

Consolidated
Statement of Non-
Financial Information
and **Sustainability**
Information 2024

bankinter.



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1. General Information

1.1. Introduction

1.1.1. General bases for the preparation of the Consolidated Statement of Non-Financial Information and Sustainability

This document contains information on the results and the trend of the non-financial indicators of Bankinter Group with respect to the impact of its activity on environmental, social and labour aspects, respect for human rights and matters related to the prevention of corruption and bribery, among others. This is in accordance with the provisions relating to non-financial information and diversity in Law 11/2018, of 28 December, modifying the Commercial Code, the consolidated text of the Spanish Companies Act approved by Royal Legislative Decree 1/2010, of 2 July, and Law 22/2015, of 20 July, on Account Auditing.

Bankinter Group has prepared this report in voluntary compliance with Directive (EU) 2022/2464 of the European Parliament and of the Council of 14 December 2022 amending Regulation (EU) No 537/2014, Directive 2004/109/EC, Directive 2006/43/EC and Directive 2013/34/EU with regard to the reporting of sustainability information by companies (hereinafter, the CSRD), following the non-transposition of the Directive in Spain. The Directive establishes the development of a sustainability reporting framework based on the European Sustainability Reporting Standards (ESRS).

This Consolidated Statement of Non-Financial Information and Sustainability is included in the Consolidated Management Report, which accompanies the Consolidated Annual Accounts for the financial year 2024, as set out in Article 49.6 of the Commercial Code introduced by Law 11/2018. The report also includes a summary of the Group's business model, a description of the policies in relation to the above issues and measures adopted, the results of these policies, the main risks related to these issues linked to the Group's activities, the management of these risks and objectives and key non-financial performance indicators.

Bankinter Group's 2024 information includes Bankinter and all its subsidiaries, as it did in 2023. The reporting scope of the information contained in this document is the same as that used for the purposes of the consolidated public financial information of the Bankinter Group, and no sensitive information has been omitted.

The most significant events with an impact on the Group's consolidation scope (specific circumstances) that occurred during the current year are listed below:

- In February 2024, EVO Banco, S.A.U. carried out a capital increase for a nominal amount of 5 million euros and an issue premium of 75 million euros, which allowed it to increase its shareholder equity by 80 million.
 - On 17 April 2024, the boards of directors of Bankinter, S.A. and its subsidiary in Ireland, Avantcard Designated Activity Company (Avantcard DAC), decided to reorganise the Group's business in that country by merging both companies and creating a branch to continue developing the business. Under the agreement, Bankinter will acquire from Bankinter Consumer Finance, E.F.C., S.A., all the shares that make up the share capital issued by Avantcard DAC. Following the acquisition, Bankinter and Avantcard DAC will be merged and a Bankinter branch will be established in Ireland to which all assets, liabilities, rights, obligations and other legal relationships acquired by Bankinter as a result of the merger will be assigned. This branch will constitute a permanent establishment in Ireland and will continue the activities currently carried out by Avantcard DAC in that jurisdiction. The merger process is expected to be completed in the first half of 2025.
 - On 19 June 2024, the boards of directors of Bankinter, S.A., the parent company of Bankinter Group and EVO Banco, S.A.U., a subsidiary company wholly owned by Bankinter, S.A., have agreed to carry out a merger by absorption, thus integrating EVO Banco into the Bankinter, S.A. structure, improving the profitability and efficiency of the Group. The purpose of the merger is to take full advantage of the synergies between the two companies, boosting the Group's digital transformation. This merger will entail the integration of EVO Banco's customers, business and workforce into Bankinter's structure. The merger process is expected to be completed in the first half of 2025.
- In compliance with the provisions of Royal Decree-Law 5/2023, the documentation relating to the previous merger projects is published on the Group's corporate website.
- During the 2022 financial year, Bankinter and Liberty Seguros reached an agreement to jointly develop the insurance business through the company Bankinter Liberty Home and Auto, S.A. However, during the 2024 financial year the parties have withdrawn from this agreement.

Regarding the information reported in relation to previous years, it should be noted that some indicators required by Law 11/2018 but not by the ESRS have been included in Annex I of this report. Likewise and following the recommendations of the CNMV (National Securities Market Commission), information for the year 2023 has been reported for comparative purposes in the indicators identified as material by the company in its materiality analysis.

The Consolidated Statement of Non-Financial Information and Sustainability Information 2024 has been prepared in accordance with the contents of current commercial regulations, as well as the EU guidelines 2017/C215/01 for the reporting of non-financial information and, as indicated above, the ESRS approved in Commission Delegated Regulation 2023/2772.

Additionally, the regulations relating to the Taxonomy Regulation (EU) 2020/852 (hereinafter, the Taxonomy Regulation), the Delegated Regulation (EU) 2021/2178 on disclosure and Delegated Acts have been taken into account for another year.

The information included in this document meets the requirements of Law 11/2018 regarding non-financial information and diversity, and has been verified with a limited scope of review by PwC (PricewaterhouseCoopers Auditores, S.L.) in accordance with code 49 of the Code of Commerce.

This report reproduces some information that is also contained in more detail in other documents, such as the Consolidated Legal Report, the Integrated Annual Report, the Corporate Governance Report or the Remuneration Report 2024.

1.2. Double materiality analysis

Bankinter Group has prepared this report and the information contained therein in accordance with the double materiality principles consistent with the Corporate Sustainability Reporting Directive (CSRD) and the Draft Law on Corporate Sustainability Information. This approach covers both the company's impacts on society and the environment (impact materiality) and the potential financial implications of sustainability (financial materiality).

Prior analysis

Bankinter Group periodically carries out materiality studies in order to improve the effectiveness of the channels of dialogue with social stakeholders and identify priority issues according to two parameters: the maturity of aspects related to financial activity according to sustainability analysts and the importance attributed to these aspects by the Bank's main stakeholders.

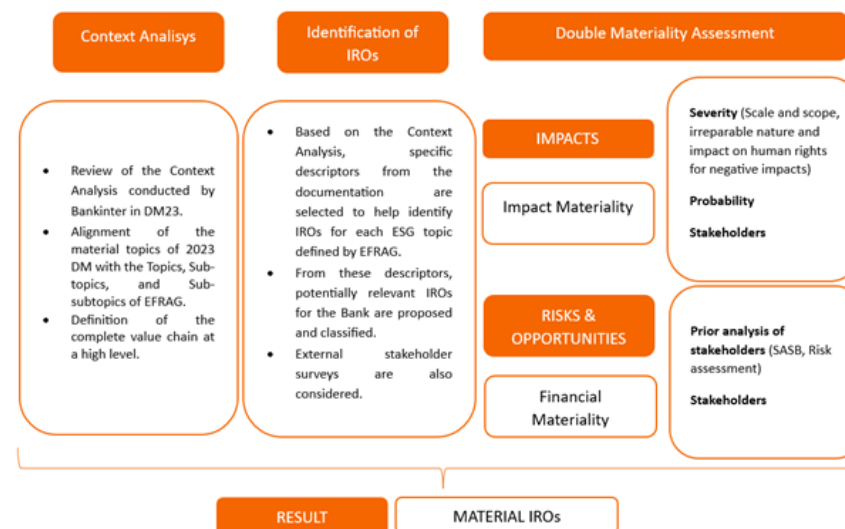
The Sustainability Plan 2024-2026 was defined based on the results of the Double Materiality Analysis carried out in 2023, which identified the main sustainability challenges for the following years. First, a context analysis was carried out, considering internal and external sources. Surveys were then conducted with six key Bankinter Group stakeholders, including customers, employees, academic experts, media, NGOs and suppliers, totalling 2,732 completed surveys. At the same time, the preliminary identification of the company's Impacts, Risks and Opportunities (IROs) was carried out. This process included validation with teams from different departments at Bankinter Group to ensure alignment with each affected area. The focus was on ensuring coherence and identifying measures to manage them in the new sustainability strategy for the 2024-2026 period.

Validated and grouped into corresponding topics and sub-topics, each IRO was then assessed once the final list was obtained, also taking into consideration the stakeholder group of sustainability analysts. The result of this analysis was the obtaining of a double materiality matrix, which served as a starting point for the design of the new Sustainability Plan for the 2024-2026 period for Bankinter Group.

2024 double materiality analysis

Following the guidelines of the EFRAG IG1 Materiality Assessment guidance, Bankinter Group has carried out a new double materiality analysis in 2024, with the aim of identifying those material IROs on which to focus its sustainability reporting.

The process followed to carry out this analysis was as follows:



This analysis of double materiality, both at a methodological level and in the results and conclusions obtained, has been reviewed by both the Bank's Internal Control area and the Internal Audit area, concluding that the process has been adequate and aligned with industry practices.

As indicated in the standard, the materiality analysis will be reviewed annually and, in the event of relevant changes, either in the business model or in the value chain, it will be updated accordingly.

1.2.1. Context analysis

The context analysis carried out in 2023 has been updated to incorporate the most recent developments in the field of sustainability, in political, economic, social, technological, environmental and legal matters (PESTEL), as well as specific elements of Bankinter Group. In addition, the Identified IROs from that analysis have been aligned with the topics, sub-topics and sub-sub-topics defined by the ESRS framework.

The context analysis consists of an analysis of relevant internal and external information of Bankinter Group.

a. Analysis of internal information

It provides a global overview of the Group and its business model, while identifying impacts, risks and opportunities. Public documents and policies, business plan, strategy, financial statements, previous non-financial information statements, information provided to investors, results of surveys conducted in previous years, as well as risk management procedures and analysis have been included.

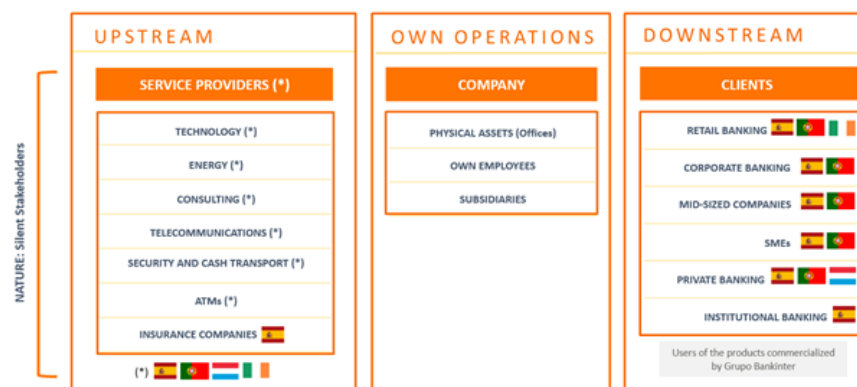
b. Analysis of external information

It includes public documents on sector trends, regulatory developments, reports by analysts, supervisors, shareholders and regulators, and sustainability reports by peers. In addition, documents derived from questionnaires addressed to various stakeholders, including customers, staff, suppliers, shareholders, academic experts, the media and non-governmental organisations (NGOs), have also been analysed. Bankinter Group also considers society in general (in its geographical areas of activity) and nature (as a silent stakeholder) as part of its stakeholders.

Bankinter Group has incorporated the perspectives and opinions of its various strategic stakeholders, incorporating the different areas that maintain direct contact with them into the process. By including the opinions of stakeholders, we seek to achieve a more complete and exhaustive analysis that integrates their perspectives in a coherent manner, enriching the review of the documentation for the Bank's contextual analysis.

Furthermore, Bankinter Group has identified its **value chain**, not only its own operations, but also all the actors involved in its supply chain, products, services and customers. It has been divided into three large groups:

- Upstream:** Set of activities carried out by companies that form part of the initial phases of the Bank, providing products or services for the development and marketing of the Bank's own products.
- Own operations:** It covers all the activities that Bankinter Group carries out within its organisation to manage and carry out its functions.
- Downstream:** It refers to the offer of products and services aimed at different types of customers and users.



1.2.2. IRO identification and management process

In the analysis of identifying IROs, the EFRAG guidelines have been taken into account when assigning each IRO to a topic, sub-topic, or sub-sub-topic included in ESRS 1.

In the case of the **impacts**, both positive and negative ones have been identified, analysing internal and external sources of information. In addition, they have been mapped with the previous materiality analysis carried out and have been linked to the value chain at a high level, according to the stage where they impact. Finally, they are classified according to their current or potential nature, whether they are positive or negative, the time horizon when they can occur, the analysis of internal or external context and the relevant documents where they are referenced have been identified.

The process of identifying, assessing, prioritising and determining impacts has not focused on specific activities, business relationships, geographic areas or other factors that give rise to a higher risk of adverse events, due to the business model and geographies where the Bank operates. The identification of impacts has considered both those caused by Bankinter Group's own operations and those to which it has contributed as a result of its business relationships throughout the value chain.

To identify **risks**, information on risk management, as well as other relevant external documentation, has been incorporated. In addition, the negative impacts of the previous section are analysed in order to determine potential risks that could arise and dependencies between risks and impacts are established.

Furthermore, to identify **opportunities**, internal and external documentation is also taken into account, as well as positive impacts, in order to recognise potential opportunities that could be generated, again establishing dependencies between impacts and opportunities.

The time horizons of the IROs that reflect the expected impacts on people and/or the environment, as well as the expected financial effects, have been generally established as follows:

- Up to 1 year for the short term.
- From 1 to 5 years for the medium term.
- More than 5 years for the long term.

1.2.3. Double materiality assessment

The materiality assessment identifies impacts, risks and opportunities that are material and therefore must be reported. For these purposes, a sustainability issue is "material" when an associated IRO with that issue is assessed with a score that exceeds the established materiality threshold, as detailed below, either for impact materiality, financial materiality or both.

Double materiality therefore has two dimensions: Impact materiality and financial materiality. Both dimensions are interrelated and the interdependencies between these two dimensions are considered, as can be observed with the risks and opportunities that depend on identified impacts.

a. Impact materiality

The objective criteria for assessing the materiality of current and potential impacts, whether positive or negative, are based on the severity of the impact (scale, scope, irremediable nature) and the probability of the event.

	Current Impact	Potential Impact
Positive Impact	Severity (Scale and Scope) Probability (Only Time Horizon)	Severity (Scale and Scope) Probability
Negative Impact	Severity (Scale, Scope, Irreparable Nature, and Impact on Human Rights) Probability (Only Time Horizon)	Severity (Scale, Scope, Irreparable Nature, and Impact on Human Rights) Probability

Different assessments have been established for the scale, scope and irreversible nature with a scale between 1 and 4, which have allowed the classification of the various impacts identified.

The probability scale has also been assessed on a scale of 1 and 4, taking into account the possible impact on human rights, with a greater weighting in the event that it does have an impact.

Finally, the scale has been transformed to 1-5, taking into account a weight of 60% for severity and 40% for probability.

Stakeholder opinions have been incorporated through the scores obtained in the 2023 questionnaires according to the topics applicable to each impact.

To obtain the final result, the adjusted result prior to consideration of the stakeholders, with a weight of 80%, is added to the result of the participation of the stakeholders, weighted at 20%.

b. Financial materiality

Bankinter Group has developed specific methodologies to assess the financial materiality of sustainability risks and opportunities.

In the case of climate and environmental risks, we have taken into account the risk assessment analysis developed according to the criteria of the European Central Bank, which analyses how the different prudential risks (credit, market, liquidity, operational and reputational) are affected by climate risk factors (transition and physical for various time horizons), as well as a first assessment analysis of environmental risks.

On the other hand, the following have been applied to assess social and corporate governance risks:

- The SASB (Sustainability Accounting Standards Board) methodology, an internationally accepted standard, contemplates three different levels of materiality for the financial industry, which in Bankinter Group has been mapped with each sub-subtopic of the EFRAG.
- Bankinter Group's reputational risk matrix, so that the Bank has taken advantage of the internal analysis that is periodically carried out to assess these risks.

Lastly, the assessment of opportunities takes into account the Bank's sustainable business plan, as well as the time horizon and calibration of internal stakeholders (considering both the likelihood and the potential magnitude of the financial impact of each opportunity).

The final determination to establish an IRO (impact, risk and opportunity) as material is set by comparing the assessments obtained with the materiality thresholds that have been established for this purpose. Thus, all IROs that obtain an evaluation higher than 70% are considered material.

The methodology and results of the double materiality analysis, the identification of the IROs that take into account the expectations of the main stakeholders and the list of IROs considered material after the analysis, have been supervised by the sustainability and appointments committee of the board of directors. This committee, as detailed below, is also responsible for approving the sustainability strategy, which takes into account these identified material IROs.

Bankinter Group takes into account the materially relevant IROs in its risk analyses.

In section 2.1.1 Analysis of the materiality of climate change risks, it is detailed that climate risk has been taken into account in the climate stress tests of 2022, in the internal capital adequacy assessment processes (ICAAP) where future internal capital needs are foreseen, and has been incorporated as a risk factor that can impact prudential risks. Additionally, with a view to 2025, as explained in Note 44 of the Annual Accounts, the formalisation of a post-model adjustment is expected, which will more directly reflect the impact of climate risks on credit risk coverage. Despite the scarcity of specific customer information and the current uncertainty regarding climate risk, based on the estimates and weightings used by the Group and active management to identify, assess and reduce such risk, a significant short-term impact on the Group's financial statements is not expected.

Below is a table that presents the material impacts, risks and opportunities (IROs) identified in 2024 through the materiality analysis. It details the different IROs, including information on the ESRS standard to which they belong, the corresponding subtopic and sub-subtopic, the type of IRO (impact, risk or opportunity), its description, whether it is current or potential, its typology and, finally, the strategic line of the DNA Plan to which they are associated.

The DNA Plan is Bankinter Group's strategic sustainability plan for the 2024-2026 period, designed to integrate sustainability into the Bank's strategy and operations. Further details on this plan are provided in section 1.4.2 The Group's Commitment to Sustainability.

Topic	Sub-topic	Sub-sub-topic	IRO type	Description of the IRO	Current/ Potential	Classification	DNA Plan strategic line
E1	Climate Change Mitigation	-	Impact	Promote the decarbonisation of customers through the incorporation of ESG criteria in the Business Plan	Current	Positive	Climate change
E1	Climate change adaptation	-	Impact	Contributing to the transition towards a low-carbon economic model, making various products with ESG criteria available to customers (e.g. Sustainable loans funds, green bonds, sustainability-linked financing, etc.)	Current	Positive	Sustainable Finance
E1	Energy	-	Impact	Contributing to decarbonisation through financing of renewable energy projects	Current	Positive	Sustainable Finance
E1	Climate Change Mitigation	-	Impact	Increase in Scope 3 emissions attributed to the Bank due to a higher volume of assets under management resulting in a higher volume of emissions	Current	Negative	Climate change
E1	Energy	-	Impact	Increased Scope 3 emissions from involvement in fossil fuel-related activities such as coal, natural gas and oil	Potential	Negative	Climate change
E1	Climate Change Mitigation	-	Impact	Contribution to the generation of emissions due to the financing of corporates in sectors with a high impact related to the intensive use of fossil fuels	Current	Negative	Climate change
E1	Climate Change Mitigation	-	Risk	Delay in the transition towards climate change mitigation due to the prolongation in the implementation of effective actions by companies to reduce emissions until 2030		Medium term	Climate change
E1	Climate Change Mitigation	-	Risk	Credit risk arising from physical damage to assets or discontinuity of operations affecting customers operating in sectors or locations exposed to physical environmental risks		Long term	Climate change
E1	Climate Change Mitigation	-	Risk	Operational risk arising from damage to assets and/or interruption of operations caused by physical risks		Long term	Climate change
E1	Climate Change Mitigation	-	Risk	Business risk generated by a possible negative effect on the Bank's results due to the cessation of activities exposed to the materialisation of credit, market, operational, reputational or liquidity risks.		Medium term	Climate change
E1	Climate Change Mitigation	-	Risk	Credit risk arising from the reduction of customers' financial capacity due to extreme weather events, gradual climate change and environmental deterioration		Long term	Climate change
E1	Climate change mitigation Climate change adaptation	-	Risk	Inefficiencies in risk management as a result of the lack of integration or inadequate integration of traditional risks (credit, operational, etc.) with ESG risks.		Medium term	Climate change
E1	Climate Change adaptation	-	Risk	Economic losses due to physical damage to financed assets due to extreme weather events caused by climate change (heat and cold waves, floods, droughts, heavy rainfall, temperature variations and/or rising sea level)		Medium term	Climate change
E1	Climate Change Mitigation	-	Opportunity	Reputational improvement due to increased development of sustainable products and advances in climate risk management by supervisors.	Potential	Medium term	Sustainable finance
E1	Energy	-	Opportunity	Growth in financing and consulting on renewable energy (solar, photovoltaic and solar thermal), green buildings (financing or refinancing of residential, commercial or public housing) and green loans, which facilitate the energy transition by increasing this type of services by customers.	Potential	Short term	Sustainable Finance
E1	Climate Change adaptation Climate change mitigation Energy	-	Opportunity	Increase financing for green bonds and sustainability-linked bonds, serving as a lever to promote measures and actions that encourage mitigation and adaptation to climate change	Potential	Short term	Sustainable finance

Topic	Sub-topic	Sub-sub-topic	IRO type	Description of the IRO	Current/ Potential	Classification	DNA Plan strategic line
E1	Climate Change adaptation Climate change mitigation Energy	-	Opportunity	Improve competitiveness and market positioning by promoting technological innovation in the energy transition, linking adaptation to climate change with industrial and R&D policies	Potential	Medium term	Sustainable Finance
E1	N/A	-	Opportunity	Improvement in the credit risk quality of financing portfolios as a result of correct management of climate change risk	Potential	Medium term	Climate change
E1	Climate change adaptation Climate change mitigation	-	Opportunity	Growth in financing volume and expansion of the catalogue of sustainable products that promote mitigation and adaptation to climate change	Potential	Short term	Sustainable finance
S1	Working conditions	Adequate salaries	Impact	Promotion of a flexible compensation system that allows employees to replace part of their fixed salary with goods and services that offer tax benefits, enhancing their remuneration and enabling them to enjoy better financial conditions	Current	Short term	People management
S1	Working conditions	Social dialogue Freedom of association, the existence of works councils, and workers' rights to information, consultation and participation Collective bargaining, including the proportion of workers covered by collective agreements	Impact	The Bank is committed to ensuring freedom of association, collective bargaining, and the use of social dialogue channels to resolve any conflicts or differences between parties and to reach labour agreements	Current	Positive	People management
S1	Working conditions	Health and safety	Impact	Improving the physical and emotional well-being of the workforce through initiatives that promote health and safety by going beyond regulation	Current	Positive	People management
S1	Equal treatment and opportunities for all	Gender equality and equal pay for work of equal value	Impact	Promotion of gender equality in the workplace through the signing of the equal opportunities plan which sets out equality and non-discrimination policies	Current	Positive	People management
S1	Equal treatment and opportunities for all	Training and capacity building	Impact	Improving the professional development of employees through training and learning activities that promote professional knowledge and skills	Current	Positive	People management
S1	Equal treatment and opportunities for all	Measures against violence and harassment in the workplace	Impact	Promotion of a harassment-free work environment through the implementation of prevention and response protocols, as well as an operational whistleblowing channel	Current	Positive	People management
S1	Equal treatment and opportunities for all	Diversity	Impact	Attracting young talent and promoting diversity of profiles in age, gender and culture, fostering meritocratic growth and strengthening the teams critical to the business strategy	Current	Positive	People management
S1	Equal treatment and opportunities for all	Diversity, gender equality and equal pay for work of equal value	Impact	Promoting a more diverse board by increasing the percentage of women's representation above established targets	Current	Positive	Corporate governance
S1	Other labour rights	Privacy	Impact	Promoting awareness and training in Privacy and Cybersecurity for the workforce to reduce the risk of personal data security breaches	Current	Positive	Cybersecurity
S1	Equal treatment and opportunities for all	Gender equality and equal pay for work of equal value	Impact	Existence of a positive pay gap arising from gender inequality in Bank-agreed wages	Current	Negative	People management
S1	Working conditions	Work time Work-life balance	Impact	Complaints from employees due to the lack of adaptation of work-life balance and welfare measures	Current	Negative	People management

Topic	Sub-topic	Sub-sub-topic	IRO type	Description of the IRO	Current/ Potential	Classification	DNA Plan strategic line
S4	Incidents related to information for consumers or end users	Privacy	Impact	Ensuring customers' right to privacy through a Privacy Governance Framework	Current	Positive	Customer relations
S4	Incidents related to information for consumers or end users	Privacy Freedom of expression and access to (quality) information	Impact	Contribution to the communication of complaints or claims regarding operations, banking and financial services by customers thanks to the existence of Customer Services as a complaint mechanism	Current	Positive	Customer relations
S4	Social inclusion of consumers or end users	Access to products and services	Impact	Improving accessibility to products and services for all customers by adapting to the needs of groups such as people with disabilities and the elderly	Current	Positive	Customer relations
S4	Incidents related to information for consumers or end users Social inclusion of consumers or end users	Privacy Freedom of expression Access to (quality) information Non-discrimination Access to products and services Responsible marketing practices	Impact	Consumer dissatisfaction derived from significant issues in the overall customer experience	Current	Negative	Customer relations
S4	Incidents related to information for customers or end users	Privacy (S4)	Impact	Leakage of confidential/sensitive customer information	Potential	Negative	Customer Relations / Cybersecurity
S4	Social inclusion of consumers or end users	Access to products and services	Risk	Reputational risk due to failure to meet customer expectations regarding products and services		Medium term	Customer relations
S4	Incidents related to information for consumers or end users	Privacy (S4)	Risk	Security in the protection of customers' financial and/or personal data.		Short term	Customer Relations / Cybersecurity
S4	Social inclusion of consumers or end users	Responsible marketing practices	Risk	Reputational risk due to lack of commercial and corporate transparency		Medium term	Ethics and transparency
S4	Incidents related to information for consumers or end users	Privacy (S4)	Risk	Operational risk due to a cyber attack that compromises business continuity		Medium term	Cybersecurity
G1	Corporate culture	-	Impact	Promotion of a responsible and upright corporate culture derived from good governance actions that are framed within the principles of the Sustainability Policy	Current	Positive	Ethics and transparency
G1	Management of supplier relations, including payment practices Corruption and bribery	Prevention and detection, including training Cases	Impact	Reinforcement of the fight against corruption and improvement of integrity in the supply chain derived from the implementation of and compliance with the Supplier Code of Conduct and the incorporation of ESG criteria in its evaluation and approval	Current	Positive	Supply chain
G1	Corporate culture Corruption and bribery	Prevention and detection, including training Cases	Impact	Strengthening the culture of transparency and integrity within the Bank through the strict enforcement of the Anti-Corruption Policy, ethics codes, etc., which includes labour and contractual sanctions for non-compliance and the possibility of mitigating liabilities	Current	Positive	Ethics and transparency
G1	Corporate culture	-	Impact	Need for specialised training aimed at senior management to properly monitor ESG aspects within the entity	Potential	Negative	Corporate governance

1.2.4. List of Material Disclosure Requirements

Within the ESRS environmental standards, only the ESRS E1 standard on Climate Change has been identified as material. Therefore, the remaining environmental standards (ESRS E2 Pollution, ESRS E3 Water and marine resources, ESRS E4 Biodiversity and ESRS E5 Circular economy) have been classified as not significant, due to the nature of the activities of a financial institution and the information currently available on these topics. Accordingly, no information relating to these standards will be reported beyond that required by the disclosure requirements (including their data points) set out in the environmental ESRS related to the IRO-1 disclosure requirement.

Regarding these specific disclosure requirements for ESRS E2, E3 and E5:

- Bankinter Group has not carried out an analysis of its assets by location related to pollution, water resources and use of resources and circular economy in the identification of IROs. Nor has it conducted stakeholder consultations related to the IROs identified in these standards. The Bank has conducted a top-down analysis at the company level, as no material issues related to these standards were identified due to the location of its facilities (in urban areas) and the information available at the end of the fiscal year regarding the supply chain and customer activities.

Regarding the requirements for ESRS E4:

- Bankinter Group has not conducted an analysis of its assets by location related to the impacts and dependencies on biodiversity in the identification of IROs. Instead, it has carried out a top-down analysis at the company level, as no material issues related to these standards were identified due to the location of its facilities (in urban areas) and the information available at the end of the fiscal year regarding the supply chain and customer activities. This analysis has included the identification of risks and opportunities, which as previously mentioned have not been material, although no physical, transition or systemic risks have been identified. Similarly, no consultations have been conducted with stakeholders regarding these issues due to the location of our assets in urban areas, not in biodiversity-sensitive areas. Based on the analysis carried out, it has not been considered necessary to apply mitigation measures related to this area so far.

Bankinter Group believes that in future exercises the information relating to the Bank's value chain in relation to these environmental aspects will be expanded and will be integrated into the updates to the double materiality analysis.

Additionally, within the ESRS E1 standard, requirement E1-8, related to the internal carbon price, is not applicable to Bankinter Group, since it does not currently use this type of tool. Bankinter Group also applies the transitional provision of requirement E1-9 related to the expected financial effects of climate risks and opportunities.

Regarding social issues, ESRS S1 on Own Personnel and ESRS S4 on Consumers and End Users have been identified as material for the entity, given that these represent two of the main stakeholders for Bankinter Group. In contrast, ESRS S2 on Value Chain Workers and ESRS S3 on Affected Groups have been deemed non-material at this time and no information will be reported on them. Within the ESRS S1 standard, requirement S1-12, relating to the percentage of employees with disabilities, has also been classified as not material to the entity. Requirement S1-7, relating to non-salaried workers, will not be reported either, since Bankinter Group adheres to the time limits permitted by the regulation for the implementation of this disclosure.

Finally, within the scope of the ESRS G1 governance standard, which is considered material, the disclosure requirement G1-5 on Political influence and lobbying activities has been defined as non-material in the double materiality analysis carried out this year 2024.

The following table details the disclosure requirements met in the Consolidated Statement of Non-Financial Information and Sustainability Information:

ESRS	Disclosure requirement		Location in the report
ESRS 2	BP-1	General basis for the preparation of the sustainability report	Page 4
ESRS 2	BP-2	Information regarding specific circumstances	Page 4
ESRS 2	GOV-1	Role of the administrative, management and supervisory bodies	Page 17
ESRS 2	GOV-2	Involvement of governing bodies	Page 17
ESRS 2	GOV-3	Integrating sustainability factors into incentive systems	Page 21
ESRS 2	GOV-4	Due diligence statement	Page 23
ESRS 2	GOV-5	Risk management and internal controls regarding the disclosure of sustainability information	Page 24
ESRS 2	SBM-1	Strategy, business model and value chain	Pages 26, 28
ESRS 2	SBM-2	Interests and opinions of relevant stakeholders	Page 34
ESRS 2	SBM-3	Incidents, risks and opportunities and their interaction with its strategy and business model	Page 35
ESRS 2	IRO-1	Materiality assessment process	Page 6
ESRS 2	IRO-2	Disclosure requirements set out in the ESRS covered by the company's sustainability report.	Page 13
ESRS E1	GOV-3	Integrating sustainability-related performance into incentive systems	Page 21 and 78
ESRS E1	E1-1	Transition plan for climate change mitigation	Page 63
ESRS E1	SBM-3	Incidents, risks and opportunities of relative importance and their interaction with the strategy and business model	Pages 45, 47 and 48
ESRS E1	IRO-1	Description of processes for determining and assessing material climate-related incidents, risks and opportunities	Pages 37 and 39
ESRS E1	E1-2	Policies related to climate change mitigation and adaptation	Pages 45, 47 and 63
ESRS E1	E1-3	Actions and resources related to climate change policies	Page 63
ESRS E1	E1-4	Goals related to climate change mitigation and adaptation	Pages 65 and 83
ESRS E1	E1-5	Energy consumption and mix	Page 79
ESRS E1	E1-6	Gross scope 1, 2 and 3 GHG emissions and total GHG emissions	Page 80
ESRS E1	E1-7	GHG removals and GHG mitigation projects financed by carbon credits	Page 82
ESRS S1	SBM-2	Interests and opinions of stakeholders	Page 91
ESRS S1	SBM-3	Incidents, risks and opportunities of relative importance and their interaction with the strategy and business model	Page 88

ESRS	Disclosure requirement		Location in the report
ESRS S1	S1-1	Policies related to the Bank personnel	Page 95
ESRS S1	S1-2	Processes for collaborating with employees and their representatives on incidents	Page 91
ESRS S1	S1-3	Processes for remedying negative incidents and channels for Bank's personnel to voice their concerns	Page 94
ESRS S1	S1-4	Adoption of measures related to significant incidents concerning Bank's personnel, approaches to mitigate significant risks and take advantage of significant opportunities related to Bank's personnel, and effectiveness of such actions	Pages 100 - 112
ESRS S1	S1-5	Targets related to managing material adverse incidents, driving positive events and managing material risks and opportunities	Page 98
ESRS S1	S1-6	Characteristics of the company's employees	Page 85
ESRS S1	S1-8	Coverage of collective bargaining and social dialogue	Page 101
ESRS S1	S1-9	Diversity parameters	Page 110
ESRS S1	S1-10	Adequate wages	Page 100
ESRS S1	S1-11	Social protection	Page 100
ESRS S1	S1-13	Training and capacity development parameters	Page 107
ESRS S1	S1-14	Health and safety parameters	Page 104
ESRS S1	S1-15	Work-life balance parameters	Page 102
ESRS S1	S1-16	Compensation parameters (pay gap and total remuneration)	Page 106
ESRS S1	S1-17	Serious incidents and complaints related to human rights	Page 112
ESRS S4	SBM-2	Interests and opinions of stakeholders	Page 114
ESRS S4	SBM-3	Material incidents, risks, and opportunities and their interaction with the strategy and business model	Pages 119 and 130
ESRS S4	S4-1	Policies related to consumers and end users	Pages 121 and 131
ESRS S4	S4-2	Processes for collaborating with consumers and end users regarding incidents	Page 114
ESRS S4	S4-3	Processes for remedying negative incidents and channels for consumers and end users to voice their concerns	Page 114
ESRS S4	S4-4	Adoption of measures related to material incidents on consumers and end users, approaches to mitigate material risks and take advantage of material opportunities related to consumers and end users and the effectiveness of such actions	Pages 121 and 131
ESRS S4	S4-5	Targets related to managing material adverse incidents, driving positive events and managing material risks and opportunities	Pages 127 and 133
ESRS G1	GOV-1	The role of the administrative, management and supervisory bodies	Page 135
ESRS G1	IRO-1	Description of the processes for determining and assessing incidents, risks and opportunities	Page 134
ESRS G1	G1-1	Corporate culture and corporate culture and business conduct policies	Pages 135, 136 and 140

ESRS	Disclosure requirement		Location in the report
ESRS G1	G1-2	Supplier relationship management	Page 141
ESRS G1	G1-3	Prevention and detection of corruption and bribery	Page 137
ESRS G1	G1-4	Confirmed cases of corruption or bribery	Page 137
ESRS G1	G1-6	Payment practices	Page 143

The list of data points included in general standards and thematic norms derived from other EU legislation is included in Annex IV of this document.

1.3. Corporate governance

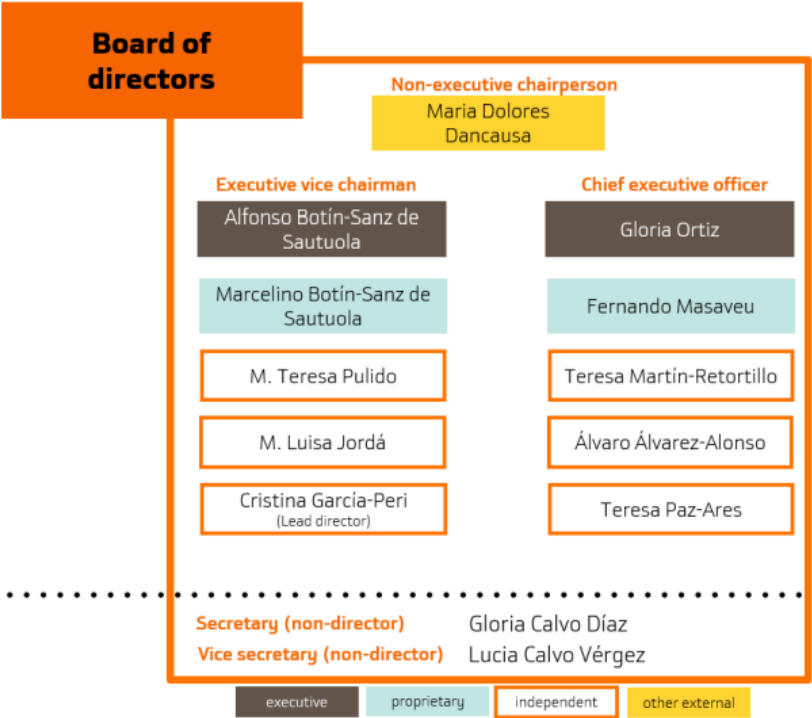
1.3.1. The role of the governing, management and supervisory bodies

One of the pillars of Bankinter Group (hereinafter, the "Group") is its internal organisation, which is committed at all times to sustainability, understood as responsible performance in all areas of its activity. This translates, in terms of internal governance, into a robust corporate governance model, the pillars of which are based on the size and composition of its board and committees that guarantee their diversity and effectiveness; on solid internal decision-making processes and a clear corporate structure, with well-defined lines of responsibility, that guarantee the proper identification, assessment and management of risks, in all the geographies in which it operates.

Under the leadership and oversight of the board of directors, this model serves the essential objective of creating long-term value for all stakeholders: shareholders, customers, internal staff and society as a whole.

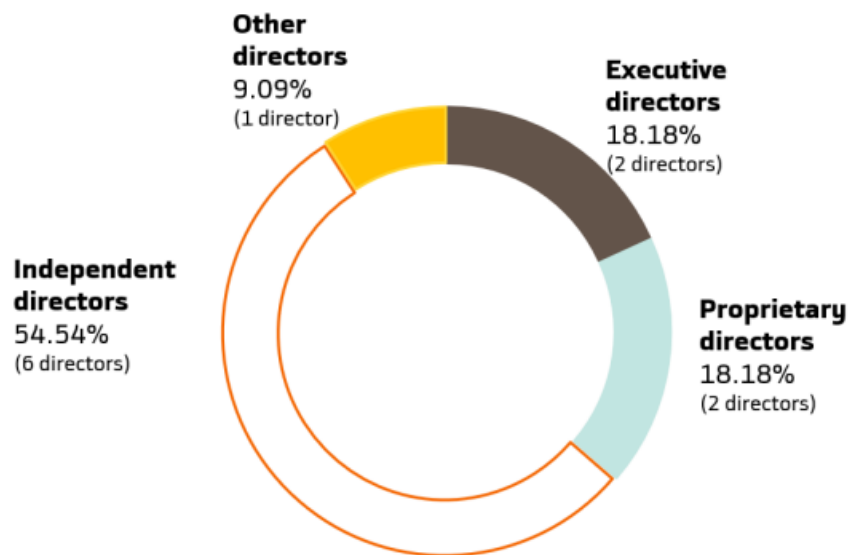
The board of directors of Bankinter Group, supported by its sustainability and appointments committee, is the body responsible for establishing and ensuring compliance with the Sustainability Policy and its development instruments, such as the strategic sustainability plans.

As of 31 December 2024, the composition of the board of directors is as follows:



There is no representation of employees and workers on the board of directors.

As of 31 December 2024, the reference date of this Report, the board of directors of Bankinter Group is made up of 11 directors with the following distribution by categories:



In order to continue strengthening the composition of the board in terms of diversity in all senses and, specifically, in view of the challenges posed by digitalisation and technological security, during the 2024 financial year the board launched the selection processes for two new independent external directors, proposing their appointment to the 2025 General Meeting, which will in turn entail increasing the number of directors to 12.

Regarding gender diversity, the appointment of a new executive board member and a new independent external board member in 2024 has led to a percentage of women on the board of 64% (7), exceeding the goals set by both Bankinter Group and the national and international recommendations and best practices.

Additionally, the election by the board of directors of Ms Maria Dolores Dancausa Treviño as Non-executive chairman, makes the Bankinter Group the only IBEX35 company with two women in the main management and administration positions of the Bank (Non-executive chairman of the board of directors and CEO). The rest of the directors (5) are independent external directors.

Once the candidates whose appointments are subject to approval by the 2025 General Shareholders' Meeting join the board, the gender distribution within the

board will be 58% women (7) and 42% men (5), achieving an ideal balance in terms of gender diversity.

In terms of the diversity of national and international knowledge, skills and experience, it has been concluded that the board of directors, as a whole, would have sufficient knowledge to understand the Bank's activities, including its main risks, and ensure the board of directors can make independent and autonomous decisions to the benefit of the Bank. This will be further strengthened in areas like technology and digitalisation once the new candidates join:

- the Bank's operations and the main related risks, including emerging risks, such as climate, environmental or geopolitical risks;
- each of the Bank's significant activities;
- relevant areas of sectoral/financial expertise, including financial and capital markets, capital adequacy and models;
- accounting and financial reporting;
- Risk management, including emerging risks;
- Compliance and internal audit;
- Information technologies and security;
- Local and regional markets;
- Legal and regulatory environment;
- management skills and experience;
- strategic planning capacity

It is important to note that the collective suitability of the board for managing risks in general, given their diversity, must be assessed using objective criteria, taking into account, as a priority, the risks especially related to the entity's main activity. However, there are emerging risks, such as climate or geopolitical risks, which, without being specific to the entity's activity, may, due to their transversal nature, affect multiple aspects of the business. These risks require a global vision and a collective understanding capacity by the board as a whole, which is ensured by the diversity of perspectives and experience that the directors bring, thus allowing the board of directors to effectively and efficiently address the complex and multifaceted challenges posed by these cross-cutting risks.

The members of the Bankinter Group board of directors have experience in identifying, assessing and managing risks in their areas of responsibility and have the capacity to understand, as a whole, how all types of risks can impact the Bank's operations, customers and market, and they are therefore in a position to understand and monitor emerging risks.

The Corporate Governance Report and the corporate website detail the knowledge and experience of the members of the Bankinter Group board of directors, individually and as a whole, demonstrating that the composition of the Bankinter Group board of directors fully complies with diversity objectives and maintains a completely balanced structure in all areas.

Additionally, continuous training and specialised external advice, when deemed necessary, are elements that ensure this understanding and supervisory capacity through the updating of the board members' knowledge and experiences regarding the latest trends, regulations and supervisory expectations, and best practices in risk management. This guarantees that the board ensures these risks are integrated into the business strategy at all times, which includes incorporating them into decision-making processes, remuneration and long-term planning.

Given the importance that sustainability has for the entity and the regulatory developments in this area, the Bank has provided collective training to board members during 2024 on the following training (9 sessions):

To the members of the sustainability and appointments committee ^(*)	Training related to Sustainability challenges that may impact their supervisory activity.
Joint training session for members of the sustainability and appointments committee and audit committee ^(*)	About Sustainability Reporting under the Corporate Sustainability Reporting Directive (CSRD).
To all members of the board	i) CEO concerns. Macroeconomic environment 2024-2025. ii) New artificial intelligence regulation. iii) Geopolitics: overview and potential business implications iv) Directive on Digital Operational Resilience Act (DORA), at the proposal of the audit committee, which previously received such training. v) Technology and Innovation. vi) Anti-Money Laundering and Prevention of Terrorist Financing. vii) Update of the Regulatory Map that impacts on Bankinter Group's activity.

^(*) The rest of the members of the Council were invited.

For the year 2025 and in light of the conclusions reached in the annual evaluation exercises of the functioning of the board and the assessment of the suitability of its members, both individually and as a whole, the board of directors, in accordance with its Director Training Policy (available on the corporate website) has established the training plan that includes at least 5 sessions on the following matters: i) Prevention of Money Laundering and Financing of Terrorism, ii) Technology and Digital Security, iii) Geopolitical risks, iv) ESG (Environmental, Social and Governance) risks; and v) a thematic session on sustainability. In doing so, the board ensures that it always has the up-to-date capabilities required to perform its supervisory functions.

With the training provided throughout 2024 and the training plan designed for 2025, the board of directors strengthens its preparation to address the material impacts, risks and opportunities (IROs) identified in the double materiality analysis. A structured and ongoing approach ensures that directors have the expertise required to effectively oversee sustainability issues, as well as other key strategic and regulatory aspects of Bankinter Group's activity.

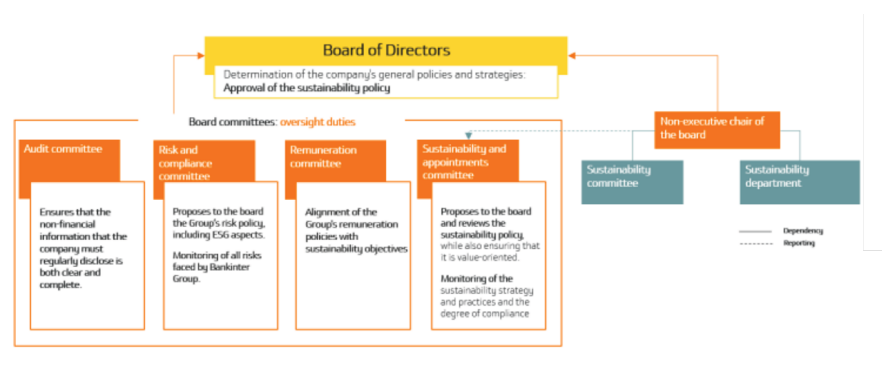
This training plan not only responds to the suggestions provided through the annual board performance evaluation exercises, but also aligns with the evolution of the regulatory and risk environment. The combination of specific sessions on ESG risks, sustainability, geopolitics, technological innovation and prevention of money laundering, among other topics, allows the board to have a comprehensive and updated vision for strategic decision-making.

The board of directors, in carrying out its functions related to sustainability, relies on its supervisory committees, whose composition and regulations are available on the Bank's corporate website. All of them are made up of non-executive directors, with a majority of independent directors and chaired by one of the latter.

Bankinter Group's Sustainability Policy, approved by the board of directors, establishes the framework for action under which the Group integrates the values and principles of responsible management into its activity to generate economic, social and environmental value and is complemented by the other policies established for the Group.

The Group's strategy is reflected in the current Sustainability Plan, called DNA ("Differentiation", "Sustainable Business" – represented by "N" for its Spanish translation – and "Responsible Action"). The DNA plan is characterised by having strategic lines chosen based on an analysis of the sustainability challenges Bankinter Group faces, incorporating the different regions where Bankinter operates as well as the different activities. It establishes targets in the areas of sustainable finance and investment and the green agenda, among others. More information on the DNA Plan is included in section 1.4.2 The Group's Commitment to Sustainability.

The governing bodies involved in sustainability matters are listed below, according to the functions assigned to them:



- **The sustainability and appointments committee**, composed of five board members, is the body responsible for reviewing the Sustainability Policy, monitoring the strategy and supervising the performance of the Group's ESG (Environmental, Social and Governance) indicators, monitoring the dialogue with stakeholders, assessing ESG risks and ensuring the public dissemination of non-financial and diversity information.
- **The risk and compliance committee**, composed of four board members, is the competent body for exercising the board's powers related to risk supervision (including sustainability risks), among others, advising the board on the Bank's overall current and future risk appetite and strategy in this area, assisting with oversight, reviewing the Bank and Group's overall risk map, and presenting the board with corresponding proposals for implementing this strategy. The committee is also responsible, without prejudice to the powers of the audit committee, for supervising the internal control and risk management systems, both financial and non-financial, so that the main risks are identified, managed and adequately disclosed. Additionally, it contributes to the establishment of rational compensation policies and practices, examining, without prejudice to the functions of the remuneration committee, as outlined below, whether the incentives provided in the compensation system take into account risk (including sustainability risks), capital, liquidity and the probability and timing of benefits.

- **The audit committee**, composed of four board members, is the body of the board of directors responsible for exercising the board's powers in relation to overseeing the functioning of adequate internal control systems that ensure the proper management of the Bank's financial and non-financial risks, as well as the accuracy, objectivity, and transparency of corporate accounting, economic, financial, and non-financial information, and compliance with the legal and regulatory provisions to which the Bank is subject.
- **The remuneration committee**, composed of four board members, is the body of the board of directors responsible for exercising the board's powers in relation to remuneration. Their responsibilities include the annual review of the remuneration policies of directors and employees whose professional activities have a significant impact on the Company's risk profile (generally speaking, all of them form the group identified in terms of remuneration), to ensure that it is aligned with the Bank's short-, medium- and long-term situation and strategy and with market conditions and to assess whether it contributes to the creation of long-term value and to adequate control and management of risks.

Likewise, there are internal bodies created within the Bank to transfer, to the whole organisation and its Group, the principles and guidelines that the board and its committees dictate in terms of sustainability, creating a solid, efficient and fully coordinated system for sustainability management:

- The **sustainability committee** takes on the role of coordinating sustainability within the Bank and is responsible for preparing the proposal for the multi-annual strategic sustainability plans and promoting, within Bankinter Group, compliance with the principles contained in Bankinter Group Sustainability Policy, approved by the board of directors, as well as the objectives of the strategic sustainability plans in force at any given time.

The committee is chaired by the Non-executive Chair of the board and is made up of those responsible for the key areas for the integration of ESG criteria in decision-making throughout the Group's value chain.
- The **sustainability department** is responsible for ensuring the effective performance of the actions defined in the lines and programmes of the multi-year strategic plans. It also acts as an observatory of trends and risks based on ongoing dialogue with stakeholders and promotes coordinated action among the areas to develop initiatives focused on meeting their expectations. It is also responsible for monitoring and verifying the alignment of the Bank's different divisions, subsidiaries and branches, as

well as monitoring and verifying the degree of compliance with the objectives set out in the strategic plan, reporting periodically to the sustainability and appointments committee and to the sustainability committee. It also identifies areas for improvement, according to internationally recognised standards, norms, guides and ethics and sustainability indexes. It is also responsible for the preparation of the different sustainability accountability reports for the various regulators and competent bodies and other stakeholders, as well as the information required by investors and sustainability analysts.

The Sustainability department is committed to positioning the Bank and its Group as leaders in sustainability and social responsibility.

Given the Bank's activity, the Sustainability department participates internally in the units responsible for evaluating and promoting the financing and issuance of green financial instruments.

- The **financial and non-financial information control department**, as the second line of control integrated into the Corporate Control and Compliance department, includes control of the effectiveness of the administrative and accounting procedures for the preparation of the financial reporting communicated internally and externally. The report on financial control is submitted to the audit committee.
- It is also necessary to emphasise the role that **internal audit** plays in terms of Sustainability, identifying areas for improvement in ESG practices through its recommendations, thus strengthening controls and processes and mitigating risks.

At Bankinter Group, the material impacts, risks and opportunities (IROs) detected through the double materiality analysis are integrated into the strategic lines of the DNA Sustainability Plan. Details of the relationship between the different IROs and the strategic lines of the DNA Plan are provided in the table included in section 1.2.3 Double materiality assessment.

Regarding the supervision of the IROs by the board of directors, the Sustainability Plan, which includes the identified IROs, is periodically presented to the sustainability and appointments committee. At these meetings, information is provided on the progress of initiatives, progress in the application of due diligence and the results obtained in relation to policies, actions, parameters and goals.

With respect to the integration of IROs into risk strategy and management, these form part of Bankinter Group's risk strategy and management, and are aligned with the strategic lines of the Sustainability Plan. As detailed in the sections of this report corresponding to ESRS E1, S1, S4 and G1, their impact is analysed in the regular sessions of the sustainability and appointments committee, where the way these issues influence corporate strategy, decision-making and the risk management process is monitored, ensuring their alignment with the Bank's strategic objectives.

Lastly, as regards the matters addressed during the reporting period, the sustainability and appointments committee dealt in four sessions with various issues relating to the material IROs included in Bankinter Group's Sustainability Plan, ensuring their proper supervision and integration into the Bank's strategy.

1.3.2. Alignment of remuneration policy with ESG objectives

Bankinter Group's remuneration policy is designed to be coherently aligned with ESG (Environmental, Social and Governance) objectives. This alignment seeks to incentivise behaviours and outcomes that generate long-term sustainable value, ensuring that the incentives provided for in the remuneration system adequately consider the risks related to sustainability, capital, liquidity and the timing of benefits.

To ensure this alignment, the remuneration policy includes variable components that are linked to performance in ESG criteria. This translates into the evaluation of managers and staff not only for their financial results, but also for their contribution to the achievement of the Group's environmental, social and governance objectives. In this way, a corporate culture is fostered that values and rewards responsible and sustainable practices.

Furthermore, as indicated above, the remuneration committee reviews these policies annually to ensure that they adapt to changes in the entity's strategy and market conditions, as well as to assess their effectiveness in promoting appropriate risk control and management. This review includes an assessment of whether the remuneration policy contributes to the creation of long-term value and whether it is aligned with international best practices in sustainability.

Together, these measures ensure that Bankinter Group's remuneration policy not only promotes financial success, but also reinforces the Bank's commitment to sustainability and social responsibility, aligning incentives and remuneration practices with the ESG objectives established by the entity.

The variable remuneration of Executive Directors and key personnel is determined by applying very demanding indicators, which are fully aligned with the entity's risk profile and which are essential for the entity's long-term sustainability.

To do this, the calculation of variable remuneration is carried out in three phases:

1. First phase: Compliance with annual and/or multi-annual objectives is assessed, in accordance with the indicators established in each case.
2. Second phase: the variable remuneration calculated based on the above indicators is adjusted by the risk appetite framework (hereinafter, "RAF") indicators aligned with metrics that adequately reflect the most significant risks, including ESG risks.

These indicators affect 100% of the accrued variable remuneration and may even reduce it to zero, but never increase it.

Bankinter Group currently uses six RAF indicators, two of which are related to environmental and social targets: Financed emissions (which measures the impact on the decarbonisation of the economy through the financing granted by the Bank to its customers) and the Bank's total customer NPS (Net Promoter Score) according to quality surveys (which measures the customer's propensity to recommend the Bank).

Each indicator has a defined objective, tolerance and limit that are approved by the board of directors at the proposal of the risk and compliance committee. The measurement of each indicator is quarterly (so each indicator has four annual measurements). Failure to comply with the tolerance and limit levels entails a penalty on the accrued variable remuneration, which may even be adjusted to zero.

Further information can be found in the Directors' Remuneration Policy and Remuneration Report available on the entity's corporate website.

1.3.3. Due diligence

To explain the due diligence process relating to material IROs carried out by Bankinter Group, a table is included that links the key elements of the process with the applicable disclosure requirements and their respective sections within the report.

Essential elements of due diligence	Sections of the Consolidated Statement of Non-financial Information and Sustainability
Integration of due diligence into governance, strategy and business model	Section 1.3.1 The role of the administrative, management and supervisory bodies. Page 17 Section 1.3.2 Alignment of the remuneration policy with ESG objectives. Page 21 Section 1.4.4 Integration of impacts, risks and opportunities into the strategy and business model. Page 35
Collaboration with affected stakeholders at all key stages of due diligence	Section 1.3.1 The role of the administrative, management and supervisory bodies. Page 17 Section 1.4.3 Relationship with stakeholders. Page 34 Section 1.2 Double Materiality Analysis. Page 6 Section 3.1.3 Dialogue with the staff. Page 91 Section 3.2.1 Dialogue with stakeholders. Page 114 The MDR-P (Minimum Policy Disclosure Requirements) are met throughout the thematic standards, which detail the environmental, social and governance policies adopted to address the identified impacts, risks and opportunities.
Identification and evaluation of adverse incidents	Section 1.2 Double Materiality Analysis. Page 6 Section 1.4.4 Integration of impacts, risks and opportunities into the strategy and business model. Page 35
Adoption of measures to address these adverse incidents	Requirements relating to the adoption of measures to address adverse incidents are addressed in a cross-cutting manner throughout the thematic standards of the regulations. In particular, these requirements are addressed in E1 (Climate Change), S1 (Employees), S4 (Consumers and End Users) and G1 (Business Conduct), where the actions implemented to mitigate negative impacts and promote responsible management in environmental, social and governance matters are detailed.
Monitoring the effectiveness of these efforts and communication	The MDR-M (Minimum Disclosure Requirements on Parameters) are met throughout the thematic standards, providing information on the indicators used to measure environmental, social and governance performance, as well as monitoring progress on established commitments. The MDR-T (Minimum Disclosure Requirements for Targets) are disclosed in the specific sections on objectives and targets within each of the thematic standards, detailing the commitments established and monitoring their progress over time.

1.3.4. Risk management system and internal control related to the Sustainability information disclosure process (ICNFR)

a. Characteristics and components of the Sustainability Information Risk Management and Internal Control System

In compliance with the Corporate Sustainability Reporting Directive (CSRD), Bankinter Group is implementing an Internal Control over Non-Financial Reporting system (ICNFR) with a robust three-year risk management and internal controls plan to ensure accuracy and transparency in the disclosure of sustainability information.

This system is designed taking into account international regulations and standards, such as the Integrated Internal Control Framework developed by the Committee of Sponsoring Organisations of the Treadway Commission (COSO) and the ICSR Report (Internal Control Sustainability Reporting). The framework and international standards establish five components that must be the basis for the effectiveness of the internal control system: Control environment, risk assessment, control activities, information and communication and monitoring activities.

The components must be present and operational, so that, within the scope of the ICNFR, they are capable of preventing, detecting, correcting and mitigating material errors or fraud in information related to Sustainability.

The Financial and Non-Financial Information Control department of Bankinter Group carries out an annual general evaluation of the ICNFR system based on these components. To this end, it considers in its evaluation the results of the double materiality analysis, incorporating into the control scope those issues related to the standards and sub-standards of the CSRD that have been identified as material.

New disclosure requirements may be integrated into the ICNFR model on an annual basis based on the results of the review of the double materiality analysis, which may lead to a redefinition of the current scope.

As part of the improvements to be made in the three-year plan, an annual ICNFR review report will be prepared, reporting on the overall assessment of the COSO-based ICNFR as well as the outcome of the monitoring of the risks and controls of the ICNFR model, as detailed in the section 'Monitoring and reporting to the management and governing bodies'.

b. Scope of the Internal Control System for Sustainability Information

The consolidation perimeter of the Consolidated Non-Financial Information and Sustainability Information Statement is the one used to construct the ICNFR system, thus ensuring that the information presented is consistent and complete, reflecting the activities of all the Group's entities.

c. Scope, assessment and risk management and controls as part of the sustainability information disclosure process

▪ Risk identification, assessment and prioritisation methodology

Bankinter Group carries out a process of identifying, assessing and prioritising non-financial risks, including those related to climate change and other factors, which are disclosed as part of the Sustainability information.

Bankinter Group's ICNFR process defines as a key risk the possibility that an event materialises due to errors in reporting information, regulatory changes or errors in information or governance systems, which affect the reliability, accuracy and integrity of the sustainability information disclosed by the Bank.

The Financial and Non-Financial Information Control department has conducted an analysis of the indicators required by current regulations (CSRD Directive and Law 11/2018). Based on the analysis, the most relevant indicators that could present a higher associated risk have been identified for prioritising their review, considering variables such as potential relevance, calculation complexity, consolidation of information from subsidiaries, etc.

Clear policies and procedures have also been established for the collection, verification and reporting of sustainability indicators. These policies are periodically reviewed and updated to reflect best practices and regulatory changes.

▪ Control strategy for risk mitigation

Bankinter Group has narratives and flowcharts of the processes for calculating and reporting the disclosure requirements associated with the material indicators, as well as the corresponding controls defined by the first line of defence to mitigate the risks in the sustainability information disclosure process.

Furthermore, as part of the three-year plan for the full implementation of the control system within the ICNFR assessment, work is being done to incorporate an annual internal certification process for the identified controls at different levels in the organisation.

The result of the process is monitored by the Financial and Non-Financial Information Control department and presented to the audit committee and sustainability committee for their information.

- **Risk and control assessment and management tool**

As part of its control system improvement plan, Bankinter Group is developing the incorporation of a GRC tool that incorporates ICNFR regulations, risks and controls, reducing manual tasks and allowing for traceability and consistency of the process at all times.

The risks and controls of the Sustainability information disclosure process will be assessed in the GRC tool in accordance with the Group's risk and control assessment methodology.

- **Integration of risk and control assessment findings into internal functions and processes**

In this context, the risk and control assessment model is based on the identification and assessment of risks, the performance of self-assessments of controls by the first line, as well as on continuous and specific supervisions carried out by the second and third lines. The results (recommendations, action plans, etc.) are included in the supervisory reports that are submitted to the Governing Bodies.

Bankinter Group also conducts ongoing training exercises for its staff on the importance of sustainability and compliance with ICNFR procedures. This ensures that all levels of the organisation are aligned with sustainability goals.

d. Supervision and reporting to the governing bodies

The board of directors of Bankinter Group has the non-delegable authority to establish a risk management and control framework that takes into account all the different types of risks, both financial and non-financial, that may arise and the periodic monitoring of internal information and control systems, with a level of risk that allows:

- Achieve strategic objectives with controlled volatility.
- Ensure business stability, financial strength and reputation of the Group (stakeholders).
- Contribute to the achievement of the Sustainable Development Goals (SDGs) approved by the UN.
- Promote a culture of risk awareness.

The audit committee reviews the quality, clarity, consistency and integrity of the financial reporting and non-financial information and reports to the board of directors prior to its publication.

The audit committee receives regular reports from the Financial and Non-Financial Information Control department and Internal Audit to assess the effectiveness of the internal control system.

The Financial and Non-Financial Information Control department supports the audit committee in supervising the effectiveness of internal control over sustainability information, reporting both to the committee and to the board of directors.

For its part, the Internal Audit department conducts periodic reviews of the ICNFR system to ensure its effectiveness and compliance with applicable regulations. It is an independent and objective activity that provides a systematic approach to assessing the effectiveness of risk management, control and governance processes. The Internal Audit department develops a multi-year audit plan, which includes the review of the ICNFR and other activities related to non-financial information. The audit work, as well as the periodic follow-up of the recommendations, are reported to the audit committee.

1.4. Strategy

1.4.1. Business model

Bankinter Group carries out its activities through various, mutually complementary lines of business. The entity is present in several markets in the Eurozone in addition to Spain, such as Ireland, Portugal and Luxembourg.

Group results in 2024

In 2024, Bankinter Group achieved a pre-tax profit of 1.36 billion euros, 10.7% more than in 2023, while net profit stood at 953 million euros (+12.8%). The improvement in results was made possible by the strong momentum in commercial activity, which was increasingly diversified by activities and geographies. This strategy is leading, year after year, to a growth in business volumes with customers, which at the end of the year amounted to 223 billion euros (+9%), including lending, traditional resources and assets under management.

Detailed information on the financial information as of the year-end can be found in Bankinter Group's Consolidated Legal Report.

Strategy. Business growth and diversification

Bankinter Group's business activity has been boosted, on the one hand, by the favourable economic conditions in which the Bank has a geographical presence and, on the other, weighed down by the trend in interest rates, which complicates revenue generation via net interest income.

Bankinter Group has thus achieved another successful year thanks to the rapid adaptation of its strategy to this new context. The Bank has intensified its commercial activity in strategic segments, with strong growth in business volumes and in the number of customers, with a special focus on products and services that provide the greatest value for the customer and, consequently, also for the Bank via commissions. Likewise, it has enhanced the diversification of its sources of income, which are gaining importance in the Group's accounts.

This diversification has led to business from geographies other than Spain where the Bank operates (Portugal, Ireland and Luxembourg) now accounting for more than 15% of the Group's revenue.

To boost this growth, Bankinter Group has made significant investments in the technological platform of its Portuguese subsidiary. Additionally, at the end of November, the Bank received authorisation from the relevant authorities to create

the Irish branch, and then merge with the current subsidiary, which will begin operating in 2025 under the name Bankinter Group Ireland; both of these actions will undoubtedly serve to drive this growth.

Geographies

- **Spain.** It absorbs the bulk of the activity, including the EVO business. Pre-tax profit in Spain was 1.2 billion euros, 10% more than the previous year. The loan book stood at 66 billion euros (+2.4%). Customer funds (retail and wholesale, ex repos) totalled 76 billion euros (+4%) and those managed off-balance sheet plus intermediation reached 122 billion euros (+20%).
- **Portugal.** The loan and receivables portfolio closed the year at 10 billion euros, 8% more than a year ago. The total amount of customer resources increased by 14%. Off-balance sheet assets under management plus intermediation increased by 10% to €9 billion. Bankinter Portugal's pre-tax profit in 2024 was €195 million (+18%).
- **Ireland.** Lendings rose by 27% year-on-year to 3.8 billion euros, including a mortgage portfolio of 2.9 billion (+31%) and 1 billion euros in consumer finance (+17%). New lending totalled €1.2 billion, 17% more than in 2023. The subsidiary's pre-tax profit amounted to €41 million (+23%).
- **Luxembourg.** Bankinter continues to grow in Europe's main financial centre, known for its economic and political stability and notable for being one of the few countries in the world with an AAA credit rating. The Luxembourg subsidiary exceeded previous levels of assets under management, which increased by 23%, as well as assets under custody, which grew by 22%, setting records in both areas. Assets under management in SICAVs increased by 9%.

Retail Banking

The retail banking business made its largest contribution to Group revenue. Customer assets under management stood at 127 billion euros, 14 billion more than at the end of 2023 (+12%). Of the latter amount, 7 billion euros corresponded to new net assets and the other 7 billion euros to the market effect.

Breaking down assets under management by segment, 71 billion euros come from Wealth Management, which serves high-net-worth customers, and 57 billion from Retail Banking.

- **Asset management.** This activity, fundamental to income generation via commissions, spearheaded the Bank's growth, with off-balance sheet funds under management that at the end of December totalled 57.7 billion euros, 22.2% more than in 2023. Investment funds, both proprietary and third-party funds marketed by the Bank, had a historic year, placing Bankinter Asset Management among the top three fund managers in the Spanish market with the highest net inflows, according to Inverco. The Bank's own investment fund portfolio closed at 16.1 billion euros (+24.1%) and that of funds from other management companies marketed by the Bank at 24.2 billion euros (+23.2%). Pension funds experienced an increase of 11.2% and the asset management and SICAV portfolio increased by 30%.
- **Payroll account.** It is one of the products with the greatest attracting power and a way for many customers to enter the Bank. The number of accounts in 2024 increased by 4% compared to 2023, reaching 665,000.
- **Mortgages.** They experienced a certain boost in the second half of the year, in line with the better performance of the home sales market, which allowed new mortgage production to equal that of the previous year: 5.8 billion euros, of which nearly 70% were fixed or mixed rate. Bankinter Group's market share in these operations was 6.6% in Spain, 6% in Portugal and 7.1% in Ireland, according to the latest data published by the relevant central banks. Bankinter Group's residential mortgage portfolio amounted to €36.5 billion as of 31 December, 5% more than on the same date in 2023.
- **Bankinter Investment.** A Bank's subsidiary dedicated to investment banking activity, which is becoming increasingly prominent in the Group's financial statements, with its growing contribution to the Bank's gross operating income, which this year achieved 75 million euros in fees and commission and net interest income. It enjoys a leading position in the alternative investment business, with 28 structured investment vehicles in which more than 14,700 investors have invested, with a committed principal at the end of 2024 of 5.1 billion (+11.2%).
- **Bankinter Consumer Finance.** The Group's consumer lending subsidiary, where personal loans make up the most important part, with the rest of its activity coming from different types of cards. In 2024, the Universo joint venture became effective, owned equally by Bankinter Consumer Finance and the Portuguese financial group Sonae and which aims to be a leader in the Portuguese consumer credit market. The first loans began to be offered in January. The total contribution to the Group's gross operating income at the end of the year exceeded 323 million euros.

Corporate Banking & SME Banking

The largest contribution to the Bank's gross operating income comes from the Corporate & SME business, where Bankinter Group offers a highly specialised service which dates back to the very beginning of Bankinter, which successfully emerged as an industrial bank. Its credit portfolio closed 2024 at 34.7 billion (+6%). Bankinter Group has continued to increase the balance of its credit portfolio in recent years and to finance companies in their development projects.

By country, investment growth in Spain was 7%, as opposed to a flat performance in the sector; and 9% in Portugal, with the sector growing at 3%, always according to the latest data published in November by the Bank of Spain and the Bank of Portugal, respectively.

The investment balance in the International Banking business as of 31 December was 10.2 billion euros, with annual growth of 14%. This demonstrates the Bank's momentum in this financing activity and its support for companies in their international projects.

The breakdown of gross margin at the end of 2024 by the Group's significant business segments is presented below:

Breakdown of gross operating income by segment (in thousands of euros)	
	2024
Customer segments	2,769,456
Retail Banking and Private Banking	1,248,955
Corporate Banking	1,197,025
Consumer Group	323,476
BK Portugal	346,214
Avant Money	103,138
EVO	80,839
Capital markets	343,800
Corporate Centre	-741,969
Total	2,901,477

1.4.2. The Group's Commitment to Sustainability (Sustainability Policy and Plan)

Over the past decade, Bankinter Group has demonstrated a strong commitment to sustainability, integrating environmental, social and governance (ESG) criteria into its corporate strategy. The lines of action of this strategy are structured under sustainability plans, such as 'Noughts and Crosses' Plan (2012-2015 / 2016-2020), 3D Plan (2021-2023) and the DNA Plan (2024-2026). These plans seek to promote sustainable and inclusive development, aligning with the corporate values of agility, enthusiasm, integrity and originality. Thanks to these initiatives, Bankinter Group not only contributes to protecting the environment, but also fosters a positive impact on the society and economy of the countries where it operates.

The entity has been publishing sustainability reports periodically for more than a decade (called non-financial information statements since the entry into force of Law 11/2018 on non-financial information and diversity). In this way, Bankinter Group guarantees transparency and monitoring of its progress in this area.

Sustainability Policy

The sustainability and appointments committee reviewed the Sustainability Policy in December 2023, as the body responsible for reviewing this policy and monitoring the sustainability strategy and overseeing the Group's ESG (Environmental, Social and Governance) indicators. It monitors stakeholder engagement and ESG risk assessments, and ensures public disclosure of non-financial and diversity information.

For the definition of the present policy, the expectations of the double materiality analysis carried out in 2023 were included, which made it possible to identify the sustainability priorities relevant to Bankinter Group and its stakeholders.

The Sustainability Policy defines the framework within which Bankinter Group integrates the Bank's values – Agility, Enthusiasm, Integrity and Originality – along with the principles of responsible management into its activities to create economic, social and environmental value.

This policy is the main reference for managing the Bank's environmental, social and governance (ESG) aspects and covers the management of all IROs identified as material. It takes a comprehensive approach to ensuring the identification and management of the most relevant IROs, aligning with the requirements of the CSRD and the sub-topics outlined in this directive.

Each of the principles established in the sustainability policy addresses, in a cross-cutting manner, the different sub-topics defined in the regulatory framework, thus guaranteeing that the material IROs linked to areas such as climate change, people management, customer relations and corporate governance are reflected in the Bank's strategic guidelines.

The Policy applies to all entities that make up Bankinter Group. It is aligned with the Sustainable Development Goals of the United Nations 2030 Agenda and reflects commitments made in international protocols and standards. These include the UN Global Compact Guiding Principles, the Equator Principles, the Principles for Responsible Banking, the UN Environment Programme Financial Sector Initiative and the Net-Zero Banking Alliance (NZBA). These frameworks reinforce Bankinter Group's commitment to sustainability and its integration into the corporate strategy.

Bankinter Group also considers the opinions and expectations of its stakeholders as a fundamental element in its development and implementation. To this end, the Bank carries out periodic materiality analyses, through which it identifies and prioritises the most relevant sustainability issues, integrating the perspectives of its main stakeholders. The principles of this policy are published on the Bankinter Group corporate website and are available to all stakeholders.

DNA Sustainability Plan 2024-26

Sustainability plans are the instrument that the Bank implements to deploy its Sustainability Policy. For the structuring of this Plan 2024-26, the following references, among others, were considered:

- The Spanish Companies Act and Law 11/2018, of 28 December, on non-financial information and diversity.
- Directive (EU) 2022/2464 of the European Parliament and of the Council on corporate sustainability reporting (CSRD, Corporate Sustainability Reporting Directive)
- Delegated Regulation (EU) 2023/2772 supplementing Directive 2013/34/EU of the European Parliament and of the Council with regard to sustainability reporting standards (ESRS).
- The recommendations in the Good Governance Code of Listed Companies approved by the CNMV.

- The commitments that Bankinter Group has signed within the framework of various international initiatives, including, among others, the Guiding Principles of the United Nations Global Compact, the Equator Principles, the Principles for Responsible Banking and the initiative for the financial sector of the United Nations Environment Programme and Net-Zero Banking Alliance (NZBA).
- Analysis of the results of assessments by leading ESG analysts and rating agencies
- International standards and frameworks relating to Sustainability management (GRI, IIRC, ISO 26000, SGE 21, etc.).
- Analysis of the results of satisfaction surveys completed by stakeholder groups such as customers and employees.
- The goals associated with the Sustainable Development Goals (SDG).
- Consideration of best practices from global industry leaders.
- Materiality analysis carried out in 2023.

The DNA Sustainability Plan 2024-26 is made up of 3 pillars:

- **The "A" for responsible action.** It focuses on the Bank's ethical management and its commitment to responsible and transparent business practices. Its strategic lines are corporate governance, ethics and transparency, human rights and supply chain.
- **The "D" for differentiation.** The Bank positions itself as an organisation with distinctive core values, thanks to its provision of innovative solutions with the best available technologies, such as artificial intelligence, recognised quality service, and advanced people management. The strategic lines linked to differentiation are: Customer relations, people management, sustainable innovation and relations with the local community.
- **The "N" for sustainable business** ('Negocio sostenible' in Spanish). It covers aspects related to Bankinter Group's business from a sustainable perspective, incorporating new business opportunities that arise for the Bank, and also addresses ESG risks. The strategic lines linked to this pillar are sustainable finance, climate change, natural capital and cybersecurity.

The achievement of business objectives must be compatible not only with regulatory compliance, but also with the development of best practices and national and international standards required for its activity. The Strategic Plan also serves to comply with regulatory requirements in terms of sustainability and following recommendations from international advisors, such as sustainability rating agencies and corporate responsibility observatories.

Throughout the report and specifically in each section on specific ESRS, the key sustainability objectives relating to each material IRO are detailed. However, those related to new ESG-related business opportunities are noteworthy, as they are closely linked to the Bank's inclusive strategy with its customers, to help them in the transition to a more sustainable and low-carbon economy.

Sustainability Plan DNA 2024-2026



Action

Strategic pillar "A", which corresponds to "Responsible action".

Strategic lines:

- Corporate Governance
- Ethics and transparency
- Human Rights
- Supply chain



Differentiation

Strategic pillar "D", which corresponds to "Differentiation".

Strategic lines:

- Customer relations
- People management
- Sustainable innovation
- Relationship with the local community



Business

Strategic pillar "N", which corresponds to "Sustainable business" (in Spanish, 'Negocio sostenible').

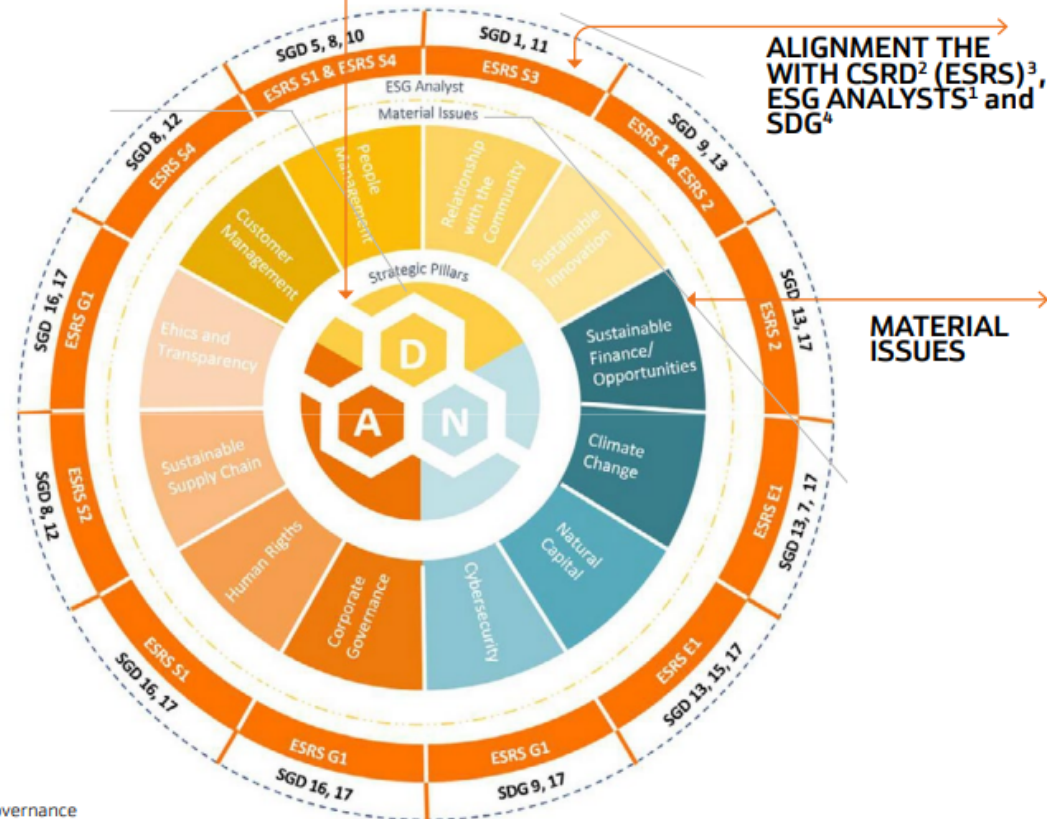
Strategic lines:

- Climate change risks
- Natural capital risks
- Cybersecurity risks
- Sustainable Finance/Opportunities

2024-2026 Sustainability DNA Plan

ESG PILLARS¹

These pillars give rise to the strategic lines



1. ESG, environmental, social and governance

2. CSRD: Corporate Sustainability Reporting Directive

3. ESRS: European Sustainability Reporting Standards

4 SDGs: Sustainable Development Goals

Key milestones for 2024

In 2024, Bankinter Group strengthened its sustainability function, providing it with greater resources, placing it under the direct hierarchical dependence of the Chair of Bankinter Group and under the supervision of the sustainability and appointments committee. Thus, this committee of the board of directors adopts the functions of reviewing the Strategic Sustainability Plan, monitoring the strategy and supervising the performance of the Group's ESG indicators, monitoring the dialogue with stakeholders, evaluating ESG risks and ensuring the public dissemination of non-financial and diversity information.

With this new organisation, Bankinter Group seeks to respond to the growing challenges in terms of sustainability. Specifically, the new sustainability function is aimed at meeting the following objectives:

- Promote the identification, evaluation and capture of value creation opportunities derived from the sustainable transition in both the environmental and social dimensions
- Lead Bankinter Group to the highest level in the sustainability standards defined by the European Union
- Ensure complete and rapid adaptation to current and future regulatory and supervisory requirements
- Transmitting Bankinter Group's contribution to ESG concerns to its numerous internal and external stakeholders

Following the publication of the CSRD, the development of the ESRS (European Sustainability Reporting Standards) and the associated EFRAG (European Financial Reporting Advisory Group) guidelines, Bankinter Group has updated its materiality analysis. The process of this analysis is detailed in section 1.2 Double Materiality Analysis and has resulted in the identification of 43 material impacts, risks and opportunities (IROs) in the areas of climate change (ESRS E1), own workers (ESRS S1), consumers and end users (ESRS S4) and governance (ESRS G1).

Based on the development of the double materiality analysis under these new standards, Bankinter has carried out work in 2024 to align the DNA Plan with this new fiscal year, prioritising initiatives, homogenising metrics and structuring control processes. In this way, the progress made in the DNA Plan will respond to the material issues identified under the new methodology.

Below are some of the main milestones achieved in 2024 in terms of sustainability and included in the strategic lines of the DNA Plan, as well as major objectives for 2025. However, they will be described in more detail in the sections corresponding to ESRS E1, S1, S4 and G1 of this report.

Within the scope of **Responsible Action**, as described above, Bankinter Group has reorganised and updated sustainability governance in the Group and has carried out a new double materiality analysis in accordance with current sustainability information reporting requirements. In addition, Bankinter Group has modified some of the relevant policies within the Group (such as Safety, Health and Wellbeing), as well as the sectoral ESG policies within the Risk Framework Agreement.

For 2025, Bankinter Group has set itself the goal of continuing to strengthen the approval of suppliers with ESG criteria and strengthening the due diligence process in terms of Human Rights, in accordance with the future requirements of the CSDDD (Corporate Sustainability Due Diligence Directive).

In addition, the implementation of the DNA Plan will be completed in all geographies in which the Bank operates, also incorporating Avant Money.

In the area of **Differentiation**, Bankinter, S.A. and Bankinter Global Services have achieved certification of the Safety, Health and Wellbeing management system according to the international standard ISO 45001. In the case of Bankinter Portugal, this certification has been renewed.

The Bank has also continued to promote financial education through various programmes such as the digital platform Money Town, the project "Your Finances, Your Future" together with the Spanish Banking Association (AEB, for its acronym in Spanish), the Game of Traders game for students and workshops on financial education adapted for the elderly and people with intellectual disabilities.

In 2025, Bankinter Group will make progress in incorporating accessibility criteria into all its stakeholder relationship channels (physical and digital) within the framework of its 'A Bank for All' programme, taking into account the requirements of the regulations in this area that come into force in July.

In the area of **Sustainable Business**, Bankinter Group has designed a sustainable finance framework and set up the Sustainable Marking Unit, whose function is to assess transactions using sustainability criteria and mitigate the risk of greenwashing. The sustainability axis has also been incorporated into the business strategy, systematically identifying business initiatives, formalising commercial alliances and developing training plans for the commercial network and its support areas.

In line with commercial developments, Bankinter Group has also made progress in managing climate and environmental risks to align it with the expectations of the European Central Bank.

In this area, it is worth highlighting the fulfilment of the decarbonisation roadmap for the corporate portfolio, achieving a 5.2% reduction in financed emissions per million euros, with respect to 2023 (more details are included in section 2.2.3 Action).

In 2025, Bankinter Group intends to further align its business strategy with sector-specific decarbonisation paths, expand the range of products and solutions for customer decarbonisation and strengthen control over the risk of greenwashing.

A strategy recognised by the market

Bankinter's sustainability management has been recognised in 2024 with its inclusion in the Dow Jones Sustainability World Index for the seventh consecutive year, as one of the entities that show the best environmental, social and governance performance. In addition, the entity maintains its position in the FTSE4Good Sustainability Index and has been listed on the IBEX ESG index since its launch in 2023. Furthermore, it should be noted that sustainability rating agencies, such as MSCI and ISS, have maintained their rating for Bankinter with respect to 2023.

1.4.3. Relationship with stakeholders

Bankinter Group has identified and prioritised the stakeholders with which it maintains a two-way relationship, identifying and managing their needs and expectations and incorporating them into the various sustainability plans that have been defined over the last few years.

Below is a list of the channels of dialogue with each stakeholder group, as well as the areas responsible for managing them.

Stakeholders	Channels of dialogue	Officer	Main inputs and value creation
Shareholders	Shareholder Office Annual General Meeting	Head of Shareholders Office	Direct information to the Bank's shareholders, approval of results and main strategic decisions
Investors and Analysts	Roadshows Meetings Questionnaires	Director of Investor Relations Director of Sustainability	ESG trends, material issues for analysts when evaluating companies, sharing the Bank's strategy and main objectives
Customers	Quality surveys Customer Service department Data Privacy Officer Digital security mailbox/fraud Offices	Director of Quality Director CSD Data Privacy Officer Digital Security Directorate Commercial staff	Information regarding customer satisfaction with the Bank's products and services, collaboration with customers to improve processes and customer experience, resolution of incidents, complaints and claims
Regulatory bodies (Banco de España, CNMV, ECB)	Circulars Meetings	Director of Regulatory Compliance Supervisor relations department	Adaptation of the Bank's products and services to current regulations and preparation for future requirements
Employees	Meetings with workers' representatives Workplace Climate Surveys Internal quality surveys Confidential reporting channel Queries mailbox Intranet	Director of Labour Relations Communication and CSR department Director of Quality Director of Internal Audit Human Resources Management department Communication and CSR department	Information on the degree of staff satisfaction with the Bank, identification of main areas for improvement, implementation of action plans, updated information to staff on the company's day-to-day operations, incident management and resolution of queries.
Suppliers	Procurement portal Follow-up meetings Questionnaires	Head of Efficiency and Transformation Head of Sustainability	Relationship with the Bank's various suppliers to ensure compliance with regulations in this area, involvement in the ESG development of suppliers, payment management
Partners, Universities and Business Schools	Meetings Forums Workshops	Director of the Foundation Director of Communication and CSR Director of Sustainability	Bank visibility, success stories, alliances with the educational sector
Third sector	Social action mailbox Alliances	Communication and CSR department	Collaboration with the third sector, visibility for solidarity initiatives
Media	Press conferences Press releases Social networks Press room External mailbox	Communication and CSR department	Up-to-date information about the Bank in all media, both traditional and digital, relationship of trust to communicate Bank-related news to society
Society (others not previously included)	Social networks Corporate website Reprtrak Survey	Communication and CSR department Communication and CSR department Corporate Reputation department	Bank's engagement with society to communicate its products and services, and the key projects it is involved in, reputation measurement and the development of action plans

Bankinter Group's main stakeholders include shareholders, customers, employees, regulatory bodies, investors and analysts, suppliers, the media, third sector organisations and society in general (including nature as a silent stakeholder). For each of these stakeholders with a voice, Bankinter Group has established different communication channels that allow us to understand their expectations and concerns about the Bank's activity.

One of the most direct processes for integrating stakeholder opinions into the entity's strategy is the development of sustainability plans. These plans are based on the double materiality analyses carried out in recent years, which have included consultations with the various stakeholders to define the key strategic lines of the sustainability plan based on the most relevant issues for them. In this regard, all the impacts, risks and opportunities (IROs) identified as material in the latest materiality analysis have been incorporated into the three lines of action of the 2024-2026 DNA Sustainability Plan, thus ensuring alignment between the expectations of stakeholders and Bankinter Group's sustainable strategy.

Throughout this report, the different communication and incident management channels that Bankinter Group makes available to staff (see chapter 3.1.3 Dialogue with staff) or customers (see chapter 3.2.1 Dialogue with stakeholders) are described in greater detail.

1.4.4. Integration of impacts, risks and opportunities in the strategy and business model

Bankinter Group has identified the material impacts, risks and opportunities (IROs) in relation to its business model and its value chain, as detailed in section 1.2 Double materiality analysis. Throughout the chapters on environmental, social and governance information, there are specific details of how these material IROs have been incorporated into the company's strategy.

Bankinter Group has seamlessly integrated the material IROs identified in the double materiality analysis into its overall strategy, business model and sustainability strategy. This approach allows for direct alignment between the material aspects identified and the priorities established in the Bank's Sustainability Plan. These impacts and risks are not only managed proactively, but are also considered a key source for leveraging long-term opportunities to generate shared value for key stakeholders. Through this integration, Bankinter Group reinforces its commitment to sustainability and responds to the expectations of regulators and other key market players.

The identification of material risks has allowed Bankinter Group to incorporate preventive and corrective measures in its strategic management, ensuring the mitigation or reduction of negative impacts on its operations and the environment in which it operates. These risks, aligned with the strategic lines of the Sustainability Plan, include mitigation and adaptation to climate change, management of customer expectations regarding the Bank's products and services, commercial transparency and management of privacy and digital security issues. In this regard, the Bank's strategy has been designed to progressively reduce its environmental footprint, while promoting the transition towards a more sustainable economy, as well as a commitment to providing excellent service to customers, emphasising appropriate treatment, transparency and security in customer relations.

On the other hand, the material opportunities detected, mainly related to the ESG business, have been incorporated into Bankinter Group's business model as a key driver of innovation, competitiveness and support for customers in their transformation processes.

By integrating these opportunities into the Bank's strategy, it seeks not only to improve its economic performance, but also to contribute significantly to the sustainable development of society. By implementing new technological solutions and strengthening its commitment to sustainable finance, Bankinter Group is reinforcing its role as a key player in the new, more sustainable and digital economic model.

Finally, Bankinter Group's sustainability strategy, which incorporates material impacts, risks and opportunities, is aligned with the global Sustainable Development Goals (SDGs) and with the different regulatory expectations. The Bank has established a system for monitoring and evaluating key sustainability indicators, which ensures consistency between its strategic decisions and its sustainability performance. This approach ensures that all of Bankinter Group's business decisions, both at an operational and strategic level, are aligned with sustainability principles and contribute to achieving long-term objectives.

1.4.5. Policies, processes, actions, parameters and goals

Throughout this report, responses are provided to the disclosure requirements regarding policies, processes, initiatives, parameters and goals of each of the material standards reported: ESRs E1, S1, S4 and G1.

In the sections dedicated to environmental, social and governance information, tables are included that detail the identification of material impacts, risks and opportunities (IROs). These tables allow data subjects to clearly understand the existing policies that Bankinter Group has implemented for the management of these IROs, offering a transparent and accessible approach. Each policy is linked to specific material standards, allowing us to identify how each area of the Bank manages key issues for sustainable performance.

Additionally, the operational processes established by Bankinter Group to ensure the effective implementation of policies related to material aspects are described. These processes range from the integration of ESG criteria into strategic decision-making to the implementation of monitoring and evaluation systems that allow adjustments to be made when necessary.

In this way, Bankinter Group ensures that its actions in terms of sustainability are coherent and aligned with the goals established in its Sustainability Plan, while guaranteeing transparency and accountability in all areas of activity.

Finally, Bankinter Group establishes parameters and goals for the most relevant material IROs, which facilitates monitoring and measuring progress in relation to sustainability objectives. Goals include key performance indicators (KPIs) that allow progress to be assessed in both the short and long term. Throughout this report, the progress made to date and future goals are detailed, reflecting Bankinter Group's commitment to continuous improvement and the achievement of global sustainability objectives.

2. Environmental Information – ESRS E1

2.1. Identification and assessment of material environmental IROs

Bankinter develops its sustainability strategy to minimise any negative impacts its activity may have on its social and environmental surroundings and to enhance the positive ones. This strategy is transversal and involves all areas of the Bank and therefore all its businesses. Bankinter identifies the aspects of its activity that have the greatest impact on the environment through a management system for the needs and expectations of its main stakeholders.

As described in section '1.2 Double materiality analysis in this report', Bankinter conducted a double materiality analysis in 2024, following the guidelines of the EFRAG IG1 Materiality Assessment implementation guidance, in order to identify the material IROs on which to focus its sustainability reporting.

The phases followed were context analysis, definition of the value chain, identification of IROs and the assessment of both impact materiality and financial materiality.

Bankinter used internal analysis and reports, insofar as they were available for the different categories of IROs, so that this double materiality analysis was in line with the Bank's own management and strategy, and the material IROs obtained reflected the company's reality.

This is why, in the specific analysis of risks related to climate change, Bankinter has taken into account the "risk assessment" exercise carried out in response to the "Thematic Review" of the European Central Bank, which analyses how the different prudential risks (credit, market, liquidity, operational and reputational) are affected by climate risk factors (transition and physical for various time horizons). This exercise is explained in more detail in the next section.

In the case of impacts, the general methodology has been followed, that is, based on severity and probability.

Finally, for the assessment of opportunities, the Bank's ESG business plan has been taken into account, along with the time horizon and the calibration of internal stakeholder groups (considering both the probability and severity of each opportunity)

The list of material IROs of the E1 standard for Bankinter Group is as follows:

Topic	Sub-topic	Sub-sub-topic	IRO type	IRO description	Current/ Potential	Classification	Policies that integrate IRO management
E1	Climate Change adaptation	-	Impact	Contribution to the transition towards a low-carbon economic model, making various products available to customers with ESG criteria (e.g. Sustainable loans funds, green bonds, sustainability-linked financing, etc.)	Current	Positive	Sustainable Finance Classification Criteria (SFCC) Sectoral ESG policies Exclusion policies MA and climate change policy
E1	Energy	-	Impact	Contributing to decarbonisation through financing of renewable energy projects	Current	Positive	SFCC Energy sector ESG policy MA and climate change policy
E1	Climate Change Mitigation	-	Impact	Increase in Scope 3 emissions attributed to the Bank due to a higher volume of assets under management resulting in a higher volume of emissions	Current	Negative	BK exclusion policy Asset management ESG risk integration policy
E1	Energy	-	Impact	Increased Scope 3 emissions from involvement in fossil fuel-related activities such as coal, natural gas and oil	Potential	Negative	BK exclusion policy BK asset management ESG risk integration policy
E1	Climate Change Mitigation	-	Impact	Contribution to the generation of emissions due to the financing of corporates in sectors with a high impact related to the intensive use of fossil fuels	Current	Negative	SFCC Energy sector ESG policy MA and climate change policy
E1	Climate Change Mitigation	-	Risk	Delay in the transition towards climate change mitigation due to the prolongation in the implementation of effective actions by companies to reduce emissions until 2030		Medium term	SFCC Sectoral ESG policies MA and climate change policy
E1	Climate Change Mitigation	-	Risk	Credit risk arising from physical damage to assets or discontinuity of operations affecting customers operating in sectors or locations exposed to physical environmental risks		Long term	Risk management and control framework MA and climate change policy
E1	Climate Change Mitigation	-	Risk	Operational risk arising from damage to assets and/or interruption of operations caused by physical risks		Long term	Risk management and control framework Business continuity policy MA and climate change policy
E1	Climate Change Mitigation	-	Risk	Business risk generated by a possible negative effect on the Bank's results due to the cessation of activities exposed to the materialisation of credit, market, operational, reputational or liquidity risks.		Medium term	Risk management and control framework MA and climate change policy
E1	Climate Change Mitigation	-	Risk	Credit risk arising from the reduction of customers' financial capacity due to extreme weather events, gradual climate change and environmental deterioration		Long term	Risk management and control framework MA and climate change policy
E1	Climate change mitigation Climate change adaptation	-	Risk	Inefficiencies in risk management as a result of the lack of integration or inadequate integration of traditional risks (credit, operational, etc.) with ESG risks.		Medium term	Risk management and control framework MA and climate change policy
E1	Climate Change adaptation	-	Risk	Economic losses due to physical damage to financed assets due to extreme weather events caused by climate change (heat and cold waves, floods, droughts, heavy rainfall, temperature variations and/or rising sea level)		Medium term	Risk management and control framework Sectoral ESG policies

Topic	Sub-topic	Sub-sub-topic	IRO type	IRO description	Current/ Potential	Classification	Policies that integrate IRO management
E1	Climate Change Mitigation	-	Opportunity	Reputational improvement due to increased development of sustainable products and advances in climate risk management by supervisors.	Potential	Medium term	SFCC MA and climate change policy
E1	Energy	-	Opportunity	Increase in financing and advice on renewable energy (solar, photovoltaic and solar thermal), green buildings (financing or refinancing of residential, commercial or public housing) and green loans, which facilitate the energy transition by increasing this type of service by customers.	Potential	Short term	SFCC MA Policy and Climate Change
E1	Climate Change adaptation Climate change mitigation Energy	-	Opportunity	Increase financing for green bonds and sustainability-linked bonds, serving as a lever to promote measures and actions that encourage mitigation and adaptation to climate change	Potential	Short term	SFCC Green bond framework MA and climate change policy
E1	Climate Change adaptation Climate change mitigation Energy	-	Opportunity	Improve competitiveness and market positioning by promoting technological innovation in the energy transition, linking adaptation to climate change with industrial and R&D policies	Potential	Medium term	SFCC MA and climate change policy
E1	N/A	-	Opportunity	Improvement in the credit risk quality of financing portfolios as a result of correct management of climate change risk	Potential	Medium term	Risk management and control framework
E1	Climate change adaptation Climate change mitigation	-	Opportunity	Growth in financing volume and expansion of the catalogue of sustainable products that promote mitigation and adaptation to climate change	Potential	Short term	SFCC MA and climate change policy

2.1.1. Materiality analysis of climate change risks

To assess the materiality of climate change risks, Bankinter carries out exercises to quantify the effects that climate change can have on the different traditional risks and, therefore, the potential losses that it can have on its business. In conclusion, Bankinter considers these risks to be material, based on the assessment of their impacts as described below.

Climate risks are considered 'risk factors'. This means that they do not have an impact in themselves, but they do materialise through the risks traditionally managed by financial institutions, such as credit, market, operational, reputational and liquidity risks.

They also impact the business model over the medium and long term, depending on the extent to which the Bank's business involves sectors and markets vulnerable to these risks.

Climate risks are therefore considered as a cross-cutting source of risk, included in each of the risk categories described below.

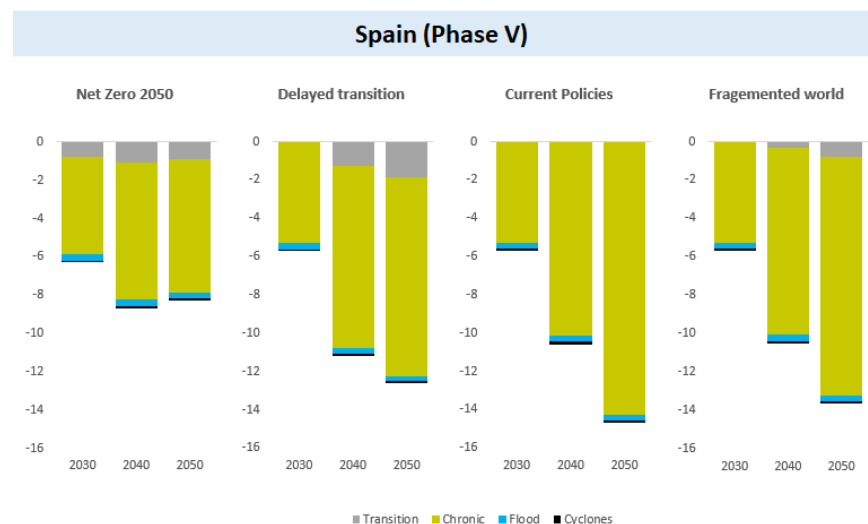
The assessment of the potential impacts of these risks is carried out from a dual perspective:

Top-down approach

One of the most important references in relation to the potential economic damage that climate and environmental risks can cause is the set of contents published by the Network for Greening the Financial System (hereinafter, NGFS). This association of central banks and supervisors is making a major effort to establish a common framework of scenarios and associated impacts, which provides us with a very solid basis on which to build our impact analyses and, consequently, to determine the materiality of climate factors, especially with regard to credit risk. In November 2024, this organisation published the so-called Phase V of its scenarios, the most relevant novelty being the incorporation of a new damage function that gives enormous prominence to physical risks.

The following graph shows the impacts on GDP for Spain, in terms of cumulative growth differential, of physical and transition risks in four scenarios that we take as a

reference for the years 2030, 2040 and 2050 with respect to a theoretical scenario in which climate effects are ignored:



These Phase V impacts correspond to the NiGEM NGFS v1.24.2 model[REMIND-MAgPIE 3.3-4.8]¹, adding those associated with flooding and cyclones that come from Phase IV (NiGEM NGFS v1.23.2 model[Climate Analytics]²).

The narrative describing these four scenarios considered is summarised in the following points:

- **Ordered:** this is the desired scenario and represents an orderly transformation through effective policies and innovation to reach the goal of net zero CO₂ emissions by 2050, keeping the temperature increase to 1.5°C. Since this is an orderly scenario, not only are physical risks mitigated to the maximum, but those associated with the energy transition are kept at moderate levels.
- **Disordered:** In this scenario, effective actions to reduce emissions are delayed until 2030 and therefore it is necessary to introduce urgent measures that cause a temporary energy shock. To a certain extent, although on a different scale, this is what is currently happening as a result of the conflict in Ukraine

¹For more details, see the document NGFS Climate Scenarios Technical Documentation V5.0 (November 2024)

²For more details, see the document NGFS Climate Scenarios Technical Documentation V4.1 (November 2023)

and its effects on energy prices. Therefore, by acting late and in a disorderly manner, both the impact of transition risks and physical risks is greater, limiting the temperature increase to 2°C.

- *Hot house World:* This scenario assumes that current policies are maintained, which causes emissions to continue to grow and, therefore, leads to greater exposure to physical risks. However, transition risks are not considered in this context.³
- *Fragmented World:* a delayed and divergent political response is assumed between different countries, which ultimately results in ineffective action where high transition risks coincide with a limited capacity to reduce emissions. This scenario seems plausible given the current geopolitical tensions, as well as a probable change of plans in the US under the Trump administration. In fact, in early 2025 all major US banks abandoned the Net Zero Banking Alliance.

As can be seen, even in the best of scenarios, physical risks have a material impact on the economy as a whole. In addition, acute physical risks can concentrate their impacts over short periods of time, in specific geographic areas, as well as in specific activities.

Bankinter uses these scenarios to assess potential future impacts both in terms of losses associated with stress situations and in terms of capital needs.

On this basis, in 2024 financial year, Bankinter carried out a Materiality Analysis of Climate and Environmental Risks, studying the different impacts, under the hypothesis of realisation of the different scenarios on traditional risks such as credit, operational, reputational, market and liquidity risks. The methodology used involves:

- Define the risk drivers or transmission channels of each risk
- Defining time horizons
- Conduct a qualitative analysis of the potential impact of climate risks on traditional risks
- Make a quantitative analysis of each of these.

³ In this scenario, a financial risk of NON-transition could be considered. That is, a risk derived from excessive exposure to projects that, without a real transition, will not achieve the expected return values in their business plans.

⁴ The Fragmented World scenario can be seen as a combination of the Delayed Transition and Current Policies scenarios, so it has not been considered necessary to incorporate it in this analysis.

This exercise has been carried out for all the Bank's geographies and businesses and for the first three climate scenarios⁴ stated in three time horizons, in accordance with the horizons established in exercises such as the ICAAP or the recommendations of the EBA (European Banking Authority) for this type of analysis related to climate risks: Short term, medium term and long term.

The impact assessment is carried out using a severity scale from 1 to 5:

Severity	High	Medium- High	Medium	Medium - Low	Low
Impact	5	4 - 4.9	3 - 3.9	2 - 2.9	0 - 1.9

The assessment carried out on the possible impact of climate risks on each of the traditional risks is detailed below.

Credit risk

Climate risks (physical and transition) can have an impact on credit risk because they increase the probability of default or non-compliance by borrowers with respect to their obligations to Bankinter, due to a reduction in their income as a result of a climate event. Specifically, these three Bankinter portfolios may be affected:

- Mortgage portfolio: they may lead to a reduction in the value of the assets that serve as collateral.
- Financing for individuals with personal guarantee: May affect borrowers and therefore increase the risk of default on their financial obligations.
- Financing to companies: Some economic sectors are particularly vulnerable to climate risks, such as agriculture, construction, energy or insurance. Companies in these sectors may see their productivity and business models affected or their supply chain interrupted in the event of these risks materialising.

The analysis of the impact of climate risks on credit risk has been carried out taking into consideration the portfolio distribution data detailed above and transition and physical risks.

Transition risk can impact credit risk mainly through climate policies/regulations, investor/customer behaviour and technological development requiring higher capital investments. For the qualitative analysis of its impact through credit risk, a theoretical exercise is carried out to identify the transmission channels through which climate risks can impact the three credit portfolios and the impact and probability of occurrence that they could have in the three defined time and climate horizons is evaluated.

Regarding physical risks, they can affect credit risk mainly through extreme weather events, such as floods, forest fires, earthquakes and other natural disasters, which impact the value of assets and the payment capacity of customers. To analyse this impact, the transmission channels of physical risk in the Bank's three credit portfolios are identified, considering the probability of occurrence and the potential impact of these risks in different time horizons and under the three climate scenarios.

Market risk

Physical and transition climate risks may impact market risk, affecting these Bankinter portfolios:

- Trading Book + Banking Book: Some economic sectors are particularly vulnerable to climate risks, both physical and transitional, such as agriculture, construction, energy or insurance. Bonds issued by companies in these sectors may be at risk if any of these risks materialise.
- Non-trading Book: Physical risks, such as natural disasters, can deteriorate the credit quality of assets in Non-Trading Book portfolios, increasing defaults and reducing the value of collateral. On the other hand, transition risks, arising from regulatory and economic changes towards a low-carbon economy, may affect specific sectors where the financial institution has exposure, increasing the risk of credit losses and adjustments in asset valuation.

Transition risks can impact market risk by affecting the value of financial assets linked to carbon-intensive sectors or those not aligned with the climate transition. Changes in regulatory policies, technology or investor preferences can cause sudden adjustments in the prices of these assets, increasing the volatility of investment portfolios. Furthermore, an accelerated or disorderly transition could generate significant losses in fixed and variable income instruments, affecting the market position and financial results of the entity. To analyse these effects, the vulnerability to climate transition risk of each of the sectors with exposure in the two portfolios is assessed, the vulnerability of each sector is obtained and multiplied by its exposure.

Physical risk can impact market risk by altering the value of financial assets related to sectors or regions vulnerable to extreme weather events, such as floods or droughts. To carry out the qualitative analysis of the impact of physical risk on market risk, the vulnerability to climate risk of each of the sectors with exposure in the two market portfolios (Trading Book + Banking Book and Non-trading Book) is assessed. Once the vulnerability of each sector is obtained, it is multiplied by its exposure.

In order to estimate the quantitative impact of climate risks on market risks, these portfolios, mostly composed of securities issued by public or financial institutions, have been analysed using a tool that establishes climate ratings on each issuer, stressing it in terms of climate scenarios and time frames and using qualitative analysis as the basis.

Liquidity risk

Climate risks (physical and transition) can impact liquidity risk due to a reduction in asset quality, an increase in non-performing loans, an increase in cash demands and even a loss of value in the entity's exposed sectors. Specifically, climate risk can affect portfolios in four of these ways:

- Deposits: Withdrawal of large amounts of cash to cover immediate needs.
- Wholesale financing: Wholesale markets are increasingly focused on sustainability. If Bankinter does not adequately manage climate risks or does not align its strategy with ESG principles, it may lose support from institutional investors.
- Loans: In loans, affecting borrowers, asset quality and the Bank's ability to manage its liquidity.
- Assets in collateral: A reduction in the value or availability of collateral assets may limit the Bank's liquidity.

For the qualitative analysis of transition risk in liquidity risk, each risk driver has been analysed and assigned a severity according to ECB guidelines, and an average is then applied together with the probability of occurrence.

For the qualitative analysis of physical risk in liquidity risk, each risk driver has been analysed and assigned a severity according to ECB guidelines and the Think Hazard tool, and then an average is applied together with the probability of occurrence, considering the exposure in each of the geographical areas where Bankinter is exposed to liquidity risk (Spain, Portugal, Ireland and Luxembourg).

Regarding the quantitative assessment of the possible impacts of climate risks on the Bank's liquidity risks, the effects of a possible reduction in customer deposits or greater investment provisions as a result of climate events or transition risks on the LCR ratio have been analysed. The conclusions are that this ratio, in the different time frames and scenarios, would always remain within the minimum levels set out in Bankinter's Risk Appetite Framework. It is also concluded that these risks are not material for Bankinter.

Operational risk

Climate risks can affect a Bank's operational risk. Extreme natural events, such as floods or hurricanes, can damage key infrastructure, disrupting operations and technology services. Additionally, stricter climate regulations may require complex operational changes, increasing the risk of errors and associated costs. In addition, disruptions in the supply chains of critical suppliers due to climate events or their inability to adapt to the transition can impact business continuity.

In this regard, three main areas of impact of operational risk have been identified in the entity:

- Financial: Quantifies the economic loss that would be caused by the interruption of the analysed activity.
- Operational: The interruption of activity can have an impact by increasing the workload of other areas, reducing or paralysing their activity and requiring investment to restore adequate levels of service.
- Legal or litigation: Any way in which stopping the process could result in legal action against Bankinter is being considered.

Transition risk can impact operational risk by requiring costly adaptations to processes and systems to comply with environmental regulations. In addition, disruptions in supply chains and changes in customer preferences towards sustainable products can overburden internal resources, creating inefficiencies and operational vulnerabilities.

Climate risk through physical risk can impact the financial institution, legally and operationally.

- Financial impact: Local operating costs are taken into account to determine the proportional weight of each geography in the financial impact of physical risks.

- Operational impact: The number of branches per country will be taken into account to determine the proportional weight of each geography in the operational impact of business continuity of physical risks.
- Legal impact: The number of customers will be taken into account to determine the proportional weight of each geography in the legal impact of physical risks.

The calculation of the physical impact on operational risk is carried out through an approach that includes the identification and analysis of multiple factors. First, the severity of the impact is assessed by geography, considering financial, business continuity and legal areas.

To do this, the Think Hazard tool is used, which allows for the analysis of each of the relevant risk drivers, such as floods, droughts or extreme events, in the regions in which Bankinter operates.

A weighted average is then calculated that combines the identified severity with the probability of occurrence of the events under different climate scenarios. This detailed analysis considers how operational, legal and financial exposure varies across geographies, allowing for a more accurate calculation of potential impact and yielding results that integrate both the magnitude and likelihood of physical risk in each context.

Regarding the quantitative assessment of operational risks, physical and transition risks have been assessed. For physical risk, the loss has been estimated using as a reference the losses that occurred with the torrential floods in Valencia. For transition risk, the maximum (very high impact in the most adverse scenario) is taken as the average of fines imposed on banks in recent years for misrepresentation or erroneous disclosure in ESG and climate risk matters, and the proportion is calculated with the ratio of the size of these banks to that of Bankinter.

Reputational risk

Climate risks (physical and transition risks) may impact reputational risk due to the perception that different stakeholders may have regarding Bankinter's actions in climate matters, both in relation to the financing of certain carbon-intensive activities and due to its collaboration and commitment to the transition. In this regard, specifically, although physical and transition climate risks may impact the Bank as a whole, the reality is that financing certain industries that are more sensitive to reputational risk may have a greater effect on Bankinter's reputation. For this reason, exposure to different sectors of activity has been taken into account within this qualitative analysis.

To calculate the impact of transition risk on reputational risk, different variables have been defined to assess the severity of each of the risk drivers initially defined. Here are some examples of those analysed:

- Possible sanctions for non-compliance with regulations, adverse publications by official bodies that may result in reputational damage if the Bank is involved in legal actions
- Financing customers with unsustainable practices can damage the Bank's reputation, resulting in less financing capacity.
- Practices that are not sustainable or not aligned with their E&SG goals (inappropriate investment, inadequate or insufficient ESG product catalogue, controversial comments from spokespersons, expulsion from or downgrading in sustainability indices, environmental media controversies) can damage their reputation, leading to a loss of demand or investment.
- Lack of transparency and information reported regarding compliance with sustainability objectives and climate and environmental commitments (*Greenwashing*)

To calculate the impact of physical risk on reputational risk, the same methodology has been followed as for transition risk, defining a variable for the evaluation of the severity of each risk driver and its defined severity to complement it with its probability of occurrence according to the defined scenarios.

For example, regarding the risk driver of an inability to adequately anticipate the risks associated with extreme weather events, the calculation of the severity of the impact has been carried out by taking the reputational impacts obtained in the BIAS conducted by the Bank for the different areas. Subsequently, the different reputational impacts in the different geographies of the Group have been taken into account and the weighted average value of reputational impact for all of them has been assigned.

To quantify climate risks on reputational risk, the losses from an extreme event with a reputational impact associated with the governance dimension have been analysed. These types of events could be associated with climate factors linked to greenwashing or, directly, to a breach of our own policies. In the most extreme cases, the impact of these events could be significant for the Bank.

Conclusions

The results obtained from the qualitative analysis for the climate transition risk in the different scenarios and time frames are shown below collectively:

	CLIMATE TRANSITION RISK								
	ORDERED			DISORDERED			HOT HOUSE WORLD		
	S/T	M/T	L/T	S/T	M/T	L/T	S/T	M/T	L/T
Credit Risk	3.4	3.3	2.7	2.5	3.3	3.3	2.2	2.2	2.3
Reputational Risk	3.2	3.2	2.9	2.3	3.2	2.8	1.7	1.7	1.8
Operational Risk	2.7	2.8	2.9	2	2.2	2.4	1.5	1.5	1.8
Liquidity Risk	2.2	1.9	1.7	1.7	1.9	2.2	1.7	1.4	1.4
Market Risk	1.8	1.8	1.7	1.8	1.8	2.1	1.6	1.6	1.6

These results are consistent with previous analyses carried out at Bankinter and are also supported by the bottom-up approach described below. Most of the values obtained are low or medium-low, except for credit and reputational risks, where in some scenarios and time frames average results are obtained.

The risk of transition is obviously greater in scenarios that assume a transformation towards a sustainable global economy, with differences in the timeframes between an orderly and therefore early transition, compared to a late transition.

In any case, the results obtained in the qualitative assessment of transition climate risks on credit risks are conditioned by the low exposure in Bankinter's credit portfolio to sectors of activity that emit high levels of greenhouse gases, such as agriculture or oil & gas, even in the activity of electricity generation, where more than 77% of the exposure is through direct financing of renewable energy projects.

Regarding the results obtained on physical risks, they are presented in the following table where a hypothetical lack of action against climate change would increase their materiality, especially in the long term:

	CLIMATE PHYSICAL RISK								
	ORDERED			DISORDERED			HOT HOUSE WORLD		
	S/T	M/T	L/T	S/T	M/T	L/T	S/T	M/T	L/T
Credit Risk	2.4	2.6	3.0	2.5	3.4	3.3	2.5	3.4	4.3
Reputational Risk	1.8	1.8	1.8	1.8	2.3	1.8	1.8	2.3	2.3
Operational Risk	1.9	2.4	2.9	1.9	2.7	3.0	1.9	2.7	3.7
Liquidity Risk	1.4	1.9	1.4	1.4	1.9	1.9	1.4	1.9	2.4
Market Risk	1.6	1.6	1.7	1.6	1.8	2.1	1.7	1.9	2.3

In this case of physical risks, credit risk is also the one most affected by climatic factors. In this qualitative analysis, taking into account the worst-case scenario and the long term, operational risk would also be affected (medium impact), although it is understood that given that the Bank's branch network is not very extensive and is concentrated in large urban centres, as well as the certified business continuity system implemented, it would be correctly mitigated.

Bottom-up approach

The bottom-up approach consists of assessing how both the Bank itself and its customers are specifically exposed to climate risks. Both perspectives are closely related; they must be consistent in the sense that the potential events must be the same and must complement each other.

However, this view cannot lead to the assumption that the effects can be isolated to certain sectors of activity or to regions more exposed to certain physical risks:

- A modern economy implies an enormous interrelation between different productive activities. Thus, cost increases that may arise from the materialisation of certain risks may end up spreading through the value chains. This fact has been observed quite clearly as a consequence of the war in Ukraine and, specifically, how the supply shock in both fossil energy and commodities caused inflationary tensions that were transferred to all sectors of activity.
- There are sectors that are considered strategic and that have historically received support in order to avoid the negative externalities of excessive foreign dependence. One of them is the primary sector and the energy sector could also be highlighted. It is unacceptable that these sectors are subject to their own fate and that, therefore, efforts to preserve them in a context of increased vulnerability are not maintained.

An approach aimed at concentrating the physical risk on the property or the activity directly affected, which could compromise the solvency of the owner or holder of this, does not fully respond to reality, which is somewhat more complex. Firstly, it should be noted that the risks associated with natural disasters should tend to be mutualised due to both their great uncertainty and the high severity of their effects. It cannot be ignored that, for example, in Spain, there are powerful mitigation instruments such as the Insurance Compensation Consortium, Agroseguro or the declaration of a catastrophic zone.

The effect of mutualisation of damages must therefore be considered with regard to acute physical risks. This also leads to the mutualisation of climate change adaptation investments for mitigation. But what is clear is that, globally, acute physical risks represent uncertainty and destruction, and this has a potential effect on the economy as a whole, which is what is revealed in the top-down approach.

Thus, from this bottom-up approach, climate factors are considered to have moderate impacts on business for the following reasons:

- The Bank has little exposure to the sectors that emit the most greenhouse gases (as will be explained in the section on measuring financed emissions). An alert system (climate rating) has been put in place for the individual impacts of these risks on each customer and transaction, and dialogue has been established with customers with the highest emissions, which is considered in proposal and approval processes (refer to the Climate rating for legal entities section).

Furthermore, this exposure will be reduced in line with the Bank's commitments, such as its membership of the Net Zero Banking Alliance initiative, the decarbonisation targets for its portfolio, and the strategic decision to help customers in the transition of their businesses to a low-emission economy.

- Exposure to potentially destructive physical hazards, such as flooding, is very low. In addition, the properties used as collateral are required to be insured. Acute risks such as droughts and heat waves have a more general effect that can compromise the normal development of certain activities and economic growth as a whole, but their impact is much more distributed among debtors.

In any case, it must be stressed that the low exposure to certain particularly sensitive activities does not insulate the entity from the general damage that climatic factors can cause, especially in scenarios where action to reverse global warming is insufficient or even non-existent.

2.1.2. Management of IROs in financing

Bankinter has implemented specific policies designed to manage the most relevant material impacts, risks and opportunities (IROs) in relation to its business activity and climate change. These policies cover fundamental aspects related to financing and investment, two key areas where numerous material IROs are concentrated. They address issues such as climate change mitigation and adaptation, energy efficiency and the deployment of renewable energy projects – restricting financing for more carbon-intensive sectors while promoting those with lower environmental impact, as detailed in the sectoral policy for the energy sector, which is further elaborated in this chapter. On the one hand, policies and procedures have been developed focused on business lines related to the financing of both legal entities and individuals. Moreover, specific policies have been established aimed at business activities related to investment.

Regarding the IROs relating to the Bank's financing activities, Bankinter has sustainable financing principles included in the Risk Framework Agreement, as well as sectoral policies or guidelines that establish the framework for action in financing in particularly controversial or risky sectors, and whose social and environmental impact can be significant.

The sectors identified as controversial are the defence sector, the extractive sector, the agricultural sector and the energy sector. Other exclusion criteria, independent of the sector, are also included, such as respect for fundamental human rights, respect for labour rights, the fight against corruption, the protection of areas included in the UNESCO World Heritage List and the United Nations list, and respect for current legislation. These policies also constitute a fundamental basis for the management of IROs associated with the Bank's risk management, since the established exclusions are linked to companies that present high levels of risk.

Bankinter bases its policies on various international recommendations and principles, including the United Nations 2030 Agenda and its 17 Sustainable Development Goals, the Paris Agreement and the European Commission's Action Plan to finance sustainable growth. It adheres to the Equator Principles, the United Nations Global Compact and other key initiatives such as the Universal Declaration of Human Rights and the ILO's fundamental conventions (International Labour Organization). In addition, it follows the guidelines of the IFC (International Finance Corporation) and the UNEP (United Nations Environment Programme) Finance Initiative, considering protected areas and critical habitats.

Bankinter is committed to following these guidelines and their correct application, as well as to their ongoing review. The Bank's risks units and business units must comply with these guidelines.

In 2024, Bankinter Group's Sustainable Financing Classification Criteria (SFCC) were also developed, regulating the procedure and criteria that a financing operation must meet to be classified and labelled as sustainable. These criteria ensure a homogeneous and standardised methodology for the entire Group, allowing the correct identification and disclosure of financial products and services related to sustainability. The policy applies to all Bankinter Group financing operations, without specific exclusions.

The SFCC will be reviewed and updated periodically to reflect developments in applicable regulations, market sustainability criteria and Bankinter Group's own activities. Modifications to the SFCC will be approved by the product committee, at the proposal of the Sustainable Labelling Unit or of the product committee itself or one of its members. Bankinter's governance framework consists of a dual organisational structure that serves to analyse, supervise and approve the sustainable environment.

- The product committee is responsible for approving the SFCC and their development documents, as well as new products that Bankinter considers eligible as sustainable at any given time, in accordance with the regulatory environment and applicable market practices.
- The Sustainable Labelling Unit (SLU), made up of a multidisciplinary team, is responsible among other functions for approving sustainable labels for Bankinter's non-standard operations and the subsidiaries identified in the SLU regulation. Bankinter's branch in Portugal will have its own sustainable marking unit.

The SFCC create a classification system based on the European Taxonomy and the international standards defined in the Green Loan Principles issued by the LMA (Loan Market Association), LSTA (Loan Syndications and Trading Association), the Green Bond Principles issued by the ICMA (International Capital Market Association), the Sustainability Linked Loan Principles issued by the LMA (Loan Market Association) and the LSTA (Loan Syndications and Trading Association) and the Sustainability Linked Bond Principles issued by the ICMA (International Capital Market Association).

An extract of these criteria is published on Bankinter's corporate website and is available to all stakeholders.

The Sustainable Labelling Unit, introduced above, is managed through the Sustainable Labelling Unit (SLU) Regulations. The main objective of this Regulation is to define the rules of operation, composition and powers of the UMS within Bankinter Group. The regulations establish the standards for the correct labelling and classification of sustainable financial operations, including the definition of key terms such as 'Green Customer', 'Sustainable Finance Classification Criteria (SFCC)', and 'Sustainability Linked Finance'. The UMS is responsible for ensuring that operations comply with established technical and regulatory criteria and for periodically evaluating the sustainability objectives and key performance indicators reported in contracts signed with customers. The UMS has jurisdiction over Bankinter as a Group, including all its subsidiaries.

Among the key documents related to the financing business, the Guide for the Structuring of Sustainability-Linked Financing stands out, whose main objective is to establish clear internal guidelines for structuring this type of financing, defining key concepts and specific requirements for its development. This guide defines sustainability-linked financing as financing instruments whose economic characteristics may vary depending on whether or not the debtor achieves predetermined, ambitious, material and quantifiable sustainability objectives. The aim is to support and encourage companies to improve their sustainability profile. The guide establishes the procedures and requirements for the structuring,

origination and approval of this financing, including the selection of Key Indicators and the calibration of Performance Objectives.

2.1.3. IRO management in investment

The policies described in this section serve as a basis for the management of investment-specific IROs: "Increased Scope 3 emissions attributed to the Bank due to a higher volume of assets under management, which implies a higher volume of emissions" and "Increased Scope 3 emissions resulting from exposure to activities related to fossil fuels such as coal, natural gas and oil." They also complement all the policies described earlier in the management of identified material IROs for financing activities, and similarly address issues such as climate change mitigation and adaptation, energy efficiency and the deployment of renewable energy projects, through the exclusion policy or the integration of ESG risks in investment decision-making.

Within the investment business line, there is also an exclusion policy: the Bankinter Asset Management Exclusion Policy. This policy applies to the management and administration of collective investment and pension funds and discretionary portfolio management.

The goal is to avoid investing in companies whose business is wholly or partly associated with all the so-called "controversial activities". These activities are characterised by generating a high negative impact in environmental or social terms due to the resources they consume, the waste they generate, the impact of the goods or services they produce on the environment or on society and/or the bad practices they apply in the management of their human resources.

To define the exclusions and for their subsequent application, analysis and monitoring, Bankinter uses information provided by specialised external suppliers. The implementation of this policy involves coordination between the Regulatory Compliance department, the Fund Manager's Risk Management department, the Front Office department and the Sustainability department. The approval of this policy is the responsibility of the sustainability committee.

There is also a policy for integrating sustainability risks into investment decision-making. The main objective of the policy is to develop its activities in a responsible manner and to encourage its customers to move towards a transition committed to future challenges and sustainable development. It describes how relevant, material or potentially material sustainability risks are integrated into investment decision-making processes.

The sustainability department, together with the business teams, is responsible for updating this policy, which is approved by the board of directors. An update of this policy is planned for 2025 with the aim of expanding its scope,

This policy complies with the requirements of the Sustainable Finance Disclosure Regulation (SFDR) and the MiFID II Directive.

The policy is made available to stakeholders through the Bankinter Group corporate website, where it is published and kept up to date.

2.2. Integration of environmental factors into the Group's business model and strategy – Climate resilience

Among the principles declared for the proper management and control of risks is Bankinter's responsibility to society, which is manifested through various lines of action. Prominent among them is the stimulation of sustainable development which enables the objectives agreed by the United Nations to be met and which, specifically, promotes the preservation of the environment and compliance with the commitments to mitigate the effects of climate change.

Thus, In October 2021, the Bank's board of directors approved the basic approach of the Bank's strategy for ESG risks, in accordance with EBA criteria: Integration into the Sustainability Strategy, Scenario Analysis, Setting and monitoring of long-term Objectives (Portfolio Decarbonisation Path) and Sustainable Financing Products, establishing four lines of work for them: Identification and Measurement, Evaluation, Action and Monitoring.

Each of them will be detailed in the following sections.

2.2.1. Identification and measurement

Identifying and measuring climate risks is the starting point. At present, information is scarce and there are few measurements, with only incremental improvements. A lot of the data we have to work with are estimates and speculation. The Bank is continuously supplementing this information with more rigorous and detailed information as the state of the art develops. However, this is highly dependent on the introduction of regulatory initiatives to significantly improve disclosure by financial and non-financial companies of information related to sustainability (specifically, the NFRD and CSRD directives).

In this regard, work is being done to measure how the risk derived from climate change can affect the Bank's main portfolios: Large-corporate banking and mortgage portfolio.

This analysis of climate risks and resilience to them does not exclude any relevant part of Bankinter's value chain, nor any material physical or transition risks.

2.2.1.1. Corporate & SME Banking

The main indicators that help us to measure how this risk can impact the Bank's Corporate & SME banking customers are the measurement of financed emissions, the internal climate rating and the measurement of physical risks.

- Financed emissions

This measurement is carried out using the PCAF (Partnership for Carbon Accounting Financials) methodology, which is now commonly used by other financial institutions, for calculating the emissions financed by the Bank, and is used to estimate the emissions financed by Bankinter for its portfolio of Spanish and Portuguese resident companies.

The estimation procedure is summarised in the following points:

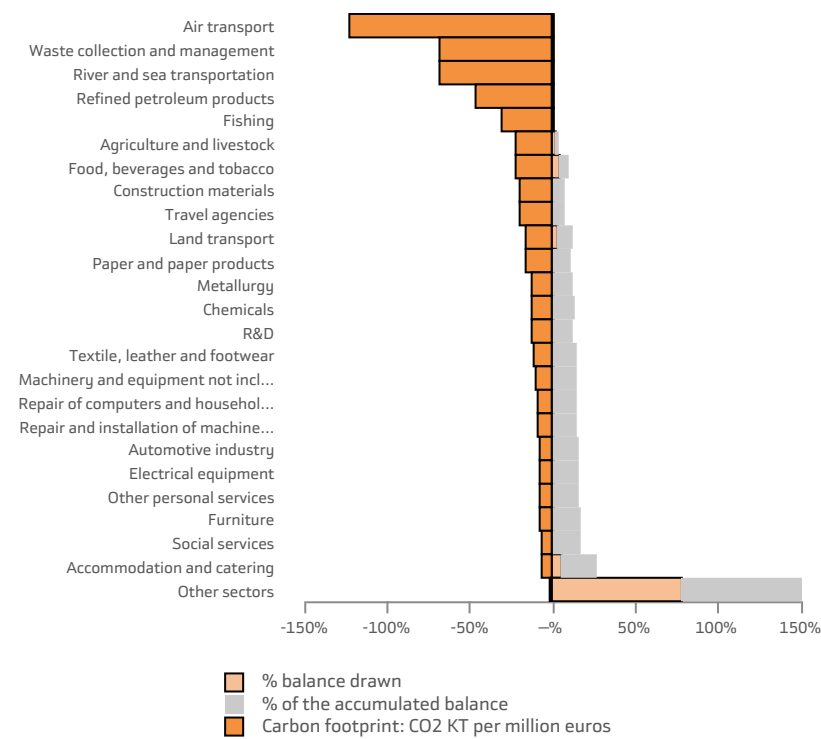
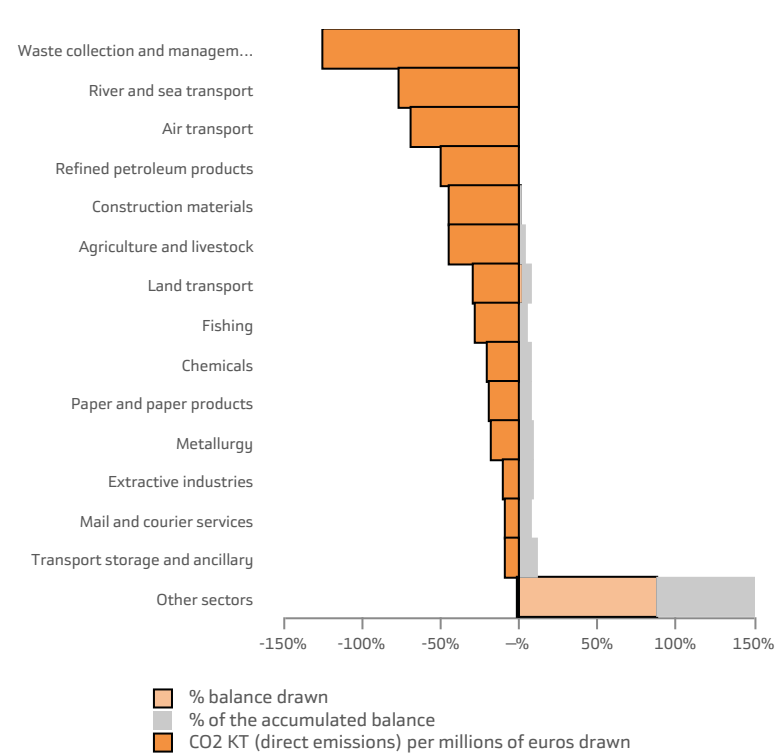
1. When information is available on emissions declared by the customer (generally through their Statement of Non-Financial Information), the emissions are allocated to Bankinter based on the weight of the funding provided in relation to the customer's total liabilities.
2. When the emissions declared relate to the consolidated Group and there is no individual information, the emissions are allocated to the entire group of companies within the consolidation scope.
3. However, in specific activities such as financing renewable energy projects, emissions are adjusted according to the specific purpose of the financing.
4. Finally, an estimation procedure is applied when the debtor's individual emissions are not available. This also provides a quality control tool for the information on emissions disclosed. For this purpose, the following information is used:
 - Emissions from each sector, annual data from the Spanish and Portuguese National Statistical Institutes.
 - The revenue of each customer and percentage share of the total sector, based on turnover and output data by areas of activity published by the National Statistics Institutes.
 - The ratio of bank debt to total balance-sheet liabilities for each customer.
 - The percentage indebtedness of each customer with Bankinter compared to the total, using CIRBE data.
 - Based on this information, the estimated emissions of each customer are calculated as follows:

- It is attributed a total volume in accordance with the emissions of the sector in which it operates and the proportion that its turnover represents with respect to the total turnover of said sector.
- This total volume attributed to the customer is weighted by the percentage that bank financing represents of its liabilities. This is then multiplied by the share of that debt corresponding to Bankinter.
- Adding the attributed or estimated emissions financed for each customer gives us the emissions for each sector of activity and for the entire corporate portfolio.

This procedure applies to scope 1, 2 and 3 emissions. Scope 2 emissions are estimated by propagating the emissions of the electricity sector throughout the value chains using the input-output tables for the Spanish and Portuguese economies. Scope 3 emissions are estimated in a similar way, but considering the spread of all emissions originating in the different sectors. This enables us to calculate the carbon footprint associated with each customer's activity, including the accumulated emissions in the products to meet final demand. The great advantage of this concept is that it avoids the overlap that exists between the three scopes, which are not directly aggregable.

Bankinter also made further refinements to this calculation in 2023 by incorporating the emissions data published by the companies required to do so. In December 2024, the weight of companies providing observed non-financial information reached 16% of the drawn-down risk of the corporate portfolio. Bankinter compiles published data on the emissions of these companies on a monthly basis and incorporates them into its measurements. The charts below, updated on a monthly basis and included in the Global Risk Report, represent the intensity of direct emissions and the carbon footprint by activity sectors, in descending order, adding the distribution of balance drawn.

Intensity of direct emissions and carbon footprint by sectors of activity



The conclusion is that at the end of 2024 Bankinter financed 0.62% of direct emissions in Spain and Portugal (productive activities) and 0.70% of their carbon footprint, with a volume of 51 tonnes of CO₂ and 51.8 tonnes of CO₂ equivalent in terms of direct emissions and carbon footprint, respectively, for every million euros of balance drawn down.

This represents a decrease compared to the close of the 2023 financial year of 3 TCO₂ and 6.2 TCO₂ per million euros, respectively. In the total corporate portfolio, the (direct) emissions financed by Bankinter in Spain and Portugal according to this PCAF methodology is 1.7 billion tonnes of CO₂ with an investment of 32.262 billion euros.

According to the description of the methodology and considering the audited nature of this report, the quality of the information on financed emissions can be rated at 3.5, on a scale of 1 (best) to 5 (worst) and following the classification criteria in the standard established by PCAF (PCAF score). In this regard, it should be noted that level 1 is only achieved when emissions correspond to values declared by companies and verified. This score refers to the entire corporate portfolio.

Calculating the emissions financed is essential for implementation of the Group's decarbonisation strategy. Bankinter has established specific objectives for reducing average emission intensities, incorporated into its Risk Appetite Framework, as detailed below, with monthly monitoring.

The comparison below shows the distribution of loans to companies by Bankinter Spain and the sector, direct emissions and the carbon footprint. This shows that the most polluting sectors have lower weight in Bankinter's portfolio.

Sector	Credit distribution		Direct emissions ¹	Carbon footprint ²
	Bankinter	System		
Agriculture	2.0%	4.3%	155.65%	110.38%
Extractive	0.3%	0.3%	38.95%	40.15%
Transportation materials and equipment manufacture	0.9%	1.2%	4.28%	18.23%
Chemistry	1.4%	1.2%	75.81%	47.89%
Foodstuffs	4.1%	5.0%	19.88%	47.42%
Oil	0.4%	0.5%	397.62%	144.13%
Metallurgy and machinery	4.1%	4.1%	25.69%	28.94%
Other manufacturing Manufact.	3.0%	2.9%	18.00%	22.65%
Construction materials	1.0%	0.7%	387.54%	189.20%
Energy and water	5.0%	5.4%	122.18%	89.51%
Real-estate business activities	21.0%	14.9%	1.29%	3.89%
Ad hoc buildings and works	2.9%	2.3%	6.16%	19.60%
Building installation and finishing	2.0%	1.5%	6.16%	19.60%
Public works	0.9%	1.2%	6.16%	19.60%
Preparation for works	0.3%	0.3%	6.16%	19.60%
Transportation and storage	4.9%	7.2%	71.01%	65.84%
Sales and spare parts	16.6%	16.9%	5.56%	10.68%
Hospitality	5.7%	5.8%	4.00%	12.90%
Other services	23.6%	24.2%	1.78%	6.44%
Bankinter			23.8%	23.1%
System			29.0%	27.3%

1 Relative to the gross added value of the sector (kt/€mn)

2 Relative to net final demand for attributed imports (kt/€mn)

As can be seen, even excluding financial activities, Bankinter's exposure to the most polluting activities or those that incorporate a higher intensity of emissions in their final products is very moderate.

This better starting point for Bankinter's loan book in the face of climate change risks is explained by a number of factors:

- Lower weight of higher emitting sectors, such as agriculture or refineries.
- Investment in energy production sectors has already been decarbonised, due to the significant weight of renewable energies.

These metrics are monitored by the Bank's board of directors.

▪ Climate rating of companies

In October 2021, Bankinter implemented a rating tool for climate change risk for all companies as part of the process for processing credit applications. This climate rating measures the customer's propensity to be affected by physical and transition risks. This considers variables related to the company's activity, the geographical location of its headquarters and factories; and its turnover and credit quality measured through internal ratings.

Below is the distribution of the loan portfolio with financial and non-financial companies as of 31 December 2024 resident in Spain and Portugal, on a 5-level scale according to sensitivity to climate factors.

As we can see, 83% of the exposure (risk drawn down plus committed) is concentrated in the two best rating levels. Only 2% is in the highest-risk rating level, which contains the most polluting activities.

As with the emissions financed, this information is reported to the Bank's directors as part of the risk information every month.

Risk group	Committed Amount (MM €)				Physical risks*				Transition risks	
	BK Spain		BK Portugal		Temp eratur	Wind	Water	Land	Carbon leakage	Potentially sustainable*
Very Low	24,433	54%	2,111	49%	2.0%	2.6%	3.1%	2.0%	0.6%	39.1%
Low	13,452	30%	1,228	29%	35.9%	22.9%	36.3%	36.3%	2.7%	67.6%
Medium	3,272	7%	373	9%	18.5%	15.2%	19.8%	19.7%	10.5%	51.9%
High	2,996	7%	404	9%	43.8%	33.4%	45.5%	37.6%	19.1%	49.6%
Very High	972	2%	158	4%	25.4%	13.1%	25.4%	23.9%	76.3%	55.4%
Total	45,125	100%	4,280	100%	16.7%	11.9%	17.7%	16.5%	4.9%	49.6%

*According to EU Taxonomy, according to the latest update adopted in Jun-21

▪ Physical risks

Bankinter has developed a process to improve the measurement of the main physical risks that may affect its risk portfolios. On the one hand, in individuals, because they may pose a risk to mortgaged properties and on the other hand, in the risk portfolio of legal entities, because they may affect the physical assets of the different companies or compromise the normal development of their activity.

This is a structural approach that is divided into three distinct parts:

- On the one hand, current exposure to different physical risks is determined, mainly river and sea flooding, desertification, forest fires, drought and heat waves, according to the precise location of the buildings or the development of productive activities, using databases that provide precise information, which is essential to evaluate certain risks such as flooding.
- An adjustment factor is calculated based on the term and scenario considered, using the forward-looking information published in Copernicus. While this information has low granularity, it does provide a very useful benchmark for establishing trends.
- Lastly, a vulnerability factor is determined for each risk considered, according to the type of building or the activity carried out (through CNAE/NACE codes), exploring in the latter case the different impact transmission channels that exist, which are not limited to damage to physical assets.

This work is currently in the implementation phase with the aim of offering specific information on the potential risk of exposure to these risks in the approval process, both for operations with companies and mortgages with individuals, although it is already applied in the characterisation of activities sensitive to physical risks.

Below is a summary of the channels considered to determine the different vulnerabilities to the different physical risks.

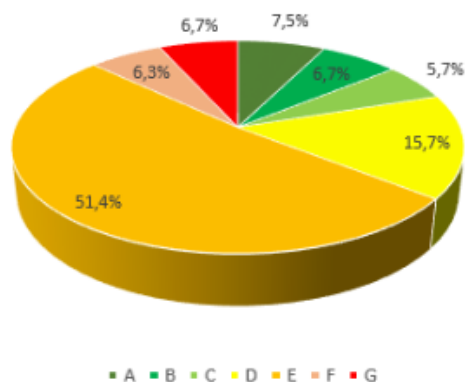
		Impacts					
		Impact on physical assets (due to direct damage or loss of value)	Limitations on access to groups of workers	Reduction in productivity	Supply problems	Increase in costs	Lower sales
Physical risks	Flood	Infrastructure Real Estate Crops Machinery Inventories	Yes	No	Damage to the electricity distribution network Impact on transport	More expensive insurance	Customer limitations Impact on transport Reduced tourism
	Heat waves	Crops Livestock Forests	No	Activities that take place outdoors or without sufficient cooling capacity Lower fishing catches Crops Livestock Forests Limitation of activities due to fire risk	Saturation of the power supply network	Higher cooling/dehumidification costs for plant and transport More expensive insurance	Reduced tourism Customer limitations
	Drought	Crops Livestock Forests	No	Crops Livestock Forests	Sectors with intensive water consumption Limitations on hydroelectric production	More expensive insurance	Reduction in tourism
	Forest fires	Infrastructure Real Estate Crops Livestock Forests Machinery Inventories	Crop, livestock and forestry areas	No	Damage to the electricity distribution grid Impact on transport	More expensive insurance	Reduced tourism Impact on transport

2.2.1.2. Mortgage portfolio

- Transition risks

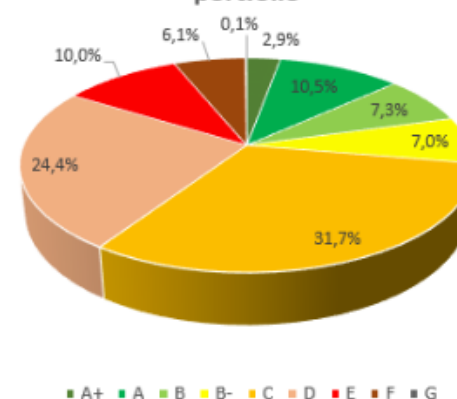
Currently, information is available on the energy efficiency of the properties in guarantee, real or estimated, of the mortgage portfolios in all the geographical areas in which Bankinter Group operates. Below are the distributions by energy efficiency ratings, with the letter "A" being the best rating and the letter "G" being the worst.

EPC emissions in Bankinter Spain and Evo Banco mortgage portfolio



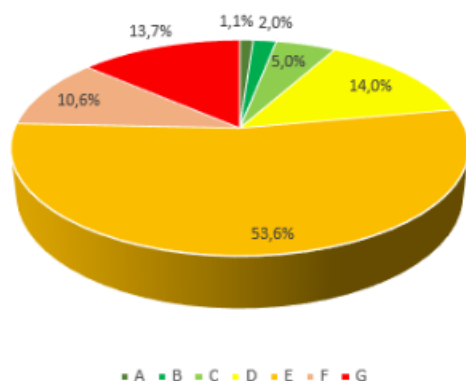
Below you can see the distribution of Energy Efficiency Certificates in Portugal:

EPC emissions Bankinter Portugal mortgage portfolio

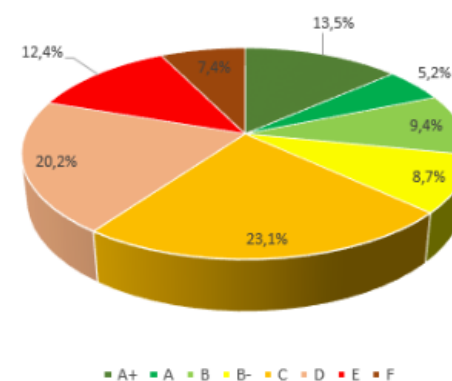


As can be seen, there is a huge concentration in level E in Spain, corresponding to the general efficiency situation in Spain, as shown in the following chart:

EPC emissions in Spain*



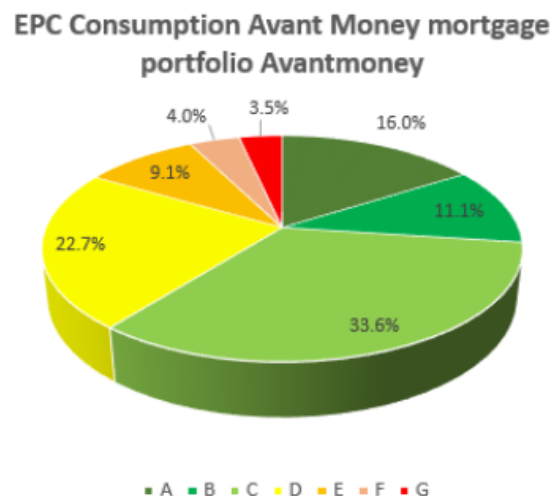
EPC emissions in Portugal*



* Source: Report on the status of energy certification of buildings. Ministry of Transport, Mobility and the Public Urban Agenda. December 2021

*Source: Statistics of the Building Energy Certification System. ADENE – Agency for Energy. Data in Q4 2023.

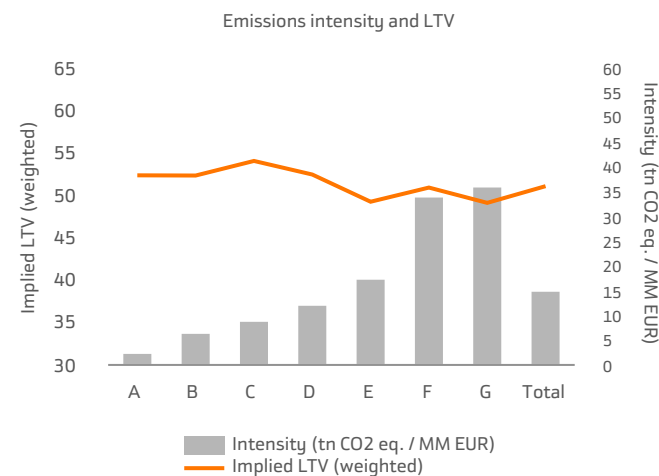
Finally, the distribution of Energy Performance Certificates from the Avant Money portfolio in Ireland:



There is considerable room for improvement in the efficiency of buildings. Bankinter's business objectives, therefore, include promoting building refurbishment projects, making financing available to property owners' associations, which is the approach needed for such projects to be performed. This is explained in more detail later. If we compare both distributions, we can see in Bankinter's portfolio a greater weighting of the best ratings to the detriment of the two worst ratings, F and G.

The ratings are used to determine the emissions financed by Bankinter, taking into account the property's emissions included in the certificate itself or, in the case of estimates, those representative of the assigned letter, the type of property, its location and the climate zone. The following chart shows the intensities of emissions financed (in terms of tonnes of CO₂ equivalent per year per million euros financed) and the implicit LTVs, which are determined as a ratio of the emissions attributed to Bankinter through its financing and the totals generated by the property:

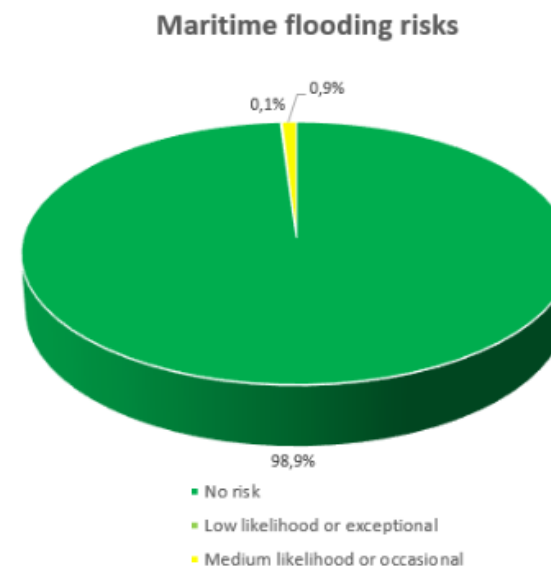
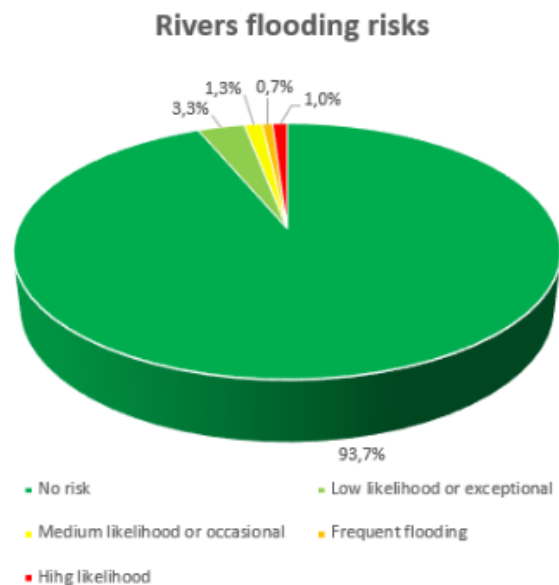
It can be observed that the average LTVs start to be higher from the D rating to the A rating, which is related to the fact that the new mortgage production presents a greater energy efficiency. This situation also contributes to better coverage of transition risks.



In the section 2.2.3.2 Business Strategy – Transition Plan, the decarbonisation pathway of Bankinter Group's mortgage portfolio is included, which will be included in the APM in 2025.

Physical risks

The information from the Energy Efficiency Certificates (CEE) for the mortgaged properties, is supplemented by various physical risk indicators depending on the geographic location of the collateral, such as the risks of flooding by rivers or seawater, and desertification. In this regard, considering the geographical areas where Bankinter concentrates its activity, the risks of flooding are very low, as can be seen in the following graphs in which the exposure is distributed by risk levels:



On 29 October this year, a natural disaster occurred in the form of a DANA (an isolated depression at high levels of the atmosphere) with particularly catastrophic consequences in the province of Valencia. This raises even more alarm about the potential capacity of climate change to cause radical and irreversible damage and not necessarily in the very long term. But it also highlights some relevant issues:

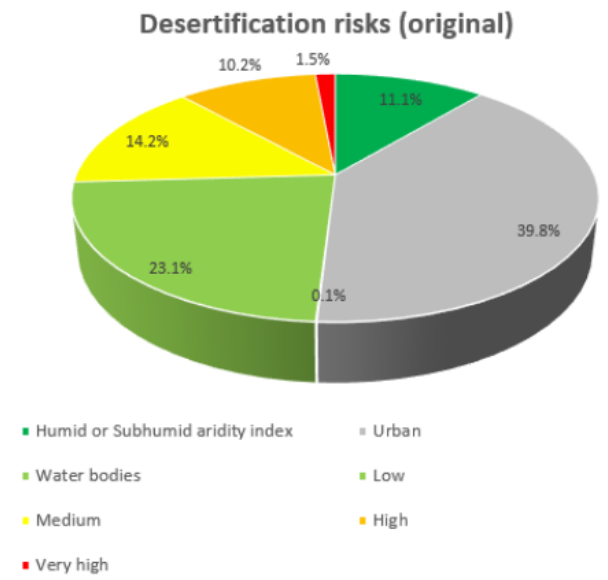
- The first is that it demonstrates the scope of mutualisation, not only because of the rapid deployment of the aforementioned instruments but also because other tools have been quickly put in place with the publication of Royal Decree-Law 6/2024 of 5 November. In fact, the experience gained with the Covid health crisis has greatly facilitated the immediate deployment of these tools provided for in the Royal Decree.

- The second is that the affected area was mostly classified as a non-flood zone in the National Cartography of Flood Zones. This raises the question of whether bottom-up approaches, which are very focused on establishing a precise limitation of exposure to acute physical risks, are appropriate at this time insofar as they are based on tools, such as the aforementioned mapping, which have clearly been overtaken by events and probably require a review with a more prospective approach. This does not mean that flood zone mapping is not useful, but it seems to be insufficient.

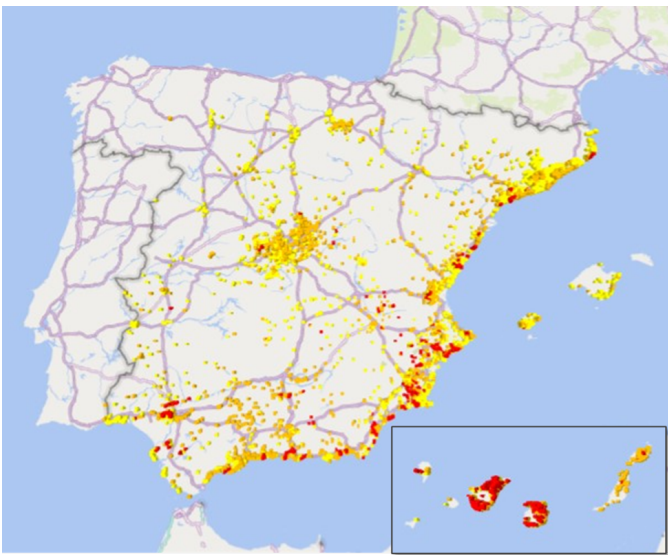
- The third is that, in the face of a catastrophe of such magnitude, it remains to be seen what second-round effects it will generate, that is, to what extent the productive fabric in the area will recover and how the real estate market will be affected. In this respect, adaptation measures that allow the resizing of water containment and channelling infrastructures to a new reality will be essential.

The Bank's priority has been to use all means at its disposal to contribute to the restoration of normality in the affected areas, contacting customers and offering the aid mechanisms provided for in the aforementioned Royal Decree. The economic impact in terms of deterioration of the loan portfolio has been estimated as very moderate and amply covered by the Overlay adjustment for uncertainty maintained by the Group at the end of 2024, as detailed in the 2024 Annual Financial Report.

As for the risk of desertification, it is higher due to Spain's geographical location, as reported in the original source (Soil and desertification mapping published by the Ministry for Ecological Transition and the Demographic Challenge).



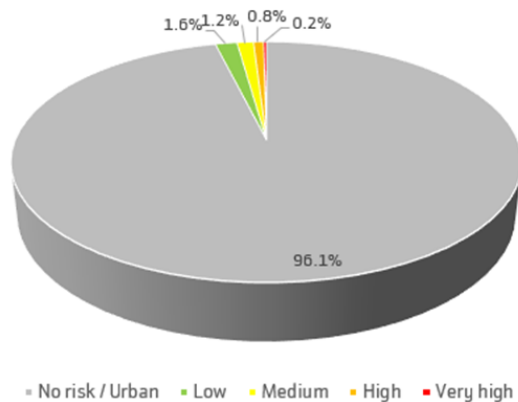
If very high, high and medium risks are added, they represent 22.1% of the reported portfolio. Note, however, that urban centres are outside this classification. The following map represents the geographical distribution of balance drawn in these medium (yellow), high (orange) and very high (red) risks:



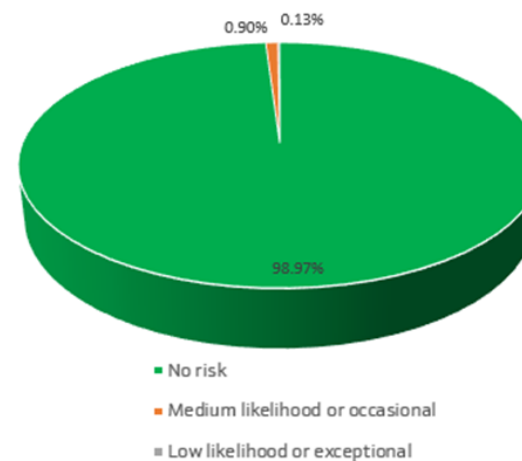
It can be observed how these risks are concentrated mainly around urban centres, especially in Madrid and Barcelona. In fact, the distinction between urban and suburban cores and the possible specific impact of this risk in suburban areas is highly debatable.

In general, the environmental degradation of the area in which a building is located will have a significant impact on its value, unless there are other factors such as its proximity to a consolidated urban centre with a high concentration of employment, services, etc. For this reason, a filtering criterion is applied that also considers metropolitan areas or environments close to municipalities with a minimum population to be urban. Under these conditions, the risk distribution is represented in the following graph:

Desertification risks (adjusted for proximity to urban centers)

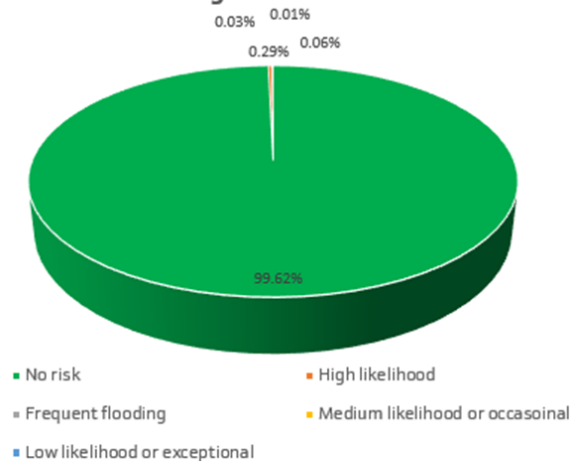


Maritime flooding risks

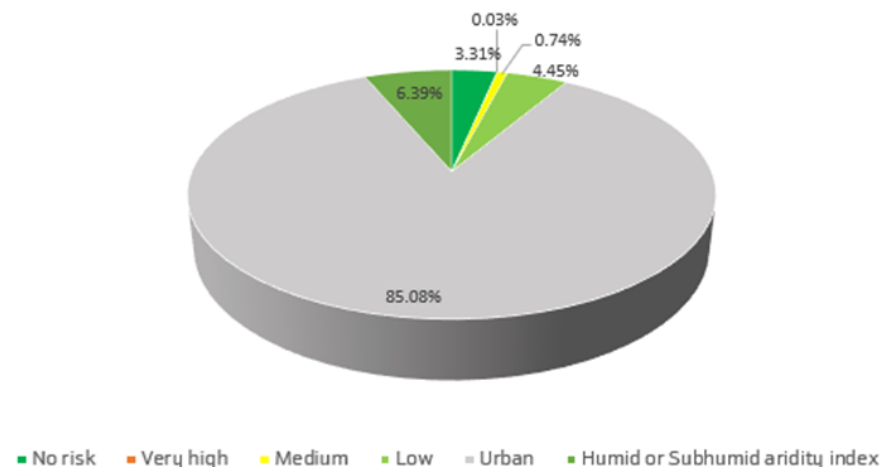


Finally, information is provided on flood and desertification risks in Portugal:

Flooding risks from rivers



Desertification risks



Even these filtered desertification risks are concentrated in coastal tourist areas, where it is not obvious what impact this risk may have specifically on the value of the building.

- **Financed emissions**

Regarding Bankinter Spain's mortgage portfolio, emissions are calculated using Energy Efficiency Certificates. Although it is currently required in all property purchase and sale transactions (except those that are exempt from certification due to their type), the truth is that, in order to extend this calculation to the entire portfolio, it is necessary to rely on and estimate of the emissions rating of many properties. It is worth noting that the Bank has contracted a service that allows it to track existing certificates in all public registries of the Autonomous Communities. Estimates are therefore only used when the property's actual certificate cannot be traced.

If there is a certificate, the property's emissions are taken. If we have to estimate the energy rating, we regard the representative emissions for the rating as being the emissions, considering the location, climatic zone and type.

In the case of mortgages with individuals, on a portfolio of €31,430 million (with actual or estimated energy efficiency certification), 473 thousand tonnes of CO2 equivalent are financed (485 thousand tonnes of CO2 equivalent in 2023), which implies an average intensity of 15 tonnes per year for each million euros of balance drawn down (16.6 in 2023). In this calculation, of the total available associated with all the properties considered, 54.7% have observed emissions reported in the energy efficiency certificates. According to this percentage and taking into account that the estimated emissions are obtained considering the surface areas of the properties, its PCAF score in relation to the quality of the reported information is 3.4 on a scale from 1 (best) to 5 (worst). However, it should be noted that when energy certification is available, the emissions reflected in the certificate itself are adopted, so an estimation from the label is not used, as could be interpreted from the PCAF assessment methodology for score 3, which is the one applied to buildings with actual certification.

2.2.2. Evaluation

Assessing climate and environmental risks poses a real challenge to financial institutions for several reasons.

Firstly, this is because of the characteristics of the potential impact of physical factors, especially those of a chronic nature the effects of which manifest themselves gradually over the very long term. It is therefore not only a matter of assessing the Bank's capacity to withstand a temporary shock, but also of being able to adapt to a new reality in the event that international commitments to reduce emissions are not met.

All analysis must be supported by verified information. But while it is often taken for granted that the available data is both sufficient and reliable, the truth is that reliable information is still scarce and estimates have to be used about which there may be significant uncertainty.

Last but not least, the novel nature of climate risk assessment exercises must be taken into account. This not only requires developing certain capabilities internally, but also requires consolidating commonly accepted methodological approaches that can therefore serve as a reference.

Despite these difficulties, it is necessary to make progress in assessing risks related to climate and the environment. The Group has decided to adopt an eclectic approach, developing the three lines of work set out by the EBA in the "EBA Report on management and supervision of ESG risks for credit institutions and investment firms" in parallel:

- Portfolio alignment: performance compared to objectives
- Sensitivity analysis: impact of potential events and materialisation of adverse scenarios
- Exposure method: Assessment of individual exposures to climate risks

We explain each of these three lines of work in more detail below

2.2.2.1. Portfolio alignment

As mentioned in the previous section, Bankinter estimates its financed emissions for exposures where it makes sense to do so, including the entire corporate portfolio of Bankinter Spain and Bankinter Portugal, and the mortgage portfolio with individuals of Bankinter Spain, EVO Banco, Avant Money and Bankinter Portugal. Only the Bank's investment in individuals without mortgage guarantees is excluded from this perimeter, which, in the case of Bankinter, is mostly composed of transactions with pledge collateral, personal guarantee loans or credit cards without a specific purpose. For example, automobile financing is not very significant within the Group.

This is not only important for setting and monitoring decarbonisation targets, as will be described in the next section, but also allows characterising the concentrations of direct and indirect emissions by activity branches, a fundamental aspect for sensitivity analysis.

Although this involves identifying emissions at the counterparty level for the various direct scopes, through energy consumption and indirect scopes, the problem is how these overlap. This means we also need to apply the "carbon footprint" concept. This refers to the concentration of emissions in the final products of an industry and which come from both the emissions necessary for its production and from the intermediate products and services that form part of the added value of the product.

There is a shortage of individualised information on direct emissions. This is even more pronounced in the case of indirect emissions. This is an important issue to which we need to adapt.

Bankinter has a diversified portfolio with exposures in a large number of small and medium-sized companies that, for the time being, are not required to disclose this type of information. For this reason, adaptation consists of having the capacity to obtain individual estimates from official statistics on emissions into the atmosphere by activity sectors. This estimation exercise also serves as a check when companies do provide such information.

On the other hand, it must be taken into account that financial institutions, as credit facilitators, can contribute to the transformation towards a sustainable economy, but they do not have the capacity to lead the change. This means that the Group's decarbonisation objectives cannot be separated from the fulfilment of the general objectives set at both national and European level. Monitoring of the Group's portfolio must therefore be placed within the context of the overall path towards reducing emissions.

2.2.2.2. Sensitivity analysis

This analysis is essential for incorporating climate risks into the regular self-assessments of capital adequacy and, therefore, the entity's solvency. It also includes stress testing.

The European Central Bank is committed to promoting this type of analysis. Therefore, it organised a climate stress test exercise for the first half of 2022, the results of which were published in July. This is a first exercise developed on the basis of limited information and unconsolidated methodological support. However, it has succeeded in promoting the development of internal approaches to assessing climate risks.

For many participating entities, this exercise only involved providing information by branch of activity on margins, the emissions of the largest customers and energy efficiency certificates for the properties held as collateral. In addition to this exercise, Bankinter is developing its own sensitivity analyses / stress tests based on the following criteria:

- Alignment with the scenarios and projections offered by the Network for Greening the Financial System (NGFS). This collaborative group, made up of central banks, supervisors and other observers, is building a framework for climate risk analysis that defines a small number of relevant scenarios, each characterised by long-term projections of multiple variables of interest and further scaled down to country level. This provides entities with a common language and methodological framework, offering consistency in their assessments. The progress made in recent publications is also noteworthy, particularly the so-called phase V of November 2024. In this last phase, as already explained in the section on materiality analysis, the impacts on the growth of activity of certain acute physical risks are reduced at the country level, and these gain enormous prominence. Indeed, last year it was already commented that the overall effect on growth could not be ignored, also considering their mutualisation.
- Sectoral asymmetry of effects. The transmission of shocks (such as the one associated with the "Delayed transition" scenario in the NGFS projections) to exposures must consider the asymmetry of effects on different branches of activity considering the carbon footprints of the final products, which involves an upwards spread of emissions through value chains. This is particularly true for transition risks. However, the downward propagation of the effects must also be considered, so that the difficulties of a sector are also transferred to its suppliers, even if they do not incorporate emissions into the final product. In other words, we cannot assume that the effects of such shocks will not spread, to a greater or

lesser extent, to all productive sectors, in an economy where activities are so interrelated. This is something we can currently see as a consequence of the war in Ukraine and its effects on energy and raw material prices. Indeed, a short-sighted view of the problem can lead to an underestimation of its effects.

- Managing very long-term effects today. The scenarios involving a lack of action to reduce emissions are characterised by incremental and irreversible impacts on economic growth derived from the effects of rising temperatures. These will become significant over the very long term. On the other hand, it should be noted that financial institutions have been adapting their exposures to a changing reality. Let us think, for example, of the transformations that have occurred in recent decades in relation to technology, offshoring or distribution models. Entities are adapting to the developing nature of demand for viable credit, resulting in loan books rotating to assimilate these changes. It is therefore difficult to determine, for example, what additional capital needs imply potential impacts that will materialise over the next 50 years.

But not taking action against the chronic and irreversible effects of rising temperatures will probably lead to lower growth and greater volatility, as a result of greater exposure to acute physical risks.

Under these conditions, it is possible to foresee greater exposure to financial risks, which would require higher capital needs if the scenario materialises.

2.2.2.3. Exposure method

The exposure method consists of understanding the risks to which customers are exposed and how they are mitigating them or plan to do so. This is an essential approach to developing an inclusive decarbonisation strategy, as will be explained in the next point.

To do so, the Group relies on all the identification and measurement tools described in section 2.2.1 of this chapter. Specifically, the climate rating applied in the corporate sector serves as a classification tool with the primary objective of providing a warning about potential climate risks for certain customers and, in this way, facilitating a more targeted dialogue with them:

- On the one hand, to understand their real exposure according to the activities they carry out.
- On the other hand, to encourage transformation projects, facilitating the necessary financial assistance.

In other words, this method is essential not only to better understand climate risks and incorporate them into decision-making, but also as an instrument for the development of sustainable financing.

In addition, in 2025 the Group will incorporate specific adjustments in the provisioning models in order to incorporate impacts on expected losses associated with climate risks, both in the corporate and mortgage portfolios.

2.2.3. Action

2.2.3.1. Inclusion of Climate Change Risk in the Credit Risk Admission Process

In order to include the risk of climate change in the risk sanctioning process, Bankinter has taken three important steps:

a) Include information related to climate change risk in risk proposals:

Corporate & SME customers

- Emissions information for each customer. In the event that the customer publishes them, the published emissions are incorporated. If the customer does not publish their emissions, which is the case for the majority of Bankinter's portfolio of small and medium-sized enterprises, the information on estimated emissions is incorporated using the PCAF methodology.
- Information on the climate rating of each customer, with the aim of focusing the dialogue with them, especially on the highest risks and, this way, incorporating factors related to climate and the environment in decision-making. It was decided to start this process with customers whose transition risk indicator is high or very high.
- Mandatory questionnaire. This group represents approximately 9.1% of the portfolio. In such cases, the relationship manager starts a conversation with the customer with these objectives:
 - To find out their opinion on how climate change may be affecting their activity, both as a result of physical risks and transition risks.
 - Find out about their plans to reduce this effect by diversifying their activity or reducing their greenhouse gas emissions. It will be considered important that the company has established a decarbonisation plan for its activity and that it complies with it.
 - To find out about the investments planned for this purpose and the possibility that Bankinter may collaborate, if appropriate, by providing financing for these investments.

The information obtained in this conversation must be included in the risk proposal under study and discussed in the corresponding risk committee.

To help in this process, the climate rating is automatically included in the minutes of committee meetings. Fields have also been included in proposals for the customer's rating with space to include the information from this customer dialogue.

Customers with mortgage-backed transactions

The proposal and approval process includes information on the Energy Efficiency Certificate of the properties that act as collateral for loans, which is recorded in the risk proposal and in the Bank's information systems, such as climate zone, emissions or consumption.

- b) Additionally, as previously mentioned, an analysis and improvement of physical risk estimates has been conducted. These will be incorporated in the 2025 financial year as forward-looking information to assess physical risks based on both the location of collateral and the development of productive activities. In this regard, it is essential to combine current information on exposure to certain physical risks in a sufficiently granular manner with the projections available from climate models, which generally offer much less detail. This information will be useful:
- On the one hand, so that the risk committee, with sufficient powers, can include in its decision the estimation of the effects of climate change as a possible risk
 - And for the branch network, in its commercial activity, generating sustainable business by knowing which customers are most in need of investing in decarbonisation projects and, therefore, helping in their potential financing.

Once this information has been collected for each transaction, the risk committee must approve the proposal, considering whether the climate risk should influence it in its different aspects of price, term, amount and guarantees. In this regard, in the approval of transactions, the Bank considers:

- The people who sanction credit risks are the same ones who sanction this climate risk, since it is understood that climate risk is a risk factor that affects traditional credit, operational, reputational, liquidity and market risks in a transversal way. In order to incorporate these analyses into the authorisation of transactions, the Bank has the relevant policy documents. In addition, analysts will have sufficient training to understand and authorise these transactions.
- Bankinter wants to implement an inclusive strategy related to climate risks, collaborating with companies and individuals by financing their transition towards activities that emit fewer greenhouse gases.

c) For the Corporate & SME customers portfolio, a new indicator has been incorporated into the Risk Appetite Framework, limiting to 12% of the Large-corporate Banking portfolio in Spain and Portugal, investment in climate risk considered high and very high.

For the mortgage portfolio, there are restrictions for the worst Energy Efficiency Certificates:

- On the one hand, limiting manual approval to transactions with energy efficiency certificates F or G and with tighter effort ratios.
- On the other hand, those transactions with F or G category certificates that are approved manually will have to take into account a possible increase in the effort required to invest in improving this certificate.

2.2.3.2. Business strategy – Transition plan

a) Sustainability strategy

Bankinter remains firmly committed to addressing its environmental management by taking on the challenge and responsibility of operating in the most environmentally friendly manner, taking the necessary measures to mitigate its direct and indirect climate and environmental impact, in line with the precautionary principles. To this end, analyses of the most relevant climate and environmental risks throughout Bankinter's value chain are performed, both Bankinter's own direct risk (the Bank premises where its employees work) and the indirect risks deriving from its financial activity. It manages all of these risks in accordance with the principles of prevention and involving all stakeholders.

The Sustainability Policy is the main reference for managing the Bank's environmental, social and governance (ESG) aspects and covers the management of all IROs identified as material. This policy takes a comprehensive approach to ensuring the identification and management of the most relevant IROs, aligning with the requirements of the CSRD and the sub-topics outlined in this directive. Each of the principles established in the Sustainability Policy addresses, in a cross-cutting manner, the different sub-topics defined in the regulatory framework, thus guaranteeing that the material IROs linked to areas such as climate change, people management, customer relations and corporate governance are reflected in the Bank's strategic guidelines. More information on this policy is provided in section 1.4.2 The Group's Commitment to Sustainability.

Bankinter also has a complementary policy specifically focused on the management of environmental and climate issues, the Environmental and Climate Change Policy. This policy aims to establish the framework for the Group's action in matters of the environment and climate change in all its activities and constitutes the reference framework for establishing improvement objectives. This policy addresses the management of the material IROs identified in the ESRS E1 topics, including climate change mitigation and adaptation, as well as energy management.

Monitoring and control of the Environmental and Climate Change Policy corresponds to:

- The sustainability committee, which is responsible for promoting and supervising the implementation of this Policy, must report on its follow-up to the sustainability and appointments committee of the board of directors.
- The Sustainability department, which is responsible for coordinating the actions defined in the Environment and Climate Change Strategy Guidelines and Programmes, verifying the level of compliance with the established goals and identifying areas for improvement, according to internationally recognised standards, regulations, guidelines and the proposal for adopting instruments to implement this policy.

In preparing this policy, Bankinter has taken into account the provisions of European and Spanish legislation and other international standards. These include the UNE-EN ISO 14001 International Standard for Environmental Management Systems (EMS), the UNE-EN ISO 14064 International Standard for Greenhouse Gases and other recognised environmental reporting standards for the preparation of non-financial reports.

The policy is public on the usual communication channels, both external and internal, on the Corporate Website and on the Bank's Intranet.

The last update of the document was carried out in 2022. This policy is aimed at enhancing the positive impacts and minimising the negative effects of its activity on the environment. In addition, it was adapted to new regulations such as the Climate Change Law or the Sustainable Finance Taxonomy Regulation, its coverage was expanded to the management of aspects derived from financial activity and references were incorporated to the international frameworks that have been developed in recent years and which the Bank takes into account when managing its environmental dimension (Sustainable Development Goals, Paris Agreement on climate change, among others).

The Sustainable Business pillar of the DNA Sustainability Plan includes a strategic line associated with climate risks, included in a general category of ESG risks. In addition, the management of the Bank's environmental footprint is incorporated through the environmental management and carbon footprint calculation system (through which both the direct and indirect environmental impacts generated by the Bank's activity are identified, measured and controlled).

Strategic levers on exposure to polluting sectors

Bankinter is not excluded from the European Union benchmarks aligned with the Paris Agreement. And although it does not have a complete transition plan with all the requirements of ESRS E1, the Bank has various measures such as the decarbonisation strategy and strategic levers such as those defined below, which allow the Bank's portfolios to be decarbonised in line with the emissions reduction targets of the countries where it conducts business.

Bankinter is a signatory to the main international initiatives in the area of sustainability, such as the Equator Principles, the Global Compact, the sectoral initiative of the United Nations Environment Programme (UNEPFI) and the Principles of Responsible Banking. The latter is a framework for sustainable banking business in line with the SDGs and the 2030 Agenda. In 2021, the Bank joined the Net-Zero Banking Alliance, the main aim of which is to become net zero in emissions by 2050, with intermediate decarbonisation objectives to be achieved by 2030. Bankinter has drawn up a decarbonisation roadmap for its corporate business and mortgage portfolio, with reduction objectives as regards financed emissions to be reached by 2030 (see section on Decarbonisation Strategy).

The Group has little exposure to the sectors that emit the most greenhouse gases. An alert system (climate rating) has been put in place for the individual impacts of these risks on each customer and transaction, and dialogue has been established with the customers with the highest emissions, which is considered in proposal and approval processes (refer to the Climate rating for legal entities section). Furthermore, this exposure will be reduced in line with the commitments made by the Bank, such as its adherence to the Net-Zero Banking Alliance initiative, its portfolio decarbonisation objectives and its strategic decision to support customers in the transition of their business to a lower-emitting economy.

In addition, the Bank has defined sector-specific financing guidelines, with social and environmental criteria, for certain sectors that are considered more relevant due to their potential social or environmental impact, including the energy, agricultural, extractive and defence sectors. These sector guidelines, specifically those for the energy and extractive sectors, have been updated in 2024. Bankinter is becoming progressively more demanding in meeting decarbonisation objectives, limiting the

financing of activities that are incompatible with reducing emissions or financing for customers who are not willing to transform (see Decarbonisation Strategy section).

As credit facilitators, there is a responsibility to help finance the transition to a sustainable economy. However, this transformation process also requires other types of incentives and certainties regarding the technology to be targeted and which do not depend on the financial sector. Therefore, the Group's decarbonisation will largely depend on compliance with the national objectives set, as recognised in the strategy itself.

An Exclusion Policy has also been defined and approved for Bankinter Asset Management, aiming to set limits and/or restrict investment in companies engaged in 'controversial activities' (see the Material IROs Management section)

Strategic levers for climate change mitigation actions

As a financial institution, Bankinter recognises its role in climate change mitigation efforts and focuses on supporting and facilitating financing for its customers. This corresponds to Scope 3 of its carbon footprint, which accounts for more than 95% of the Group's emissions. However, Scope 1 and 2 emissions are monitored under environmental management systems and annual carbon footprint declarations and verifications.

Regarding scope 3, that is, the emissions that the Bank finances for its customers, work has been done on the design of products with ESG criteria that help customers in their transition plans. Furthermore, in March 2024, Bankinter reorganised the Sustainability department, with the responsibility of defining the Group's Sustainability Strategy, promoting its implementation and monitoring its progress. Among its responsibilities is the promotion of sustainable business, incorporating financing for activities that require investments for mitigation and climate change mitigation, whether natural or legal persons and in any geography, with the aim of accompanying customers in their strategies for decarbonisation and transition to lower carbon models. The actions taken in this regard are specifically detailed in the "ESG Business" section.

b) Scenario analysis

The incorporation of climate factors into the business strategy requires development of capacities to assess their effects in the long and very long term.

This entails a great deal of uncertainty that cannot even be determined, not only due to the lack of empirical evidence but also because action against climate change requires global agreements that are not easy to achieve. The appropriate tool in this context is therefore scenario analysis, as pointed out by the European Banking Authority in its "EBA Report on management and supervision of ESG risk for credit institutions and investment firms". The business strategy must be developed using a baseline scenario – currently Net Zero 2050 as per the NGFS definition and projections – as a benchmark. This also involves evaluating the strength of the entity and its strategy under the hypothesis that plausible alternative scenarios become reality, especially those where action in response to climate challenge is delayed ("disorderly" in the NGFS terminology).

On the other hand, as previously mentioned, Bankinter works with the following scenarios: SSP1-1.9 and SSP4-6.0 in estimating physical risks that may affect its corporate or mortgage risk portfolio.

c) Decarbonisation strategy

Bankinter recognises that the financial sector must assume its role as facilitator of the transformation towards a sustainable economic model, which allows mitigating or adapting to the effects of climate change and preserving the environment. Bankinter is firmly committed in this direction, as demonstrated by its membership in the Spanish Global Compact Network and its adherence to the UNEP FI and the Net Zero Banking Alliance. It is worth noting that being part of this alliance means committing to neutralise emissions corresponding to its financial and investment activity before 2050, in line with the objectives of the Paris Agreement on climate change. The Bank has a decarbonisation strategy for its corporate and mortgage portfolio, which is the most relevant part of its financed emissions, until 2030 and will be reviewed periodically. In the case of residual GHG emissions around 2050, carbon credits would be used as has been done in recent years to offset the direct footprint (see section 2.6.1 emissions offsetting)

As mentioned above, to deliver on this commitment, in February 2022 the Group drew up its own decarbonisation strategy, approved by the Group's administrative body through the sustainability and appointments committee. This involved establishing specific quantitative targets for the intensity of emissions financed to 2030, in line with the emission reduction plans laid down in Spain's Integrated National Energy and Climate Plan (PNIEC) and its counterparts in Portugal and Ireland. These emission reduction plans, in turn, represent the national implementation of the commitments made in the Paris Agreement and, therefore, include details of the decarbonisation pathways for the main sectors, including both activities and households, which are used as a reference for aligning the Group.

The decarbonisation metric for the Corporate Banking portfolio, which includes the main greenhouse gas emission-intensive activities in Bankinter's credit portfolio, was authorised by Bankinter's board of directors in 2022 and has been monitored monthly since then and incorporated as an indicator in the Risk Appetite Framework.

For a growing bank such as Bankinter, these objectives have been defined in relative terms and for this reason the Bank's Decarbonisation Plan refers to intensities (economic intensity of emissions = emissions measured in tonnes of CO₂/million euros of investment)

Given that, in the case of Bankinter, the Corporate & SME banking portfolio is largely composed of medium or small-sized companies, it is considered that this economic intensity metric has advantages over others:

- It allows the intensity of all sectors to be compared by using a homogeneous metric.
- It allows for an estimate of the financed emissions based on sectoral data from the INE, compared to the difficulty of using an activity metric on which we would find more difficulties for its estimation.
- It allows global conclusions to be drawn from the entire portfolio, its evolution and alignment with objectives.

Throughout 2024, experience and confidence have been gained in the decarbonisation metric of mortgaged property emissions, using the same economic intensity ratio based on property emissions obtained through the Energy Efficiency Certificate. In November 2024, the Executive Commission authorised the incorporation of a new metric in the Risk Appetite Framework based on these intensities and their reduction throughout 2025.

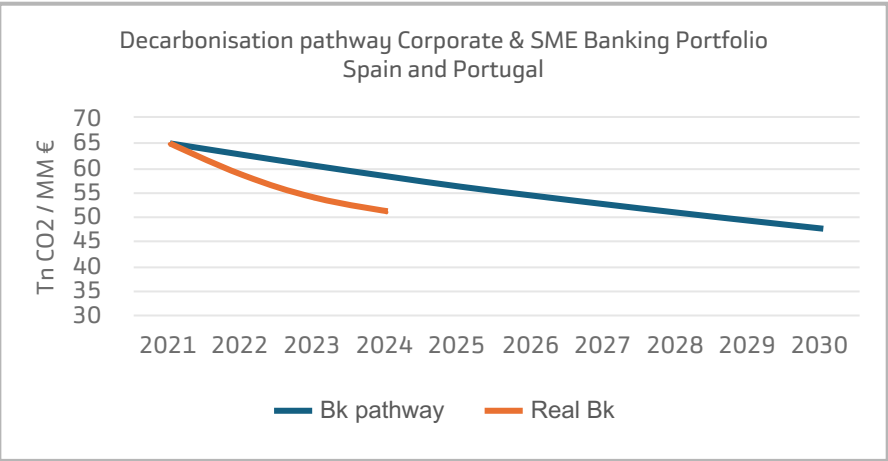
Decarbonisation targets for legal entities (Tn CO₂ eq/mn euros)

Despite Bankinter having a better starting point than the system as a whole, as it has less investment in the sectors with the highest emissions, the target path is similar to the path in the PNIEC.

Thus, the objective for 2025 is to achieve a reduction in emissions intensity of 13.5%, with an additional 15.8% cut between that year and 2030, compared to the data for 2021, which stood at 64.3 tonnes of CO₂ per million euros of investment. This slower initial pace is justified by the fact that efforts in the first years of the national plan are focused on the electricity production sector, which in the case of the Bank is practically decarbonised. Altogether, this represents a total decrease of more than 20%. It should be noted, however, that these goals, although aligned with the official emissions reduction plans of the main countries where the Bank is

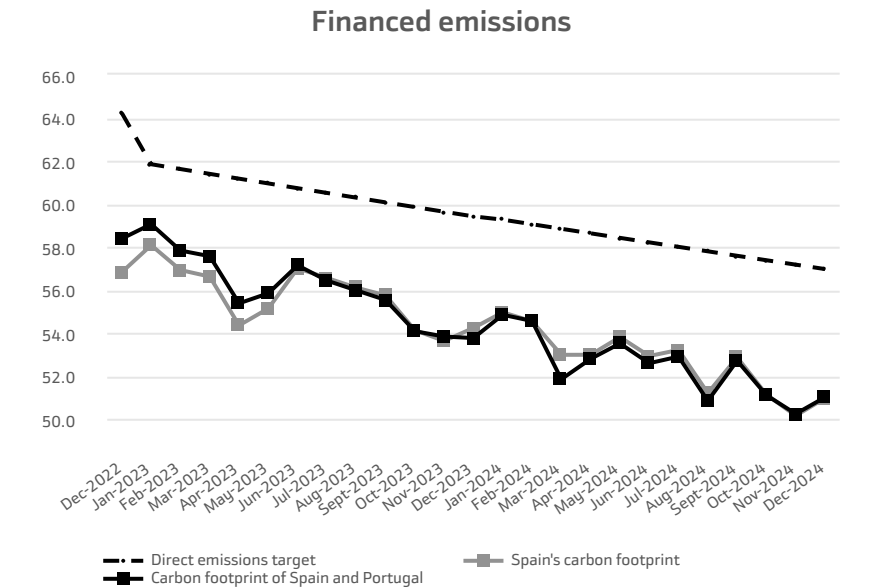
represented (Spain and Portugal), are not validated by an external body such as SBTi.

This path is updated as data is obtained from official sources (National Plans, INE data on sectoral emissions) and internal data from Bankinter's corporate portfolio. Considering the latest update with data published by the INE on greenhouse gas emissions of the Spanish economy in 2023, the Bank's decarbonisation path is as follows:



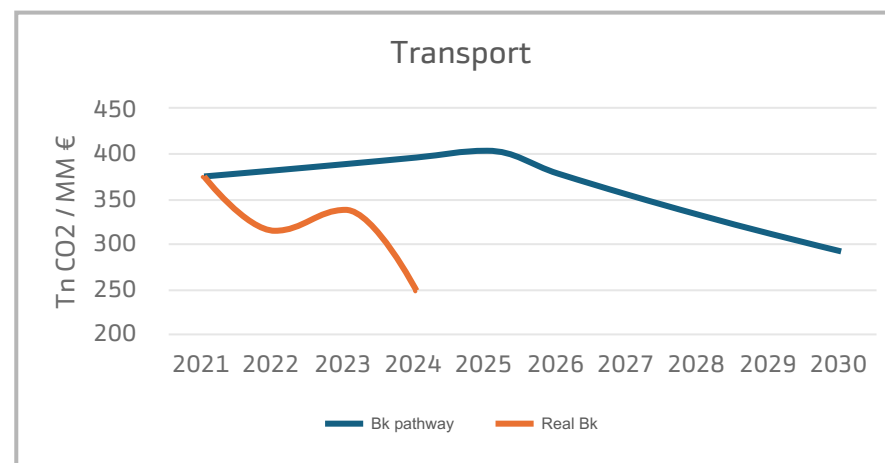
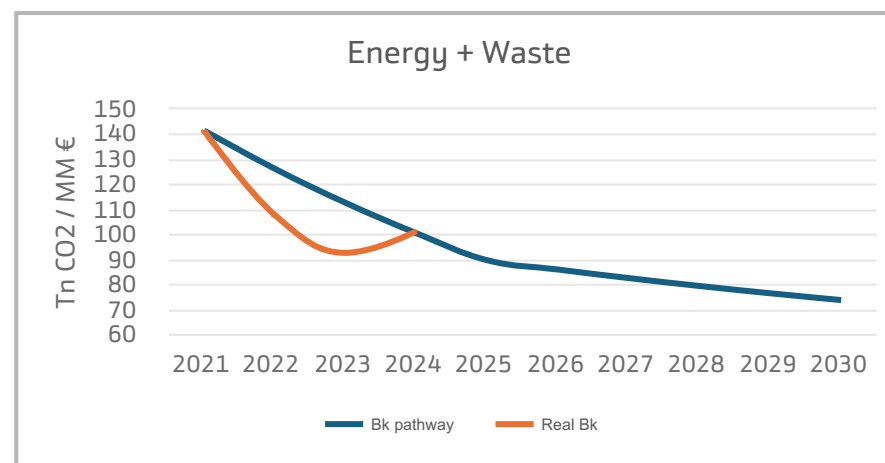
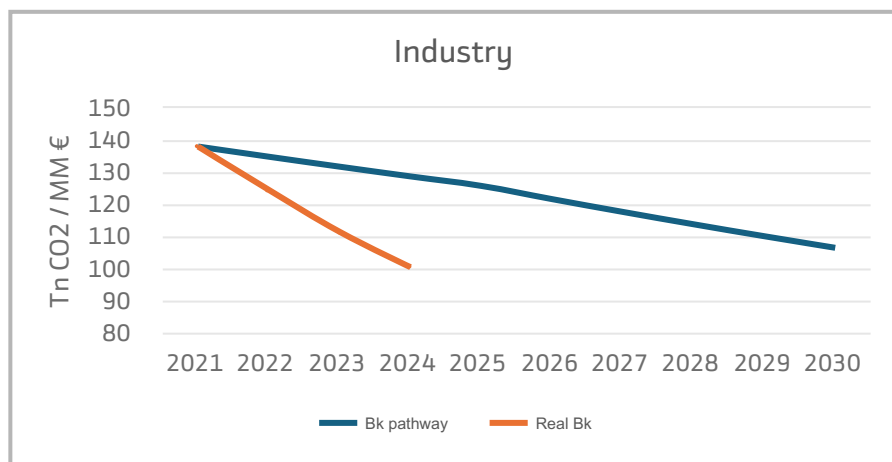
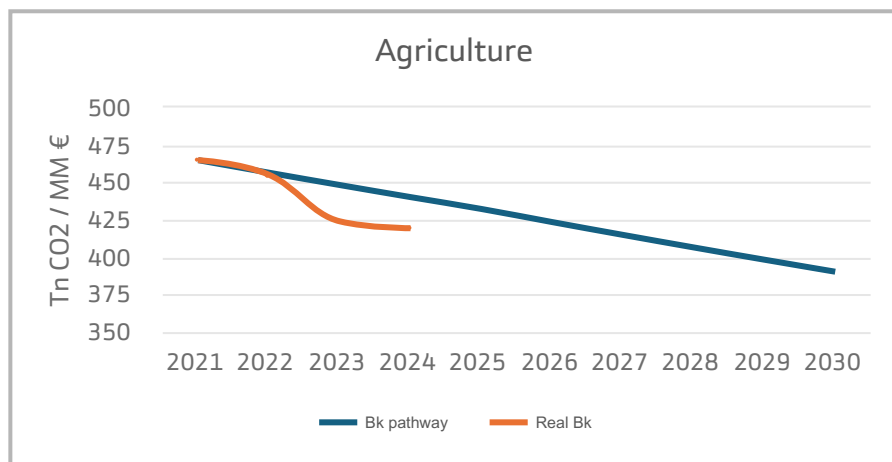
This decarbonisation path of the Spain and Portugal corporate portfolios is monitored and included in the Global Risk Report on a monthly basis, comparing the target path with the actual updated data, and the results are made available to the members of the administrative body.

The monthly monitoring of this decarbonisation path for the corporate portfolios of Spain and Portugal is shown below:



The main objective of this decarbonisation path is to reduce the emissions financed by each million euros of lendings in the entire Bankinter portfolio. However, although this global objective is the metric usually reported both internally and externally, a series of sectoral sub-objectives are monitored, using information on estimated or actual emissions by sector of activity for the Bank's entire Corporate Banking portfolio and, via the national statistics institutes, for all economic activities in both Spain and Portugal.

Specifically, these sectoral groups are the following: Agriculture, industry, transportation, energy and others, which would allow us to analyse causes of deviation from the main objective. The paths for the 4 sectoral groups mentioned are shown below:

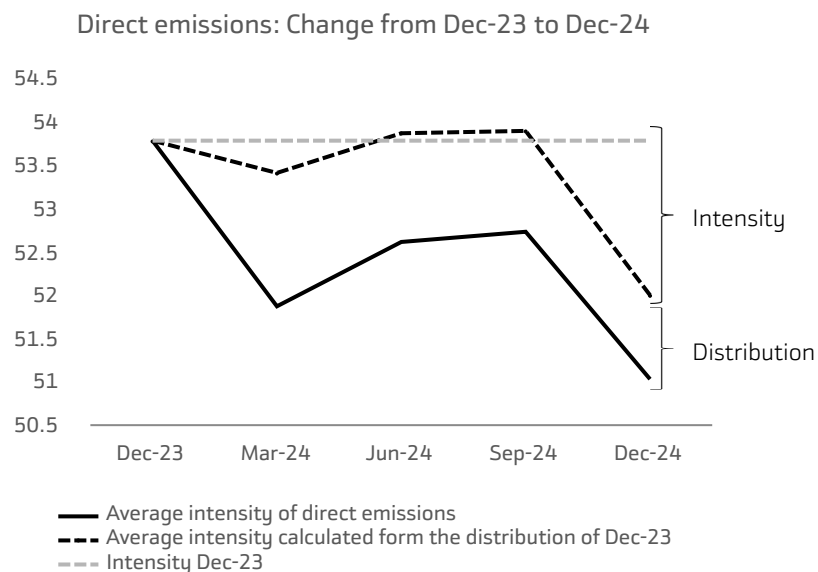


It should be noted that as this is a global objective that refers to the entire corporate portfolio, it can be achieved through two complementary channels:

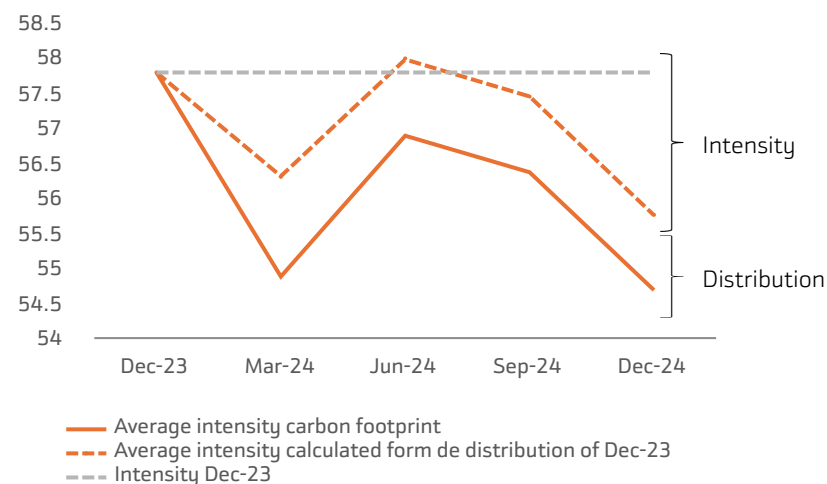
- By the reduction in emissions intensity itself, which may occur as a result of customers' decarbonisation efforts or by a reorientation of lending towards less emissions-intensive borrowers.

- For an evolution of the portfolio composition towards activities with lower emission generation.

The following graphs show the evolution of the intensity of direct emissions from the credit portfolio, as well as that corresponding to the carbon footprint, distinguishing between both indicated paths, intensity and distribution:

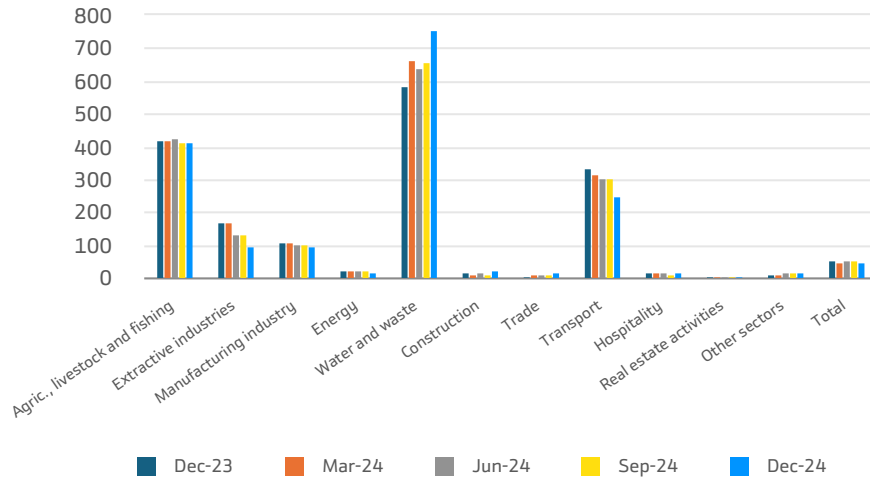


Carbon Footprint: Evolution between Dec-23 and Dec-24

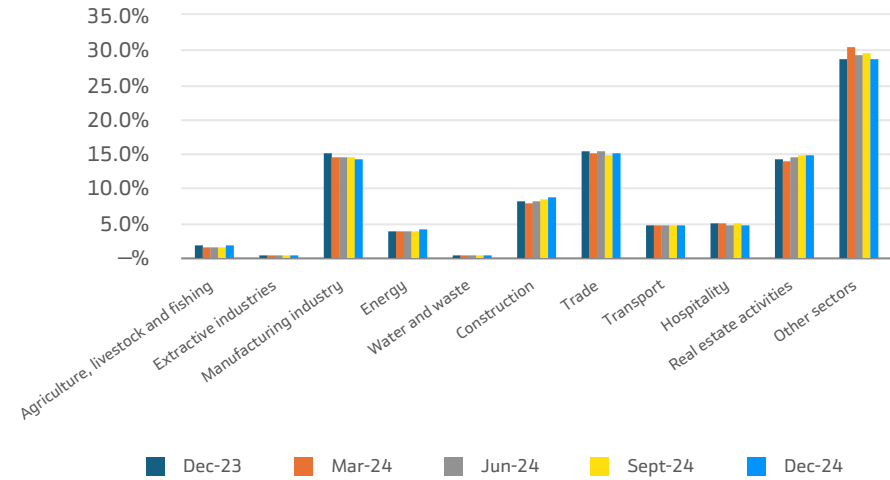


As can be seen, the reduction in overall intensity in 2024 is due to both changes in the specific intensities of the different sectors and movements in the distribution of the portfolio. It is worth noting that the intensities are adjusted as emissions reports from large companies are updated, and in the case of estimates, the update of official atmospheric emission statistics in the second half of the year has an impact. Hence the temporal distribution of the different effects. The following graphs show both the change in sectoral intensities and their weight in the portfolio:

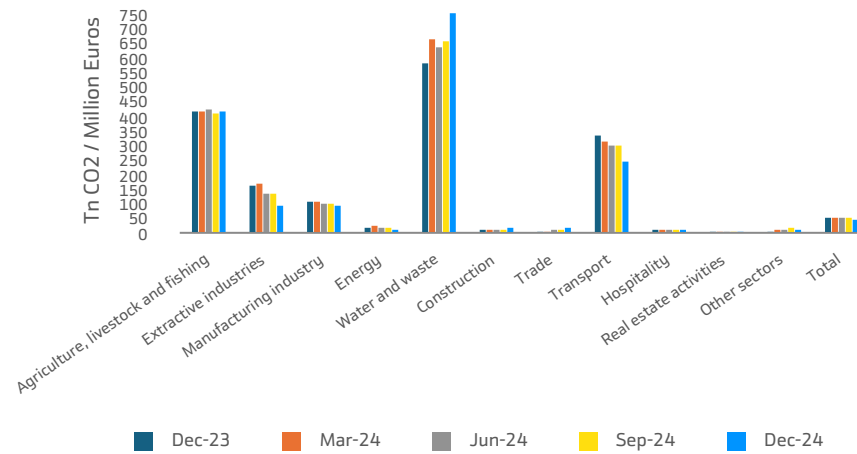
Direct emission intensities (Scope 1) by sector



Distribution of lendings by sector



Carbon footprint intensity by sector



To meet its decarbonisation goals, Bankinter is clearly committed to an inclusive strategy, promoting the reduction of intensities in the face of changes in distribution, providing the necessary support so that customers can transform and adapt to a less emission-producing and environmentally friendly economy.

However, it cannot be ignored that the largest source of greenhouse gases comes from the combustion of fossil fuels, so efforts in the coming years will focus on substantially reducing dependence on them. Against this backdrop, Bankinter is becoming progressively more demanding in terms of compliance with decarbonisation objectives, limiting funding of activities that are incompatible with emissions reduction or customers who are not willing to change.

In this regard, new changes have been introduced to the sectoral financing guidelines that tighten the admission criteria in the extractive and energy sectors. Specifically, Bankinter will not finance:

- to customers in which more than 25% of their activity consists of the extraction of thermal coal and who do not have a diversification or decarbonisation strategy. It also undertakes not to have exposure to thermal coal mining from 2025.
- for customers who have a significant installed capacity of coal-fired power generation (over 25%) and do not have a diversification/decarbonisation strategy. In line with the decarbonisation objectives of the Bank's financing portfolios, Bankinter undertakes the commitment to, from now until 2030, progressively reduce the provision of any type of financing to customers for whom energy generation from coal directly represents more than 10% of its income in consolidated terms.
- for customers that have significant activity in the field of unconventional oil and gas extraction (tar sands, hydraulic fracturing and/or exploration and production in the Arctic and/or ultra-deep water [UDW]) that represents more than 10% of their turnover and that do not have a diversification or decarbonisation strategy.

Banks have a responsibility to help finance the transition to a sustainable economy, as facilitators of credit. However, this transformation also requires another class of incentives and certainties in relation to technology choices that do not depend on the financial sector. Therefore, the Group's decarbonisation will largely depend on compliance with the national objectives set and this is recognised in the strategy itself.

Decarbonisation objectives Mortgage Portfolio (Tn CO₂ eq/million euros)

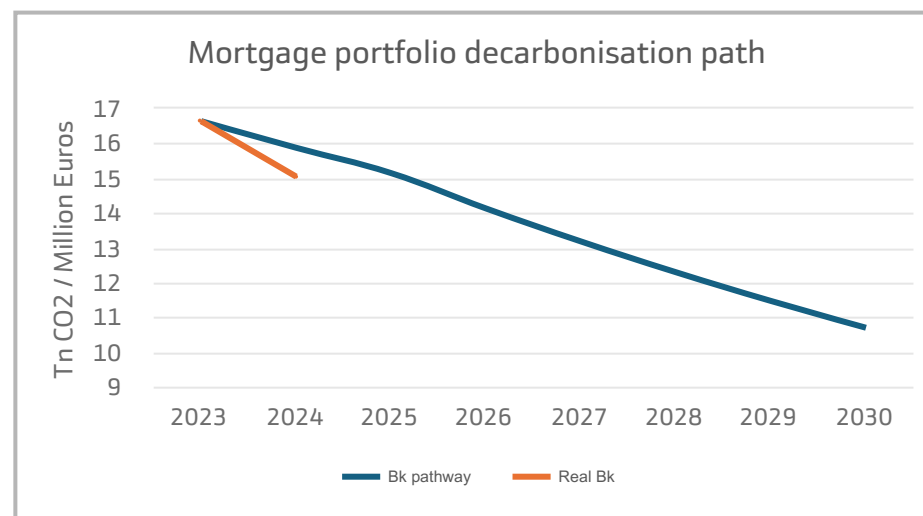
Bankinter Group has established a path to decarbonise its mortgage portfolio, following the same system as for its corporate portfolio. The ratio used is the same, tonnes of CO₂ per million euros financed. The goal for 2030 is to reduce the emission intensity of the mortgage portfolio by 36% compared to 2023.

For its calculation, the emissions included in the energy efficiency certificates of each property acting as collateral are used, weighted by the Loan to Value (LTV) of each mortgage loan and divided by the outstanding balance of the financing.

This calculation is carried out for all mortgage portfolios of Bankinter Group (Spain, Portugal and Ireland).

The slope of the target path that marks the speed of decarbonisation uses as a reference the PNIEC of Spain and its counterparts in Portugal and Ireland, specifically the data on household decarbonisation. It should be noted, however, that these objectives, although aligned with the official emissions reduction plans of the countries where the Bank is represented, are not validated by an external body such as SBTi.

This metric will be incorporated into Bankinter's Risk Appetite Framework in 2025 and will be monitored monthly in the Global Risk Report.



d) Business with ESG criteria

One of the four pillars on which the business strategy against climate change must be based is development of sustainable financing/investment products that help customers adapt to a lower emission economy. Bankinter wants to do this using an inclusive strategy whose main objective is to help our customers, companies and individuals in their decarbonisation processes, offering them financing with products that help them to reduce their greenhouse gas emissions, their adaptation to the effects of climate change and their ecological transition.

From the Risk area, the possible collaboration with these objectives is evident, since indicators such as the predisposition of a company to be affected by the risk of climate change, the physical risks derived from it, the answers to the questionnaires in the case of High or Very High climate risk or the Energy Efficiency Certificates, are indicators of possible investment needs and, therefore, of potential need for financing.

The new Sustainability Area has incorporated responsibility related to commercial activity, business development and taking advantage of business opportunities with ESG criteria. Some of the initiatives developed in 2024 are:

- Incorporation into the Bank's management tools of the definition of which operations are sustainable according to the European Taxonomy and which operations are green, using the Sustainable Financing Classification Criteria and the Sustainability-linked Financing Structuring Guide. In addition, an internal group (Sustainable Labelling Unit) has been created to study and sanction whether an operation can actually be considered sustainable or green and whether it can have related Sustainability indicators.
- Training plans for the Bank's staff related to sustainability, climate risk, decarbonisation plans, risks and related business opportunities.
- Collaboration agreements with expert suppliers that allow them to advise on sustainability issues that can help our customers in the development of their decarbonisation strategies, ecological transition and fulfilment of their objectives.
- Internal dissemination of good market practices that allow for a better understanding of their application and sharing the knowledge acquired to identify the needs and opportunities of our customers.

- Creation and development of products with ESG criteria that can help in the decarbonisation of business or household activities, as well as in their ecological transition. These include the financing of renewable energies, issuance of green bonds, sustainable investment funds, financing linked to sustainability criteria, financing of property refurbishment that improves energy efficiency, and green mortgages. In addition to financing lines already standard at Bankinter, other more innovative products specifically related to climate change, included in this business plan, involve providing customers with features such as sustainability certificates, advice or specific working capital lines for customers or sustainable suppliers.

Below is a more detailed description of the efforts made by the Bank in collaborating with customers in this process of transition to a more sustainable economy:

For corporate banking, Bankinter has developed a segmented action plan to support corporate customers in their CO₂ footprint reduction and transition plans.

- Corporate Banking: Larger Corporate Banking customers tend to be advanced in their transition plans and demand banking services that support their transformation. Bankinter offers sustainability-linked financing, whether term or working capital, structured financing, project financing and sustainable loans and credits.
- Medium-sized companies: companies in intermediate turnover brackets are in an unequal situation. From more advanced companies that have already established transition plans they are implementing, similar to Large-corporate Banking, to less mature ones that are just beginning to work on these aspects, generally starting with reporting obligations. Bankinter recognises that it can play a role in guiding these companies, given its sectoral knowledge, but not in advising them due to the degree of specialisation required. To support the latter, Bankinter has developed a set of alliances with third parties that offer solutions for the development of decarbonisation plans and their execution, requests for aid, management of energy saving certificates and the provision of capital goods, self-consumption equipment, electric or plug-in hybrid vehicles, among others.
- Small enterprises: small enterprises are showing incipient concern for sustainability and rarely are they developing actions related to footprint measurement or transition plans, unless there is an obligation on the part of their customers, public or private. Bankinter is approaching these customers by offering solutions that, in addition to reducing emissions, improve the efficiency and costs of small businesses.

Since not all of these businesses are under equal pressure to initiate a transition plan, Bankinter has developed a rating for customer transition need and urgency to address the value proposition described above in the most efficient way. The rating is based on an analysis of the regulatory burden, the Bank's internal climate rating, pressure on the supply chain and CO₂ emissions, among other parameters.

In retail banking, the needs of individual customers are limited to the purchase or renovation of housing, electric vehicles and other consumer goods. The purchase of sustainable housing is channelled through the Efficient Mortgage product. Mortgage financing is categorised as sustainable based on the climate zone and energy consumption. Bankinter has substantially improved the quality of information relating to energy certificates and their periodic updating.

The rest of the financing associated with commercial retail banking is managed through consumer lending. Bankinter Consumer Finance has reached agreements with third parties to offer advice and installation of self-consumption solutions.

Bankinter is also updating its Risk Appetite Framework to effectively integrate climate and environmental risks into its corporate strategy. This process seeks to ensure sustainable and responsible management, aligned with regulatory standards and best practices in the financial sector. The Bank is evaluating how climate change-related exposures may impact its operations, customers and investments in the long term.

On the other hand, in the Investment Banking Business, Bankinter's ESG investment products are designed to offer customers solutions that combine financial return with a positive impact on the environment and society. These products respond to the growing demand from investors interested in supporting sustainable and responsible projects. They also reinforce the entity's commitment to sustainability and contribute to generating long-term value for both customers and society in general. In this case, Bankinter offers its customers alternative investment vehicles in renewable energy and the circular economy, its own investment funds and pension funds classified as Article 8, as well as third-party investment funds classified as Article 8 and Article 9.

In addition, Bankinter's digital investment manager launched its first sustainable portfolios in 2021, which invest in funds from the world's leading asset managers that meet environmental, social and good corporate governance criteria.

2.2.4. Monitoring

The main lines of monitoring of indicators related to climate risks that the Bank has developed are as follows:

- Risk Appetite Framework. In 2024, two new metrics have been incorporated, as detailed below:

- Scope 1 emissions intensity financed: covers the corporate portfolios of Spain and Portugal.
- Average intensity of financed emissions of the mortgage portfolio of individuals: Covers all geographies.
- High and Very High Risk exposure limit according to the climate rating in the loan portfolio: covers the corporate portfolios of Spain and Portugal

As the climate rating evolves towards a global indicator that incorporates environmental objectives, the latest metric will also include limits on environmental risks.

- Information incorporated into the Business Intelligence management tool.

Throughout 2024, new information has been incorporated into the management tool that is consulted through the Bankinter branch network. This new information allows users to obtain reports on the main indicators of climate risks, climate ratings for the corporate portfolio and energy efficiency certificates for the mortgage portfolio.

Furthermore, by cross-referencing them with the rest of the previously available information, it is possible to obtain data on prices, credit quality, sectors of activity, behaviour, guarantees, terms, branches and areas, etc.

- Global Risk Report.

This report is updated monthly, is made available to members of the board of directors and includes a summary of the main climate risk indicators.

2.3. Information on Environmental Taxonomy

Regulatory Framework

This document incorporates the mandatory exercise according to Article 8 Taxonomy Regulation (EU) 2020/852 (hereinafter the Taxonomy Regulation), Delegated Regulation (EU) 2021/2178 on disclosure, and Delegated Acts.

The purpose of these regulations is to establish the criteria for determining whether an economic activity is considered environmentally sustainable, compatible with the objective of controlling global warming levels and the European Green Deal.

In this regard, financial institutions are required to publish a series of indicators relating to sustainable economic activities in accordance with the EU Taxonomy.

The Taxonomy Regulation identifies six environmental objectives:

- Climate change mitigation;
- Climate Change adaptation;
- Sustainable use and protection of water and marine resources;
- Transition to a circular economy;
- Pollution prevention and control;
- Protection and recovery of biodiversity and ecosystems.

Based on these objectives, the regulations also require technical criteria to assess whether an activity is environmentally sustainable:

- First, it is necessary to determine whether an activity falls within those listed as eligible by the EU taxonomy.
- If eligible, the activity will be aligned with the EU taxonomy based on the substantial contribution to one or more objectives; if the activity does not cause significant harm to any of the other environmental objectives (DNSH: Do No Significant Harm) and whether the activity is carried out in accordance with minimum social and human rights safeguards (MSS).

Due to the above, Bankinter is obliged to disclose the activities that meet these criteria in relation to the 6 environmental objectives. Specifically, by 2024, the following must be disclosed:

- The Green Asset Ratio (hereinafter, GAR) alignment for the 2 climate objectives, mitigation and adaptation.
- Eligibility with respect to the 6 environmental objectives.
- Additional information on exposure to eligible and aligned economic activities in the Nuclear Energy and Natural Gas sectors.

It should be noted that economic activities that are not included in the Taxonomy or do not meet the requirements do not imply that they are harmful or negative for the environment, but rather that they do not meet the conditions to be part of this classification.

The main updates of the information to be published this year compared to last year include:

- Inclusion of eligibility information and alignment of the Bank's portfolios with the 4 environmental objectives of circular economy, pollution, water and marine resources and biodiversity and ecosystems.
- In compliance with the requirements of Commission Delegated Regulation 2023/2486, adaptation alignment information is not reported for the climate change adaptation objective.
- Calculation of the GAR in terms of flow, which was not presented for the year 2023.
- Recalculation of the GAR information for the year 2023 (T-1) taking into account the same calculation methodology used for the calculation of the GAR for 2024, given that improvements have been included in the base information (the corporate structure of the counterparties has been improved), as well as in the automation of the calculations. The GAR ratio obtained for 2023 is slightly lower than that reported last year. For comparison purposes, recalculated 2023 data are included.
- In the process of generating the GAR for the year 2023, only those non-financial companies that had published sustainability reports were included, we limited ourselves to the available data. This year, the criteria have been adjusted to align with the regulations and all corporates required to disclose information according to the NFRD criteria are included, regardless of whether they have published data or whether we have been able to collect their data.

Scope of assets and activities covered by the GAR

Regulation 2021/2178 indicates that credit institutions shall disclose relevant key performance indicators based on their prudential consolidation scope, determined in accordance with Regulation (EU) No 575/2013, Title II, Chapter 2, Section 2.

Therefore, the assets considered in the Environmental Taxonomy disclosure coincide with the totals of the Consolidated Annual Financial Statements as of the end of 2024.

Section 2 of the Annual Accounts, "Accounting Criteria Applied", section D, consolidation principles, describes the criteria used to consolidate the Group's participating companies, whether they are Subsidiaries, Joint Ventures or Associates.

The amounts considered in the GAR are constructed from the positions with which the financial reporting is built, guaranteeing consistency in amounts and segmentation with the financial reporting.

Data considerations

This is the second year that Bankinter has reported on the GAR ratio; in this regard, many difficulties continue to be encountered in reflecting the true position and the efforts that the entity is making in terms of decarbonising the economy.

To correctly understand the published results, some notable aspects must be taken into account.

- The population of the information used for the calculation of the RAG was obtained from the positions that make up each of the headings of the Consolidated Annual Financial Statements.
- As in 2023, Bankinter has relied on external providers to collect information on eligibility and alignment of Bankinter's counterparties. Specifically, the information provided by INFORMA D&B, S.A.U. was used to obtain the information relating to the eligibility and alignment of on-balance sheet exposure and financial guarantees, and MSCI, Inc. was used for the exposure relating to assets under management.

- The small number of companies required to report according to taxonomy and the demands of DNSH requirements means that certain financing operations, clearly associated with the transition to a carbon-neutral economy, are not included in the alignment ratio. Bankinter has a significant portfolio in the financing of wind and solar farm projects that cannot be incorporated into the GAR ratio.
- Inclusion in the denominator of the GAR ratio of exposure to local governments and SMEs, when these are not required to report information on alignment.
- The numerator and denominator of the GAR ratio are calculated on different perimeters: the first is on corporates required to report NFRD; the second is on the total included in the GAR, whether or not they are required to do so) means that the ratio is conditioned by the proportion of each bank's investment in large corporates, which are required to report. As a result, the results are not comparable between entities and the ratios depend, to a large extent, on the business model of each entity.

In conclusion to these considerations on Taxonomy information, the Bank has made its best efforts to comply with the regulations and continue to grow and progress along with the upcoming regulatory requirements, contracting external services to collect data and reviewing and justifying transactions. The work carried out has forced us to continue making progress in gathering up-to-date information (especially regarding companies required to report and energy efficiency certificates in the mortgage portfolio), updating reports (such as the Group's mortgage portfolio with the updated energy efficiency certificates) and advance in measurements and learning (for example, completing templates and analyzing investments), with the confidence that there will be improvement this year, and that it will better reflect the investment effort of banks.

The summary template with the main indicators of the GAR ratio is included below:

		Total sustainable environmental assets	Key performance indicator	Key performance indicator	% coverage (on total assets)	% of assets excluded from the numerator of the GAR (Article 7, paragraphs 2 and 3 and Annex V, section 1.1.2)	% of assets excluded from the denominator of the GAR (Article 7, paragraph 1 and Annex V, section 1.2.4)
Main key performance indicator	Green Asset Ratio (GAR) in terms of stock	1,660.57	1.55%	1.92%	86.96%	35.95%	13.04%

		Total sustainable environmental activities	Key performance indicator	Key performance indicator	% coverage (on total assets)	% of assets excluded from the numerator of the GAR (Article 7, paragraphs 2 and 3 and Annex V, section 1.1.2)	% of assets excluded from the denominator of the GAR (Article 7, paragraph 1 and Annex V, section 1.2.4)
Additional key performance indicators	GAR (flow)	885.66	2.17%	3.13%	91.82%	35.75%	8.18%
	Trading portfolio	(from 2026)	(from 2026)	(from 2026)			
	Financial guarantees	57.34	3.07%	5.37%			
	Assets under management	172.34	0.78%	1.26%			
	Income from fees and commissions	(from 2026)	(from 2026)	(from 2026)			

Breakdown of the GAR ratio

The GAR is an indicator that seeks to reflect the extent to which certain assets on the entity's balance sheet are aligned with the EU taxonomy. In this regard, the entity has developed this indicator following the regulatory definitions of the European Commission. The items included and excluded in the numerator are shown below.

Items included in the numerator of the GAR ratio

The population and amounts of the information that match the positions on which the 2024 year-end Annual Consolidated Financial Statements are based, including only those whose holder, or its parent company in the case of legal entities, is located in the EU.

The exposure reflected as eligible and aligned for each of the portfolios is:

- Mortgage portfolio: Loans to individuals with residential properties, granted for the purchase thereof. The identified properties meet the criteria set out in the taxonomy regulations regarding the date of construction of the property, its Energy Efficiency Certificates, energy consumption, climatic zone and possible influences of physical risks resulting from climate change, to ensure compliance with the DNSH. Properties associated with the following physical risks are excluded:
 - Risk of maritime flooding in areas with a medium to occasional probability

- Risk of river flooding in areas with high probability
- Risk of fire in areas with levels of risk higher than 1000.
- Seismic risk in areas with a high level of probability
- Volcanic risk in areas with a high level of likelihood
- Portfolio of financial and non-financial companies: exposure to those companies that either by themselves or through their parent company reported eligibility and alignment in their 2023 report, according to two criteria:
 - General financing operations, imputing to the exposure the percentage of eligibility or alignment reported by the company or group to which it belongs.
 - Targeted operations with corporates subject to NFRD and ensuring compliance with DNSH.
- Portfolio of local administrations: exposure to investments aimed at financing public housing or projects that support an economic activity aligned with Taxonomía.

Items excluded from the numerator of the GAR ratio

For non-financial corporations, exposure not subject to NFRD is excluded and is subtracted from the total exposure reflected in the Financial Statements.

The exposure of counterparties in non-EU countries that do not report under the Directive is also excluded, the gross book value for non-EU countries from the consolidated financial statements is included.

Finally, all exposure relating to derivatives, interbank loans on demand, cash and other assets such as goodwill, commodities, etc. is excluded.

Below is a table showing the amounts of each balance sheet item included as aligned in the GAR ratio.

Description	Alignment (millions of EUR)
Homes	836.7
Non-financial corporations	693.3
Financial corporations	130.6
Total	1,660.6

This year, a recalculation of the GAR ratio for the year 2023 has been carried out, applying the same methodology as the calculation for the year 2024, with the GAR result being 1.52% (in the year 2023, 1.54% was reported).

In addition to publishing a GAR ratio aligned with the standard, which, as explained above, does not show Bankinter's efforts in investing in decarbonisation, the Bank has operations that contribute to the transition to a low-carbon economic model, such as:

- Mortgage Portfolio with estimated Certificates that meet the taxonomy criteria.
- Loan portfolio intended to finance investments in renewable energy projects in which the holder is not required to report according to environmental taxonomy.
- Portfolio of loans to homeowners' communities aimed at financing energy efficiency improvements in buildings, in a line included in the aid from NextGen funds.

Description of compliance with the Taxonomy Regulation

Key indicators of stock exposures

Template 3 presents the GAR ratio indicator in terms of Bankinter's investment stock, for all environmental objectives, with the result of the GAR ratio being 1.55% (1.52% in 2023).

It is especially significant that Bankinter has a high exposure to small and medium-sized companies in its corporates portfolio, an exposure that cannot be included in this indicator because they are not companies required to report NFRD.

Key indicators of stock exposures in terms of CAPEX

Template 3 presents the GAR ratio indicator in terms of Bankinter's CAPEX, for all environmental objectives, with the result of the GAR ratio being 1.92% (1.83% in 2023).

Key indicators of the results of off-balance sheet exposures

The main exposures measured off-balance sheet have been:

- Assets managed by Bankinter Group, especially by its Asset Manager: alignment ratio of 0.78% (1.29% in 2023)
- Guarantees (only financial guarantees having been included this year): alignment ratio of 3.07% (2.93% in 2023)

Eligibility

The eligibility ratio of the portfolio with the 6 environmental objectives has been calculated. To this end, the mortgage portfolio has been incorporated into the numerator (maintaining the criteria from previous years, 100% of the mortgage portfolio of individuals/households), the energy efficiency improvement portfolios of buildings, automotive and the corporate portfolio reporting NFRD, due to the percentages published by the companies; and in the denominator, the same amount as in the GAR. The result obtained is: 35.1% eligibility (34.9% in 2023)

Information regarding the GAR in terms of flow

Bankinter did not disclose the alignment information in terms of flow with data as of the end of December 2023.

However, Bankinter does publish this information for the year 2024 for the first time, considering all registered transactions (renewed or novated) during the entire reference period.

The GAR ratio in terms of flow over income in 2024 is 2.17% and on CAPEX is 3.13%

Nuclear Energy and Fossil Gas

Finally, a check has been carried out on the companies that have included activities related to nuclear energy and fossil gas in their 2023 reports, with all the corresponding templates being shown in Annex I of this report.

All the taxonomy information is included, in the format provided for by regulations, in Annex I of this report: "Tables relating to Art. 8 of the European Taxonomy".

2.4. Governance of climate aspects management

As regards to the specific governance of climate change risks and opportunities, the bodies involved are the following:

The **board of directors** is the body that approves the Group's Sustainability Policy. In 2023, the board reviewed and authorised the "ESG Business" proposal, which incorporated the business plan of products that include ESG criteria in order to help our customers in their decarbonisation paths and other sustainability objectives. It is supported by the following committees that are part of the administrative body:

- The **sustainability and appointments committee**, which assumes responsibilities in matters of sustainability, including:
 - Reviewing the company's Sustainability Policy and ensuring it is always focused on creating value.
 - Monitoring of the sustainability strategy and practices, best practices in this area, and evaluation of their degree of compliance.
 - Evaluate everything related to the social, environmental, political and reputational risks of the company, independently of the powers corresponding to the risk and compliance committee or to other committees of the board. Specifically, this body is the one that approves the decarbonisation roadmap for the Bank's portfolios in accordance with the commitments made in its Sustainability Policy.
- The **audit committee**: Ensures the clarity and integrity of the non-financial information that the Bank must make public periodically.
- The **risk and compliance committee** exercises oversight functions in risk matters and is the main support to the board in this area. Specifically, it is responsible for reviewing the proper compliance with the risk appetite declaration, which includes all material risks. In November 2022, the risk and compliance committee submitted a proposal to the Bank's board of directors advising it to incorporate the "Emissions Financed" indicator, which measures the impact on decarbonising the economy through financing granted by the Bank to its customers, into Bankinter Group's risk appetite framework (hereinafter, RAF). Furthermore, the risk and compliance committee receives a recurring report on the management and control of all material risks, including a global monthly report that includes all material risks and, specifically, those related to climate and the environment, in addition to monitoring compliance with the risk appetite statement.

- The **remuneration committee**. In Bankinter Group, the variable remuneration of the categories of staff whose activities have a material impact on the risk profile of Bankinter ("identified staff"), which includes board members, is adjusted based on the specific RAF indicators, as determined by the board of directors, as suggested by this committee, in line with metrics that suitably reflect the most significant risks, including environmental, social and governance risks. The remuneration committee proposed to the board of directors the incorporation of this new RAF indicator (decarbonisation pathway of emissions financed for the corporate portfolio), to adjust the variable remuneration accrued in 2023 for the identified group (including that accrued by executive directors). As with the other RAF indicators that can adjust the variable remuneration of identified staff, non-compliance with the risk tolerance and limits will result in adjustment of the accrued variable remuneration, and may even reduce it to zero. (See more information in section 1.3.2 Alignment of remuneration policy with ESG objectives)

Bankinter's board of directors agreed to approve both proposals of its supervisory committees on 22 February 2023 (for more information, see the Annual Report on Directors' Remuneration, available on Bankinter's corporate website).

Since 2022, joint committees between the above-mentioned board committees have been held, where considered necessary.

The following bodies should also be highlighted:

- Risk committees. Analyses and approves risk transactions proposed by the branch network that should consider climate change as a risk factor in each transaction.
- Reporting directly to the non-executive chairman of the board of directors:
 - The sustainability committee ensures compliance with the Sustainability Policy and the development of successive Sustainability Plans, ensuring their dissemination and seeking the involvement of all Bankinter stakeholders, especially strategic ones (staff, shareholders, customers, etc.)
 - The Sustainability department, which is tasked with ensuring the Group's ongoing leadership in sustainability while responding to growing regulatory, supervisory and competitive pressures. It includes those responsible for sustainability in areas that are especially involved and functionally dependent on the Sustainability department, at two levels:

- Areas with exclusive and independent responsibility: climate risks, CSR and ESG department in Portugal
- Managers in business areas (including subsidiaries) and territorial organisations.
- Other internal bodies or working groups on sustainability:
 - Green bond committee: analyses the potential portfolio for green issue collateral and monitors live emissions
 - Sustainable Labelling Unit: Newly created internal unit to mitigate the risk of "greenwashing" in financing classified as green and linked to sustainability.

2.5. Consumption and energy mix

To ensure continuous improvement of its environmental performance, Bankinter has an Environmental Management System in Spain, certified according to the UNE EN ISO 14001 standard. Currently included in this certificate are the Bank's four notable buildings in Madrid (Paseo de la Castellana, Tres Cantos and the two buildings in Alcobendas), the buildings in Barcelona, Bilbao, Valencia and the so-called Sustainable Office in Madrid.

Portugal also has a certified environmental management system, the scope of which includes the headquarters in Marquês de Pombal and the Torre Oriente building, both in Lisbon, and 15 bank branches in the Portuguese capital.

In addition, EVO and Avant Money have implemented mechanisms to optimise the consumption of materials and supplies and to properly manage waste.

In their annual environmental management programmes, the Bankinter Group includes a series of objectives and goals aimed at optimising consumption and correct waste management; the reduction of atmospheric emissions; and the programming of communication, awareness-raising and employee training campaigns on good environmental practices.

The entity has identified the main eco-efficiency indicators derived from its activity for measurement and control. The aim is to implement the necessary measures to optimise the consumption of supplies and materials. This means minimising consumption and hence our carbon footprint.

Indirect energy consumption in the Bank corresponds to electrical consumption. This is the main source of energy used by Bankinter and its consumption has been progressively reduced in recent years as a result of the efficiency measures adopted (renewal of equipment with more efficient ones, replacement of lighting with LEDs, remote consumption management systems, etc.)

Furthermore, as mentioned above, 100% of the electricity consumed at the Bank's facilities already comes from renewable energy sources in Spain, Portugal, Ireland and Luxembourg. In the case of EVO, due to a change of supplier, 100% renewable energy has not been reached in 2024, but work is already underway to achieve this in 2025.

Bankinter's energy consumption and mix in 2024 is as follows:

Energy consumption and mix (MWh)		
	2024	2023
Total fossil energy consumption (MWh)	3,710.0	2,840.0
Consumption of fuel from nuclear sources (MWh)	78.2	77.8
Fuel consumption from renewable sources, such as biomass (which also includes industrial and municipal waste of biological origin, biogas, renewable hydrogen, etc.) (MWh)	-	-
Consumption of electricity, heat, steam and cooling purchased or acquired from renewable sources (MWh)	23,750.4	25,218.5
Consumption of self-generated renewable energy not used as fuel (MWh)	-	-
Total renewable energy consumption (MWh)	23,750.4	25,218.5
Total energy consumption (MWh)	27,538.6	28,136.8

To estimate the total consumption of energy from nuclear sources, non-renewable electricity consumption was considered and 40% of nuclear energy was applied to it, given that this percentage is part of the energy supplier's generation mix. This percentage comes from the "Labelling of remaining electricity from energy suppliers that have used guarantees of origin for their customers, relating to energy produced in 2023" (document published in 2024 by the Spanish National Commission of Markets and Competition or CNMC).

The requirements relating to energy production are not applicable, since Bankinter does not carry out activities related to energy generation. Likewise, requirements related to activities in sectors with a high climate impact do not apply.

2.6. Emissions

Since 2009, Bankinter has been calculating its carbon footprint in three areas of emissions: direct (consumption of fossil fuels and possible refrigerant gas leaks), indirect (electricity consumption) and induced (travel to and from work, business trips and the purchase of goods and services). In addition, from 2022 the category of financed emissions will be included in the calculation of induced emissions.

In 2024, the Bank once again submitted the calculation of its organisational carbon footprint in Spain and Portugal to external verification, carried out by the firm SGS in accordance with the ISO standard 14064:2019. The calculation of financed emissions was also included, both in the corporate portfolio and in the mortgage portfolio.

Bankinter also registered its carbon footprint (the one calculated for 2023) in the Carbon Footprint Registry of the Ministry for Ecological Transition and the Demographic Challenge, obtaining the Calculation seal.

Bankinter's carbon footprint has been calculated based on the UNE EN ISO 14064:1-2019 standard, which specifies the principles and requirements for the design, development and management of greenhouse gas (GHG) inventories for companies and organisations and for reporting on these inventories. The emission factors used have been selected from internationally recognised standards or, if not available, they have been calculated based on official data from national organisations, which may be specific to the geographical level.

In particular, the emission factors used were those from the Carbon Footprint Register, Offsets, and Carbon Dioxide Absorption Projects of the Spanish Climate Change Office (OECC), version 29 of 2024, as well as those from the Inventário Nacional de Emissões Atmosféricas (NIR 2024), published on 15 May 2024. Additionally, a calculation methodology based on economic intensity has been applied, using the Spanish environmental and economic accounts with 2022 data published in 2024. For international reference databases, data from SimaPro, a software specialised in carbon footprint and life cycle analysis, was consulted, which has an extensive library of specific emission factors for the processes and materials involved in this study. The database used in the software was Ecoinvent 3.11. The DEFRA Greenhouse Gas Reporting Conversion Factors 2024 have also been used, a database internationally recognised and developed by the department for Business, Energy and Industrial Strategy of the United Kingdom. Finally, the global reference values for GHG emissions and climate change from the IPCC Sixth Assessment Report, published by the Intergovernmental Panel on Climate Change (IPCC), have been considered.

A materiality analysis has been carried out to assess the different emission flows in all scopes. As a result, those with low influence on the results have been excluded, as well as those for which there is a lack of available information. In this process, those that represent less than 5% of total emissions have been considered non-material. It is important to note that emissions associated with banking investments in the business segment have not been included in this materiality analysis, as they represent more than 99% of Bankinter's carbon footprint. Due to this significant weight, the impact of the rest of the emission sources would be marginal, resulting in their classification as non-significant within the study.

There have been no significant changes in the definition of what constitutes the company or in the upstream and downstream phases of its value chain that affect the calculation of the footprint during 2024.

The following is a breakdown of emissions, in metric tonnes of CO₂ equivalent, for Scope 1 and 2 of Bankinter Group during 2024. This calculation covers the entire Bankinter Group, including emissions from all geographical areas and subsidiaries.

Scope 1 and 2 emissions by country		
2024		
	Scope 1	Scope 2
Spain	692.3	51.1
Portugal	5.0	0.0
Ireland	419.2	0.0
Luxembourg	115.6	0.0
Total	1,232.1	51.1

For scope 1, emissions related to natural gas and diesel consumption and leaks of refrigerant gases from air conditioning units have been included. Activity data from primary data sources such as invoices and consumption measurements have been used, by multiplying the consumption data by the corresponding emission factor.

Bankinter has launched a plan to adapt the air conditioning equipment fleet in its branch network, so that over the coming years, those units in which the most significant leaks have been detected in recent years will be replaced, thereby reducing emissions of this scope.

Scope 2 takes into account the electricity consumption of all Bankinter branches and centres. In all Bankinter Group properties, where the entity is the owner or has decision-making power, electricity comes exclusively from 100% renewable energy sources. The purchase of energy with renewable origin guarantees is contractually included with the supply companies in the different geographies of the Group. The disclosed Scope 2 emissions (market-based) are due to buildings where, for the time being, Bankinter does not have decision-making power over the choice of electricity provider (such as the EVO Banco headquarters).

For scope 3, only those emission streams considered material have been included. In this case, these are the purchase of goods and services, business trips and staff commuting. The calculation for travel and commuting is carried out using primary activity data provided by travel agencies, as well as surveys of staff on how they travel to work and the specific emission factors for each mode of transport. For those countries where primary data are not available, activity data from Spain are used and an estimate is made using the number of salaried people. On the other hand, to calculate emissions from the consumption of goods and services, an estimate is made based on economic expenditure using the NAMEA (National Accounting Matrix with Environmental Accounts) methodology. This methodology is an approach developed to integrate environmental information with the national accounts of a country or territory. It uses matrices standardised by Eurostat, widely applied in Europe, which link data on GHG emissions with the economic activity of different sectors. In this way, it allows estimating the emissions associated with the purchase of goods and services, establishing a relationship between economic production and environmental impacts, expressed in tons of CO₂ equivalent for each sector analysed. Coverage for both categories includes all of the Group's geographies and subsidiaries.

For category 15, the financed emissions in operations have been re-estimated (according to the PCAF methodology) and the following businesses have been included:

- Group's Large-corporate Banking portfolio: Operations in Spain and Portugal
- The Group's mortgage portfolio, which includes the business in Spain (Bankinter and EVO), Portugal and Ireland
- Debt and equity positions of Spain and Portugal.

More information on the methodology for calculating financed emissions can be found in section 2.2.1 Identification and measurement.

Scope 3 Emissions – Category 15*

	2024	2023
Corporate portfolio**	4,643,509.7	4,149,098.1
Mortgage portfolio	472,857.8	484,723.9
Debt and equity***	3,039.3	
Total	5,119,406.7	4,633,822.0

*Data related to sovereign debt and exposures to debt and equity outside of Spain and Portugal are not included

**Includes Scope 1 and 2 emissions, as well as Scope 3 emissions in accordance with Pillar 3 requirements (Implementing Regulation 2022/2453)

***Information on debt and equity in 2024 is included.

Below is a table showing the breakdown of total emissions by scope, including market-based and location-based Scope 2 data. In accordance with the materiality analysis and the relevance criterion mentioned above, the following scope 3 categories have been excluded from the carbon footprint calculation: capital goods, activities related to fuels and energy (not included in Scope 1 or 2), transportation and distribution in previous phases, waste generated from operations, leased assets in previous phases, transportation and distribution in subsequent phases, use of sold products, end-of-life treatment of sold products, leased assets in subsequent phases and franchises.

Bankinter has no significant scope 1, 2 and 3 biogenic emissions resulting from the combustion or biodegradation of biomass.

The most material Scope 3 emissions at Bankinter correspond to category 15 – Investments, which have experienced a 10% increase during 2024. However, it is important to note that the indicator used by the entity to monitor and set objectives is the metric of direct Scope 1 financed emissions per million euros financed, a relative indicator that allows the impact to be assessed in proportion to the financing activity. For more details on monitoring and decarbonisation targets, please refer to chapter 2.2.3.2 in the decarbonisation strategy section.

	2024	2023	Comparative
Scope 1 GHG emissions			
Gross Scope 1 GHG emissions (tCO ₂ eq)	1,232.1	1,672.1	-26%
Percentage of Scope 1 GHG emissions from regulated emissions trading schemes (%)	0.0	0.0	
Scope 2 GHG emissions			
Gross Scope 2 GHG emissions based on location (tCO ₂ eq)	3,093.1	3,283.0	-6%
Gross Scope 2 GHG emissions based on market (tCO ₂ eq)	51.1	63.1	-19%
Significant Scope 3 GHG emissions			
Total gross indirect GHG emissions (Scope 3) (tCO ₂ eq)	5,133,066.2	4,647,065.5	10%
1. Goods and services purchased	4,935.4	4,360.9	13%
[Optional subcategory: Cloud computing and data centre services]	520.6	325.6	60%
6. Business trips	2,650.0	2,954.2	-10%
7. Pendular commuting of wage earners	6,074.2	5,928.5	2%
15. Investments	5,119,406.7	4,633,822.0	10%
Total GHG emissions			
Total GHG emissions (location-based) (tCO ₂ eq)	5,137,391.4	4,652,020.6	10%
Total GHG emissions (market-based) (tCO ₂ eq)	5,134,349.4	4,648,800.6	10%

Taking into account the total disclosed market-based emissions figure, 5,134,349.4 tCO₂eq, and the gross operating income figure included in the consolidated profit and loss account of the financial statements, 2.9 billion euros, Bankinter's GHG emissions intensity is 0.0018 tCO₂eq/€. For location-based emissions, the intensity is also 0.0018 tCO₂eq/€.

2.6.1. Emissions offsetting

In its successive sustainability plans, Bankinter has committed to neutralising Scope 1 and 2 emissions in its operations in Spain, Portugal and Luxembourg, as well as in its subsidiaries EVO and Avant Money. This commitment includes emissions classified as category 1, related to the consumption of natural gas, heating oil and gas leaks, as well as category 2 emissions, derived from the consumption of electricity. The latter are neutralised by purchasing green energy from renewable sources.

The Group's gross direct and indirect emissions, calculated in accordance with the standards indicated in the previous section 2.6 Emissions, are offset by financing renewable energy projects. In this financial year, Bankinter has chosen to collaborate with the La Venta II Wind Power Plant project, a wind power generation plant located in Oaxaca, Mexico, which will produce more than 300,000 MWh of renewable energy. By 2024, a total of 1,300 tonnes of CO₂ equivalent have been offset through this project.

The offsetting units used are Certified Emissions Reductions (CERs), accredited by the United Nations Framework Convention on Climate Change (UNFCCC), guaranteeing the validity and effectiveness of the offsetting. The methodology used for the calculation of Scope 1 and 2 is detailed in section 2.6 Emissions, which corresponds to the offset figure.

100% of the volume of carbon credits acquired by Bankinter corresponds to projects to reduce greenhouse gas emissions and is accredited by the United Nations Framework Convention on Climate Change. Since the selected project is located in Mexico, none of these credits come from initiatives within the European Union. The use of these credits to offset the entity's emissions is aligned with Bankinter's Environmental and Climate Change Policy, in particular with its principle of improving the Group's direct environmental performance.

None of the carbon credits acquired by Bankinter can be considered a corresponding adjustment under Article 6 of the Paris Agreement.

In the coming years, the amount of emissions to be offset will continue to include Scope 1 and 2 emissions, the volume of which will depend on the Bank's performance in this area and not on pre-existing contractual agreements. However, the figure is estimated to be similar to that of this year.

This commitment to emissions neutrality is complemented by the greenhouse gas (GHG) emission reduction targets detailed in section 2.7 of this report. Bankinter's emissions offsetting strategy does not interfere with the achievement of its GHG reduction targets, but rather complements the entity's decarbonisation efforts. The most significant and impactful reductions are focused on Scope 3 emissions, as they represent the largest proportion of the Bank's carbon footprint. Offsetting Scope 1 and 2 emissions does not affect or limit the achievement of these targets.

Bankinter is not currently developing storage or emissions elimination projects within its value chain, so the requirements relating to these activities are not applicable at this time.

Thanks to this emissions offset, Bankinter has been carbon neutral since mid-2020 for Scope 1 and 2 emissions in its activities in Spain, Portugal and Luxembourg, as well as for EVO and Avant Money.

2.7. Objectives

Bankinter has set objectives related to the material IROs in this section in three categories: Emissions, climate risks and aspects related to sustainable business.

■ Emissions

- **Scope 1:** In accordance with the commitment to continuous improvement established in its certified environmental management systems in Spain, Bankinter has set annual targets for a 2% reduction in the energy consumption/employees indicator, which has a direct influence on Scope 1 emissions. Additionally, it is implementing maintenance plans for the air conditioning equipment in its branch network in order to make consumption more efficient and reduce the possibility of leaks. This objective includes the information for the entire Bankinter Group and uses 2024 as the starting point (since they are annual objectives), with a target of 4.13 MWh/year per employee.
- **Scope 2:** Bankinter Group aims to acquire the electricity needed for its buildings and branches with guarantees of renewable origin, in all those properties where the Group has decision-making power. Currently, all electricity purchased is from renewable energy sources, except for one building owned by EVO Banco. Therefore, in 2024, the percentage of electricity from renewable energy sources in relation to total electricity consumption was 99.17%.
- **Scope 1 and 2:** Bankinter has an annual target of acquiring emission rights in the voluntary market to offset Scope 1 and 2 emissions.

- **Scope 3:** As described in section '2.2.3.2 Business strategy – Transition plan d) Decarbonisation strategy', Bankinter Group has defined a pathway for the decarbonisation of its corporate and mortgage portfolios, with annual targets for emissions intensity per million euros of investment up to the year 2030.

- As regards the corporate portfolio, the target for 2025 is a 13.5% reduction in the Tn CO₂/million euros indicator compared to 2021 (base year) and an additional 15.8% reduction between 2025 and 2030.
- As regards the mortgage portfolio, the objective for 2030 compared to the base year (2023) is a 36% reduction in the Tn CO₂ /million euro indicator.

■ Climate risks

- Starting in 2025, Bankinter Group has set a target in the Risk Appetite Framework relating to the climate rating of its portfolio of companies. It has set a limit of 12% of the portfolio for companies in high and very high climate risk groups. By the end of 2024, the proportion of companies in these risk groups is 9.1%.
- Furthermore, starting in 2025, the decarbonisation path of the mortgage portfolio is also incorporated into the Risk Appetite Framework, with objectives for reducing emissions intensity until 2030.
- In relation to the risks associated with the mortgage portfolio, from 2025 onwards, Bankinter will incorporate the Energy Efficiency Certificate (EEC) into its process of reviewing and approving mortgage-backed loans, including it in the inclusive strategy the Bank intends to maintain in this area. This will be done in two ways:
 - On one hand, those transactions in which the mortgaged properties have lower EEC ratings and also maintain adjusted effort ratios will be excluded from automatic approval and will instead be manually approved.
 - On the other hand, in the study of transactions involving properties with the lowest EEC ratings, a simulator is incorporated that allows for an assessment of how the effort ratios would look if the borrower were required to carry out and finance a renovation to improve the EEC rating. To this end, estimates have been made of the costs per square metre of the renovations to the buildings to improve their EEC, as well as the theoretical public subsidies that they may receive.

- Updating sectoral ESG policies, incorporating the criterion of not having exposure to thermal coal in the extractive sector from 2025.
- **Sustainable business**
 - Bankinter has set a target for 2025 to increase the amount of sustainable financing achieved in 2024. The volume of new financing considered sustainable at the end of the year was 862.5 million euros. This amount only considers those operations that meet the sustainable marking criteria identified in the Sustainable Finance Classification Criteria and includes: new renewable energy project finance, new transactions aligned with green loan principles, new sustainability-linked financing operations and new mortgages aligned with the sustainable finance taxonomy.
 - In the investment business area, Bankinter will update its policy of integrating ESG risks into investment decisions. In addition, the Bank is trying to strengthen its range of investment funds, so that they are aligned with the objectives and needs of customers and take into account their sustainability preferences.
 - For 2025, the objective set is to increase the assets in sustainable own funds classified as art.8, which at the end of 2024 was 9.854 billion euros.
 - Bankinter will also launch a new issue of green bonds in 2025, in line with the one carried out in 2020.

3. Social Data

3.1. Issues relating to employees – ESRS S1

3.1.1. Characteristics of employees

The indicators on the characteristics of the workers are presented according to the total number of people. To ensure consistency and compliance with Law 11/2018 on Non-Financial Information and Diversity (LINF in Spanish), data is reported both at the end of the year and as an annual average, including comparisons with 2023 in line with the requirements of the regulations. The scope of these indicators covers all employees of Bankinter Group.

As can be seen in the table, the total number of employees in 2024 is 6,661, as indicated in Note 27 of the annual accounts.

Currently, Bankinter does not have any salaried person registered as belonging to a third gender. For this reason, the "other" category is not included in the staff data breakdown tables. Gender distribution is based on what is specified by the salaried employees.

Bankinter is firmly committed to equal opportunities and gender parity, reflected in a balanced workforce with a 50/50 distribution of men and women. Furthermore, the total number of employees reflects the sustained growth of the entity over the last 15 years, focusing on quality employment, job stability and opportunities for professional development.

Gender breakdown		
	2024	2023
Male	3,330	3,272
Female	3,331	3,269
Not reported	0	0
Total number of salaried persons	6,661	6,541

Gender breakdown (average)		
	2024	2023
Male	3,292	3,239
Female	3,303	3,231
Not reported	0	0
Total number of salaried persons	6,596	6,470

Breakdown by country		
	2024	2023
Spain	5,459	5,389
Portugal	857	819
Luxembourg	37	38
Ireland	308	295

Breakdown by country (average)		
	2024	2023
Spain	5,430	5,349
Portugal	827	799
Luxembourg	38	37
Ireland	300	285

Bankinter does not have salaried employees with non-guaranteed hours within its workforce. For this reason, this category is not included in the staff information breakdown tables. As can be seen from the data, the vast majority of Bankinter Group employees have permanent, full-time contracts, reflecting the Bank's firm commitment to job stability and quality employment.

Breakdown by type of contract and gender

2024			
FEMALE	MALE	NOT COMMUNICATED	TOTAL
Number of salaried employees			
3,331	3,330	-	6,661
Number of permanent salaried employees			
3,283	3,295	-	6,578
Number of temporary employees			
48	35	-	83
Number of employees with non-guaranteed hours			
-	-	-	-
Number of full-time employees			
3,053	3,297	-	6,350
Number of part-time employees			
278	33	-	311

Breakdown by type of contract and gender

2023			
FEMALE	MALE	NOT COMMUNICATED	TOTAL
Number of salaried employees			
3,269	3,272	-	6,541
Number of permanent salaried employees			
3,229	3,249	-	6,478
Number of temporary employees			
40	23	-	63
Number of employees with non-guaranteed hours			
-	-	-	-
Number of full-time employees			
2,983	3,246	-	6,229
Number of part-time employees			
286	26	-	312

Breakdown by type of contract, type of working day and country

2024				
Spain	Portugal	Luxembourg	Ireland	TOTAL
Number of salaried employees				
5,459	857	37	308	6,661
Number of permanent salaried employees				
5,458	805	37	278	6,578
Number of temporary employees				
1	52	-	30	83
Number of salaried employees with non-guaranteed hours				
-	-	-	-	-
Number of full-time employees				
5,173	857	37	283	6,350
Number of part-time employees				
286	-	-	25	311

Breakdown by type of contract, type of working day and country

2023				
Spain	Portugal	Luxembourg	Ireland	TOTAL
Number of salaried employees				
5,389	819	38	295	6,541
Number of permanent salaried employees				
5,385	785	38	270	6,478
Number of temporary employees				
4	34	-	25	63
Number of employees with non-guaranteed hours				
-	-	-	-	-
Number of full-time employees				
5,099	819	38	273	6,229
Number of part-time employees				
290	-	-	22	312

The calculation of attrition includes data on voluntary resignations, dismissals and retirements. Bankinter Group's turnover rate remains at levels considered normal for a company of its characteristics. The higher figures in countries such as Luxembourg and Ireland are partly influenced by the smaller size of the workforce in these geographies and by the type of jobs, which tend to show greater mobility. However, the trend in turnover is similar to last year, with no significant changes across the Group.

Leavers 2024

Country	No. of leavers	Period-end headcount	Turnover rate
Spain	292	5,459	5 %
Luxembourg	6	37	16 %
Portugal	46	857	5 %
Ireland	44	308	14 %
Total	388	6,661	6 %

Leavers 2023

Country	No. of leavers	Period-end headcount	Turnover rate
Spain	260	5,389	5 %
Luxembourg	6	38	16 %
Portugal	24	819	3 %
Ireland	47	295	16 %
Total	337	6,541	5 %

3.1.2. Integration of IROs relating to employees into the strategy

The impacts, risks and opportunities identified as material in the materiality analysis carried out in fiscal year 2024 relating to own personnel are the following:

Topic	Sub-topic	Sub-sub topic	Rate	Impact Description	Current/ Potential	Classificati on	Time horizon	Policies integrating IRO management
S1	Working conditions	Adequate salaries	Impact	Promotion of a flexible compensation system that allows employees to replace part of their fixed salary with goods and services that offer tax benefits, enhancing their remuneration and enabling them to enjoy better financial conditions	Current	Positive	Short term	General remuneration policy Human rights policy
S1	Working conditions	Social dialogue Freedom of association, the existence of works councils, and workers' rights to information, consultation and participation Collective bargaining, including the proportion of workers covered by collective agreements	Impact	The Bank's commitment to ensure freedom of association, collective bargaining and channels of social dialogue to resolve conflicts or differences between the parties and reach labour agreements	Current	Positive	Short term	Human Rights Policy
S1	Working conditions	Health and safety	Impact	Improving the physical and emotional well-being of the workforce through initiatives that promote health and safety by going beyond regulation	Current	Positive	Short term	Health, Safety and Wellbeing Policy Human Rights Policy
S1	Equal treatment and opportunities for all	Gender equality and equal pay for work of equal value	Impact	Promotion of gender equality in the workplace through the signing of the equal opportunities plan which sets out equality and non-discrimination policies	Current	Positive	Short term	Inclusion and Diversity Policy Human Rights Policy
S1	Equal treatment and opportunities for all	Training and capacity building	Impact	Improving the professional development of employees through training and learning activities that promote professional knowledge and skills	Current	Positive	Short term	
S1	Equal treatment and opportunities for all	Measures against violence and harassment in the workplace	Impact	Promotion of a harassment-free work environment through the implementation of prevention and response protocols, as well as an operational whistleblowing channel	Current	Positive	Short term	Harassment Prevention Protocol Code of ethics Human Rights Policy
S1	Equal treatment and opportunities for all	Diversity	Impact	Attracting young talent and promoting diversity of profiles in age, gender and culture, fostering meritocratic growth and strengthening the teams critical to the business strategy	Current	Positive	Short term	Inclusion and Diversity Policy Internal rotation policy
S1	Equal treatment and opportunities for all	Diversity, gender equality and equal pay for work of equal value	Impact	Promoting a more diverse board by increasing the percentage of women's representation above established targets	Current	Positive	Short term	Selection and Succession Policy for members of the board of directors
S1	Other labour rights	Privacy	Impact	Promoting awareness and training in Privacy and Cybersecurity for the workforce to reduce the risk of personal data security breaches	Current	Positive	Short term	Privacy Policy
S1	Equal treatment and opportunities for all	Gender equality and equal pay for work of equal value	Impact	Existence of a positive pay gap arising from gender inequality in the salaries agreed upon by the Bank	Current	Negative	Short term	General Remuneration Policy Human Rights Policy
S1	Working conditions	Work time Work-life balance	Impact	Complaints from employees due to the lack of adaptation of work-life balance and welfare measures	Current	Negative	Short term	Health, Safety and Wellbeing Policy Human Rights Policy

The table presents detailed information on the type of IROs, the sub-topic to which they are associated, their nature (current or potential) and whether they have a positive or negative impact. All IROs identified as material are current impacts, both positive and negative.

No material risks or opportunities related to the company's own workforce have been identified in this exercise, so no information will be provided on the disclosure requirements relating to risks and opportunities in thematic standard S1. No material impact on the Bank's internal staff resulting from the Bank's transition plan has been identified so far.

The integration of IROs into the entity's strategy reflects a dynamic approach adapted to the diversity of impacts identified. Each of these elements is uniquely linked to different strategic and operational areas, generating varied effects on the organisation.

Most of the material impacts identified related to Bankinter's own staff affect the entire salaried workforce of Bankinter, covering all the geographies in which the Bank has a presence. This staff is made up of working individuals hired directly by the Bank, who represent the core of the organisation's Human Resources. Each IRO reported will specifically detail the type of worker affected, providing an overview of how the Bank's operations impact the different groups within its staff.

The **promotion of a flexible remuneration system** is aligned with the talent retention strategy, improving the Bank's competitiveness as an employer and offering tax advantages to workers. This initiative contributes to attracting and retaining key professionals for the business model, ensuring more committed and satisfied teams. Currently, Bankinter Spain's workforce has a flexible remuneration system at its disposal that allows them to replace part of their fixed remuneration with goods and services, such as childcare vouchers, training, contributions to pension plans, transport cards or restaurant cards. This system improves staff remuneration through price optimisation, thanks to the Bank's negotiating capacity and the tax advantages associated with some of the products included. This model is designed to be accessible to all Bankinter Spain employees.

The **commitment to freedom of association, collective bargaining and social dialogue** guarantees a collaborative and transparent work environment, promoting more sustainable labour relations that enable effective conflict resolution and support the organisational stability necessary for the execution of the business model. The Group demonstrates its firm commitment to respect for labour standards, trade union rights and freedom of association and collective representation, making available to workers different channels to express their opinions, conflicts or needs, including channels of social dialogue and participation

appropriate to overcome conflicts or differences between the parties and reach agreements within the labour framework.

Initiatives aimed at **improving the physical and emotional well-being** of the staff, which go beyond regulatory requirements, have a positive impact by boosting productivity and reducing absenteeism, contributing to healthier and more resilient teams, which are essential to achieving strategic objectives. In this context, the "Bankinter takes care of you" programme promotes various activities and actions aimed at health and well-being. In addition, 100% of the staff is covered by health and safety systems, which ensures that all Bankinter employees benefit positively from this impact.

The **promotion of gender equality in the workplace** is directly linked to the company's core values and its commitment to diversity, generating a positive impact on attracting talent and strengthening the brand's reputation as an inclusive employer. Also, **attracting young talent and a diversity of profiles** ensures the future sustainability of the organisation by incorporating new perspectives and ideas, strengthening the teams that are critical for the implementation of the business strategy. Bankinter is committed, in its Second Equality Plan, to respecting the principle of non-discrimination on the grounds of race, gender, ideology, nationality, religion, sexual orientation or any other personal, physical, psychological or social condition. It also actively promotes equal opportunities, with a special focus on gender equality and the integration of people of different nationalities. These commitments have a positive impact on Bankinter's current staff, especially on those who participate in internal mobility processes and apply for new positions, as well as on potential employees who are part of the Group's selection processes. In this case, the potentially vulnerable groups of women, young people and immigrants are especially affected by these positive impacts.

Training and learning activities are aligned with the strategy of strengthening human capital, which is key to the sustainability of the business model. Boosting the knowledge and professional skills of its staff enables Bankinter to respond quickly to the challenges of the financial environment and to customer demands. Continuous training contributes to generating a positive impact by improving internal employability, retaining talent and ensuring that teams are prepared to face strategic challenges. Based on the Bank's strategic plan, the Training and Talent team designs a training plan each year to support Bankinter's growth strategy and its various initiatives. This plan is guided by the area's mission: Identify current and future talent, plan succession and train staff. Its aim is to ensure that all staff have the knowledge and skills necessary to perform their current role and prepare for more complex roles in the future. All Bankinter Group employees have benefited, in one way or another, from this type of training programme.

These training plans focus on **employee training in privacy and cybersecurity** with the aim of reducing the risks of personal data breaches, protecting the Bank's critical assets. These initiatives strengthen technological resilience and ensure operational continuity, key factors for the success of the business model. Bankinter's Digital Security awareness and training plan, aimed at the entire workforce, reinforces the culture of compliance in terms of privacy and information security. This commitment is based on three fundamental pillars: Privacy, ensuring respect for fundamental rights to data protection in accordance with the Charter of Fundamental Rights of the European Union; transparency, ensuring that data subjects are aware of how their data is processed in compliance with the GDPR and other applicable regulations; and computer security, by implementing measures to prevent security breaches and unauthorised access. These actions generate a positive impact by strengthening staff skills and mitigating risks associated with data management and digital security.

The implementation of **prevention and response protocols in cases of harassment**, together with the availability of a complaints mailbox, reinforce Bankinter's commitment to a safe and respectful work environment. This policy is aligned with the entity's values and strengthens its ethical management strategy. By fostering a harassment-free environment, risks related to workplace conflicts are minimised, ensuring team cohesion and the reputation of the organisation. Bankinter has a Prevention and Action Protocol for any situation of workplace harassment and a Confidential Complaints mailbox, in order to deal quickly, confidentially and appropriately with possible situations of harassment that may arise. The protocol is applicable throughout the Group and the mailbox is available to the entire Bankinter staff.

Promotion of a more diverse board, with a percentage of women above the established targets, reinforces the Bank's governance. This commitment is aligned with Bankinter's ESG strategy, increasing representation and diversity in decision-making. Greater diversity on the board of directors helps mitigate strategic risks by ensuring more inclusive decisions aligned with stakeholder expectations.

Bankinter classifies **the gender pay gap** as a negative impact related to gender equality, based on the ratings established by the applicable regulations. This impact is classified as systemic, as it reflects a structural trend that requires strategic action to address the identified disparities. Managing this impact is essential to fulfilling the gender equality and pay equity commitments made by the entity. This challenge directly impacts the Bank's ability to position itself as an inclusive and attractive employer, influencing its ability to attract and retain diverse and engaged talent. This negative impact affects the group of women on the staff more directly.

Work-life balance has been identified as a potential negative impact to the extent that the programmes and measures implemented at Bankinter do not meet all individual needs and sensitivities, which may be reflected in internal surveys. Bankinter has a wide range of work-life balance measures in place, which not only includes recent legislative developments, but also improves in many aspects the measures established in such legislation. Despite this, Bankinter analyses all these individual opinions and constantly seeks alternatives for improvement in its work-life balance and flexibility initiatives and programmes, with the aim of improving the satisfaction and perception of well-being of the entire workforce. This management is directly aligned with Bankinter's sustainability and talent management strategy, aware of its importance in impacting the general perception of the work environment, the Bank's ability to retain key talent and, ultimately, improve the organisation's efficiency and productivity.

3.1.3. Dialogue and collaboration process with the staff

At Bankinter, employee participation is a fundamental pillar in the design and development of corporate strategies and the entity's business model. Employee well-being and engagement are recognised as key factors for sustained success and achieving organisational objectives. The company therefore continuously integrates the opinions, interests and rights of its own staff into strategic and operational decision-making, ensuring a sustainable and responsible approach that respects human rights and promotes equality, diversity and inclusion.

The collection of opinions from our own staff is carried out through various communication channels, which include both general tools and media designed for specific topics. Each of these channels is managed by the team in charge of its supervision, which guarantees an adequate and professional treatment of the contributions collected. Likewise, the procedures for integrating these contributions into the strategy or business model vary according to the nature and scope of each channel, allowing for specific adaptation that maximises the impact of the proposals.

Working environment surveys

One of the main channels Bankinter uses to gather opinions from its staff is through employee climate surveys. The Bank conducts an annual workplace climate survey designed and managed by an independent company. This process includes all the companies in the Group and covers the four countries in which it operates: Spain, Portugal, Ireland and Luxembourg. The survey is conducted in two alternate formats: OPINA, aimed at the entire workforce (approximately 6,000 people) and SENSOR, which evaluates a representative sample (approximately 2,000 people). The participation rate in these surveys ranges between 70% and 85%, reflecting a high level of commitment on the part of employees.

These questionnaires address 13 key categories including:

- Sustainable commitment
- Direct Manager
- Senior Management
- Bankinter Culture
- Professional Development
- Internal Relations
- Reputation and External Image

- Salary, Benefits and Working Conditions
- Internal Communication
- Overall Satisfaction
- Health and Wellness
- Inclusion and Diversity
- Sustainability

The survey is launched simultaneously in the four countries in which the Bank operates, with an initial completion period of 15 days and the possibility of extending it for 7 additional days. Effective communication is ensured through initial emails, daily reminders and a closing message. Setting an internal communication plan motivates participation and ensures daily monitoring by managers.

Data is collected anonymously, processed on European soil and presented in aggregated format to ensure privacy. The results are compared with the previous internal survey and country-specific and financial sector standards.

Advanced tools are available for in-depth analysis and custom reporting.

The People Management, Corporate Communications and Quality department is responsible for conducting these surveys. The human resources allocated to carrying out these surveys are made up of Bankinter Spain's Internal Communication team, which acts as a coordinator between the different areas involved, and the people management teams from Spain, Luxembourg, Portugal and Ireland. In addition, the services of an external company are used.

In order to ensure that internal work environment surveys adequately represent all groups in the workforce, including potentially vulnerable groups, a comprehensive analysis is carried out based on various demographic variables. This process begins with the preparation of a demographic form that allows for the collection and organisation of relevant information about workers. Variables considered in the analysis include professional groups, age, seniority in the organisation and gender.

The results are shared at different levels of the organisation, from the work team to the management committee and are available on the Intranet. In areas with opportunities for improvement, specific action plans are implemented to encourage progress. In addition, a detailed analysis is carried out by country, highlighting variations and comparisons with previous surveys and local standards.

Internal Quality Surveys

Another of the main channels used by the Bank to gather general information on employees is the surveys carried out by the Quality department to measure satisfaction and the internal quality of the Bank. These surveys are carried out directly on the staff on a six-monthly basis. Two surveys are conducted every six months. One measures the perception of employees regarding the support received from the Bank's central services and the other measures the perception of the branches regarding the support received from their organisations.

The Central Services survey is aimed at both the staff of these services and the network staff. This survey measures staff satisfaction with the service offered by fifty-six Central service areas divided into three large blocks: Business areas, Technical areas and Operations areas. The employees who will be able to evaluate are chosen by the person in charge of each area and will be those to whom that team has provided service during the last 6 months.

The Organisations survey is aimed at employees of the branch network. It measures satisfaction in five areas with regard to five areas of support or specialists who provide services to the network. For this survey, workers will also be selected based on the services provided by the areas in recent months.

The level of satisfaction is measured on a scale from 0 to 10. Depending on the value given to each service, the workers who complete the surveys are classified into three groups:

- Between 0 and 6, critical internal customer
- Between 7 and 8, satisfied internal customer
- Between 9 and 10, excellent internal customer

After each rating, a comment is requested to clarify the reason for the rating. If the evaluation was critical (between 0 and 6), the reason for the evaluation is requested. In the case of a rating of 7 or 8 (satisfactory ratings), the comment is focused on achieving excellence. And if the rating is excellent (9 or 10), the comment is focused on reinforcing the positive part or if any improvement is necessary, despite the grade.

The Quality department management is the main operational manager for these surveys. The results collected are then communicated to the People, Corporate Communications and Quality department, who will be responsible for transferring this information to the management committee on a biannual basis.

The indicator used to measure and monitor internal quality is the *Net Satisfaction Score* (NSS), which is expressed as a percentage and uses the internal customer classification defined above. The NSS at the end of 2024 was 56.0%, with a negative evolution of 3 points. Despite this, the levels of satisfaction with internal quality are considered to be very high.

Different resources are used to carry out these surveys. On the one hand, with regard to human resources, it is the Quality team that develops and manages the surveys. In addition, the team has two tools for collecting information, Encuestafácil and Medialia. Encuestafácil is a platform that allows security audits to be carried out and ensures that the data collected is adequately protected. Medialia is the tool used to carry out some of the internal surveys, in addition to centralising the collection of all the information obtained. Its functionality allows for detailed monitoring and facilitates informed decision-making based on the data collected.

Once the internal quality results for each six-month period are known, they are shared with all the areas involved so that improvement plans and actions can be developed and, therefore, these measures can be integrated into the general strategy.

Business Partners

The Human Resources Business Partner (HRBP) acts as a direct and continuous channel between the company's employees and the People Management area. Each department and organisation of the Bank has an assigned Business Partner, a professional expert in the different areas of human resources who has in-depth knowledge of the specific needs of the areas she oversees. Business Partners not only provide tailored advice and solutions in people management, but also facilitate individual development conversations. Meetings are held to identify professional growth concerns and offer guidance on the different paths available so that each employee can take an active role in their own development within the company. This model guarantees close and strategic support, aligned with organisational objectives and the well-being of the team.

Collective bargaining channels

In addition to the various meetings with the different committees through the formal channels of social dialogue established periodically, there are meetings between the trade union branches and the Labour Relations area where the matters of greatest interest are presented and debated, at the proposal of the trade union sections, and where progress is periodically promoted and possible existing conflicts are discussed, where appropriate. These meetings usually take place monthly, except for the summer months of July and August.

More details on collective bargaining and social dialogue channels are included in section 3.1.6.3 Social dialogue and collective bargaining.

In addition to the general channels previously described, designed to facilitate the reception and management of communications on any subject, the entity makes available to its staff additional specific channels that address specific issues related to work-related matters.

Specific channels related to training

There are various channels available to staff to gather information regarding training and talent development. These mechanisms allow for the identification of gaps, the evaluation of the effectiveness of initiatives and the continuous adjustment of programmes to strategic priorities. In this way, Bankinter ensures that it provides its workforce with the necessary skills to contribute to achieving corporate objectives and facing the challenges of a constantly evolving sector.

Course evaluation surveys are a direct communication channel designed to evaluate the effectiveness of training programmes offered to staff. These surveys are conducted on a regular basis, usually at the end of each course and are intended to gather detailed information about the participants' experience. The content of the surveys includes an evaluation of overall satisfaction with the programme, using the Net Promoter Score (NPS) as a standard indicator to measure loyalty and satisfaction, as well as aspects related to the quality of the content, the suitability of the speaker, the usefulness of the course and the practical applicability of the knowledge acquired. The purpose of this mechanism is to identify strengths and areas for improvement, ensuring that training programmes meet the needs and expectations of staff. These surveys are conducted on the entire workforce, regardless of their characteristics, incorporating the opinions of all groups within the Bank.

Course analysis reports are also produced on a weekly, monthly and annual basis to provide information to the Training department, speakers and the areas involved with a detailed overview of the performance of the training initiatives. These reports summarise the evaluations obtained from the surveys and include statistics on participation and achievement of learning objectives.

In addition to the individual channels managed by the training department, periodic communication processes are developed with the different areas of the Bank to prepare training plans and monitor the initiatives implemented. These processes include a detailed analysis of the courses, which allows us to identify opportunities for improvement and make the necessary changes to optimise their impact. Through this dynamic, the team is able to detect specific needs for essential skills and knowledge to support the strategic objectives of the business. Close collaboration is

also maintained with departments considered to be strategic, ensuring that the particular needs of each area are aligned with the content of the training programmes.

At the resource level, the Training and Talent team is responsible for managing the aforementioned channels. They use a tool called Cormestone for all data collection. The department with ultimate responsibility for this type of communication with the staff is People Management, Corporate Communication and Quality.

The integration of training communication channels into the Bank's strategy is carried out through a structured process that begins with the consolidation of information collected through surveys, suggestion boxes and weekly analyses. This data is organised into periodic reports and categorised according to areas of improvement, specific demands and emerging skills trends.

Subsequently, they are prioritised according to their strategic relevance, urgency and impact and key areas. This information feeds into the design and updating of training plans, incorporating new subject areas, revising existing content and implementing special initiatives such as intensive training on specific trends.

The specific actions derived include courses in digital tools based on feedback and training programmes designed in collaboration with key areas, using simulations and practical projects. Results are measured through performance and satisfaction indicators, ensuring continuous improvement.

This approach directly connects talent development with the Bank's strategic objectives, consolidating training plans as a driver of organisational transformation, operational efficiency and regulatory compliance, thus strengthening the Bank's ability to thrive in a competitive environment.

Other specific channels

At Bankinter, we recognise the importance of providing employees with multiple communication channels to address specific and relevant issues. In addition to the aforementioned channels, various platforms and tools have been implemented that allow collaborators to deal in more detail and with greater precision with issues related to the IROs identified as material.

At Bankinter, equal opportunities are promoted in all processes related to the incorporation and development of employees. To this end, several communication channels are made available to enable new recruits to express their opinions and suggestions. In order to assess their experience from the outset, quality surveys are conducted in the selection process every two months, with the aim of finding out their perception of this procedure. Likewise, six months after joining, a satisfaction survey is carried out with the onboarding process, which allows us to know in detail

how they feel about their adaptation to the company. In addition, a satisfaction survey with the internal vacancy process is conducted for all candidates who participate in this type of procedure, to ensure that their experience is also optimised in terms of development opportunities within the Bank.

Bankinter also has various communication channels so that employees can express their opinions and concerns regarding health and safety at work. Due to the geographical dispersion of its work centres, the Bank guarantees information, participation, communication and consultation of its staff on matters of safety, health and well-being through multiple channels. These include health and safety committees, prevention delegates, as well as electronic means such as email and a mailbox on the internal intranet for suggestions or queries. Employees also have the option of communicating by telephone or through the Resource Managers, who are present in all the territorial organisations, thus ensuring full coverage.

In the Bankinter takes care of you programme, created in 2019 to promote the well-being and health of the staff, initiatives are designed based on a prior analysis of the needs of the staff. For example, by analysing health results obtained in annual medical examination campaigns, observing and identifying variations and trends in the data collected.

The Bankinter takes care of you work team is in charge of analysing the results obtained and defining the annual initiatives. This work team is made up of different departments from the organisation, all of them reporting hierarchically to the Bank's People, Corporate Communication and Quality department.

Finally, Bankinter conducts periodic surveys of all employees on the Flexible Remuneration System, with the aim of learning about their opinions and level of satisfaction with this tool. These surveys are launched annually in Spain and allow key information to be gathered on the needs and expectations of the workforce in relation to the benefits and advantages offered by the system. The survey asks about various aspects, such as the communication about the Flexible Remuneration System sent by People Management, the products offered, the ease of use of the platform, the information and attention received, both by People Management and the external provider that manages the system, as well as the overall level of satisfaction, among others. Once the results have been analysed, the People Management team reviews the opinions collected and works on optimising and continuously improving the system, ensuring that it continues to offer added value to employees.

3.1.3.1. Channels for communication and employee incident management

Bankinter adopts a proactive and committed approach to address any material negative impact it may have caused or contributed to causing on its own staff. The entity has mechanisms in place to identify, assess and, where necessary, provide corrective or remedial measures. These include accessible communication channels so that workers can report situations that affect their well-being or labour rights. These assessments allow the company to continuously adjust its processes and policies, ensuring that remedial measures are appropriate and meet staff expectations, helping to maintain a fair and safe work environment.

All the channels mentioned in section 3.1.3 Dialogue with stakeholders are also available to Bankinter employees as complaint mechanisms in the event of negative incidents. However, there are some more specific channels that the company has implemented to facilitate the communication of possible negative impacts.

Bankinter supports the availability of communication channels in the workplace through various actions that guarantee their accessibility and visibility for the entire workforce. One of the main mechanisms is the intranet, which provides all employees with a centralised space to access communication channels, including those for complaints, claims and suggestions. The Internal Communication team carries out regular monitoring and analysis of the most visited sections of the intranet, as well as the news items that generate the greatest engagement among the staff. In addition, the People Management team actively promotes the use of these channels, encouraging its own staff to use them in any interaction with them, whether to resolve queries, express concerns or report possible incidents.

People Management Mailbox

There is a single People Management mailbox available to all staff that allows them to make queries on any subject to the managers of each of the teams that make up this area. Employees can select the category of their query so that it is directed to specific managers. Within these categories we can find topics such as registrations, training, remuneration, requests for certificates, grants, etc.

This direct channel is open to the staff and is continuous. It works like a mailbox and allows staff to send suggestions, comments or express specific needs. The purpose of this mailbox is to resolve more immediate queries and to receive feedback directly.

This mailbox works as follows: The employee accesses the mailbox, categorises their query or complaint, and the request is automatically forwarded to the person responsible for the corresponding area according to the category selected. The response is sent directly to the employee via e-mail, from which they can continue the communication to clarify or expand on their request. The exchange remains open until both parties agree to end the query or request, ensuring proper management of incidents.

In order to evaluate and improve the effectiveness of the channel, each reply sent from the mailbox includes a link to a satisfaction survey, where employees can rate the attention received and the level of resolution of their queries. The results of these surveys are periodically analysed to identify opportunities for improvement and strengthen the quality of service. The information collected also contributes to the optimisation of internal processes, ensuring that the channel remains an effective and accessible mechanism for communication within the organisation.

Confidential reporting channel

The confidential reporting channel is available to all staff to report any illegal conduct or any conduct contrary to the Code of Professional Ethics. This channel allows the reporting of behaviour, both by superiors and colleagues, that could be classified as harassment, as well as any other attitude that violates fundamental human rights.

More information on this mechanism and its integration into the entity is included in section "4.5 Reporting channels" of the governance information block. This chapter details the process established to protect people who use this channel.

3.1.4. Policies relating to employees

The Sustainability Policy, introduced in section 1.4.3 The Group's Commitment to Sustainability (Sustainability Policy and Plan), sets out basic principles on the management of people in the entity and human rights, which affect all the identified impacts:

- Principle 4: The management of people as the Group's most important capital, promoting their well-being and motivation through work-life balance, personal and career development and health and safety, and encouraging inclusion and employee diversity. Bankinter also rejects any form of forced labour and child labour, respecting freedom of association and collective bargaining.

- Principle 7: Respecting, supporting and protecting human rights in the development of its activity, in relation to its staff, customers, suppliers and other business partners in the environment in which it operates, in accordance with the United Nations Guiding Principles on Business and Human Rights.

The table included in section 3.1.2 Integration of IROs relating to employees in the strategy illustrates the relationship between the material impacts on employees and Bankinter's other policies, which are explained below.

Given that Bankinter operates directly exclusively in countries of the European Union, where the risk of incidents related to forced labour, child labour or human trafficking is considered low, no specific policies have been developed that explicitly address these risks. However, within the framework of the human rights due diligence process, the Bank has assessed and covered risks related to both its direct activity and potential impacts arising from its financial activity. These risks include human trafficking, forced labour, child labour, freedom of association, the right to collective bargaining, equal pay, discrimination, work-life balance, the right to privacy and the right to fair and favourable working conditions. In this way, Bankinter ensures respect for human rights in all aspects of its activity.

Human Rights Policy

The objective of the Human Rights Policy is to reflect the Group's commitment to respect, support and protect human rights in the development of its activity and in its relationship with stakeholders within the environment in which it operates. The principles governing this policy are divided according to the stakeholder group to which they are directed. With regard to its own staff, Bankinter is committed to promoting a fair, inclusive and respectful work environment. Its key principles include the promotion of equal opportunities and professional development based on merit, as well as the implementation of measures that favour the reconciliation of work and personal life. The Bank guarantees decent, competitive remuneration in line with market standards, also ensuring a work environment free of harassment, violence or discrimination. Bankinter also respects and promotes freedom of association and the right to collective bargaining. In terms of health and safety, the organisation rigorously complies with current regulations, implementing proactive measures to protect the physical and emotional well-being of its staff.

This policy is applicable to the whole organisation and affects all the Group's workers, as well as the rest of the stakeholders involved. The sustainability committee is responsible for approving, monitoring and periodically controlling compliance with the guidelines set out in this policy.

The document identifies the Universal Declaration of Human Rights, the Guiding Principles on Business and Human Rights, the ten principles of the United Nations Global Compact and the Declaration of the International Labour Organisation as reference standards.

The policy is made available to staff and other stakeholders through the corporate website and internal intranet.

Health, Safety and Wellbeing Policy

Activities related to the health, safety and well-being of employees are based on Bankinter Group's health, safety and well-being policy, the aim of which is to promote a culture of care and respect in these areas, both internally and externally. This policy establishes the general principles and lines of action necessary to protect the safety, health and well-being of our own staff and of people who work at Bankinter Group work centres in Spain. It also defines key roles and responsibilities to ensure its effective implementation. The policy has a comprehensive scope, covering all operations, activities and phases of the value chain, as well as all regions in which the entity operates.

The People Management, Communication and Quality department, through the Occupational Risk Prevention areas, will be in charge of ensuring the application of this policy. Compliance and continuous improvement of the policy is ensured through regular audits and reviews, with the Bankinter sustainability committee ultimately responsible for its approval.

This policy is governed by the Law on the Prevention of Occupational Risks and the ISO-450001 regulations and is available to all interested parties on the Intranet and on the corporate website.

Bankinter Portugal and Avant Money have a health and safety policy that meets the specific requirements of the country, but is aligned with the Group's general policy.

Inclusion and Diversity Policy

Material impacts relating to equal treatment and opportunities in the company are managed, among other documents, through the Inclusion and Diversity Policy. The objective of this policy is to fulfil the commitment to protect and promote compliance with human rights and applicable laws in the countries in which the Bank operates on diversity and inclusion, guaranteeing equal opportunities, providing fair and non-discriminatory treatment without associated bias of any kind. This policy is corporate and applies to all employees of Bankinter Group.

The corporate sustainability committee is responsible for approving this policy and monitoring the degree of compliance with the principles contained therein, agreeing on any modifications and improvements that may be necessary.

The document identifies the Universal Declaration of Human Rights, the Guiding Principles on Business and Human Rights, the ten principles of the United Nations Global Compact and the Declaration of the International Labour Organisation as reference standards.

This policy is publicly available on the Bank's corporate website and internal intranet.

General Remuneration Policy

The Bank's Remuneration Policy aims to ensure that remuneration systems are aligned with Bankinter Group's long-term strategy and objectives, including collective objectives that may be environmental, social and governance ("ESG") in nature, corporate culture and values, the entity's risk culture, as well as the measures used to avoid conflicts of interest.

The policy was approved by the Bankinter board of directors at the proposal of the remuneration committee. Bankinter has established a governance model to ensure that remuneration policies and systems at Bankinter comply at all times with the framework of current regulatory provisions and good corporate governance standards, adapting them to the fundamental principles contained in the recommendations of the Financial Stability Board, in the guidelines of the European Banking Authority, in European regulations, in the recommendations of the Unified Code of Good Governance and in current national regulations.

The principles of the General Remuneration Policy are available to staff on the Bank's internal intranet.

Internal Rotation Policy

With regard to internal growth opportunities, Bankinter has the Bankinter Group Internal Rotation Policy, which pursues the purpose of developing an internal framework that ensures internal rotation processes to promote the professional growth and development of people, while contributing to meeting business needs and guaranteeing the homogeneity of the criteria applied when managing internal rotation processes in all Bankinter Companies. This policy sets out the general principles that govern Bankinter Group's internal rotation processes, which are equality, diversity, meritocracy, objectivity, confidentiality and consistency with the Group's business strategy.

This policy applies to all the companies that form part of Bankinter Group, constituting the reference document on internal rotation. It has been approved by the People, Corporate Communication and Quality department and is of indefinite duration, and may be revised to make any changes or modifications that may be appropriate.

The policy is expanded in the Bankinter Group Internal Rotation Circular, which establishes that participation in the internal rotation systems is open to all Bankinter Group employees, and will be governed by the general principles set out in the Bankinter Group Internal Rotation Policy, these being equal opportunities, non-discrimination on any grounds (gender, age, race, religion, nationality, marital status, sexual orientation, social class or disability), equal treatment and respect for people and their abilities.

Both documents, the policy and the circular, are published on the corporate intranet, in a space dedicated to content related to internal vacancies, which also includes information on the internal vacancy process and some recommendations for candidates participating in this type of process.

Selection and Succession Policy for members of the Bankinter board of directors

The Selection and Succession Policy establishes the principles and procedure for the selection and replacement of board members which, together with the Policy for the evaluation of the suitability of board members, ensure that the proposals for the appointment and re-election of directors are based on a prior analysis of the needs of the board of directors and respond to the regulatory requirements and best practices in this area. This policy will apply to the selection of Bankinter directors. This policy is updated, revised and approved by the board of directors, following a proposal from the sustainability and appointments committee.

Among the general principles that govern this policy, one states that Bankinter will seek diversity of nationalities, gender and experience, in such a way as to enrich decision-making and bring plural points of view to the debate on matters within its competence.

Code of Ethics

The Code of Professional Ethics is the document that contains the corporate principles and values that guide the professional conduct of all employees and collaborators of Bankinter Group. Further relevant information on this code is detailed in section 4.3 Codes of ethics and conduct.

Within the code of ethics, several general principles are established in relation to employees. The code establishes non-discrimination on the basis of race, sex, ideology, nationality, religion, sexual orientation or any other personal, physical, psychological or social condition and the promotion of equal opportunities among workers. Likewise, any form of harassment or workplace violence is rejected, guaranteeing a work environment that respects physical and moral integrity. In addition, the reconciliation of personal and work life is encouraged, respecting the personal lives of employees and promoting policies that facilitate this balance. The right to privacy is guaranteed, in strict compliance with data protection regulations. In terms of occupational health and safety, it adopts preventive measures in accordance with current legislation to protect its staff and ensure a safe working environment.

Group Privacy Policy

In the interests of consolidating an organisation-wide culture of compliance with privacy regulations, within this policy, it is established that Bankinter Group draws up and implements a privacy and data protection training plan for all obligated subjects.

More information regarding this policy can be found in the section 3.2.2.2 Key policies, processes and actions relating to consumers.

Digital Disconnection Policy

The main objective of this policy is to ensure the digital disconnection of Bankinter Group staff once the working day has ended, promoting occupational health and a better balance with their personal and family life. This policy is applicable to all professional levels at Bankinter and the companies of the Group.

The Human Resources and Corporate Communications department approved this policy in 2023.

3.1.5. Objectives and goals

In this first year of goal setting, the objectives for each of the areas identified in the material impacts are detailed and the indicators that will be used to evaluate their achievement in the coming years are explained. Monitoring, benchmark reviews and progress analysis will be compiled and disclosed in future reports as measurable results become available.

Flexible compensation

One of the fundamental principles of Bankinter's Remuneration Policy establishes that the configuration of remuneration packages must integrate a variety of instruments that allow remuneration to be adapted to the individual needs and preferences of employees. In line with this principle, Bankinter encourages the participation of its staff in the flexible remuneration system, allowing them to personalise their remuneration scheme and, thereby, increase their satisfaction.

By 2025, Bankinter has set itself the goal that between 65% and 75% of the Bankinter Spain staff will participate in this system, taking as a reference the 74% achieved in 2024. Furthermore, in order to evaluate not only the use of this system, but also the satisfaction of the workers who use it, a satisfaction target is set based on the Net Satisfaction Score (NSS). The objective for 2025 is to maintain an NSS between 60% and 70%, using as a reference the value obtained in 2024, which was 73%. According to the calculation methodology, reaching a range of 70% already represents a level of excellence in satisfaction. The NSS is obtained through surveys in which users are asked about their level of satisfaction with the Flexible Remuneration System, classifying the responses into assessment levels. A result in the range of 60%-70% indicates a high degree of general satisfaction, reflecting a very positive perception of the service evaluated.

Both indicators will be measured in absolute terms, excluding other countries in the Group, since only Bankinter Spain offers this system. The methodology for calculating the participation indicator is as follows: The number of employees who use the flexible remuneration system is divided by the total number of Bankinter Spain employees. As for the satisfaction indicator, the net percentage of satisfaction is calculated by subtracting the negative evaluations from the positive ones based on the surveys carried out.

Collective bargaining

Bankinter's Human Rights Policy guarantees respect for the right of association and collective bargaining. In addition to the formal channels established in the legislation for social dialogue, the commitment remains to have permanent open channels of communication, both formal and informal, in particular, regular meetings with the trade union representatives, in addition to direct and specific contacts that are necessary for urgent issues that may arise on a day-to-day basis.

The objective for 2025 is to maintain a monthly frequency for these meetings between the Labour Relations department and the Trade Unions, except for the months of July and August. These meetings have been held with staff representatives throughout 2024, without a fixed monthly schedule.

Health and safety

The goal of keeping absenteeism below the benchmark levels of the financial sector aligns with the well-being and productivity objectives set out in the health, safety and well-being policy.

The objective is to keep the absenteeism rate at Bankinter Group Spain (excluding EVO) below the benchmark levels of the financial sector. This objective is relative, measured as a percentage of work days of absence due to common and professional contingencies for every 100 days worked.

The target includes Bankinter's operations in Spain, excluding EVO. It does not apply to the previous or subsequent stages of the value chain, as absenteeism focuses exclusively on Bankinter Group Spain employees.

The reference value for the base year is the 2022 indicator, which was 2.88% at Bankinter compared to 3.21% in the financial sector. The target is applied annually and is subject to continuous review based on annual data collected. External factors such as health crises and seasonality are considered to contextualise the figures and take proactive measures.

Over the last three years, absenteeism at Bankinter Group Spain has remained consistently below the average for the benchmark financial sector indices.

Gender equality

Bankinter has defined several measures related to gender equality within the 2nd Bankinter, S.A. Equality Plan and has committed itself, among others, to the following objectives:

- Promote women's access to positions of greater responsibility: Increasing by 4 percentage points the allocation of women to Office Management positions during the term of this Equality Plan, that is, until September 2027.
- Promote the balanced presence or composition of women and men in the company, establishing measures aimed at increasing the representation of women at higher remuneration levels: Incorporating 100 women at collective agreement levels 1 to 4 during the term of this Equality Plan, i.e. until September 2027.

Training and professional development

The goal set for 2025 in relation to staff training is to achieve a satisfaction index (NPS) of 60%. This objective applies to the Bankinter Spain staff, excluding the rest of the Group's entities. The reference value is 59.36%, the percentage reached in 2024.

The results of the satisfaction surveys are used to obtain the NPS indicator and the index is monitored for the different training actions.

The Human Resources Management team, specifically the Training department, is involved in setting this objective.

Harassment prevention

Bankinter Group works and provides the means to prevent any situation of harassment within the company.

By 2025, Bankinter aims to update its confidential reporting channel policy. A commitment is also established to disclose this information to the staff at least annually.

Young talent

Bankinter has set a target that, by the year 2025, at least 30% of new hires will be young people. This objective seeks to promote age diversity in the company and ensure generational change in the Group, in line with the commitment adopted in the inclusion and diversity policy.

The scope of the goal covers the new hires made at Bankinter Spain and Luxembourg, considering young people to be those under 29 years of age. Progress towards this goal will be monitored monthly, with a final annual review to assess compliance. The total number of new recruits will serve as a basis for measuring the percentage of young people joining the team. The reference value is set at the percentage reached in 2024, 43%.

Promoting a diverse board

Bankinter maintains its goal of exceeding 40% presence of the less represented gender on its board of directors. This goal is in line with the provisions of the Code of Good Governance.

More information on current data and monitoring is included in section 1.3.1 The role of the governing, management and supervisory bodies.

Training in Digital Security and Data Privacy.

To ensure compliance with the principles established in the security and business continuity policy, ongoing training of staff in these areas is essential. More information about this policy can be found in the 3.2.2.2 section Key policies, processes and actions.

For this reason, Bankinter has established a digital security course with the aim of ensuring that, by 2025, at least 75% of the Group's total workforce has completed it. In 2024, 92.3% of the workforce has completed the training, becoming the reference value and exceeding the established threshold.

The collection and monitoring of this data is the responsibility of the Training and Talent area.

A data privacy training objective has also been established, which is explained in the 3.2.2.3 Objectives and goals section.

Pay gap

Bankinter classifies the gender pay gap as a negative impact related to gender equality, based on the ratings established by the applicable regulations. The Bank is committed to its analysis and progressive reduction. This commitment is reflected in the implementation of periodic salary review mechanisms and in the strengthening of professional evaluation and promotion processes, with the aim of guaranteeing equity.

The lack of a specific goal is due to the need to assess the most effective measures to address this situation in a sustainable manner and aligned with the organisation's strategic objectives. Bankinter will continue to monitor this impact and update its approach as more data is obtained and the necessary progress is consolidated.

Reconciliation

Every three years, surveys are conducted among employees regarding their knowledge, use, satisfaction and evaluation of the measures implemented in the Bank relating to work-life balance. The objective of reducing the dissatisfaction of the Bank's staff due to the lack of adaptation of the work-life balance and welfare measures is focused on improving knowledge about the initiatives implemented.

The goal for 2025 is for more than 63% of the workforce to be aware of the measures, taking as a base year the results of the survey carried out in 2022, which was 63%. The scope of this goal is Bankinter Spain.

The objective relating to work-life balance is related to the general principle defined in the Code of Ethics regarding the reconciliation of personal life, in which Bankinter undertakes to respect the personal and family life of its obliged subjects and to promote reconciliation policies that facilitate a better balance between these politics and employees' work responsibilities.

3.1.6. Working conditions: Key actions and parameters.

3.1.6.1. Fair wages

Bankinter operates in European countries where minimum interprofessional wages are established by local regulations, which serve as a reference to guarantee salary equity. All employees of the company receive an adequate salary, which complies with the reference indices applicable in each jurisdiction. This ensures that remuneration complies with legal standards and is proportional to the responsibilities and functions performed, in line with Bankinter's commitment to promoting fair and sustainable working conditions.

The following table shows the ratio of the standard entry-level salary to the local minimum wage, which is calculated by dividing the salary set by the company for the entry-level professional category by the legal minimum wage in force in the corresponding country. This indicator allows to evaluate the competitiveness and equity of remuneration in relation to the local regulatory framework.

Ratio of standard entry-level wage to local minimum wage		
	2024	2023
Spain	1.62	1.58
Portugal	1.38	1.58
Luxembourg	1.11	1.07
Ireland	1.01	1.00

3.1.6.2. Social protection

At Bankinter, social protection is guaranteed through different mechanisms that combine coverage from public systems, collective bargaining agreements in the sector and the Bank's own policies.

On the one hand, public social protection systems ensure coverage for salaried people in the event of loss of income due to significant life events. In Spain, for example, the Social Security system protects against contingencies such as illness (temporary disability), invalidity, widowhood, orphanhood, unemployment, parental leave and work accidents. Similarly, in Luxembourg, Ireland and Portugal, public social security programmes also include this type of benefit.

In addition, collective agreements in the banking sector include clauses related to social protection, such as disability benefits, establishing additional rights for workers in the sector.

Finally, Bankinter complements this coverage with its own internal policies, which include life insurance, additional disability benefits and coverage for widowhood and orphanhood. These guarantees apply to the entire workforce and, in some cases, extend to agreements that did not contemplate certain aspects of social protection. In terms of pensions, Bankinter guarantees coverage of pension commitments for those employees with recognised seniority in banking prior to 1 March 1980, in accordance with the collective bargaining agreement of the sector. In addition, it makes an annual contribution of 550 euros to the sector pension plan for staff with more than two years of seniority who do not have these commitments covered by another plan.

While social protection systems vary from country to country, they all offer mechanisms to guarantee the economic security of employees in the face of key contingencies, ensuring their well-being and stability.

3.1.6.3. Social dialogue and collective bargaining

100% of the Group's workforce are covered by the collective bargaining agreement applicable at each work centre of the Group companies⁵.

These obligations are fulfilled pursuant to current legislation in accordance with the circumstances of each company.

The various collective agreements applicable to each of the Group's companies cover issues related to health and safety, minimum wage, working hours and the prevention of occupational risks, among others.

In the case of Bankinter in Spain, the collective agreement that applies to a majority group of workers is the banking agreement, in the negotiation of which we actively participate through our presence in the labour relations group of the Spanish Banking Association and at the negotiating table with the most representative trade unions in the financial sector. In 2024, an agreement was reached to sign the 25th banking collective agreement, which will be in force between 2024 and the end of 2026, providing job stability to the sector.

Likewise, at the end of 2023, agreements were reached with the legal representation of the employees of Bankinter, S.A., Bankinter Global Services, S.A. and Bankinter Consultoría Asesoramiento y Atención Telefónica, S.A. in relation to the Equality Plans of the respective entities. These agreements have been continued in 2024 through the corresponding follow-up meetings, in which the progress of the specific objectives in terms of equality in each of the aforementioned companies is presented and evaluated.

At Bankinter Portugal there are collective agreements with each of the existing unions in the banking sector, which are reviewed and negotiated every year.

Trade union representation

Bankinter Group demonstrates its firm commitment to respecting labour standards, trade union rights and freedom of association and collective representation, providing workers with optimal channels of social dialogue and participation to overcome conflicts or differences between the parties and reach agreements within the labour framework. This commitment is expressly included in Title III, General Principles, of the entity's Code of Ethics.

The workers' representation performs its function through unitary representation (where candidates are freely nominated and voted for by the workers). In the case of Bankinter Spain, there is unitary representation in Bankinter Global Services, S.A., where the committee represents the entire company's workforce, as it is a single work centre. The same applies to Bankinter Consultoría Asesoramiento y Atención Telefónica, S.A., and to EVO.

As regards Bankinter, S.A., this unitary representation is present only in some geographical areas. In practice, there are company committees or employee representatives in all centres and groupings of centres where the CCOO union has put forward a candidate, with the exception of the province of Las Palmas, where "BK Independents" are the legal representation for employees.

Representation through the Trade Union Branch: this representation extends throughout the Company, both at Bankinter, S.A. and at Bankinter Global Services, S.A., the two companies where the CCOO officially has a Trade Union Branch. In the case of Bankinter, S.A., it also has three LOLS delegates (in the provinces of Seville, Las Palmas and Pontevedra).

With this trade union structure, which is the one provided for in the by-laws and the Spanish Organic Law on Trade Union Freedom (LOLS), we can consider this to include 100% of the employees of Bankinter, S.A. are covered by that representation.

In the case of Portugal, there are six unions in the banking sector. Union representation takes place through union representatives elected to perform union activity in the Bank, who can be organised into union committees. In addition, the Bank has a workers' committee elected by the staff, whose parties meet once a month.

At Bankinter Luxembourg, there is also a staff representation elected by employees, in accordance with local regulations.

Finally, in the case of Ireland, the Bank recognises the workers' right to join trade unions, although in Ireland there is no obligation or requirement for companies in this area.

The Group also has a European Works Council (EWC) with representatives from Spain, Portugal, Ireland and Luxembourg, where issues of a transnational nature are addressed.

⁵ Avant Money recognises the right of employees to join a trade union, however, there is no compulsory recognition of trade unions in Ireland, therefore it is not necessary for Avant Money to recognise or negotiate with a trade union.

Collective bargaining coverage		Social dialogue	
Coverage rate	Salaried persons – EEA	Salaried persons – Non-EEA	Representation in the workplace (EEA only)
0-19 %	Ireland		Ireland
20-39 %			
40-59 %			
60-79 %			
80-100 %	Spain, Portugal and Luxembourg		Spain, Portugal and Luxembourg

*EEA: (European Economic Area)

3.1.6.4. Work-life balance

In 2010, Bankinter adopted the family-friendly management system proposed by the Más Familia Foundation, through the EFR (Family-Responsible Company, EFR in Spanish) certification. This certification is awarded to companies that implement policies and practices that promote the reconciliation of work and family life, ensuring the well-being of their own staff and their work-life balance. The EFR certification process is rigorous and requires companies to meet a series of standards regarding work flexibility, family care leave and other initiatives to support work-life balance.

EFR certification is renewed every three years, ensuring that companies maintain and continually improve their policies in this area. In the case of Bankinter, the company has reached level B+ within the EFR system, which indicates that it is proactive in the implementation of measures that favour family-life balance. This level reflects Bankinter's commitment to the continuous improvement of its work-life balance policies, exceeding minimum expectations and adopting a corporate culture that actively supports the balance between employees' personal and professional lives.

Bankinter believes it is essential that its professionals can achieve an appropriate balance between their personal and family interests and their professional challenges. This conviction is based on the firm belief that such balance has a positive impact on the work environment, improves the efficiency of the

organisation, increases productivity levels and strengthens the attractiveness of the employer brand, favouring the recruitment of the best talent available.

To ensure that this effort is constant and fulfils the main objective of this certificate, which is continuous improvement, the Bank's management has appointed the People and Corporate Communication department as the body with ultimate responsibility for implementing the EFR model and People Management as the department responsible for managing and channelling the guidelines, objectives and suggestions emanating from management.

According to the regulations governing the EFR certificate, Bankinter classifies its measures into 5 groups:

- Quality in employment: These measures focus on the design of the workplace itself and on working conditions in order to generate quality employment.
- Temporal and spatial flexibility: These measures provide the necessary labour flexibility to help workers combine their personal and professional lives.
- Family Support: These measures respect, facilitate and encourage the relationships of the staff with their family environment.
- Personal and professional development: These measures support long-term professional development that is compatible with each employee's private life.

- Equal opportunities: These measures promote equal opportunities, especially those related to gender, disability, age, race or nationality.

Each of these blocks is subdivided into topics with specific measures developed. The lists of available measures are accessible to employees on the Bank's internal intranet.

Among the measures most highly valued by employees are those related to financing and the different products marketed by the Bank: mortgages, loans, advances, credit cards, current accounts, etc. The effectiveness of measures relating to work-life balance is measured through the channels detailed in section 3.1.3 Dialogue and collaboration process with the staff.

Furthermore, Bankinter Group ensures that employees do not exceed their assigned working hours and under no circumstances are they asked to perform work tasks outside of their working hours. To this end, efforts are made to ensure that workloads are adjusted to available working hours. In the event that the working day must be extended occasionally, flexibility mechanisms have been put in place to compensate any excesses.

Banks are also gradually introducing work disconnection measures in their collective bargaining agreements. These measures, together with those included in Bankinter Group's digital disconnection policy, apply to the Group's companies.

In the case of Bankinter Portugal, disconnection from work has been included in Portuguese labour legislation. For this reason, a Manual of Good Practices for disconnection has been implemented and is available on the Bank's intranet.

The 2019-2023 collective bargaining agreement approved on 3rd December 2020 for Savings Banks and Financial Institutions applies to EVO, regulating the legal framework for work disconnection policies. EVO also agreed with the Legal Representation of the workers on a regulation on digital disconnection policies.

At Avant Money, employees' working hours are regulated by the Organisation of Working Time Act (introduced by the Irish government to ensure that companies treat and pay their staff fairly). The company also has a "Right to Disconnect" policy, which includes guidance on best practices around working hours, use of technology, etc.

In 2024, Bankinter Portugal conducted its triennial Psychosocial Risks survey. As a result of the findings, opportunities for improvement were identified in relation to the work-life balance section, and an analysis has been launched to improve employee satisfaction in this particular area. Various initiatives have also been maintained to ensure more time off for workers and better quality time with their families, with a special focus on significant days.

EVO Banco has work-life balance measures that improve the existing legal framework and facilitate the right to balance work and personal/family life, and which have been formalised with the legal representation of the workers. Since July 2023, EVO Banco has implemented the latest labour regulations on work-life balance, maintaining improvements over what is established by law.

EVO's Catalogue of Work-Life Balance Measures is for use by the entire staff and is published on the intranet and employee portal. To this end, since 2023 the staff has had access to a platform called BENEFÍCIATE, where all the work-life balance measures are available to employees.

Family leave

The company complies with current legislation regarding parental leave, providing employees with the established rights for the care and support of their children. In addition, Bankinter goes beyond what is required by regulation, offering other types of additional leave to deal with family situations, ensuring that its staff can balance their personal and professional responsibilities effectively.

Different permits have been included in the calculation of the following indicators: Maternity leave, paternity leave, parental leave and caregiver leave. All employees of Bankinter Group are entitled to this type of leave.

	2024		
	Man	Female	Total
Percentage of employees entitled to take leave for family reasons	100%	100%	100%
Percentage of working people who have taken family leave	9.1%	10.0%	9.6%

3.1.6.5. Health and safety

Bankinter Group is aware that people are the company's main asset and has established the safety, health and well-being of its staff as one of its fundamental objectives.

With a strong commitment to comply with the most relevant national and international regulations, Bankinter and Bankinter Global Services have, since June 2024, implemented a safety, health and welfare management system certified under the ISO 45001:2018 International Standard in accordance with the criteria established by the National Accreditation Entity (ENAC, in its Spanish acronym). Both companies are also certified as Health-Promoting Companies according to the Healthy Work Environment Model: Fundamentals and Model of the WHO, for its Bankinter Cares for You programme, recognised as a Model of Good Business Practice by the National Institute for Safety and Health at Work (INSST) in 2023.

Both certifications demonstrate the Group's commitment to continue developing actions and strategies that promote safety, health and well-being, reaching 91.2% of its workforce in Spain. However, health and safety management is in place for 100% of employees. Bankinter Group Spain is made up of eight companies, two of which have a staff of more than five hundred people. According to Spanish legislation, these companies must have their own prevention service. The companies that have their own prevention service are Bankinter, S.A. and Bankinter Global Services, S.A., the rest of the companies have an external prevention service. However, the Occupational Risk Prevention area coordinates the preventive activity of the subcontracted external prevention services.

Bankinter Portugal also has ISO 45001 management certification, which was renewed this year.

At Avant Money, health and wellbeing practices have been assessed through the external accreditation framework Ibec KeepWell Mark, taking into account feedback from employees and managers. In 2024, the Bank renewed this certification for a further two years (2024-2026), in recognition of best practices in the field of well-being.

As part of Bankinter's commitment to continuous improvement, indicators have been designed to assess the evolution, suitability and effectiveness of the management system implemented. These results are subject to several reviews by Senior Management, ultimately ending in the sustainability committee. The purpose is to determine and monitor both external and internal issues that are relevant to achieving the purpose, strategy and expected results, as well as the needs and opportunities that should be considered as part of continuous improvement.

Within the Bankinter takes care of you programme, for 2024, health initiatives have been set up, focused on raising awareness and providing information to employees on healthy nutrition, sleep hygiene and road safety. Developing different webinars led by renowned professionals:

- **Healthy nutrition**, with the aim of helping to reduce the percentage of employees who are overweight and have high cholesterol. Once the statistical results of the medical examinations in 2022 and 2023 have been analysed, an increase in the rates of overweight/obesity and cholesterol in the staff is observed
- **Sleep hygiene**, as it is considered one of the bases of physical and mental health. According to the Spanish Society of Neurology, in 2023 in Spain, between 20 and 48% of the adult population has problems falling or staying asleep. Sleeping well is key to maintaining a healthy lifestyle that reduces the risk of being overweight due to hormonal imbalances, heart disease by regulating blood pressure, increasing physical performance, improving concentration and emotional health by reducing stress thanks to the production of melatonin.
- **Road Safety** is an initiative focused on reducing or preventing traffic accidents, mainly accidents on the way to and from work and so-called 'inmission' accidents. Accidents on the way to and from work are the main cause of workplace accidents at Bankinter.

In addition to the actions planned for 2024, the emotional health of the workforce has also been promoted as it is considered a key element in achieving general well-being. Maintaining emotional balance helps you face daily challenges with resilience and optimism, as well as helping to improve interpersonal relationships. A Mental Health First Aid team has been set up at the Avant Money subsidiary. This team, comprised of seventeen peers trained as Mental Health First Aiders, provides initial guidance to those facing mental health-related challenges.

The effectiveness of these actions and initiatives is assessed through specific Health and Safety channels, as well as through general communication channels, described in section 3.1.3 Dialogue and communication process. Furthermore, in this case, the certified management system itself acts as an additional mechanism to ensure the effectiveness of the measures implemented and to continuously monitor their impact on staff.

The following table presents the main key indicators established in accordance with the applicable regulatory requirements for health and safety management in the entity.

Health and Safety	
	2024
Percentage of workforce covered by health and safety management systems	100 %
Number of work accidents recorded	17
Workplace accident rate	0.0012
Number of cases of work-related health problems	0
Number of days lost due to work-related injuries	1,359
Number of deaths as a result of work-related injuries and health problems	0

3.1.7. Equal treatment and opportunities: Key actions and parameters

3.1.7.1. Remuneration

Flexible Compensation System

Bankinter has a remuneration system that combines the interests of its own staff with those of the company and its shareholders. In this regard, Bankinter offers social benefits that go beyond what is legally required and that apply to all Group workers, such as training assistance for them and their children, insurance (medical, life and accident), monthly salary advances, banking products and services with special conditions, and food assistance depending on the schedule and type of working day. The Group's staff in Spain also have access to a Flexible Remuneration System, under which they can voluntarily substitute part of their fixed gross monetary remuneration for the provision of certain goods and services (remuneration in kind) that have an advantageous tax treatment, and which have been previously selected by the Bank in order to adapt the compensation package to a greater degree to their real needs. The products included in this system include health insurance, childcare vouchers, purchase of Bankinter shares, training, contributions to pension plans, transport cards and food cards. This way, employees improve their net disposable income thanks to the Bank's negotiating power to optimise the prices of the goods and services included in the system, as well as the tax advantages associated with certain products contracted through it.

To implement this system, Bankinter offers its staff the Total and Flexible Remuneration Platform, which is available both on the intranet and on employees' mobile phones (via a mobile application), through which employees can:

- Manage their Flexible Remuneration: request, modify or cancel the contracting of products, review the supporting documentation of this remuneration scheme, make tax savings simulations or contact the external company that manages the System (which is available to the employee to answer their questions by phone or e-mail).
- Check your Total Remuneration. That is, view in an updated manner, all the elements that form part of your remuneration package: Fixed and variable remuneration, social benefits and emotional remuneration (this is the set of measures that complement the remuneration proposal that Bankinter makes available to employees, the purpose of which is to satisfy their personal, family and professional needs, improving their quality of life and promoting work-life balance).

Communications are periodically sent to staff informing them of the advantages of this remuneration scheme and the products included in it. Informative sessions are also offered, which are recorded and made available to employees on the intranet.

Flexible Remuneration is voluntary and employees request to participate in it on an annual basis, which means that participation in this flexible scheme in a specific year does not automatically determine participation in subsequent years, without prejudice to the contractual obligations entered into between the Bank and the employee.

The configuration of this remuneration scheme is reviewed annually (in the months of October-November with effect from January of the following year) taking into account the metrics of participation in the system, provided by the external company that manages it, and the satisfaction surveys, the satisfaction survey ('NSS') conducted on our staff and market practices.

Pay gap

The Group's pay gap, as calculated in accordance with ESRS S1 Disclosure Requirement S1-16, is at 20.5% in 2024, which compares to 20.38% relative to 2023. On a comparative basis, the calculated gap has remained broadly stable. The pay gap is calculated as the difference between the total hourly remuneration of men and women, expressed as a percentage of men's total hourly remuneration. In terms of median, the gap reduction is very significant, standing at 14.59% in 2024, compared to 18.00% in 2023.

The Group's pay gap adjusted for positions of equal value has been calculated using the methodology of previous years: average total remuneration of men minus the average total remuneration of women, divided by the average total remuneration of men for each of the previously defined job roles, taking into account internal levelling and job subfamily, and calculating a weighted average of the pay gap for each of these job roles.

The gross pay gap indicator does not allow for the identification of potential gender inequalities within the entity. Statistical methods are needed to calculate the portion of gender pay gaps that cannot be explained by other factors that influence a person's compensation, such as their individual characteristics and those associated with their job. The portion of the pay gap that persists when comparing individuals with similar characteristics and the only difference being their gender is known as the adjusted pay gap.

This adjusted pay gap stood at 5.96% in 2024, compared to 6.04% in 2023, which represents a slight improvement. The pay gap, when analysing remuneration for positions of equal value, is close to the 5% reference established in the European directive on transparency and equal pay.

The measures adopted to manage the gender pay gap are detailed in section 3.1.7.3, which includes information on the gender equality and diversity initiatives implemented at Bankinter.

For all calculations, the total remuneration has been taken into account, i.e. the fixed monetary remuneration standardised at 100%, other items and all variable items received by the employee during the 2024 financial year.

Unadjusted pay gap with average total remuneration		
	2024	2023
Grand total	20.50 %	20.38 %
Unadjusted pay gap with median total remuneration		
	2024	2023
Grand total	14.59 %	18.00 %
Salary gap calculated by position		
	2024	2023
Grand total	5.96 %	6.04 %
Ratio of the total remuneration of the highest paid person to the median total remuneration of the entire workforce except the highest paid person		
	2024	2023
Spain	32.04	36.12
Portugal	14.94	7.68
Luxembourg	7.32	4.76
Ireland	7.94	6.04

3.1.7.2. Training and talent management

The mission of Bankinter's Training and Talent department is to identify the current and future talent that the Bank needs, plan succession and train staff to ensure that they have the knowledge and skills necessary for their current role and to take on more complex roles in the future. To achieve this mission and support the entity's strategic plan, the most appropriate strategic lines and action plans are defined and reviewed each year. The strategic lines for the 2024 financial year include technical qualification, keeping the staff constantly up to date to respond to market demands, and the specification and closeness to the network in its continuous training, where the different businesses and areas of products, risks, operations and regulations take centre stage with content adapted to the day-to-day life of the network and with the direct involvement of specialists.

Bankinter's strategic trends, created by the Corporate University, adapt the learning strategy to the trends that the market and society are focusing on most and which are also strategic for Bankinter. Based on the Bank's plans in each of these areas, the Corporate University provides the most appropriate training plans for the entire staff and for ad hoc groups in areas such as cybersecurity, sustainability, data, generative AI and innovation. The world of skills is becoming increasingly strategic if we want to be prepared for the future, so much focus is placed on leaders, on individual responsibility for one's own development and on the identification of critical skills. The entire training offer of the Corporate University is offered through a variety of channels: in-person, virtual and online.

The methodology used in these strategic lines from the Corporate University is based on levers such as co-creation with the business and continuous and immediate incorporation of feedback, transversal programmes for strategic trends, ad hoc plans by area, business, segment and position, variety and balance of formats to adapt to different student profiles, and the participation of quality external experts and Bankinter's internal experts. The strategic lines and the defined model have been the reference for the creation and development of the key plans and actions of each of the four Learning Schools that make up the Bankinter Corporate University.

The **Corporate Culture School** main objective is to facilitate the integration of workers into the Bank's culture and values, ensuring that all new recruits understand the organisation's mission and how it operates. Their priorities include onboarding their own staff, imparting mandatory knowledge and retaining junior talent. The welcome programme is one of its key initiatives, with three-day face-to-face courses in different locations, where the business lines and teams are presented. It also includes a mentoring programme, where an employee from the area accompanies the new recruit for four months to facilitate their adaptation. In addition, the "Day in the Office" sessions allow new additions to the central services staff to experience first-hand the operations at Bankinter's offices. Mandatory training addresses critical aspects such as the prevention of money laundering, cybersecurity and regulatory compliance and is updated annually for the entire workforce. Another notable programme is FUTURO, designed for junior talent, which combines technical training and transversal skills with a focus on developing critical competencies for the future of the Bank.

The **School of Commercial Excellence** focuses on the continuous development of the technical competencies and skills of the commercial network, aligning training with the Bank's strategic priorities. A key aspect is the consolidation of all mandatory training into a single hybrid programme, which combines face-to-face and online sessions, and covers regulatory certifications such as MiFID, the Real Estate Credit Law and the Insurance Mediation Law. This approach ensures that staff update their knowledge efficiently and remain accredited according to industry regulations. In addition, specific programmes are designed for each segment of the commercial network. For example, in wealth management, employees receive training in financial planning, while in large-corporate banking, programmes such as 'Sales Maximisation' and 'Survivor Hats' are developed, focusing on best business practices. The school also offers an online itinerary with content developed by internal and external experts, tailored to the specific needs of each segment.

The **Talent and Leadership School** aims to develop leaders at all levels, ensuring that they are prepared to face the Bank's strategic challenges. Its leadership path is designed to respond to the specific needs of workers at different stages of their careers. For example, the GÉNESIS programme introduces new managers to their leadership responsibilities, while B-LÍDER uses 360° assessments and coaching to help leaders develop their strengths. For executives with greater responsibility, the Advanced Management Programme offers advanced training in innovation, macro trends and strategic leadership. Transformational programmes are also developed, such as "Leading in Complexity", which promotes critical and systemic thinking to operate in global and complex environments. Additionally, workshops and

experiential programmes are offered that focus on critical skills such as coaching, creativity and effective communication.

Furthermore, within this school, internal talent is identified through Comprehensive Talent Management exercises that allow to categorise each person's type of talent. The BKcrece performance evaluation process aims primarily to help the development of all Bankinter employees by assessing their performance and contribution, identifying their strengths and areas for improvement and offering quality feedback. The performance process at Bankinter is annual and covers practically the entire workforce⁶. It begins with the establishment of objectives at the beginning of the year, aligned with the strategy of the Bank and the corresponding area. Throughout the year, a culture of continuous feedback is encouraged, complemented by a formal six-monthly review meeting between manager and employee. At the end of the financial year, the annual evaluation is carried out, assessing the degree of achievement of objectives, the development of competencies and commitment, obtaining a numerical rating from 1 to 5.

In parallel, an Upward Assessment is carried out for people managers with teams of three or more collaborators, allowing workers to offer their opinion on the management of their managers. This assessment contributes to the manager's development, provides useful information for goal planning and strengthens communication within teams.

The process concludes with a feedback meeting in which managers analyse the annual performance of each collaborator, incorporating, if applicable, the results of the Upward Assessment. In addition, feedback is requested on their own management and leadership.

Approximately every two years, a talent review exercise is conducted focusing on critical positions such as management team reports, organisation directors, sales and branch managers, as well as on strategic areas at certain times. The objective is to understand the talent profile, facilitate management decisions and succession planning and prepare identified professionals through specific development programmes.

The **Digital and Technical School** focuses on developing technical and digital knowledge that is essential for the Bank's specialised areas. Each year, ad hoc training plans are designed for the different central service areas, ensuring that employees are up to date in their respective functions. These courses cover technical topics, leadership and sustainability, as well as specific knowledge depending on the area, such as risks, digital banking, marketing or finance. Programmes such as Data

⁶ The following are outside the scope of the performance process: External workers, interns, new employees joining the Bank after 1 September 2024, direct reports to the CEO, Chair and Vice-Chair (their performance process is carried out outside the system), long-term leave (periods longer than 8 months), Bankinter Seguros de Vida, inactive persons.

LAB stand out for their focus on skills related to data analysis, with personalised itineraries that include certifications in areas such as data analysis and data science. In cybersecurity, the Bank develops programmes that raise awareness among staff about digital risks and reinforce their role as the first line of defence. Bankinter is also working on strategic projects such as training in generative artificial intelligence, ensuring that its own staff are trained in cutting-edge tools and technologies.

Bankinter has defined a cross-cutting training plan on **sustainability**, designed to impact both the commercial network and the central services teams. This plan aims to train employees with specific sustainability knowledge related to their segment of activity, covering topics such as sustainable financing, accessibility and operations.

Bankinter's sustainability training plan is structured into three levels: initial, with online courses accessible to the entire staff; intermediate, integrated into the ongoing training of the commercial network; and advanced, with certification in sustainable finance and specialisation in ESG offerings for SMEs. In addition, it includes specific programmes for different areas, in collaboration with prestigious schools, guaranteeing training aligned with the Bank's strategic needs. Further information on the sustainability training plan is included in section 4.2 Business Conduct.

Cybersecurity is a critical trend for Bankinter. The Bank is seeking to raise awareness among its entire workforce, which is considered the first line of defence against cybercriminal attacks. In 2024, various initiatives are planned to ensure that all workers understand the risks involved and know how to prevent them.

Among these initiatives, online courses stand out. One of them, the Digital Security Awareness course, uses challenging scenarios and practical lessons to teach techniques and strategies used by cybersecurity experts that workers can apply in their daily lives. The Business Continuity course uses realistic scenarios to teach the keys to effective operational continuity management. Another course, focused on the SWIFT system, details the security measures that banking entities must comply with to protect financial transactions carried out through this system. The 360 Course presents an enjoyable approach to refreshing security knowledge, virtually exploring the Alcobendas headquarters to identify everyday risks and promote good practices. The Fraud and Scam Prevention course offers the branch network tools to identify and act in cases related to fraud, addressing key questions and the most common attacks.

Other initiatives include Cyber Cluedo, designed to raise awareness about secure passwords, information leakage, data protection, secure e-mail and other cyber threats. In addition, during Security Week, workshops will be held such as "Am I an easy bank?", focused on providing practical solutions adapted to daily routine and "Cyber Challenge: Can you defeat the digital trickster?" to learn how to identify deceptive tactics and sophisticated threats powered by artificial intelligence.

Likewise, the series 'Digital Security: We Are All Affected' will focus on informing about the most common threats, while campaigns such as Phishing, Smishing and QR Hacking will make it possible to measure the level of awareness of the staff and reinforce their preparedness against digital risks.

Language training is a key element in Bankinter's training plan, in line with its global environment and its internationalisation strategy. Until now, the entity has worked with group class programmes, mainly in English and to a lesser extent, in Portuguese and Spanish. In 2024, Bankinter has launched a pilot of a new language learning model, developed over six months, offering two complementary approaches.

The effectiveness of training and talent measures is assessed through the channels described in section 3.1.3, such as employee surveys, which allow their perception of the initiatives implemented to be collected. In addition, the Net Promoter Score (NPS) is used as a global satisfaction indicator, providing a quantitative view of the impact of these measures on staff development and well-being.

The average number of training hours per employee is a key indicator for assessing whether the workforce maintains a good level of training and professional development. In the case of Bankinter, the strategy has focused on offering high-quality training and optimising the structure of learning programmes, consolidating mandatory ongoing training in formats that are more efficient in terms of time and methodology. As a result of this optimisation, the average number of training hours per employee has decreased from 57 in 2023 to 50 in 2024, reflecting the entity's commitment not only to training, but also to efficient management of learning time.

Average training hours by gender

	Male	Female	Grand total
Total	50	50	50

The following figures reflect the number of people who have participated in the periodic performance evaluations.

Performance evaluations		
Percentage of employees who have participated in periodic performance evaluations		
	2024	2023
Male	94.5%	93.9%
Female	94.4%	93.9%
Total	94.4%	93.9%

3.1.7.3. Attracting talent and promoting diversity

In 2024, Bankinter has continued to generate employment and provide multiple opportunities for both junior talent and experienced professionals. The recruitment of new talent has focused on recent graduates and junior professionals at the start of their careers, who have mainly joined the commercial branch network, telephone banking or through the 'STEAM Talent' programmes.

These STEAM programmes aim to attract recent graduates in science and technology disciplines to strengthen the Bank's analytical and technical areas, such as Bankinter Consumer Finance and Technology and Transformation, among others. During 2024, Bankinter has hired 153 young people under 29 years of age in Spain, representing 43% of the total number of hires made during the year. Bankinter publishes job offers at universities and carries out selection processes that include online tests to assess the analytical skills of candidates, complemented in some cases with practical exercises.

Likewise, university internship programmes have continued to operate, aimed at both financial and STEAM profiles, with a high acceptance among students. More than 5,000 applications were received in the various calls for applications published during the year and 291 students have completed internships in different areas of the Group. For the first time, international destinations such as Bankinter Luxembourg, Bankinter Portugal and Avant Money in Ireland were included, which welcomed 12 recent graduates through ICEX VIVES scholarships financed with Next Generation Europe funds. These internships continue to be a source of talent for the Bank. Once they finish their internships at the company, these students participate in the selection processes for junior profiles. By 2024, a total of 30 of these students had joined the Bank. 20% of the young people who join our staff come from our pool of interns.

Throughout the year, Bankinter actively collaborates with universities and business schools to reach out to students in their final years of undergraduate, master's and postgraduate studies, its target audience in terms of talent acquisition. These collaborations go beyond traditional job fairs and include activities such as open days, masterclasses given by professionals from the organisation, tutorials for final year undergraduate or master's projects.

The Bank publishes two annual university internship programmes, with the aim of attracting students from various disciplines to carry out internships in different areas of central services. The selected students have a specific training plan that includes activities to learn about other areas of the Bank and training provided by senior professionals. During the internship, several follow-up points are made to validate their integration, as well as a final interview to gather their experience and areas for improvement.

Bankinter has strengthened its commitment to developing internal talent, increasing growth opportunities within the Group, both nationally and internationally. In 2024, 153 internal vacancies have been published, 59% more than the previous year.

Bankinter has a procedure for publishing available vacancies on its corporate intranet, allowing any Group employee to apply. This process is supervised by the People Management HR business partners, who guarantee compliance with the established principles and protocols. Human Resources Management will ensure objectivity throughout the entire process, both in the identification of candidates and in the selection of the finalist, for which the academic, personal and professional merits of the candidates will be taken into account. Bankinter particularly respects the voluntary nature of candidates when making decisions about their professional future, allowing them to choose to participate in rotation procedures or to opt out at any time during the process. Furthermore, confidentiality of the process is guaranteed whenever the candidate requests it, although Human Resources Management recommends promoting transparency in relation to participation in this type of procedure.

The "Bankinter Mobility" programme encourages the transfer of knowledge and cultural integration between the Group's different subsidiaries, reinforcing corporate identity. It is aimed at our own staff under 29 years of age with more than two years of experience in the Bank, selected based on criteria of sustained performance, evaluation of potential, level of English and a personal interview. Participants have the opportunity to spend a week at one of Bankinter's subsidiaries in Ireland, Portugal or Luxembourg, after which they present their conclusions, lessons learned and good practices that can be applied in the Group. In 2024, 17 outstanding talents participated in this programme, which allowed them to experience a week of exchange between the Group's different subsidiaries.

As for the incorporation of experienced talent, this has focused on commercial profiles for specialised businesses such as Corporate Banking, Wealth Management and Investment Banking, as well as on technology professionals. This last group has been key in promoting projects related to technology, digitalisation, fraud prevention, technological risk management and digital security.

The recruitment team, the HR Business Partners and the hiring managers all receive training in recruitment techniques, including content related to unconscious bias, diversity and inclusion.

The Selection team has established specific indicators to monitor the performance of the measures developed on a monthly basis. Furthermore, the effectiveness of these actions is measured through the channels available to the staff, detailed in section 3.1.3, which allow feedback to be collected and ensure continuous improvement of the selection process.

Breakdown by age		
	2024	2023
Under 30 years old	615	551
Between 30 and 50 years	4,250	4,325
Beyond 50 years	1,796	1,665
Total number of salaried persons	6,661	6,541
Age breakdown (average)		
	2024	2023
Under 30 years old	572	463
Between 30 and 50 years	4,208	4,312
Beyond 50 years	1,817	1,695
Total number of salaried persons	6,596	6,470

Gender equality and diversity

At the end of 2023, the Second Bankinter Equality Plan and the First Bankinter Global Services and Bankinter Consulting, Advice and Telephone Assistance Equality Plan were signed.

Bankinter's Second Equality Plan, which will be in force until 30th September 2027, sets out the policies governing the company's day-to-day business in terms of equality and non-discrimination.

The Equality Plans are signed, on the one hand, by the persons designated by BANKINTER, S.A. and on the other, representing the workers, by the CC.OO. company trade union branch, which, in accordance with the provisions of art. 5.2 of Royal Decree 901/2020, holds the majority representation in the legal representation bodies established in the Company.

The main commitments of this plan are as follows:

- Bankinter respects the principle of non-discrimination based on race, gender, ideology, nationality, religion, sexual orientation or any other personal, physical, psychological or social condition of its staff, and will promote equal opportunities among its employees, including gender equality, the integration of employees of other nationalities and the inclusion of people with disabilities. This commitment involves removing any obstacle that might stop the Company complying with the right of equal treatment and opportunities.
- Bankinter also rejects any manifestation of violence or physical, sexual, psychological or moral harassment in the workplace, as well as any offensive or abusive conduct that creates an intimidating environment regarding the personal rights of its employees.
- The Bank also rejects employment discrimination practices that are contrary to the fundamental rights of its employees.
- Equal opportunities for men and women are imperative for reasons of justice and equality, but they have also become a condition for economic progress and a necessity for companies that wish to effectively compete in attracting and retaining talent.

With regard to talent recruitment, the Equality Plans include specific commitments in the following areas:

- Use of neutral language and non-sexist images in all job offers published in any media, both internal and external.
- Inclusion in contracts with recruitment and temporary employment agencies of the commitment of the supplier company to Bankinter Group's equality principles as set out in the plan.
- Monitoring of gender indicators for candidates in all internal and external selection processes.

In the context of the publication of these Equality Plans and in order to continue promoting the philosophy of equality as an element of the Company's organisational culture and strategy, one of the agreed measures is the appointment of an Equality Officer, whose main tasks will be:

- Develop and lead the institutional strategy for equal opportunities and gender equality in the Group by coordinating actions and policies aimed at achieving equal opportunities and treatment between men and women.
- Promote awareness, information and training on gender equality for all levels of the organisation
- Represent the company at events and forums related to gender equality.
- Collaborate with People Management in monitoring and evaluating the progress of equality initiatives.

EVO also has a legal obligation to implement an equality plan when it has fifty or more employees. The equality committee of EVO Banco – made up of members of the union representation of UGT and CCOO, as well as members of the People and Corporate Culture department – approved a new Equality Plan that will be in force for the next four years, from 1st November 2023 to 31st October 2027. The plan incorporates qualitative and quantitative objectives that guarantee the principle of equality in all employment relations, that promotes balanced composition and salary equity at the different professional levels, that there is an open culture regarding gender and against sexual harassment.

Although Bankinter Portugal is not legally required to have an Equality Plan, its Human Resources management policies are based on the principles of equality among its own staff and on the guidelines of Bankinter Group.

In this context, the entity has selected the WCGS consultancy to develop and implement its diversity strategy and policy, with which it has signed a collaboration agreement. This work will focus on four key pillars:

- Development of a Strategic and Action Plan for the promotion of Diversity, Equity and Inclusion (DEI).
- Raising awareness about DEI across the organisation.
- Specific training for team leaders and professionals in key areas such as Human Resources, Communication and Marketing.
- Creation of internal working groups and committees, which will act as diversity ambassadors and promote events over time.

The development of these initiatives will begin in early 2025.

Avant Money has continued to provide training on unconscious bias, with over 90% of staff completing it. In 2023, the AV Mná (Women Forward) programme was also launched as a women-only mentoring initiative, which pairs participants with the Senior Leadership Team (SLT). Additionally, in 2024, the "Advancing Women" event was held, where female staff learned about power politics and personal branding.

Diversity on the board of directors

Bankinter is firmly committed to equal opportunities between men and women. In this context, every time members are selected for its governing body, the Bank conducts objective selection processes, free from conditions or biases that may limit women's access to the positions of independent directors on the board. These processes assess the candidate's independence, professional competence, capacity and experience in the sector, ensuring that women are always included among the profiles analysed.

The sustainability and appointments committee, for its part, actively encourages the inclusion of women in the lists of candidates and ensures that the external advisors involved in the selection processes do not introduce limitations or biases in the evaluation of female candidates. This approach reinforces Bankinter's commitment to prioritising the professional capacity and experience of its directors, without gender being a determining factor in decision-making.

More information on the measures developed is included in section 1.3.1 The role of the administrative, management and supervisory bodies.

In relation to diversity in Senior Management, the management committee, which represents the level immediately below the governance bodies, is made up of 8 people, of which 2 are women (25%) and 6 are men (75%).

3.1.7.4. Measures against violence and harassment in the workplace

Bankinter has a Workplace Harassment Prevention Protocol, the purpose of which is to define guidelines that allow for the identification of a harassment situation, whether sexual, gender-based or moral and to document and develop the procedure, in order to resolve a discriminatory situation, seeking at all times to guarantee the rights of the affected persons, as established in the Bankinter Code of Professional Ethics, which in turn constitutes the set of basic principles of action and professional conduct practices of all persons who work for Bankinter.

The Human Resources management team is responsible for the overall management of the procedure contained in this Protocol, ensuring its correct application, dissemination, monitoring and continuous improvement, so that it is kept permanently updated with actual operations.

Bankinter promotes actions aimed at preventing and avoiding harassment situations. This subject is included in those training programmes that are appropriate for this purpose, aimed at the entire staff and especially at people who have staff under their charge. All Bankinter employees have the obligation and responsibility to establish and maintain their relationships based on respect and dignity. In addition, regular reminders are provided to staff regarding the existence and operation of the Confidential Reporting Channel. More information on this channel is included in section 4.5 Reporting channels.

Bankinter Group has defined a human rights due diligence process, structured in four dimensions, among which people management stands out as a fundamental axis. In this area, the entity does not tolerate practices that may violate the fundamental rights of workers, applying the highest standards in terms of human rights. This commitment translates into the implementation of specific policies and measures aimed at guaranteeing safety, health and well-being, promoting diversity and equality, facilitating work-life balance and ensuring accessibility at all levels of the organisation.

Within the framework of this dimension, Bankinter has specific tools to mitigate risks and promote a respectful and equitable work environment. Among them, the Code of Professional Ethics (CEP) stands out as a key pillar, being applicable to all the Group's workers. This document sets out fundamental principles that ensure respect for human rights and establishes clear mechanisms for identifying and resolving potential breaches.

More information on the Code of Ethics is included in section 4.3 Codes of ethics and conduct.

In addition to the CPE, Bankinter has recognised management systems that reinforce its commitment to human rights, such as the UNE 170001 Universal Accessibility Management System, which promotes equal opportunities by eliminating barriers, and the Family-Responsible Company (EFR) certification, which endorses the Bank's policies on work-life balance.

These integrated tools and systems are part of the entity's preventive approach, ensuring that human rights are respected in all phases of people management and promoting a fair, inclusive and accessible work environment for the entire workforce.

Bankinter Portugal, in compliance with the Group's Code of Ethics, has implemented a procedure for cases of complaints of any type of harassment through a team of external lawyers, responsible for carrying out investigations and conclusions of any cases that may arise, guaranteeing the utmost rigor and impartiality in these matters.

During 2024, and using the mechanisms established for this purpose in Bankinter Group, 34 confidential complaints have been received through the Confidential Complaints Channel, none of them relating to cases of human rights violations (such as discrimination or harassment)

3.2. Issues concerning consumers and end users – ESRS S4

3.2.1. Dialogue with stakeholders

Dialogue and collaboration with stakeholders are essential for the Bank, as they allow it to understand the opinions, interests and rights of consumers and end users, as well as integrate these aspects into its strategy and business model. This approach not only makes it easier to identify, manage and mitigate risks, but also helps take advantage of opportunities to improve customer experience. It also reinforces the Bank's commitment to transparency, inclusion and continuous improvement of its financial products and services.

In this context, the incidents, both current and potential, as well as the Group's risks in relation to all consumers or end users, regardless of their characteristics and capacities, are closely linked to the Group's strategy as a provider of financial products and services. Therefore, the incidents identified in the double materiality analysis serve as a basis and contribute significantly to the adaptation of the company's strategy and business model.

There is also direct collaboration with affected consumers or end users and their representatives, as detailed in the following sections.

3.2.1.1. Communication channels and incident management

Bankinter has various communication channels designed to facilitate the exchange of information with its customers. These channels are designed to gather their interests and opinions and to preserve their rights, including respect for human rights, an aspect to which Bankinter is firmly committed through its human rights policy. On the other hand, it allows for effective interaction that strengthens the relationship with the entity. Available media include digital options, such as apps and online platforms, as well as traditional and in-person channels, which seek to adapt to different customer preferences and characteristics. This approach allows for structured management of the information received, which can be used to adjust or improve the organisation's services and processes.

The Bank has a structured approach to identifying, remediating and preventing negative incidents that may affect consumers or end users. In the event of detecting that it has caused or exacerbated a relatively significant incident, it activates various repair mechanisms, ensuring a quick and effective response. These mechanisms include procedures for resolving incidents through the Customer Service area, the

resolution of digital security incidents, the implementation of transparency measures in the commercial relationship and the continuous improvement of products and services based on the analysis of quality surveys. Each of these procedures is designed to address the incidents, ensuring that the consumer receives an appropriate and timely solution.

Contributions made through these channels are periodically evaluated by specific teams, who incorporate them into the product and service review processes. In this way, the Bank ensures that the needs identified by consumers become an essential component of strategic decisions, fostering continuous alignment between its operations and the expectations of end users.

The processes for integrating these opinions vary depending on the channel used and detailed explanations of each are provided in the corresponding sections, in order to improve understanding of how these contributions are incorporated into the Bank's strategy and business model.

Bankinter takes a proactive and structured approach to remedying any negative incidents that may affect its customers, ensuring that the resolution mechanisms are aligned with the principles of transparency, fairness and effectiveness. This approach includes early identification of incidents, implementation of customised solutions and continuous evaluation of results to avoid recurrence of similar problems.

The remediation processes are adapted to the different communication and service channels available. This allows each incident to be managed in a specific way, taking into account both the means used and the particular circumstances.

In this regard, all Bankinter customers, irrespective of their profile or circumstances, may be affected by an incident at some point. However, the Bank is fully aware of the diversity of society and that each customer may have different needs and expectations. Aware of this, Bankinter has implemented various initiatives and resources to ensure that all customers receive equal and quality treatment. Through its "A Bank for All" strategy, the Bank ensures that it offers inclusive, accessible and personalised service, adapting its services to the different needs of its customers, including those with disabilities or in special circumstances.

This strategy is especially aimed at those groups that may face barriers, such as people with disabilities or the elderly. The aim is to ensure that all customers, without distinction, receive appropriate and hassle-free care, guaranteeing an equitable service experience, regardless of individual circumstances.

As part of its integration into the DNA sustainability plan and within the pillar of differentiation, Bankinter has a specific line focused on customer relations. This line incorporates their opinions, interests and rights, developing various programmes and actions designed to strengthen this connection in a sustainable and responsible manner.

Customer Service department

A relevant tool for understanding the opinions of Bankinter Group customers, as described in the standard, is the Customer Service department (CSD), which focuses on resolving complaints about financial operations and services. This service acts independently and its decisions are binding on the entity. It is separate from commercial services and has the appropriate means to handle and resolve cases.

In addition, Bankinter has an independent Customer Ombudsman, who is equally competent to resolve claims by customers, with full decision-making autonomy and the decisions being binding for the Bank.

The CSD ensures adequate service, resolution and communication with the customer. Customers can submit complaints or claims through various channels, such as the website, email, post, telephone or directly at Bankinter branches. In addition, complaints are accepted through official forms, municipal consumer information offices and consumer protection associations.

Bankinter has an omnichannel customer service designed to offer a fluid, efficient and personalised experience. In addition, Bankinter guarantees the availability of solutions on an ongoing basis on its digital platforms, ensuring agile service that is adapted to the needs of each customer.

The activities of Bankinter's Customer Service department and Customer Ombudsman are carried out in accordance with article 17 of Ministry of Economy Order 734/2004, of 11 March.

In this context, the CSD has access, through the regulatory compliance committee, to Senior Management in relation to the responsibilities it is assigned, ensuring that both the regular flow of information about its activities and the decision-making on the most important matters have an appropriate communication and handling channel, given the impact they generally have on the business areas' operations and their relationships with customers.

It will report to this committee, to the Legal Counsel and to the control areas, at least on a quarterly basis, on alerts and concerns, with special emphasis on recurring incidents, complaints to the competent authority and the incorporation of regulatory

criteria and good practices. These topics will also be included in the operational risk bulletin.

On the other hand, their active participation in the product committee ensures that the design, development, monitoring and adjustment of products and services are aligned with customer needs and business objectives. This approach reinforces Bankinter's competitiveness by guaranteeing an innovative product offering, adapted to current regulations and customer-focused, thus consolidating the Bank's position as a leader in customer experience and sustainable value creation.

In order to detect, process and resolve those issues that constitute the cause of the complaints received, the CSD carries out various periodic controls, the details of which are described in the CSD internal procedure "processing of complaints and claims".

External Quality Surveys

The Bank's Quality department uses external quality surveys as one of its main mechanisms to evaluate the opinion and level of satisfaction of the Bank's customers. These surveys facilitate direct interaction with customers and are conducted in two periods: From January to June for the first semester and from July to December, excluding August, for the second semester.

Currently, most surveys are conducted by telephone through specialised providers and only 15% of these surveys are conducted by email. The customer is asked to rate on a scale of 0 to 10 and the responses are used to construct the NPS (Net Promoting Score) indicator. In the specific case of offices certified under the Universal Accessibility Management System, questions are asked regarding accessibility in treatment and facilities.

If the rating for any of the survey questions is 6 or less, the customer is asked to specify the reason for their rating. The responses are presented categorised by reasons to make it easier for branches and managers to diagnose the causes of dissatisfaction.

The results obtained are consolidated once each reference period has ended, at which time they are shared internally with the different areas of the Bank for analysis and consideration. However, throughout this period, the surveys received are managed individually in order to respond to customer queries and deal with possible incidents. In this way, customer perception can be changed through the immediate management of these surveys.

Approximately 100,000 surveys are conducted each year among customers from the Bank's various networks and segments.

The process for integrating customer opinions obtained through quality surveys is as follows:

- Data analysis: The Quality team analyses the data collected, identifying trends, areas for improvement and opportunities for innovation using data analysis tools that enable the information to be processed and visualised efficiently.
- Reporting: Detailed reports are produced summarising the main findings, including graphs, tables and explanatory comments. These reports are shared with the different areas of the Bank through internal platforms, such as the intranet, ensuring that the responsible teams have access to the relevant information.
- Communication of results: Meetings and presentations are held for the teams and departments involved, in which findings are discussed and corrective actions are planned.
- Action measures: Action steps resulting from the results include process changes, staff training and adjustments to customer service strategies. These measures are continuously monitored through key quality and satisfaction indicators, with periodic surveys scheduled to evaluate their effectiveness and collect new opinions that drive constant improvements.

No specific distinction is made for vulnerable customers. However, it is understood that those customers who meet the general criteria for conducting surveys may be included in the sample, ensuring that the opinions of all segments are represented in the results.

The operational manager of these surveys is the head of Quality at Bankinter, who submits the results to the management team on a monthly basis and to the Bank's executive committee on an annual basis.

Digital security

From a digital security perspective, Bankinter collects the opinions of its stakeholders through various communication channels. These include direct channels such as a telephone line to handle urgent cases, as well as instant messaging applications that operate through an automated bot. In addition, the Bank has specific channels for managing fraud and scams, including a dedicated telephone line and an email inbox. All these resources are accessible to customers through Bankinter's corporate website.

In 2024, the Fraud Assistance Service (FAS) was created, which operates twenty-four hours a day, seven days a week. Managed by specialist telemarketers, it provides a direct line of communication between the customer and the Bank for any issue related to possible scams and/or fraud.

In addition, the Bank's Digital Security team analyses fluctuations in cybersecurity threats at a global level, not just sector-specific, in order to develop different strategies and determine the necessary budget allocations. To mitigate negative impacts related to digital security, the Bank has a methodology that allows establishing risk levels to set action plans aimed at minimising exposure to these risks.

Every 3 years, a digital security strategy is generated for the entire Group (Security Master Plan), which takes into account the threats and risks of the global environment. Therefore, based on the Cybersecurity Framework of the National Institute of Standards and Technology (NIST), a series of categories that strengthen security are evaluated based on controls that serve as a treatment for the risks generated in the different business areas of the Group.

Bankinter's Chief Information Security Officer (CISO) is responsible for the Bank's information security and cybersecurity. The CISO reports directly to the Board of Directors, ensuring that security strategies and policies are aligned with corporate objectives.

Privacy and Data Protection Officer

Bankinter Group has a Corporate Privacy and Data Protection Officer whose main function is to coordinate the Privacy and Data Protection Officers of the different entities that make up the Group. These delegates perform their functions in accordance with the provisions of current regulations, acting as a point of contact between those responsible for data processing and the data subjects.

Their responsibilities include answering queries and managing possible incidents related to the processing of personal data. To facilitate this communication, specific channels have been set up, accessible through the data protection clauses that data subjects sign and through the security and privacy section on the Bankinter website.

Bankinter also provides data subjects with various channels to exercise their rights in relation to data protection, such as access, rectification, opposition, deletion, portability and limitation of processing. These rights can be exercised easily, with the information available in official communications and on the entity's website.

Bankinter Group's privacy and data protection strategy reinforces its commitment to transparency and the protection of customer rights, ensuring secure processing in accordance with applicable legislation.

The highest body responsible for ensuring compliance with the data protection strategy and policies is the privacy committee, a collegiate body, made up mainly of members of the management committee, which promotes and approves strategic initiatives related to the privacy of data subjects. Its chairman reports annually to the audit and compliance committee of the board of directors on its activities.

Accessibility

In line with its commitment to offering inclusive and accessible services, Bankinter has incorporated various measures into its strategy to meet the needs of people with disabilities and elderly people with difficulties. These actions reflect the Bank's desire to guarantee equal access to its products and services, promoting inclusion and adapting to the specific needs of its customers.

Among the main channels and solutions designed are:

- Accessibility mailbox (accesibilidad@bankinter.com): This channel, one of the first to be enabled, acts as a direct point of contact with customers. Through it, possible incidents are recorded, queries are answered and communication between customers and branches is facilitated.
- Accessible coordinate cards: In response to the needs expressed by customers on this channel, a tailored solution was designed to replace Braille coordinate cards. This service is aimed not only at blind people, but also at those with low vision or motor conditions, extending its reach to a larger group of users with special needs.
- Adaptation of secure transactions: Bankinter has implemented systems that automatically identify customers with special needs to adjust security requirements. This eliminates potential barriers in transactional processes, ensuring secure and tailored access for all customers.

These initiatives not only reinforce Bankinter's commitment to accessibility, but are also an integral part of its sustainability and inclusion strategy. By removing barriers and ensuring that all customers can interact with the Bank autonomously and safely, Bankinter strengthens its position as an entity focused on people and their needs.

The Bank maintains collaborative relationships with various associations to address the concerns of this stakeholder group. In this regard, Bankinter has established agreements with entities such as the Integra Foundation, Ilunion and the ONCE Foundation, with the aim of knowing the opinions and interests of these organisations and improving the experience of their customers with different disabilities.

The Corporate Social Responsibility department is responsible for the accessibility strategy and its implementation, under the supervision of the People, Corporate Communication and Quality department, which is part of the Bank's Management Team.

Social media

The constant evolution of the digital environment and social media has led Bankinter to strengthen its presence in these channels and to open corporate profiles on those platforms with the greatest potential and reach. To do this, the Bank has analysed the emergence of new social networks, strategically selecting those that best align with its interests, either due to their format or their nature. In this process, key factors have been considered such as the number of users, growth prospects, the type of content published and the convenience of Bankinter having a presence on each platform.

As a result, profiles have been created on Facebook, X, LinkedIn, Instagram and TikTok in recent years. In addition, Bankinter maintains an active presence on other digital platforms such as YouTube, Vimeo, WhatsApp, Telegram, iVoox and Spotify. In addition to these, the Bank has its own highly relevant channel: Bankinter Blog.

The Social Media and Digital Communication department forms part of the Corporate Communication area, which reports to the People, Corporate Communication and Quality department, represented on the Management team.

Beyond its centralised management, Bankinter maintains an open policy that allows the use of social media by other areas of the company. In this regard, the department is also in charge of identifying opportunities for their use in different areas, facilitating their implementation and maximising their impact.

Some established examples include:

- Distance Networks, which uses social media as a customer service channel.
- Marketing, which uses the Bank's various profiles to distribute advertising campaigns.

This approach allows Bankinter to optimise its digital presence and adapt to new trends in the social and technological environment.

Telephone assistance

The telephone customer service department at Bankinter plays a crucial role in identifying and resolving customer issues. This service allows users to report problems, make inquiries and receive assistance quickly and efficiently.

The importance of this service for the Bank's strategy lies in several aspects. Telephone customer service improves customer satisfaction by offering a direct avenue to resolve issues and answer questions, which strengthens loyalty and retention. It also allows us to gather valuable information about their needs, helping the Bank to improve products and services. Its efficiency in resolving incidents minimises the negative impact on customer perception. Furthermore, the feedback obtained facilitates a continuous improvement strategy. Beyond solving problems, this area is a key tool for optimising customer experience and the quality of banking services.

Thus this channel fulfils a double function:

- Tool used in the claims process

To do this, the Bank uses an internal system to process customer incidents and complaints, allowing both operational and service complaints to be managed.

Operational complaints include problems such as errors in transfers or direct debits, while service complaints refer to complaints about the treatment received in branches or over the phone.

The management process includes receiving the complaint, registering it in the system and processing it by the corresponding team. Depending on the type of claim, it may be handled by the CSD (Customer Service Department) or by the operations team.

- Satisfaction Surveys

Surveys are conducted among users who call telephone banking to assess their satisfaction with the attention they received and whether they would recommend the service.

Data is analysed monthly to identify areas for improvement, allowing for continuous adjustments. Several satisfaction indices are measured, such as the resolution in the first contact and the recommendation of the telephone banking service and of the Bank in general.

These data are reported monthly to the management committee, including comparisons with the previous year and compliance with internal objectives.

A continuous evaluation of the results is carried out and action plans are implemented to improve the service when objectives are not met. This includes training reinforcements and adjustments to operational processes.

3.2.2. Incidents related to information for consumers or end users

3.2.2.1. Integration of information incidents into the strategy

The impacts, risks and opportunities identified as material in the materiality analysis carried out in fiscal year 2024 relating to the relationship with customers and end users are the following:

Topic	Sub-topic	Sub-sub-topic	IRO type	Description of the IRO	Current/ Potential	Classification	Time horizon	Policies integrating IRO management
S4	Incidents related to information for consumers or end users	Privacy	Impact	Ensuring customers' right to privacy through a Privacy Governance Framework	Current	Positive	Short term	Privacy Policy and procedures that implement it
S4	Incidents related to information for consumers or end users	Privacy Freedom of expression and access to (quality) information	Impact	Contribution to the communication of complaints or claims regarding operations, banking and financial services by customers thanks to the existence of Customer Services as a complaint mechanism	Current	Positive	Short term	Customer Service Complaints and Claims Policy
S4	Incidents related to information for consumers or end users Social inclusion of consumers or end users	Privacy Freedom of expression Access to (quality) information Non-discrimination Access to products and services Responsible marketing practices	Impact	Consumer dissatisfaction derived from significant issues in the overall customer experience	Current	Negative	Short term	Quality Strategy
S4	Incidents related to information for consumers or end users	Privacy	Impact	Leakage of confidential/sensitive customer information	Potential	Negative	Short term	Security Incident Management Procedure / Security and Business Continuity Policy
S4	Social inclusion of consumers or end users	Access to products and services	Risk	Reputational risk due to failure to meet customer expectations regarding products and services			Medium term	Quality Strategy
S4	Incidents related to information for consumers or end users	Privacy	Risk	Security in the protection of customers' financial and/or personal data			Short term	Privacy Policy / Security and Business Continuity Policy
S4	Incidents related to information for consumers or end users	Privacy	Risk	Operational risk due to a cyber attack that compromises business continuity			Medium term	Security and Business Continuity Policy

The table presents detailed information on the type of IROs, the sub-topic to which they are associated, their nature (current or potential) and whether they have a positive or negative impact.

The incidents, both current and potential, as well as the Group's risks in relation to all consumers or end users, regardless of their characteristics and capabilities, are intrinsically linked to the Group's strategy as a provider of financial products and services. Therefore, the incidents identified in the double materiality analysis serve as a basis and contribute significantly to the adaptation of the company's strategy and business model.

The analysis carried out has made it possible to identify material incidents, risks and opportunities exclusively related to the bank's own activity in terms of its relationship with customers and end users. No material IROs have been identified associated with its value chain, which indicates that the processes, suppliers and other external actors linked to the bank's operations do not have significant impacts that could affect the bank's customers or end users.

As noted above, customers are one of the Group's most important stakeholders and the Bank therefore seeks to minimise negative impacts, increase positive impacts and mitigate risks.

The Bank is aware of the current and anticipated effects of IROs on its business model, strategy and decision-making. As part of its comprehensive approach, the entity has introduced and plans to continue introducing adjustments to its strategy and business model to adapt to these effects. This includes modifications to processes and services to mitigate risks, take advantage of relevant opportunities and ensure that responses to incidents are effective, aligned with consumer expectations and needs.

To assess the effectiveness of the remedial measures, the Bank conducts ongoing monitoring through different channels and procedures, each with its own control, monitoring and effectiveness evaluation mechanisms, which will be detailed in the following sections. This approach ensures that the actions implemented are effective and adequately respond to consumer expectations and needs.

One of these incidents is related to the **privacy and data protection** of customers. At Bankinter, it is a fundamental pillar of its strategy and business model, as it has a direct impact on customer confidence, market competitiveness, regulatory compliance and innovation capacity. Customers trust the entity to manage sensitive information, such as personal data, financial histories and transactions. Ensuring privacy not only reinforces that trust, but is also key to preserving long-lasting relationships. Data loss or privacy breaches can severely impact an entity's reputation, leading to potential loss of customers and credibility.

Bankinter Group is characterised by its commitment to privacy and the protection of the personal data of its customers, shareholders, staff, suppliers and other subjects whose data may be processed. In compliance with its legislative obligations, the entity has developed a framework of internal policies and procedures, including the Security Incident Management Procedure, which establishes the methodology necessary to assess the risks inherent to the processing of personal data and apply effective measures to mitigate them.

Bankinter has specific procedures in place to ensure appropriate management in the event of an incident that may compromise the confidentiality, integrity or availability of personal data. These procedures are mandatory for all employees of the organisation, who are responsible for immediately notifying the information security department of any incident affecting personal data. This allows for proper investigation and the adoption of sufficient measures to prevent similar situations from recurring.

In addition, the entity has a Data Protection Officer who plays an active role in managing incidents, assessing the impact on the privacy rights of data subjects and complying with current regulatory obligations. In the event that an incident poses a high risk to privacy, the relevant supervisory body and, if necessary, the affected data subject group will be notified. Bankinter operates under a firm commitment to current regulations, such as the General Data Protection Regulation (GDPR) in Europe, which establish strict obligations on how data is collected, stored and processed.

Adapting to these legal frameworks allows avoiding economic and legal sanctions, in addition to reinforcing the entity's image as a responsible and transparent organisation. In a digitalised financial environment, Bankinter understands that the lack of protection measures can increase exposure to risks such as cyberattacks and fraud, so it implements advanced data protection strategies that minimise these risks and ensure business continuity, protecting both its customers and the organisation itself.

This commitment to privacy and data protection, beyond being a legal obligation, is an essential component of Bankinter's strategic vision, which guarantees relationships of trust with stakeholders and consolidates its position in the financial market.

Another of these material incidents is the **communication of complaints or claims** regarding operations, banking and financial services by customers. In this sense, Bankinter's Customer Service department (CSD) plays a strategic role in aligning customer relations with the entity's business and corporate objectives. Its integration

into the organisational model ensures that customer experience and regulatory compliance are fundamental pillars of the global strategy.

The CSD supports the business strategy by regularly sharing its findings with the Regulatory Compliance and Legal Counsel areas, guaranteeing a comprehensive and proactive vision of the risks and opportunities related to customers. This way, it contributes to mitigating operational risks and strengthening the bank-customer relationship, a key differentiating factor in the market.

Regarding the negative impact: To mitigate 'consumer dissatisfaction arising from significant problems in the **overall customer experience**', Bankinter relies on the system of customer surveys conducted by the Quality department. As previously mentioned, the NPS (Net Promoter Score) indicator is followed, with the aim of analysing and understanding possible negative experiences.

On the other hand, reputational risk is a strategic issue for Bankinter because it can negatively affect customer perception and trust, which in turn impacts loyalty, satisfaction and, ultimately, the Bank's income. Failure to meet **customer expectations of products and services** can lead to a loss of trust and reputation, which is crucial in the financial sector, where trust is fundamental.

To mitigate this risk, Bankinter applies various strategic measures. First, it ensures that all its products and services comply with industry regulations and standards. In addition, it works to continuously improve its offer, with the aim of satisfying and exceeding the expectations of its customers.

It also maintains clear and transparent communication, informing users about the characteristics of the products and services, as well as any possible changes or incidents. To strengthen its response capacity, the Bank has crisis management plans that allow it to react quickly to any situation that may affect its reputation.

Finally, Bankinter trains its team to understand the importance of corporate reputation and the impact of its actions on the perception of the entity.

The nature of the financial sector involves handling sensitive customer information and critical operations, making it especially vulnerable to cyberattacks and digital fraud. Bankinter has highlighted **cybersecurity** as a key strategic priority. The entity has implemented an Information Security Master Plan that includes several phases and projects to guarantee the confidentiality, integrity and availability of information for customers, staff, shareholders and suppliers.

Some of the measures adopted include the use of advanced technology for data protection and the simulation of constant attacks, training and awareness of the staff through online programmes and simulations and security certifications such as ISO 27001 and ISO 22301 to guarantee the quality of the processes.

Bankinter's Information Security Master Plan covers various key areas within the organisation. On the one hand, it focuses on technological risk management, ensuring regulatory compliance, developing specific policies, implementing business continuity plans and carrying out detailed risk analyses. It also gives high priority to cybersecurity, protecting customer data by constantly simulating attacks against the Group's systems and promoting continuous improvement against potential cyber threats. Additionally, the plan includes a focus on security monitoring and fraud prevention, with constant monitoring of communications, transactions and security analysis of applications. All of these initiatives work together to ensure the confidentiality, integrity and availability of information within the organisation.

The IROs identified as 'Operational risk due to a cyberattack that compromises business continuity' and 'Security in the protection of customers' financial and/or personal data' are directly linked to the incidence of "Leakage of confidential or sensitive customer information". As previously noted, privacy and data protection, along with cybersecurity, have been consolidated as fundamental strategic pillars in the Bank's strategy. These areas involve all workers through specific training, in addition to promoting awareness among customers.

By preventing costly incidents and complying with regulations, the Bank avoids sanctions and financial losses that could reach millions of euros, reinforcing its stability and sustainability. This way, Bankinter not only protects. It also boosts business and ensures an environment of trust.

3.2.2.2. Policies, processes and actions relating to customer relations.

The following describes the key policies, processes and actions that the Bank has in place to manage its incidents, risks and opportunities of relative importance, all of which are related to consumers or end users, since they may affect all customers, regardless of their characteristics or capabilities.

There are more extensive documents that, although they do not constitute a specific policy directed exclusively to customers or users, address key aspects of the entity's relationship with its customers.

Sustainability Policy (for more information see point 1.4.2. Group's commitment to sustainability)

Bankinter Group's sustainability policy considers customers as one of its main stakeholders, giving them priority attention due to their strategic importance. This is reflected in the inclusion of two principles within the policy, focused on the relationship that the Bank maintains with them, ensuring their satisfaction and fostering a sustainable long-term connection.

- Establishing a balanced, accessible, transparent and clear relationship with its customers and stakeholders in general, offering products oriented to their needs as well as quality service.
- Respecting, supporting and protecting human rights in the development of its activity, in relation to its own personnel, customers, suppliers and other business partners in the environment in which it operates, in accordance with the United Nations Guiding Principles on Business and Human Rights.

The Sustainability Policy was approved by the board of directors, which is also responsible for monitoring its compliance through the strategy defined in the DNA Sustainability Plan.

Code of Ethics (for more information see point 4.3 Codes of ethics and conduct):

Bankinter's Code of Ethics ensures that the relationship with customers is based on transparency, respect and good banking practices. It guarantees the protection of personal data, which is treated confidentially and prohibits conduct that may mislead or violate the rights of customers. It also promotes training for employees in data protection and business ethics and establishes official channels for managing complaints, always ensuring fair and transparent treatment.

The Bankinter board of directors is responsible for approving and supervising the Code of Ethics.

Human Rights and Due Diligence Policy:

The main objective of Bankinter's Human Rights Policy in relation to customers is to guarantee balanced, transparent and clear treatment, developing products and services adapted to their specific needs and circumstances. Bankinter promotes equal access to its services for all people, ensuring that customer relations are always governed by principles of professionalism, respect and ethics.

To this end, Bankinter assumes the commitments contained in recognised international protocols and standards, including the Universal Declaration of Human Rights, the Guiding Principles on Business and Human Rights, the ten principles of the United Nations Global Compact, the Declaration of the International Labour Organisation and the Equator Principles.

The policy was approved by the sustainability committee, which is responsible for monitoring and enforcing it.

Bankinter's Human Rights Due Diligence Process guarantees the protection of its customers' fundamental rights through transparent relationships tailored to their needs. It includes measures to protect personal data, comply with current regulations and manage complaints through tools such as the CSD, the Customer Ombudsman and a confidential complaints channel. Ombudsman and a confidential complaints channel. Their approach focuses on building relationships based on ethics, trust and mutual respect.

After analysing these possible claims, the Internal Audit department studies the cases, reporting its conclusions to the crime prevention and business conduct committee (for more information, see sections 4.2 Business Conduct and 4.3 Codes of Ethics and Conduct). In 2024, no cases related to human rights violations have been reported.

Privacy

The Bankinter Group Privacy Policy regulates the general principles that the organisation must apply to guarantee the right to privacy.

This policy is based on three fundamental pillars: Privacy, transparency and regulatory compliance. Its main objective is to guarantee respect for the right to privacy and the protection of personal data of data subjects, in accordance with the General Data Protection Regulation (GDPR). It applies to all Bankinter Group entities and covers all activities related to the processing of personal data. Bankinter Group's Privacy Policy is committed to complying with the GDPR and any other data protection regulations in force in the countries where it operates. No other specific third-party standards or initiatives are mentioned.

Responsibility for implementing the policy lies at the highest level of the organisation, ensuring that all regulations are complied with and the privacy rights of stakeholder groups are protected. This policy details the organisational structure regarding privacy.

To ensure the correct handling of confidential information and prevent customer data leaks, the Bank has a privacy committee, a collegiate body whose main function is to promote and approve initiatives of strategic importance for Bankinter Group when they may affect the privacy rights of data subjects. This committee is comprised mostly of senior management. The chairman of the privacy committee shall report at least annually to the audit and compliance committee of the board of directors on the activity of the committee.

Finally, the privacy policy is made available to all stakeholders through Bankinter Group's communication channels, ensuring that stakeholder groups and those who must contribute to its application have access to it.

This policy also defines the organisational structure regarding privacy implemented in Bankinter Group. This structure ensures that any initiative undertaken or any processing carried out that may have an impact on the right to privacy and the right to data protection complies with the regulations in force on this matter.

This organisational structure is made up of the following bodies:

- Privacy committee: collegiate body whose main function is to promote and approve initiatives of strategic importance for Bankinter Group when they may affect the right to privacy of data subjects. This committee is composed mainly of senior management. At least once a year, the chairman of the privacy committee draws up an activity report for the Audit and regulatory compliance committee of the board of directors.
- Corporate Privacy and Data Protection Officer. Its main function is to coordinate the various Privacy and Data Protection Officers of the companies that make up Bankinter Group.
- Privacy and Data Protection officers of the various entities that form part of Bankinter Group, whose functions are defined by the applicable regulations. Its functions include acting as a point of contact with data subjects in relation to the processing of their personal data by those responsible.

Therefore, each Data Protection Officer has created an email address so that data subjects can contact the Officer when they deem it appropriate and send them questions about the processing of their data or any incident that has occurred on a specific occasion, so that it can be analysed and answered by the Officer. The Delegate's contact channels are communicated to data subjects through the various data protection clauses they sign.

Both the organisational structure and the Governance Framework that the organisation has implemented in terms of privacy and data protection ensure that Bankinter Group can meet its objective of guaranteeing maximum respect for the right to privacy and data protection of all its customers, shareholders and employees.

To achieve this objective, Bankinter Group relies on four basic pillars:

- Compliance culture: Bankinter Group guarantees respect for the right to privacy and the right to protection of personal data of data subjects. To this end, Bankinter Group has a training plan that consists of:
- Training: In addition, specialised courses are held, designed to meet the training needs of specific departments within the bank. These training programmes are aimed at providing key knowledge and skills for the correct execution of the procedures and treatments specific to each area, thus ensuring greater operational efficiency and compliance with internal and regulatory standards.
- Transparency: Bankinter Group guarantees that data subjects are duly informed about which data are processed, how they are processed and for what purpose, and the lawful basis that underpins such processing. Consequently, the Group complies with all the obligations of Regulation 2016/679 of the European Parliament and of the Council, of 27th April 2016, on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (hereinafter, 'GDPR') and with all other data protection regulations currently in force or that affect the privacy rights approved in any of the states in which Bankinter Group operates. A new update of the clauses is planned for 2025 and data subjects will be informed again of the most relevant changes.
- Computer security: Bankinter Group has all the necessary security measures in place to prevent system failure and/or unauthorised access by third parties to the data available.

Customer Service area

In compliance with current regulations, Bankinter has established a Customer Service Complaints and Claims Policy. This policy defines the procedures and guidelines for managing customer complaints and claims. Its general objectives include ensuring adequate care and resolving complaints in the shortest possible time to increase customer satisfaction. The commercial and professional honourability of the Customer Service Department (CSD) personnel and their experience in financial activity is emphasised. The policy addresses the management of complaints and claims, highlighting the need for appropriate follow-up to identify and mitigate risks related to customer satisfaction and the company's reputation. Opportunities to improve processes and services based on the feedback received are also mentioned.

The policy applies to the main entities of Bankinter Group, while the rest of the subsidiaries have their own policies aligned with the same principles. The highest level of the organisation responsible for implementing the policy is the head of Customer Service, who must have commercial and professional integrity, as well as adequate knowledge and experience. It refers to several regulations and guidelines, including Order ECO/734/2004, Law 7/2017 and Order ECC/2502/2012, which regulate the customer service departments and services and the customer ombudsman of financial institutions. The policy is established with the interests of customers in mind, ensuring that their complaints and claims are handled fairly and efficiently. The possibility of appealing to regulatory bodies such as the Bank of Spain, the CNMV and the DGS in case of disagreement with the resolution of a claim is mentioned.

It is available to stakeholders, including customers who may be affected and those who must contribute to its implementation.

The policy is developed with effective and transparent procedures for managing customer complaints, ensuring rapid and appropriate processing of the same, as well as the relevant registration of each complaint and the measures adopted for its resolution.

Bankinter makes the following information available to its customers both on the notice board available in all branches open to the public and on its website (bankinter.com):

- The existence of the CSD and the Customer Ombudsman with an indication of their postal and electronic addresses.
- The obligation to address and resolve complaints and claims submitted by customers, related to their legally recognised interests and rights, with the maximum response period being that established in the general regulations in force and, where applicable, in the specific regulations in force from the presentation of the claim or complaint.
- The existence of a Regulation governing the operation of the CSD and the Customer Ombudsman.
- In the event of a resolution that is not satisfactory to the customer or disagreement with the result, information regarding the possibility of contacting the corresponding Complaints Service, depending on the matter in question: Bank of Spain, CNMV or General Directorate of Insurance. The customer is also informed that before going to these governing bodies, the customer must have previously lodged their complaint with the Customer Service department, or with the Customer Ombudsman, if one exists.

- References to the regulations on transparency and protection of financial services customers.

Communications of the resolution of complaints or claims made by the Customer Service Department will be sent by ordinary mail if the customer has arranged for communications to be sent by paper mail to Bankinter, or will be posted in the section relating to their communications on the website. In addition, regardless of the method of communication delivery, from the day after the resolution, the customer can access the letter via the website, as a copy will be generated and made available in the 'Webmail' section of the Bankinter website and, in the case of Bankintercard customers, in the 'My communications' section.

Additionally, a link providing easy access to the response provided by the Customer Service department will appear in the customer's global position. The customer can also find the response to their claim/complaint in the notifications section. The response is always stored in the Webmail and in the entity's systems for a period of 10 years.

If the customer has their e-mail address in their Data Model, they will also be sent the attached response letter in the e-mail sent from our bank.

In line with the provisions of Guideline 5 of the Guide on the management of complaints and claims for the securities and banking sectors of the Joint Committee of the European supervisory authorities (EBA, ESMA and EIOPA) and in section 3.1 of the Guide on the criteria for the organisation and operation of customer service departments of entities supervised by the Bank of Spain, the CSD must continuously analyse data on the management of complaints and claims in order to identify and address recurring or systemic problems and potential legal, operational and conduct risks.

In order to detect, process and resolve those issues that constitute the cause of the complaints received, the CSD carries out various periodic controls, the details of which are described in the CSD internal procedure "processing of complaints and claims".

In the analysis of the service response time during the 2024 financial year, it was determined that 54.3% of the files were resolved within 48 hours. This demonstrates a rapid response capacity in more than half of the cases managed.

On the other hand, the average resolution time recorded in the period evaluated was 4.6 days, which provides a key indicator of the average time required for the management and resolution of the files.

This data allows us to evaluate the operational efficiency of the service and detect opportunities for improvement to optimise response times and raise service standards.

Quality

The Bank does not have a specific policy regarding the quality of the service provided. However, in December 2022 a strategy was established in the area of Quality, called PEPA, which is based on four basic pillars: Ask, Listen, Predict and Act. The "Ask" pillar seeks to improve the response rate, the efficiency of the survey model and its adaptation to the omnichannel nature of customers. To 'Listen', a Voice-to-Text Analysis tool has been implemented to enable the industrialisation of customer voice processing. The "Predict" pillar seeks to update and recalibrate the Predictive Quality Model, incorporating new sources of information and testing its results through pilots. This model seeks to anticipate the perception of each customer in a personalised way, allowing a proactive approach to satisfy their individual needs. Finally, the 'Act' pillar seeks to manage quality proactively, identifying trends and customer responses that require immediate action.

Within this strategic framework, different action plans have been developed aimed at improving customer satisfaction, which translates into a better NPS (Net Promoter Score).

One of the main focuses is to update the companies' contacts in the system, ensuring that the information is always accurate and up to date. In addition, strategies are being implemented to increase the percentage of responses to surveys, which will allow for greater statistical representation and a more precise view of customer satisfaction.

Regarding training, efforts are being made to enhance the training of the sales network and companies to highlight the importance of the NPS as a key tool for assessing the Bank's quality and promoting its continuous improvement. Specific action plans have also been designed for branches and centres, which show areas of opportunity in their results. For example, in the first half of 2024, we worked with 23 branches, of which 83% improved their results at the end of June. Similarly, measures were implemented in 11 business centres during the months of February and March, achieving improvements in 82% of the cases.

A detailed analysis of the results is also conducted by segmenting specific areas such as Retail Banking, Private Banking, Business Banking, SMEs and Corporate Banking. This level of segmentation allows for more precise identification of areas with lower performance and the design of improvement plans tailored to each segment. Finally, continuous monitoring of quality and satisfaction indicators is carried out to evaluate the effectiveness of the actions implemented, ensuring that the necessary adjustments are made to maintain a constant improvement in NPS results.

Detailed reports are then produced summarising the main findings, including graphs, tables and explanatory comments. These reports are shared with the different areas of the Bank through internal platforms, such as the intranet, ensuring that the responsible teams have access to the relevant information.

Communication of results is carried out through meetings and presentations aimed at the teams and departments involved, in which findings are discussed and corrective actions are planned. In addition, specific feedback is sent to the services involved to help them identify specific areas for improvement.

Finally, action measures derived from the results include changes in processes, training for employees and adjustments in customer service strategies. These measures are continuously monitored through key quality and satisfaction indicators, with periodic surveys scheduled to evaluate their effectiveness and collect new opinions that drive constant improvements.

Communication of results is carried out through meetings and presentations aimed at the teams and departments involved, in which findings are discussed and corrective actions are planned. In addition, specific feedback is sent to the services involved to help them identify specific areas for improvement.

The operational manager of these surveys is the head of Quality at Bankinter, who will submit the results to the Management Team on a monthly basis and to the executive committee of the Bank on an annual basis.

Bankinter uses three different suppliers to carry out these surveys, who are responsible for different business segments. In addition, a specific tool is used to measure the quality of digital assets, allowing specific surveys to be carried out to evaluate the customer experience at different points of their interaction with the Bank's digital assets. The team in charge of the comprehensive management of the surveys is the Quality department, which uses the Medalia platform to monitor all the information on surveys, including both scores and comments received, which are categorised by area and managed with the help of AI.

In addition, the Quality department, together with other areas of the Bank, draws up a Commercial Protocol that establishes the behavioural guidelines for our relationship with our current and potential customers. This protocol has an impact on the management of IROs related to customer service.

The Commercial Protocol organises the commercial relationship in three different phases: Contact, Explanation and Commercial Action, defining the priorities and behaviors required at each stage.

The Contact phase marks the beginning of the relationship with the customer, where the aim is to establish a favourable climate for the development of future interaction. At this stage, aspects such as cordiality, personalised attention and dedication of quality time are considered essential to create a foundation of trust.

In the Explanation phase, the focus is on identifying the customer's economic and financial needs through an exploration process and subsequently offering clear and detailed information about the available products and services. This phase prioritises that the customer fully understands the options offered, presenting attractive and differentiating alternatives that align with their needs. During this phase, principles of agility and integrity are applied to ensure effective interaction.

Finally, in the Commercial Action phase, the aim is to successfully conclude the commercial action and establish a link that allows the customer's needs to be monitored, ensuring the continuity of the relationship and the possibility of offering them new products and services in the future.

Compliance with this protocol is assessed semi-annually in all universal offices of the network using the Mystery Shopping technique, carried out by external auditors. This procedure allows verification of the degree of compliance with established guidelines and provides an objective quality indicator that is compared with financial sector standards.

All companies and subsidiaries that form part of the Group have similar operating and management mechanisms. However, each of these processes has been adapted to respond to the particularities of each region in which they operate, taking into account geographical, regulatory and cultural factors that may influence their implementation.

In line with the Bank's commitment to continuous improvement in customer satisfaction, NPS remains one of the main benchmark indicators. In recent years, the trend has been one of sustained growth, reflecting an increasingly positive perception by customers. In Spain, the NPS in 2022 was 43.6%, increasing to 46.3% in 2023 and reaching 49% in 2024. This progress demonstrates the effectiveness of the initiatives implemented to strengthen the customer experience and reaffirms the Bank's commitment to service excellence.

Cybersecurity

Bankinter Group has a regulatory framework governed by the **Bankinter Group's Security and Business Continuity policies**, to guarantee the security of information and the continuity of the Bank's operations in the event of possible disruptive incidents. Its objectives include protecting employees, customers and the brand, ensuring the confidentiality, integrity and availability of information, as well as maintaining critical services at acceptable levels during contingencies.

The policy applies to all areas, activities and phases of the Bank's value chain, covering both internal and external aspects (including critical suppliers) and is designed to adapt to the specific needs of the organisation.

The ultimate responsibility for its implementation lies with the Bank's management, which supports its execution through two management systems certified according to international standards: ISO/IEC 27001 (information security) and ISO 22301 (business continuity), whose certifications were renewed in 2024, offering an external guarantee in the execution of projects and the development of processes.

The Bank is committed to complying with legal, contractual and industry regulations, including recognised international standards. It also takes into account the interests of stakeholders, such as customers, staff and partners, when designing and implementing the policy.

Finally, Bankinter disseminates the policy through internal and external channels, ensuring that relevant stakeholders are informed and participate in its application. Continuous improvement is ensured through audits, reviews and regular training.

Digital security is one of Bankinter's top priorities, as demonstrated year after year by the increase in budget and staff dedicated to this area. The purpose is to ensure a high level of confidentiality, integrity and availability to customers.

Digital security is a true business driver that contributes to the entity's mission of offering quality financial services.

These commitments are set out in the Digital Security Master Plan, which made important contributions to security projects and internal processes in its third year in force.

These included the increasing maturity of business continuity plans and protection against threats such as distributed denial of service attacks (DDoS) and ransomware.

The use of the NIST Cybersecurity Framework (a framework for protection against threats and risks) makes it possible to measure the level of maturity of compensatory controls or countermeasures and minimise risk to the Bank. In 2024, a high level of maturity was reached and for 2025 a much broader, more ambitious and demanding global framework has been proposed.

Security reviews were also performed on the entity's suppliers, using a methodology based on the European Banking Authority (EBA) guidelines.

A team was also created to address the application of the European DORA regulation, which made it possible to ensure its early compliance and guaranteed that all Bankinter Group subsidiaries are covered in terms of digital resilience.

In the world of cybersecurity, compensatory measures for detection, prevention, protection and recovery have been deployed. At the same time, maturity was improved in the management of identities, passwords, additional authentication methods, etc.

The area's activity was completed with the development of awareness plans for users, who are the weakest link in the security chain.

- Cybersecurity Training

The Bank runs online training programmes for workers via the intranet and simulations are run to check how confidential information (passwords, identification data, etc.) can be unintentionally disclosed via e-mail, text messages (smishing), phone calls (vishing), etc. Some of these exercises were expanded in 2024 with the performance of baiting (USB) and hacking (social engineering with QR codes) exercises.

In addition, in 2024, role play exercises were carried out on senior management to analyse decision-making and evaluate the reaction of the management team in terms of cybersecurity using technologies such as artificial intelligence to expose the risks derived from its misuse, such as fraud, identity theft and reputational damage.

The awareness-raising work also extended to external staff, with direct initiatives for Bankinter customers and non-customers. To this end, a specific web portal was created where you can take a course with an immersive experience, listen to podcasts, read news, books, manuals, etc.

- Cyber Intelligence: Anticipate problems

At the same time, Bankinter deployed a cyber intelligence service to obtain early and preventive information on threats such as stolen customer credentials, compromised credit card numbers, brand abuse, etc.

This service provides additional visibility into what is happening outside our borders, which, together with the internal information reported to management through performance and risk indicators, allows for the construction of a global picture that helps with the early and proactive management of threats and risks.

To unify all the information necessary for its correct management, the strategic project of the Modern SOC (Security Operation Center) in 24x7 mode was completed.

These security operations centres are highly specialised and have expert professionals at different levels of support and analysis, which guarantees constant knowledge and an appropriate response to incidents worldwide and with a comprehensive service.

3.2.2.3. Objectives and goals

Customer dissatisfaction and reputational risk due to failure to meet their expectations

The objective of achieving high levels of customer satisfaction is present in various Bank policies and is integrated, at the highest level, into the Sustainability Policy, specifically in its third principle. This principle establishes the commitment to maintain a balanced, accessible, transparent and clear relationship with customers and stakeholders, offering products adapted to their needs and a quality service.

In this context, Bankinter has set out to improve its quality indices in all Bankinter Spain networks and segments, with the aim of achieving a Net Promoter Score (NPS) at Bank level of 43.4%. The closing figure for 2024 was 49%, figures considered very satisfactory.

The NPS is a key indicator for measuring customer satisfaction and loyalty through a question about the likelihood of recommendation. Customers are classified as promoters (9-10), passives (7-8) and detractors (0-6). NPS is calculated by subtracting the percentage of detractors from the percentage of promoters, with a range of -100 to +100. A positive NPS indicates a good relationship with customers and high growth potential. This data is calculated internally by the Quality department through customer surveys.

This indicator is widely used by companies to evaluate service quality and customer experience. Its simplicity and effectiveness allow you to identify areas for improvement, measure performance against the competition and optimise retention and loyalty strategies.

The methodology for establishing the NPS objective is based on a collaborative process that involves different stakeholders within Bankinter. In particular, the managers of segments and networks actively participate in the definition of the goal, taking the proposal of the Quality area as a reference. The target set corresponds to the accumulated NPS for the year, which is one of the key elements in the overall calculation of the indicator. This approach ensures that the goal reflects both the Bank's strategic aspirations and the operational reality of its different business areas.

Compliance with the NPS objective is monitored on a quarterly basis by the risk and compliance committee, within the framework of the 'Monitoring of the RAF and Corporate Risk Map'. At the close of each committee, a communication is sent to specific personnel with updated information on progress and results. In addition, data is published on the Risk Forum, providing visibility and access to information for stakeholders. This process ensures rigorous monitoring and proactive management of compliance with established objectives.

Bankinter Privacy and Data Protection

Bankinter offers a course on privacy and data protection, which is mandatory for all employees in Spain and Portugal. In 2024, 85% of the staff completed this training, reflecting the Bank's strong commitment to security. This course is updated periodically to adapt to new data protection requirements. As part of its strategic objective, in 2025 Bankinter Group will update its content and again require 100% of the staff to complete it, thus reinforcing its culture of privacy and information security.

In addition, specialised courses will be held to meet the training needs of specific departments within the Bank, such as Customer Service, Operations, Telephone Banking, Risks and People Management. These training programmes are aimed at providing key knowledge and skills for the correct execution of procedures and treatments specific to each area, thus ensuring greater operational efficiency and compliance with internal and regulatory standards.

The collection and monitoring of this data is the responsibility of the Training and Talent area, as detailed in section 3.1.7.2: Training and talent management.

Customer Service area

The main objective with regard to the customer is to provide an appropriate resolution of the case in the shortest possible time, in order to increase customer satisfaction in the process of handling their complaint. Bankinter's commitment is set out in its Customer Service Complaints and Claims Policy, which promotes the implementation of effective and transparent policies and procedures for managing claims. This includes prompt processing, detailed recording of complaints and the measures taken to resolve them.

The scope of this objective covers the companies to which the policy applies, Bankinter, S.A., Bankinter Gestión de Activos, SGIIC, S.A., and Bankinter Consumer Finance, EFC, S.A.

For the 2024-2025 period, clear and ambitious objectives have been set to significantly improve the response time of the Customer Service department (CSD). One of the main objectives is to reduce the average time taken to resolve claims to a maximum of five days, thereby ensuring faster and more efficient service.

As for average resolution times, in 2024 it was 4.6 days, a figure that is taken as a reference value.

Complaints and claims submitted by customers to the Customer Service department must be responded to in a reasoned manner, with clear and concise language, and with adequate justification. It is imperative that the resolution of the case, whether favourable or unfavourable to the customer's claims, is communicated in an understandable and detailed manner.

In cases where the resolution is unfavourable and the customer expresses disagreement, they will be informed of their right to appeal to the relevant regulatory bodies according to the matter in question. These bodies include, among others, the Bank of Spain, the National Securities Market Commission (CNMV) and the General Directorate of Insurance and Pension Funds (DGSFP).

In view of the above, the second relevant objective is that the handling of the files should be finalised in the Customer Service department without the customer having to go to the regulatory bodies.

According to the 2023 report of the Bank of Spain, the sector average in terms of customers who went to these organisations was 7.2%. In the case of Bankinter, this figure was lower, with 1.49% in 2023 and 0.76% in 2024. Looking ahead to 2025, the Bank's objective is to remain below the sector average in the cases that, after being dealt with by the Customer Service department (CSD), reach these organisations.

Information leak and cybersecurity

To ensure compliance with the principles established in the Security and Business Continuity Policy, ongoing training of staff in these areas is essential.

The description of the training objectives, the collection and monitoring of this data are the responsibility of the Training and Talent area, as detailed in section 3.1.5. Objectives and goals.

As mentioned above and in full alignment with the objectives established in the Security and Business Continuity Policy, Bankinter reinforces its commitment to raising awareness and prevention among its customers, providing them with information on the safe use of online banking tools to avoid scams and other crimes.

In 2024, five initiatives of different kinds have been carried out and the objective for 2025 is to carry out at least three actions focused on this work.

The Information Security department is responsible for monitoring and ensuring compliance with these actions.

3.2.3. Social inclusion of consumers

3.2.3.1. Integration of IROs related to inclusion into the strategy

Topic	Sub-topic	Sub-sub-topic	IRO type	Description of the IRO	Current/ Potential	Classification	Time horizon	DNA Plan strategic line
S4	Social inclusion of consumers or end users	Access to products and services	Impact	Improving accessibility for all customers to products and services by adapting to the needs of groups such as people with disabilities and the elderly	Current	Positive	Short term	Customer relations
S4	Social inclusion of consumers or end users	Responsible marketing practices	Risk	Reputational risk due to lack of commercial and corporate transparency			Medium term	Ethics and transparency

In line with the objective of providing the best customer service, the entity has detected a positive impact due to its inclusive strategy to provide an **accessible and transparent service** to all people regardless of their abilities.

This strategy is implemented through its 'A Bank for All' programme, which reflects its firm commitment to making its channels accessible. This line of action addresses physical, digital and cognitive accessibility. This programme has been incorporated into all of the Bank's successive sustainability plans. Thus, within one of the twelve strategic lines of Bankinter Group's Sustainability DNA Plan for the 2024-2026 period, specifically in the one corresponding to Customer Relationship Management, the Physical and Digital Accessibility programme has been included.

Bankinter Group's Universal Accessibility strategy is aimed at offering accessible, inclusive, safe and comfortable physical and digital spaces for all customers. But the main beneficiaries of this strategy are people with physical, sensory or cognitive disabilities and older people who develop some limitations due to age. This is why its objective is to improve the accessibility of products and services for all customers by adapting to the needs of people from groups such as people with disabilities and the elderly.

In 2022, Bankinter Group's Accessibility Policy was updated, adapting it to the new regulations on accessibility, as well as to the new needs of the environment: increasing digitisation of the environment and customers, identification of needs for financial education in the community and the ageing of the population, and increasing needs in terms of accessibility in relationship channels for customers and other stakeholders.

In order to achieve continuous improvement of its accessibility indicators, Bankinter has implemented a Universal Accessibility Management System (SGAU) certified according to the UNE 170001 standard, in unique buildings in Madrid (head office on Paseo de la Castellana and LEED building in Alcobendas) and in 11 branches distributed across several provinces. In addition, the company's Corporate University (located in the Tres Cantos building, Madrid) has this certification, which makes it accessible to workers with any type of disability. Accessibility criteria are also being applied in the renovation works of this building in Tres Cantos, which will make it potentially certifiable in the future.

Regarding the digital accessibility strategy, the Bank is focused on the following main areas:

- Alignment with the regulations that come into force in mid-2025.
- Optimisation of the digital development methodology to ensure that all new projects guarantee regulatory compliance in this area
- Special processes: identification of critical points that may affect digital accessibility barriers
- Document accessibility

A risk has been identified associated with the potential reputational impact that could arise from a lack of **commercial and corporate transparency** in communications aimed at the Bank's customers. Bankinter's business strategy includes active management of reputational risks, including those linked to a lack of transparency in commercial and corporate communications. Customer trust and the reputation of the entity are fundamental factors in ensuring its sustainability in a highly competitive and regulated environment. Inadequate communication could generate mistrust, dissatisfaction and, ultimately, negatively impact customer loyalty, limit business opportunities and expose the entity to possible regulatory sanctions.

As a mitigation mechanism, Bankinter has adopted a Commercial Communication Policy that guarantees that all interactions with its customers are clear, precise and understandable. This policy reflects the entity's commitment to transparency and ethics, principles that form part of its corporate culture. Furthermore, Bankinter is a member of Autocontrol, an advertising self-regulation organisation that ensures ethical, legal and truthful advertising. Reviews advertisements, resolves complaints, develops ethical codes and promotes good practices in the advertising sector.

Through these actions, Bankinter strengthens the trust of its customers and protects its reputation, consolidating itself as an entity committed to transparency and corporate responsibility.

3.2.3.2. Policies, processes and actions

Social inclusion of consumers or end users

Accessibility

As a framework for action in the management of Universal Accessibility, Bankinter Group has established an Accessibility Policy, the main objective of which is to guarantee equal opportunities and non-discrimination of people, identifying accessibility as one of the basic pillars to meet the expectations of our stakeholders, in order to offer an adapted, inclusive and quality service.

The policy addresses the risks of not complying with accessibility regulations, which could result in the exclusion of people with disabilities. Opportunities include improving customer inclusion and satisfaction, as well as complying with legal regulations. It applies to the entire Bankinter Group.

The highest level of the organisation responsible for the application of the policy is the sustainability committee, which approves the policy, and the board of directors, to which it reports.

This policy refers to all Spanish and European regulations relating to accessibility for financial institutions, as well as the main UNE accessibility standards. Furthermore, the commitments contained in internationally recognised protocols and standards, such as the Universal Declaration of Human Rights, the Convention on the Rights of Persons with Disabilities and the principles of the Global Compact, are included.

It has been established taking into account the main stakeholders' interests, including customers with disabilities and the Bank's employees who work in the design and maintenance of digital content.

The policy is available to all stakeholders who may be affected and to those who must contribute to its implementation, through Bankinter's corporate website, and has not been updated during 2024.

A Human Rights Policy has also been established, in accordance with the UN Guiding Principles on Business and Human Rights, which includes, among other commitments, the establishment of a balanced, transparent and clear relationship with customers, and the facilitation of the financial integration of people with disabilities, ensuring their access to the Group's products and services on equal terms. In this regard and as reported by the ethics and business conduct committee, no cases of human rights violations have been reported.

Bankinter has implemented various accessibility measures to ensure that all its customers can access its services without barriers.

The entity has developed the Universal Accessibility Management System (SGAU in Spanish), certified according to the UNE 170001 standard. This implies that:

- Processes and procedures are in place to ensure that the requirements demanded by the customer are known and met, and to ensure accessibility to facilities and services.
- There is confidence in knowing and understanding the legal requirements that affect the Bank and every effort is made to comply with them.
- There is confidence in knowing and understanding the legal requirements that affect the Bank and every effort is made to comply with them.
- Efforts are made to: Implement, maintain and continually improve the SGUAU.

Ensure that the implemented system can be audited internally or externally, including by certification bodies, to evaluate its ability to meet the requirements of the customer, its personnel, regulatory requirements and its own requirements.

The following principles have been taken into account in the development of this system:

a) DALCO requirements: They clearly correspond to characteristics of the built environment, which provide that environment with accessibility, taking into account the users who will carry out the actions of wandering, apprehension, localisation and communication.

b) User focus: All members of the Bank must understand the current and future needs of its users (internal or staff and external or customers), satisfy their requirements and strive to exceed their expectations.

c) Leadership: Management leads and establishes the orientation of the service, creating and maintaining an organisation that fosters a work environment and philosophy that allows its staff to become fully involved and committed to achieving the organisation's objectives.

d) Staff participation: The Bank's employees, regardless of their level within the organisation, are the essence of the service and their total involvement allows their abilities to be used for the benefit of the users.

e) Process-based approach: To achieve satisfactory overall results, the Bank manages its activities and resources as processes.

f) System approach to management: To achieve the objectives set and to increase the effectiveness and efficiency of the work, the different processes are managed considering that they are interrelated and studying them in detail.

g) Continuous improvement: At the Bank, the continuous improvement of all our processes and activities is a permanent objective.

h) Evidence-based approach to decision making: At the Bank, decisions are made based on a diagnosis of the problem, carried out through the compilation and analysis of available data and information (users, suppliers, employees, processes and activities).

In 2024, Bankinter will have renewed its UNE 170001 certification following a process of monitoring and evaluating the measures implemented for its maintenance. This annual renewal reflects the effectiveness of the procedures and actions adopted, ensuring compliance with the required quality and management standards.

At Bankinter Portugal, the Properties area is continuing its remodelling plan to guarantee physical access to all branches and work centres for the Bank's customers and staff with reduced mobility.

In the field of digital accessibility, the necessary measures are being taken to adapt to the new regulatory requirements that come into force in mid-2025.

The main ones are:

- Preparation of audits for the first quarter of the year for 12 Bankinter Spain websites. This approach will also be replicated by Bankinter Consumer Finance, Portugal and Ireland. This measure is key to aligning the accessibility status of all digital assets and from here being able to establish monitoring systems, continuous reporting and objectives in this regard.
- Work is underway to define digital development methodologies (integration of automatic tests, communication flows between teams, training content, contractual content for suppliers) to ensure that all new projects guarantee regulatory compliance in terms of accessibility (first legal milestone June 2025)
- Work is underway to identify critical points that may affect digital accessibility barriers affecting services offered by Bankinter due to their cross-cutting involvement in all the Bank's channels, such as: Signing of contracts, biometric identification of customers, security. The challenge is to get ahead in improving these processes, since any modification has a great impact by involving many technological resources.
- Works related to document accessibility of:
 - Transactional documents
 - Static documents such as product sheets, financial reports, etc.
 - Documents generated by suppliers.

Commercial transparency

Bankinter's Commercial Communication Policy focuses on ensuring that all commercial communications of banking and investment products and services are clear, truthful and transparent. The general objectives include ensuring customer confidence and complying with current regulations. The policy addresses risks such as misinformation and opportunities to improve customer relationships. The monitoring process includes internal audits and periodic reviews to ensure compliance.

The scope of the policy covers all of Bankinter's commercial activities, including the development and promotion phases of products and services. It affects all stakeholder groups, including customers, staff and regulators.

The highest level of the organisation responsible for applying the policy is the Bankinter board of directors, which oversees its implementation and compliance.

Bankinter is committed to respecting third-party rules and standards, such as the guidelines of the National Securities Market Commission (CNMV) and other relevant regulations.

In developing the policy, particular attention is paid to the interests of key stakeholders, ensuring that their needs and expectations are considered.

The policy is made available to interested parties through the Bankinter website and other communication channels, ensuring that stakeholders can access it and contribute to its implementation.

The general principles of action by which Bankinter and the entities of Bankinter Group will be governed in their commercial communications of banking products and services are established through the communication policy published and revised annually.

The Bankinter Group companies to which this policy applies are Bankinter, S.A. and EVO Banco, S.A.U, although there are policies derived from this in the rest of the Group's subsidiaries.

- Campaign and Advertising Control System

As a mitigation mechanism for material risk, the Bank has a structured control system for the review of all campaigns and advertising material, ensuring their compliance with current regulations. In this process, all material undergoes a prior review by Autocontrol, as mentioned above.

In accordance with the principles of control based on three lines of defence, the Marketing, Communication and Social Networks areas are primarily responsible for ensuring compliance with this policy and related procedures. These areas may be supported by external controls, such as those provided by Autocontrol, as set out in the relevant sections of the policy.

The second and third lines of control (Regulatory Compliance, Risk Control and Internal Audit) are responsible for verifying the effectiveness of the first level controls, ensuring compliance with advertising regulations and ensuring the proper implementation of this policy and its internal procedures.

Self-control process.

The review process through Autocontrol is carried out as follows:

1. The advertising piece is sent to the Autocontrol mailbox.
2. Autocontrol redistributes the request internally to the corresponding specialist.

3. They respond within a standard period of 3 business days or 5 business days in the case of complex products such as equities, funds or investments.

4. There is an express review option (response in 1 working day) at an additional cost.

5. If the answer is positive, the piece is approved for distribution. If the answer is negative, the necessary modifications are made and the request is sent again, receiving a response within an additional period of 2 business days.

Finally, all communication pieces addressed to consumers with a positive or approved COPY report are archived in the commercial communications register, ensuring that they comply with established regulatory and quality standards.

In 2024, all advertising pieces have been reviewed by Autocontrol, which demonstrates the effectiveness of the actions implemented by the marketing department to guarantee responsible advertising. In addition, quarterly monitoring has been carried out through the reputational risk map, ensuring compliance with ethical and regulatory standards in commercial communication.

3.2.3.3. Objectives and goals

Customer accessibility to products and services

Bankinter plans to carry out audits related to the accessibility of its digital assets, in relation to the requirements of the accessibility regulations that come into force in mid-2025. Once the degree of adaptation to said regulations can be assessed and action plans for the coming years are established, the objectives in this area will be defined and reported in future reports.

Commercial and corporate transparency

In order to ensure transparent and truthful commercial communications and in compliance with the Commercial Communication Policy, Bankinter adapts its messages to the characteristics of its target audience, ensuring clarity, balance, objectivity and avoiding any misleading content. This approach allows for a better understanding of the products and services offered.

For this reason, as described above, Bankinter has signed up to the voluntary Autocontrol initiative. During 2024, all advertising material has been reviewed by this organisation, and for 2025, the Bank is committed to reviewing 100% of its marketing material, thus reaffirming its commitment to transparency and rigour in its communications.

4. Governance Information – ESRS G1

4.1. Identification and evaluation of IROs related to governance

Material impacts relating to standard G1 are identified below. The table shows detailed information on the typology of the IROs, the sub-topic to which they are associated, their nature (current or potential) and whether they have a positive or negative impact. In this case, all the IROs identified are current impacts, both positive and negative.

Topic	Sub-topic	Sub-sub topic	Rate	Impact Description	Current/ Potential	Classification	Time horizon	Policies integrating IRO management
G1	Corporate culture		Impact	Promotion of a responsible and upright corporate culture derived from good governance actions that are framed within the principles of the Sustainability Policy	Current	Positive	Short term	Code of Professional Ethics Sustainability Policy
G1	Management of supplier relations, including payment practices Corruption and bribery	Prevention and detection, including training Cases	Impact	Reinforcement of the fight against corruption and improvement of integrity in the supply chain derived from the implementation of and compliance with the Supplier Code of Conduct and the incorporation of governance criteria in its evaluation and approval	Current	Positive	Short term	Code of Professional Ethics Anti-corruption policy
G1	Corporate culture Corruption and bribery	Prevention and detection, including training Cases	Impact	Strengthening the culture of transparency and integrity within the Bank due to the strict application of the Anti-Corruption Policy, code of ethics, etc., which includes labour and contractual sanctions for non-compliance and the possibility of mitigating responsibilities	Current	Positive	Short term	Code of Professional Ethics Anti-corruption policy
G1	Corporate culture		Impact	Need for specialised training aimed at senior management to properly monitor ESG aspects within the Bank	Potential	Negative	Short term	Training Policy for Bankinter Directors

Bankinter uses a systematic approach to identify material incidents, risks and opportunities related to business conduct. This process considers key criteria such as location, analysing the incidents and risks in all jurisdictions where the Bank operates, with special attention to those markets with more demanding regulations or greater inherent risks in terms of governance and compliance. The nature of the entity's activities, such as financial operations, supplier relationships and customer services, is also taken into account, assessing the potential impact on the transparency and integrity of the organisation.

In addition, the specific risks of the financial sector are addressed, including exposure to cases of corruption, money laundering or conflicts of interest, for which mitigation strategies are applied based on the strict application of the Code of Ethics and the Anti-Corruption Policy.

In this way, the Bank integrates these dimensions into a continuous assessment model that identifies opportunities to strengthen a responsible and honest corporate culture, mitigate risks through internal policies and specialised training programmes and ensure regulatory compliance at all levels of the organisation.

More information on the materiality analysis process is provided in section 1.2 Double Materiality Analysis.

4.2. Business conduct

Bankinter has zero-tolerance policy toward crime, having adopted all measures necessary to convey this commitment and the obligation to prevent, detect and persecute crime in all its forms and to the full extent at all levels of the Bank's structure.

On 21st October 2015, the board of directors of Bankinter, S.A., in accordance with the reform of the Criminal Code approved by Organic Law 1/2015, of 30 March, which entered into force on 1st July 2015, approved the creation of the crime prevention and professional ethics committee, which is responsible for overseeing the functioning and compliance of the criminal risk prevention model and has autonomous powers of initiative and control.

The rules and regulations developing the powers and functions of the committee have been updated in relation to the criminal compliance systems in Bankinter Consumer Finance, Luxembourg and EVO, to ensure harmonisation and integration with the Bank's system. These rules and regulations have been presented to the audit and regulatory compliance committee and approved by the board of directors.

The chairman of the criminal prevention and professional ethics reports annually and directly to the audit committee, reporting to the board of directors.

The report on the general criminal compliance model was completed in 2020, with procedural effects and certification by an external expert implemented in Bankinter. Its conclusions state that it complies with the requirements established by the current Criminal Code: It adequately identifies the risks of criminal liability, has the necessary tools, has a complete internal control structure, has the necessary resources, pays attention to the ongoing training of its staff and is subject to continuous review and improvement.

One of the most important corporate values of Bankinter Group is that all employees comply with the most demanding standards of ethics and professional responsibility.

The People Management department is responsible for the correct dissemination and communication of the obligations of the Code of Ethics. Therefore,

- All new recruits to the Group receive and sign to confirm receipt of the Code of Professional Ethics
- Periodically, at least once a year, publications are posted on the intranet to remind all employees of its main features and including a link to it. The last of these publications took place in March 2024.

In terms of staff training, during 2024, courses on criminal compliance and codes of ethics have been held in all Group companies, with a 95% participation rate and the remaining 5% currently in progress.

In addition, criminal compliance training is provided to new recruits, both Bankinter's employees and members of the governing bodies. Likewise, new staff members are given introductory information at welcome days, emphasising the importance of corporate culture and values, the mandatory reading and signing of the Code of Professional Ethics and the completion of the mandatory Criminal Compliance course.

Bankinter's board of directors plays a key role in overseeing and promoting a culture of ethical and responsible business conduct, ensuring that the entity's policies and procedures reflect the highest standards of integrity, transparency and regulatory compliance. Through the sustainability and appointments committee and the audit committee, the board oversees the application of internal regulations on business ethics, prevention of conduct risks and regulatory compliance.

As part of this commitment, the board receives specialised training in aspects related to business conduct, which strengthens its capacity for monitoring and making informed decisions. In 2024, the board members participated in training sessions on the Prevention of Money Laundering and Financing of Terrorism, as well as updates on key regulatory frameworks such as the Digital Operational Resilience Act (DORA) and the new Artificial Intelligence Regulation. In addition, topics related to geopolitics

and their implications for business have been addressed, contributing to a more strategic view of conduct risks. For 2025, the board's training plan includes at least 5 additional sessions on ESG risks, technology and digital security, geopolitical risks and prevention of money laundering, ensuring that directors continue to develop their knowledge of business conduct.

This structured approach enables the board to monitor the correct implementation of the Anti-Corruption Policy, the Code of Ethics and other frameworks of conduct, ensuring that Bankinter's corporate culture remains aligned with the principles of integrity and responsibility in all its operations.

Further information on the role of management, leadership and supervisory bodies and their training and education is included in section 1.3.1 of this report.

In terms of objectives related to business conduct, the Bank is committed to following all the recommendations of the Code of Good Governance that apply to it, as it has been doing in recent years.

In addition and in line with its sustainability strategy, the Bank has designed a sustainability training plan for its staff. The plan is structured into three levels of general knowledge, complemented by specific actions aimed at specific teams. The initial itinerary, accessible to all staff, includes two online courses through the Bankinter training platform: "Bankinter Sustainable" and "Sustainable Finance". The intermediate itinerary, incorporated into the continuous training plans of the commercial network, also consists of two online courses: "Special attention to customers" and "Sustainability preferences and operational processes." The advanced itinerary offers certification in sustainable finance and a programme specialising in the new ESG offering model for SMEs.

In addition, the plan includes specialised programmes adapted to the specific priorities of each area, with diverse topics and levels of specialisation, taught in collaboration with prestigious schools. This approach ensures training aligned with Bankinter's strategic needs and market trends in sustainability.

4.3. Codes of ethics and conduct

Bankinter has a Code of Professional Ethics and a regulations of the crime prevention committee. In addition, there is a single Reporting Channel for the entire Group, which is detailed in section 4.5 Reporting Channels. The risk map is currently being updated to include crimes contemplated in Law 10/2022, of 6 September, such as sexual harassment, workplace harassment and attacks on moral integrity in the workplace, including those committed in the digital sphere.

The Bankinter Group Code of Ethics establishes the basic principles of action and professional conduct practices for all of its staff and people who work for the Group. Its general objectives include promoting integrity, prudence, professionalism and transparency in all the Group's activities. Furthermore, it seeks to protect the interests of customers, shareholders and other groups affected by the Group's activities.

The code addresses incidents and risks related to corruption, bribery, and other unethical behaviour, establishing a monitoring process through the Regulatory Compliance Unit (RCU) and the Code of Ethics monitoring committee.

This Code applies to all staff, including those who hold management positions and make up the administrative bodies of Bankinter Group, as well as to agents, scholarship holders, interns, subcontractors and, in general, to all persons who work for or provide services to the Bank. It also includes family members and people linked to workers in certain cases. It covers all the Group's activities, including the upstream and downstream phases of the value chain and is applied in all geographical areas where Bankinter operates.

The board of directors of Bankinter is ultimately responsible for the application of the Code of Ethics and is aligned with regulations such as the Spanish Criminal Code.

The Code of Ethics establishes the different requirements to be met in the relationship with all the Bank's stakeholders, ensuring that all the Group's actions are transparent and ethical.

Bankinter makes the Code of Ethics available to all interested parties through its corporate website and other internal and external communication channels.

In this regard, the Bank's board of directors approved in 2023 the latest update of the Group's Code of Professional Ethics, the main modifications of which were:

- The reinforcement of some of the articles to provide greater consistency in terms of avoiding irregular behaviour.
- Modifications derived from some legislative developments, such as the incorporation of harassment as a crime with the legal person being held criminally responsible.
- Adaptation of the Confidential Whistleblowing Channel to Directive 2019/1937 and Law 2/2023 transposing it into Spanish law.

Bankinter Group's criminal prevention and professional ethics committee was created in 2015 with the aim of consolidating the disciplinary and preventive functions linked to irregular conduct, including those of a criminal nature. This body is responsible for ensuring regulatory compliance and preventing crimes both within the entity and its

subsidiaries. Since then, the committee has been responsible for monitoring the Code of Professional Ethics and supervising the prevention model implemented in the organisation.

The committee is made up of the head of Privacy and Litigation, who acts as chair, the Chief Financial Officer and head of Digital Banking, the Chief Risk Officer, the head of Internal Audit, the head of People Management, Corporate Communication and Quality, and the Corporate Director of Control and Compliance.

The committee's primary responsibility is to supervise and ensure compliance with Bankinter Group's criminal prevention model. Its functions include identifying activities with a risk of committing crimes, proposing measures and protocols for their prevention, sanctioning breaches of the Code of Professional Ethics and other internal regulations and coordinating the implementation of prevention models in the Group's subsidiaries. It also manages a confidential reporting channel to report possible irregularities and carries out periodic reviews of the prevention model.

Committee meetings are held quarterly, although extraordinary meetings may be held when necessary. Decisions are adopted by majority vote and are documented in minutes kept by the secretary. The chairman of the committee reports annually to the audit committee on the activities and resolutions adopted.

During the 2024 financial year, the Bankinter ethics and crime prevention committee has processed 18 disciplinary cases (14 in 2023) for non-compliance with the Code of Professional Ethics by its staff, of which 12 correspond to own personnel in Spain (9 in 2023) and 2 in Portugal (2 in 2023). In these cases, on 5 occasions (all of them in Spain) dismissal has been adopted as a disciplinary measure. The other penalties imposed in relation to the cases processed involved suspensions of employment and salary for periods depending on the seriousness of the offence.

In general terms, the irregular conduct detected has been derived from non-compliance with the entity's internal regulations regarding processes and operations and human and specific errors in relation to data processing, highlighting that, due to the robust and effective controls that the *Criminal Compliance* model has, non-compliances are detected promptly enough, avoiding further consequences.

As a consequence of the possible breach of some contractual obligations of the agency contract, the cases of 4 agents have been reviewed (3 in 2023), in 3 of which it was decided to terminate their agency contract and in the rest other types of measures to repair the damage caused, in accordance with the provisions of the contract.

Furthermore, during the 2024 financial year, no legal cases related to corruption have been brought against the Group.

4.4. Fight against corruption and bribery

The Regulatory Compliance function is integrated into Bankinter's administrative structure through the Corporate Control and Compliance department ('DCC' in Spanish), which exercises a supervisory function, with the aim of providing the board of directors with a global vision of the Group's control and compliance situation, sharing methodology, tools and resources, as well as characteristics of independence, recognition and objectivity common to the second line of defence.

This organisational configuration allows for the homogenisation of the information systems of all these second-level control areas and provides them with the independence necessary to exercise their functions in line with best practices and allows for a single risk map, guaranteeing greater and better control, ensuring greater interaction between them, which translates into greater efficiency and optimisation of resources, providing this second line of control with independence.

During 2024, a risk measurement methodology for regulatory compliance and the prevention of money laundering and terrorist financing has been applied at the corporate level, and monitoring has been carried out using the tool common to all areas that make up the Management, SAP GRC.

The risk control culture, deeply rooted in the organisation, driven by the strong involvement of the board of directors and Senior Management, is transmitted to the business units with agility and efficiency through this corporate structure, the systems and tools configured from the outset to ensure compliance with the rules and prevent undesirable behaviour.

Furthermore, Bankinter Group has an Anti-Corruption Policy, approved by the audit committee and the board of directors, whose main objective is to convey a message of absolute rejection of corruption. This policy establishes rules and principles of action to prevent and combat any corrupt conduct within the Group's activities. Together with the Circulars, mandatory policies and Ethical Codes, it forms a solid and robust internal regulatory framework.

The board of directors of Bankinter is ultimately responsible for the implementation of the Anti-Corruption Policy. The objectives of this policy include raising awareness of the risks of fraud and corruption, strengthening corporate policies to improve efficiency in combating these practices and fostering a culture of deterrence and early detection of corruption.

The policy applies to all employees and members of Bankinter Group's governing bodies, with particular emphasis on the following potentially more vulnerable areas, without being an exhaustive list: Efficiency department, Risk Division and the directors of the branch network. 100% of the people who make up these areas have received training related to these topics. Furthermore, it covers all the Group's activities, including the phases before and after the value chain, and extends to all the geographical areas where Bankinter operates.

In addition, the policy is aligned with international regulations and standards such as the Spanish Penal Code, the UK Bribery Act, the US Foreign Corrupt Practices Act, the OECD Anti-Bribery Convention and is consistent with the United Nations Convention against Corruption. It is established taking into account the interests of the main stakeholders, ensuring that all the Group's actions are transparent and ethical.

Bankinter makes this policy available to all interested parties through its corporate website and other internal and external communication channels.

A model based on the three lines of defence has been implemented. This guarantees the independence of the function and ensures a structure appropriate for the organisation's principles and risk culture, integrating the various risks of banking activity and ensuring their centralised management through a corporate structure with responsibility for the global scope.

With this institutional and regulatory framework, the entity developed in 2022 the basic areas of the second line of defence, which is organised into the following Units:

- Control and advice on regulations and banking transparency both in banking products and services, as well as investments and insurance, prevention of market abuse, the Internal Code of Conduct and Conflicts of Interest: Bankinter has implemented a methodology based on the risk approach that enables the risk of default in each area of activity to be assessed in relation to the provision of investment, banking and insurance services.
- Prevention of Money Laundering and Financing of Terrorism (AML/FT). In 2024, the risk control and management framework has continued to be strengthened, as well as centrally implemented monitoring.
- Risk Control and Internal Validation, which is responsible for control of credit, operational, technological, market and institutional risk.
- Financial Control and Analysis, which reviews the general framework for internal financial control and outsourced services.

The functions of Regulatory Compliance and Prevention of Money Laundering and Terrorist Financing report to the risk and compliance committee of the board of directors and are integrated into the Corporate Control and Compliance department, which has organisational responsibilities and exercises a supervisory function with the aim of ensuring global knowledge of the Group's control and compliance situation.

The Corporate Control and Compliance department ensures effective control of all risks in relation to respect for the company's culture and risk policies; compliance with established operating procedures; and compliance with established regulations. It also ensures that risks are managed in accordance with the defined level of risk appetite. This organisation has a global risk map incorporating all of the risks faced and a common information system through the use of a single control tool, including data protection, in order to ensure a comprehensive picture of all risks. This ensures it is a robust second line of defence.

This organisational structure enables the appropriate management of the risk of non-compliance with regulations, which entails a significant reputational risk, with a potential negative impact on the relationship with customers, markets, employees and authorities. In particular, non-compliance with regulations may lead to sanctions, damages or cancellation of contracts, with the consequent damage to the image projected by the entity.

In particular, the Corporate Control and Compliance department participates in the following bodies of the entity:

- The regulatory compliance committee. It is the Senior Management body that monitors the Bank's policies in this area in accordance with the statute of the Regulatory Compliance function. The committee implements the policies relating to regulatory and compliance issues established by the risk and compliance committee of the board of directors.
- The product and operational risk committee. It is the governing body for the products and services that Bankinter offers to customers in accordance with the product governance policy approved by the board of directors. The Products and Operational Risk committee covers, among its main functions, the approval of the launch, modification or cancellation of new products and services offered to customers, the review or monitoring of the approval conditions of all products and services, as well as the monitoring and resolution of incidents related to these products and services and the monitoring and analysis of the main indicators associated with operational risk management.

- The Internal Control Body. It is responsible for establishing and ensuring compliance with the policies and procedures for preventing money laundering and terrorist financing, in accordance with Law 10/2010 and other applicable regulations, which constitute the preventive framework of Bankinter Group. This body must be aware of the risks in this area of the entity and ensure that the necessary measures are taken to effectively mitigate them.

Other specialist committees have been set up involving senior management to support the board's supervisory function, such as the crime prevention and professional ethics committee. The Corporate Compliance and Internal Control division is involved in these to ensure effective and consistent risk management. It is also involved in the corporate risk map monitoring committee, the credit risk models committee, the data management operations committee, the coordination of technological risks committee, the information security and business continuity committee, and the outsourcing committee.

The Money Laundering Prevention area is responsible for ensuring compliance with the policies and procedures adopted by the entity in matters of prevention of money laundering and terrorist financing. Its objective is to ensure the proper detection, management, control and monitoring of existing risks arising from Money Laundering and Financing of Terrorism, in compliance with all regulatory requirements in this area.

Preventing these activities is a strategic objective and an ethical commitment to society as a whole, to compliance with international standards and best practices in this area. In line with this objective, in 2024 Bankinter and its subsidiaries continued to develop the control measures needed to comply with the regulations. They also developed and updated the AML/CTF risk map and risk appetite, in line with the Bank's framework, and the IT tools for this function, implementing a new management tool for AML/CTF risk.

Likewise, the AML/FT Policies and Procedures Manual and all the procedures included as annexes to said Manual have been modified and updated in order to make it more agile and structured, incorporating the proposals made by the supervisor and taking into account regulatory changes.

The main objective of Bankinter's Anti-Money Laundering and Terrorist Financing (AML/FT) Prevention Manual is to comply with the obligations established in Law 10/2010 of 28 April and its regulatory development. The Manual addresses issues related to the prevention of these crimes and establishes a continuous monitoring process to ensure its effectiveness. It applies to all Bankinter activities, including all geographical areas where the Bank operates. The application is the responsibility of the Internal Control Body (OCI) and the board of directors of Bankinter.

Bankinter's AML/FT Manual is adapted to the EBA guidelines and complies with the regulations derived from Law 2/2023 and Royal Decree 609/2023. Adaptation to new regulations arising from Directive (EU) 2015/849 is also mentioned. In preparing it, attention to the interests of the main stakeholders, including employees and customers, has been taken into account, and it is available on Bankinter's intranet, in the Anti-Money Laundering section.

Each of the subsidiaries and branches has its own risk control and management policies that comply with the framework determined by the Group but are adapted to the specific regulations applicable in the host country, and the specific procedures, systems, processes and resources adjusted to the nature, size and complexity of the activities carried out, maintaining an appropriate alignment with the Group's corporate policies.

Work also continued on the action plan approved for the year to comply with the recommendations of the external expert and the supervisory authority, consolidating the process for updating due diligence. As a general rule, all Group employees undergo compulsory annual training in AML/FT, including those at greatest risk of exposure to corruption. By the end of 2024, 4,954 employees of Bankinter Group (representing 74.4% of the workforce) have completed annual training in this field, reaching a total of 5,210 hours of training. In addition, the Group's board of directors receives annual training in the fight against corruption, prevention of money laundering and terrorist financing.

As part of Bankinter's commitment to transparency and integrity and in line with the reinforcement of the ethical culture within the entity, refresher courses on the Prevention of Money Laundering will be launched in 2025, aimed at the entire workforce. The goal is for at least 95% of the Group's employees to complete this training, which will include specific modules adapted to the Bank's different lines of defence, as well as for senior management and new recruits.

Internal Audit has implemented a system for the prevention, detection and management of internal fraud. Its regulatory framework is being updated, but in general it works through alerts that are executed through mass data processing tools. The necessary investigations are carried out on them and if any irregular conduct or non-compliance with regulations is detected, the procedure established in the Code of Ethics is set in motion, submitting a report to the criminal prevention and professional ethics committee so that it can adopt the appropriate disciplinary measures.

During the financial year 2024, no legal cases relating to corruption were brought against the Group.

4.5. Reporting channels

Bankinter's Confidential Reporting Channel is a mechanism established to identify, report and investigate illegal conduct or conduct that is contrary to the Code of Professional Ethics, internal regulations or current legislation. Including those related to regulations on the Prevention of Money Laundering and Financing of Terrorism and those having to do with financial, accounting or control issues.

This channel also allows you to report conduct by superiors or colleagues that may be classified as moral or psychological harassment (mobbing) or sexual harassment, as well as any other attitude that conflicts with fundamental rights as a person.

It is available to both internal and external stakeholders, allowing for the submission of complaints by employees, agents, suppliers and other stakeholders. The staff accesses the channel through the corporate intranet, agents through the agent extranet, suppliers through the supplier portal and the rest of the stakeholders through the Bankinter corporate website. The channel guarantees confidentiality and the possibility of making anonymous complaints through a secure system that uses a unique code and a password selected by the complainant.

Throughout 2024, Bankinter has drawn up the Whistleblowing Channel Policy, as well as the internal procedures for the management and investigation of complaints submitted, in order to adapt it faithfully to Law 2/2023, which regulates the protection of persons who report regulatory infringements and the fight against corruption. These texts will be presented to the audit committee and submitted for approval to the board of directors for subsequent publication on the corporate website in the first quarter of 2025.

During 2025, the Code of Professional Ethics will be updated, including the modification described above.

Bankinter protects whistleblowers against retaliation, discrimination or any unfair treatment, in accordance with the provisions of the Code of Professional Ethics and current regulations, including the transposition of Directive (EU) 2019/1937. The system guarantees complete anonymity of the whistleblower, as well as legal protection against possible retaliation.

The only recipient of any communication directed to this Confidential Whistleblowing Channel is head of Internal Audit, and it is guaranteed, by the Code of Professional Ethics itself, that any person who reports infractions committed within the Bank will be protected against retaliation, discrimination and any other type of unfair treatment.

The criminal prevention and professional ethics committee (a committee established by the board of directors, to which certain functions related to the Code of Professional Ethics have been delegated) is the body that guarantees the confidentiality of the complaints received, the reserved and confidential nature of the data of the complainant and the information provided in them.

The Code itself indicates that no reprisals of any kind will be taken against the whistleblower for the simple fact of reporting. Furthermore, if the whistleblower has participated in the reported conduct, the fact that they became aware of it through the whistleblowing channel may be considered a mitigating factor by Bankinter Group and/or by the competent authority when determining their responsibilities.

Regarding training and information, all employees receive the Code of Professional Ethics upon joining the company, confirming their knowledge and commitment to the established procedures. In addition, at least once a year, communications are made on the intranet to remind people of the characteristics and access to the reporting channel, strengthening awareness about its use.

Bankinter has a robust procedure in place to promptly, independently and objectively investigate incidents related to business conduct, including those linked to corruption, bribery and other irregularities, through the Internal Audit department. This procedure is designed to ensure that all complaints received are handled in a professional manner, protecting the rights of all parties involved and ensuring compliance with applicable regulations.

This procedure covers the following aspects:

- The Group has a communication channel accessible to all its stakeholders. This channel allows anonymous and/or confidential complaints as it allows the anonymisation of the complainant (using a code and password selected by the complainant). This fully ensures that the whistleblower cannot be identified.
- The form on the website is in the language corresponding to the Group company in question.
- It facilitates complete traceability between the report and the investigation carried out.

The Director of Internal Audit ensures the confidentiality of the complaints received and periodically reports to the audit committee of the board of directors on the management of complaints in accordance with established procedures. In the hypothetical case that the complaint affected the head of Internal Audit, it would be the Regulatory Compliance department that would assume responsibility and appoint an investigation team.

The Code of Professional Ethics instructs the Internal Audit division, after becoming aware by any means of the existence of conduct that may entail a breach of the standards mentioned in the code, to carry out all prior actions necessary to determine whether there are indications of the existence of irregular conduct. If so, an investigation procedure will be initiated. This is the only unit authorised to direct and coordinate the investigation, although it may request the collaboration of the People Management department or other departments within Bankinter Group.

4.6. Supplier relationship management

The procurement process at Bankinter has been transformed in recent years as a result of the guidelines and requirements of European regulation and supervision organisations, in particular, the European Central Bank, the European Banking Authority (EBA) and the Single Resolution Board. This process is constantly evolving to adapt to new requirements and new directives such as the new Digital Operational Resilience Act (DORA) or regulations relating to sustainability.

Additionally, with the aim of improving the efficiency, usability, traceability and control of the process, Bankinter implemented a new procedure in 2023 based on a market tool that has successfully strengthened its ability to adapt to the needs that arise from a regulatory standpoint.

One of the advantages of this procedure is that the entire process is centralised in a single tool, managing everything from supplier approval (with a specific sustainability module), through to the control of the necessary budget, continuing with the acquisition and risk analysis process and finally the closing and filing of the contract.

Within this procedure, the approval process and its corresponding sustainability module are a key element. Bankinter ensures that it works with suppliers that meet the criteria and solvency required by Bankinter, as well as those required by the European Banking Authority (EBA). For this purpose, different variables are evaluated, including sustainability criteria (social and environmental criteria), using a specific assessment, which on the basis of a scorecard derived from the supplier's answers, allows suppliers to be categorised as recommendable or non-recommendable according to ESG criteria. The Bank thoroughly evaluates suppliers under the following criteria:

1 Social Criteria:

- Code of Ethics and Conduct: It is verified whether the company has a code of ethics or internal policies that promote integrity, transparency and respect for human rights, in line with international best practices.

- Legal Compliance: Regulatory compliance with specific legislation such as the General Disability Law and other social requirements is assessed.
- Social Sanctions: An analysis is made of whether the supplier has been subject to social, labour or worker rights sanctions in the last three years.
- Special Employment Centres (CEE in Spanish): It is assessed whether the provider promotes social inclusion through collaboration with special employment centres or the hiring of people with disabilities.

2 Environmental Criteria:

- Environmental Certifications: We check whether the supplier has international certifications, such as ISO 14001 or EMAS, which certify their commitment to the responsible management of natural resources and environmental protection.
- Carbon Footprint: Information is requested on the analysis and reduction of their carbon footprint, evaluating the measures they apply to minimise their environmental impact.
- Environmental Impact of Products and Services: The environmental characteristics of the products and services offered are analysed, paying special attention to the sustainability of the materials, the workers and the products' life cycle.

In addition, Bankinter requests that suppliers provide documentation demonstrating compliance with the aforementioned aspects, such as:

- Corporate Social Responsibility (CSR) and sustainability policies.
- Quality (ISO 9001), environmental (ISO 14001, EMAS) and safety (ISO 45001) certifications.
- Reports on internal or external audits related to sustainability and regulatory compliance.
- Reports on the carbon footprint and measures adopted for its mitigation.

Furthermore, as indicated by the Group's policy, the tool has a control system that will not allow the award of contracts to any supplier that has not been approved and is not recommended from a sustainability perspective. In this way, sustainability assessment is not only a control tool, but an opportunity to generate a positive impact throughout the supply chain.

Through this process, Bankinter reinforces its commitment to sustainability and ensures that the commercial relationships established with suppliers not only meet the highest quality standards, but also add value to society and contribute to the preservation of the environment.

Bankinter's supplier contracting process is reflected in the Governance documents of the Outsourcing Policy, as well as the Procurement Policy for Goods and Services. Both policies fall under the regulatory framework of the recommendations contained in the European Banking Authority's Guidelines on outsourcing arrangements, EBA/GL/2019/02, published on 25 February 2019 (hereinafter 'EBA Outsourcing Guidelines'), Circular 3/2022 of the Banco de España issued in April 2022 (Rules 34 to 40 on Delegation of Functions / Outsourcing), the Guidelines of the European Securities Market Supervisory Authority, ESMA, on the outsourcing of services to cloud service providers, ESMA50-164-4285, and Regulation (EU) 2022/2554 of the European Parliament and of the Council of 14 December 2022 on the digital operational resilience of the financial sector (hereinafter DORA Directive), as well as the Regulatory Technical Standards associated with them.

The policies apply to all business lines and control areas of the entities that make up Bankinter Group. The Outsourcing Policy has been approved by Bankinter's board of directors, while the Procurement Policy for Goods and Services has been approved by the efficiency committee.

In the case of the Group's subsidiaries and branches abroad, and in application of their own policies, the application of certain parts of the process, competences, signatures, amounts and/or responsibilities of this policy may vary in application of the principle of proportionality. In this way, they can have their own organisation based on their specific needs, which is why the awarding of the contracting of goods and services will depend on the people according to their organisational chart and their specific functions.

The contracting procedures detailed in this policy affect all contracts with third parties.

On the other hand, it should be noted that in 2018 the Bankinter board of directors approved a Supplier Code of Conduct, which constitutes the set of basic principles of action and standards of professional conduct that must govern the actions of all its suppliers and enshrines the ethical values that have traditionally governed relations with them.

The purpose of this code is to ensure that all suppliers and subcontracted companies comply with the provisions of the United Nations Global Compact, promote sustainable development, safeguard human rights, observe labour regulations and promote environmental protection, among other aspects. Ultimately, it is about ensuring that suppliers share and respect the ethical values that guide the conduct of the Group and its employees.

The principles outlined in this Code of Conduct are an important component when selecting and evaluating suppliers and failure to comply with them may also lead to termination of the contract. Consequently, non-financial criteria – environmental, social and governance – were included in the supplier assessment and certification procedure.

In addition, Bankinter includes in its contracts with suppliers a clause on ethical and social management that commits them to preventing corruption, ensuring data protection, avoiding child labour and guaranteeing job stability, among other requirements.

Purpose

Bankinter's commitment to responsible management of supplier contracting is reflected in its Sustainability Policy, specifically in Principle 5, which establishes the importance of sustainable and responsible management of the supply chain. This involves promoting compliance with the Group's ethical, environmental, social and governance commitments.

In 2024, 74% of critical suppliers were approved, and the target for 2025 is to exceed this level and reach 90%.

This indicator is calculated from internal sources, using the Bank's supplier approval tool.

This goal is based on the Bank's commitment to sustainability and responsible practices throughout its supply chain and is directly aligned with its strategic sustainability objectives, internal policies and applicable regulatory frameworks. In addition, it reinforces environmental, social and governance (ESG) in the relationship with critical suppliers, considered fundamental due to their strategic and operational impact.

The scope of this goal covers both the activities of suppliers directly related to the Bank and the previous and subsequent phases of its value chain, integrating criteria that promote sustainable practices. Geographically, it applies to suppliers operating in both Spain and other regions where Bankinter has subsidiaries, such as Portugal and Ireland.

This goal will be monitored continuously through internal supplier management systems, with annual reviews and re-approvals that allow strategies to be adjusted and progress towards the final objective to be guaranteed.

4.6.1. Payment practices

Bankinter is committed to transparency and compliance with the legal regulations applicable to payment practices, especially with respect to small and medium-sized enterprises (SMEs).

There is no specific policy for managing payments within Bankinter, but there is a solid strategy that guarantees their correct management, with special attention to meeting deadlines and optimising processes.

To ensure strict compliance with legal deadlines, it is essential that payment to SMEs is made within the maximum period of 30 days established by Law 15/2010 and Law 18/2022. To achieve this, automatic alerts are implemented in management systems to prevent invoices from exceeding the permitted deadline. In addition, a specific breakdown of terms by segment is carried out, separating SMEs from other suppliers in the payment processes to prioritise their attention and adjust payment conditions according to their needs. In this sense, it is key to identify invoices with a lower volume, but greater impact for SMEs, prioritising their payment in the corresponding cycles.

The digitalisation of invoice management also plays an essential role. This involves using electronic platforms for receiving and processing invoices, which facilitates their validation and reduces management times. Additionally, automating payment approval and transfer processes can minimise delays resulting from human error or bureaucratic processes.

On the other hand, it is important to promote flexibility and prompt payment. This includes offering discounts or incentives to SMEs that request early payment and establishing specific agreements if they face urgent financial needs, reducing the usual deadlines.

To ensure a quick resolution of any discrepancy, an exclusive channel or support team is established for SMEs, which allows them to resolve incidents related to their invoices efficiently. It is also essential to ensure that any errors or discrepancies in invoices are resolved within a short period of time, avoiding accumulations of delays that affect the financial health of this most vulnerable segment.

The Bank defines the company's standard payment terms in number of days, differentiating the main category of suppliers by size, taking the entire population as a sample. Standard conditions are those established by different legislations regarding payment conditions.

The applicable legal and regulatory framework includes several key provisions. Firstly, Law 15/2010, on combating late payment, establishes a maximum period of 30 days for payments between private companies and promotes responsible practices that protect the liquidity of SMEs. On the other hand, Law 18/2022, on the Creation and Growth of Companies, obliges organisations to report on the volume and number of invoices paid within a maximum period of 30 days. This standard emphasises the protection of SMEs by requiring a specific breakdown of operations carried out with this segment. In addition, the ICAC (Spanish Institute of Accounting and Auditing) Resolution of 29 January 2016 details how to calculate and report key indicators, such as the Average Payment Period (APP), the ratios of paid and pending operations, as well as other aspects related to the management of payments to suppliers.

Average payment period to suppliers	
	2024
	Days
Average payment period to suppliers	15.42
Ratio of transactions paid	15.38
Ratio of transactions pending payment	19.42
	Thousands of euros
Total payments made	809,050
Total payments outstanding	9,824
Average payment period to SME suppliers	
	2024
	Days
Average payment period to suppliers	9.65
Ratio of transactions paid	9.47
Ratio of transactions pending payment	23.25
	Thousands of euros
Total payments made	216,815
Total outstanding payments	2,824

Invoices paid in less than the maximum period according to the late payment regulations (30 days)

2024	
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Number	259,256
% of total invoices	83%
% of total monetary payments	88%

Invoices paid to SMEs in less than the maximum period according to the late payment regulations (30 days)

2024	
------	--

Number	94,992
% of total invoices	87%
% of total monetary payments	91%

The Bank carries out the payment process to suppliers, complying with legal requirements and guaranteeing transparency in its operations. Suppliers are segmented by type, distinguishing between SMEs, defined according to European regulations as companies with fewer than 250 employees and an annual turnover of less than 50 million euros, and other suppliers, such as large companies or multinationals. A breakdown is also made by payment volume, analysing the total amount and payment terms. This includes invoices paid in less than 30 days, invoices paid between 30 and 60 days, as well as invoices that are outstanding. In terms of time coverage, the information covers the periods corresponding to the annual report, aligning with the annual accounts and other mandatory reports.

Currently, there are no open legal proceedings relating to late payments.

Annex I: Tables relating to Art. 8 of the European Taxonomy

bankinter.



SUMMARY OF KEY RESULTS INDICATORS THAT CREDIT INSTITUTIONS MUST DISCLOSE

		Total sustainable environmental assets	KPI (****)	KPI (*****)	% coverage (on total assets) (***)	% of assets excluded from the numerator of the GAR (Article 7, paragraphs 2 and 3 and Annex V, section 1.1.2)	% of assets excluded from the denominator of the GAR (Article 7, paragraph 1 and Annex V, section 1.2.4)
Main Key Performance Indicator	Green Asset Ratio (GAR) in terms of stock	1,660.57	1.55%	1.92%	86.96%	35.95%	13.04%

		Total sustainable environmental activities	Key performance indicator	Key performance indicator	% coverage (over total assets)	% of assets excluded from the numerator of the GAR (Article 7, paragraphs 2 and 3 and Annex V, section 1.1.2)	% of assets excluded from the denominator of the GAR (Article 7, paragraph 1 and Annex V, section 1.2.4)
Additional Key Performance Indicators	GAR (flow)	885.66	2.17%	3.13%	91.82%	35.75%	8.18%
	Trading portfolio (*)	(from 2026)	(from 2026)	(from 2026)			
	Financial guarantees	57.34	3.07%	5.37%			
	Assets under management	172.34	0.78%	1.26%			
	Income from fees and commissions (**)	(from 2026)	(from 2026)	(from 2026)			

* For credit institutions that do not meet the conditions of Article 94(1) of the CRR or the conditions set out in Article 325 bis(1) of the CRR

** Income from fees and commissions for services other than lending and assets under management. Entities shall disclose forward-looking information in relation to this key performance indicator, including information in terms of objectives, together with relevant explanations of the methodology applied.

*** % of assets covered by the key performance indicator versus total assets of banks

**** based on the KPI of the counterparty's turnover

***** based on the KPI of the counterparty's CapEx, except for lending activities, where, for general lending, the turnover KPI is used

ASSETS FOR GAR CALCULATION – BUSINESS VOLUME

Millions of EUR		Reference date of disclosure T														
		Total gross carrying amount	Climate Change Mitigation (CCM)						Adaptation to climate change (ACC)				Water and marine resources (WTR)			
			Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)						Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)			
Of which: environmentally sustainable (that conform to the taxonomy)			Of which: Environmentally sustainable (conforming to the taxonomy)			Of which: Environmentally sustainable (conforming to the taxonomy)										
		Of which: Statement on use of funds	Of which: transition	Of which: facilitators		Of which: Statement on use of funds	Of which: facilitators		Of which: Statement on use of funds	Of which: facilitators						
GAR – Assets included in both the numerator and denominator of the GAR																
1	A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.	68,656.08	37,462.24	1,652.14	27.19	926.32	423.11	16.52	6.98	–	1.89	0.57	0.10	–	0.10	
2	Financial companies	11,533.09	1,100.74	129.26	–	4.19	59.13	4.27	1.34	–	0.76	0.02	–	–	–	
3	1. Credit institutions	7,903.06	662.84	44.97	–	4.11	5.22	2.12	0.68	–	0.10	–	–	–	–	
4	1.1 Loans and advances	6,702.03	427.92	32.48	–	2.88	3.73	1.40	0.50	–	0.08	–	–	–	–	
5	1.2 Debt securities, including statement on use of proceeds	1,201.03	234.92	12.50	–	1.24	1.49	0.72	0.17	–	0.02	–	–	–	–	
6	1.3 Capital instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
7	2. Other financial corporations	3,630.04	437.90	84.28	–	0.08	53.91	2.16	0.66	–	0.66	0.02	–	–	–	
8	2.1 Of which: investment services companies	2.78	–	–	–	–	–	–	–	–	–	–	–	–	–	
9	2.1.1 Loans and advances	2.78	–	–	–	–	–	–	–	–	–	–	–	–	–	
10	2.1.2 Debt securities, including statement on use of proceeds	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
11	2.1.3 Capital instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
12	2.2 Of which: Management companies	1.03	–	–	–	–	–	–	–	–	–	–	–	–	–	
13	2.2.1 Loans and advances	1.03	–	–	–	–	–	–	–	–	–	–	–	–	–	
14	2.2.2 Debt securities, including statement on use of proceeds	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
15	2.2.3 Capital instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
16	2.3 Of which: Insurance companies	223.92	33.71	4.73	–	–	–	0.07	0.02	–	0.02	–	–	–	–	
17	2.3.1 Loans and advances	13.11	0.01	0.01	–	–	–	0.07	0.02	–	0.02	–	–	–	–	
18	2.3.2 Debt securities, including statement on use of proceeds	5.33	–	–	–	–	–	–	–	–	–	–	–	–	–	
19	2.3.3 Capital instruments	205.47	33.70	4.73	–	–	–	–	–	–	–	–	–	–	–	
20	Non-financial corporations	13,854.44	1,348.81	686.18	27.19	85.42	363.97	12.25	5.64	–	1.13	0.55	0.10	–	0.10	
21	1.1 Loans and advances	13,380.96	1,284.27	642.81	27.19	85.42	346.31	12.12	5.57	–	1.06	0.54	0.09	–	0.09	
22	1.2 Debt securities, including statement on use of proceeds	471.95	64.44	43.28	–	–	17.57	0.13	0.07	–	0.07	0.01	0.01	–	0.01	
23	1.3 Equity instruments	1.53	0.11	0.09	–	–	0.09	–	–	–	–	–	–	–	–	
24	Homes	41,882.58	35,012.69	836.71	–	836.71	–	–	–	–	–	–	–	–	–	
25	1. Of which: Loans secured by residential real estate	33,933.39	33,933.39	836.71	–	836.71	–	–	–	–	–	–	–	–	–	
26	2. Of which: Building renovation loans	713.23	713.23	–	–	–	–	–	–	–	–	–	–	–	–	
27	3. Of which: Car loans	366.08	366.08	–	–	–	–	–	–	–	–	–	–	–	–	
28	Financing of local governments	1,385.97	–	–	–	–	–	–	–	–	–	–	–	–	–	

Millions of EUR		Total gross carrying amount	Reference date of disclosure T												
			Climate Change Mitigation (CCM)					Adaptation to climate change (ACC)				Water and marine resources (WTR)			
			Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy) Of which: environmentally sustainable (that conform to the taxonomy)					Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy) Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy) Of which: Environmentally sustainable (conforming to the taxonomy)			
				Of which: Statement on use of funds	Of which: transition	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators	
29	B. Housing financing	–	–	–	–	–	–	–	–	–	–	–	–	–	–
30	C. Financing of local governments	17.30	–	–	–	–	–	–	–	–	–	–	–	–	–
31	B. Collateral obtained through repossession: Residential and commercial real estate	20.06	–	–	–	–	–	–	–	–	–	–	–	–	–
32	Assets excluded from the numerator for the calculation of the GAR (included in the denominator)	38,538.63	–	–	–	–	–	–	–	–	–	–	–	–	–
33	Financial and non-financial companies	20,562.68													
34	1. SMEs and non-financial companies (other than SMEs) not subject to disclosure obligations provided for in the DINF	17,451.02													
35	1.1.Loans and advances	16,992.75													
36	1.1.1 Of which: Loans secured by commercial real estate	4,685.34													
37	1.1.2 Of which: Building renovation loans	–													
38	1.2. Debt securities	435.49													
39	1.3 Capital instruments	22.79													
40	2. Non-EU counterparties not subject to disclosure obligations under the DINF	3,111.66													
41	2.1 Loans and advances	2,724.60													
42	2.2 Debt securities	380.84													
43	2.3 Equity instruments	6.22													
44	Derivatives	733.21													
45	Interbank demand loans	2,174.03													
46	Cash and cash-related assets	13,245.48													
47	Other assets (goodwill, commodities, etc.)	1,823.24													
48	Total de activos de la GAR	107,214.78	37,462.24	1,652.14	27.19	926.32	423.11	16.52	6.98	–	1.89	0.57	0.10	–	0.10
49	Assets not included in the calculation of the GAR	16,073.85													
50	Central administrations and supranational issuers	12,701.84													
51	Exposures to central banks	–													
52	Trading Portfolio	3,372.00													
53	Total assets	123,288.62	37,462.24	1,652.14	27.19	926.32	423.11	16.52	6.98	–	1.89	0.57	0.10	–	0.10
	"Off-balance sheet exposures – Companies subject to DINF disclosure requirements"														
54	1. Financial guarantees	1,869.81	76.53	57.33	–	0.10	38.74	0.08	0.01	–	0.01	–	–	–	–
55	2. Assets under management	22,009.48	414.06	169.08	–	6.40	101.37	16.09	3.26	–	2.30	0.54	–	–	–
56	2.1 Of which: Debt securities	2,678.59	149.68	46.60	–	4.30	24.28	9.24	1.74	–	0.76	0.54	–	–	–
57	2.2 Of which: Capital instruments	1,203.34	264.38	122.48	–	2.10	77.09	6.85	1.52	–	1.54	–	–	–	–

Millions of EUR		Reference date of disclosure T																
		Circular Economy (CE)				Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (MCC + ACC + WTR + CE + PPC + BIO)				
		Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				
		Of which: environmentally sustainable (that conform to the taxonomy)		Of which: Environmentally sustainable (conforming to the taxonomy)		Of which: Environmentally sustainable (conforming to the taxonomy)		Of which: environmentally sustainable (that conform to the taxonomy)										
Of which: Statement on use of funds	Of which: facilitators	Of which: Statement on use of funds	Of which: facilitators	Of which: Statement on use of funds	Of which: facilitators	Of which: Statement on use of funds	Of which: facilitators	Of which: Statement on use of funds	Of which: transition	Of which: facilitators								
GAR – Assets included in both the numerator and denominator of the GAR																		
1	A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.	124.33	1.34	–	1.08	2.61	–	–	–	58.13	0.01	–	0.01	37,664.40	1,660.57	27.19	926.32	426.18
2	Financial companies	1.35	–	–	–	–	–	–	–	–	–	–	–	1,106.38	130.60	–	4.19	59.89
3	1. Credit institutions	–	–	–	–	–	–	–	–	–	–	–	–	664.96	45.65	–	4.11	5.32
4	1.1 Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	429.32	32.98	–	2.88	3.82
5	1.2 Debt securities, including statement on use of proceeds	–	–	–	–	–	–	–	–	–	–	–	–	235.64	12.67	–	1.24	1.51
6	1.3 Capital instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
7	2. Other financial corporations	1.35	–	–	–	–	–	–	–	–	–	–	–	441.43	84.94	–	0.08	54.57
8	2.1 Of which: investment services companies	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
9	2.1.1 Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
10	2.1.2 Debt securities, including statement on use of proceeds	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
11	2.1.3 Capital instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
12	2.2 Of which: Management companies	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
13	2.2.1 Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
14	2.2.2 Debt securities, including statement on use of proceeds	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
15	2.2.3 Capital instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
16	2.3 Of which: Insurance companies	–	–	–	–	–	–	–	–	–	–	–	–	33.77	4.75	–	–	0.02
17	2.3.1 Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	0.08	0.03	–	–	0.02
18	2.3.2 Debt securities, including statement on use of proceeds	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
19	2.3.3 Capital instruments	–	–	–	–	–	–	–	–	–	–	–	–	33.70	4.73	–	–	–
20	Non-financial corporations	122.98	1.34	–	1.08	2.61	–	–	–	58.13	0.01	–	0.01	1,545.32	693.27	27.19	85.42	366.29
21	1.1 Loans and advances	122.44	1.34	–	1.08	2.61	–	–	–	58.13	0.01	–	0.01	1,480.10	649.81	27.19	85.42	348.55
22	1.2 Debt securities, including statement on use of proceeds	0.54	–	–	–	–	–	–	–	–	–	–	–	65.11	43.36	–	–	17.65
23	1.3 Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	0.11	0.09	–	–	0.09
24	Homes	–	–	–	–	–	–	–	–	–	–	–	–	35,012.69	836.71	–	836.71	–
25	1. Of which: Loans secured by residential real estate	–	–	–	–	–	–	–	–	–	–	–	–	33,933.39	836.71	–	836.71	–

Millions of EUR		Reference date of disclosure T																
		Circular Economy (CE)				Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (MCC + ACC + WTR + CE + PPC + BIO)				
		Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				
		Of which: environmentally sustainable (that conform to the taxonomy)		Of which: Environmentally sustainable (conforming to the taxonomy)		Of which: Environmentally sustainable (conforming to the taxonomy)		Of which: environmentally sustainable (that conform to the taxonomy)										
		Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: transition	Of which: facilitators		
26	2. Of which: Building renovation loans	—	—	—	—	—	—	—	—	—	—	—	—	713.23	—	—	—	—
27	3. Of which: Car loans	—	—	—	—	—	—	—	—	—	—	—	—	366.08	—	—	—	—
28	Financing of local governments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
29	B. Housing financing	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
30	C. Financing of local governments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
31	B. Collateral obtained through repossession: Residential and commercial real estate	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
32	Assets excluded from the numerator for GAR calculation (included in the denominator)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
33	Financial and non-financial companies																	
34	1. SMEs and non-financial companies (other than SMEs) not subject to disclosure obligations provided for in the DINF																	
35	1.1 Loans and advances																	
36	1.1.1 Of which: loans secured by commercial real estate																	
37	1.1.2 Of which: building renovation loans																	
38	1.2 Debt securities																	
39	1.3 Equity instruments																	
40	2. Non-EU counterparties not subject to disclosure obligations under the DINF																	
41	2.1 Loans and advances																	
42	2.2 Debt securities																	
43	2.3 Capital instruments																	
44	Derivatives																	
45	Interbank demand loans																	
46	Cash and assets linked to cash																	
47	Other assets (goodwill, commodities, etc.)																	
48	Total de activos de la GAR	124.33	1.34	—	1.08	2.61	—	—	—	58.13	0.01	—	0.01	37,664.40	1,660.57	27.19	926.32	426.18
49	Assets not included in the calculation of the GAR																	
50	Central governments and supranational issuers																	
51	Exposures to central banks																	
52	Trading Portfolio																	

Millions of EUR		Reference date of disclosure T																
		Circular Economy (CE)				Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (MCC + ACC + WTR + CE + PPC + BIO)				
		Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				
		Of which: environmentally sustainable (that conform to the taxonomy)				Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: environmentally sustainable (that conform to the taxonomy)				
		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: transition		Of which: facilitators
53	Total assets	124.33	1.34	—	1.08	2.61	—	—	—	58.13	0.01	—	0.01	37,664.40	1,660.57	27.19	926.32	426.18
	"Off-balance sheet exposures – Companies subject to DINF disclosure requirements"																	
54	1. Financial guarantees	7.31	—	—	—	0.02	—	—	—	0.33	—	—	—	84.28	57.34	—	0.10	38.76
55	2. Assets under management	15.07	—	—	—	13.19	—	—	—	5.09	—	—	—	464.03	172.34	—	6.40	103.67
56	2.1 Of which: debt securities	15.07	—	—	—	13.19	—	—	—	5.09	—	—	—	192.81	48.34	—	4.30	25.04
57	2.2 Of which: equity instruments	—	—	—	—	—	—	—	—	—	—	—	—	271.22	124.00	—	2.10	78.63

Millions of EUR		Reference date of disclosure T-1														
		Total gross carrying amount	Climate Change Mitigation (CCM)						Adaptation to climate change (ACC)				Water and marine resources (WTR)			
			Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)						Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)			
			Of which: Environmentally sustainable (conforming to the taxonomy)						Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: environmentally sustainable (that conform to the taxonomy)			
				Of which: Statement on use of funds	Of which: transition	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators		
0	GAR – Assets included in both the numerator and denominator of the GAR															
1	A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.	63,870.12	34,974.20	1,462.06	47.79	877.50	361.48	148.87	65.13	–	1.24	–	–	–	–	
2	Financial companies	9,966.23	400.41	74.71	–	0.82	51.68	2.11	0.07	–	–	–	–	–	–	
3	1. Credit institutions	6,404.10	373.27	–	–	–	–	–	–	–	–	–	–	–	–	
4	1.1 Loans and advances	4,936.69	118.58	–	–	–	–	–	–	–	–	–	–	–	–	
5	1.2 Debt securities, including statement on the use of funds	1,467.41	254.70	–	–	–	–	–	–	–	–	–	–	–	–	
6	1.3 Equity instruments	–	–	–		–	–	–	–		–	–	–		–	
7	2. Other financial companies	3,562.13	315.03	74.71	–	0.82	51.68	2.11	0.07	–	–	–	–	–	–	
8	2.1 Of which: investment services companies	0.61	–	–	–	–	–	–	–	–	–	–	–	–	–	
9	2.1.1 Loans and advances	0.61	–	–	–	–	–	–	–	–	–	–	–	–	–	
10	2.1.2 Debt securities, including statement on use of proceeds	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
11	2.1.3 Capital instruments	–	–	–		–	–	–	–		–	–	–		–	
12	2.2 Of which: Management companies	1.36	–	–	–	–	–	–	–	–	–	–	–	–	–	
13	2.2.1 Loans and advances	1.36	–	–	–	–	–	–	–	–	–	–	–	–	–	

Millions of EUR		Total gross carrying amount	Reference date of disclosure T-1																		
			Climate Change Mitigation (CCM)					Adaptation to climate change (ACC)				Water and marine resources (WTR)									
			Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)					Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)									
			Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: environmentally sustainable (that conform to the taxonomy)										
				Of which: Statement on use of funds	Of which: transition	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators							
14	2.2.2 Debt securities, including statement on the use of funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
15	2.2.3 Capital instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
16	2.3 Of which: Insurance companies	175.49	27.13	-	-	-	-	-	-	-	-	-	-	-	-						
17	2.3.1 Loans and advances	8.94	-	-	-	-	-	-	-	-	-	-	-	-	-						
18	2.3.2 Debt securities, including statement on use of proceeds	5.25	-	-	-	-	-	-	-	-	-	-	-	-	-						
19	2.3.3 Capital instruments	161.31	27.13	-	-	-	-	-	-	-	-	-	-	-	-						
20	Non-financial corporations	13,046.63	1,185.59	582.45	47.79	71.77	309.80	146.75	65.06	-	1.24	-	-	-	-						
21	1.1 Loans and advances	12,737.78	1,128.03	548.12	47.79	71.74	275.51	143.80	64.42	-	1.11	-	-	-	-						
22	1.2 Debt securities, including statement on use of proceeds	307.48	57.21	34.29	-	0.03	34.26	2.95	0.64	-	0.13	-	-	-	-						
23	1.3 Capital instruments	1.37	0.35	0.03	-	-	0.03	-	-	-	-	-	-	-	-						
24	Households	39,755.88	33,388.20	804.91	-	804.91	-	-	-	-	-										
25	1. Of which: Loans secured by residential real estate	32,415.45	32,415.45	804.91	-	804.91	-	-	-	-	-										
26	2. Of which: Building renovation loans	652.21	652.21	-	-	-	-	-	-	-	-										
27	3. Of which: Car loans	320.55	320.55	-	-	-	-														
28	Financing of local governments	1,101.38	-	-	-	-	-									-	-	-	-	-	-
29	B. Housing financing	-	-	-	-	-	-									-	-	-	-	-	-
30	C. financing of local governments	15.63	-	-	-	-	-	-	-	-	-	-	-	-	-						
31	B. Collateral obtained through repossession: Residential and commercial real estate	30.37	-	-	-	-	-	-	-	-	-	-	-	-	-						
32	Assets excluded from the numerator for the calculation of the GAR (included in the denominator)	36,714.93	-	-	-	-	-	-	-	-	-	-	-	-	-						
33	Financial and non-financial companies	20,500.52																			
34	1. SMEs and non-financial companies (other than SMEs) not subject to disclosure obligations provided for in the DINF	17,436.28																			
35	1.1 Loans and advances	16,841.39																			
36	1.1.1 Of which: loans secured by commercial real estate	4,518.34																			
37	1.1.2 Of which: Building renovation loans	-																			
38	1.2. Debt securities	570.21																			
39	1.3 Capital instruments	24.67																			
40	2. Non-EU counterparties not subject to disclosure obligations under the DINF	3,064.25																			
41	2.1 Loans and advances	2,581.46																			

Millions of EUR		Total gross carrying amount	Reference date of disclosure T-1											
			Climate Change Mitigation (CCM)				Adaptation to climate change (ACC)				Water and marine resources (WTR)			
			Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)			
			Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: environmentally sustainable (that conform to the taxonomy)			
				Of which: Statement on use of funds	Of which: transition	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators
42	2.2 Debt securities	476.41												
43	2.3 Capital instruments	6.38												
44	Derivatives	853.26												
45	Interbank call loans	1,010.31												
46	Cash and assets linked to cash	12,853.70												
47	Other assets (goodwill, commodities, etc.)	1,497.14												
48	Total assets of the GAR	100,615.42	34,974.20	1,462.06	47.79	877.50	361.48	148.87	65.13	—	1.24	—	—	—
49	Assets not included in the calculation of the GAR	13,572.74												
50	Central administrations and supranational issuers	9,067.48												
51	Exposures to central banks	—												
52	Trading book	4,505.25												
53	Total assets	114,188.16	34,974.20	1,462.06	47.79	877.50	361.48	148.87	65.13	—	1.24	—	—	—
0	"Off-balance sheet exposures – Companies subject to DINF disclosure requirements"													
54	1. Financial guarantees	1,689.89	76.49	49.14	—	0.14	28.70	2.25	0.38	—	0.35	—	—	—
55	2. Assets under management	13,905.34	463.18	175.57	—	8.86	100.76	13.39	3.32	—	1.66	1.30	—	—
56	2.1 Of which: debt securities	4,245.42	265.38	82.98	—	7.61	40.32	11.34	2.95	—	1.32	1.30	—	—
57	2.2 Of which: Capital instruments	1,062.29	197.81	92.59	—	1.24	60.43	2.05	0.36	—	0.35	—	—	—

Millions of EUR		Reference date of disclosure T-1															
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + Ce + PPC + BIO)			
		Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)			
		Of which: environmentally sustainable (that conform to the taxonomy)		Of which: Environmentally sustainable (conforming to the taxonomy)		Of which: Environmentally sustainable (conforming to the taxonomy)		Of which: Environmentally sustainable (conforming to the taxonomy)									
	Of which: Statement on use of funds	Of which: facilitators		Of which: Statement on use of funds	Of which: facilitators		Of which: Statement on use of funds	Of which: facilitators		Of which: Statement on use of funds	Of which: transition	Of which: facilitators					
0	GAR – Assets included in both the numerator and denominator of the GAR																
1	A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.																
2	Financial companies																
3	1. Credit institutions																
4	1.1 Loans and advances																

Millions of EUR		Reference date of disclosure T-1															
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + Ce + PPC + BIO)			
		Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)			
		Of which: environmentally sustainable (that conform to the taxonomy)				Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: Environmentally sustainable (conforming to the taxonomy)			
			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: transition	Of which: facilitators
5	1.2 Debt securities, including statement on use of proceeds	-	-	-	-	-	-	-	-	-	-	-	-	254.70	-	-	-
6	1.3 Equity instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	2. Other financial companies	-	-	-	-	-	-	-	-	-	-	-	-	317.15	74.78	-	0.82
8	2.1 Of which: investment services companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	2.1.1 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	2.1.2 Debt securities, including statement on use of proceeds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	2.1.3 Capital instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	2.2 Of which: Management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	2.2.1 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	2.2.2 Debt securities, including statement on the use of funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	2.2.3 Capital instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	2.3 Of which: Insurance companies	-	-	-	-	-	-	-	-	-	-	-	-	27.13	-	-	-
17	2.3.1 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	2.3.2 Debt securities, including statement on use of proceeds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	2.3.3 Capital instruments	-	-	-	-	-	-	-	-	-	-	-	-	27.13	-	-	-
20	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	1,332.34	647.51	47.79	311.04
21	1.1 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	1,271.83	612.54	47.79	276.62
22	1.2 Debt securities, including statement on the use of funds	-	-	-	-	-	-	-	-	-	-	-	-	60.16	34.93	-	34.39
23	1.3 Capital instruments	-	-	-	-	-	-	-	-	-	-	-	-	0.35	0.03	-	0.03
24	Households	-	-	-	-	-	-	-	-	-	-	-	-	33,388.20	804.91	-	804.91
25	1. Of which: Loans secured by residential real estate	-	-	-	-	-	-	-	-	-	-	-	-	32,415.45	804.91	-	804.91
26	2. Of which: Building renovation loans	-	-	-	-	-	-	-	-	-	-	-	-	652.21	-	-	-
27	3. Of which: Car loans	-	-	-	-	-	-	-	-	-	-	-	-	320.55	-	-	-
28	Local government financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	B. Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	C. Financing of local governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	B. Collateral obtained through repossession: Residential and commercial real estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (included in the denominator)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	Financial and non-financial companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
34	1. SMEs and non-financial companies (other than SMEs) not subject to disclosure obligations provided for in the DINF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35	1.1 Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Millions of EUR		Reference date of disclosure T-1																
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + Ce + PPC + BIO)				
		Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				
		Of which: environmentally sustainable (that conform to the taxonomy)		Of which: Environmentally sustainable (conforming to the taxonomy)		Of which: Environmentally sustainable (conforming to the taxonomy)		Of which: Environmentally sustainable (conforming to the taxonomy)		Of which: Environmentally sustainable (conforming to the taxonomy)								
Of which: Statement on use of funds	Of which: facilitators											Of which: Statement on use of funds	Of which: facilitators	Of which: Statement on use of funds	Of which: facilitators	Of which: Statement on use of funds	Of which: transition	Of which: facilitators
36	1.1.1 Of which: loans secured by commercial real estate																	
37	1.1.2 Of which: building renovation loans																	
38	1.2 Debt securities																	
39	1.3 Capital instruments																	
40	2. Non-EU counterparties not subject to disclosure obligations under the DINF																	
41	2.1 Loans and advances																	
42	2.2 Debt securities																	
43	2.3 Capital instruments																	
44	Derivatives																	
45	Interbank demand loans																	
46	Cash and assets linked to cash																	
47	Other assets (goodwill, commodities, etc.)																	
48	Total assets of the GAR	–	–	–	–	–	–	–	–	–	–	–	–	35,123.06	1,527.19	47.79	877.50	362.72
49	Assets not included in the calculation of the GAR																	
50	Central administrations and supranational issuers																	
51	Exposures to central banks																	
52	Trading Portfolio																	
53	Total assets	–	–	–	–	–	–	–	–	–	–	–	–	35,123.06	1,527.19	47.79	877.50	362.72
0	"Off-balance sheet exposures – Companies subject to DINF disclosure requirements"																	
54	1. Financial guarantees	–	–	–	–	–	–	–	–	–	–	–	–	78.73	49.52	–	0.14	29.05
55	2. Assets under management	20.15	–	–	–	18.55	–	–	–	5.07	–	–	–	521.64	178.89	–	8.86	102.42
56	2.1 Of which: Debt securities	20.15	–	–	–	18.55	–	–	–	5.07	–	–	–	321.79	85.93	–	7.61	41.64
57	2.2 Of which: Capital instruments	–	–	–	–	–	–	–	–	–	–	–	–	199.85	92.96	–	1.24	60.78

ASSETS FOR GAR CALCULATION – CAPEX

Millions of EUR		Reference date of disclosure T														
		Total gross carrying amount	Climate Change Mitigation (CCM)						Adaptation to climate change (ACC)				Water and marine resources (WTR)			
			Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)						Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)			
			Of which: environmentally sustainable (that conform to the taxonomy)						Of which: environmentally sustainable (that conform to the taxonomy)				Of which: environmentally sustainable (that conform to the taxonomy)			
				Specialised financing	Transition	Facilitators			Specialised financing	Adaptation			Of which: Statement on use of funds	Of which: facilitators		
	GAR – Assets included in both the numerator and denominator of the GAR															
1	A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.	68,656.08	37,929.32	2,056.37	27.19	929.40	518.82	13.99	1.83	–	1.05	0.49	0.01	–	0.01	
2	Financial companies	11,533.09	1,135.47	187.08	–	4.35	91.63	3.53	1.36	–	0.74	–	–	–	–	
3	1. Credit institutions	7,903.06	668.36	52.74	–	4.21	10.09	1.88	0.70	–	0.08	–	–	–	–	
4	1.1 Loans and advances	6,702.03	431.76	37.71	–	2.91	7.27	1.25	0.54	–	0.08	–	–	–	–	
5	1.2 Debt securities, including statement on the use of funds	1,201.03	236.60	15.03	–	1.30	2.82	0.62	0.16	–	0.01	–	–	–	–	
6	1.3 Capital instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
7	2. Other financial companies	3,630.04	467.12	134.34	–	0.14	81.53	1.65	0.66	–	0.66	–	–	–	–	
8	2.1 Of which: Investment services companies	2.78	–	–	–	–	–	–	–	–	–	–	–	–	–	
9	2.1.1 Loans and advances	2.78	–	–	–	–	–	–	–	–	–	–	–	–	–	
10	2.1.2 Debt securities, including statement on use of proceeds	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
11	2.1.3 Capital instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
12	2.2 Of which: Management companies	1.03	–	–	–	–	–	–	–	–	–	–	–	–	–	
13	2.2.1 Loans and advances	1.03	–	–	–	–	–	–	–	–	–	–	–	–	–	
14	2.2.2 Debt securities, including statement on the use of funds	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
15	2.2.3 Capital instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
16	2.3 Of which: Insurance companies	223.92	35.36	9.26	–	–	0.01	0.07	0.02	–	0.02	–	–	–	–	
17	2.3.1 Loans and advances	13.11	0.02	0.02	–	–	0.01	0.07	0.02	–	0.02	–	–	–	–	
18	2.3.2 Debt securities, including statement on use of proceeds	5.33	–	–	–	–	–	–	–	–	–	–	–	–	–	
19	2.3.3 Capital instruments	205.47	35.34	9.25	–	–	–	–	–	–	–	–	–	–	–	
20	Non-financial corporations	13,854.44	1,781.16	1,032.58	27.19	88.34	427.19	10.46	0.47	–	0.31	0.49	0.01	–	0.01	
21	1.1 Loans and advances	13,380.96	1,701.45	984.48	27.19	88.34	406.23	10.43	0.47	–	0.30	0.48	0.01	–	0.01	
22	1.2 Debt securities, including statement on the use of funds	471.95	79.60	48.02	–	–	20.88	0.03	0.01	–	0.01	–	–	–	–	
23	1.3 Equity instruments	1.53	0.11	0.08	–	–	0.08	–	–	–	–	–	–	–	–	
24	Households	41,882.58	35,012.69	836.71	–	836.71	–	–	–	–	–	–	–	–	–	
25	1. Of which: Loans secured by residential real estate	33,933.39	33,933.39	836.71	–	836.71	–	–	–	–	–	–	–	–	–	
26	2. Of which: Building renovation loans	713.23	713.23	–	–	–	–	–	–	–	–	–	–	–	–	
27	3. Of which: Car loans	366.08	366.08	–	–	–	–	–	–	–	–	–	–	–	–	
28	Financing of local governments	1,385.97	–	–	–	–	–	–	–	–	–	–	–	–	–	
29	B. Housing financing	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
30	C. Financing of local governments	17.30	–	–	–	–	–	–	–	–	–	–	–	–	–	
31	B. Collateral obtained through repossession: Residential and commercial real estate	20.06	–	–	–	–	–	–	–	–	–	–	–	–	–	
32	Assets excluded from the numerator for the calculation of the GAR (included in the denominator)	38,538.63	–	–	–	–	–	–	–	–	–	–	–	–	–	

Millions of EUR			Reference date of disclosure T													
			Total gross carrying amount	Climate Change Mitigation (CCM)				Adaptation to climate change (ACC)				Water and marine resources (WTR)				
				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				
				Of which: environmentally sustainable (that conform to the taxonomy)				Of which: environmentally sustainable (that conform to the taxonomy)				Of which: environmentally sustainable (that conform to the taxonomy)				
					Specialised financing	Transition	Facilitators			Specialised financing	Adaptation			Of which: Statement on use of funds	Of which: facilitators	
33	Financial and non-financial companies		20,562.68													
34	1. SMEs and non-financial companies (other than SMEs) not subject to disclosure obligations under the DINF		17,451.02													
35	1.1.Loans and advances		16,992.75													
36	1.1.1 Of which: Loans secured by commercial real estate		4,685.34													
37	1.1.2 Of which: Building renovation loans		–													
38	1.2. Debt securities		435.49													
39	1.3 Capital instruments		22.79													
40	2. Non-EU counterparties not subject to disclosure obligations under the DINF		3,111.66													
41	2.1 Loans and advances		2,724.60													
42	2.2 Debt securities		380.84													
43	2.3 Equity instruments		6.22													
44	Derivatives		733.21													
45	Interbank call loans		2,174.03													
46	Cash and assets linked to cash		13,245.48													
47	Other assets (goodwill, commodities, etc.)		1,823.24													
48	Total de activos de la GAR		107,214.78	37,929.32	2,056.37	27.19	929.40	518.82	13.99	1.83	–	1.05	0.49	0.01	–	0.01
49	Assets not included in the calculation of the GAR		16,073.85													
50	Central administrations and supranational issuers		12,701.84													
51	Exposures to central banks		–													
52	Trading Portfolio		3,372.00													
53	Total assets		123,288.62	37,929.32	2,056.37	27.19	929.40	518.82	13.99	1.83	–	1.05	0.49	0.01	–	0.01
	"Off-balance sheet exposures – Companies subject to DINF disclosure requirements"															
54	1. Financial guarantees		1,869.81	118.34	100.42	–	0.19	42.10	0.07	0.01	–	0.01	–	–	–	–
55	2. Assets under management		22,009.48	520.98	268.57	–	8.60	141.97	25.79	8.88	–	6.70	0.97	–	–	–
56	2.1 Of which: debt securities		2,678.59	187.58	73.68	–	6.00	34.47	12.96	2.43	–	0.89	0.97	–	–	–
57	2.2 Of which: Capital instruments		1,203.34	333.40	194.89	–	2.60	107.50	12.83	6.46	–	5.81	–	–	–	–

Millions of EUR		Reference date of disclosure T																
		Circular Economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + CE + PPC + BIO)				
		Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				
		Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: Environmentally sustainable (conforming to the taxonomy)				
		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: transition		Of which: facilitators
	GAR – Assets included in both the numerator and denominator of the GAR																	
1	A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.	54.82	0.45	–	0.36	2.03	–	–	–	63.06	–	–	–	38,063.71	2,058.66	27.19	930.15	520.24
2	Financial companies	1.03	–	–	–	–	–	–	–	–	–	–	–	1,140.04	188.44	–	4.94	92.37
3	1. Credit institutions	–	–	–	–	–	–	–	–	–	–	–	–	670.24	53.44	–	4.80	10.18
4	1.1 Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	433.01	38.25	–	3.36	7.35
5	1.2 Debt securities, including statement on the use of funds	–	–	–	–	–	–	–	–	–	–	–	–	237.23	15.19	–	1.44	2.83
6	1.3 Capital instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
7	2. Other financial corporations	1.03	–	–	–	–	–	–	–	–	–	–	–	469.80	135.00	–	0.14	82.19
8	2.1 Of which: investment services companies	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
9	2.1.1 Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
10	2.1.2 Debt securities, including statement on use of proceeds	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
11	2.1.3 Equity instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
12	2.2 Of which: Management companies	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
13	2.2.1 Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
14	2.2.2 Debt securities, including statement on use of proceeds	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
15	2.2.3 Capital instruments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
16	2.3 Of which: Insurance companies	–	–	–	–	–	–	–	–	–	–	–	–	35.43	9.28	–	–	0.03
17	2.3.1 Loans and advances	–	–	–	–	–	–	–	–	–	–	–	–	0.09	0.04	–	–	0.03
18	2.3.2 Debt securities, including statement on use of proceeds	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
19	2.3.3 Capital instruments	–	–	–	–	–	–	–	–	–	–	–	–	35.34	9.25	–	–	–
20	Non-financial corporations	53.79	0.45	–	0.36	2.03	–	–	–	63.06	–	–	–	1,910.98	1,033.51	27.19	88.51	427.87
21	1.1 Loans and advances	51.87	0.45	–	0.36	2.03	–	–	–	63.06	–	–	–	1,829.33	985.40	27.19	88.51	406.90
22	1.2 Debt securities, including statement on use of proceeds	1.92	–	–	–	–	–	–	–	–	–	–	–	81.55	48.03	–	–	20.89
23	1.3 Capital instruments	–	–	–	–	–	–	–	–	–	–	–	–	0.11	0.08	–	–	0.08
24	Households	–	–	–	–									35,012.69	836.71	–	836.71	–
25	1. Of which: Loans secured by residential real estate	–	–	–	–									33,933.39	836.71	–	836.71	–
26	2. Of which: Building renovation loans	–	–	–	–									713.23	–	–	–	–
27	3. Of which: Car loans													366.08	–	–	–	–
28	Local government financing	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
29	B. Housing financing	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
30	C. Financing of local governments	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

		Reference date of disclosure T																
Millions of EUR		Circular Economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + CE + PPC + BIO)				
		Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				
		Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: Environmentally sustainable (conforming to the taxonomy)				
		Of which: Statement on use of funds				Of which: Statement on use of funds				Of which: Statement on use of funds				Of which: Statement on use of funds				
		Of which: Of which: facilitators				Of which: Of which: facilitators				Of which: Of which: facilitators				Of which: Of which: transition Of which: Of which: facilitators				
31	B. Collateral obtained through repossession: Residential and commercial real estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Assets excluded from the numerator for GAR calculation (included in the denominator)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
33	Financial and non-financial companies																	
34	1. SMEs and non-financial companies (other than SMEs) not subject to disclosure obligations provided for in the DINF																	
35	1.1. Loans and advances																	
36	1.1.1 Of which: Loans secured by commercial real estate																	
37	1.1.2 Of which: Building renovation loans																	
38	1.2. Debt securities																	
39	1.3 Capital instruments																	
40	2. Non-EU counterparties not subject to disclosure obligations under the DINF																	
41	2.1 Loans and advances																	
42	2.2 Debt securities																	
43	2.3 Equity instruments																	
44	Derivatives																	
45	Interbank demand loans																	
46	Cash and cash-related assets																	
47	Other assets (goodwill, commodities, etc.)																	
48	Total de activos de la GAR	54.82	0.45	-	0.36	2.03	-	-	-	63.06	-	-	-	38,063.71	2,058.66	27.19	930.15	520.24
49	Assets not included in the calculation of the GAR																	
50	Central administrations and supranational issuers																	
51	Exposures to central banks																	
52	Trading Portfolio																	
53	Total assets	54.82	0.45	-	0.36	2.03	-	-	-	63.06	-	-	-	38,063.71	2,058.66	27.19	930.15	520.24
	"Off-balance sheet exposures – Companies subject to DINF disclosure requirements"																	
54	1. Financial guarantees	2.61	-	-	-	0.02	-	-	-	0.31	-	-	-	121.35	100.43	-	0.19	42.10
55	2. Assets under management	11.81	-	-	-	13.73	-	-	-	0.10	-	-	-	573.39	277.45	-	8.60	148.67
56	2.1 Of which: Debt securities	11.81	-	-	-	13.73	-	-	-	0.10	-	-	-	227.16	76.11	-	6.00	35.36
57	2.2 Of which: Capital instruments	-	-	-	-	-	-	-	-	-	-	-	-	346.23	201.35	-	2.60	113.31

Millions of EUR		Reference date of disclosure T-1													
		Total gross carrying amount	Climate Change Mitigation (CCM)					Adaptation to climate change (ACC)				Water and marine resources (WTR)			
			Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)					Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)			
			Of which: Environmentally sustainable (conforming to the taxonomy)					Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: Environmentally sustainable (conforming to the taxonomy)			
				Specialised financing	Transition	Facilitators		Specialised financing	Adaptation				Of which: Statement on use of funds	Of which: facilitators	
0	GAR – Assets included in both the numerator and denominator of the GAR														
1	A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.	63,870.12	35,180.62	1,794.31	47.79	966.47	322.96	135.48	48.31	0.03	0.14	0.00	0.00	0.00	0.00
2	Financial companies	9,966.23	361.62	163.72	0.00	106.75	1.70	0.04	0.04	0.00	0.00	0.00	0.00	0.00	0.00
3	1. Credit institutions	6,404.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	1.1 Loans and advances	4,936.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	1.2 Debt securities, including statement on the use of funds	1,467.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	1.3 Capital instruments	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
7	2. Other financial corporations	3,562.13	361.62	163.72	0.00	106.75	1.70	0.04	0.04	0.00	0.00	0.00	0.00	0.00	0.00
8	2.1 Of which: investment services companies	0.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	2.1.1 Loans and advances	0.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	2.1.2 Debt securities, including statement on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	2.1.3 Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
12	2.2 Of which: Management companies	1.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	2.2.1 Loans and advances	1.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	2.2.2 Debt securities, including statement on the use of funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	2.2.3 Equity instruments	0.00	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
16	2.3 Of which: Insurance companies	175.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	2.3.1 Loans and advances	8.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	2.3.2 Debt securities, including statement on use of proceeds	5.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	2.3.3 Capital instruments	161.31	0.00	0.00		0.00	0.00	0.00	0.00		0.00	0.00	0.00		0.00
20	Non-financial corporations	13,046.63	1,430.79	825.69	47.79	54.81	321.26	135.44	48.27	0.03	0.14	0.00	0.00	0.00	0.00
21	1.1 Loans and advances	12,737.78	1,352.08	812.05	47.79	54.62	307.86	134.77	48.23	0.00	0.11	0.00	0.00	0.00	0.00
22	1.2 Debt securities, including statement on use of proceeds	307.48	78.30	13.51	0.00	0.18	13.33	0.67	0.04	0.00	0.04	0.00	0.00	0.00	0.00
23	1.3 Capital instruments	1.37	0.41	0.13		0.01	0.07	0.00	0.00		0.00	0.00	0.00		0.00
24	Homes	39,755.88	33,388.20	804.91	0.00	804.91	0.00	0.00	0.00	0.00	0.00				
25	1. Of which: Loans secured by residential real estate	32,415.45	32,415.45	804.91	0.00	804.91	0.00	0.00	0.00	0.00	0.00				
26	2. Of which: Building renovation loans	652.21	652.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
27	3. Of which: Car loans	320.55	320.55	0.00	0.00	0.00	0.00								
28	Financing of local governments	1,101.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	B. Housing financing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	C. financing of local governments	15.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	B. Collateral obtained through repossession: Residential and commercial real estate	30.37	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Assets excluded from the numerator for GAR calculation (included in the denominator)	36,714.93	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Financial and non-financial companies	20,500.52													
34	1. SMEs and non-financial companies (other than SMEs) not subject to disclosure obligations provided for in the DINF	17,436.28													
35	1.1 Loans and advances	16,841.39													

Millions of EUR		Reference date of disclosure T-1												
		Total gross carrying amount	Climate Change Mitigation (CCM)				Adaptation to climate change (ACC)				Water and marine resources (WTR)			
			Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)			
			Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: Environmentally sustainable (conforming to the taxonomy)				Of which: Environmentally sustainable (conforming to the taxonomy)			
				Specialised financing	Transition	Facilitators		Specialised financing	Adaptation			Of which: Statement on use of funds	Of which: facilitators	
36	1.1.1 Of which: Loans secured by commercial real estate	4,518.34												
37	1.1.2 Of which: Building renovation loans	0.00												
38	1.2. Debt securities	570.21												
39	1.3 Capital instruments	24.67												
40	2. Non-EU counterparties not subject to disclosure obligations under the DINF	3,064.25												
41	2.1 Loans and advances	2,581.46												
42	2.2 Debt securities	476.41												
43	2.3 Capital instruments	6.38												
44	Derivatives	853.26												
45	Interbank demand loans	1,010.31												
46	Cash and assets linked to cash	12,853.70												
47	Other assets (goodwill, commodities, etc.)	1,497.14												
48	Total assets of the GAR	100,615.42	35,180.62	1,794.31	47.79	966.47	322.96	135.48	48.31	0.03	0.14	0.00	0.00	0.00
49	Assets not included in the calculation of the GAR	13,572.74												
50	Central administrations and supranational issuers	9,067.48												
51	Exposures to central banks	0.00												
52	Trading Portfolio	4,505.25												
53	Total assets	114,188.16	35,180.62	1,794.31	47.79	966.47	322.96	135.48	48.31	0.03	0.14	0	0	0
0	"Off-balance sheet exposures – Companies subject to DINF disclosure requirements"													
54	1. Financial guarantees	1,689.89	107.17	92.17	0.00	0.49	35.28	1.54	0.30	0.00	0.30	0.00	0.00	0.00
55	2. Assets under management	13,905.34	601.65	306.77	0.00	12.41	146.72	31.11	5.32	0.00	2.41	2.33	0.00	0.00
56	2.1 Of which: Debt securities	4,245.42	322.99	130.71	0.00	9.74	57.76	16.73	4.09	0.00	1.63	2.33	0.00	0.00
57	2.2 Of which: Capital instruments	1,062.29	278.65	176.06	0.00	2.67	88.96	14.38	1.23	0.00	0.78	0.00	0.00	0.00

Millions of EUR		Reference date of disclosure T-1															
		Circular Economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + Ce + PPC + BIO)			
		Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)			
		Of which: Environmentally sustainable (conforming to the taxonomy)		Of which: Environmentally sustainable (conforming to the taxonomy)		Of which: Environmentally sustainable (conforming to the taxonomy)		Of which: environmentally sustainable (that conform to the taxonomy)									
Of which: Statement on use of funds	Of which: facilitators									Of which: Statement on use of funds	Of which: facilitators	Of which: Statement on use of funds	Of which: facilitators	Of which: Statement on use of funds	Of which: transition	Of which: facilitators	
0	GAR – Assets included in both the numerator and denominator of the GAR																
1	A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.																
2	Financial companies																
3	1. Credit institutions																
4	1.1 Loans and advances																
5	1.2 Debt securities, including statement on use of proceeds																
6	1.3 Capital instruments																
7	2. Other financial companies																
8	2.1 Of which: investment services companies																
9	2.1.1 Loans and advances																
10	2.1.2 Debt securities, including statement on use of proceeds																
11	2.1.3 Capital instruments																
12	2.2 Of which: Management companies																
13	2.2.1 Loans and advances																
14	2.2.2 Debt securities, including statement on use of proceeds																
15	2.2.3 Capital instruments																
16	2.3 Of which: Insurance companies																
17	2.3.1 Loans and advances																
18	2.3.2 Debt securities, including statement on use of proceeds																
19	2.3.3 Capital instruments																
20	Non-financial corporations																
21	1.1 Loans and advances																
22	1.2 Debt securities, including statement on the use of funds																
23	1.3 Equity instruments																
24	Households																
25	1. Of which: Loans secured by residential real estate																
26	2. Of which: Building renovation loans																
27	3. Of which: Car loans																
28	Financing of local governments																
29	B. Housing financing																
30	C. financing of local governments																
31	B. Collateral obtained through repossession: Residential and commercial real estate																

Millions of EUR		Reference date of disclosure T-1																
		Circular Economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + Ce + PPC + BIO)				
		Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				Of which: To sectors relevant to the taxonomy (eligible according to the taxonomy)				
		Of which: Environmentally sustainable (conforming to the taxonomy)		Of which: Environmentally sustainable (conforming to the taxonomy)		Of which: Environmentally sustainable (conforming to the taxonomy)		Of which: environmentally sustainable (that conform to the taxonomy)										
	Of which: Statement on use of funds	Of which: facilitators		Of which: Statement on use of funds	Of which: facilitators		Of which: Statement on use of funds	Of which: facilitators		Of which: Statement on use of funds	Of which: transition	Of which: facilitators						
32	Assets excluded from the numerator for GAR calculation (included in the denominator)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Financial and non-financial companies																	
34	1. SMEs and non-financial companies (other than SMEs) not subject to disclosure obligations provided for in the DINF																	
35	1.1.Loans and advances																	
36	1.1.1 Of which: Loans secured by commercial real estate																	
37	1.1.2 Of which: Building renovation loans																	
38	1.2. Debt securities																	
39	1.3 Equity instruments																	
40	2. Non-EU counterparties not subject to disclosure obligations under the DINF																	
41	2.1 Loans and advances																	
42	2.2 Debt securities																	
43	2.3 Equity instruments																	
44	Derivatives																	
45	Interbank demand loans																	
46	Cash and assets linked to cash																	
47	Other assets (goodwill, commodities, etc.)																	
48	Total assets of the GAR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35,316.10	1,842.62	47.83	966.47	323.11
49	Assets not included in the calculation of the GAR																	
50	Central administrations and supranational issuers																	
51	Exposures to central banks																	
52	Trading Portfolio																	
53	Total assets	0	0	0	0	0	0	0	0	0	0	0	0	35,316.10	1,842.62	47.83	966.47	323.11
0	"Off-balance sheet exposures – Companies subject to DINF disclosure requirements"																	
54	1. Financial guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108.71	92.47	0.00	0.49	35.57
55	2. Assets under management	15.60	0.00	0.00	0.00	18.24	0.00	0.00	0.00	0.22	0.00	0.00	0.00	669.15	312.09	0.00	12.41	149.14
56	2.1 Of which: Debt securities	15.60	0.00	0.00	0.00	18.24	0.00	0.00	0.00	0.22	0.00	0.00	0.00	376.12	134.80	0.00	9.74	59.39
57	2.2 Of which: Capital instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293.03	177.29	0.00	2.67	89.74

GAR INFORMATION BY SECTOR – BUSINESS VOLUME

	Breakdown by sector – NACE four-digit level (code and designation)	Climate Change Mitigation (CCM)				Adaptation to Climate Change (ACC)				Water and marine resources (WTR)			
		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD	
		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount	
		Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions EUR	Of which: environmentally sustainable (CCA)	Millions EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (WTR)	Millions of EUR	Of which: environmentally sustainable (WTR)
1	At 01.49	—	—			—	—			—	—		
2	B08.99	—	—			—	—			—	—		
3	C 19.20	4.82	0.02			—	—			—	—		
4	C 21.20	—	—			—	—			—	—		
5	C 32.50	—	—			—	—			—	—		
6	C 32.99	—	—			—	—			—	—		
7	C 33.20	0.65	0.57			0.03	—			—	—		
8	C10.89	2.03	—			—	—			—	—		
9	C17	3.33	3.27			—	—			—	—		
10	C18.11	—	—			—	—			—	—		
11	C20.13	—	—			—	—			—	—		
12	C20.14	—	—			—	—			—	—		
13	C22	0.83	—			—	—			—	—		
14	C23	0.36	0.18			—	—			—	—		
15	C24.10	40.02	33.73			—	—			—	—		
16	C24.20	2.05	2.02			—	—			—	—		
17	C24.42	0.02	—			—	—			—	—		
18	C24.45	3.23	2.93			—	—			—	—		
19	C24.52	1.40	1.27			—	—			—	—		
20	C25	10.68	1.51			0.01	0.01			—	—		
21	C26	6.23	0.11			—	—			—	—		
22	C27	4.86	0.57			—	—			—	—		
23	C28	0.06	0.05			—	—			—	—		
24	C29.1	61.15	6.59			—	—			—	—		
25	C29.31	—	—			—	—			—	—		
26	C29.32	0.89	0.51			—	—			—	—		
27	C30.1	7.83	4.40			—	—			—	—		
28	C30.2	15.49	15.35			—	—			—	—		
29	C33.12	—	—			—	—			—	—		
30	C33.17	0.81	0.80			—	—			—	—		
31	D35.11	274.51	220.04			0.18	0.01			—	—		
32	D35.12	0.02	0.02			—	—			—	—		
33	D35.13	93.34	89.18			—	—			—	—		
34	D35.14	1.31	1.00			—	—			—	—		
35	D35.21	—	—			—	—			—	—		
36	D35.22	0.15	0.07			—	—			—	—		
37	D35.23	0.14	0.07			—	—			—	—		
38	D35.30	—	—			—	—			—	—		

	Breakdown by sector – NACE four-digit level (code and designation)	Climate Change Mitigation (CCM)				Adaptation to Climate Change (ACC)				Water and marine resources (WTR)			
		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD	
		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount	
		Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions EUR	Of which: environmentally sustainable (CCA)	Millions EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (WTR)	Millions of EUR	Of which: environmentally sustainable (WTR)
39	E36.00	15.62	13.27			0.47	—			0.01	—		
40	E37.00	0.61	0.50			—	—			—	—		
41	E38.11	1.56	1.35			0.06	—			—	—		
42	E38.21	0.07	0.01			—	—			—	—		
43	E39.00	0.48	0.39			—	—			—	—		
44	F41	69.44	31.89			1.07	0.02			0.01	—		
45	F42	166.07	55.56			0.25	0.08			0.10	—		
46	F43	108.57	45.18			0.12	0.03			—	—		
47	G 45.11	112.82	13.97			—	—			—	—		
48	G 45.19	0.04	0.01			—	—			—	—		
49	G 45.20	—	—			—	—			—	—		
50	G 45.32	—	—			—	—			—	—		
51	G 45.40	2.60	2.28			0.11	—			—	—		
52	G 46.19	—	—			—	—			—	—		
53	G 46.77	0.01	0.01			—	—			—	—		
54	G46.52	3.81	3.80			—	—			—	—		
55	G46.63	—	—			—	—			—	—		
56	G46.69	—	—			—	—			—	—		
57	G46.72	1.02	0.93			—	—			—	—		
58	G46.90	29.15	20.31			—	—			—	—		
59	G47.11	0.04	0.04			—	—			—	—		
60	G47.19	1.22	0.47			0.04	—			0.03	—		
61	G47.42	—	—			—	—			—	—		
62	G47.52	0.30	—			—	—			—	—		
63	H49.31	0.63	—			—	—			—	—		
64	H49.50	—	—			—	—			—	—		
65	H51.10	—	—			—	—			—	—		
66	H52.10	0.04	0.02			—	—			—	—		
67	H52.21	4.16	—			—	—			—	—		
68	H52.23	0.96	0.52			—	—			—	—		
69	H52.29	—	—			—	—			—	—		
70	I55.10	0.01	—			—	—			—	—		
71	J 58.11	—	—			0.29	0.29			—	—		
72	J58.13	—	—			—	—			—	—		
73	J59	0.05	0.02			0.54	—			—	—		
74	J60	—	—			0.54	0.03			—	—		
75	J61.10	2.22	0.95			—	—			—	—		
76	J61.20	0.31	0.08			0.20	0.11			0.02	0.02		
77	J61.90	1.68	0.74			—	—			—	—		
78	J62	7.70	6.14			2.90	0.38			—	—		

	Breakdown by sector – NACE four-digit level (code and designation)	Climate Change Mitigation (CCM)				Adaptation to Climate Change (ACC)				Water and marine resources (WTR)			
		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD	
		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount	
		Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions EUR	Of which: environmentally sustainable (CCA)	Millions EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (WTR)	Millions of EUR	Of which: environmentally sustainable (WTR)
79	J63.11	0.01	—			—	—			—	—		
80	K64.20	159.21	71.10			0.07	0.07			—	—		
81	L68	19.39	7.41			0.12	—			—	—		
82	M69.20	1.48	0.82			4.97	4.60			0.08	0.07		
83	M70.10	1.38	0.04			—	—			—	—		
84	M70.22	4.31	1.54			—	—			—	—		
85	M71	4.30	3.27			—	—			—	—		
86	M72	0.31	0.16			—	—			—	—		
87	M73.12	—	—			—	—			—	—		
88	M74.90	—	—			—	—			—	—		
89	N 80.10	6.25	0.01			—	—			—	—		
90	N 81.10	4.98	4.33			0.20	—			—	—		
91	N 81.21	1.02	0.19			—	—			—	—		
92	N77.11	47.27	2.38			0.08	0.02			—	—		
93	N77.32	0.02	—			—	—			—	—		
94	N77.39	—	—			—	—			—	—		
95	N79.11	0.04	0.04			—	—			—	—		
96	N80.20	9.22	0.02			—	—			—	—		
97	N81.22	—	—			—	—			—	—		
98	N82.11	0.04	0.04			—	—			—	—		
99	N82.99	1.97	1.83			—	—			—	—		
100	Q87	—	—			—	—			—	—		
101	R 92.00	—	—			—	—			—	—		
102	R90	—	—			—	—			—	—		
103	R91	0.11	0.09			—	—			—	—		
104	R93.11	—	—			—	—			—	—		
105	S96.02	—	—			—	—			—	—		
106	S96.09	20.07	10.16			—	—			0.29	0.01		

	Breakdown by sector – NACE four-digit level (code and designation)	Circular Economy (CE)				Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD	
		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount	
		Millions of EUR	Of which: environmentally sustainable (CE)	Millions of EUR	Of which: environmentally sustainable (CE)	Millions of EUR	Of which: environmentally sustainable (PPC)	Millions of EUR	Of which: environmentally sustainable (PPC)	Millions EUR	Of which: environmentally sustainable (BIO)	Millions of EUR	Of which: environmentally sustainable (BIO)	Millions of EUR	Of which: environmentally sustainable (CCM + CCA+WTR+CE+PPC+BIO)	Millions of EUR	Of which: environmentally sustainable (CCM + CCA+WTR+CE+PPC+BIO)
1	At 01.49	—	—			—	—			—	—			—	—		
2	B08.99	—	—			—	—			—	—			—	—		
3	C 19.20	—	—				—			—	—			4.82	0.02		
4	C 21.20	—	—			0.90	—			—	—			0.90	—		
5	C 32.50	0.01	—			—	—			—	—			0.01	—		
6	C 32.99	—	—			—	—			—	—			—	—		
7	C 33.20	—	—			—	—			—	—			0.68	0.57		
8	C10.89	2.79	—			—	—			—	—			4.82	—		
9	C17	—	—			—	—			—	—			3.33	3.27		
10	C18.11	—	—			—	—			—	—			—	—		
11	C20.13	—	—			—	—			—	—			—	—		
12	C20.14	—	—			—	—			—	—			—	—		
13	C22	1.76	—			—	—			—	—			2.59	—		
14	C23	27.34	—			—	—			—	—			27.70	0.18		
15	C24.10	0.51	—			—	—			—	—			40.54	33.73		
16	C24.20	—	—			—	—			—	—			2.05	2.02		
17	C24.42	—	—			—	—			—	—			0.02	—		
18	C24.45	—	—			—	—			—	—			3.23	2.93		
19	C24.52	—	—			—	—			—	—			1.40	1.27		
20	C25	0.11	—			—	—			—	—			10.80	1.52		
21	C26	—	—			—	—			—	—			6.23	0.11		
22	C27	0.68	—			—	—			—	—			5.54	0.58		
23	C28	—	—			—	—			—	—			0.06	0.05		
24	C29.1	0.76	—			—	—			—	—			61.91	6.59		
25	C29.31	—	—			—	—			—	—			—	—		
26	C29.32	0.05	—			—	—			—	—			0.95	0.51		
27	C30.1	—	—			—	—			—	—			7.83	4.40		
28	C30.2	—	—			—	—			—	—			15.49	15.35		
29	C33.12	0.01	—			—	—			—	—			0.01	—		
30	C33.17	—	—			—	—			—	—			0.81	0.80		
31	D35.11	0.01	—			—	—			—	—			274.69	220.05		
32	D35.12	—	—			—	—			—	—			0.02	0.02		
33	D35.13	—	—			—	—			—	—			93.34	89.18		
34	D35.14	—	—			—	—			—	—			1.31	1.00		
35	D35.21	—	—			—	—			—	—			—	—		
36	D35.22	—	—			—	—			—	—			0.15	0.07		

	Breakdown by sector – NACE four-digit level (code and designation)	Circular Economy (CE)				Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD	
		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount	
		Millions of EUR	Of which: environment ally sustainable (CE)	Millions of EUR	Of which: environment ally sustainable (CE)	Millions of EUR	Of which: environment ally sustainable (PPC)	Millions of EUR	Of which: environment ally sustainable (PPC)	Millions EUR	Of which: environment ally sustainable (BIO)	Millions of EUR	Of which: environment ally sustainable (BIO)	Millions of EUR	Of which: environment ally sustainable (CCM + CCA+WTR+CE +PPC+BIO)	Millions of EUR	Of which: environment ally sustainable (CCM + CCA+WTR+CE +PPC+BIO)
37	D35.23	—	—			—	—			—	—			0.14	0.07		
38	D35.30	—	—			—	—			—	—			—	—		
39	E36.00	0.37	—			—	—			—	—			16.47	13.27		
40	E37.00	—	—			—	—			—	—			0.61	0.50		
41	E38.11	0.03	—			—	—			—	—			1.66	1.35		
42	E38.21	0.01	—			—	—			—	—			0.08	0.01		
43	E39.00	—	—			—	—			—	—			0.48	0.39		
44	F41	0.24	—			—	—			—	—			70.76	31.91		
45	F42	2.50	—			—	—			—	—			168.92	55.65		
46	F43	52.45	—			—	—			0.01	—			161.14	45.20		
47	G 45.11	—	—			—	—			—	—			112.83	13.97		
48	G 45.19	—	—			—	—			—	—			0.04	0.01		
49	G 45.20	—	—			—	—			—	—			—	—		
50	G 45.32	—	—			—	—			—	—			—	—		
51	G 45.40	—	—			—	—			—	—			2.71	2.28		
52	G 46.19	—	—			—	—			—	—			—	—		
53	G 46.77	—	—			—	—			—	—			0.01	0.01		
54	G46.52	8.65	—			0.08	—			—	—			12.54	3.80		
55	G46.63	—	—			—	—			—	—			—	—		
56	G46.69	—	—			—	—			—	—			—	—		
57	G46.72	—	—			—	—			—	—			1.02	0.93		
58	G46.90	—	—			—	—			—	—			29.15	20.31		
59	G47.11	—	—			—	—			—	—			0.04	0.04		
60	G47.19	—	—			—	—			—	—			1.28	0.47		
61	G47.42	—	—			—	—			—	—			—	—		
62	G47.52	0.01	—			—	—			—	—			0.31	—		
63	H49.31	—	—			—	—			—	—			0.63	—		
64	H49.50	—	—			—	—			—	—			—	—		
65	H51.10	—	—			—	—			—	—			—	—		
66	H52.10	0.03	—			—	—			—	—			0.06	0.02		
67	H52.21	—	—			—	—			—	—			4.16	—		
68	H52.23	—	—			—	—			—	—			0.96	0.52		
69	H52.29	—	—			—	—			—	—			—	—		
70	I55.10	—	—			—	—			57.06	—			57.06	—		
71	J 58.11	—	—			—	—			—	—			0.29	0.29		
72	J58.13	—	—			—	—			—	—			—	—		
73	J59	0.03	—			—	—			—	—			0.62	0.02		
74	J60	—	—			—	—			—	—			0.54	0.03		

	Breakdown by sector – NACE four-digit level (code and designation)	Circular Economy (CE)				Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD	
		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount	
		Millions of EUR	Of which: environment ally sustainable (CE)	Millions of EUR	Of which: environment ally sustainable (CE)	Millions of EUR	Of which: environment ally sustainable (PPC)	Millions of EUR	Of which: environment ally sustainable (PPC)	Millions EUR	Of which: environment ally sustainable (BIO)	Millions of EUR	Of which: environment ally sustainable (BIO)	Millions of EUR	Of which: environment ally sustainable (CCM + CCA+WTR+CE +PPC+BIO)	Millions of EUR	Of which: environment ally sustainable (CCM + CCA+WTR+CE +PPC+BIO)
75	J61.10	1.28	—			—	—			—	—			3.50	0.95		
76	J61.20	0.10	—			—	—			—	—			0.63	0.21		
77	J61.90	1.01	—			—	—			—	—			2.69	0.74		
78	J62	1.36	0.13			—	—			0.11	0.01			12.08	6.66		
79	J63.11	0.01	—			—	—			—	—			0.02	—		
80	K64.20	2.22	—			—	—			—	—			161.50	71.16		
81	L68	0.05	—			0.06	—			0.12	—			19.74	7.41		
82	M69.20	0.14	—			1.54	—			—	—			8.21	5.48		
83	M70.10	0.01	—			0.01	—			—	—			1.39	0.04		
84	M70.22	1.66	—			—	—			0.83	—			6.80	1.54		
85	M71	1.66	—			0.01	—			—	—			5.97	3.27		
86	M72	0.23	—			—	—			—	—			0.54	0.16		
87	M73.12	—	—			—	—			—	—			—	—		
88	M74.90	—	—			—	—			—	—			—	—		
89	N 80.10	0.11	—			—	—			—	—			6.36	0.01		
90	N 81.10	0.10	—			—	—			—	—			5.28	4.33		
91	N 81.21	—	—			—	—			—	—			1.02	0.19		
92	N77.11	—	—			—	—			—	—			47.36	2.40		
93	N77.32	0.14	—			—	—			—	—			0.16	—		
94	N77.39	0.01	—			—	—			—	—			0.01	—		
95	N79.11	—	—			—	—			—	—			0.04	0.04		
96	N80.20	0.02	—			—	—			—	—			9.24	0.02		
97	N81.22	—	—			—	—			—	—			0.01	—		
98	N82.11	—	—			—	—			—	—			0.04	0.04		
99	N82.99	—	—			—	—			—	—			1.97	1.83		
100	Q87	—	—			—	—			—	—			—	—		
101	R 92.00	—	—			—	—			—	—			—	—		
102	R90	—	—			—	—			—	—			—	—		
103	R91	—	—			—	—			—	—			0.11	0.09		
104	R93.11	—	—			—	—			—	—			—	—		
105	S96.02	—	—			—	—			—	—			—	—		
106	S96.09	14.56	1.21			—	—			—	—			34.92	11.38		

GAR INFORMATION BY SECTOR – CAPEX

	Breakdown by sector – NACE four-digit level (code and designation)	Climate Change Mitigation (CCM)				Adaptation to Climate Change (ACC)				Water and marine resources (WTR)			
		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD	
		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount	
		Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (WTR)	Millions of EUR	Of which: environmentally sustainable (WTR)
1	At 01.49	—	—			—	—			—	—		
2	B08.99	0.06	0.06			—	—			—	—		
3	C 10.82	—	—			—	—			—	—		
4	C 10.86	—	—			—	—			—	—		
5	C 13.99	0.30	0.02			—	—			—	—		
6	C 14.13	0.27	0.08			—	—			—	—		
7	C 19.20	12.73	6.97			—	—			—	—		
8	C 21.20	0.55	—			—	—			0.01	—		
9	C 32.50	0.02	—			—	—			—	—		
10	C 32.99	—	—			—	—			—	—		
11	C 33.20	0.93	0.92			—	—			—	—		
12	C10.89	0.15	—			—	—			—	—		
13	C17	7.22	6.50			0.15	—			—	—		
14	C18.11	—	—			—	—			—	—		
15	C20.13	0.10	0.05			0.11	0.11			—	—		
16	C20.14	0.01	—			—	—			—	—		
17	C22	0.10	—			—	—			—	—		
18	C23	7.08	0.81			—	—			—	—		
19	C24.10	38.59	35.87			—	—			—	—		
20	C24.20	0.91	0.91			—	—			—	—		
21	C24.42	—	—			—	—			—	—		
22	C24.45	3.21	3.18			—	—			—	—		
23	C24.52	1.39	1.38			—	—			—	—		
24	C25	3.92	1.37			—	—			—	—		
25	C26	8.16	0.75			—	—			—	—		
26	C27	4.42	0.55			—	—			—	—		
27	C28	0.09	0.09			—	—			—	—		
28	C29.1	62.09	16.31			—	—			—	—		
29	C29.31	—	—			—	—			—	—		
30	C29.32	1.14	0.44			—	—			—	—		
31	C30.1	7.65	5.66			—	—			—	—		
32	C30.2	15.49	13.17			—	—			—	—		
33	C33.12	0.06	—			—	—			—	—		
34	C33.17	0.81	0.70			—	—			—	—		
35	D35.11	346.36	308.13			0.02	—			—	—		
36	D35.12	0.02	0.02			—	—			—	—		
37	D35.13	95.84	95.08			—	—			—	—		
38	D35.14	5.38	5.36			—	—			—	—		

	Breakdown by sector – NACE four-digit level (code and designation)	Climate Change Mitigation (CCM)				Adaptation to Climate Change (ACC)				Water and marine resources (WTR)			
		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD	
		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount	
		Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (WTR)	Millions of EUR	Of which: environmentally sustainable (WTR)
39	D35.21	—	—			—	—			—	—		
40	D35.22	0.51	0.46			—	—			—	—		
41	D35.23	0.49	0.45			—	—			—	—		
42	D35.30	—	—			—	—			—	—		
43	E36.00	20.18	19.44			0.04	—			—	—		
44	E37.00	0.54	0.49			—	—			—	—		
45	E38.11	2.22	2.17			0.01	—			—	—		
46	E38.21	0.08	0.01			—	—			—	—		
47	E39.00	0.43	0.39			—	—			—	—		
48	F41	62.92	43.54			0.09	—			—	—		
49	F42	107.37	53.83			0.01	—			0.24	—		
50	F43	95.73	47.11			0.01	—			—	—		
51	G 45.11	122.03	40.00			—	—			—	—		
52	G 45.19	0.05	0.02			—	—			—	—		
53	G 45.20	—	—			—	—			—	—		
54	G 45.32	—	—			—	—			—	—		
55	G 45.40	3.73	3.69			0.01	—			—	—		
56	G 46.12	0.02	—			—	—			—	—		
57	G 46.19	—	—			—	—			—	—		
58	G 46.39	0.15	—			—	—			—	—		
59	G 46.42	0.02	0.02			—	—			—	—		
60	G 46.43	—	—			—	—			—	—		
61	G 46.77	0.01	0.01			—	—			—	—		
62	G 47.29	0.45	0.01			—	—			—	—		
63	G 47.71	0.25	0.24			—	—			—	—		
64	G46.52	3.71	3.53			—	—			—	—		
65	G46.63	—	—			—	—			—	—		
66	G46.69	—	—			—	—			—	—		
67	G46.72	0.94	0.93			—	—			—	—		
68	G46.90	46.29	44.68			—	—			—	—		
69	G47.11	14.91	3.95			—	—			—	—		
70	G47.19	1.25	0.21			—	—			0.06	—		
71	G47.42	—	—			—	—			—	—		
72	G47.52	6.08	—			—	—			—	—		
73	H49.31	0.71	—			—	—			—	—		
74	H49.50	0.55	0.42			—	—			—	—		
75	H51.10	—	—			—	—			—	—		
76	H52.10	0.07	0.05			—	—			—	—		
77	H52.21	51.35	—			—	—			—	—		
78	H52.23	0.32	0.23			—	—			—	—		

	Breakdown by sector – NACE four-digit level (code and designation)	Climate Change Mitigation (CCM)				Adaptation to Climate Change (ACC)				Water and marine resources (WTR)			
		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial corporations not subject to the NFRD	
		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount	
		Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCM)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (CCA)	Millions of EUR	Of which: environmentally sustainable (WTR)	Millions of EUR	Of which: environmentally sustainable (WTR)
79	H52.29	—	—			—	—			—	—		
80	I55.10	—	—			—	—			—	—		
81	J58.13	—	—			—	—			—	—		
82	J59	0.03	0.01			—	—			—	—		
83	J60	0.13	0.13			5.39	0.04			—	—		
84	J61.10	1.10	0.32			—	—			—	—		
85	J61.20	0.44	0.05			0.04	0.01			—	—		
86	J61.90	0.98	0.35			—	—			—	—		
87	J62	7.01	6.10			4.01	0.14			—	—		
88	J63.11	—	—			—	—			—	—		
89	K64.20	481.17	213.15			0.07	0.07			—	—		
90	L68	16.91	7.10			0.13	—			—	—		
91	M69.20	2.65	1.31			0.16	0.04			0.01	0.01		
92	M70.10	2.39	0.31			—	—			—	—		
93	M70.22	3.39	1.53			—	—			—	—		
94	M71	4.88	4.30			—	—			—	—		
95	M72	0.32	0.17			—	—			—	—		
96	M73.12	—	—			—	—			—	—		
97	M74.90	—	—			—	—			—	—		
98	N 80.10	2.22	0.01			—	—			—	—		
99	N 81.10	7.11	6.98			0.02	—			—	—		
100	N 81.21	0.50	0.16			—	—			—	—		
101	N77.11	49.98	5.86			0.18	0.06			—	—		
102	N77.32	0.75	—			—	—			—	—		
103	N77.39	0.05	—			—	—			—	—		
104	N79.11	0.05	0.05			—	—			—	—		
105	N80.20	2.00	0.01			—	—			—	—		
106	N81.22	—	—			—	—			—	—		
107	N82.11	0.28	0.28			—	—			—	—		
108	N82.99	1.85	1.59			—	—			—	—		
109	Q87	—	—			—	—			—	—		
110	R 92.00	—	—			—	—			—	—		
111	R91	0.10	0.09			—	—			—	—		
112	R93.11	—	—			—	—			—	—		
113	S 96.01	0.60	0.05			—	—			—	—		
114	S96.02	0.01	0.01			—	—			—	—		
115	S96.09	25.81	12.37			—	—			0.16	—		

	Breakdown by sector – NACE four-digit level (code and designation)	Circular economy (CE)				Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-financial companies (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD		Non-financial companies (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD	
		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount	
		Millions of EUR	Of which: environmental y sustainable (CE)	Millions of EUR	Of which: environmental y sustainable (CE)	Millions of EUR	Of which: environmental y sustainable (PPC)	Millions EUR	Of which: environmental y sustainable (PPC)	Millions EUR	Of which: environmental y sustainable (BIO)	Millions of EUR	Of which: environmental y sustainable (BIO)	Millions of EUR	Of which: environmental y sustainable (CCM + CCA+WTR+CE+ PPC+BIO)	Millions of EUR	Of which: environmental y sustainable (CCM + CCA+WTR+CE+ PPC+BIO)
1	At 01.49	—	—			—	—			—	—			—	—		
2	B08.99	—	—			—	—			—	—			0.06	0.06		
3	C 10.82	—	—			—	—			—	—			—	—		
4	C 10.86	—	—			—	—			—	—			—	—		
5	C 13.99	—	—			—	—			—	—			0.30	0.02		
6	C 14.13	—	—			—	—			—	—			0.27	0.08		
7	C 19.20	—	—			—	—			—	—			12.73	6.97		
8	C 21.20	—	—			0.37	—			—	—			0.93	—		
9	C 32.50	—	—			—	—			—	—			0.02	—		
10	C 32.99	—	—			—	—			—	—			—	—		
11	C 33.20	—	—			—	—			—	—			0.94	0.92		
12	C10.89	2.75	—			—	—			—	—			2.90	—		
13	C17	2.04	—			—	—			0.01	—			9.42	6.50		
14	C18.11	—	—			—	—			—	—			—	—		
15	C20.13	—	—			—	—			—	—			0.21	0.16		
16	C20.14	—	—			—	—			—	—			0.01	—		
17	C22	1.41	—			—	—			—	—			1.51	—		
18	C23	11.84	—			—	—			—	—			18.92	0.81		
19	C24.10	—	—			—	—			—	—			38.59	35.87		
20	C24.20	0.08	—			—	—			—	—			1.00	0.91		
21	C24.42	—	—			—	—			—	—			—	—		
22	C24.45	—	—			—	—			—	—			3.21	3.18		
23	C24.52	—	—			—	—			—	—			1.39	1.38		
24	C25	—	—			—	—			—	—			3.92	1.37		
25	C26	—	—			—	—			—	—			8.16	0.75		
26	C27	0.63	—			—	—			—	—			5.05	0.55		
27	C28	—	—			—	—			—	—			0.09	0.09		
28	C29.1	—	—			—	—			—	—			62.09	16.31		
29	C29.31	—	—			—	—			—	—			—	—		
30	C29.32	0.01	—			—	—			—	—			1.15	0.44		
31	C30.1	—	—			—	—			—	—			7.65	5.66		
32	C30.2	—	—			—	—			—	—			15.49	13.17		
33	C33.12	0.01	—			—	—			—	—			0.07	—		
34	C33.17	—	—			—	—			—	—			0.81	0.70		
35	D35.11	—	—			—	—			—	—			346.38	308.13		
36	D35.12	—	—			—	—			—	—			0.02	0.02		

	Breakdown by sector – NACE four-digit level (code and designation)	Circular economy (CE)				Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-financial companies (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD		Non-financial companies (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD	
		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount	
		Millions of EUR	Of which: environmental y sustainable (CE)	Millions of EUR	Of which: environmental y sustainable (CE)	Millions of EUR	Of which: environmental y sustainable (PPC)	Millions EUR	Of which: environmental y sustainable (PPC)	Millions EUR	Of which: environmental y sustainable (BIO)	Millions of EUR	Of which: environmental y sustainable (BIO)	Millions of EUR	Of which: environmental y sustainable (CCM + CCA+WTR+CE+PPC+BIO)	Millions of EUR	Of which: environmental y sustainable (CCM + CCA+WTR+CE+PPC+BIO)
37	D35.13	—	—			—	—			—	—			95.84	95.08		
38	D35.14	—	—			—	—			—	—			5.38	5.36		
39	D35.21	—	—			—	—			—	—			—	—		
40	D35.22	—	—			—	—			—	—			0.51	0.46		
41	D35.23	—	—			—	—			—	—			0.49	0.45		
42	D35.30	—	—			—	—			—	—			—	—		
43	E36.00	—	—			—	—			—	—			20.23	19.44		
44	E37.00	—	—			—	—			—	—			0.54	0.49		
45	E38.11	—	—			—	—			—	—			2.22	2.17		
46	E38.21	0.01	—			—	—			—	—			0.09	0.01		
47	E39.00	—	—			—	—			—	—			0.43	0.39		
48	F41	—	—			—	—			—	—			63.02	43.54		
49	F42	0.10	—			—	—			—	—			107.72	53.83		
50	F43	—	—			—	—			—	—			95.75	47.11		
51	G 45.11	—	—			—	—			—	—			122.03	40.00		
52	G 45.19	—	—			—	—			—	—			0.05	0.02		
53	G 45.20	—	—			—	—			—	—			—	—		
54	G 45.32	—	—			—	—			—	—			—	—		
55	G 45.40	—	—			—	—			—	—			3.74	3.69		
56	G 46.12	—	—			—	—			—	—			0.02	—		
57	G 46.19	—	—			—	—			—	—			—	—		
58	G 46.39	—	—			—	—			—	—			0.15	—		
59	G 46.42	—	—			—	—			—	—			0.02	0.02		
60	G 46.43	—	—			—	—			—	—			—	—		
61	G 46.77	—	—			—	—			—	—			0.01	0.01		
62	G 47.29	—	—			—	—			—	—			0.45	0.01		
63	G 47.71	—	—			—	—			—	—			0.25	0.24		
64	G46.52	8.96	—			0.08	—			—	—			12.75	3.53		
65	G46.63	—	—			—	—			—	—			—	—		
66	G46.69	—	—			—	—			—	—			—	—		
67	G46.72	—	—			—	—			—	—			0.94	0.93		
68	G46.90	—	—			—	—			—	—			46.29	44.68		
69	G47.11	0.01	—			—	—			—	—			14.92	3.95		
70	G47.19	—	—			—	—			—	—			1.31	0.21		
71	G47.42	—	—			—	—			—	—			—	—		
72	G47.52	—	—			—	—			—	—			6.08	—		
73	H49.31	—	—			—	—			—	—			0.71	—		
74	H49.50	—	—			—	—			—	—			0.55	0.42		

	Breakdown by sector – NACE four-digit level (code and designation)	Circular economy (CE)				Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-financial companies (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD		Non-financial companies (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD	
		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount	
		Millions of EUR	Of which: environmentally sustainable (CE)	Millions of EUR	Of which: environmentally sustainable (CE)	Millions of EUR	Of which: environmentally sustainable (PPC)	Millions EUR	Of which: environmentally sustainable (PPC)	Millions EUR	Of which: environmentally sustainable (BIO)	Millions of EUR	Of which: environmentally sustainable (BIO)	Millions of EUR	Of which: environmentally sustainable (CCM + CCA+WTR+CE+PPC+BIO)	Millions of EUR	Of which: environmentally sustainable (CCM + CCA+WTR+CE+PPC+BIO)
75	H51.10	—	—			—	—			—	—			—	—		
76	H52.10	0.01	—			—	—			—	—			0.08	0.05		
77	H52.21	0.80	—			—	—			—	—			52.15	—		
78	H52.23	0.04	—			—	—			—	—			0.36	0.23		
79	H52.29	0.01	—			—	—			—	—			0.01	—		
80	I55.10	—	—			—	—			62.04	—			62.04	—		
81	J58.13	—	—			—	—			—	—			—	—		
82	J59	0.11	—			—	—			—	—			0.14	0.01		
83	J60	—	—			—	—			—	—			5.52	0.17		
84	J61.10	4.67	—			—	—			—	—			5.77	0.32		
85	J61.20	0.36	—			—	—			—	—			0.85	0.06		
86	J61.90	2.99	—			—	—			—	—			3.97	0.35		
87	J62	—	—			—	—			—	—			11.02	6.24		
88	J63.11	0.02	—			—	—			—	—			0.03	—		
89	K64.20	8.08	—			—	—			—	—			489.32	213.22		
90	L68	0.02	—			0.03	—			0.10	—			17.18	7.10		
91	M69.20	—	—			1.53	—			—	—			4.35	1.36		
92	M70.10	0.06	—			0.01	—			—	—			2.46	0.31		
93	M70.22	—	—			—	—			0.90	—			4.30	1.53		
94	M71	0.75	—			0.01	—			—	—			5.64	4.30		
95	M72	—	—			—	—			—	—			0.32	0.17		
96	M73.12	—	—			—	—			—	—			—	—		
97	M74.90	—	—			—	—			—	—			—	—		
98	N 80.10	—	—			—	—			—	—			2.22	0.01		
99	N 81.10	—	—			—	—			—	—			7.12	6.98		
100	N 81.21	—	—			—	—			—	—			0.50	0.16		
101	N77.11	—	—			—	—			—	—			50.17	5.91		
102	N77.32	0.19	—			—	—			—	—			0.94	—		
103	N77.39	0.01	—			—	—			—	—			0.06	—		
104	N79.11	—	—			—	—			—	—			0.05	0.05		
105	N80.20	—	—			—	—			—	—			2.00	0.01		
106	N81.22	—	—			—	—			—	—			0.01	—		
107	N82.11	—	—			—	—			—	—			0.28	0.28		
108	N82.99	0.38	—			—	—			—	—			2.23	1.59		
109	Q87	—	—			—	—			—	—			—	—		
110	R 92.00	—	—			—	—			—	—			—	—		
111	R91	—	—			—	—			—	—			0.10	0.09		
112	R93.11	—	—			—	—			—	—			—	—		

Breakdown by sector – NACE four-digit level (code and designation)		Circular economy (CE)				Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
		Non-financial companies (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD		Non-financial companies (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD		Non-financial corporations (subject to the NFRD)		SMEs and other non-financial companies not subject to the NFRD	
		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount		Gross carrying amount	
		Millions of EUR	Of which: environmentally sustainable (CE)	Millions of EUR	Of which: environmentally sustainable (CE)	Millions of EUR	Of which: environmentally sustainable (PPC)	Millions EUR	Of which: environmentally sustainable (PPC)	Millions EUR	Of which: environmentally sustainable (BIO)	Millions of EUR	Of which: environmentally sustainable (BIO)	Millions of EUR	Of which: environmentally sustainable (CCM + CCA+WTR+CE+PPC+BIO)	Millions of EUR	Of which: environmentally sustainable (CCM + CCA+WTR+CE+PPC+BIO)
113	S 96.01	—	—			—	—			—	—			0.60	0.05		
114	S96.02	—	—			—	—			—	—			0.01	0.01		
115	S96.09	7.41	0.45			—	—			—	—			33.38	12.81		

KEY INDICATOR OF GAR RESULTS IN TERMS OF STOCK – BUSINESS VOLUME

% (compared to total assets included in the denominator)		Reference date of disclosure T												
		Climate Change Mitigation (CCM)					Adaptation to climate change (ACC)				Water and marine resources (WTR)			
		Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)					Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)			
		Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)					Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)			
			Of which: Statement on use of funds	Of which: transition	Of which: facilitators		Of which: Statement on use of funds	Of which: adaptation		Of which: Statement on use of funds	Of which: facilitators			
1	A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.													
2	Financial companies	9.50 %	1.10 %	- %	- %	0.50 %	- %	- %	- %	- %	- %	- %	- %	- %
3	1. Credit institutions	8.40 %	0.60 %	- %	0.10 %	0.10 %	- %	- %	- %	- %	- %	- %	- %	- %
4	1.1 Loans and advances	6.40 %	0.50 %	- %	- %	0.10 %	- %	- %	- %	- %	- %	- %	- %	- %
5	1.2 Debt securities, including statement on the use of funds	19.60 %	1.00 %	- %	0.10 %	0.10 %	0.10 %	- %	- %	- %	- %	- %	- %	- %
6	1.3 Capital instruments	- %	- %		- %	- %	- %	- %		- %	- %	- %		- %
7	2. Other financial corporations	12.10 %	2.30 %		- %	1.50 %	0.10 %	- %		- %	- %	- %		- %
8	2.1 Of which: investment services companies	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
9	2.1.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
10	2.1.2 Debt securities, including statement on the use of funds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
11	2.1.3 Equity instruments	- %	- %		- %	- %	- %	- %		- %	- %	- %		- %
12	2.2 Of which: asset management companies	0.10 %	- %		- %	- %	- %	- %		- %	- %	- %		- %
13	2.2.1 Loans and advances	0.10 %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
14	2.2.2 Debt securities, including statement on use of proceeds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
15	2.2.3 Capital instruments	- %	- %		- %	- %	- %	- %		- %	- %	- %		- %
16	2.3 Of which: Insurance companies	15.10 %	2.10 %		- %	- %	- %	- %		- %	- %	- %		- %
17	2.3.1 Loans and advances	0.10 %	0.10 %	- %	- %	- %	0.50 %	0.20 %	- %	0.20 %	- %	- %	- %	- %
18	2.3.2 Debt securities, including statement on use of proceeds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
19	2.3.3 Capital instruments	16.40 %	2.30 %		- %	- %	- %	- %		- %	- %	- %		- %
20	Non-financial corporations	9.70 %	5.00 %		0.60 %	2.60 %	0.10 %	- %		- %	- %	- %		- %
21	1.1 Loans and advances	9.60 %	4.80 %	0.20 %	0.60 %	2.60 %	0.10 %	- %	- %	- %	- %	- %	- %	- %
22	1.2 Debt securities, including statement on use of proceeds	13.70 %	9.20 %	- %	- %	3.70 %	- %	- %	- %	- %	- %	- %	- %	- %
23	1.3 Equity instruments	7.10 %	5.80 %		- %	5.80 %	0.20 %	0.10 %		0.10 %	- %	- %		- %
24	Households	83.60 %	2.00 %		2.00 %	- %	- %	- %		- %				
25	1. Of which: Loans secured by residential real estate	100.00 %	2.50 %	- %	2.50 %	- %	- %	- %	- %	- %				
26	2. Of which: Building renovation loans	100.00 %	- %	- %	- %	- %	- %	- %	- %	- %				
27	3. Of which: Car loans	100.00 %	- %	- %	- %	- %								
28	Local government financing	- %	- %	- %	- %	- %								
29	B. Housing financing	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
30	C. Financing of local governments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
31	B. Collateral obtained through repossession: Residential and commercial real estate	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
32	Total assets of the GAR	34.90 %	1.50 %	- %	0.90 %	0.40 %	- %	- %	- %	- %	- %	- %	- %	- %
32	Total assets of the GAR	34.90 %	1.50 %	- %	0.90 %	0.40 %	- %	- %	- %	- %	- %	- %	- %	- %

% (compared to total assets included in the denominator)		Reference date of disclosure T																		
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + Ce + PPC + BIO)						
		Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)						Proportion of total assets covered
		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Of which: Statement on use of funds		Of which: facilitators		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Of which: Statement on use of funds		Of which: facilitators		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Of which: Statement on use of funds		Of which: transition		
1	A. Loans and advances, debt securities and equity instruments not held for trading eligible for the calculation of GAR.																			
2	Financial corporations	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	9.60 %	1.10 %	- %	- %	0.50 %	11.00 %
3	1. Credit institutions	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	8.40 %	0.60 %	- %	0.10 %	0.10 %	7.00 %
4	1.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	6.40 %	0.50 %	- %	- %	0.10 %	6.00 %
5	1.2 Debt securities, including statement on the use of funds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	19.60 %	1.10 %	- %	0.10 %	0.10 %	1.00 %
6	1.3 Capital instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
7	2. Other financial companies	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	12.20 %	2.30 %	- %	- %	1.50 %	3.00 %
8	2.1 Of which: investment services companies	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
9	2.1.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
10	2.1.2 Debt securities, including statement on the use of funds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
11	2.1.3 Capital instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
12	2.2 Of which: Management companies	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	0.10 %	- %	- %	- %	- %	- %
13	2.2.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	0.10 %	- %	- %	- %	- %	- %
14	2.2.2 Debt securities, including statement on use of proceeds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
15	2.2.3 Capital instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
16	2.3 Of which: Insurance companies	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	15.10 %	2.10 %	- %	- %	- %	- %
17	2.3.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	0.60 %	0.20 %	- %	- %	0.20 %	- %
18	2.3.2 Debt securities, including statement on use of proceeds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
19	2.3.3 Capital instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	16.40 %	- %	- %	- %	- %	- %
20	Non-financial corporations	0.90 %	- %	- %	- %	- %	- %	- %	- %	0.40 %	- %	- %	- %	- %	11.20 %	5.00 %	- %	0.60 %	2.60 %	13.00 %
21	1.1 Loans and advances	0.90 %	- %	- %	- %	- %	- %	- %	- %	0.40 %	- %	- %	- %	- %	11.10 %	4.90 %	0.20 %	0.60 %	2.60 %	12.00 %
22	1.2 Debt securities, including statement on use of proceeds	0.10 %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	13.80 %	9.20 %	- %	- %	3.70 %	- %
23	1.3 Capital instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	7.30 %	- %	- %	- %	5.90 %	- %
24	Households	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	83.60 %	2.00 %	- %	2.00 %	- %	39.00 %
25	1. Of which: Loans secured by residential real estate	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	100.00 %	2.50 %	- %	2.50 %	- %	32.00 %
26	2. Of which: Building renovation loans	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	100.00 %	- %	- %	- %	- %	1.00 %
27	3. Of which: Car loans	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	100.00 %	- %	- %	- %	- %	- %
28	Financing of local governments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	1.00 %
29	B. Housing financing	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
30	C. financing of local governments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %

% (compared to total assets included in the denominator)		Reference date of disclosure T																		
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + Ce + PPC + BIO)						
		Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total assets covered	
		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)								
		Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: transition	Of which: facilitators				
31	B. Collateral obtained through repossession: Residential and commercial real estate	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %		
32	Total assets of the GAR	0.10 %	- %	- %	- %	- %	- %	- %	- %	0.10 %	- %	- %	- %	35.10 %	1.50 %	- %	0.90 %	0.40 %	100.00 %	
32	Total assets of the GAR	0.10 %	- %	- %	- %	- %	- %	- %	- %	0.10 %	- %	- %	- %	35.10 %	1.50 %	- %	0.90 %	0.40 %	100.00 %	

% (compared to total assets included in the denominator)		Reference date of disclosure T-1													
		Climate Change Mitigation (CCM)					Adaptation to climate change (ACC)				Water and marine resources (WTR)				
		Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)					Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)				
		Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)					Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				
			Of which: Statement on use of funds	Of which: transition	Of which: facilitators				Of which: Statement on use of funds	Of which: adaptation			Of which: Statement on use of funds	Of which: facilitators	
1	A. Loans and advances, debt securities and equity instruments not held for trading eligible for the calculation of GAR.														
2	Financial companies	4.00 %	0.70 %	- %	- %	0.50 %	- %	- %	- %	- %	- %	- %	- %	- %	- %
3	1. Credit institutions	5.80 %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
4	1.1 Loans and advances	2.40 %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
5	1.2 Debt securities, including statement on the use of funds	17.40 %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
6	1.3 Capital instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
7	2. Other financial companies	8.80 %	2.10 %		- %	1.50 %	0.10 %	- %		- %	- %	- %		- %	- %
8	2.1 Of which: Investment services companies	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
9	2.1.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
10	2.1.2 Debt securities, including statement on use of proceeds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
11	2.1.3 Capital instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
12	2.2 Of which: Management companies	- %	- %		- %	- %	- %	- %		- %	- %	- %		- %	- %
13	2.2.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
14	2.2.2 Debt securities, including statement on the use of funds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
15	2.2.3 Capital instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
16	2.3 Of which: Insurance companies	15.50 %	- %		- %	- %	- %	- %		- %	- %	- %		- %	- %
17	2.3.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
18	2.3.2 Debt securities, including statement on use of proceeds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
19	2.3.3 Capital instruments	16.80 %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
20	Non-financial corporations	9.10 %	4.50 %		0.60 %	2.40 %	1.10 %	0.50 %		- %	- %	- %		- %	- %
21	1.1 Loans and advances	8.90 %	4.30 %	0.40 %	0.60 %	2.20 %	1.10 %	0.50 %	- %	- %	- %	- %	- %	- %	- %
22	1.2 Debt securities, including statement on the use of funds	18.60 %	11.20 %	- %	- %	11.10 %	1.00 %	0.20 %	- %	- %	- %	- %	- %	- %	- %
23	1.3 Equity instruments	25.60 %	2.50 %	- %	0.10 %	2.40 %	- %	- %	- %	- %	- %	- %	- %	- %	- %
24	Households	84.00 %	2.00 %		2.00 %	- %	- %	- %		- %	- %	- %		- %	- %
25	1. Of which: Loans secured by residential real estate	100.00 %	2.50 %	- %	2.50 %	- %	- %	- %	- %	- %					
26	2. Of which: Building renovation loans	100.00 %	- %	- %	- %	- %	- %	- %	- %	- %					
27	3. Of which: Car loans	100.00 %	- %	- %	- %	- %	- %	- %	- %	- %					
28	Financing of local governments	- %	- %	- %	- %	- %									
29	B. Housing financing	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
30	C. financing of local governments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
31	B. Collateral obtained through repossession: Residential and commercial real estate	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
32	Total assets of the GAR	34.80 %	1.50 %	- %	0.90 %	0.40 %	0.10 %	0.10 %	- %	- %	- %	- %	- %	- %	- %

% (compared to total assets included in the denominator)		Reference date of disclosure T-1																		
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + CE + PPC + BIO)						
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)						Proportion of total assets covered
Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Of which: Statement on use of funds		Of which: facilitators		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Of which: Statement on use of funds		Of which: facilitators		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Of which: Statement on use of funds		Of which: transition		Of which: facilitators		
1	A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.																			
2	Financial companies	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	4.00 %	0.80 %	- %	- %	- %	0.50 %	10.00 %
3	1. Credit institutions	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	5.80 %	- %	- %	- %	- %	- %	6.00 %
4	1.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	2.40 %	- %	- %	- %	- %	- %	5.00 %
5	1.2 Debt securities, including statement on use of proceeds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	17.40 %	- %	- %	- %	- %	- %	1.00 %
6	1.3 Capital instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
7	2. Other financial corporations	- %	- %		- %	- %	- %		- %	- %	- %		- %	8.90 %	2.10 %		- %	- %	1.50 %	4.00 %
8	2.1 Of which: investment services companies	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
9	2.1.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
10	2.1.2 Debt securities, including statement on use of proceeds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
11	2.1.3 Capital instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
12	2.2 Of which: Management companies	- %	- %		- %	- %	- %		- %	- %	- %		- %	- %	- %		- %	- %	- %	- %
13	2.2.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
14	2.2.2 Debt securities, including statement on use of proceeds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
15	2.2.3 Capital instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
16	2.3 Of which: Insurance companies	- %	- %		- %	- %	- %		- %	- %	- %		- %	15.50 %	- %		- %	- %	- %	- %
17	2.3.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
18	2.3.2 Debt securities, including statement on use of proceeds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
19	2.3.3 Capital instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	16.80 %	- %	- %	- %	- %	- %	- %
20	Non-financial corporations	- %	- %		- %	- %	- %		- %	- %	- %		- %	10.20 %	5.00 %		- %	0.60 %	2.40 %	13.00 %
21	1.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	10.00 %	4.80 %	0.40 %	0.60 %	2.20 %	13.00 %	
22	1.2 Debt securities, including statement on use of proceeds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	19.60 %	11.40 %	- %	- %	11.20 %	- %	
23	1.3 Equity instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	25.60 %	- %	- %	0.10 %	2.40 %	- %	
24	Homes	- %	- %		- %	- %	- %		- %	- %	- %		- %	84.00 %	2.00 %		2.00 %	- %	- %	40.00 %
25	1. Of which: Loans secured by residential real estate	- %	- %	- %	- %									100 %	2.50 %	- %	2.50 %	- %	- %	32.00 %
26	2. Of which: Building renovation loans	- %	- %	- %	- %									100 %	- %	- %	- %	- %	- %	1.00 %
27	3. Of which: Car loans	- %	- %	- %	- %									100 %	- %	- %	- %	- %	- %	- %

% (compared to total assets included in the denominator)		Reference date of disclosure T-1																	
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + CE + PPC + BIO)					
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total assets covered
		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)											
Of which: Statement on use of funds	Of which: facilitators	Of which: Statement on use of funds	Of which: facilitators	Of which: Statement on use of funds	Of which: facilitators	Of which: Statement on use of funds	Of which: facilitators	Of which: Statement on use of funds	Of which: transition	Of which: facilitators									
28	Financing of local governments													— %	— %	— %	— %	— %	1.00 %
29	B. Housing financing	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %
30	C. Financing of local governments	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %
31	B. Collateral obtained through repossession: Residential and commercial real estate	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %
32	Total assets of the GAR	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	34.90 %	1.50 %	— %	0.90 %	0.40 %	100.00 %

KEY PERFORMANCE INDICATOR OF THE GAR IN TERMS OF STOCK – CAPEX

% (compared to total assets included in the denominator)		Reference date of disclosure T												
		Climate Change Mitigation (CCM)					Adaptation to climate change (ACC)				Water and marine resources (WTR)			
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)			
		Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)					Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)			
	Of which: Statement on use of funds	Of which: transition	Of which: facilitators			Of which: Statement on use of funds	Of which: adaptation			Of which: Statement on use of funds	Of which: facilitators			
1	A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.													
2	Financial companies	9.80 %	1.60 %	- %	- %	0.80 %	- %	- %	- %	- %	- %	- %	- %	- %
3	1. Credit institutions	8.50 %	0.70 %	- %	0.10 %	0.10 %	- %	- %	- %	- %	- %	- %	- %	- %
4	1.1 Loans and advances	6.40 %	0.60 %	- %	- %	0.10 %	- %	- %	- %	- %	- %	- %	- %	- %
5	1.2 Debt securities, including statement on use of proceeds	19.70 %	1.30 %	- %	0.10 %	0.20 %	0.10 %	- %	- %	- %	- %	- %	- %	- %
6	1.3 Equity instruments	- %	- %		- %	- %	- %	- %		- %	- %	- %		- %
7	2. Other financial companies	12.90 %	3.70 %		- %	2.20 %	- %	- %		- %	- %			- %
8	2.1 Of which: investment services companies	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
9	2.1.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
10	2.1.2 Debt securities, including statement on the use of funds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
11	2.1.3 Capital instruments	- %	- %		- %	- %	- %	- %		- %	- %	- %		- %
12	2.2 Of which: Management companies	0.10 %	- %		- %	- %	- %	- %		- %	- %			- %
13	2.2.1 Loans and advances	0.10 %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
14	2.2.2 Debt securities, including statement on use of proceeds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
15	2.2.3 Capital instruments	- %	- %		- %	- %	- %	- %		- %	- %	- %		- %
16	2.3 Of which: Insurance companies	15.80 %	4.10 %		- %	- %	- %	- %		- %	- %			- %
17	2.3.1 Loans and advances	0.10 %	0.10 %	- %	- %	- %	0.50 %	0.20 %	- %	0.20 %	- %	- %	- %	- %
18	2.3.2 Debt securities, including statement on the use of funds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
19	2.3.3 Capital instruments	17.20 %	4.50 %		- %	- %	- %	- %		- %	- %	- %		- %
20	Non-financial corporations	12.90 %	7.50 %		0.60 %	3.10 %	0.10 %	- %		- %	- %	- %		- %
21	1.1 Loans and advances	12.70 %	7.40 %	0.20 %	0.70 %	3.00 %	0.10 %	- %	- %	- %	- %	- %	- %	- %
22	1.2 Debt securities, including statement on the use of funds	16.90 %	10.20 %	- %	- %	4.40 %	- %	- %	- %	- %	- %	- %	- %	- %
23	1.3 Capital instruments	7.20 %	5.30 %		- %	5.30 %	- %	- %		- %	- %	- %		- %
24	Households	83.60 %	2.00 %		2.00 %	- %	- %	- %		- %				
25	1. Of which: Loans secured by residential real estate	100.00 %	2.50 %	- %	2.50 %	- %	- %	- %	- %	- %				
26	2. Of which: Building renovation loans	100.00 %	- %	- %	- %	- %	- %	- %	- %	- %				
27	3. Of which: Car loans	100.00 %	- %	- %	- %	- %								
28	Financing of local governments	- %	- %	- %	- %	- %								
29	B. Housing financing	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %

% (compared to total assets included in the denominator)		Reference date of disclosure T											
		Climate Change Mitigation (CCM)					Adaptation to climate change (ACC)				Water and marine resources (WTR)		
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)		
		Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)					Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		
				Of which: Statement on use of funds	Of which: transition	Of which: facilitators			Of which: Statement on use of funds	Of which: adaptation		Of which: Statement on use of funds	Of which: facilitators
30	C. Financing of local governments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
31	B. Collateral obtained through repossession: Residential and commercial real estate	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
32	Total assets of the GAR	35.40 %	1.90 %	- %	0.90 %	0.50 %	- %	- %	- %	- %	- %	- %	- %

% (compared to total assets included in the denominator)		Reference date of disclosure T																		
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + Ce + PPC + BIO)						
		Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)						Proportion of total assets covered
		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)						
				Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: transition	Of which: facilitators		
1	A. Loans and advances, debt securities and equity instruments not held for trading eligible for the calculation of GAR.																			
2	Financial companies	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	9.90 %	1.60 %	- %	- %	0.80 %	11.00 %	
3	1. Credit institutions	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	8.50 %	0.70 %	- %	0.10 %	0.10 %	7.00 %	
4	1.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	6.50 %	0.60 %	- %	- %	0.10 %	6.00 %	
5	1.2 Debt securities, including statement on the use of funds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	19.80 %	1.30 %	- %	0.10 %	0.20 %	1.00 %	
6	1.3 Equity instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	
7	2. Other financial companies	- %	- %		- %	- %	- %		- %	- %	- %		- %	12.90 %	3.70 %		- %	2.30 %	3.00 %	
8	2.1 Of which: Investment services companies	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	
9	2.1.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	
10	2.1.2 Debt securities, including statement on use of proceeds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	
11	2.1.3 Capital instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	
12	2.2 Of which: Management companies	- %	- %		- %	- %	- %		- %	- %	- %		- %	0.10 %	- %		- %	- %	- %	
13	2.2.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	0.10 %	- %	- %	- %	- %	- %	
14	2.2.2 Debt securities, including statement on the use of funds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	
15	2.2.3 Capital instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	

% (compared to total assets included in the denominator)		Reference date of disclosure T																			
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + Ce + PPC + BIO)							
		Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)						Proportion of total assets covered	
		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)					
		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: transition		Of which: facilitators			
16	2.3 Of which: Insurance companies	- %	- %		- %	- %	- %		- %	- %	- %		- %	15.80 %	4.10 %		- %	- %	- %		
17	2.3.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	0.70 %	0.30 %	- %	0.20 %	0.20 %	- %		
18	2.3.2 Debt securities, including statement on use of proceeds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %		
19	2.3.3 Capital instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	17.20 %	- %	- %	- %	- %	- %		
20	Non-financial corporations	0.40 %	- %		- %	- %	- %		- %	0.50 %	- %		- %	13.80 %	7.50 %		0.60 %	3.10 %	13.00 %		
21	1.1 Loans and advances	0.40 %	- %	- %	- %	- %	- %	- %	- %	0.50 %	- %	- %	- %	13.70 %	7.40 %	0.20 %	0.70 %	3.00 %	12.00 %		
22	1.2 Debt securities, including statement on the use of funds	0.40 %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	17.30 %	10.20 %	- %	- %	4.40 %	- %		
23	1.3 Capital instruments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	7.30 %	- %	- %	- %	5.40 %	- %		
24	Households	- %	- %		- %	- %	- %		- %	- %	- %		- %	83.60 %	2.00 %		2.00 %	- %	39.00 %		
25	1. Of which: Loans secured by residential real estate	- %	- %	- %	- %									100.00 %	2.50 %	- %	2.50 %	- %	32.00 %		
26	2. Of which: Building renovation loans	- %	- %	- %	- %									100.00 %	- %	- %	- %	- %	1.00 %		
27	3. Of which: Car loans	- %	- %	- %	- %									100.00 %	- %	- %	- %	- %	- %		
28	Financing of local governments													- %	- %	- %	- %	- %	1.00 %		
29	B. Housing financing	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %		
30	C. Financing of local governments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %		
31	B. Collateral obtained through repossession: Residential and commercial real estate	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %		
32	Total assets of the GAR	0.10 %	- %	- %	- %	- %	- %	- %	- %	0.10 %	- %	- %	- %	35.50 %	1.90 %	- %	0.90 %	0.50 %	100.00 %		

% (compared to total covered assets in the denominator)	Reference date of disclosure T-1												
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
	Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)			
			Of which: Statement on use of funds	Of which: transition	Of which: facilitators			Of which: Statement on use of funds	Of which: adaptation			Of which: Statement on use of funds	Of which: facilitators
0	GAR – Assets included in both the numerator and denominator of the GAR												
1	A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.	55.10 %	2.80 %	0.10 %	1.50 %	0.50 %	0.20 %	0.10 %	– %	– %	– %	– %	– %
2	Financial companies	3.60 %	1.60 %	– %	1.10 %	– %	– %	– %	– %	– %	– %	– %	– %
3	1. Credit institutions	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
4	1.1 Loans and advances	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
5	1.2 Debt securities, including statement on use of proceeds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
6	1.3 Capital instruments	– %	– %		– %	– %	– %	– %	– %	– %	– %		– %
7	2. Other financial companies	10.20 %	4.60 %	– %	3.00 %	– %	– %	– %	– %	– %	– %	– %	– %
8	2.1 Of which: Investment services companies	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
9	2.1.1 Loans and advances	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
10	2.1.2 Debt securities, including statement on use of proceeds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
11	2.1.3 Capital instruments	– %	– %		– %	– %	– %	– %	– %	– %	– %		– %
12	2.2 Of which: Management companies	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
13	2.2.1 Loans and advances	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
14	2.2.2 Debt securities, including statement on the use of funds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
15	2.2.3 Capital instruments	– %	– %		– %	– %	– %	– %	– %	– %	– %		– %
16	2.3 Of which: Insurance companies	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
17	2.3.1 Loans and advances	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
18	2.3.2 Debt securities, including statement on use of proceeds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
19	2.3.3 Capital instruments	– %	– %		– %	– %	– %	– %	– %	– %	– %		– %
20	Non-financial corporations	11.00 %	6.30 %	0.40 %	0.40 %	2.50 %	1.00 %	0.40 %	– %	– %	– %	– %	– %
21	1.1 Loans and advances	10.60 %	6.40 %	0.40 %	0.40 %	2.40 %	1.10 %	0.40 %	– %	– %	– %	– %	– %
22	1.2 Debt securities, including statement on use of proceeds	25.50 %	4.40 %	– %	0.10 %	4.30 %	0.20 %	– %	– %	– %	– %	– %	– %
23	1.3 Capital instruments	30.20 %	9.40 %		0.50 %	5.20 %	– %	– %	– %	– %	– %		– %
24	Households	84.00 %	2.00 %	– %	2.00 %	– %	– %	– %	– %	– %	– %	– %	– %
25	1. Of which: Loans secured by residential real estate	100.00 %	2.50 %	– %	2.50 %	– %	– %	– %	– %	– %	– %	– %	– %
26	2. Of which: Building renovation loans	100.00 %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
27	3. Of which: Car loans	100.00 %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %

% (compared to total covered assets in the denominator)		Reference date of disclosure T-1												
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)			
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)			
		Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)			Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)			Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)						
	Of which: Statement on use of funds	Of which: transition	Of which: facilitators		Of which: Statement on use of funds	Of which: adaptation		Of which: Statement on use of funds	Of which: facilitators					
28	Financing of local governments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
29	B. Housing financing	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
30	C. financing of local governments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
31	B. Collateral obtained through repossession: Residential and commercial real estate	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
32	Total assets of the GAR	35.00 %	1.80 %	- %	1.00 %	0.30 %	0.10 %	- %	- %	- %	- %	- %	- %	- %

% (compared to total covered assets in the denominator)		Reference date of disclosure T-1																	
		Circular economy (CE)				Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (MCC + ACC + WTR + CE + PPC + BIO)					
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total assets covered
		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)									
	Of which: Statement on use of funds	Of which: facilitators		Of which: Statement on use of funds	Of which: facilitators		Of which: Statement on use of funds	Of which: facilitators		Of which: Statement on use of funds	Of which: transition	Of which: facilitators							
0	GAR – Assets included in both the numerator and denominator of the GAR																		
1	A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	55.30 %	2.90 %	0.10 %	1.50 %	0.50 %	63.00 %
2	Financial companies	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	3.60 %	1.60 %	- %	1.10 %	- %	10.00 %
3	1. Credit institutions	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	6.00 %
4	1.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	5.00 %
5	1.2 Debt securities, including statement on the use of funds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	1.00 %
6	1.3 Equity instruments	- %	- %		- %	- %	- %		- %	- %	- %		- %	- %	- %		- %	- %	- %
7	2. Other financial companies	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	10.20 %	4.60 %	- %	3.00 %	- %	4.00 %
8	2.1 Of which: investment services companies	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
9	2.1.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
10	2.1.2 Debt securities, including statement on the use of funds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %
11	2.1.3 Equity instruments	- %	- %		- %	- %	- %		- %	- %	- %		- %	- %	- %		- %	- %	- %

% (compared to total covered assets in the denominator)		Reference date of disclosure T-1																		
		Circular economy (CE)				Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (MCC + ACC + WTR + CE + PPC + BIO)						
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)						Proportion of total assets covered
		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)						
				Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: transition	Of which: facilitators		
12	2.2 Of which: Management companies	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	
13	2.2.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	
14	2.2.2 Debt securities, including statement on use of proceeds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	
15	2.2.3 Capital instruments	- %	- %		- %	- %	- %		- %	- %	- %		- %	- %	- %		- %	- %	- %	
16	2.3 Of which: Insurance companies	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	
17	2.3.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	
18	2.3.2 Debt securities, including statement on use of proceeds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	
19	2.3.3 Capital instruments	- %	- %		- %	- %	- %		- %	- %	- %		- %	- %	- %		- %	- %	- %	
20	Non-financial corporations	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	12.00 %	6.70 %	0.40 %	0.40 %	2.50 %	13.00 %	
21	1.1 Loans and advances	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	11.70 %	6.80 %	0.40 %	0.40 %	2.40 %	13.00 %	
22	1.2 Debt securities, including statement on the use of funds	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	25.70 %	4.40 %	- %	0.10 %	4.30 %	- %	
23	1.3 Capital instruments	- %	- %		- %	- %	- %		- %	- %	- %		- %	30.20 %	- %		0.50 %	5.20 %	- %	
24	Households	- %	- %	- %	- %									84.00 %	2.00 %	- %	2.00 %	- %	40.00 %	
25	1. Of which: Loans secured by residential real estate	- %	- %	- %	- %									100.00 %	2.50 %	- %	2.50 %	- %	32.00 %	
26	2. Of which: Building renovation loans	- %	- %	- %	- %									100.00 %	- %	- %	- %	- %	1.00 %	
27	3. Of which: Car loans													100.00 %	- %	- %	- %	- %	- %	
28	Local government financing	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	1.00 %	
29	B. Housing financing	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	
30	C. Financing of local governments	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	
31	B. Collateral obtained through repossession: Residential and commercial real estate	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	
32	Total assets of the GAR	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	35.10 %	1.80 %	- %	1.00 %	0.30 %	100.00 %	

KEY INDICATOR OF GAR RESULTS IN TERMS OF FLOW – BUSINESS VOLUME

% (compared to the flow of total assets)	Reference date of disclosure T												
	Climate Change Mitigation (CCM)					Adaptation to climate change (ACC)				Water and marine resources (WTR)			
	Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)			
	Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)					Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)			
			Of which: Statement on use of funds	Of which: transition	Of which: facilitators			Of which: Statement on use of funds	Of which: adaptation			Of which: Statement on use of funds	Of which: facilitators
GAR – Assets included in both the numerator and denominator of the GAR													
1 A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.	23.39 %	3.35 %	– %	0.45 %	1.66 %	0.07 %	0.02 %	– %	0.02 %	– %	– %	– %	– %
2 Financial companies	7.18 %	1.18 %	– %	0.06 %	0.51 %	0.17 %	0.06 %	– %	0.05 %	– %	– %	– %	– %
3 1. Credit institutions	12.21 %	0.66 %	– %	0.14 %	0.05 %	0.04 %	0.01 %	– %	– %	– %	– %	– %	– %
4 1.1 Loans and advances	12.21 %	0.66 %	– %	0.14 %	0.05 %	0.04 %	0.01 %	– %	– %	– %	– %	– %	– %
5 1.2 Debt securities, including statement on use of proceeds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
6 1.3 Capital instruments	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
7 2. Other financial companies	6.09 %	1.29 %	– %	0.05 %	0.61 %	0.20 %	0.07 %	– %	0.06 %	– %	– %	– %	– %
8 2.1 Of which: Investment services companies	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
9 2.1.1 Loans and advances	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
10 2.1.2 Debt securities, including statement on use of proceeds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
11 2.1.3 Capital instruments	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
12 2.2 Of which: Management companies	0.14 %	0.01 %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
13 2.2.1 Loans and advances	0.14 %	0.01 %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
14 2.2.2 Debt securities, including statement on use of proceeds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
15 2.2.3 Capital instruments	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
16 2.3 Of which: Insurance companies	– %	– %	– %	– %	– %	2.21 %	2.06 %	– %	2.06 %	– %	– %	– %	– %
17 2.3.1 Loans and advances	– %	– %	– %	– %	– %	2.21 %	2.06 %	– %	2.06 %	– %	– %	– %	– %
18 2.3.2 Debt securities, including statement on use of proceeds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
19 2.3.3 Capital instruments	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
20 Non-financial corporations	10.08 %	5.87 %	– %	0.45 %	3.18 %	0.04 %	0.01 %	– %	0.01 %	– %	– %	– %	– %
21 1.1 Loans and advances	10.08 %	5.87 %	– %	0.45 %	3.18 %	0.04 %	0.01 %	– %	0.01 %	– %	– %	– %	– %
22 1.2 Debt securities, including statement on the use of funds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
23 1.3 Equity instruments	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
24 Households	68.85 %	0.93 %	– %	0.93 %	– %	– %	– %	– %	– %	– %	– %	– %	– %
25 1. Of which: Loans secured by residential real estate	100.00 %	1.35 %	– %	1.35 %	– %	– %	– %	– %	– %	– %	– %	– %	– %
26 2. Of which: Building renovation loans	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
27 3. Of which: Car loans	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
28 Financing of local governments	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
29 B. Housing financing	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
30 C. Financing of local governments	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %

% (compared to the flow of total assets)		Reference date of disclosure T											
		Climate Change Mitigation (CCM)					Adaptation to climate change (ACC)				Water and marine resources (WTR)		
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)		
		Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)					Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		
				Of which: Statement on use of funds	Of which: transition	Of which: facilitators			Of which: Statement on use of funds	Of which: adaptation			Of which: Statement on use of funds
31	B. Collateral obtained through reposessio: Residential and commercial real estate	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %	— %
32	Total assets of the GAR	15.03 %	2.15 %	— %	0.29 %	1.07 %	0.04 %	0.01 %	— %	0.01 %	— %	— %	— %

% (compared to the flow of total assets)		Reference date of disclosure T																	
		Circular Economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + CE + PPC + BIO)					
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total assets covered
		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)					
		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: transition		Of which: facilitators	
	GAR – Assets included in both the numerator and denominator of the GAR																		
1	A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.	0.40 %	0.01 %	– %	– %	0.01 %	– %	– %	– %	0.29 %	– %	– %	– %	24.15 %	3.38 %	– %	0.48 %	26.50 %	64.27 %
2	Financial companies	0.01 %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	7.36 %	1.23 %	– %	0.12 %	7.88 %	18.19 %
3	1. Credit institutions	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	12.25 %	0.67 %	– %	0.14 %	12.30 %	3.24 %
4	1.1 Loans and advances	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	12.25 %	0.67 %	– %	0.14 %	12.30 %	3.24 %
5	1.2 Debt securities, including statement on the use of funds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
6	1.3 Equity instruments	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %
7	2. Other financial companies	0.01 %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	6.30 %	1.36 %	– %	0.11 %	6.92 %	14.95 %
8	2.1 Of which: investment services companies	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	0.08 %
9	2.1.1 Loans and advances	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	0.08 %
10	2.1.2 Debt securities, including statement on the use of funds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
11	2.1.3 Equity instruments	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %
12	2.2 Of which: Management companies	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	0.14 %	0.01 %	– %	– %	0.15 %	0.01 %
13	2.2.1 Loans and advances	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	0.14 %	0.01 %	– %	– %	0.15 %	0.01 %
14	2.2.2 Debt securities, including statement on use of proceeds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
15	2.2.3 Capital instruments	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %
16	2.3 Of which: Insurance companies	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	2.21 %	2.06 %	– %	2.06 %	2.21 %	0.04 %
17	2.3.1 Loans and advances	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	2.21 %	2.06 %	– %	2.06 %	2.21 %	0.04 %
18	2.3.2 Debt securities, including statement on the use of funds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
19	2.3.3 Capital instruments	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %

% (compared to the flow of total assets)		Reference date of disclosure T																	
		Circular Economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + CE + PPC + BIO)					
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total assets covered
		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)									
	Of which: Statement on use of funds	Of which: facilitators		Of which: Statement on use of funds	Of which: facilitators		Of which: Statement on use of funds	Of which: facilitators		Of which: Statement on use of funds	Of which: transition	Of which: facilitators							
20	Non-financial corporations	0.82 %	0.01 %	– %	0.01 %	0.01 %	– %	– %	– %	0.61 %	– %	– %	– %	11.56 %	5.89 %	– %	0.46 %	16.19 %	30.63 %
21	1.1 Loans and advances	0.82 %	0.01 %	– %	0.01 %	0.01 %	– %	– %	– %	0.61 %	– %	– %	– %	11.56 %	5.89 %	– %	0.46 %	16.19 %	30.63 %
22	1.2 Debt securities, including statement on the use of funds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
23	1.3 Capital instruments	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %		– %	– %	– %	– %
24	Households	– %	– %	– %	– %									68.85 %	0.93 %	– %	0.93 %	68.85 %	15.45 %
25	1. Of which: Loans secured by residential real estate	– %	– %	– %	– %									100.00 %	1.35 %	– %	1.35 %	100.00 %	10.64 %
26	2. Of which: Building renovation loans	– %	– %	– %	– %									– %	– %	– %	– %	– %	– %
27	3. Of which: Car loans													– %	– %	– %	– %	– %	0.31 %
28	Local government financing	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
29	B. Housing financing	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
30	C. Financing of local governments	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
31	B. Collateral obtained through repossession: Residential and commercial real estate	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	(0.03)%
32	Total assets of the GAR	0.25 %	– %	– %	– %	– %	– %	– %	– %	0.19 %	– %	– %	– %	15.52 %	2.17 %	– %	0.29 %	1.08 %	100.00 %

KEY PERFORMANCE INDICATOR OF THE GAR IN TERMS OF FLOW – CAPEX

% (compared to the flow of total assets)		Reference date of disclosure T-1													
		Climate Change Mitigation (CCM)					Adaptation to climate change (ACC)				Water and marine resources (WTR)				
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				
		Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)			Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)			Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)							
	Of which: Statement on use of funds	Of which: transition	Of which: facilitators		Of which: Statement on use of funds	Of which: adaptation		Of which: Statement on use of funds	Of which: facilitators						
	GAR – Assets included in both the numerator and denominator of the GAR														
1	A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.	25.53 %	4.85 %	– %	0.46 %	2.17 %	0.06 %	0.02 %	– %	0.02 %	– %	– %	– %	– %	
2	Financial companies	7.44 %	1.80 %	– %	0.06 %	0.67 %	0.15 %	0.06 %	– %	0.05 %	– %	– %	– %	– %	
3	1. Credit institutions	12.21 %	0.75 %	– %	0.14 %	0.08 %	0.04 %	0.01 %	– %	– %	– %	– %	– %	– %	
4	1.1 Loans and advances	12.21 %	0.75 %	– %	0.14 %	0.08 %	0.04 %	0.01 %	– %	– %	– %	– %	– %	– %	
5	1.2 Debt securities, including statement on the use of funds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	
6	1.3 Capital instruments	– %	– %		– %	– %	– %	– %		– %	– %		– %	– %	
7	2. Other financial companies	6.40 %	2.03 %	– %	0.05 %	0.79 %	0.17 %	0.07 %	– %	0.06 %	– %	– %	– %	– %	
8	2.1 Of which: Investment services companies	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	
9	2.1.1 Loans and advances	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	
10	2.1.2 Debt securities, including statement on use of proceeds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	
11	2.1.3 Capital instruments	– %	– %		– %	– %	– %	– %		– %	– %		– %	– %	
12	2.2 Of which: Management companies	0.14 %	0.01 %	– %	– %	0.01 %	– %	– %	– %	– %	– %	– %	– %	– %	
13	2.2.1 Loans and advances	0.14 %	0.01 %	– %	– %	0.01 %	– %	– %	– %	– %	– %	– %	– %	– %	
14	2.2.2 Debt securities, including statement on use of proceeds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	
15	2.2.3 Capital instruments	– %	– %		– %	– %	– %	– %		– %	– %		– %	– %	
16	2.3 Of which: Insurance companies	– %	– %	– %	– %	– %	2.21 %	2.06 %	– %	2.06 %	– %	– %	– %	– %	
17	2.3.1 Loans and advances	– %	– %	– %	– %	– %	2.21 %	2.06 %	– %	2.06 %	– %	– %	– %	– %	
18	2.3.2 Debt securities, including statement on use of proceeds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	
19	2.3.3 Capital instruments	– %	– %		– %	– %	– %	– %		– %	– %		– %	– %	
20	Non-financial corporations	14.42 %	8.65 %	– %	0.46 %	4.16 %	0.05 %	0.01 %	– %	– %	– %	– %	– %	– %	
21	1.1 Loans and advances	14.42 %	8.65 %	– %	0.46 %	4.16 %	0.05 %	0.01 %	– %	– %	– %	– %	– %	– %	
22	1.2 Debt securities, including statement on the use of funds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	
23	1.3 Equity instruments	– %	– %		– %	– %	– %	– %		– %	– %		– %	– %	
24	Households	68.85 %	0.93 %	– %	0.93 %	– %	– %	– %	– %	– %					
25	1. Of which: Loans secured by residential real estate	100.00 %	1.35 %	– %	1.35 %	– %	– %	– %	– %	– %					
26	2. Of which: Building renovation loans	– %	– %	– %	– %	– %	– %	– %	– %	– %					
27	3. Of which: Car loans	– %	– %	– %	– %	– %									
28	Financing of local governments	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	
29	B. Housing financing	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	
30	C. Financing of local governments	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	

% (compared to the flow of total assets)		Reference date of disclosure T-1											
		Climate Change Mitigation (CCM)					Adaptation to climate change (ACC)				Water and marine resources (WTR)		
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)		
		Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)					Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		
		Of which: Statement on use of funds		Of which: transition		Of which: facilitators	Of which: Statement on use of funds		Of which: adaptation		Of which: Statement on use of funds		Of which: facilitators
31	B. Collateral obtained through repossession: Residential and commercial real estate	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
32	Total assets of the GAR	16.41 %	3.12 %	– %	0.29 %	1.40 %	0.04 %	0.01 %	– %	0.01 %	– %	– %	– %

% (compared to the flow of total assets)		Reference date of disclosure T-1																	
		Circular Economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + CE + PPC + BIO)					
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total assets covered
		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)					
		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: transition		Of which: facilitators	
GAR – Assets included in both the numerator and denominator of the GAR																			
1	A. Loans and advances, securities representing debt and capital instruments not held for trading admissible in GAR calculation.	0.20 %	– %	– %	– %	– %	– %	– %	– %	0.31 %	– %	– %	– %	26.11 %	4.88 %	– %	0.46 %	2.19 %	64.27 %
2	Financial companies	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	7.58 %	1.86 %	– %	0.06 %	0.72 %	18.19 %
3	1. Credit institutions	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	12.25 %	0.76 %	– %	0.14 %	0.09 %	3.24 %
4	1.1 Loans and advances	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	12.25 %	0.76 %	– %	0.14 %	0.09 %	3.24 %
5	1.2 Debt securities, including statement on the use of funds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
6	1.3 Equity instruments	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %
7	2. Other financial companies	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	6.57 %	2.10 %	– %	0.05 %	0.86 %	14.95 %
8	2.1 Of which: investment services companies	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	0.08 %
9	2.1.1 Loans and advances	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	0.08 %
10	2.1.2 Debt securities, including statement on the use of funds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
11	2.1.3 Equity instruments	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %
12	2.2 Of which: Management companies	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	0.14 %	0.01 %	– %	– %	0.01 %	0.01 %
13	2.2.1 Loans and advances	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	0.14 %	0.01 %	– %	– %	0.01 %	0.01 %
14	2.2.2 Debt securities, including statement on use of proceeds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
15	2.2.3 Capital instruments	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %
16	2.3 Of which: Insurance companies	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	2.21 %	2.06 %	– %	– %	2.06 %	0.04 %
17	2.3.1 Loans and advances	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	2.21 %	2.06 %	– %	– %	2.06 %	0.04 %
18	2.3.2 Debt securities, including statement on use of proceeds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
19	2.3.3 Capital instruments	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %

% (compared to the flow of total assets)		Reference date of disclosure T-1																		
		Circular Economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + CE + PPC + BIO)						Proportion of total assets covered
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)						
		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)						
		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: facilitators		Of which: Statement on use of funds		Of which: transition		Of which: facilitators		
20	Non-financial corporations	0.41 %	– %	– %	– %	– %	– %	– %	– %	0.66 %	– %	– %	– %	15.54 %	8.66 %	– %	0.46 %	4.17 %	30.63 %	
21	1.1 Loans and advances	0.41 %	– %	– %	– %	– %	– %	– %	– %	0.66 %	– %	– %	– %	15.54 %	8.66 %	– %	0.46 %	4.17 %	30.63 %	
22	1.2 Debt securities, including statement on the use of funds	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	
23	1.3 Capital instruments	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %		– %	– %	– %	
24	Households	– %	– %	– %	– %									68.85 %	0.93 %	– %	0.93 %	– %	15.45 %	
25	1. Of which: Loans secured by residential real estate	– %	– %	– %	– %									100.00 %	1.35 %	– %	1.35 %	– %	10.64 %	
26	2. Of which: Building renovation loans	– %	– %	– %	– %									– %	– %	– %	– %	– %	– %	– %
27	3. Of which: Car loans													– %	– %	– %	– %	– %	0.31 %	
28	Local government financing	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	
29	B. Housing financing	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	
30	C. Financing of local governments	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	
31	B. Collateral obtained through repossession: Residential and commercial real estate	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	(0.03)%	
32	Total assets of the GAR	0.13 %	– %	– %	– %	– %	– %	– %	– %	0.20 %	– %	– %	– %	16.78 %	3.13 %	– %	0.29 %	1.41 %	100.00 %	

KEY PERFORMANCE INDICATOR FOR OFF-BALANCE SHEET EXPOSURES – TURNOVER

% (compared to total eligible off-balance sheet assets)		Reference date of disclosure T											
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)		
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)		
		Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)					Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		
			Of which: Statement on use of funds	Of which: transition	Of which: facilitators			Of which: Statement on use of funds	Of which: adaptation			Of which: Statement on use of funds	Of which: facilitators
1	Financial guarantees (financial guarantees KPI)	4.10 %	3.10 %	– %	– %	2.10 %	– %	– %	– %	– %	– %	– %	– %
2	Assets under management (assets under management KPI)	1.90 %	0.80 %	– %	– %	0.50 %	0.10 %	– %	– %	– %	– %	– %	– %

% (compared to total eligible off-balance sheet assets)		Reference date of disclosure T																
		Circular Economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + Ce + PPC + BIO)				
		Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				
		Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)										
	Of which: Statement on use of funds	Of which: facilitators		Of which: Statement on use of funds	Of which: facilitators		Of which: Statement on use of funds	Of which: facilitators		Of which: Statement on use of funds	Of which: transition	Of which: facilitators						
1	Financial guarantees (financial guarantees KPI)	0.40 %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	4.50 %	3.10 %	– %	– %	2.10 %
2	Assets under management (assets under management KPI)	0.10 %	– %	– %	– %	0.10 %	– %	– %	– %	– %	– %	– %	– %	2.10 %	0.80 %	– %	– %	0.50 %

KEY PERFORMANCE INDICATOR FOR OFF-BALANCE SHEET EXPOSURES – FLOW TURNOVER

% (compared to total eligible off-balance sheet assets)		Reference date of disclosure T															
		Climate Change Mitigation (CCM)					Adaptation to climate change (ACC)				Water and marine resources (WTR)						
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)						
		Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)					Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)						
		Of which: Statement on use of funds		Of which: transition		Of which: facilitators	Of which: Statement on use of funds		Of which: adaptation	Of which: Statement on use of funds		Of which: facilitators					
1	Financial guarantees (financial guarantees KPI)	3.37 %	3.36 %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
2	Assets under management (assets under management KPI)	0.31 %	0.08 %	– %	0.02 %	0.01 %	0.03 %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %

% (compared to total eligible off-balance sheet assets)		Reference date of disclosure T															
		Circular economy (CE)				Pollution (PPC)			Biodiversity and ecosystems (BIO)				TOTAL (MCC + ACC + WTR + CE + PPC + BIO)				
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)			Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				
		Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)			Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				
		Of which: Statement on use of funds		Of which: facilitators	Of which: Statement on use of funds		Of which: facilitators	Of which: Statement on use of funds		Of which: facilitators	Of which: Statement on use of funds		Of which: transition	Of which: facilitators			
1	Financial guarantees (financial guarantees KPI)	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	3.37 %	3.36 %	– %	– %	– %
2	Assets under management (assets under management KPI)	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	0.34 %	0.08 %	– %	0.02 %	0.01 %

KEY PERFORMANCE INDICATOR FOR OFF-BALANCE SHEET EXPOSURES – CAPEX

% (compared to total eligible off-balance sheet assets)		Reference date of disclosure T												
		Climate Change Mitigation (CCM)					Adaptation to climate change (ACC)				Water and marine resources (WTR)			
		Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)					Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)			
		Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)					Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)			
				Of which: Statement on use of funds	Of which: transition	Of which: facilitators			Of which: Statement on use of funds	Of which: adaptation			Of which: Statement on use of funds	Of which: facilitators
1	Financial guarantees (financial guarantees KPI)	6.30 %	5.40 %	– %	– %	2.30 %	– %	– %	– %	– %	– %	– %	– %	– %
2	Assets under management (key performance indicator of assets under management)	2.40 %	1.20 %	– %	– %	0.60 %	0.10 %	– %	– %	– %	– %	– %	– %	– %

% (compared to total eligible off-balance sheet assets)		Reference date of disclosure T																
		Circular economy (CE)				Pollution (PPC)				Biodiversity and Ecosystems (BIO)				TOTAL (MCC + ACC + WTR + Ce + PPC + BIO)				
		Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				
		Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)		Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)										
				Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: transition	Of which: facilitators
1	Financial guarantees (financial guarantees KPI)	0.10 %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	6.50 %	5.40 %	– %	– %	2.30 %
2	Assets under management (key performance indicator of assets under management)	0.10 %	– %	– %	– %	0.10 %	– %	– %	– %	– %	– %	– %	– %	2.60 %	1.30 %	– %	– %	0.70 %

KEY PERFORMANCE INDICATOR FOR OFF-BALANCE SHEET EXPOSURES – FLOW CAPEX

% (compared to total eligible off-balance sheet assets)		Reference date of disclosure T-1														
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				Water and marine resources (WTR)					
		Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)					
		Proportion of total covered assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)					Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)					
					Of which: Statement on use of funds	Of which: transition	Of which: facilitators				Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators
1	Financial guarantees (financial guarantees KPI)	3.48 %	3.48 %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %
2	Assets under management (assets under management KPI)	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %	– %

% (compared to total eligible off-balance sheet assets)		Reference date of disclosure T-1																
		Circular economy (CE)				Pollution (PPC)				Biodiversity and ecosystems (BIO)				TOTAL (MCC + ACC + WTR + CE + PPC + BIO)				
		Proportion of total assets covered that finance taxonomy-relevant sectors (taxonomy-eligible)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				Proportion of total covered assets that finance sectors relevant to the taxonomy (eligible under the taxonomy)				
		Proportion of total assets covered that finance taxonomy-relevant sectors (that fit the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				Proportion of total covered assets that finance taxonomy-relevant sectors (that conform to the taxonomy)				
				Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: facilitators			Of which: Statement on use of funds	Of which: transition	Of which: facilitators
1	Financial guarantees (financial guarantees KPI)	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	3.48 %	3.48 %	- %	- %	- %
2	Assets under management (key performance indicator of assets under management)	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %	- %

NUCLEAR ENERGY AND FOSSIL GAS ACTIVITIES

Activities related to nuclear energy		
1	The company carries out, finances or has exposure to the research, development, demonstration and deployment of innovative power generation facilities that produce energy from nuclear processes with minimal fuel cycle waste.	YES
2	The company carries out, finances or has exposures to the construction and safe operation of new nuclear facilities to produce electricity or process heat, including for district heating purposes or industrial processes such as hydrogen production, as well as their safety upgrades, using the best technologies available.	YES
3	The company carries out, finances or has exposures to the safe operation of existing nuclear facilities that produce electricity or process heat, including for district heating purposes or industrial processes such as the production of hydrogen from nuclear energy, as well as their security upgrades.	YES
Fossil gas activities		
4	The company carries out, finances or has exposures to the construction or operation of electricity generation facilities that produce electricity from gaseous fossil fuels.	YES
5	The company carries out, finances or has exposures to the construction, renewal and operation of combined heat/cold and electricity generation facilities using gaseous fossil fuels.	YES
6	The company carries out, finances or has exposures to the construction, renovation and operation of heat generation facilities producing heat/cooling using gaseous fossil fuels.	YES

ECONOMIC ACTIVITIES ADJUSTED TO TAXONOMY (DENOMINATOR) – BUSINESS VOLUME

	Economic activities	Amount and proportion (information must be presented in monetary amounts and percentages)					
		CCM + CCA		Climate Change Mitigation (CCM)		Climate Change Adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1	Amount and proportion of economic activity that meets the taxonomy referred to in section 4.26 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	0.02	0.00 %	0.02	0.00 %	–	– %
2	Amount and proportion of economic activity that meets the taxonomy referred to in section 4.27 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	0.02	0.00 %	0.02	0.00 %	–	– %
3	Amount and proportion of economic activity that conforms to the taxonomy referred to in section 4.28 of Annexes I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	0.12	0.00 %	0.12	0.00 %	–	– %
4	Amount and proportion of economic activity that conforms to the taxonomy referred to in section 4.29 of Annexes I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	–	– %	–	– %	–	– %
5	Amount and proportion of economic activity that conforms to the taxonomy referred to in section 4.30 of Annexes I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	0.24	0.00 %	0.24	0.00 %	–	– %
6	Amount and proportion of economic activity that conforms to the taxonomy referred to in section 4.31 of Annexes I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	–	– %	–	– %	–	– %
7	Amount and proportion of other economic activities that conform to the taxonomy not mentioned in rows 1 to 6 in the denominator of the applicable ICR	1,658.72	1.55 %	1,651.74	1.54 %	6.98	1.00 %
8	Total applicable ICR	107,214.78	100 %	107,214.78	100 %	107,214.78	1.00

ECONOMIC ACTIVITIES ADJUSTED TO THE TAXONOMY (DENOMINATOR) – CAPEX

	Economic activities	Amount and proportion (information must be presented in monetary amounts and percentages)					
		CCM + CCA		Climate change mitigation (CCM)		Climate Change Adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1	Amount and proportion of economic activity that meets the taxonomy referred to in section 4.26 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	–	–	–	–	–	–
2	Amount and proportion of economic activity that conforms to the taxonomy referred to in section 4.27 of Annexes I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	0.01	0.00 %	0.01	0.00 %	–	–
3	Amount and proportion of economic activity that fits the taxonomy referred to in section 4.28 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	0.14	0.00 %	0.14	0.00 %	–	–
4	Amount and proportion of economic activity that fits the taxonomy referred to in section 4.29 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	–	– %	–	– %	–	–
5	Amount and proportion of economic activity that conforms to the taxonomy referred to in section 4.30 of Annexes I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	0.48	0.00 %	0.48	0.00 %	–	–
6	Amount and proportion of economic activity that conforms to the taxonomy referred to in section 4.31 of Annexes I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	–	– %	–	– %	–	–
7	Amount and proportion of other economic activities that conform to the taxonomy not mentioned in rows 1 to 6 in the denominator of the applicable ICR	2,058.20	1.92 %	2,056.37	1.92 %	1.83	0.00 %
8	Total applicable ICR	107,214.78	100 %	107,214.78	100 %	107,214.78	100 %

ECONOMIC ACTIVITIES CONFORMING TO THE TAXONOMY (NUMERATOR) – TURNOVER

	Economic activities	Amount and proportion (information must be presented in monetary amounts and percentages)					
		CCM + CCA		Climate Change Mitigation (CCM)		Climate Change Adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1	Amount and proportion of economic activity that meets the taxonomy referred to in section 4.26 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the numerator of the applicable ICR	0.02	0.00 %	0.02	0.00 %	—	—
2	Amount and proportion of economic activity that meets the taxonomy referred to in section 4.27 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the numerator of the applicable ICR	0.02	0.00 %	0.02	0.00 %	—	—
3	Amount and proportion of economic activity that meets the taxonomy referred to in section 4.28 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the numerator of the applicable ICR	0.12	0.01 %	0.12	0.01 %	—	—
4	Amount and proportion of economic activity that meets the taxonomy referred to in section 4.29 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the numerator of the applicable ICR	—	— %	—	— %	—	—
5	Amount and proportion of economic activity that meets the taxonomy referred to in section 4.30 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the numerator of the applicable ICR	0.24	0.01 %	0.24	0.01 %	—	—
6	Amount and proportion of economic activity that meets the taxonomy referred to in section 4.31 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the numerator of the applicable ICR	—	— %	—	— %	—	—
7	Amount and proportion of other economic activities that conform to the taxonomy that are not referred to in rows 1 to 6 above in the numerator of the applicable ICR	1,658.72	99.98 %	1,651.74	99.98 %	6.98	100.00 %
8	Total amount and proportion of economic activities that conform to the taxonomy in the numerator of the applicable ICR	1,659.12	100 %	1,652.14	100 %	6.98	100 %

ECONOMIC ACTIVITIES ADJUSTED TO TAXONOMY (NUMERATOR) – CAPEX

	Economic activities	Amount and proportion (information must be presented in monetary amounts and percentages)					
		CCM + CCA		Climate Change Mitigation (CCM)		Climate Change Adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1	Amount and proportion of economic activity that meets the taxonomy referred to in section 4.26 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the numerator of the applicable ICR	–	–	–	–	–	–
2	Amount and proportion of economic activity that meets the taxonomy referred to in section 4.27 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the numerator of the applicable ICR	0.01	0.00 %	0.01	0.00 %	–	–
3	Amount and proportion of economic activity that meets the taxonomy referred to in section 4.28 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the numerator of the applicable ICR	0.14	0.01 %	0.14	0.01 %	–	–
4	Amount and proportion of economic activity that conforms to the taxonomy referred to in section 4.29 of Annexes I and II of delegated regulation (EU) 2021/2139 in the numerator of the applicable ICR	–	– %	–	– %	–	–
5	Amount and proportion of economic activity that conforms to the taxonomy referred to in section 4.30 of Annexes I and II of delegated regulation (EU) 2021/2139 in the numerator of the applicable ICR	0.48	0.02 %	0.48	0.02 %	–	–
6	Amount and proportion of economic activity that conforms to the taxonomy referred to in section 4.31 of Annexes I and II of delegated regulation (EU) 2021/2139 in the numerator of the applicable ICR	–	– %	–	– %	–	–
7	Amount and proportion of other economic activities that conform to the taxonomy that are not referred to in rows 1 to 6 above in the numerator of the applicable ICR	2,057.58	100 %	2,055.75	99.97 %	1.83	100 %
8	Total amount and proportion of economic activities that conform to the taxonomy in the numerator of the applicable ICR	2,058.20	100 %	2,056.37	100 %	1.83	100 %

ECONOMIC ACTIVITIES ELIGIBLE ACCORDING TO THE TAXONOMY BUT NOT ALIGNED WITH THE TAXONOMY – TURNOVER

	Economic activities	Amount and proportion (information must be presented in monetary amounts and percentages)					
		CCM + CCA		Climate Change Mitigation (CCM)		Climate Change Adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1	Amount and proportion of eligible economic activity according to taxonomy but which does not conform to the taxonomy referred to in section 4.26 of Appendices I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	0.05	0.00 %	0.05	0.00 %	—	— %
2	Amount and proportion of eligible economic activity according to taxonomy but which does not conform to the taxonomy referred to in section 4.27 of Appendices I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	0.05	0.00 %	0.05	0.00 %	—	— %
3	Amount and proportion of eligible economic activity according to taxonomy but which does not conform to the taxonomy referred to in section 4.28 of Appendices I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	0.11	0.00 %	0.11	0.00 %	—	— %
4	Amount and proportion of economic activity eligible under the taxonomy but not compliant with the taxonomy referred to in section 4.29 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	26.20	0.07 %	26.20	0.07 %	—	— %
5	Amount and proportion of economic activity eligible under the taxonomy but not compliant with the taxonomy referred to in section 4.30 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	1.08	0.00 %	1.06	0.00 %	0.02	0.25 %
6	Amount and proportion of economic activity eligible under the taxonomy but not compliant with the taxonomy referred to in section 4.31 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	—	— %	—	— %	—	— %
7	Amount and proportion of other taxonomy-eligible but non-taxonomy-compliant economic activities not mentioned in rows 1 to 6 above in the denominator of the applicable ICR	35,792.16	99.41 %	35,782.64	99.92 %	9.52	99.75 %
8	Amount and proportion of economic activities eligible under the taxonomy but not conforming to the taxonomy in the denominator of the applicable ICR	36,003.83	99 %	35,810.10	100 %	9.55	100 %

ECONOMIC ACTIVITIES ELIGIBLE ACCORDING TO THE TAXONOMY BUT NOT ALIGNED WITH THE TAXONOMY – CAPEX

	Economic activities	Amount and proportion (information must be presented in monetary amounts and percentages)					
		CCM + CCA		Climate Change Mitigation (CCM)		Climate Change Adaptation (CCA)	
		Amount	%	Amount	%	Amount	%
1	Amount and proportion of eligible economic activity according to taxonomy but which does not conform to the taxonomy referred to in section 4.26 of Appendices I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	–	– %	–	– %	–	– %
2	Amount and proportion of eligible economic activity according to taxonomy but which does not conform to the taxonomy referred to in section 4.27 of Appendices I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	0.01	0.00 %	0.01	0.00 %	–	– %
3	Amount and proportion of eligible economic activity according to taxonomy but which does not conform to the taxonomy referred to in section 4.28 of Appendices I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	0.03	0.00 %	0.03	0.00 %	–	– %
4	Amount and proportion of eligible economic activity according to taxonomy but which does not conform to the taxonomy referred to in section 4.29 of Appendices I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	8.84	0.02 %	8.84	0.02 %	–	– %
5	Amount and proportion of eligible economic activity according to taxonomy but which does not conform to the taxonomy referred to in section 4.30 of Appendices I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	0.82	0.00 %	0.82	0.00 %	–	– %
6	Amount and proportion of eligible economic activity according to taxonomy but which does not conform to the taxonomy referred to in section 4.31 of Appendices I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	–	– %	–	– %	–	– %
7	Amount and proportion of other economic activities eligible under the taxonomy but not adjusted to the taxonomy not mentioned in rows 1 to 6 above in the denominator of the applicable ICR	35,875.41	99.97 %	35,863.25	99.97 %	12.15	100 %
8	Amount and proportion of economic activities eligible according to the taxonomy but that are not adjusted to the taxonomy in the denominator of the applicable ICR	35,885.11	100 %	35,872.96	100 %	12.15	100 %

ECONOMIC ACTIVITIES NOT ELIGIBLE FOR THE TAXONOMY – TURNOVER

		Economic activities	Amount	Percentage
Nuclear energy-related activities not eligible according to the taxonomy in the denominator of their KPIs.	1	Amount and proportion of economic activity referred to in row 1 of template 1 that is not eligible according to the taxonomy in accordance with section 4.26 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	-	- %
	2	Amount and proportion of economic activity referred to in row 2 of template 1 that is not eligible according to the taxonomy in accordance with section 4.27 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	1.99	0.003 %
	3	Amount and proportion of economic activity referred to in row 3 of template 1 that is not eligible according to the taxonomy in accordance with section 4.28 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	14.01	0.02 %
Fossil gas-related activities not eligible according to the taxonomy in the denominator of their key performance indicators	4	Amount and proportion of economic activity referred to in row 4 of template 1 that is not eligible according to the taxonomy in accordance with section 4.29 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	5.17	0.007 %
	5	Amount and proportion of economic activity referred to in row 5 of template 1 that is not eligible according to the taxonomy in accordance with section 4.30 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	4.52	0.007 %
	6	Amount and proportion of economic activity referred to in row 6 of template 1 that is not eligible under the taxonomy according to section 4.31 of appendices I and II of delegated regulation (EU) 2021/2139 in the denominator of the applicable ICR	1.69	0.002 %
	7	Amount and proportion of other economic activities not eligible according to the taxonomy not mentioned in rows 1 to 6 above in the denominator of the applicable ICR	69,708.62	99.96 %
	8	Total amount and proportion of non-eligible economic activities according to the taxonomy in the denominator of the applicable ICR	69,736.01	100 %

ECONOMIC ACTIVITIES NOT ELIGIBLE FOR TAXONOMY – CAPEX

		Economic activities	Amount	Percentage
Nuclear energy-related activities not eligible according to the taxonomy in the denominator of their KPIs.	1	Amount and proportion of economic activity referred to in row 1 of template 1 that is not eligible according to the taxonomy in accordance with section 4.26 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	-	- %
	2	Amount and proportion of economic activity referred to in row 2 of template 1 that is not eligible according to the taxonomy in accordance with section 4.27 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	2.27	0.003 %
	3	Amount and proportion of economic activity referred to in row 3 of template 1 that is not eligible according to the taxonomy in accordance with section 4.28 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	13.76	0.02 %
Activities related to fossil gas not eligible according to the taxonomy in the denominator of their KPIs	4	Amount and proportion of economic activity referred to in row 4 of template 1 that is not eligible according to the taxonomy in accordance with section 4.29 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	4.74	0.007 %
	5	Amount and proportion of economic activity referred to in row 5 of template 1 that is not eligible according to the taxonomy in accordance with section 4.30 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	3.53	0.005 %
	6	Amount and proportion of economic activity referred to in row 6 of template 1 that is not eligible according to the taxonomy in accordance with section 4.31 of Annexes I and II of Delegated Regulation (EU) 2021/2139 in the denominator of the applicable ICR	0.91	0.001 %
	7	Amount and proportion of other ineligible economic activities according to the taxonomy not mentioned in rows 1 to 6 above in the denominator of the applicable ICR	69,246.24	99.96 %
	8	Total amount and proportion of ineligible economic activities according to the taxonomy in the denominator of the applicable ICR	69,271.47	100 %

Annex II: Information not required by CSRD under Law 11/2018

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Tax practices and benefits

Bankinter Group has a tax strategy, which it publishes on its corporate website. This was approved by the board of directors in 2015 and includes the objectives, principles, good tax practices, governance, monitoring and control of tax risks, and adherence to the code of good tax practices.

The ultimate goal of this strategy is to ensure responsible compliance with tax regulations while respecting corporate interests and supporting the Group's business strategies. Within the framework of its social and corporate responsibility, Bankinter Group recognises the social value and worth of the tax system. It therefore aims to ensure that its tax function serves the Group's corporate interests and those of its stakeholders, and respects the value this adds to the trust of the local community in which it operates.

The guiding principles reflect the entity's commitment to comply with the legal, regulatory and tax provisions that apply to it in all jurisdictions where it conducts its business, as well as with the taxes that apply to it. In addition, the Group promotes a climate of good faith, transparency, collaboration and reciprocity in its relations with tax authorities.

The Group has a tax risk control policy, which is a non-delegable power of the board of directors. This is implemented through the Office of the General Secretary and the Tax Advisory department (which is assigned and subordinate to the Office of the General Secretary). The objective is to assess tax risks responsibly and under defined parameters, in order to prevent and minimise significant tax risks.

Bankinter integrates tax matters into its risk control and management system in order to be able to evaluate and manage the tax risks that arise in its activities efficiently. The audit and compliance committee, in accordance with the provisions of its rules and regulations, supervises the effectiveness of the tax risk management and control system and reports regularly to the board of directors.

No tax risks materialised during the year that might have affected the business objectives.

A number of tax proceedings affecting Bankinter Group are currently pending, as the Bank's income statements have been challenged before the tax appeal boards and other competent bodies. Bankinter Group's Legal Report shows there are adequate provisions in place for any tax-related liabilities that might derive from these proceedings, based on figures for the end of the 2024 reporting period and previous years.

Bankinter Group has undertaken to follow good tax practices (as described in its strategy) in its activities that lead to the reduction of significant tax risks and the prevention of behaviour that could generate them. These include the total availability of the Group to the tax administration in terms of disclosure requirements and collaboration in detection, identification and resolution of fraudulent tax practices in the markets where it operates.

In its annual public reports, Bankinter Group discloses the territorial location and tax domicile of its companies and subsidiaries, whose purpose is always to provide services to customers who are residents in those places, issue debt or carry out securitisations and in no case to avoid tax obligations.

Bankinter Group has no presence or activities in countries classified as tax havens, as stated in the entity's tax strategy and policy, as well as in the tax transparency report submitted to the AEAT.

As already mentioned, Bankinter has signed the Code of Good Tax Practices, which is promoted by the Spanish tax authorities, which contains recommendations that can be voluntarily assumed by the authorities and entities that adhere to the Code. This is aimed at improving the application of the tax system with legal certainty, reciprocal cooperation based on good faith and legitimate expectations, and the application of responsible tax policies that are approved by the boards of directors.

Bankinter Group is strengthening its transparency practices by publishing its total tax contributions, broken down by type and geographical area. Furthermore, Bankinter Group has not received any subsidies or public aid during 2024.

****For further information on this matter, please consult notes 17 (tax assets and liabilities) and 42 (tax situation) of the Bankinter Group Legal Report. In addition, the Corporate Governance Report provides more detailed information on the tax risk management system.***

Distribution of taxes on profits paid (in thousands of euros). Data as of 31 December 2024

	2024	2023
Total income tax paid in Spain (1)	360,649.6	301,810.1
Total income tax paid in Portugal	73,845	23,951.7
Total income tax paid in Luxembourg	-	-
Total income tax paid in Ireland	5,139.6	3,738.2
Total income tax paid by the Bankinter Consolidated Group	439,634.2	329,500

Gross result (in thousands of euros).

	2024	2023
Spain	1,111,030	1,021,289
Luxembourg	12,694	9,055
Portugal	195,238	165,500
Ireland	40,737	32,996
Total	1,359,699	1,228,840

Further information on the significant tax adjustments to determine the tax base is provided in the "Tax situation" note to Bankinter Group's 2024 annual accounts.

Country-by-country information for fiscal year 2023

Below is a breakdown of the jurisdictions where Bankinter Group carries out its main activity. The amounts are in euros and relate to financial year 2023.

The main companies that make up Bankinter Group, as well as their main activity, can be consulted in the Consolidated Financial Statements 2024.

The country-by-country information is reported in aggregate terms, This means there are some differences to the Group's consolidated annual accounts due to

consolidation adjustments and elimination of intragroup transactions. Dividends from other member companies are excluded from the figures for income and pre-tax profit, in accordance with the provisions of the OECD's report and guidelines on the preparation and presentation of country-by-country reporting (BEPS Action 13).

With regard to the number of employees, the country-by-country reporting (CbCR) includes the average workforce for the year as per Order HFP/1978/2016 of 28 December, approving the country-by-country information declaration (form 231).

COUNTRY	AVERAGE WORKFORCE		INCOME		PBT/LOSSES	INCOME TAX PAID	INCOME TAX ACCRUED	DECLARED CAPITAL	UNDISTRIBUTED PROFIT	TANGIBLE ASSETS AND REAL ESTATE INVESTMENTS (EXCEPT CASH AND CREDIT RIGHTS)
	OF THIRD PARTIES		OF RELATED COMPANIES	TOTAL						
SPAIN	5,359	4,119,533,717	486,351,154	4,605,884,871	1,033,633,679	301,810,077	324,232,153	782,137,602	3,820,376,251	404,296,728
PORTUGAL	808	369,808,677	8,341,110	378,149,787	151,062,590	23,951,698	49,157,498	0	4,620,843	32,993,716
LUXEMBOURG	37	29,360,254	5,305,352	34,665,606	6,860,775	0	3,549,565	59,762,100	26,974,482	1,930,882
IRELAND	286	126,703,005	0	126,703,005	32,996,419	3,738,238	4,204,000	18,125,002	68,154,552	2,172,917
TOTAL	6,490	4,645,405,653	499,997,616	5,145,403,269	1,224,553,463	329,500,013	381,143,216	860,024,704	3,920,126,128	441,394,243

Information on social issues

Below are the quantitative data relating to social issues identified as material, which, although not covered by the requirements of the Corporate Sustainability Reporting Directive (CSRD), do form part of the disclosure obligations established by Law 11/2018 on Non-Financial Information and Diversity (LINF in Spanish).

Breakdown of salaried persons by professional classification

Breakdown by type of contract and professional category

	2024			2023		
	Permanent	Temporary	Total	Indefinite	Temporary	Total
Directors	161	0	161	151	0	151
Middle managers	1,940	1	1,941	1,866	0	1,866
Commercial/Senior Technicians	1,895	1	1,896	1,842	1	1,843
Commercial/Technicians	1,975	39	2,014	1,958	16	1,974
Staff	607	42	649	661	46	707
Total	6,578	83	6,661	6,478	63	6,541

Distribution by professional category 2024

	Spain		Portugal		Luxembourg		Ireland		Total
	Male	Female	Male	Female	Male	Female	Male	Female	
Directors	96	54	7	1	1	1	1	0	161
Middle Management	943	695	171	113	7	2	8	2	1,941
Commercial/Senior Technicians	812	802	114	106	8	6	25	23	1,896
Commercial/Technicians	681	923	102	220	5	5	39	39	2,014
Staff	225	228	9	14	1	1	75	96	649
Total	2,757	2,702	403	454	22	15	148	160	6,661

Distribution by professional category 2023									
	Spain		Portugal		Luxembourg		Ireland		
	Male	Female	Male	Female	Male	Female	Male	Female	Total
Directors	94	47	6	2	1	0	1	0	151
Middle Management	902	659	182	105	7	1	8	2	1,866
Commercial/Senior Technicians	819	784	96	89	10	7	22	16	1,843
Commercial/Technicians	657	923	99	208	6	4	41	36	1,974
Staff	232	272	10	22	1	1	78	91	707
Total	2,704	2,685	393	426	25	13	150	145	6,541

Annual average of permanent contracts, temporary contracts and part-time contracts by gender, age and professional classification

2024 contract type (average)

	Spain		Portugal		Luxembourg		Ireland	
	Male	Female	Male	Female	Male	Female	Male	Female
Permanent	2,729	2,697	378	407	25	14	131	141
Temporary	1	3	12	30	0	0	17	13
Total	2,730	2,700	390	437	25	14	148	153

2023 contract type (average)

	Spain		Portugal		Luxembourg		Ireland	
	Male	Female	Male	Female	Male	Female	Male	Female
Permanent	2,685	2,659	383	393	23	14	125	129
Temporary	1	4	8	16	0	0	15	16
Total	2,686	2,663	390	409	23	14	140	145

Working day type 2024 (average)

	Spain		Portugal		Luxembourg		Ireland	
	Male	Female	Male	Female	Male	Female	Male	Female
Full time	2,712	2,435	390	437	25	14	128	129
Part time	17	266	0	0	0	0	19	24
Total	2,730	2,700	390	437	25	14	148	153

Working day type 2023 (average)

	Spain		Portugal		Luxembourg		Ireland	
	Male	Female	Male	Female	Male	Female	Male	Female
Full time	2,669	2,380	390	409	23	14	136	132
Part time	17	283	0	0	0	0	4	13
Total	2,686	2,663	390	409	23	14	140	145

2024 distribution of employees by professional category (average)

	Spain		Portugal		Luxembourg		Ireland	
	Indefinite	Temporary	Indefinite	Temporary	Indefinite	Temporary	Indefinite	Temporary
Directors	146	0	8	0	1	0	1	0
Middle Management	1,608	0	281	6	8	0	10	0
Commercial/Senior Technicians	1,611	1	204	4	16	0	44	0
Commercial/Technicians	1,587	0	276	25	11	0	76	0
Staff	474	3	17	7	2	0	141	29
Total	5,426	4	785	42	38	0	271	29

Distribution of workforce by professional category 2023 (Average)

	Spain		Portugal		Luxembourg		Ireland	
	Indefinite	Temporary	Indefinite	Temporary	Permanent	Temporary	Permanent	Temporary
Directors	141	0	8	0	1	0	1	0
Middle Management	1,529	0	280	0	8	0	10	0
Commercial/Senior Technicians	1,600	0	182	1	17	0	38	0
Commercial/Technicians	1,578	2	293	2	9	0	69	0
Staff	497	2	13	21	2	0	135	31
Total	5,344	5	775	24	37	0	254	31

Distribution of workforce by professional category 2024 (Average)

	Spain		Portugal		Luxembourg		Ireland	
	Full time	Part time	Full time	Part time	Full time	Part time	Full time	Part time
Directors	146	0	8	0	1	0	1	0
Middle Management	1,589	19	287	0	8	0	10	1
Commercial/Senior Technicians	1,523	89	208	0	16	0	37	6
Commercial/Technicians	1,436	150	301	0	11	0	68	8
Staff	452	25	24	0	2	0	142	28
Total	5,147	283	827	0	38	0	258	43

Distribution of workforce by professional category 2023 (Average)

	Spain		Portugal		Luxembourg		Ireland	
	Full time	Part time	Full time	Part time	Full time	Part time	Full time	Part time
Directors	141	0	8	0	1	0	1	0
Middle Management	1,510	19	280	0	8	0	10	0
Commercial/Senior Technicians	1,509	92	182	0	17	0	37	1
Commercial/Technicians	1,420	160	295	0	9	0	68	1
Staff	470	29	34	0	2	0	151	15
Total	5,050	299	799	0	37	0	268	17

2024 distribution of employees by age and contract (average)

	Spain		Portugal		Luxembourg		Ireland	
	Permanent	Temporary	Indefinite	Temporary	Indefinite	Temporary	Indefinite	Temporary
Less than 30	411	2	73	40	3	0	22	21
From 30 to 39	988	0	65	0	11	0	56	2
From 40 to 49	2,342	2	373	2	14	0	110	0
From 50 to 56	1,048	0	220	0	9	0	52	1
More than 56	638	0	55	0	2	0	31	4
Total	5,426	4	785	42	38	0	271	29

Distribution of staff by age and contract 2023 (Average)

	Spain		Portugal		Luxembourg		Ireland	
	Indefinite	Temporary	Indefinite	Temporary	Indefinite	Temporary	Indefinite	Temporary
Less than 30	387	2	15	22	4	0	16	17
From 30 to 39	1,024	1	87	1	7	0	59	5
From 40 to 49	2,367	2	426	1	16	0	103	3
From 50 to 56	978	0	207	0	8	0	51	2
More than 56	588	0	40	0	2	0	25	3
Total	5,344	5	775	24	37	0	254	31

Distribution of workforce by age and working hours 2024 (Average)

	Spain		Portugal		Luxembourg		Ireland	
	Full time	Part time	Full time	Part time	Full time	Part time	Full time	Part time
Less than 30	412	1	113	0	3	0	36	8
From 30 to 39	939	48	65	0	11	0	53	5
From 40 to 49	2,150	194	375	0	14	0	99	11
From 50 to 56	1,011	37	220	0	9	0	48	6
More than 56	635	3	55	0	2	0	22	13
Total	5,147	283	827	0	38	0	258	43

Distribution of workforce by age and working hours 2023 (Average)

	Spain		Portugal		Luxembourg		Ireland	
	Full time	Part time	Full time	Part time	Full time	Part time	Full time	Part time
Less than 30	389	0	37	0	4	0	31	2
From 30 to 39	968	56	88	0	7	0	63	1
From 40 to 49	2,162	207	427	0	16	0	104	2
From 50 to 56	946	32	207	0	8	0	52	1
More than 56	584	4	40	0	2	0	19	10
Total	5,050	299	799	0	37	0	268	17

Number of dismissals by gender, age and professional classification

Dismissals by Age

Age	2024	2023
Less than 30	6	6
From 30 to 39	8	10
From 40 to 49	15	14
From 50 to 56	7	2
More than 56	2	1
Total	38	33

Dismissals by professional category

Professional category	2024	2023
Directors	-	-
Middle Management	13	7
Commercial/Senior Technicians	6	6
Commercial/Technicians	8	7
Staff	11	13
Total	38	33

Dismissals by Gender

Gender	2024	2023
Male	22	24
Female	16	9
Total	38	33

Average remuneration broken down by gender, age and professional classification

Average total compensation by category						
	2024			2023		
	Male	Female	Total	Male	Female	Total
Staff	36,101.58	36,279.51	36,194.55	35,773.17	35,322.40	35,527.35
Sales / Technical	49,519.03	46,305.27	47,628.40	51,127.86	47,002.51	48,688.81
Commercial/Senior Technicians	68,285.42	59,813.90	64,105.78	70,099.27	59,821.41	65,105.41
Middle Management	91,796.31	78,415.38	86,207.68	93,375.63	80,785.20	88,201.67
Directors	352,188.45	318,810.83	340,578.85	272,073.87	275,885.41	273,310.73
Grand total	77,614.56	61,547.11	69,594.17	76,192.57	60,541.33	68,384.94

Average total compensation by age						
	2024			2023		
	Male	Female	Total	Male	Female	Total
Less than 30	35,243.20	31,499.50	33,564.99	35,808.19	32,101.18	34,130.57
From 30 to 39	57,120.20	50,487.29	53,719.45	58,689.40	50,265.38	54,280.50
From 40 to 49	77,283.18	61,364.44	69,094.48	78,044.52	60,793.98	69,152.48
From 50 to 56	95,015.02	74,450.57	84,059.69	92,108.13	71,840.41	81,514.39
More than 56	113,576.74	82,352.74	101,202.46	101,502.90	85,346.91	95,523.91
Grand total	77,614.56	61,547.11	69,594.17	76,192.57	60,541.33	68,384.94

Average remuneration of the board of directors and persons occupying management positions

Average remuneration of directors and executives						
	2024			2023		
	Male	Female	Total	Male	Female	Total
Executive director	2,042,034.16	1,941,849.62	1,991,941.89	1,349,835.86	2,372,355.33	1,861,095.60
Non-Executive Director	152,752.33	156,123.80	154,859.50	148,031.00	151,780.50	149,905.75
Senior Management	1,058,923.28	1,087,020.12	1,065,167.02	823,134.73	559,311.73	710,067.73
Grand total	901,159.47	612,063.61	779,434.89	553,183.58	545,016.24	549,340.13

Hours of absenteeism ⁷

Days absent												
	Spain				Portugal				Ireland			
	2024		2023		2024		2023		2024		2023	
	No. days absence	No. of hours absence	No. days absence	No. of hours absence	No. days absence	No. of hours absence	No. days absence	No. of hours absence	No. days absence	No. of hours absence	No. days absence	No. of hours absence
Common illness	45,359	242,098	31,096	238,844	4,990	24,255	3,589	25,123	3,760	21,918	1,681	12,691
Female	31,687	168,584	20,497	158,433	3,443	16,730	2,103	14,721	1,936	11,482	1,144	8,399
Male	13,672	73,513	10,599	80,411	1,547	7,525	1,486	10,402	1,824	10,436	537	4,292
Total occupational accidents with medical leave	1,244	6,579	972	7,580	115	567	31	217	0	0	0	0
Female	523	2,798	555	4,328	115	567	17	119	0	0	0	0
Male	721	3,781	417	3,252	0	0	14	98	0	0	0	0
Total	46,603	248,677	32,068	246,424	5,105	24,822	3,620	25,340	3,760	21,918	1,681	12,691

Days of absence												
	Spain				Portugal				Ireland			
	2024		2023		2024		2023		2024		2023	
	No. days absence	No. of hours absence	No. days absence	No. of hours absence	No. days absence	No. of hours absence	No. days absence	No. of hours absence	No. days absence	No. of hours absence	No. days absence	No. of hours absence
Maternity	8,570	44,684	5,545	42,811	3,021	14,511	1,467	10,269	563	3,003	922	7,082
Female	8,570	44,684	5,545	42,811	3,021	14,511	1,467	10,269	563	3,003	922	7,082
Male	0	0	0	0	0	0	0	0	0	0	0	0
Paternity	8,316	43,294	7,071	53,590	255	1,239	461	3,227	40	234	62	456
Female	0	0	0	0	0	0	0	0	0	0	0	0
Male	8,316	43,294	7,071	53,590	255	1,239	461	3,227	40	234	62	456
Total	16,886	87,978	12,616	96,401	3,276	15,750	1,928	13,496	603	3,237	984	7,538

⁷ Data for 2024 has been calculated and data for 2023 has been recalculated using business days for the calculation, as established by the new CSRD reporting regulations.

Work accidents

Workplace accidents ^{1,2}												
Spain				Portugal				Ireland				
2024		2023		2024		2023		2024		2023		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Frequency rate	0.000	0.000	0.550	0.110	0.000	0.000	0.000	1.589	0.000	0.000	0.000	0.000
Severity rate	0.032	0.002	0.000	0.020	0.000	0.007	0.000	0.007	0.000	0.000	0.000	0.000
Number of deaths due to occupational diseases	0	0	0	0	0	0	0	0	0	0	0	0
Types of occupational diseases	On account of the activities performed by the bank, there are no occupational illnesses											

¹ Only information about our own personnel is reported and employee averages are used to calculate rates.

² The risk of injury due to work accidents is low

Training broken down by professional category

2024 hours of training by category			
	Male	Female	Total
Directors	3,822	2,269	6,090
Middle Management	51,936	33,543	85,480
Commercial/Senior Technicians	45,008	44,384	89,393
Commercial/Technicians	40,981	62,169	103,150
Staff	25,237	23,609	48,846
Total	166,985	165,974	332,959

Training hours by category 2023			
	Male	Female	Total
Directors	2,360	1,394	3,754
Middle Management	52,999	33,312	86,311
Commercial/Senior Technicians	51,265	47,768	99,032
Commercial/Technicians	45,956	70,969	116,925
Staff	32,999	32,805	65,804
Total	185,578	186,248	371,827

Annex III: Requirements of Law 11/2018 on non-financial information and diversity

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Annex III: Requirements of Law 11/2018 on non-financial information and diversity

AREAS	Contents	Material topic in the Company's materiality analysis	Scope/ boundary	Related GRI/ESRS standards	Page/section of the document
Business model	Brief description of the Group's business model, which will include: 1.) its business environment, 2.) its organisation and structure, 3.) the markets in which it operates, 4.) its objectives and strategies, 5.) the main factors and trends that may affect its future development.	Yes	Bankinter Group	ESRS 2 SBM-1 Strategy, business model and value chain	1.4 Strategy Page 26
Policies	<u>A description of the Group's policies</u> regarding such matters, including: 1.) the due diligence procedures applied for the identification, evaluation, prevention and mitigation of significant risks and impacts 2.) verification and control procedures, including what measures have been taken.	Yes	Bankinter Group	ESRS 2 MDR-P: Adopted policies (for each topic) DR ESRS E1-2 DR ESRS S1-1 DR ESRS S4-1 DR ESRS G1-1	1.3.2. Alignment of remuneration policy with ESG objectives Page 21 1.1.4.5. Policies, processes, actions, parameters and goals Page 36 1.4.2. The Group's Commitment to Sustainability (Sustainability Policy and Plan) Page 28 2.1.2. Management of IROs in financing Page 45 2.1.3. IRO management in investment Page 47 2.2.3.2. Business strategy – Transition plan Page 63 3.1.4 Policies relating to employees Page 95 3.2.2.2 Policies, processes and actions related to customer relations. Page 121
Short-, medium- and long-term risks	<u>The main risks</u> related to these issues associated with the Group's activities, including, where relevant and proportionate, its business relationships, products or services that may have an adverse impact in these areas, and * how the Group <u>manages</u> such risks, * explaining the procedures used to detect and evaluate them in accordance with the national, European or international reference frameworks for each subject. * Include <u>information on the impacts detected, with the related breakdown</u> , in particular on the main short-, medium- and long-term risks.	Yes	Bankinter Group	ESRS 2 SBM-3 IROs and their integration into the strategy and business model ESRS 2 GOV-5 Risk management and internal controls over the disclosure of sustainability information ESRS 2 IRO-1 Materiality assessment process	1.2. Double Materiality Analysis Page 6 2.1 Identification and assessment of material environmental IROs Page 37 3.1.2. Integration of risks and opportunities relating to people, Page 88 3.2.3.3 Key policies, processes and actions in relation to customers and end users Page 133

AREAS	Contents	Material Issue in the Company's Materiality Analysis	Scope / Perimeter	Related GRI/ESRS standards	Page/section of the document
KPIs	Non-financial key performance indicators that are relevant to the specific business activity and that meet the criteria of comparability, materiality, relevance and reliability. * To facilitate the comparison of information, both over time and between entities, certain standards for non-financial key performance indicators that may be generally applied and that comply with the guidelines of the European Commission in this regard and the <u>Global Reporting Initiative standards</u> will be used, whereby the national, European or international framework used for each area must be specified in the report. * The non-financial key performance indicators must be applied to each section of the non-financial statement. * These indicators must be useful, taking into account the specific circumstances that are consistent with the parameters used in their internal risk management and assessment procedures. * In any case, the disclosures must be accurate, comparable and verifiable.	Yes	Bankinter Group	Key performance indicators of each area MDR-M: Parameters regarding sustainability issues of relative importance (for each topic)	2.2.1. Identification and measurement Page 48 2.2.3.2 Business strategy – Transition plan Page 63 2.5 Energy consumption and mix Page 79 2.6 Emissions Page 80 3.1.1 Characteristics of employees Page 85 3.1.6.3 Social dialogue Page 101 3.1.6.4 Work-life balance Page 102 3.1.6.5 Health and safety Page 104 3.1.7.1 Remuneration Page 106 3.1.7.3 Attracting talent and promoting diversity Page 110 3.2.2.3. Objectives and goals Page 127 4.4 Fight against corruption Page 137 4.6. Supplier relationship management Page 141 Annex II. Information not required by CSRD under Law 11/2018 Page 145

AREAS	Contents	Material Issue in the Company's Materiality Analysis	Scope/ boundary	Related GRI/ESRS standards	Page / section of the Document
Environmental issues	Global Environment				
	1) Detailed information about the current and foreseeable effects of the Bank's activities on the environment and, where applicable, health and safety, environmental assessment or certification procedures; 2) The resources dedicated to environmental risk prevention; 3) The application of the principle of precaution, the quantity of provisions and guarantees for environmental risks. (e.g. derived from the environmental liability law)	YES	Bankinter Group	GRI 3-3 ESRS 2 SBM-3 IROs Materials ESRS 2 GOV-1 Role of the administrative, management and supervisory bodies ESRS E1-3 Actions and resources in relation to policies on climate change	1.2.3. Double materiality assessment Page 8 1.3.1 The role of the administrative, management and supervisory bodies Page 17 2.1.1 Materiality analysis of climate change risks Page 39 2.2.1 Identification and measurement Page 48 2.2.3.2 Business strategy – Transition plan Page 63 2.2 Integration of environmental factors into the Group's business model and strategy – Climate resilience Page 48 2.5 Consumption and energy mix Page 79
	Pollution				
	Measures to prevent, reduce or repair carbon emissions that seriously affect the environment, taking into account any form of specific air pollution of an activity, including noise and light pollution.	YES	Bankinter Group	ESRS E1-3	2.2.3.2 Business strategy – Transition plan Page 63
	Circular economy and waste prevention and management				
	Circular economy	NO			
	Waste: Prevention measures, recycling, reuse and other forms of recovery and elimination of waste;	NO			
	Actions to combat food waste	NO			
	Sustainable use of resources				
	Water consumption and water supply in accordance with local limitations	NO			
	Consumption of raw materials and the measures taken to improve efficiency in their use;	NO			
	Direct and indirect consumption of energy, measures taken to improve energy efficiency and the use of renewable energy	YES	Bankinter Group	ESRS E1-3 ESRS E1-5	2.5 Consumption and energy mix Page 79 2.6 Emissions Page 80

AREAS	Contents	Material topic in the Company's materiality analysis	Scope/ boundary	Related GRI/ ESRS standards	Page / section of the Document
Environmental issues	Climate Change				
	The significant elements of greenhouse gas emissions generated as a result of the company's activities, including the use of the goods and services it produces	YES	Bankinter Group	ESRS E1-6	2.2.3.2 Business strategy – Transition plan Page 63 2.6 Emissions Page 80
	Measures taken to adapt to the consequences of climate change	YES	Bankinter Group	ESRS E1-1 ESRS E1-3	2.2.3.2. Business strategy-Transition plan Page 63
	The voluntarily established medium- and long-term emission reduction targets to reduce greenhouse gas emissions and the measures implemented for this purpose.	YES	Bankinter Group	ESRS E1-4	2.7. Objectives Page 83 2.2.3.2 Business strategy – Transition plan Page 63
	Protection of biodiversity				
	Measures taken to preserve or restore biodiversity;	NO			
	Impacts caused by activities or operations in protected areas.	NO			

AREAS	Contents	Material Issue in the Company's Materiality Analysis	Scope/ boundary	Related GRI/ ESRS standards	Page / section of the Document
Social and employee-related matters	Employment				
	<u>Total number</u> and distribution of staff by sex, age, country and professional classification;	YES	Bankinter Group	GRI 2-7 / GRI 405-1 ESRS S1-6	3.1.1 Characteristics of salaried people Page 85 3.1.7.3. Attracting talent and promoting diversity Page 110 Annex II: Information not required by CSRD under Law 11/2018 Page 208
	<u>Total number</u> and distribution of work contracts by type.	YES	Bankinter Group	ESRS S1-6	3.1.1. Characteristics of salaried people Page 85
	<u>Annual average</u> of permanent, temporary and part-time contracts by gender, age and professional category.	YES	Bankinter Group	GRI 2-7 / GRI 405-1	Annex II: Information not required by CSRD under Law 11/2018 Page 208
	<u>Number</u> of dismissals by gender, age and professional category;	YES	Bankinter Group	GRI 401-1	Annex II: Information not required by CSRD under Law 11/2018 Page 208
	Average remuneration and changes by gender, age and professional category or equal value; pay gap, the remuneration for positions of equal or average work at the company,	YES	Bankinter Group	GRI 3-3 / GRI 405-2 S1-16	3.1.7.1. Remuneration Page 106 Annex II: Information not required by CSRD under Law 11/2018 Page 208
	The average remuneration of directors and managers, including variable remuneration, allowances, compensation, payment to long-term savings pension systems and any other payment broken down by sex,	YES	Bankinter Group	GRI 3-3 / GRI 405-2	Annex II: Information not required by CSRD under Law 11/2018 Page 208
	Implementation of work disconnect policies,	YES	Bankinter Group	ESRS S1-1	3.1.6.4 Work-life balance
	Staff with disabilities.	No			3.1.6.4 Work-life balance Page 102

AREAS	Content	Material Issue in the Company's Materiality Analysis	Scope/ boundary	Related GRI/ESRS standards	Page / section of the Document
Social and employee-related matters	Organisation of work				
	Organisation of working time	YES	Bankinter Group	ESRS S1-1 ESRS S1-15	3.1.6.4. Work-life balance Page 102
	Number of hours of <u>absenteeism</u>	YES	Bankinter Group	GRI 403-9 / GRI 403-10	Annex II. Information not required by CSRD under Law 11/2018 Page 208
	<u>Measures</u> aimed at facilitating <u>work-life balance</u> and <u>promoting shared responsibility</u> by both parents.	YES	Bankinter Group	ESRS S1-15	3.1.6.4. Work-life balance Page 102
	Health and safety				
	Health and safety conditions at work;	YES	Bankinter Group	ESRS S1-14	3.1.6.5. Health and safety Page 104
	<u>Occupational accidents</u> , in particular their frequency and seriousness, occupational illnesses, by gender.	YES	Bankinter Group	GRI 403-9 / 403-10 ESRS S1-14	3.1.6.5. Health and safety Page 104 Annex II. Information not required by CSRD under Law 11/2018 Page 208
	Social relationships				
	Organisation of <u>social dialogue</u> , including procedures for notifying and consulting personnel and negotiating with them;	YES	Bankinter Group	ESRS S1-2 ESRS S1-8	3.1.6.3 Social Dialogue and Collective Bargaining Page 101
	Percentage of staff <u>covered by collective bargaining agreements</u> by country;	YES	Bankinter Group	ESRS S1-8	3.1.6.3 Social Dialogue and Collective Bargaining Page 101
	<u>Balance</u> of collective bargaining agreements, in particular with regard to occupational health and safety.	YES	Bankinter Group	ESRS S1-8 ESRS S1-14	3.1.6.3 Social Dialogue and Collective Bargaining Page 101 3.1.6.5. Health and safety Page 104
	Mechanisms and procedures that the company has in place to promote the involvement of employees in the management of the Company, in terms of information, consultation and participation	YES	Bankinter Group	ESRS S1-2 ESRS S1-8	3.1.6.3 Social Dialogue and Collective Bargaining Page 101
	Training				
	<u>Policies implemented</u> with regard to training;	YES	Bankinter Group	ESRS S1-1	3.1.4. Policies relating to employees Page 95 3.1.7.2. Training and talent management Page 107
	The <u>total number of training hours</u> by professional category .	YES	Bankinter Group	GRI 404-1	Annex III. Information not required by CSRD under Law 11/2018 Page 208
	Equality				
	Universal accessibility for people with disabilities	NO		ESRS S1-1 ESRS S1-4 ESRS S1-9	
	<u>Measures taken to promote equal treatment and opportunities between women and men;</u>	YES	Bankinter Group		3.1.7.3. Attracting talent and promoting diversity Page 110
	<u>Equality plans</u> (Chapter III of Organic Law 3/2007, of 22 March, for effective equality of men and women), <u>measures adopted to promote employment</u> , <u>protocols against sexual and gender harassment</u> , <u>the integration and universal accessibility for disabled persons;</u>	YES	Bankinter Group		3.1.4. Policies relating to employees Page 95
	The <u>policy</u> against all types of discrimination and, where applicable, for managing diversity.	YES	Bankinter Group		3.1.4. Policies relating to employees Page 95

AREAS	Contents	Material topic in the Company's materiality analysis	Scope/ boundary	Related GRI/ESRS standards	Page / section of the Document
Human rights	Application of <u>due diligence processes</u> in the area of human rights Prevention of risks of human rights violations and, where appropriate, measures to mitigate, manage and remedy any abuses committed;	YES	Bankinter Group	ESRS 2 GOV-4 ESRS S1-4	3.1.4. Policies regarding own personnel Page 95
	<u>Complaints</u> for cases of human rights violations;	YES	Bankinter Group	S1-17	3.1.7.4. Measures against violence and harassment in the workplace Page 112
	<u>Promotion and compliance</u> with the provisions of the core conventions of the <u>International Labour Organization</u> related to respect for the freedom of association and the right to collective bargaining;	YES	Bankinter Group	ESRS S1-1	3.1.4. Policies regarding own personnel Page 95
	The elimination of discrimination in employment and occupation; The elimination of forced or compulsory labour; The effective abolition of child labour.	YES	Bankinter Group	ESRS S1-1	3.1.4. Policies regarding own personnel Page 95
Corruption and bribery	<u>Measures</u> adopted to <u>prevent</u> corruption and bribery;	YES	Bankinter Group	ESRS G1-3	4.4. Fight against corruption and bribery Page 137
	<u>Measures to combat money laundering.</u>	YES	Bankinter Group	ESRS G1-3	4.4. Fight against corruption and bribery Page 137
	<u>Contributions</u> to foundations and NGOs.	NO			

AREAS	Contents	Material topic in the Company's materiality analysis	Scope/ boundary	Related GRI/ESRS standards	Page/section of the document
Society	Company commitments to sustainable development				
	The impact of the company's activity on <u>employment and local development</u> ;	NO			
	The impact of the company's activities on <u>local populations and the region</u> ;	NO			
	The <u>relationships</u> with the main actors in local communities and the types of dialogue with them;	NO			
	Association or <u>sponsorship actions</u> .	NO			
	Outsourcing and suppliers				
	* Inclusion in the procurement policy of social, gender equality and environmental matters; * Consideration, in <u>relationships with suppliers and subcontractors</u> , of its social and environmental responsibility;	YES	Bankinter Group	ESRS G1-2	4.6. Supplier relationship management Page 141
Society	Supervision and audit systems and their results.	YES	Bankinter Group	GRI 3-3 / GRI 308-1 / GRI 414-1	4.6. Supplier relationship management Page 141
	Consumers				
	Measures for the health and safety of consumers;	YES	Bankinter Group	ESRS S4-1, S4-4	3.2.2.2. Policies, processes and key actions Page 121
	Systems for claims, complaints received and resolution.	YES	Bankinter Group	ESRS S4-3 ESRS S4-4 ESRS S4-5	3.2.2.1. Integration of information incidents into the strategy Page 119
	Tax information				
	Profit obtained country-by-country Taxes paid on profits	YES	Bankinter Group	GRI 3-3 / GRI 207-4	Annex II. Information not required by CSRD under Law 11/2018 Page 209
	Public subsidies received	YES	Bankinter Group	GRI 201-4	Annex II. Information not required by CSRD under Law 11/2018 Page 209
	Taxonomy of the European Union	YES	Bankinter Group	Regulation (EU) 2020/852 and Commission Delegated Regulations 2021/2139 of 4 June and 2021/2178 of 6 July as amended by Delegated Regulations (EU) 2022/1214, 2023/2485 and 2023/2486	2.3 Information on the sustainable finance taxonomy Page 72 Annex I: Tables relating to Art. 8 of the European Taxonomy Page 146

Annex IV: List of data points included in cross-cutting standards and in thematic standards derived from other EU legislation.

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Disclosure requirement and related data point	Reference to the Regulation on disclosures relating to sustainability in the financial services sector	Pillar 3 Reference	Reference to the Regulation on benchmarks	Reference to European Climate Legislation	Page
ESRS 2 GOV-1 Gender diversity of the board of directors, section 21(d)	Indicator No. 13 of Table 1 of Annex 1		Commission Delegated Regulation (EU) 2020/1816 (27), Annex II		Page 18
ESRS 2 GOV-1 Percentage of board members who are independent, paragraph 21(e)			Delegated Regulation (EU) 2020/1816, Annex II		Page 17
ESRS 2 GOV-4 Due diligence statement section 30	Indicator No. 10 of Table 3 of Annex 1				Page 23
ESRS 2 SBM-1 Involvement in Fossil Fuel Activities, paragraph 40(d)(i)		Non-material			
ESRS 2 SBM-1 Participation in activities related to the production of chemical substances section 40, letter d), paragraph ii)		Non-material			
ESRS 2 SBM-1 Participation in activities related to controversial weapons, paragraph 40(d)(iii)		Non-material			
ESRS 2 SBM-1 Participation in activities related to the cultivation and production of tobacco section 40, letter d), subsection iv)		Non-material			
ESRS E1-1 Transition plan to achieve climate neutrality by 2050 section 14				Regulation (EU) 2021/1119, Article 2, paragraph 1	Page 63
ESRS E1-1 Companies excluded from the benchmark indices harmonised with the Paris Agreement, paragraph 16(g)		Article 449(a) of Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453, template 1: Banking portfolio – Transition risk linked to climate change: credit quality of exposures by sector, emissions and residual maturity	Delegated Regulation (EU) 2020/1818, Article 12(1)(d) to (g) and Article 12(2)		Page 64
ESRS E1-4 GHG emission reduction targets, paragraph 34	Indicator No. 4 of Table 2 of Annex 1	Article 449(a) of Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453, template 3: Banking portfolio – Transition risk linked to climate change: alignment metrics	Delegated Regulation (EU) 2020/1818, Article 6		Page 83
ESRS E1-5 Energy consumption from non-renewable fossil fuels, broken down by source (only sectors with high climate impact) section 38		Non-material			
ESRS E1-5 Energy consumption and mix section 37	Indicator No. 5 of Table 1 of Annex 1				Page 79
ESRS E1-5 Energy intensity related to activities in sectors with high climate impact sections 40 to 43		Non-material			
ESRS E1-6 Gross GHG emissions of scope 1, 2 and 3 and total GHG emissions section 44	Indicators 1 and 2 of Table 1 of Annex 1	Article 449a; Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453, template 1: Banking portfolio – Transition risk linked to climate change: credit quality of exposures by sector, emissions and residual maturity	Delegated Regulation (EU) 2020/1818, Article 5(1) and Articles 6 and 8(1)		Page 80

Disclosure requirement and related data point	Reference to the Regulation on disclosures relating to sustainability in the financial services sector	Pillar 3 Reference	Reference to the Regulation on benchmarks	Reference to European Climate Legislation	Page
ESRS E1-6 Gross GHG emissions intensity sections 53 to 55	Indicator No. 3 of Table 1 of Annex 1	Article 449a; Regulation (EU) No 575/2013; Commission Implementing Regulation (EU) 2022/2453, template 3: Banking portfolio – Transition risk linked to climate change: Harmonisation parameters	Delegated Regulation (EU) 2020/1818, Article 8, paragraph 1		Page 82
ESRS E1-7 GHG absorptions and carbon credits, section 56				Regulation (EU) 2021/1119, Article 2, paragraph 1	Page 82
ESRS E1-9 Exposure of the benchmark portfolio to climate-related physical risks section 66		Non-material			
ESRS E1-9 Disaggregation of monetary amounts by acute and chronic physical risks, paragraph 66(a) ESRS E1-9 Location of significant assets exposed to significant physical risks, paragraph 66(c)		It is not of relative importance			
ESRS E1-9 Breakdown of the carrying amount of its energy efficiency real estate assets, paragraph 67(c).		It is not of relative importance			
ESRS E1-9 Portfolio exposure to climate-related opportunities section 69		Non-material			
ESRS E2-4 Quantity of each pollutant listed in Annex II of the European PRTR Regulation (European Pollutant Release and Transfer Register) released to air, water and land, section 28		Non-material			
ESRS E3-1 Water and marine resources section 9		Non-material			
ESRS E3-1 Specific policies section 13		Non-material			
ESRS E3-1 Sustainable management of oceans and seas section 14		Non-material			
ESRS E3-4 Total recycled and reused water, section 28, letter c)		Non-material			
ESRS E3-4 Total water consumption in m3 per net income from own operations section 29		Non-material			
ESRS 2 – IRO 1 – E4 section 16, letter a), section i)		Non-material			
ESRS 2 – IRO 1 – E4 section 16(b)		Non-material			
ESRS 2 – IRO 1 – E4 section 16(c)		Non-material			
ESRS E4-2 Sustainable agricultural or land use practices or policies, paragraph 24(b)		Non-material			
ESRS E4-2 Sustainable marine or ocean policies or practices section 24(c)		Non-material			
ESRS E4-2 Policies to address deforestation section 24(d)		Non-material			
ESRS E5-5 Non-recycled waste, section 37(d)		Non-material			

Disclosure requirement and related data point	Reference to the Regulation on disclosures relating to sustainability in the financial services sector	Pillar 3 Reference	Reference to the Regulation on benchmarks	Reference to European Climate Legislation	Page
ESRS E5-5 Hazardous waste and radioactive waste, section 39			Non-material		
ESRS 2 – SBM3 – S1 Risk of forced labour, section 14(f)	Indicator No. 13 of Table 3 of Annex I				Page 95
ESRS 2 – SBM3 – S1 Risk of child labour, section 14(g)	Indicator No. 12 of Table 3 of Annex I				Page 95
ESRS S1-1 Political commitments on human rights section 20	Indicator No. 9 of Table 3 and Indicator No. 11 of Table 1 of Annex I				Page 95
ESRS S1-1 Due diligence policies regarding matters covered by International Labour Organisation Core Conventions 1 to 8, paragraph 21			Delegated Regulation (EU) 2020/1816, Annex II		Page 95
ESRS S1-1 Processes and measures to prevent human trafficking, section 22	Indicator No. 11 of Table 3 of Annex I				Page 95
ESRS S1-1 Workplace accident prevention policies or management system, section 23	Indicator No. 1 of Table 3 of Annex I				Page 96
ESRS S1-3 Mechanisms for handling complaints or grievances, section 32(c)	Indicator No. 5 of Table 3 of Annex I				Page 94
ESRS S1-14 Number of fatalities and number and rate of occupational accidents section 88, letters b) and c)	Indicator No. 2 of Table 3 of Annex I		Delegated Regulation (EU) 2020/1816, Annex II		Page
ESRS S1-14 Number of days lost due to injury, accident, death or illness, section 88(e)	Indicator No. 3 of Table 3 of Annex I				Page
ESRS S1-16 Unadjusted gender pay gap, section 97(a)	Indicator No. 12 of Table 1 of Annex I		Delegated Regulation (EU) 2020/1816, Annex II		Page 107
ESRS S1-16 Excessive pay gap between the CEO and workers, section 97(b)	Indicator No. 8 of Table 3 of Annex I				Page 107
ESRS S1-17 Instances of discrimination, paragraph 103(a)	Indicator No. 7 of Table 3 of Annex I				Page 113
ESRS S1-17. Non-compliance with the UN Guiding Principles on Business and Human Rights and the OECD Guidelines. paragraph 104(a)	Indicator No. 10 of Table 1 and Indicator No. 14 of Table 3 of Annex I		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Article 12, paragraph 1		Page 113
ESRS 2 – SBM3 – S2 Significant risk of child labour or forced labour in the value chain, paragraph 11(b)			Non-material		
ESRS S2-1 Political commitments on human rights section 17			Non-material		
ESRS S2-1 Policies related to workers in the value chain, section 18			Non-material		
ESRS S1-1. Non-compliance with the UN Guiding Principles on Business and Human Rights and the OECD Guidelines, section 19	Indicator No. 10 of Table 1 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Article 12, paragraph 1		Page 112

Disclosure requirement and related data point	Reference to the Regulation on disclosures relating to sustainability in the financial services sector	Pillar 3 Reference	Reference to the Regulation on benchmarks	Reference to European Climate Legislation	Page
ESRS S2-1 Due diligence policies regarding matters covered by International Labour Organisation Core Conventions 1 to 8, paragraph 19		Non-material			
ESRS S2-4 Human rights issues and incidents related to the previous and subsequent stages of your value chain, section 36		It is not of relative importance			
ESRS S3-1 Political commitments on human rights section 16		It is not of relative importance			
ESRS S3-1 Non-compliance with the UN Guiding Principles on Business and Human Rights, ILO principles and OECD Guidelines, section 17		Non-material			
ESRS S3-4 Human rights problems and incidents section 36		Non-material			
ESRS S4-1 Policies related to consumers and end users section 16	Indicator No. 9 of Table 3 and Indicator No. 11 of Table 1 of Annex 1				Pages 121 and 131
ESRS S4-1 Failure to comply with the United Nations Guiding Principles on Business and Human Rights and OECD Guidelines, paragraph 17	Indicator No. 10 of Table 1 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II Delegated Regulation (EU) 2020/1818, Article 12, paragraph 1		Page 122
ESRS S4-4 Human rights issues and incidents, paragraph 35	Indicator No. 14 of Table 3 of Annex 1				Page 131
ESRS G1-1 United Nations Convention against Corruption, paragraph 10(b)	Indicator No. 15 of Table 3 of Annex 1				Page 137
ESRS G1-1 Protection of whistleblowers section 10, letter d)	Indicator No. 6 of Table 3 of Annex 1				Page 140
ESRS G1-4 Fines for violating anti-corruption and bribery laws, paragraph 24(a)	Indicator No. 17 of Table 3 of Annex 1		Delegated Regulation (EU) 2020/1816, Annex II		Page 137
ESRS G1-4 Anti-corruption and bribery standards, paragraph 24(b)	Indicator No. 16 of Table 3 of Annex 1				Page 137

Annex V: Independent assurance report

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Annex V: Independent assurance report



Bankinter, S.A. and its subsidiaries

Limited assurance report issued by a practitioner on the Consolidated Statement of Non-Financial Information and Sustainability Information for the year ended 31 December 2024



This version of our report is a free translation of the original, which was prepared in Spanish. All possible care has been taken to ensure that the translation is an accurate representation of the original. However, in all matters of interpretation of information, views or opinions, the original language version of our report takes precedence over this translation.

Limited assurance report issued by a practitioner on the Consolidated Statement of Non-Financial Information and Sustainability Information

To the shareholders of Bankinter, S.A., at the request of the directors:

Limited assurance conclusion

Pursuant to article 49 of the Code of Commerce, we have conducted a limited assurance engagement on the accompanying Consolidated Statement of Non-Financial Information (hereinafter “SNFI”) for the year ended 31 December 2024 of Bankinter, S.A. (hereinafter the Parent company) and its subsidiaries (hereinafter the Group), which forms part of the Group’s consolidated management report.

The SNFI includes information in addition to that required by current commercial regulations on non-financial information, specifically, it includes the Sustainability Information prepared by the Group for the year ended 31 December 2024 (hereinafter, the sustainability information) in accordance with the Directive (EU) 2022/2464 of the European Parliament and of the Council of 14 December 2022, as regards corporate sustainability reporting (CSRD). This sustainability information has also been subject to limited assurance procedures.

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that:

- a) the Group’s Statement of Non-Financial Information for the year ended 31 December 2024 is not prepared, in all material respects, in accordance with current commercial regulations and in accordance with the selected criteria of the European Sustainability Reporting Standards (ESRS), as well as with those other criteria described as mentioned for each topic in the table of the Appendix III of the aforementioned Statement;
- b) the sustainability information as a whole is not prepared, in all material respects, in accordance with the sustainability reporting framework applied by the Group and which is identified in accompanying section 1.1, including:
 - That the description provided of the process for identifying the sustainability information included in section 1.2 is consistent with the process in place and enables the identification of the material information to be disclosed in accordance with the requirements of ESRS.
 - Compliance with ESRS.

PricewaterhouseCoopers Auditores, S.L., Torre PwC, Pº de la Castellana 259 B, 28046 Madrid, España
Tel.: +34 915 684 400 / +34 902 021 111, Fax: +34 915 685 400, www.pwc.es

R. M. Madrid, hoja M-63.988, folio 75, tomo 9.267, libro 8.054, sección 3ª
Inscrita en el R.O.A.C. con el número S0242 - NIF: B-79031290



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- Compliance with the disclosure requirements, included in subsection 2.3 of the environment section of the sustainability information with the provisions of article 8 of Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investments.

Basis for conclusion

We conducted our limited assurance engagement in accordance with generally accepted professional standards applicable in Spain and specifically in accordance with the guidelines contained in Guides 47 Revised and 56 issued by the *Instituto de Censores Jurados de Cuentas de España* on assurance engagements regarding non-financial information and considering the contents of the note published by the *Instituto de Contabilidad y Auditoría* (ICAC) dated 18 December 2024 (hereinafter, generally accepted professional standards).

In a limited assurance engagement, the procedures applied are less in extent than for a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Our responsibilities under these standards are further described in the *Practitioner's responsibilities* section of our report.

We have complied with the independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code), which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

The firm applies International Standard on Quality Management 1, which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

Responsibilities of the Parent company's directors

The preparation of the SNFI included in the Group's consolidated management report, as well as its content, is the responsibility of the directors of Bankinter, S.A. The SNFI has been prepared in accordance with prevailing commercial regulations and in accordance with the ESRS criteria selected, as well as those other criteria described in accordance with the aforementioned for each topic in the table of the Appendix III in the aforementioned Statement.

This responsibility also encompasses designing, implementing and maintaining such internal control as is determined to be necessary to enable the preparation of the SNFI that is free from material misstatement, whether due to fraud or error.

The directors of Bankinter, S.A. are also responsible for defining, implementing, adapting and maintaining the management systems from which the information necessary for the preparation of the SNFI is obtained.



Bankinter, S.A. and its subsidiaries

With regard to the sustainability information, the Parent company's directors are responsible for developing and implementing a process to identify the information that should be included in the sustainability information in accordance with the CSRD, ESRS and as set out in article 8 of Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020, and for disclosing information about this process in the sustainability information itself in section 1.2. This responsibility includes:

- understanding the context in which the Group's business activities and relationships are conducted, as well as its stakeholders, with regard to the Group's impacts on people and the environment;
- identifying the actual and potential impacts (both negative and positive), as well as the risks and opportunities that could affect, or could reasonably be expected to affect, the Group's financial position, financial results, cash flows, access to finance or cost of capital over the short, medium or long term;
- assessing the materiality of the impacts, risks and opportunities identified; and
- making assumptions and estimates that are reasonable under the circumstances.

The Parent company's directors are also responsible for the preparation of the sustainability information, which includes the information identified by the process, in accordance with the sustainability reporting framework applied, including compliance with the CSRD, compliance with ESRS and compliance with the disclosure requirements included in subsection 2.3 of the environment section of the sustainability information in accordance with the provisions of article 8 of Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment.

This responsibility includes:

- Designing, implementing and maintaining such internal control as the Parent company's directors consider to be relevant to enable the preparation of sustainability information that is free from material misstatement, whether due to fraud or error.
- Selecting and applying appropriate methods for the presentation of sustainability information and making assumptions and estimates that are reasonable in the circumstances about specific disclosures.

Inherent limitations in preparing the information

In accordance with ESRS, the Parent company's directors are required to prepare prospective information based on assumptions and hypotheses, which should be included in the sustainability information, regarding events that could occur in the future, as well as possible future actions, where appropriate, that the Group could take. Actual results may differ significantly from estimated results since they refer to the future and future events often do not occur as expected.

In determining disclosures relating to sustainability information, the Parent company's directors interpret legal and other terms that are not clearly defined and could be interpreted differently by others, including the legality of such interpretations and, consequently, they are subject to uncertainty.



Bankinter, S.A. and its subsidiaries

Practitioner's responsibilities

Our responsibility is to plan and perform the assurance engagement to obtain limited assurance about whether the SNFI and sustainability information are free from material misstatement, whether due to fraud or error, and to issue a limited assurance report that includes our conclusion. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence decisions of users taken on the basis of this information.

As part of a limited assurance engagement, we exercise professional judgement and maintain professional scepticism throughout the engagement. We also:

- Design and perform procedures to assess whether the process for identifying the information included in both the SNFI and the sustainability information is consistent with the description of the process followed by the Group and enables, where appropriate, the identification of the material information to be disclosed in accordance with ESRS requirements.
- Perform risk assessment procedures, including obtaining an understanding of internal control relevant to the engagement, to identify the disclosures in respect of which material misstatements are likely to arise, whether due to fraud or error, but not for the purpose of providing a conclusion on the effectiveness of the Group's internal control.
- Design and perform procedures responsive to where material misstatements are likely to arise in the disclosures included in the SNFI and sustainability information. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control.

Summary of the work performed

A limited assurance engagement involves performing procedures to obtain evidence to support our conclusions. The nature, timing and extent of procedures selected depend on professional judgement, including the identification of the disclosures where material misstatements are likely to arise, whether due to fraud or error, in the SNFI and in the sustainability information.

Our work consisted of enquiries of management as well as of various units and components of the Group that were involved in the preparation of the SNFI and sustainability information, of the review of the processes for compiling and validating the information presented in the SNFI and sustainability information and of the application of certain analytical procedures and review procedures on a sample basis, as described below:

In relation to the process of verifying the SNFI:

- Meetings with Group personnel to understand the business model, policies and management approaches applied and the main risks related thereto, and obtaining the information required for the external review.
- Analysis of the scope, relevance and completeness of the content of the SNFI for the 2024 year based on the materiality analysis performed by the Group and described in section 1.2, taking into account the content required under prevailing commercial legislation.
- Analysis of the processes to compile and validate the information presented in the SNFI for the 2024 year.



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- Review of information concerning risks, policies and management approaches applied in relation to material matters presented in the SNFI for the 2024 year.
- Verification, by means of sample testing, of the information relating to the content of the SNFI for the 2024 year and its adequate compilation using data obtained from the information sources.

In relation to the process of verifying the sustainability information:

- Making enquiries of the Group's personnel:
 - in order to understand the business model, policies and management approaches applied and the main risks related thereto, and obtaining the information required for the external review.
 - in order to understand the source of the information used by management (for example, engagement with stakeholders, business plans and strategy documents); and the review of the Group's internal documentation on its process;
- Obtaining, through enquiries of Group personnel, an understanding of the entity's relevant processes for collecting, validating and presenting information for the preparation of its sustainability information.
- Evaluating the consistency of the evidence obtained from our procedures on the process implemented by the Group for determining the information that should be included in the sustainability information with the description of the process included in such information, as well as the evaluation of whether the aforementioned process implemented by the Group enables the identification of material information to be disclosed according to ESRS requirements.
- Evaluating whether all the information identified in the process implemented by the Group for determining the information that should be included in the sustainability information is in fact included.
- Evaluating the consistency of the structure and presentation of the sustainability information with the requirements of ESRS and the rest of the regulatory framework on sustainability information applied by the Group.
- Making enquiries of relevant personnel and performing analytical procedures on the information disclosed in the sustainability information, considering such information in respect of which material misstatements are likely to arise, whether due to fraud or error.
- Performing, where appropriate, substantive procedures on a sample basis on the information disclosed in the selected sustainability information, considering such information in respect of which material misstatements are likely to arise, whether due to fraud or error.
- Obtaining, where applicable, the reports issued by accredited independent third parties appended to the consolidated management report in response to the requirements of European regulations and, in relation to the information to which they refer and in accordance with generally accepted professional standards, verifying only the practitioner's accreditation and that the scope of the report issued is aligned with the requirements of European regulations.



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- Obtaining, where appropriate, the documents that contain the information incorporated by reference, the reports issued by auditors or practitioners on such documents and, in accordance with generally accepted professional standards, verifying only that the document to which the information incorporated by reference refers meets the conditions described in ESRS for the incorporation of information by reference in the sustainability information.
- Obtaining a representation letter from the Parent company's directors and management in relation to the SNFI and sustainability information.

Other information

The Parent company's directors are responsible for the other information. The other information comprises the consolidated annual accounts and the rest of the information included in the consolidated management report, but does not include either the auditors' report on the consolidated annual accounts or the assurance reports issued by accredited independent third parties as required by European Union law on specific disclosures contained in the sustainability information and appended to the consolidated management report.

Our assurance report does not cover the other information, and we do not express any form of assurance conclusion thereon.

With regard to our assurance engagement regarding the sustainability information, our responsibility consists of reading the other information identified above and, in doing so, considering whether the other information is materially inconsistent with the sustainability information or the knowledge we have obtained during the assurance engagement, which may be indicative of the existence of material misstatements in the sustainability information.

PricewaterhouseCoopers Auditores S.L.

Original in Spanish signed by

Ana Isabel Peláez Morón

20 February 2025

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