

Appendix

2020 INTEGRATED  
ANNUAL REPORT



# Information for shareholders and investors

The Bankinter, S.A. Annual Report is presented at the annual general meeting and is available to all shareholders of the Company. The information contained includes the period from 1 January 2020 to 31 December 2020, unless otherwise specified. The previous Report, referring to the year 2019, was published on 18 February 2020.

This document, coordinated by the Bank's Institutional Communication area, 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 in accordance with the 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 Bankinter's corporate website.

## Shareholders office

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

## Investor relations

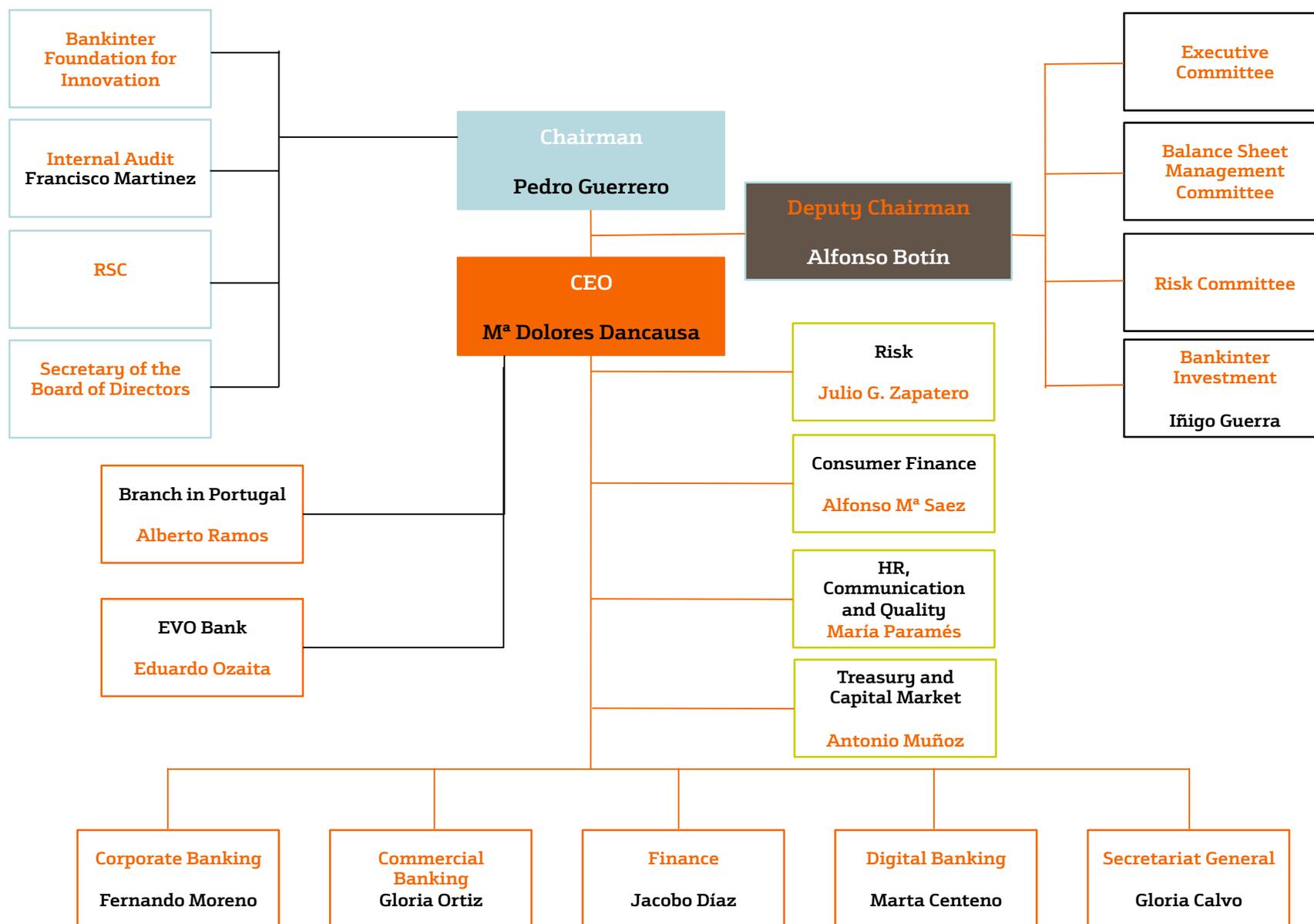
Alfonso Alfaro Llovera  
David López Finistrosa  
Pº de la Castellana, 29  
28046 Madrid  
Tel.: 91 339 75 00  
Email: Investor\_Relations@bankinter.com

## 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)                             | 91 657 88 00 |
| Insurance Specialists / Commercial Insurance                   | 09.00 to 18.00 Monday to Friday (except bank holidays)                            |              |
| Asset Specialists  | 9.00 to 18.00 Monday to Friday (except bank holidays)                             |              |
| Assistance in English  | 9.00 to 18.00 Monday to Friday (except bank holidays)                             | 91 657 88 01 |
| Assistance in Catalan  | 9.00 to 18.00 Monday to Friday (except bank holidays)                             | 93 410 84 85 |
| 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) | 91 657 88 69 |
| Investment and stock exchange specialists                      | 8.00 to 22.00 Monday to Friday (including bank holidays if markets are operating) | 91 657 88 01 |
| International Business Specialists                             | 8.00 to 17.00 Monday to Friday (except bank holidays)                             | 91 050 00 96 |
| Corporate telephone banking                                    | 8.00 to 18.00 Monday to Thursday and Friday 8.00 to 17.00                         | 91 050 01 08 |
| Technical web assistance (empresas.com)                        | August 8.00 to 15.00 Monday to Friday (except bank holidays)                      | 91 807 09 84 |



## Board of directors

| Position                | Name/Company                              | Appointment | Last re-election | Upcoming re-election |
|-------------------------|---|-------------|------------------|----------------------|
| Vice chairman           | Cartival, S.A.                            | 1997        | 2018             | 2022                 |
| Chief executive officer | María Dolores Dancausa Treviño            | 2010        | 2019             | 2023                 |
| Director                | Marcelino Botín-Sanz de Sautuola y Naveda | 2005        | 2017             | 2021                 |
| Director                | Fernando Masaveu Herrero                  | 2005        | 2017             | 2021                 |
| Director                | Rafael Mateu de Ros Cerezo                | 2009        | 2017             | 2021                 |
| Director                | María Teresa Pulido Mendoza               | 2014        | 2019             | 2023                 |
| Director                | Teresa Martín-Retortillo Rubio            | 2017        | 2018             | 2022                 |
| Director                | Álvaro Álvarez-Alonso Plaza               | 2019        | 2019             | 2023                 |
| Director                | María Luisa Jordá Castro                  | 2019        | 2019             | 2023                 |
| Director                | Fernando Francés Pons                     | 2020        | 2020             | 2024                 |

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         | Navarre, Aragon, Rioja and Soria  |
| Joaquín Da Silva Castaño     | Northwest                         |
| Juan Manuel Astigarraga Capa | North                             |