

Investor relations

In permanent contact

Bankinter's relationship with its investors has always been guided by the principles of equality, rigour and transparency inherent to the bank's culture and required by regulators. Bankinter therefore provides its investors with relevant and high-quality information about performance of the various businesses, as well as new strategies, both for each type of business and for each geography. In 2021, some of the actions developed to fulfil this corporate commitment include:

- The quarterly appointment (in January, April, July and October) remained unchanged to present the Group's results to the investment community via webcast and teleconference. Between 150 and 200 financial analysts and institutional investors, both national and international, usually attend this type of meeting, and there is a Q&A.
- Despite the difficulties in mobility, Bankinter continued to be present, albeit remotely, at the most important international conferences and seminars organised by brokerage firms and investment banks. It has therefore been possible to maintain direct and close contacts with all stakeholders (institutional investors, portfolio managers, financial analysts, and private bankers) to inform them of business performance and the impact of the COVID-19 effects on each of these businesses.
- Almost 300 normal meetings were also held online with institutional investors and financial analysts, both individually and in groups, organised either by brokers or by the corporate access departments of the relevant institutions.
- Visits to investors and potential investors in various international financial capitals (New York, London, Paris, Frankfurt, Zurich, etc.) were cancelled until the situation stabilised and with the assurance that as soon as a 'new normal' is restored, the relevant roadshows will take place.

As of 31 December 2021, 45% of the bank's shares were held by non-resident and institutional investors, a slightly lower percentage than in previous years, which is expected to change when the health situation improves, in order to continue expanding the geographic shareholder base with new markets, such as the West Coast of the United States or Asia.

Sustainability (ESG)

After a few years acting in parallel, Investor Relations and the Sustainability area began to establish common criteria in 2020 to facilitate a permanent and uniform flow of information between the bank and the different interest groups to respond to their growing demand and sensitivity in relation to with matters such as good corporate governance, environmental protection or respect for social issues.

There is currently an increasing number of specialised agencies, as well as proxy advisors (firms that advise institutional investors on vote management at shareholders' meetings), which prepare rankings, reports and sustainability indices. Bankinter appears in most of them as one of the most sustainable companies in Spain and in the financial sector on a global scale.

As recognition of our good sustainability management, the Bank was included for the fourth consecutive year (2021) in the European and World Index of the Dow Jones Sustainability Index. Bankinter's achievement is doubled because most of the institutions included in this index have much larger budgets, due to their size.



2021 milestones

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Individuals

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