

## GRI Tables

GRI G4 GENERAL STANDARD DISCLOSURES			
STRATEGY AND ANALYSIS		Page/ Omission	Revision
G4-1	Provide a statement from the most senior decision-maker of the organization (such as CEO, Chair, or equivalent senior position) about the relevance of sustainability to the organisation and the organisation's strategy for addressing sustainability.	- pp. 13-21.	✓
G4-2	Describe the key impacts, risks, and opportunities.	- pp. 37, 155-157.	✓
PROFILE OF THE ORGANISATION		Page/ Omission	Revision
G4-3	Name of the organisation.	Cover of the Report	✓
G4-4	Primary brands, products, and services.	- pp. 41-89.	✓
G4-5	Location of the organisation's headquarters.	- pp. 185-186	✓
G4-6	Report the number of countries where the organisation operates, and names of countries where the organisation has either significant operations or activities that are specifically relevant to the sustainability topics covered in the report.	Bankinter has only three significant operations in Spain	✓
G4-7	Nature of ownership and legal form	Bankinter S.A.	✓
G4-8	Report the markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries).	- pp. 41-89.	✓
G4-9	Report the scale of the organization, including: - number of employees; - number of operations; - net sales or net revenues; - capitalisation broken down in terms of debt and equity (for private sector organisations); - and quantity of products or services provided.	- pp. 41-89, 95-97, 136-138, 140, 148-149. - Table of Financial Data	✓
G4-10	a. Number of employees by employment contract and gender. b. Number of permanent employees by employment type and gender. c. Total workforce by employees and supervised workers and by gender. d. Total workforce by region and gender. e. Report whether a substantial portion of the organisation's work is performed by workers who are legally recognised as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors. f. Report any significant variations in employment numbers.	- pp. 137-140.	✓
G4-11	Percentage of employees covered by collective bargaining agreements	The entire workforce is covered by a collective labour agreement. The applicable agreements, all of a sector-specific nature, vary depending on the group company where the employee works (Banking, Offices, Contact Centre and Consultants, etc.) and are available to all employees on the Employee Website.	✓
G4-12	Describe the organisation's supply chain.	- pp. 180-182.	✓
G4-13	Report any significant changes during the reporting period regarding the organisation's size, structure, ownership, or its supply chain	- pp. 136-139.	✓ <sup>2</sup>

Commitments to external initiatives			
G4-14	Report whether, and if so how, the precautionary approach or principle is addressed by the organisation.	- CGR E.1 and E.2 - pp. 98, 172-179.	✓
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organisation subscribes or which it endorses.	- pp. 88-89, 158-168, 172-179.	✓
G4-16	List memberships of associations and national or international advocacy organisations in which the organisation: - Holds a position on the governance body; - Participates in projects or committees; - Provides substantive funding beyond routine membership dues; - Views membership as strategic	- pp. 131, 163, 170-171.	✓
IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES		Page/ Omission	Revision
G4-17	a. List all entities included in the organisation's consolidated financial statements or equivalent documents. b. Report whether any entity included in the organisation's consolidated financial statements or equivalent documents is not covered by the report.	Consolidated Financial Statements, Note 13, Investments (pp. 58-62) and Note 43, Tax situation (pp. 121-124) web_corporativa/accionistas_e_inversores/info_financiera/memoria/2014/informe_legal_consolidado.pdf Appendix - Assurance report (pp 208).	✓
G4-18	a. Explain the process for defining the report content and the Aspect Boundaries. b. Explain how the organisation has implemented the Reporting Principles for Defining Report Content.	- pp 38-40, 185-186. Appendix - Assurance report (pp 208).	✓
G4-19	List all the material Aspects identified in the process for defining report content.	- pp 38-40. Appendix - Assurance report (pp 208)..	✓
G4-20	For each material Aspect, report the Aspect Boundary within the organisation.	GRI Tables (pp 195-207) Material aspects, associated indicators and their coverage are shown. Appendix - Assurance report(pp 208).	✓
G4-21	For each material Aspect, report the Aspect Boundary outside the organisation.	GRI Tables (pag 195-207) Se indican los aspectos materiales, los indicadores asociados y su cobertura. Appendix - Assurance report (pp 208).	✓
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	pp 175 Financial Statements (See "Changes in accounting principles during the reporting period") (pp 12) Link <a href="https://docs.bankinter.com/stf/web_corporativa/accionistas_e_inversores/info_financiera/memoria/2014/informe_legal_consolidado.pdf">https://docs.bankinter.com/stf/web_corporativa/accionistas_e_inversores/info_financiera/memoria/2014/informe_legal_consolidado.pdf</a> Appendix - Assurance report (pp 208).	✓

G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	The Scope and Coverage of each aspect is shown in the GRI tables (pp. 195-207). There have been no significant changes. Appendix - Assurance report (pp 208).	✓
STAKEHOLDER ENGAGEMENT GOVERNANCE, COMMITMENTS AND STAKEHOLDER ENGAGEMENT		Page/ Omission	Revision
G4-24	Provide a list of stakeholder groups engaged by the organisation.	- pp 38-40. Appendix - Assurance report (pp 208).	✓
G4-25	Report the basis for identification and selection of stakeholders with whom to engage.	- pp 38-40. Appendix - Assurance report (pp 208).	✓
G4-26	Report the organisation's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	- pp 38-40. Appendix - Assurance report (pp 208).	✓
G4-27	Report key topics and concerns that have been raised through stakeholder engagement, and how the organisation has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.	- pp 38-40. Appendix - Assurance report (pp 208).	✓
REPORT PROFILE GOVERNANCE, COMMITMENTS AND STAKEHOLDER ENGAGEMENT		Page/ Omission	Revision
G4-28	Reporting period (such as fiscal or calendar year) for information provided.	- pp. 185-186.	✓
G4-29	Date of most recent previous report (if any).	- pp. 185-186.	✓
G4-30	Reporting cycle (annual, biennial, etc.)	- pp. 185-186.	✓
G4-31	Provide the contact point for questions regarding the report or its contents.	- pp. 185-186.	✓
GRI CONTENT INDEX			
G4-32	a. Report the 'in accordance' option the organisation has chosen. b. Report the GRI Content Index for the chosen option (see tables below). c. Report the reference to the External Assurance Report, if the report has been externally assured.	Comprehensive 'in accordance' option - Appendix - Assurance report (pp 208).	✓
ASSURANCE			
G4-33	Describe the organisation's policy and current practices with regard to seeking external assurance for the report. b. If not included in the assurance report accompanying the sustainability report, report the scope and basis of any external assurance provided. c. Report the relationship between the organisation and the assurance providers. d. Report whether the highest governance body or senior executives are involved in seeking assurance for the organisation's sustainability report.	- Bankinter's practice is to submit the information on sustainability for review by an independent auditor. For 2014 this review was performed by Deloitte Advisory S.L.	✓
GOVERNANCE GOVERNANCE, COMMITMENTS AND STAKEHOLDER ENGAGEMENT		Page/ Omission	Revision
G4-34	Describe the governance structure of the organisation, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts.	- pp. 26-27. - 'CGR: Committees, Board of Directors C	✓
G4-35	Describe the process for delegating authority for economic, environmental and social topics from the highest governance body to senior executives and other employees.	- pp. 28, 37.	✓

G4-36	Indicate whether the organisation has appointed an executive-level position or positions with responsibility for economic, environmental and social topics, and whether post holders report directly to the highest governance body.	- pp. 28, 37.	✓
G4-37	Describe the processes for consultation between stakeholders and the highest governance body on economic, environmental and social issues. If consultation is delegated, describe to whom and any feedback processes to the highest governance body.	- pp. 35, 117-118. - CGR F.1.2	✓
G4-38	Describe the composition of the highest governance body and its committees	- pp. 26-27	✓
G4-39	Indicate whether the Chair of the highest governance body is also an executive officer. If so, describe his or her function within the organisation's management and the reasons for this arrangement.	- CGR C.1.22	✓
G4-40	Describe the nomination and selection processes for the highest governance body and its committees, and the criteria used for nominating and selecting highest governance body members.	- CGR C.1.19 - pp. 32-34.	✓
G4-41	Describe the processes for the highest governance body to ensure conflicts of interest are avoided and managed. Indicate whether conflicts of interest are disclosed to stakeholders.	- pp. 26-27. - CGR D.6	✓
<b>HIGHEST GOVERNANCE BODY'S ROLE IN SETTING PURPOSE, VALUES, AND STRATEGY</b>			
G4-42	Describe the highest governance body's and senior executives' roles in the development, approval, and updating of the organisation's purpose, value or mission statements, strategies, policies, and goals related to economic, environmental and social impacts.	- pp. 31-34, 37, 172-179.	✓
<b>HIGHEST GOVERNANCE BODY'S COMPETENCIES AND PERFORMANCE EVALUATION</b>			
G4-43	Report the measures taken to develop and enhance the highest governance body's collective knowledge of economic, environmental and social topics.	- pp. 37.	✓
G4-44	a. Describe the processes for evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics. Indicate whether such an evaluation is independent or not, and its frequency. Indicate whether such an evaluation is a self-assessment. b. Describe the actions taken in response to evaluation of the highest governance body's performance with respect to governance of economic, environmental and social topics, including, as a minimum, changes in membership and organisational practice.	- CGR C.1.20 - pp. 31.	✓
<b>HIGHEST GOVERNANCE BODY'S ROLE IN RISK MANAGEMENT</b>			
G4-45	a. Describe the highest governance body's role in the identification and management of economic, environmental and social impacts, risks, and opportunities. Include the highest governance body's role in the implementation of due diligence processes. b. Indicate whether stakeholder consultation is used to support the highest governance body's identification and management of economic, environmental and social impacts, risks, and opportunities.	- CGR E.1 and E.2 - pp. 37, 84-86, 88-89, 164-166, 172-179.	✓
G4-46	Describe the highest governance body's role in reviewing the effectiveness of the organisation's risk management processes for economic, environmental and social topics.	- CGR E.1 and E.2 - pp. 37.	✓
G4-47	Indicate the frequency of the highest governance body's review of economic, environmental and social impacts, risks, and opportunities.	- CGR E.1 and E.2 - pp. 37, 84-86, 88-89, 164-166, 172-179.	✓

HIGHEST GOVERNANCE BODY'S ROLE IN SUSTAINABILITY REPORTING			
G4-48	Indicate the highest committee or position that formally reviews and approves the organisation's sustainability report and ensures that all material Aspects are covered.	Sustainability Committee	✓
HIGHEST GOVERNANCE BODY'S ROLE IN EVALUATING ECONOMIC, ENVIRONMENTAL AND SOCIAL PERFORMANCE			
G4-49	Describe the process for communicating critical concerns to the highest governance body.	- pp. 37-40, 117-118. - CGR F.1.2	✓
G4-50	Report the nature and total number of critical concerns that were communicated to the highest governance body and the mechanism(s) used to address and resolve them.	- pp. 37-40, 117-118. - CGR F.1.2	✓ <sup>1</sup>
REMUNERATION AND INCENTIVES			
G4-51	a. Describe the remuneration policies for the highest governance body and senior executives. b. Explain how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' economic, environmental and social objectives.	- Report on Remuneration - pp. 31-33, 35.	✓
G4-52	Describe the processes for determining remuneration. Indicate whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organisation.	- Report on Remuneration - pp. 35-36.	✓
G4-53	Explain how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable.	- CGR F.1.2 - pp. 36, 38-40, 117-118.	✓
G4-54	Report the ratio of the annual total compensation for the organisation's highest-paid individual in each country of significant operations to the average annual total compensation for all employees (excluding the highest-paid individual) in the same country.	The ratio of the fixed remuneration of the highest-paid individual to the average fixed remuneration of the whole workforce is 15.82.	✓
G4-55	Report the ratio of percentage increase in annual total compensation for the organisation's highest-paid individual in each country of significant operations to the average percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country.	N.A. This information will be provided for future reporting periods.	-
ETHICS AND INTEGRITY GOVERNANCE, COMMITMENTS AND STAKEHOLDER ENGAGEMENT			Page/ Omission
G4-56	Describe the organisation's values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics.	- pp. 37, 88-89, 164-166, 172-179.	✓
G4-57	Describe the internal and external mechanisms for seeking advice on ethical and lawful behaviour, and matters related to organisational integrity, such as helplines or advice lines.	- pp. 88-89.	✓
G4-58	Describe the internal and external mechanisms for reporting concerns about unethical or unlawful behaviour, and matters related to organisational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.	- pp. 88-89.	✓

## GRI G4 SPECIFIC STANDARD DISCLOSURES (G4-20, G4-21 and G4-23)

Economic dimension																																										
Material Aspects identified	Coverage of the Material Aspect	Indicator	Page/ Omission	Scope	Revision																																					
<b>Economic Performance</b>																																										
- Guarantees of Solvency - Generation of value for shareholders.	Mixed	G4-EC1	Direct economic value generated and distributed	<p><b>EC1: BANKINTER (€)</b></p> <table border="1"> <thead> <tr> <th></th> <th>2014</th> <th>2013 reclassified (3)</th> </tr> </thead> <tbody> <tr> <td><b>Economic Value Generated (1)</b></td> <td><b>1,381,138</b></td> <td><b>1,244,368</b></td> </tr> <tr> <td>Gross margin</td> <td>1,448,823</td> <td>1,238,000</td> </tr> <tr> <td>Gains/(losses) on derecognition of assets not classified as non-current held for sale</td> <td>-2,885</td> <td>-1,848</td> </tr> <tr> <td>Gains/(losses) on non-current assets held for sale not classified as discontinued operations</td> <td>-64,714</td> <td>-62,791</td> </tr> <tr> <td><b>Economic Value Distributed</b></td> <td><b>818,368</b></td> <td><b>787,779</b></td> </tr> <tr> <td>Personnel expenses</td> <td>366,739</td> <td>356,833</td> </tr> <tr> <td>Other administrative expenses (except loans)</td> <td>278,330</td> <td>254,904</td> </tr> <tr> <td>Net on income and other losses (2)</td> <td>123,707</td> <td>85,174</td> </tr> <tr> <td>Dividends charged to profit for the year (4)</td> <td>137,944</td> <td>83,808</td> </tr> <tr> <td>Contribution to the Bankinter Foundation for Innovation</td> <td>1,543</td> <td>983</td> </tr> <tr> <td><b>Economic Value Retained (economic value generated minus economic value distributed)</b></td> <td><b>562,770</b></td> <td><b>456,589</b></td> </tr> </tbody> </table> <p>(1) Refers to all the companies forming the Bankinter Group.  (2) Gross margin plus net gains/losses on derecognition of assets.  (3) Includes exclusively income tax expenses and other losses recognized in the year.  (4) Includes both dividends distributed and those pending distribution charged to profit and loss.  (5) The 2013 values have been reclassified so as to conform to IFRS interpretation 21.</p>		2014	2013 reclassified (3)	<b>Economic Value Generated (1)</b>	<b>1,381,138</b>	<b>1,244,368</b>	Gross margin	1,448,823	1,238,000	Gains/(losses) on derecognition of assets not classified as non-current held for sale	-2,885	-1,848	Gains/(losses) on non-current assets held for sale not classified as discontinued operations	-64,714	-62,791	<b>Economic Value Distributed</b>	<b>818,368</b>	<b>787,779</b>	Personnel expenses	366,739	356,833	Other administrative expenses (except loans)	278,330	254,904	Net on income and other losses (2)	123,707	85,174	Dividends charged to profit for the year (4)	137,944	83,808	Contribution to the Bankinter Foundation for Innovation	1,543	983	<b>Economic Value Retained (economic value generated minus economic value distributed)</b>	<b>562,770</b>	<b>456,589</b>	Bankinter Group	✓
			2014	2013 reclassified (3)																																						
		<b>Economic Value Generated (1)</b>	<b>1,381,138</b>	<b>1,244,368</b>																																						
		Gross margin	1,448,823	1,238,000																																						
Gains/(losses) on derecognition of assets not classified as non-current held for sale	-2,885	-1,848																																								
Gains/(losses) on non-current assets held for sale not classified as discontinued operations	-64,714	-62,791																																								
<b>Economic Value Distributed</b>	<b>818,368</b>	<b>787,779</b>																																								
Personnel expenses	366,739	356,833																																								
Other administrative expenses (except loans)	278,330	254,904																																								
Net on income and other losses (2)	123,707	85,174																																								
Dividends charged to profit for the year (4)	137,944	83,808																																								
Contribution to the Bankinter Foundation for Innovation	1,543	983																																								
<b>Economic Value Retained (economic value generated minus economic value distributed)</b>	<b>562,770</b>	<b>456,589</b>																																								
G4-EC2	Financial implications and other risks and opportunities for the organisation's activities due to climate change.	Chapter 5 "Risk and Opportunities" of the 2013 CDP Questionnaire. - pp. 162.	Bankinter Group (except LDA)	✓																																						
G4-EC3	Coverage of the organisation's defined benefit plan obligations	- Note 28 (Employee Benefits) to the Consolidated Financial Statements	Bankinter Group	✓																																						
G4-EC4	Financial assistance received from government	- No significant assistance was received from any government bodies. Tax credits and deductions are listed in Notes 17 and 43 to the Consolidated Financial Statements.	Bankinter Group	✓																																						
<b>Market Presence</b>																																										
- Job creation and stability - Attracting and retaining talent	Internal	G4-EC5	Ratios of standard entry level wage by gender compared to local minimum wage at significant locations of operation	- p. 147.	Bankinter Group (except LDA)	✓																																				
		G4-EC6	Proportion of senior management recruited from the local community at significant locations of operation.	Bankinter has no specific local recruitment policy, since all our significant operations are carried out in Spain.	Bankinter Group (except LDA)	✓																																				

**(G4-20, G4-21 and G4-23)**

Indirect economic impacts						
Material Aspects identified		Indicator	Page/ Omission	Scope	Revision	
- Financial solutions in contexts of crisis - Financial inclusion - Investment in the community	External	G4-EC7	Development and impact of infrastructure investments and services supported	The contribution of the Bankinter Foundation for Innovation in 2014 amounted to €1 million. - pp. 128-134, 163-168.	Bankinter Group (except LDA)	✓
		G4-EC8	Significant indirect economic impacts and their extent	- pp. 128-134.	Bankinter Group (except LDA)	✓
Procurement practices						
- Job creation and stability	External	G4-EC9	Percentage of the procurement budget used in places with significant operations corresponding to local suppliers	99% of suppliers are local (Spanish tax residents) - p. 180.	Bankinter Group (except LDA)	✓
Environmental dimension						
Material Aspects identified		Indicator	Page/ Omission	Scope	Revision	
Materials						
- Environmental impact management	Internal	G4-EN1	Materials used by weight or volume (paper)	- p. 176.	Bankinter Group (except LDA)	✓
		G4-EN2	Percentage of materials used that are recycled input materials (paper)	- p. 176.	Bankinter Group (except LDA)	✓
Energy						
- Environmental impact management	Internal	G4-EN3	Energy consumption within the organisation	- p. 176.	Bankinter Group (except LDA)	✓
		G4-EN4	Energy consumption outside of the organisation	A study carried out by the Bank in 2012 showed that the Internet was a significantly more eco-efficient channel than travelling to the branch office or using telephone banking with a human operator. The continuous improvement in the Bank's websites, also as regards accessibility, makes it possible for customers to carry out all their transactions without having to visit a branch. Bankinter's objective is to reduce the number of trips by customers to branches, encouraging the use of more eco-efficient remote channels, in order to limit CO <sub>2</sub> emissions.	Bankinter Group (except LDA)	✓ <sup>1</sup>
		G4-EN5	Energy intensity (per employee)	- p. 176.	Bankinter Group (except LDA)	✓
		G4-EN6	Reduction of energy consumption	- p. 175.	Bankinter Group (except LDA)	✓ <sup>1</sup>
		G4-EN7	Reductions in the energy requirements of products and services sold	See EN4. - pp. 73-74.	Bankinter Group (except LDA)	✓ <sup>1</sup>

**(G4-20, G4-21 and G4-23)**

Water						
- Environmental impact management	Internal	G4-EN8	Total water withdrawal by source.	- p. 176.	Bankinter Group (except LDA)	✓
		G4-EN9	Water sources significantly affected by withdrawal of water.	Bankinter offices are located in urban areas and consequently water withdrawal and discharge takes place through the municipal system.	Bankinter Group (except LDA)	N.A.
		G4-EN10	Percentage and total volume of water recycled and reused		Bankinter Group (except LDA)	N.A.
Biodiversity						
Non-material	Not applicable	G4-EN11	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	Bankinter offices are located in urban areas and therefore have no impact on protected nature reserves and/or biodiversity.	Bankinter Group (except LDA)	N.A.
		G4-EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas		Bankinter Group (except LDA)	N.A.
		G4-EN13	Protected or restored habitats		Bankinter Group (except LDA)	N.A.
		G4-EN14	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations, by level of extinction risk		Bankinter Group (except LDA)	N.A.
Issuances						
- Environmental impact management	Mixed	G4-EN15	Direct greenhouse gas (GHG) emissions (Scope 1)	- pp. 174-175.	Bankinter Group (except LDA)	✓
		G4-EN16	Energy indirect greenhouse gas (GHG) emissions (Scope 2)	- pp. 174-175.	Bankinter Group (except LDA)	✓
		G4-EN17	Other indirect greenhouse gas (GHG) emissions (Scope 3)	- pp. 174-175.	Bankinter Group (except LDA)	✓ <sup>3</sup>
		G4-EN18	Greenhouse gas (GHG) emissions intensity	- pp. 174-175.	Bankinter Group (except LDA)	✓
		G4-EN19	Reduction of greenhouse gas (GHG) emissions	- pp. 174-175, 177.	Bankinter Group (except LDA)	✓
		G4-EN20	Emissions of ozone-depleting substances (ODS)	The EN20 indicator defines the substances covered in Annexes A, B, C and E of the Montreal Protocol as substances that deplete the ozone layer. These substances are not significant in Bankinter.	Bankinter Group (except LDA)	N.A.
		G4-EN21	NOx, SOx and other significant air emissions	There are no significant air emissions, given that the Bank's activity is financial.	Bankinter Group (except LDA)	N.A.



**(G4-20, G4-21 and G4-23)**

Effluents and waste						
- Environmental impact management	Internal	G4-EN22	Total water discharge by quality and destination.	Bankinter withdraws and discharges water from and into the municipal water supply/drainage system.	Bankinter Group (except LDA)	N.A.
		G4-EN23	Total weight of waste by type and disposal method	- p. 177.	Bankinter Group (except LDA)	✓
		G4-EN24	Total number and volume of significant spills	Bankinter offices are located in urban areas and its activity does not produce significant spills.	Bankinter Group (except LDA)	N.A.
		G4-EN25	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention 2, Annexes i, ii, iii, and viii, and percentage of transported waste shipped internationally	Bankinter's activity does not involve the transport of waste.	Bankinter Group (except LDA)	N.A.
		G4-EN26	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the organisation's discharges of water and run-off	Bankinter offices are located in urban areas and therefore have no impact on protected nature reserves and/or biodiversity.	Bankinter Group (except LDA)	N.A.
Products and services						
- Environmental impact management - Products and services designed to provide a specific social and/or environmental benefit	Internal	G4-EN27	Extent of impact mitigation of environmental impacts of products and services	See EN4.	Bankinter Group (except LDA)	✓
		G4-EN28	Percentage of products sold and their packaging materials that are reclaimed at the end of their useful life, by product category	Not applicable in view of Bankinter's activity	Bankinter Group (except LDA)	N.A.
Regulatory compliance						
- Environmental impact management - Legal and regulatory compliance	Mixed	G4-EN29	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	No significant environmental sanctions or fines have been imposed. Note 38 (Environmental information) to the Consolidated Financial Statements.	Bankinter Group (except LDA)	✓
Transport						
- Environmental impact management	Mixed	G4-EN30	Significant environmental impacts of transporting products and other goods and materials for the organisation's operations and transporting members of the workforce.	- p. 175.	Bankinter Group (except LDA)	✓ <sup>3</sup>
Total environmental protection expenditure and investment by type						
Non-material	Not applicable	G4-EN31	Breakdown of environmental protection expenditure and investment by type	There was no significant environmental investment or expenditure. Note 38 (Environmental information) to the Consolidated Financial Statements.	Bankinter Group (except LDA)	✓

**(G4-20, G4-21 and G4-23)**

Supplier environmental assessment																		
Material aspects identified	Indicator	Page/ Omission	Scope	Revision														
<b>Non-material</b>																		
Not applicable	G4-EN32	Percentage of new suppliers that were screened using environmental criteria	No suppliers have been screened using environmental criteria, since we have not identified any significant risk.	Bankinter Group (except LDA)	N.A.													
	G4-EN33	Significant actual and potential negative environmental impacts in the supply chain and actions taken	Given the nature of its suppliers, Bankinter does not believe there are any significant negative environmental impacts in its supply chain.	Bankinter Group (except LDA)	N.A.													
<b>Environmental grievance mechanisms</b>																		
- Channels of dialogue with stakeholder groups - Legal and regulatory compliance - Environmental impact management	Mixed	G4-EN34	Number of grievances about environmental impacts filed through formal grievance mechanisms during the reporting period	The Bank has not received any complaints relating to environmental matters through the established channels.	Bankinter Group (except LDA)	✓												
Social dimension																		
Material aspects identified	Indicator	Page/ Omission	Scope	Revision														
<b>LABOUR PRACTICES AND DECENT WORK</b>																		
<b>Employment.</b>																		
- Job creation and stability	Internal	G4-LA1	Total number and rates of new employee recruitments and employee turnover by age group, gender and region	- pp. 137, 139, 149-150.	Bankinter Group (except LDA)	✓												
		G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation	Bankinter does not provide specific information on benefits provided to temporary or part-time employees, since it considers that they do not constitute a significant group in the overall workforce.	Bankinter Group (except LDA)	N.A.												
		G4-LA3	Return to work and retention rates after parental leave, by gender	<table border="1"> <thead> <tr> <th></th> <th>Men</th> <th>Women</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>Persons taking parental leave in 2014</td> <td></td> <td>133</td> <td>201</td> <td>334</td> </tr> <tr> <td>percentage of employees returning to work upon completing leave and still with the organisation at the end of the year.</td> <td>100%</td> <td>92%</td> <td>97%</td> <td></td> </tr> </tbody> </table>		Men	Women	Total	Persons taking parental leave in 2014		133	201	334	percentage of employees returning to work upon completing leave and still with the organisation at the end of the year.	100%	92%	97%	
	Men	Women	Total															
Persons taking parental leave in 2014		133	201	334														
percentage of employees returning to work upon completing leave and still with the organisation at the end of the year.	100%	92%	97%															

**(G4-20, G4-21 and G4-23)**

Labour/management relations									
- Conflicts of interest - Job creation and stability - Channels of dialogue with stakeholder groups	Internal	G4-LA4	Minimum notice periods regarding operational changes, including whether these are specified in collective agreements	Any organisational changes made at the Bank are analysed individually, in order to avoid or mitigate any negative impact they might have on employees. In any case, for giving notice of organisational changes, Bankinter will comply with the relevant legislation in force, the Workers' Statute and the Bank Employees' Collective Bargaining Agreement.	Bankinter Group (except LDA)	✓			
Occupational Health and Safety									
- Attracting and retaining talent - Channels of dialogue with stakeholder groups	Internal	G4-LA5	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programmes.	Bankinter currently has four Health and Safety Committees: Madrid (branches), Barcelona (branches), Barcelona (Main Branch) and Valencia (branches), which meet quarterly (four times a year). Additionally, there are Prevention Offices in Zaragoza and Guipúzcoa, whose members belong to the Works Councils established in those places. Gneis has a Health and Safety Committee which represents 100% of its workforce.	Bankinter Group (except LDA)	✓			
			G4-LA6	Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender			- p. 139.	Bankinter Group (except LDA)	✓
			G4-LA7	Workers with high incidence or high risk of diseases related to their occupation			No occupations with a high risk of disease have been identified. - p. 147	Bankinter Group (except LDA)	✓
			G4-LA8	Health and safety topics covered in formal agreements with trade unions			In 2014 agreement was reached by the Barcelona Health and Safety Committee on carrying out a study of psychosocial risks.	Bankinter Group (except LDA)	✓
Training and education									
- Training	Internal	G4-LA9	Average hours of training per year per employee by gender and by employee category	- pp. 137, 148.	Bankinter Group (except LDA)	✓			
			G4-LA10	Programmes for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings			- pp. 143-147.	Bankinter Group (except LDA)	✓
			G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category			- pp. 143-147, 150.	Bankinter Group (except LDA)	✓

**(G4-20, G4-21 and G4-23)**

<b>Diversity and equal opportunities.</b>						
- Conflicts of interest - Equal opportunity	Internal	G4-LA12	Composition of governance bodies and breakdown of employees by employee category according to gender, age group, minority group membership and other indicators of diversity.	- pp. 37, 137-140, 148. - CGR Board of Directors A.3, C.	Bankinter Group (except LDA)	✓
<b>Equal remuneration for women and men</b>						
- Equal opportunity - Workings and composition of the Board	Internal	G4-LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation	Taking as a reference the basic salary and excluding additional pay for length of service, welfare or other benefits, the male/female pay ratio is 1 for all employee categories.	Bankinter Group (except LDA)	✓ <sup>5</sup>
<b>Supplier assessment for labour practices</b>						
Non-material	Not applicable	G4-LA14	Percentage of new suppliers that were screened using labour practices criteria	No suppliers have been screened using labour practices criteria, since we have not identified any significant risk.	Bankinter Group (except LDA)	N.A.
		G4-LA15	Significant actual and potential negative impacts for labour practices in the supply chain and actions taken	Given the nature of its suppliers, Bankinter does not believe there are any significant negative impacts as regards labour practices.	Bankinter Group (except LDA)	N.A.
<b>Labour practices grievance mechanisms</b>						
- Channels of dialogue with stakeholder groups - Legal and regulatory compliance	Mixed	G4-LA16	Number of grievances about labour practices filed, addressed, and resolved through formal grievance mechanisms	We received five complaints relating to this aspect through the Whistleblowers Channel, all of which were resolved during the year.	Bankinter Group (except LDA)	✓
<b>HUMAN RIGHTS</b>						
<b>Investment</b>						
- Training	Mixed	G4-HR1	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Bankinter mainly operates in Spain, an OECD country, so it has not been considered necessary to include human rights clauses. It is also a signatory to the United Nations Global Compact	Bankinter Group (except LDA)	N.A.
		G4-HR2	Total hours of employee training on human rights policies or procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained	- p. 158.	Bankinter Group (except LDA)	✓ <sup>1</sup>
<b>Non-discrimination</b>						
- Legal and regulatory compliance	Mixed	G4-HR3	Total number of incidents of discrimination and corrective actions taken	There have been no incidents relating to discrimination.	Bankinter Group (except LDA)	✓

**(G4-20, G4-21 and G4-23)**

Freedom of association and collective labour negotiation						
- Channels of dialogue with stakeholder groups	Mixed	G4-HR4	Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights	The Bank's operations are confined to Spain, and this type of risk has not been detected.	Bankinter Group (except LDA)	N.A.
Child Labour						
Non-material	Not applicable	G4-HR5	Operations and suppliers identified as having significant risk for incidents of child labour, and measures taken to contribute to the effective abolition of child labour	The Bank's operations are confined to Spain, and this type of risk has not been detected.	Bankinter Group (except LDA)	N.A.
Forced or Compulsory Labour						
Non-material	Not applicable	G4-HR6	Operations and suppliers identified as having significant risk for incidents of forced or compulsory labour, and measures to contribute to the elimination of all forms of forced or compulsory labour	The Bank's operations are confined to Spain, and this type of risk has not been detected.	Bankinter Group (except LDA)	N.A.
Security practices						
- Training	Mixed	G4-HR7	Percentage of security personnel trained in the organisation's human rights policies or procedures that are relevant to operations	As confirmed by the security company, all its personnel are approved for this type of work by the Ministry of the Interior, which guarantees the training, requirements, quality and employment arrangements of professionals and services of this type. Among the required courses are those on ethics and basic rights.	Bankinter Group (except LDA)	✓
Indigenous rights						
Non-material	Not applicable	G4-HR8	Total number of incidents or violations involving rights of indigenous peoples and actions taken.	The Bank's operations are confined to Spain, and this type of risk has not been detected.	Bankinter Group (except LDA)	N.A.
Evaluation						
Non-material	Not applicable	G4-HR9	Number and percentage of operations that have been subject to human rights reviews or impact assessments	The Bank's operations are confined to Spain, and this type of risk has not been detected.	Bankinter Group (except LDA)	N.A.
Supplier human rights assessment						
Non-material	Not applicable	G4-HR10	Percentage of new suppliers that were screened using human rights criteria	No suppliers have been screened using human rights criteria, since we have not identified any significant risk.	Bankinter Group (except LDA)	N.A.
		G4-HR11	Significant actual and potential negative human rights impacts in the supply chain and actions taken	Given the nature of its suppliers, Bankinter does not believe there are any significant negative impacts as regards human rights.	Bankinter Group (except LDA)	N.A.

**(G4-20, G4-21 and G4-23)**

<b>Human rights grievance mechanisms</b>						
- Channels of dialogue with stakeholder groups - Legal and regulatory compliance	Mixed	G4-HR12	Number of grievances about human rights filed, addressed, and resolved through formal grievance mechanisms	The Bank has not received any complaints relating to human rights through the established channels	Bankinter Group (except LDA)	✓
<b>SOCIETY</b>						
<b>Local communities</b>						
- Investment in the community	Mixed	G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programmes	- pp. 88-89, 128-134.	Bankinter Group (except LDA)	✓ <sup>1</sup>
		G4-SO2	Operations with significant actual and potential negative impacts on local communities.	This year eleven centres were opened and seven were closed. All employees of the centres closed (Derio, Santander, San Sebastian, Vitoria, Bilbao and two in Madrid) have been relocated.	Bankinter Group (except LDA)	✓
- Equal opportunity - Investment in the community - Channels of dialogue with stakeholder groups	Mixed	FS13	Access points in low-populated or economically disadvantaged areas by type.	- pp. 164-168.	Bankinter Group (except LDA)	✓
		FS14	Initiatives to improve access to financial services for disadvantaged people.	- pp. 164-168.	Bankinter Group (except LDA)	✓
<b>Anti-corruption</b>						
- Legal and regulatory compliance - Prevention of corruption and money laundering - Transparency in commercial dealings	Mixed	G4-SO3	Number and percentage of operations assessed for risks related to corruption and the significant risks identified	- pp. 84-86.	Bankinter Group (except LDA)	✓
		G4-SO4	Communication and training on anti-corruption policies and procedures	- pp. 84-86.	Bankinter Group (except LDA)	✓
		G4-SO5	Confirmed incidents of corruption and actions taken	During 2014, 14 disciplinary cases were handled, six of which resulted in dismissal by way of disciplinary sanction for breach of internal regulations.	Bankinter Group (except LDA)	✓
<b>Public policy</b>						
- Transparency in commercial dealings	Mixed	G4-SO6	Total value of political contributions by country and recipient/beneficiary	Bankinter does not make contributions to any political party (Article 5.4 of the Code of Ethics).	Bankinter Group (except LDA)	✓ <sup>6</sup>
<b>Anti-competitive behaviour</b>						
- Legal and regulatory compliance	Mixed	G4-SO7	Number of legal actions for anti-competitive behaviour, anti-trust, and monopolistic practices and their outcomes	There are no legal actions pending against Bankinter regarding anti-competitive or monopolistic practices.	Bankinter Group (except LDA)	✓
<b>Regulatory compliance</b>						
- Legal and regulatory compliance	Mixed	G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	- p. 87. - Fine of €1.2 million imposed by the National Court on Bankinter for failing to carry out adequate surveillance of suspicious transactions relating to money laundering	Bankinter Group (except LDA)	✓

**(G4-20, G4-21 and G4-23)**

Supplier assessment for impacts on society						
Non-material	Not applicable	G4-SO9	Percentage of new suppliers that were screened using criteria for impacts on society	No suppliers have been screened using criteria for impacts on society, since we have not identified any significant risk.	Bankinter Group (except LDA)	N.A.
		G4-SO10	Significant actual and potential negative impacts on society in the supply chain and actions taken	Given the nature of its business, Bankinter does not believe there are any significant negative impacts relating to its supply chain.	Bankinter Group (except LDA)	N.A.
Grievance mechanisms for impacts on society						
- Channels of dialogue with stakeholder groups - Legal and regulatory compliance	Mixed	G4-SO11	Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms	The Bank has not received any complaints relating impacts on society through the established channels.	Bankinter Group (except LDA)	✓
PRODUCT RESPONSIBILITY						
Customer health and safety						
- Legal and regulatory compliance - Transparency in commercial dealings	Mixed	G4-PR1	Percentage of significant product and service categories for which health and safety impacts are assessed for improvement	- pp. 88-89, 127.	Bankinter Group (except LDA)	✓ <sup>1</sup>
		G4-PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impacts of products and services during their life cycle, by type of outcomes	Bankinter has not had any significant incidents in this regard.	Bankinter Group (except LDA)	✓
Product and service labelling						
- Quality of service and customer satisfaction - Legal and regulatory compliance - Transparency in commercial dealings - Transparency in reporting - Risk control and management mechanisms - Products and services designed to provide a specific social and/or environmental benefit	Mixed	G4-PR3	Type of product and service information required by the organisation's procedures for product and service information and labelling, and percentage of significant product and service categories subject to such information requirements	- pp. 88-89.	Bankinter Group (except LDA)	✓
		G4-PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labelling, by type of outcomes	Bankinter has not had any significant incidents in this regard.	Bankinter Group (except LDA)	✓
		G4-PR5	Results of surveys measuring customer satisfaction	- pp. 80-82.	Bankinter Group (except LDA)	✓
		FS15	Description of policies for the fair design and sale of financial products and services.	- pp. 88-89.	Bankinter Group (except LDA)	✓
		FS16	Initiatives to enhance financial literacy by type of beneficiary.	- pp. 128-134, 164-168	Bankinter Group (except LDA)	✓

**(G4-20, G4-21 and G4-23)**

Marketing communications						
<ul style="list-style-type: none"> <li>- Quality of service and customer satisfaction</li> <li>- Legal and regulatory compliance</li> <li>- Transparency in commercial dealings</li> <li>- Channels of dialogue with stakeholder groups</li> </ul>	Mixed	G4-PR6	Sale of banned or disputed products	- pp. 88-89.	Bankinter Group (except LDA)	✓ <sup>1</sup>
		G4-PR7	Number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes	Bankinter has not had any significant incidents in this regard.	Bankinter Group (except LDA)	✓
Customer privacy						
<ul style="list-style-type: none"> <li>- Legal and regulatory compliance</li> </ul>	Mixed	G4-PR8	Number of substantiated complaints regarding breaches of customer privacy and losses of customer data	- p. 87.	Bankinter Group (except LDA)	✓
Regulatory compliance						
<ul style="list-style-type: none"> <li>- Legal and regulatory compliance</li> </ul>	Mixed	G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services	Bankinter has not had any significant fine imposed in this regard.	Bankinter Group (except LDA)	✓



**(G4-20, G4-21 and G4-23)**

Product portfolio						
<ul style="list-style-type: none"> <li>- Products and services designed to provide a specific social and/or environmental benefit</li> <li>- Risk control and management mechanisms</li> <li>- Analysis of the social and environmental risk in investment and financing transactions</li> <li>- Training</li> <li>- Quality of service and customer satisfaction</li> <li>- Channels of dialogue with stakeholder groups</li> <li>- Financial solutions in crisis contexts</li> <li>- Inclusion of ESG aspects in business and strategy</li> </ul>	Mixed	FS1	Policies with specific environmental and social components applied to business lines	- pp. 153-162	Bankinter Group (except LDA)	✓
		FS2	Procedures for assessing and controlling environmental and social risks in business lines.	The risk analysis procedures cover all risks that are significant from the point of view of credit risk	Bankinter Group (except LDA)	✓
		FS3	Processes for monitoring clients' implementation of social and environmental requirements included in agreements or transactions.	"No significant environmental or social requirements have been detected in agreements or transactions."	Bankinter Group (except LDA)	✓
		FS4	Processes for improving employees' skills in implementing social and environmental policies and procedures to business lines.	- pp. 131, 143, 158-162.	Bankinter Group (except LDA)	✓
		FS5	Interactions with clients/associates/business partners regarding environmental and social risks and opportunities	- pp. 38-40,80-82, 128-134,153-162, 180-182.	Bankinter Group (except LDA)	✓
		FS6	Percentage of the portfolio accounted for by each business line broken down by region, size (e.g. micro/SME/major) and sector of activity.	- pp. 43, 57-64.	Bankinter Group (except LDA)	✓
		FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	- pp. 160-162.	Bankinter Group (except LDA)	✓ <sup>1</sup>
		FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	- pp. 160-162.	Bankinter Group (except LDA)	✓ <sup>1</sup>

**(G4-20, G4-21 and G4-23)**

Audits						
- Legal and regulatory compliance - Risk control and management mechanisms - Analysis of the social and environmental risk in investment and financing transactions - Management of environmental impact	Internal	FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures.	- pp. 164-166, 173.	Bankinter Group (except LDA)	✓ <sup>1</sup>
Active property management						
- Financial solutions in crisis contexts - Inclusion of ESG aspects in business and strategy - Products and services designed to provide a specific social and/or environmental benefit	Internal	FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues.	- pp. 160-162.	Bankinter Group (except LDA)	✓ <sup>1</sup>
		FS11	Percentage of assets subject to positive and/or negative environmental or social screening.	- pp. 160-162.	Bankinter Group (except LDA)	✓ <sup>1</sup>
		FS12	Voting policy or policies applied to environmental or social issues for equity interests where the reporting organisation has voting rights or advises on voting.	There is no established voting policy in respect of social or environmental matters for entities in which the organisation has voting rights or advises on voting.	Bankinter Group (except LDA)	✓

NA: Not applicable

N.A. Not Available

LDA: Línea Directa Aseguradora

Notes:

✓ Content revised in accordance with the scope described and by means of the procedures indicated in the Report on the Independent Review of the Information on Sustainability.

(1) Qualitative information provided

(2) Partial information provided

(3) The information on Scope 3 emissions is confined to the items described in the table of induced CO<sub>2</sub> emissions, not including those corresponding to service providers or face-to-face customers.

(4) Information on own personnel

(5) Information is not provided on the relation between men's and women's base salary by employee category.

(6) Information is provided on the policy pursued by Bankinter

(7) The information refers to the percentage of employees returning to work upon completing leave and who were still with the organisation at the end of the reporting period.