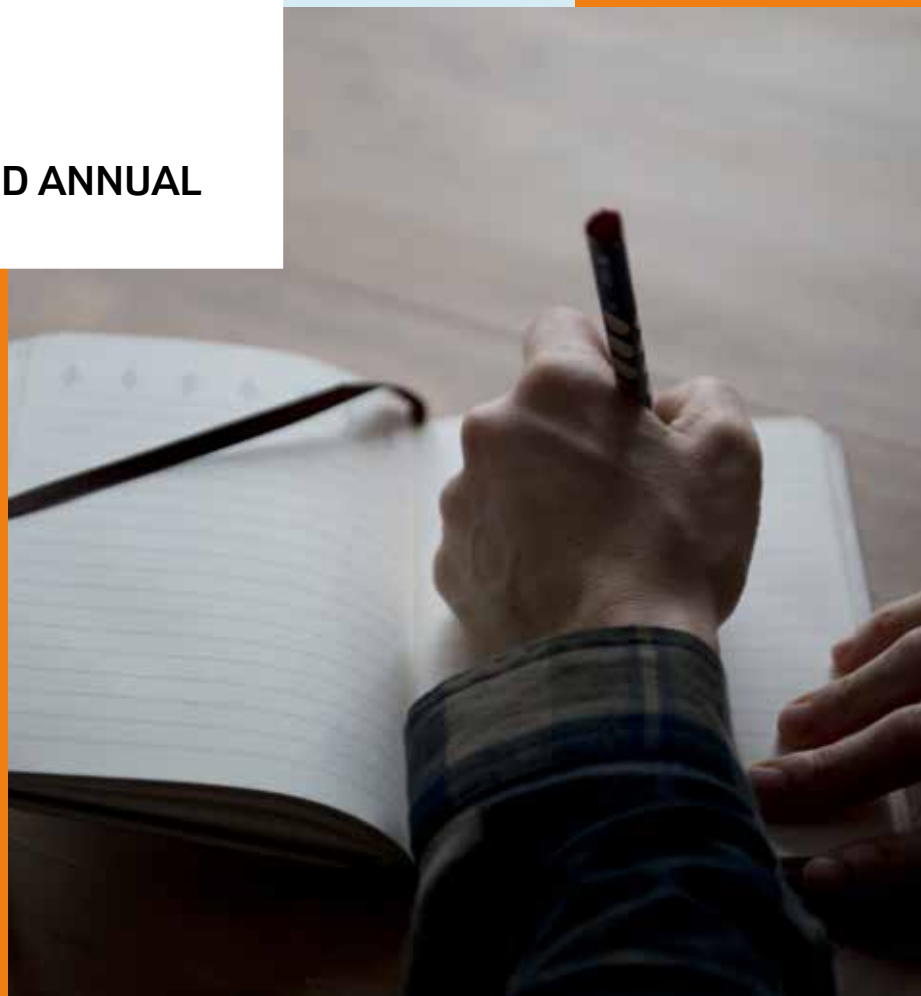


bankinter.

APPENDIX

2019 INTEGRATED ANNUAL
REPORT



Information for shareholders and investors

The Bankinter, S.A. Annual Report is presented at the Annual General Shareholders' Meeting and is available to all shareholders of the Company. The information contained includes the period from 1 January 2019 to 31 December 2019, unless otherwise specified. The previous report, referring to the year 2018, was published on 20 February 2019.

This document, coordinated by the Institutional Communication area of the bank, was prepared with information collected from the different areas of the entity through interviews, questionnaires addressed to those responsible and requests for accurate information.

The Bankinter Annual Report has followed a process of pooling, review, correction and audit.

The sustainability information in the Integrated Annual Report has been prepared according to the G4 Global Reporting Initiative.

In addition to the Annual Report, the Bank publishes consolidated quarterly results in January, April, July and October. Both reports are available on the Bankinter Corporate Website.

Shareholders office

Alfonso Martínez Vaquero
Avda. de Bruselas, 12
28108 Alcobendas (Madrid)
Tel.: 913398330-913397500
Fax: 913397445
Email: ofiaccionista@bankinter.com

Investor relations

Alfonso Alfaro Llovera
David López Finistrosa
Pº de la Castellana, 29
28046 Madrid
Tel.: 91 339 75 00
Email:
Investor_Relations@bankinter.com

Customer service

Eloy Antonio López Hernández
Avda. de Bruselas, 12
28108 Alcobendas (Madrid)
Tel.: 900 802 081
Fax: 91 623 44 21
Email:
incidencias_sac.bankinter@bankinter.com

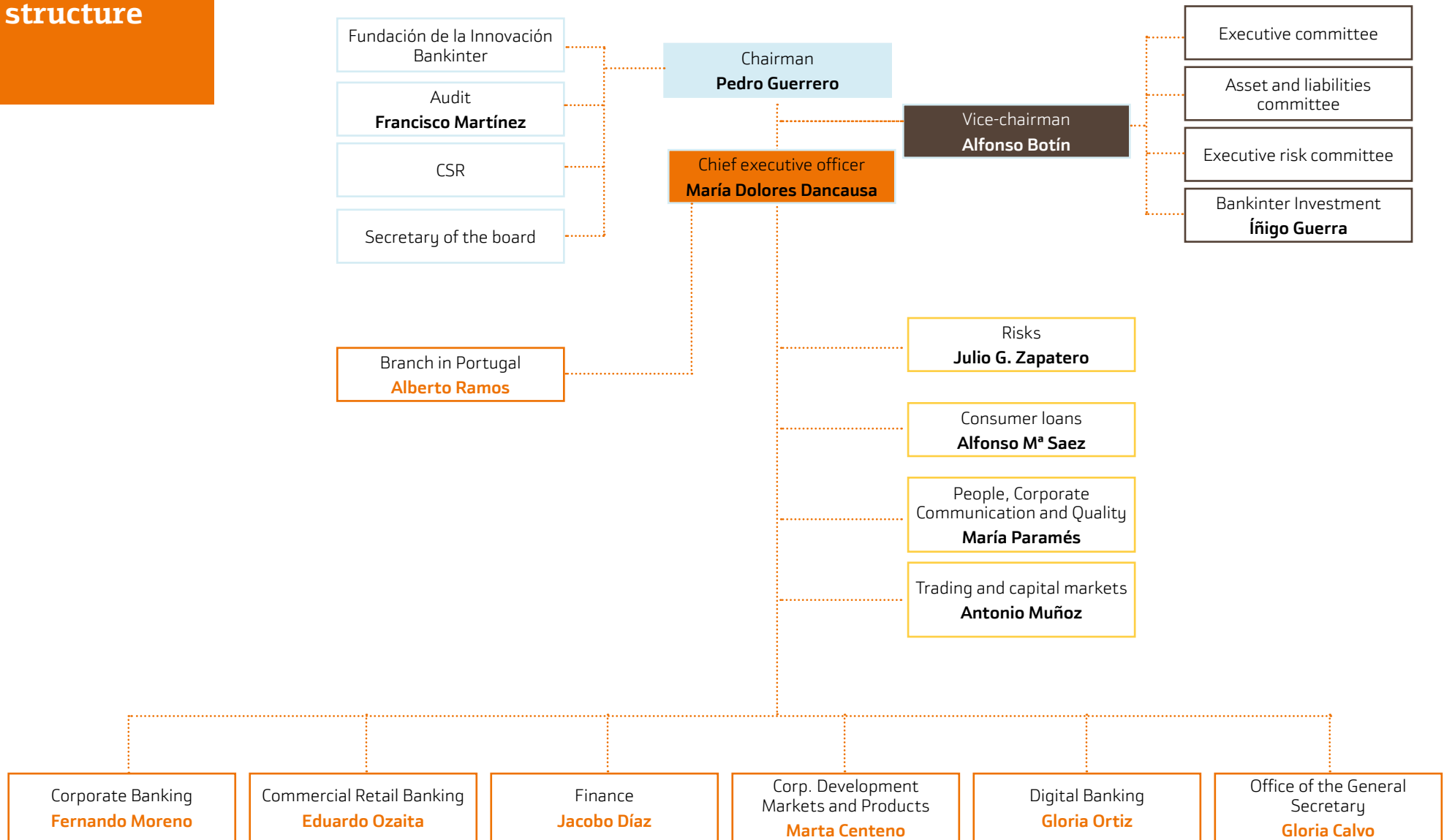
Corporate communication

Inés García Paine
Paseo de la Castellana, 29
28046 Madrid
Tel. 91 339 83 38
Email:
comunicacion@bankinter.com

Service

Customer assistance to Personal and Private Banking customers.	8.00 to 22.00 Monday to Saturday (except bank holidays)	
Individual Retail Banking	9.00 to 18.00 Monday to Friday (except bank holidays)	902 132 313
Insurance Specialists / Commercial Insurance	9.00 to 18.00 Monday to Friday (except bank holidays)	
Asset Specialists	9.00 to 18.00 Monday to Friday (except bank holidays)	901 810 440
Assistance in English	9.00 to 18.00 Monday to Friday (except bank holidays)	902 888 835
Customer Service support	9.00 to 18.00 Monday to Friday (except bank holidays)	900 802 081
Technical web assistance (particulares.com)	8.00 to 22.00 Monday to Friday and Saturdays 9.00 to 15.00 (except bank holidays)	902 365 563
Investment and Stock Exchange Specialists	8.00 to 22.00 Monday to Friday (including bank holidays if markets are operating)	902 131 114
International Business Specialists	8.00 to 17.00 Monday to Friday (except bank holidays)	902 882 000
Company Telephone banking	8.00 to 18.00 Monday to Thursday and Friday 8.00 to 17.00. August 08.00 to 15.00 Monday to Friday (except bank holidays)	902 888 855
Technical web assistance (empresas.com)		902 365 656
Video call in sign language	9.00 to 14.00 Monday to Friday (except bank holidays)	bankinter.com

Management structure



Board of Directors

Charge	Name / Company name
Chairman	Pedro Guerrero Guerrero
Vice-chairman	Cartival, S.A.
Chief executive officer	María Dolores Dancausa Treviño
Director	Jaime Terceiro Lomba
Director	Marcelino Botín-Sanz de Sautuola y Naveda*
Director	Fernando Masaveu Herrero
Director	Gonzalo de la Hoz Lizcano
Director	María Teresa Pulido Mendoza
Director	Rafael Mateu de Ros Cerezo
Director	Teresa Martín-Retortillo Rubio
Director	Álvaro Álvarez-Alonso Plaza
Director	María Luisa Jordá Castro
Secretary (non director)	Gloria Calvo Díaz

- Cartival, S.A.: Represented on the Board by Alfonso Botín-Sanz de Sautuola y Naveda.
- Marcelino Botín-Sanz de Sautuola y Naveda: Linked to the significant shareholders Cartival S.A.

Organisation Managers

Juan Carlos Barbero Maeso	Andalusia
Juan Manuel Castaño Escudero	Canary Islands
Jacobo Cañellas Colmenares	Castile-La Mancha and Extremadura
Eduard Gallart Sullà	Catalonia
Antonio Berdiel Bitrián	Levante y Baleares
Maite Cañas Luzarraga	Madrid Corporate banking
Rafaela Vergara Ruiz	Madrid East
Ignacio Lozano Egea	Madrid West
Lucas Peinado Mataix	Navarra, Aragon, Rioja and Soria
Joaquín Da Silva Castaño	Northwest
Juan Manuel Astigarraga Capa	North