

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 (www.eba.europa.eu) or Bankinter's corporate website (www.bankinter.com/webcorporativa).

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

Bankinter, S.A.

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		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%
Memorandum items								
14	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
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 ²		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	No
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18	New definition of default?	No
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2021 EU-wide Stress Test: Credit risk IRB
Bankinter, S.A.

Row\Col	Col	Adverse Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
(min EUR, %)																							
1	Central banks	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0
3	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Corporates	12,610	447	474	160	35	206	43.48%	12,014	627	889	82	62	377	42.42%	11,617	759	1,154	75	56	467	40.43%	
5	Corporates - Of Which: Specialised Lending	603	26	59	14	3	15	25.83%	539	41	104	7	4	30	28.64%	493	52	143	6	2	38	26.61%	
6	Corporates - Of Which: SME	3,166	79	164	45	4	49	42.20%	2,984	128	294	22	13	117	39.33%	2,870	161	378	22	11	146	37.06%	
7	Retail	25,097	1,020	1,069	50	30	438	40.94%	24,792	1,062	1,331	32	31	494	37.29%	24,453	1,201	1,531	29	32	533	34.81%	
8	Retail - Secured on real estate property	23,430	951	754	23	17	206	27.35%	23,224	966	946	16	13	234	24.68%	22,959	1,079	1,098	15	13	252	22.92%	
9	Retail - Secured on real estate property - Of Which: SME	1,511	109	161	4	5	21	12.98%	1,446	129	205	3	5	24	12.89%	1,390	152	239	3	6	30	12.68%	
10	Retail - Secured on real estate property - Of Which: non-SME	21,920	842	893	19	12	185	31.25%	21,778	937	841	13	8	201	21.94%	21,569	927	859	12	8	221	25.76%	
11	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
12	Retail - Other Retail	1,666	68	310	27	13	231	73.50%	1,568	97	385	16	18	263	68.29%	1,494	122	433	14	18	281	64.94%	
13	Retail - Other Retail - Of Which: SME	1,513	63	279	26	12	213	76.27%	1,418	91	347	16	17	243	70.18%	1,348	115	393	13	17	261	66.39%	
14	Retail - Other Retail - Of Which: non-SME	153	4	31	1	1	18	51.74%	150	6	38	1	1	20	51.22%	146	7	40	1	1	21	50.90%	
15	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	IRB TOTAL	37,706	1,467	1,543	211	65	644	41.72%	36,806	1,693	2,220	114	93	873	39.34%	36,070	1,920	2,685	104	87	1,000	37.23%	

Row\Col	Col	Adverse Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
(min EUR, %)																							
19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	Corporates	12,610	447	474	160	35	206	43.48%	12,014	627	889	82	62	377	42.42%	11,617	759	1,154	75	56	467	40.43%	
23	Corporates - Of Which: Specialised Lending	603	26	59	14	3	15	25.83%	539	41	104	7	4	30	28.64%	493	52	143	6	2	38	26.61%	
24	Corporates - Of Which: SME	3,166	79	164	45	4	49	42.20%	2,984	128	294	22	13	117	39.33%	2,870	161	378	22	11	146	37.06%	
25	Retail	20,958	944	993	39	28	404	42.45%	20,699	1,028	1,179	29	29	441	38.28%	20,397	1,153	1,388	28	29	481	35.50%	
26	Retail - Secured on real estate property	19,292	925	638	12	15	173	27.12%	19,131	929	794	9	9	111	18%	18,905	23.73%	18,905	922	8	11	200	21.66%
27	Retail - Secured on real estate property - Of Which: SME	1,511	109	161	4	5	21	12.98%	1,446	129	205	3	5	24	12.89%	1,390	152	239	3	6	30	12.68%	
28	Retail - Secured on real estate property - Of Which: non-SME	17,781	817	477	8	10	152	31.90%	17,685	800	589	6	5	162	27.51%	17,512	878	684	6	5	170	24.80%	
29	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Retail - Other Retail	1,666	68	310	27	13	231	73.50%	1,568	97	385	16	18	263	68.29%	1,494	122	433	14	18	281	64.94%	
31	Retail - Other Retail - Of Which: SME	1,513	63	279	26	12	213	76.27%	1,418	91	347	16	17	243	70.18%	1,348	115	393	13	17	261	66.39%	
32	Retail - Other Retail - Of Which: non-SME	153	4	31	1	1	18	51.74%	150	6	38	1	1	20	51.22%	146	7	40	1	1	21	50.90%	
33	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	IRB TOTAL	33,568	1,440	1,424	199	63	610	42.79%	32,713	1,653	2,068	108	91	828	40.06%	32,013	1,911	2,510	98	84	948	37.77%	

Row\Col	Col	Adverse Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
(min EUR, %)																							
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	Retail	4,139	26	116	12	2	33	28.59%	4,093	36	152	7	2	45	29.62%	4,057	49	175	6	3	52	29.52%	
44	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
45	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
46	Retail - Secured on real estate property - Of Which: non-SME	4,139	26	116	12	2	33	28.59%	4,093	36	152	7	2	45	29.62%	4,057	49	175	6	3	52	29.52%	
47	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
48	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
49	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
50	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
51	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	IRB TOTAL	4,139	26	116	12	2	33	28.59%	4,093														

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

Bankinter, S.A.

Table for Bankinter, S.A. showing Stage 1, Stage 2, Stage 3 exposure and Stock of provisions for Stage 1, Stage 2, Stage 3 exposure at 31/12/2021 and 31/12/2023. Includes sub-headers for 31/12/2021 and 31/12/2023.

Table for SPAIN showing Stage 1, Stage 2, Stage 3 exposure and Stock of provisions for Stage 1, Stage 2, Stage 3 exposure at 31/12/2021 and 31/12/2023. Includes sub-headers for 31/12/2021 and 31/12/2023.

Table for PORTUGAL showing Stage 1, Stage 2, Stage 3 exposure and Stock of provisions for Stage 1, Stage 2, Stage 3 exposure at 31/12/2021 and 31/12/2023. Includes sub-headers for 31/12/2021 and 31/12/2023.

Table for N.A. showing Stage 1, Stage 2, Stage 3 exposure and Stock of provisions for Stage 1, Stage 2, Stage 3 exposure at 31/12/2021 and 31/12/2023. Includes sub-headers for 31/12/2021 and 31/12/2023.

Table for N.A. showing Stage 1, Stage 2, Stage 3 exposure and Stock of provisions for Stage 1, Stage 2, Stage 3 exposure at 31/12/2021 and 31/12/2023. Includes sub-headers for 31/12/2021 and 31/12/2023.

Table for N.A. showing Stage 1, Stage 2, Stage 3 exposure and Stock of provisions for Stage 1, Stage 2, Stage 3 exposure at 31/12/2021 and 31/12/2023. Includes sub-headers for 31/12/2021 and 31/12/2023.

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

Bankinter, S.A.

Risk Name	(min EUR, %)	Monitors - Actual										
		31/12/2020										
		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure of which expired moratoria	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
N.A.												
Standardised Total												

Risk Name	(min EUR, %)	Public guarantees - Actual										
		31/12/2020										
		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure of which guaranteed amount	Stage 2 exposure	Stage 2 exposure of which guaranteed amount	Stage 3 exposure	Stage 3 exposure of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
N.A.												
Standardised Total												

2021 EU-wide Stress Test: Securitisations

Bankinter, S.A.

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	882						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		Total	882						
6	REA	SEC-IRBA	258	261	263	264	275	301	318
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		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.

RowN um	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		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.

Row/Num	(mln EUR, %)		1	2	3	4	5	6	7	8	
			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023	
1		A	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	Retained earnings		272	501	783	1,066	-165	-75	63
6		A.1.3	Accumulated other comprehensive income		149	149	149	149	44	44	44
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		149	149	149	149	63	63	63
8		A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)		0	0	0	0	-18	-18	-18
9		A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
10		A.1.4	Other Reserves		3,044	3,025	3,009	2,994	3,025	3,009	2,994
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	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	Cash flow hedge reserve		0	0	0	0	0	0	0
16		A.1.7.3	Other adjustments		0	0	0	0	0	0	0
17		A.1.8	(-) Intangible assets (including Goodwill)		-351	-190	-223	-229	-187	-220	-226
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-3	-3	-3	-3	-169	-140	-78
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-254	-231	-268	-307	-14	-131	-218
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	0	-5	-53	0	-2	-34
21		A.1.12	(-) Defined benefit pension fund assets		-1	-1	-1	-1	-1	-1	-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
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		-120	-81	-62	-44	-153	-158	-152
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30		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
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")		0	0	0	0	0	0	0
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	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		0	0	0	0	0	0	0
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48		A.2	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		0	0	0	0	0	0	0
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		4,522	4,954	5,164	5,357	4,164	4,111	4,176
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		580	580	580	580	580	580	580
56		A.4.1	Tier 2 Capital instruments		580	580	580	580	580	580	580
57		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
58		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	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: P&L

Bankinter, S.A.

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

2021 EU-wide Stress Test

Major capital measures and realised losses

Bankinter, S.A.

		(mln EUR)	1
Row Number	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

			Impact on Additional Tier 1 and Tier 2
Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021		
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

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