	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197 198	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 or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	exposure  0  0  0  0  0  0  1  1  1  1  1  1  1	exposure  0 0 0 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 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure	0	0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 1 0 toria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 senario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure  Coverage Ratio - Stage 3	exposure  0 0 0 Stage 1	exposure  Compared to the state of the state	exposure  Continue of the state	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	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
Row Num  169 170 171 172 173 174 175 176 177 188 179 180 181 182 183 184 185 186 187 188 189  Row Num  190 191 191 192 193 194 195 196 197 198 199 200 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  (min FUR, %) 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  0  0  0  0  0  1  1  1  1  1  1  1	exposure  0 0 0 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 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure	0	0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 1 0 toria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 senario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure  Coverage Ratio - Stage 3	exposure  0 0 0 Stage 1	exposure  Compared to the state of the state	exposure  Continue of the state	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	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197 198 199	Standardised Lotal  (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 Secured by mortgages on immovable property of which non-SMF Itoms associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securtisation 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 Recause of which son SMF	exposure  0  0  0  0  0  0  1  1  1  1  1  1  1	exposure  0 0 0 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 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure	0	0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 1 0 toria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 senario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure  Coverage Ratio - Stage 3	exposure  0 0 0 Stage 1	exposure  Compared to the state of the state	exposure  Continue of the state	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	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
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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: SMF Retail of which: SMF 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 governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SMF Retail of which: SMF Secured by mortgages on immovable property of which: non-SMF Secured by mortgages on immovable property of which: non-SMF Secured by mortgages on immovable property of which: non-SMF Secured by mortgages on immovable property of which: non-SMF	exposure  0  0  0  0  0  0  1  1  1  1  1  1  1	exposure  0 0 0 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 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure	0	0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 1 0 toria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 senario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure  Coverage Ratio - Stage 3	exposure  0 0 0 Stage 1	exposure  Compared to the state of the state	exposure  Continue of the state	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	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
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 Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SWE Retail of which: SWE Secured by mortigages on immovable property of which: non-SWE Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Lauity Socuritisation Other exposures Standardised Total  Central povenements Regional governments or local authorities Public sector entitles Multilateral Development Banks International Organisations Institutions Institutions Corporates of which: SWE Secured by mortigages on immovable property of which: SWE Secured by mortigages on immovable property of which: SWE Secured by mortigages on immovable property of which: SWE Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Socuritisation Other exposures	exposure  0  0  0  0  0  0  1  1  1  1  1  1  1	exposure  0 0 0 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 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	provisions for Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure	0	0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 1 0 toria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure  0 0 0 senario	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure  Coverage Ratio - Stage 3	exposure  0 0 0 Stage 1	exposure  Compared to the state of the state	exposure  Continue of the state	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	provisions for Stage 2 exposure  0  0  Stock of provisions for Stage 2	provisions for Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	exposure
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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 Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SWE Retail of which: SWE Secured by mortigages on immovable property of which: non-SWE Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Lauity Socuritisation Other exposures Standardised Total  Central povenements Regional governments or local authorities Public sector entitles Multilateral Development Banks International Organisations Institutions Institutions Corporates of which: SWE Secured by mortigages on immovable property of which: SWE Secured by mortigages on immovable property of which: SWE Secured by mortigages on immovable property of which: SWE Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Socuritisation Other exposures	exposure  O  O  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	exposure  O O O O O 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 O O O O O O O	Stock of provisions for Stage 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 31/12/2021 Stock of provisions for Stage 1 exposure	stage 2 exposure  O O O O Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	stage 3 exposure  0 0 0 0 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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  O O O O Morat	Stock of provisions for Stage 1 exposure  O  toria - Adverse Scee  31/12/2022  Stock of provisions for Stage 1 exposure  O  toria - Adverse Scee  31/12/2022	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	stage 3 exposure  0  Stock of provisions for Stage 3 exposure  0  0  0  0  0  0  0  0  0	exposure	exposure  O O O O O O O O O O O O O O O O O O	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  2 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure  O  Stock of O  O  O  O  O  O  O  O  O  O  O  O  O	exposure  Coverage Ratio - Stage 3 exposure
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 banks Central powernments Regional governments or local authorities Public sector entities Mutitateral 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) Liquity Securitisation Other exposures Standardised Total  Corporates of which: SME Retail of which: SME Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Liquity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Mutitateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: mor-SMI Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Liquity Securitisation Other exposures Standardised Total	exposure  0  0  0  0  0  0  1  1  1  1  1  1  1	exposure  0 0 0 Stage 2	Stage 3 exposure  Stage 3 exposure  O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O	stage 2 exposure  O O O O O O O O O O O O O O O O O O	stage 3 exposure  0 0 0 0 0 0 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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	0	Stage 3 exposure  O O O O Morat	Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  toria - Adverse Sce  31/12/2022	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure   O  O  O  Stock of provisions for Stage 3 exposure	exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0	exposure  Compared to the state of the state	Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O 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  Stock of provisions for Stage 2 exposure	stage 3 exposure  O  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197 198 199	Contral banks Central governments Regional governments or local authorities Regional governments or local authorities Rublic sector entities Multilatoral Development Banks 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 bonus Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Faulty Securitisation Other exposures Standardised Total  Control banks Central governments Regional governments and support of the security of the se	exposure  o  o  o  o  o  stage 1  exposure  o  o  o  stage 1  exposure  o  o  o  o  o  o  o  o  o  o  o  o  o	exposure  O O O Stage 2 exposure  O O O O O 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 O O O O O O O O	Stock of provisions for Stage 1 exposure  Output  Outp	stage 2 exposure  O O O O O O O O O O O O O O O O O O	stage 3 exposure  0 0 0 0 0 0 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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  O O O O Morat	Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  toria - Adverse Sce  31/12/2022	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure   O  O  O  Stock of provisions for Stage 3 exposure	exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0	Stage 2 exposure	stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O 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  Stock of provisions for Stage 2 exposure	stage 3 exposure  O  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197 198 199	Control banks Central governments Regional governments or local authorities Public sector entitles Multilateral Development Banks International Organisations Institutions Conporates of which: SNE Retail of which: SNE Secured by mortisages on immovable property of which: on institutions and corrorates with a ST credit assessment Collective investments undertakings (CIU) Feutry Securification Other exposures Standardised Total  Central banks Control governments or local authorities Public sector entities Multilateral Development Banks Institutions Corporates of which: SNE Retail of which: SNE Retail Institutions Corporates Corporate	exposure  o  o  o  o  o  stage 1  exposure  o  o  o  stage 1  exposure  o  o  o  o  o  o  o  o  o  o  o  o  o	exposure  O O O Stage 2 exposure  O O O O O 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 O O O O O O O O	Stock of provisions for Stage 1 exposure  Output  Outp	stage 2 exposure  O O O O O O O O O O O O O O O O O O	stage 3 exposure  0 0 0 0 0 0 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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  O O O O Morat	Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  toria - Adverse Sce  31/12/2022	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure   O  O  O  Stock of provisions for Stage 3 exposure	exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0	Stage 2 exposure	stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O 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  Stock of provisions for Stage 2 exposure	stage 3 exposure  O  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197 198 199	Central banks Control governments Regional governments or local authorities Public sector entitles Multilateral Development Banks International Organisations Institutions Corporates of which SMC Retail cl which SME Secured by mortgages on immovable property of which no SME Lions associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securities from Other exposures Standardised Total  Central powernments Regional governments Regional Regional governments Regional Regional governments Regional Regional	exposure  o  o  o  o  o  stage 1  exposure  o  o  o  stage 1  exposure  o  o  o  o  o  o  o  o  o  o  o  o  o	exposure  O O O Stage 2 exposure  O O O O O 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 O O O O O O O O	Stock of provisions for Stage 1 exposure  Output  Outp	stage 2 exposure  O O O O O O O O O O O O O O O O O O	stage 3 exposure  0 0 0 0 0 0 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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  O O O O Morat	Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  toria - Adverse Sce  31/12/2022	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure   O  O  O  Stock of provisions for Stage 3 exposure	exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0	Stage 2 exposure	stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O 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  Stock of provisions for Stage 2 exposure	stage 3 exposure  O  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197 198 199	Control banks Control banks Control banks Control governments Regional governments Regional governments Multilateral Development Banks International Organisations Institutions Corporates of which SME Region Secured by mortgages on immovable property of which SME Covered bonds Collective investments undertakings (CIU) Equity Secural governments Regional governments International Organisations Institutions Control governments International Organisations International Organisations International Organisations Institutions Corporates Control governments Institutions Corporates Cor	exposure  o  o  o  o  o  stage 1  exposure  o  o  o  stage 1  exposure  o  o  o  o  o  o  o  o  o  o  o  o  o	exposure  O O O Stage 2 exposure  O O O O O 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 O O O O O O O O	Stock of provisions for Stage 1 exposure  Output  Outp	stage 2 exposure  O O O O O O O O O O O O O O O O O O	stage 3 exposure  0 0 0 0 0 0 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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  O O O O Morat	Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  toria - Adverse Sce  31/12/2022	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure   O  O  O  Stock of provisions for Stage 3 exposure	exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0	Stage 2 exposure	stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O 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  Stock of provisions for Stage 2 exposure	stage 3 exposure  O  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197 198 199	Central banks Control governments Regional governments or local authorities Multilateral Development lanks International Organisations Institutions Corporates International Organisations Institutions Covered by mortgages on immovable property of Which not Multi-SWE Covered by mortgages on immovable property of Which not Multi-SWE Covered bronds Institutions Corporates Institutions Corporates Institutions Corporates Institutions Covered bronds Covered bro	exposure  o  o  o  o  o  stage 1  exposure  o  o  o  stage 1  exposure  o  o  o  o  o  o  o  o  o  o  o  o  o	exposure  O O O Stage 2 exposure  O O O O O 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 O O O O O O O O	Stock of provisions for Stage 1 exposure  Output  Outp	stage 2 exposure  O O O O O O O O O O O O O O O O O O	stage 3 exposure  0 0 0 0 0 0 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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  O O O O Morat	Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  toria - Adverse Sce  31/12/2022	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure   O  O  O  Stock of provisions for Stage 3 exposure	exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0	Stage 2 exposure	stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O 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  Stock of provisions for Stage 2 exposure	stage 3 exposure  O  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
180 181 182 183 184 185 186 187 188 189  Row Num 190 191 192 193 194 195 196 197 198 199 200 N.A.  201 202 203 204 205 206 207 208 209 210  Row Num  211 212 213 214 215 216 217 218 219 220	Central banks Control powermonts Control powermonts Control powermonts Control powermonts Control powermonts Composition Compo	exposure  o  o  o  o  o  stage 1  exposure  o  o  o  stage 1  exposure  o  o  o  o  o  o  o  o  o  o  o  o  o	exposure  O O O Stage 2 exposure  O O O O O 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 O O O O O O O O	Stock of provisions for Stage 1 exposure  Output  Outp	stage 2 exposure  O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  O O O O Morat	Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  toria - Adverse Sce  31/12/2022	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure   O  O  O  Stock of provisions for Stage 3 exposure	exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0	Stage 2 exposure	stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O 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  Stock of provisions for Stage 2 exposure	stage 3 exposure  O  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
180 181 182 183 184 185 186 187 188 189  Row Num 190 191 192 193 194 195 196 197 198 199 200 N.A.  201 202 203 204 205 206 207 208 209 210  Row Num  211 212 213 214 215 216 217 218 219 220	Central banes  Contral poserments  Contral poserments  Contral poserments  Reports appearments  Reports appearments  Multiplead Development Bonks  Multiplead Development Bonks  Multiplead Development Bonks  International Organisations  Josephin SME  Control by mortgages on immovesile property  of leight, SME  Learns associated with particularly high risk  Colams on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  SMI SMI SMI  SCAUTISATION  Control banks  Control banks  Control banks  Control coverages  Sundardised Total  (min EUR %)  Control banks  Control coverages  International Organisations Institutions  Corporates  of which: SMI  Secured by mortgages on immovable property  of which: SMI  Secured by mortgages on immovable property  of which: SMI  Secured to mortgages on immovable property  of which: SMI  Secured to mortgages on immovable property  of which: SMI  Secured to mortgages on immovable property  of which: SMI  Secured to mortgages on immovable property  of which: SMI  Secured to mortgages on immovable property  of which: SMI  Secured to mortgages on immovable property  of which: SMI  Secured to mortgages on immovable property  of which: SMI  Secured to mortgages on immovable property  SCAUTISATION  Control banks  Control banks  Control banks  Control conditions and corporates with a ST credit assessment  Collective investments under akings (CIU)  SQUIT SCAUTISATION  Control banks  Control governments  Negional governments  Negion	exposure  o  o  o  o  o  stage 1  exposure  o  o  o  stage 1  exposure  o  o  o  o  o  o  o  o  o  o  o  o  o	exposure  O O O Stage 2 exposure  O O O O O 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 O O O O O O O O	Stock of provisions for Stage 1 exposure  Output  Outp	stage 2 exposure  O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  O O O O Morat	Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  toria - Adverse Sce  31/12/2022	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure   O  O  O  Stock of provisions for Stage 3 exposure	exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0	Stage 2 exposure	stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O 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  Stock of provisions for Stage 2 exposure	stage 3 exposure  O  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
180 181 182 183 184 185 186 187 188 189  Row Num 190 191 192 193 194 195 196 197 198 199 200 N.A.  201 202 203 204 205 206 207 208 209 210  Row Num  211 212 213 214 215 216 217 218 219 220	Control banks Certiful governments Beginning invernments or local authorities Public vector entities Multilatoral Device poment Banks International Organisations Institutions Corporates Organisations Institutions Corporates Organisations Institutions Corporates Organisations Institutions Instituti	exposure  o  o  o  o  o  stage 1  exposure  o  o  o  stage 1  exposure  o  o  o  o  o  o  o  o  o  o  o  o  o	exposure  O O O Stage 2 exposure  O O O O O 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 O O O O O O O O	Stock of provisions for Stage 1 exposure  Output  Outp	stage 2 exposure  O O O O O O O O O O O O O O O O O O	stage 3 exposure  0 0 0 0 0 0 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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  O O O O Morat	Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  toria - Adverse Sce  31/12/2022	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure   O  O  Stock of provisions for Stage 3 exposure	exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0	Stage 2 exposure	stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O 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  Stock of provisions for Stage 2 exposure	stage 3 exposure  O  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
180 181 182 183 184 185 186 187 188 189  Row Num 190 191 192 193 194 195 196 197 198 199 200 N.A.  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 governments Regional governments or local authorities Flabilities exist entitles Mutitateral Development Banks International Organisations Institutions Corporates of which SML Secured by mortgages or immersable property of which soft Refault Or Which SML Secured by mortgages or immersable property of which consists Corporates Control banks Co	exposure  o  o  o  o  o  stage 1  exposure  o  o  o  stage 1  exposure  o  o  o  o  o  o  o  o  o  o  o  o  o	exposure  O O O Stage 2 exposure  O O O O O 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 O O O O O O O O	Stock of provisions for Stage 1 exposure  Output  Outp	stage 2 exposure  O O O O O O O O O O O O O O O O O O	stage 3 exposure  0 0 0 0 0 0 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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure  O O O O Morat	Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  O  toria - Adverse Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  toria - Adverse Sce  31/12/2022	Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O	stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure   O  O  Stock of provisions for Stage 3 exposure	exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0	Stage 2 exposure	stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O 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  Stock of provisions for Stage 2 exposure	stage 3 exposure  O  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure

AUTHORITY										Bankinter, S.A.											
	97 98	99 100	0 101	102 103	104	105 106	107	108		Public guarantees - Adverse Sc		114	115 1	16 117	118	119	120 1	121 122	123	124	125 126
	Stage 1	Stage	31/12/2021 e 2 St	age 3 Stock	of Stock of	Stock of Coverage Reti		Stage 1	Stage 2			Stock of	Stock of Course		Stage 1		Stage 2	31/12/2023 Stage	3 Stock of	Stock of S	tock of Coverage Detic
Row Num	Stage 1 exposure, of which guaranteed	Stage 2 exposu exposure guaran	ch Stage 3 expo	ours of Stock	ns for provisions for 2 1 Stage 2 ure exposure	provisions for Stage 3 exposure	o - Stage 1 exposure	exposure, of which	Stage 2 exposure, of which guaranteed	Stage 3 exposure exposure exposure	provisions for	r provisions for p Stage 2	orovisions for Stage 3	ge 3 Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	age 3 exposure which	provisions for	provisions for prov Stage 2 S	visions for Stage 3
(mln EUR, %)  Central banks	guaranteed amount	amoi	unt an	ranteed stage nount exposi	ure exposure	exposure		guaranteed samount	guaranteed amount	guarante amoun	exposure exposure	exposure	exposure	33 <b>u</b> 1 0	amount		amount	guarant amoui	exposure	exposure ex	kposure exposure
Central governments  Regional governments or local authorities  Public sector entities																					
Multilateral Development Banks International Organisations																					
Institutions Corporates	1,034 81	11 26	18 26	21	14 2	2 13 50.1	7% 987	774	47	32 52	42	6 8	28	53.10%	58 751	61	42	67	54	5 7	34 50.179
of which: SME Retail of which: SME  Retail of which: SME	2,235 1,85-	54 45	36 41	33	30 10	19 46.3	4% 2,135	1,708	91	73 96	76	11 18	49	51.78% 2,0	75 1,660	121	97	125	100 1	0 15	61 48.959
11 Bankinter, S.A. of which: SME 12 Secured by mortgages on immovable property 13 of which: non-SME	1	1 0	0 0	0	0 0	0 41.5	1% 1	1	0	0 0	0	0 0	0	46.49%	1 1	0	0	0	0	0 0	0 43.289
14 Items associated with particularly high risk 15 Covered bonds																					
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
19 Securitisation 20 Other exposures																					
21 Standardised Total	3,270 2,669	55 71	54 67	54	44 11	32 47.8	1% 3,123	2,483	138 1	05 148	118	17 26	77	52.24% 3,0	34 2,412	182	139	192	154	0 23	95 49.389
			31/12/2021							Public guarantees - Adverse Sc 31/12/2022								31/12/2023			
Row	Stage 1 exposure, of which	Stage 2 exposu exposure guaran	e 2 St  Ire, of Stage 3 w  exposure guar	age 3 Stock provision	of Stock of ns for provisions for	Stock of provisions for Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2  which	exposure	of Stock of	Stock of provisions for p	Stock of Coveraç	ge 3 sosure Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed Stage exp	Stage age 3 exposure posure guarant amour	Stock of provisions for	Stock of S provisions for prov	visions for
Num (mln EUR, %)	exposure which guaranteed amount	exposure guaran amoi	exposure guar unt ar	osure, of provision stage exposi	ns for provisions for 2 1 Stage 2 ure exposure	Stage 3 exposure	exposure	guaranteed amount	exposure which guaranteed amount	guarante	ed Stage 1 exposure	r provisions for p Stage 2 exposure	Stage 3 exp	exposure exposure	exposure, of which guaranteed amount	exposure	guaranteed exp amount	oosure guarant amour	eed Stage 1 exposure	Stage 2 S exposure ex	tage 3 stage 3 exposure
<ul> <li>Central banks</li> <li>Central governments</li> <li>Regional governments or local authorities</li> </ul>																					
Public sector entities  Multilateral Development Banks																					
International Organisations Institutions																					
Corporates of which: SME	1,005 78	25	18 25	20	14 2	13 50.6	7% 960	752	45	32 50	40	5 8	27	53.84%	32 731	59	41	64	51	5 7	33 50.729
31 SPAIN Retail 32 SPAIN of which: SME 33 Secured by mortgages on immovable property	2,12/  1,75	1 0	0 0	31	28 9	18 47.0	2,033	1,627	86 N	0 0	()	0 0	47	52.98% 1,9 46.49%	1,581	114	91	0	93	0 0	58 49.849 0 42.200
of which: non-SME  Items associated with particularly high risk						41.3		1					o d	.5.1770		U U	O C				43.207
Covered bonds Claims on institutions and corporates with a ST credit assessment																					
Collective investments undertakings (CIU)  Equity  Converting to a series of the serie																					
40 Securitisation 41 Other exposures 42 Standardised Total	3 133 2 54	13 67	51 63	51	42 11	31 48.4	8% 2 994	2 380	131 1	00 139	111	16 25	74	53.29% 2.0	09 2 313	173	132	181	145	0 21	91 50 159
Standardiscu Fotal	3,133	07	51	31	12 11	31 40.4	2,771	2,300	131	Public guarantees - Adverse Sc	enario	23	74	33.2770	2,010	173	102	101	143	21	71 30.107
	Stage 1	Stan	31/12/2021 e 2					Stage 1		31/12/2022					Stage 1		Stage 2	31/12/2023 Stage	3		
Row Num	Stage 1 exposure, of which	ovnosuro which	ch Stage 5 W	which provision	of Stock of provisions for Stage 2	provisions for		Stage 1 exposure, of which	Stage 2 Stage 2 exposure, of which	exposure which	DI OVISIOLIS TOI	Stock of provisions for p		ge Ratio - ge 3 sosure Stage 1 exposure	Stage 1 exposure, of which		Stage 2 exposure, of which guaranteed	Stage  age 3  oosure  Stage  exposure  which		Stock of S provisions for prov Stage 2 S	Stage 3
(mln EUR, %)  43 Central banks	guaranteed amount	guaran amoi	nteed guar unt an	ranteed Stage nount exposi	e 1 Stage 2 ure exposure	exposure exposure	олроза: с	guaranteed Samount	guaranteed amount	guarante	ed exposure	Stage 2 exposure	exposure exp	osure expedit of	guaranteed amount	anpasa. a	guaranteed amount	oosure which guarant	eed exposure	exposure ex	exposure exposure
Central governments Regional governments or local authorities																					
46 Public sector entities 47 Multilateral Development Banks 48 International Organisations																					
49 Institutions 50 Corporates	29 2	23 1	0 1	1	0 0	0 39.5	7% 27	22	1	1 2	2	0 0	1	37.29%	27 21	2	1	3	2	0 0	1 37.339
of which: SME Retail	108 99	99 3	2 3	2	1 0	1 36.9	0% 102	81	5	4 7	5	0 1	2	35.78%	99 79	7	6	8	6	0 1	3 36.049
53 PORTUGAL 54 Secured by mortgages on immovable property 55 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 -
Items associated with particularly high risk Covered bonds																					
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
61 Securitisation 62 Other exposures																					
Standardised Total	137 123	22 3	3 4	3	2 0	2 37.6	5% 129	103	6	5 9	7	1 1	3	36.17%	25 100	9	7	11	9	0 1	4 36.379
			31/12/2021							Public guarantees - Adverse Sc 31/12/2022	enario							31/12/2023			
Row	Stage 1  Stage 1  which	Stage 2 Stage 2	ire, of Stage 2 expo		ns for provisions for		o - Stage 1 exposure	Stage 1 exposure, of which	Stage 2  Stage 2  which		of provisions for	r provisions for p	Stock of Coveraç	ge 3 sure Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage  age 3  which posure	e, of	provisions for prov	tock of Coverage Ratio
Num (mln EUR, %)	exposure guaranteed amount	exposure guaran	nteed exposure quar	ranteed Stage nount exposi	e 1 Stage 2 ure exposure	Stage 3 exposure exposure	exposure	guaranteed amount	exposure guaranteed amount	guarante	ed Stage I	Stage 2 exposure	Stage 3 exp exposure	exposure exposure	guaranteed amount	exposure	guaranteed exp amount	oosure guarant amour	STAGO I		tage 3 exposure
<ul> <li>Central banks</li> <li>Central governments</li> <li>Regional governments or local authorities</li> </ul>																					
Public sector entities  Multilateral Development Banks																					
69 International Organisations 70 Institutions Corporates	0	0	0 0	0	0 0		0	0	0		0	0 0	0		0 0	0	0	0	0	0	0
71 Corporates 72 of which: SME 73 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 -
74 N.A. of which: SME  75 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 -
76 of which: non-SME  77 Items associated with particularly high risk  Covered bonds																					
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
81 Equity 82 Securitisation 83 Other exposures																					
84 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 -
			31/12/2021							Public guarantees - Adverse Sc 31/12/2022	enario							31/12/2023			
Row	Stage 1 exposure, of	Stage 2 exposu	e 2		of Stock of	Stock of Coverage Rati	o - Stage 1	Stage 1 exposure, of which	Stage 2  Stage 2  exposure, of which	Stage 3	STOCK OF	Stock of r	Stock of Coveraç	e Ratio - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage	3 Stock of provisions for	Stock of S provisions for prov	visions for Coverage Ratio
Num (mln EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposu exposure guaran amou	ch Stage 3 whiteed exposure guar	age 3  stock provision provision Stage nount	ns for provisions for 2 1 Stage 2 ure exposure	provisions for Stage 3 exposure  Coverage Rati Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 which guaranteed amount	guarante	ed Stage 1 exposure	r provisions for p Stage 2 exposure	Stage 3 exposure	ge Ratio - ge 3 osure Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	age 3 which consure guarant	Stage 1 eed exposure	Stage 2 S exposure ex	Stage 3 Stage 3 exposure
85 86 Central banks Central governments  Degional governments or local authorities																					
87 Regional governments or local authorities 88 Public sector entities 89 Multilateral Development Banks																					
90 International Organisations 91 Institutions																					
92 Corporates 93 of which: SME 94 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 -
95 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	0 -
97 of which: non-SME  1 tems associated with particularly high risk																					
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
Equity Securitisation																					
104 Other exposures 105 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 -

	9/	77	100	101	102	103 104	105 106	107 108	109 1	0 111 112		114 115	116 117	118	119	120 121	122	123	124 120	
Row	Stage 1 ex	Stage 1 sposure, of Stage 1	Stage 2 exposure, of	31/12/20 Stage 3		Stock of Stock of ovisions for	Stock of Coverage R	Stage 1 exposure, o	Sta f Stage 2 expos	Public guarantees - Adverse Sce 31/12/2022 ge 2 Stage 3 exposure,	Stock of	Stock of Stock of	Coverage Ratio - Stage 1	Stage 1 exposure, of	Stage 2		1/12/2023 Stage 3 exposure, of		ock of Stock of sions for provisions for	Coverage Ratio -
Num  (mln EU  106  Central banks  Central governments	exposure gu	xposure, of which exposure amount	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	ovisions for provisions for Stage 1 Stage 2 exposure	provisions for Stage 3 exposure	Stage 1 exposure, of the stage 1 exposure exposure amount	Stage 2 expos d exposure guara	ure, of stage 3 exposure, of ich exposure guarantee amount	Stage 1 exposure	provisions for provisions fo Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure g	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stage 1 Stage exposure exp	age 2 Stage 3 exposure	Stage 3 exposure
107 Central governments 108 Regional governments or local authorities 109 Public sector entities 110 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	0	0 -	0 0	0	0	0 0	0	0 (	0 -
115 116 N.A.  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 (	0 -
119 120 121 121 122 13 Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																				
<ul> <li>Equity</li> <li>Securitisation</li> <li>Other exposures</li> <li>Standardised Total</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 -
		Ctogo 1	Store 2	31/12/20				Ctogo 1	C+o	Public guarantees - Adverse Sce 31/12/2022				Ctogo 1			1/12/2023			
Row Num	Stage 1 exposure gu	Stage 1  sposure, of Stage 2  which exposure amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of Stock of ovisions for Stage 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure e  Stage 1 exposure guarantee amount	f Stage 2 expos exposure guara	ge 2  ure, of ich nteed  Stage 3  exposure exposure guarantee amount	provisions for	Stock of 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 g	Stage 2 exposure, of Stage 3 which exposure amount	Stage 3 exposure, of which guaranteed amount	provisions for provis	ock of Stock of sions for provisions for Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure
127 128 Central banks Central governments 129 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	0 -	0 0	0	0	0 0	0	0 (	0 -
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	0 0	0 0	0	0 -	0 0	0	0	0 0	0	0 (	0 -
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																				
147 Standardised Total	0	0	0 (	0 0	0	0	0 0 -	0	0 0	0 0 Public guarantees - Adverse Sce	0 0 nario	0	0 -	0 0	0	0	0 0	0	0 (	0 -
Row Num	Stage 1 ex	Stage 1 sposure, of Stage : which exposur	Stage 2 exposure, of which guaranteed	31/12/20 Stage 3 exposure	Stage 3	Stock of Stock of ovisions for Stage 1 Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Stage 1 exposure exposure guarantee	f Stage 2 when exposure	ge 2 ure, of ich exposure of exposure guarantee	provisions for		Coverage Ratio - Stage 3 exposure  Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which exposure guaranteed	1/12/2023 Stage 3 exposure, of which guaranteed	provisions for provis	ock of Stock of sions for provisions for Stage 3	Stage 3
148 Central banks 149 Central governments Tender of the contral governments or local authorities  Central governments or local authorities	JR, %) gu	uaranteed ' amount	guaranteed amount		guaranteed amount	exposure exposure	exposure exposur	e ' guarantee amount	guara amo	nteed ' guarantee	exposure	Stage 2 Stage 3 exposure	exposure '	guaranteed amount	, g	guaranteed ' amount	guaranteed amount	Stage 1 Stage 1 exposure exp	age 2 Stage 3 exposure	exposure
151 Public sector entities 152 Multilateral Development Banks 153 International Organisations 154 Institutions																				
155 Corporates 156 of which: SME 157 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 -
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 -
Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																				
166 Securitisation 167 Other exposures 168 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 -
										Public guarantees - Adverse Sce	nario									
		Stage 1	Stage 2 exposure, of	31/12/20		Stock of Stock of	Stock of Coverage R	Stage 1 exposure, o	Sta f expos	31/12/2022 ge 2 Stage 3	Stock of	Stock of Stock of	Coverage Ratio -	Stage 1 exposure, of		Stage 2	1/12/2023 Stage 3 exposure, of	Stock of Sto	ock of Stock of	Coverage Ratio -
Row Num  (mln EU  Central banks	Stage 1 ex	Stage 1 sposure, of Stage : which exposur uaranteed amount	exposure, of	Stage 3	Stage 3 exposure, of pro	Stock of Stock of ovisions for Stage 1 Stage 2 exposure exposure	r provisions for Character	Stage 1 exposure, c e e  Stage 1 exposure guarantee amount	d guara	31/12/2022	Stock of provisions for Stage 1		Coverage Ratio - Stage 3 exposure exposure	ovposure of	Stage 2 exposure g		Stage 3	provisions for provisions for Stage 1 Stage 1	ock of Stock of sions for provisions for age 2 Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks Central governments Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 ex	xposure, of Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	ovisions for provisions fo	r provisions for Character	exposure exposure, control exposure, control exposure exposure exposure exposure exposure, control exp	d guara	ge 2 Stage 3 ure, of Stage 3 exposure, ich exposure	Stock of provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	Coverage Ratio - Stage 3 exposure  exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 exposure, of Stage 3 which exposure	Stage 3 exposure, of which	provisions for provisions for Stage 1 Stage 1	sions for provisions for age 2 Stage 3	Coverage Ratio -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Stage 1 ex	xposure, of Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	ovisions for provisions fo	r provisions for Character	exposure exposure, control exposure, control exposure exposure exposure exposure exposure, control exp	d guara	ge 2 Stage 3 ure, of Stage 3 exposure, ich exposure	Stock of provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	Coverage Ratio - Stage 3 exposure  exposure  0 -	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 exposure, of Stage 3 which exposure	Stage 3 exposure, of which	provisions for provisions for Stage 1 Stage 1	sions for provisions for age 2 Stage 3	Coverage Ratio -
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	Stage 1 ex	xposure, of Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	ovisions for provisions fo	r provisions for Character	exposure exposure, control exposure, control exposure exposure exposure exposure exposure, control exp	d guara	ge 2 Stage 3 ure, of Stage 3 exposure, ich exposure	Stock of provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	Coverage Ratio - Stage 1 exposure  exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 exposure, of Stage 3 which exposure	Stage 3 exposure, of which	provisions for provisions for Stage 1 Stage 1	sions for provisions for age 2 Stage 3	Coverage Ratio -
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	Stage 1 ex	xposure, of Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	ovisions for provisions fo	r provisions for Character	exposure exposure, control exposure, control exposure exposure exposure exposure exposure, control exp	d guara	ge 2 Stage 3 ure, of Stage 3 exposure, ich exposure	Stock of provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	Coverage Ratio - Stage 1 exposure  exposure  0 - 0 -	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 exposure, of Stage 3 which exposure	Stage 3 exposure, of which	provisions for provisions for Stage 1 Stage 1	sions for provisions for age 2 Stage 3	Coverage Ratio -
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	Stage 1 ex	xposure, of Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	ovisions for provisions fo	r provisions for Character	exposure exposure, control exposure, control exposure exposure exposure exposure exposure, control exp	d guara	ge 2 Stage 3 ure, of Stage 3 exposure, ich exposure	Stock of provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	Coverage Ratio - Stage 1 exposure  exposure  0 -  0 -  0 -  0 -  0 -  0 -	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 exposure, of Stage 3 which exposure	Stage 3 exposure, of which	provisions for provisions for Stage 1 Stage 1	sions for provisions for age 2 Stage 3	Coverage Ratio -
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	Stage 1 exposure  gu  O  O  O  O  O  O  O  O  O  O  O  O  O	sposure, of which uaranteed amount  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 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0	ovisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 3 exposure  0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 1 exposure  exposure  exposure  exposure  exposure, or which guarantee amount  or o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022  ge 2 Jure, of ich inteed in interest in inte	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	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 1 exposure  exposure  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	Stage 2 exposure g	Stage 2 exposure, of which guaranteed amount  0  0  0  0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 1/12/2023	provisions for Stage 1 Stage 1 exposure exposure on the stage of the s	sions for age 2 Stage 3 exposure  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 -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail  Power with the 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  Row Num  Comparison  Central povernments Multilateral governments or local authorities  Multilateral governments and servers Institutions Corporates of which: SME Secured by mortgages on immovable property of which: non-SME 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  gu  O  O  O  Stage 1 exposure  gu  O  O  O  O  O  O  O  O  O  O  O  O  O	xposure, of Stage 2	exposure, of which guaranteed amount  0 0 0 0 0 Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  0 0 0 0 0 0 0 0 0 1 31/12/20 Stage 3	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	ovisions for provisions fo	r provisions for Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 1 exposure  Stage 1 exposure  exposure  o  o  o  stage 1 exposure  o  stage 1 exposure  o  stage 1 exposure  o  stage 1 exposure, o which guarantee amount  o  stage 1 exposure, o which guarantee amount  o  stage 1 exposure, o which guarantee amount  stage 1 exposure, o which guarantee amount  o  stage 1 exposure, o which guarantee amount  stage 1 exposure, o which guarantee amount  o  stage 1	guara ame  O O O  O O  O O  O Stage 2 exposure  exposure  guara ame  guara am	ge 2 Jure, of ich inteed out of the properties o	Stock of provisions for Stage 1 exposure  0 0 0 0  0 0 0  arrio  Stock of provisions for Stage 1  Stock of provisions for Stage 1	provisions for Stage 2 exposure  0  0  0  Stock of provisions for Stage 2  Stock of provisions for Stage 2  Stage 2  Stock of provisions for Stage 3	0 - 0 - 0 - 0 - 0 -	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1	Stage 2 exposure g	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 1/12/2023 Stage 3	stage 1 stage	sions for provisions for age 2 Stage 3	O - O - O - O - O - O -
Central banks Central governments Regional governments or local authorities Public sector entities Mutillatoral Development Banks International Organisations Institutions Corporates 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) Equity Securitisation Other exposures Standardised Total  Row Num  Row Num  Central banks Central governments Regional governments or local authorities	Stage 1 exposure  gu  O  O  O  Stage 1 exposure  gu  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 sposure, of which uaranteed amount   Stage 2 exposure  0  0  0  Stage 1 sposure, of which uaranteed exposure	exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  1 0 0  2 exposure, of which guaranteed amount of the second of the se	Stage 3 exposure  0 0 0 0 0 0 0 0 0 1 31/12/20 Stage 3	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	ovisions for Stage 1	r provisions for Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 1 exposure  Stage 1 exposure  exposure  which guarantee amount  0  0  Stage 1 exposure  o  vhich guarantee amount  Stage 1 exposure, o which guarantee atio - Beexposure  Stage 1 exposure, o which guarantee	guara ame  O O O  O O  O O  O Stage 2 exposure  exposure  guara ame  guara am	ge 2 Jure, of ich noteed or integration of ich or integration of i	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	provisions for Stage 2 exposure  0  0  0  Stock of provisions for Stage 2  Stock of provisions for Stage 2  Stage 2  Stock of provisions for Stage 3		exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0  1 Exposure, of which guaranteed guaranteed	Stage 2 exposure g	Stage 2 exposure, of which guaranteed amount  0  0  0  Stage 2 exposure  0  Stage 3 exposure  0  Stage 3 exposure  0  Stage 3 exposure  0  Stage 3 exposure  0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 1/12/2023 Stage 3 exposure, of which	stage 1 stage	sions for age 2 Stage 3 exposure  0 0 0 0  0 0 0  0	O - O - O - O - O - O -
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Central banks Cishtral governments Regional governments or local authorities Public sector entitles Multilatoral Development Banks International Organisations Institutions Institutions Of which: SME Retail If or which: SME Retail If or which: SME Retail If or which: smell property If which non-SME Items associated with particularly high risk Covered bonds California or institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Figuilly Securitisation Other exposures Standardised Lotal  Rev Num  Rev Rev Num  Rev Rev Rev Rev Rev Rev Rev Rev Rev Re	Stage 1 exposure  gu  O  O  O  Stage 1 exposure  gu  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 sposure, of which uaranteed amount   Stage 2 exposure  0  0  0  Stage 1 sposure, of which uaranteed exposure	exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  1 0 0  2 exposure, of which guaranteed amount am	Stage 3 exposure  0 0 0 0 0 0 0 0 0 1 31/12/20 Stage 3	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	ovisions for Stage 1	r provisions for Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 1 exposure  Stage 1 exposure  exposure  which guarantee amount  0  0  Stage 1 exposure  o  vhich guarantee amount  Stage 1 exposure, o which guarantee atio - Beexposure  Stage 1 exposure, o which guarantee	guara ame  O O O  O O  O O  O Stage 2 exposure  exposure  guara ame  guara am	ge 2 Jure, of ich noteed or integration of ich or integration of i	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	provisions for Stage 2 exposure  0  0  0  Stock of provisions for Stage 2  Stock of provisions for Stage 2  Stage 2  Stock of provisions for Stage 3		exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0  1 Exposure, of which guaranteed guaranteed	Stage 2 exposure g	Stage 2 exposure, of which guaranteed amount  0  0  0  Stage 2 exposure  0  Stage 3 exposure  0  Stage 3 exposure  0  Stage 3 exposure  0  Stage 3 exposure  0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 1/12/2023 Stage 3 exposure, of which	stage 1 stage	sions for age 2 Stage 3 exposure  0 0 0  0 0	O - O - O - O - O - O -
Central banks Central governments Regional governments or local authorities Public sector entities Multilatoral Devolopment Banks International Organisations Institutions Corporates of which: SML Refail  N.A. Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds California governments Control governments Regional government government governments Regional governments Regional government g	Stage 1 exposure  gu  O  O  O  Stage 1 exposure  gu  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 sposure, of which uaranteed amount   Stage 2 exposure  0  0  0  Stage 1 sposure, of which uaranteed exposure	exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  1 0 0  2 exposure, of which guaranteed amount am	Stage 3 exposure  0 0 0 0 0 0 0 0 0 1 31/12/20 Stage 3	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	ovisions for Stage 1	r provisions for Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 1 exposure  Stage 1 exposure  exposure  which guarantee amount  0  0  Stage 1 exposure  o  vhich guarantee amount  Stage 1 exposure, o which guarantee atio - Beexposure  Stage 1 exposure, o which guarantee	guara ame  O O O  O O  O O  O Stage 2 exposure  exposure  guara ame  guara am	ge 2 Jure, of ich noteed or integration of ich or integration of i	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	provisions for Stage 2 exposure  0  0  0  Stock of provisions for Stage 2  Stock of provisions for Stage 2  Stage 2  Stock of provisions for Stage 3		exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0  1 Exposure, of which guaranteed guaranteed	Stage 2 exposure g	Stage 2 exposure, of which guaranteed amount  0  0  0  Stage 2 exposure  0  Stage 3 exposure  0  Stage 3 exposure  0  Stage 3 exposure  0  Stage 3 exposure  0	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 1/12/2023 Stage 3 exposure, of which	stage 1 stage	sions for age 2 Stage 3 exposure  0 0 0  0 0	O - O - O - O - O - O -
Central banks Central governments Regional governments International Organisations Institutions Corporates Of which: SWE Retail	Stage 1 exposure  gu  O  O  O  Stage 1 exposure  gu  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 sposure, of which uaranteed amount   Stage 2 exposure  0  0  0  Stage 1 sposure, of which uaranteed exposure	exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  1 0 0  2 exposure, of which guaranteed amount am	Stage 3 exposure  9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Stage 3 exposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	ovisions for Stage 1	r provisions for Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 1 exposure  Stage 1 exposure  exposure  which guarantee amount  0  0  Stage 1 exposure  o  vhich guarantee amount  Stage 1 exposure, o which guarantee atio - Beexposure  Stage 1 exposure, o which guarantee	guara ame  O O O  O O  O O  O Stage 2 exposure  exposure  guara ame  guara am	ge 2 Jure, of ich nteed exposure  O O O  O O  Public guarantees - Adverse Sce  31/12/2022  Stage 3 exposure, which guarantee amount  O O O  Public guarantees - Adverse Sce  31/12/2022  Stage 3 exposure, of ich exposure exposure, which guarantee amount  O O O  Public guarantees - Adverse Sce  31/12/2022  Stage 3 exposure, which guarantee amount  O O O  Public guarantees - Adverse Sce  31/12/2022	Stock of provisions for Stage 1 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 O  O O O O  O O O O  O O O O  O O O O	provisions for Stage 2 exposure  0  0  0  Stock of provisions for Stage 2  Stock of provisions for Stage 2  Stage 2  Stock of provisions for Stage 3		exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0  1 Exposure, of which guaranteed guaranteed	Stage 2 exposure g	Stage 2 exposure, of which guaranteed amount    O  O  Stage 3 exposure  O  O  O  Stage 3 exposure  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 1/12/2023  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0	stage 1 stage	sions for age 2 Stage 3 exposure  0 0 0  0 0	O - O - O - O - O - O -
Central banks Central governments Regional governme	Stage 1 exposure  gu  O  O  Stage 1 exposure  O  O  Stage 1 exposure  gu  Stage 1 exposure  gu  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 sposure, of which amount  Stage 2 exposure exposure  O  O  Stage 1 sposure, of which aranteed amount  Stage 2 exposure  O  Stage 3 exposure exposure  O  Stage 3 exposure ex	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount   O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 3 expo	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	ovisions for Stage 1 exposure  O  O  O  Stock of ovisions for Stage 1 exposure  O  O  Stage 1 exposure  O  O  Stock of ovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	r provisions for Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	atio - Stage 1 exposure, or which guarantee amount  Stage 1 exposure  O  Stage 1 exposure  O  Stage 1 exposure, or which guarantee amount  Stage 1 exposure, or which guarantee amount  O  Stage 1 exposure, or which guarantee amount  Stage 1 exposure, or which guarantee amount  O  Stage 1 exposure, or which guarantee, or which guarantee amount  O  Stage 1 exposure, or which guarantee,	guara ami  0 0 0 0  0 0 0 0  0 0 0 0  0 0 0 0  0 0 0 0 0  0 0 0 0 0  0 0 0 0 0 0  0 0 0 0 0 0 0  0 0 0 0 0 0 0  0 0 0 0 0 0 0 0  0	ge 2 Jure, of ich exposure  ge 2 Jure, of ich exposure  ge 2 Jure, of ich exposure  guarantee  guarantee  guarantee  amount	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  Stage 2 exposure  Stock of provisions for Stage 3 exposure  O  Stage 3 exposure	Coverage Ratio - Stage 1 exposure  Coverage Ratio - Stage 3 exposure  O	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed 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  O O O  O O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O 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 g	Stage 2 exposure, of which guaranteed amount    Stage 3 exposure	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0 0  1/12/2023  Stage 3 exposure, of which guaranteed amount  0 0 0  1/12/2023	Stock of provisions for Stage 1  Stock of provisions for Stage 1  exposure  Stock of provisions for Stock of provisions for Stage 1  exposure  Stock of provisions for Stock of Stock	sions for age 2 stage 3 exposure  0	Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Control banks  Control consources  Standardised Lotal  Control banks  Control consources  Standardised Lotal  Control banks  Control banks  Control governments  Control banks  Control banks  Control consources  Standardised Lotal  Control banks  Control control banks  Control	Stage 1 exposure  gu  O  O  Stage 1 exposure  O  O  Stage 1 exposure  gu  Stage 1 exposure  gu  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 Stage 1 Stage 2 Stage 1 Stage 2 Stage 1 Stage 3	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of of which guaranteed amount  Stage 2 exposure, of of which guaranteed amount  Stage 2 exposure, of of which guaranteed amount	Stage 3 exposure  Stage 4 Expo	Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	ovisions for Stage 1 exposure  O  O  Stock of ovisions for Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	r provisions for Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	atio - Stage 1 exposure which guarantee amount of the stage 1 exposure of the	guara ami  O O O  O O  O O O  O O	31/12/2022  ge 2 Jure, of ich nteed exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	provisions for Stage 2 exposure  O  O  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stage 2 exposure  Stock of provisions for Stage 3 exposure  O  Stage 3 exposure	Coverage Ratio - Stage 1 exposure  Coverage Ratio - Stage 3 exposure  O - O - O - O - O - O O - O O O O O O	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount   O O O O  Stage 1 exposure, of which guaranteed amount  O O O  O O O  O O  O O  O O  O O  O	Stage 2 exposure g	Stage 2 exposure, of which guaranteed amount    O  O  Stage 3 exposure  O  O  O  Stage 3 exposure  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  1/12/2023  Stage 3 exposure, of which guaranteed amount  0 0 0  1/12/2023  Stage 3 exposure, of which guaranteed amount  0 0 0  1/12/2023	stock of provisions for Stage 1  Stock of provisions for Stage 1  exposure  Stock of provisions for Stage 1  exposure  exposure  Stock of provisions for Stage 1  exposure  o  o  o  o  o  o  stock of provisions for Stage 1  exposure  exposure  o  o  o  o  o  o  o  o  o  o  o  o  o	sions for age 2 stage 3 exposure  0	Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Sentral Janks Central Janks Central Janks Rogland governments of local eathorftics Rogland governments of local eathorftics Rogland governments of local eathorftics Rogland Janks Multilatorial Development Bealts International Organisations Corposales Of which SME Rotal	Stage 1 exposure  gu  O  O  Stage 1 exposure  O  O  Stage 1 exposure  gu  Stage 1 exposure  gu  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 sposure, of which amount  Stage 2 exposure exposure  O  O  Stage 1 sposure, of which aranteed amount  Stage 2 exposure  O  Stage 3 exposure exposure  O  Stage 3 exposure ex	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount   O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 4 Expo	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	ovisions for Stage 1 exposure  O  O  O  Stock of ovisions for Stage 1 exposure  O  O  Stage 1 exposure  O  O  Stock of ovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	r provisions for Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	atio - Stage 1 exposure which guarantee amount  O  Stage 1 exposure  O  O  Stage 1 exposure  O  O  Stage 1 exposure  O  O  Stage 1 exposure, or which guarantee amount  O  Stage 1 exposure, or which guarantee amount  O  O  O  O  O  O  O  O  O  O  O  O  O	guara ami  O O O  O O  O O O  O O	ge 2 Jure, of ich exposure  ge 2 Jure, of ich exposure  ge 2 Jure, of ich exposure  guarantee  guarantee  guarantee  amount	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	provisions for Stage 2 exposure  O  O  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stage 2 exposure  Stock of provisions for Stage 3 exposure  O  Stage 3 exposure	Coverage Ratio - Stage 1 exposure  Coverage Ratio - Stage 3 exposure  O	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed 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  O O O  O O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O 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 g	Stage 2 exposure, of which guaranteed amount    Stage 3 exposure	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0 0  1/12/2023  Stage 3 exposure, of which guaranteed amount  0 0 0  1/12/2023	stage 1 stage 1 exposure expos	sions for age 2 stage 3 exposure  0	Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Central books  Control governments  Rog onal governments  Multilators Development Benks  Informational Organisations  Institutions  Corporates  Organisations  Corporates  Organisations  Corporates  Organisations  Rog possible  Organisations  Rog possible  Organisations  Rog possible  Rog on a governments or least authorities  Rog on a government or least authorities  Rog on a gov	Stage 1 exposure  gu  O  O  Stage 1 exposure  O  O  Stage 1 exposure  gu  Stage 1 exposure  gu  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 sposure, of which amount  Stage 2 exposure exposure  O  O  Stage 1 sposure, of which aranteed amount  Stage 2 exposure  O  Stage 3 exposure exposure  O  Stage 3 exposure ex	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount   O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 4 Expo	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	ovisions for Stage 1 exposure  O  O  O  Stock of ovisions for Stage 1 exposure  O  O  Stage 1 exposure  O  O  Stock of ovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	r provisions for Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	atio - Stage 1 exposure which guarantee amount  O  Stage 1 exposure  O  O  Stage 1 exposure  O  O  Stage 1 exposure  O  O  Stage 1 exposure, or which guarantee amount  O  Stage 1 exposure, or which guarantee amount  O  O  O  O  O  O  O  O  O  O  O  O  O	guara ami  O O O  O O  O O O  O O	ge 2 Jure, of ich exposure  ge 2 Jure, of ich exposure  ge 2 Jure, of ich exposure  guarantee  guarantee  guarantee  amount	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	provisions for Stage 2 exposure  O  O  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stage 2 exposure  Stock of provisions for Stage 3 exposure  O  Stage 3 exposure	Coverage Ratio - Stage 1 exposure  Coverage Ratio - Stage 3 exposure  O	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed 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  O O O  O O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O 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 g	Stage 2 exposure, of which guaranteed amount    Stage 3 exposure	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0 0  1/12/2023  Stage 3 exposure, of which guaranteed amount  0 0 0  1/12/2023	stage 1 stage 1 exposure expos	sions for age 2 stage 3 exposure  0	Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Control banks	Stage 1 exposure  gu  O  O  Stage 1 exposure  O  O  Stage 1 exposure  gu  Stage 1 exposure  gu  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 sposure, of which amount  Stage 2 exposure exposure  O  O  Stage 1 sposure, of which aranteed amount  Stage 2 exposure  O  Stage 3 exposure exposure  O  Stage 3 exposure ex	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount   O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 4 Expo	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	ovisions for Stage 1 exposure  O  O  O  Stock of ovisions for Stage 1 exposure  O  O  Stage 1 exposure  O  O  Stock of ovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	r provisions for Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	atio - Stage 1 exposure which guarantee amount  O  Stage 1 exposure  O  O  Stage 1 exposure  O  O  Stage 1 exposure  O  O  Stage 1 exposure, or which guarantee amount  O  Stage 1 exposure, or which guarantee amount  O  O  O  O  O  O  O  O  O  O  O  O  O	guara ami  O O O  O O  O O O  O O	ge 2 Jure, of ich exposure  ge 2 Jure, of ich exposure  ge 2 Jure, of ich exposure  guarantee  guarantee  guarantee  amount	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	provisions for Stage 2 exposure  O  O  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stage 2 exposure  Stock of provisions for Stage 3 exposure  O  Stage 3 exposure	Coverage Ratio - Stage 1 exposure  Coverage Ratio - Stage 3 exposure  O	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed 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  O O O  O O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O 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 g	Stage 2 exposure, of which guaranteed amount    Stage 3 exposure	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0 0  1/12/2023  Stage 3 exposure, of which guaranteed amount  0 0 0  1/12/2023	stage 1 stage 1 exposure expos	sions for age 2 stage 3 exposure  0	Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
South Service   South Servic	Stage 1 exposure  gu  O  O  Stage 1 exposure  O  O  Stage 1 exposure  gu  Stage 1 exposure  gu  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 1 sposure, of which amount  Stage 2 exposure exposure  O  O  Stage 1 sposure, of which aranteed amount  Stage 2 exposure  O  Stage 3 exposure exposure  O  Stage 3 exposure ex	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount   O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 4 Expo	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	ovisions for Stage 1 exposure  O  O  O  Stock of ovisions for Stage 1 exposure  O  O  Stage 1 exposure  O  O  Stock of ovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	r provisions for Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	atio - Stage 1 exposure which guarantee amount  O  Stage 1 exposure  O  O  Stage 1 exposure  O  O  Stage 1 exposure  O  O  Stage 1 exposure, or which guarantee amount  O  Stage 1 exposure, or which guarantee amount  O  O  O  O  O  O  O  O  O  O  O  O  O	guara ami  O O O  O O  O O O  O O	ge 2 Jure, of ich exposure  ge 2 Jure, of ich exposure  ge 2 Jure, of ich exposure  guarantee  guarantee  guarantee  amount	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	provisions for Stage 2 exposure  O  O  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stage 2 exposure  Stock of provisions for Stage 3 exposure  O  Stage 3 exposure	Coverage Ratio - Stage 1 exposure  Coverage Ratio - Stage 3 exposure  O	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed 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  O O O  O O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O O  O O 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 g	Stage 2 exposure, of which guaranteed amount    Stage 3 exposure	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0 0  1/12/2023  Stage 3 exposure, of which guaranteed amount  0 0 0  1/12/2023	stage 1 stage 1 exposure expos	sions for age 2 stage 3 exposure  0	Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0



### 2021 EU-wide Stress Test: Securitisations

Bankinter, S.A.

			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	REA	SEC-ERBA	0	0	0	0	0	0	0
9	KEA	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 Bankinter, S.A.

		1	2	3	4	5	6	7
	_	Actual	E	Baseline scenario	O	F	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 Bankinter, S.A.

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Adv	verse Scenario	
RowN			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		А	OWN FUNDS		5,101	5,534	5,744	5,937	4,744	4,691	4,756
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		4,172	4,604	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	0	0	0
5		A.1.2 A.1.3	Retained earnings  Accumulated other comprehensive income		272	501	783	1,066	-165	-75	63
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	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		-4	-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	-4
15		A.1.7.2 A.1.7.3	Cash flow hedge reserve		0	0	0	0	0	0	0
16 17		A.1.7.3 A.1.8	Other adjustments  (-) 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	-1
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	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	0
0.5											
25		A.1.15.1	Of which: from securitisation positions (-)  (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a		0	0	0	0	0	0	0
26 27		A.1.16 A.1.17	significant investment  (-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28		A.1.17 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	0
30	OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31		A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		0	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	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	0
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")  Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		0	0	0	0	0	0	0
36 37		A.1.22.4 A.1.22.4.1	01/01/2020 ("new dynamic part")  Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
38		A.1.23	Transitional adjustments		0	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	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	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	0
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	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  Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1		0	0	0	0	0	0	0
46 47		A.1.23.4.2 A.1.23.4.3	instruments of financial sector entities where the institution has a significant investment  Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in		0	0	0	0	0	0	0
48		A.1.23.4.3 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	350
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements  TLED 1 CARLEAL (not of doductions and after transitional adjustments)		0	0	0	0	0	0	0
54 55		A.3 A.4	TIER 1 CAPITAL (net of deductions and after transitional adjustments)  TIER 2 CAPITAL (net of deductions and after transitional adjustments)		4,522 580	4,954	5,164	5,357 580	4,164	4,111 580	4,176  580
56		A.4.1	Tier 2 Capital instruments		580	580	580	580	580	580	580
57		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
		Δ 4 3	Tier 2 transitional adjustments								
58 59		A.4.3 A.4.3.1	Tier 2 transitional adjustments  Of which: adjustments due to IFRS 9 transitional arrangements		0	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	0



# 2021 EU-wide Stress Test: Capital Bankinter, 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		G.1	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		H.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	To a self and a self and	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
83	Transitional combined buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84	4	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	Total SREP capital requirement (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

Bankinter, S.A.

		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	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
	Tax expenses or (-) income related to profit or loss from continuing operations  Profit or (-) loss after tax from discontinued operations	-56 0	-139	-186	-186	230	-35	-76
	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

#### Bankinter, S.A.

	(mln EUR)	1
Rov	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

Row	Net issuance of Additional Tier 1 and Tier 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	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0