



People

More quality jobs to underpin growth

Bankinter closed 2017 with a headcount of 5,578, an increase of 1.7% on the 5,486 employees in 2016. This was the fifth successive year it had risen and was in line with the Bank's balanced growth strategy. The Bank believes that it is making a contribution, as far as it can, to job creation, one of the weak spots of the Spanish labour market. In this sense, the Bank is committed to stable and quality employment, as the vast majority of its employees have permanent contracts (98.3%) and work full time (94.3%).

The growth in the Bank's headcount contrasts with the trend in the Spanish financial sector in general, which lost over 84,000 jobs between 2008 and 2016 (30.2% of the total), according to Bank of Spain data.

Technological profiles

In the employment created in 2017, technological profiles once again played an important role, with the purpose of meeting the growing need for specialists to work on the strategic projects of technological transformation and digital banking processes.

The Regulatory Risks and Compliance area was also strengthened, with an eye to the entry into force in 2018 of various different regulations, such as the new EU directives on investor protection (MiFID 2) and payment systems (PSD2), and the new accounting standard (IFRS 9). MiFID

2, also requires a major training effort to ensure that all the Bank's professionals that report or advise on investment services can obtain the certification required by the directive. In 2017, 93% of those on the various information and advisory services certification programmes had been certified.

By line of business, the processes of selection and attraction of employees are focused on the key areas of the Bank's expansion strategy, such as Bankinter Consumer Finance, which continues to grow at a good rate, and the commercial branch network for individuals in Spain.

As a result, the increase in headcount in 2017 matched the process of business growth. But Bankinter's people management policy goes beyond this purpose. The quest for excellence, due consideration of merit and the commitment to equality of opportunities are some of its hallmarks. The Bank has

begun working with a people management model that allows it to be closer to the employee, with the intention of promoting a favourable environment for professional development and innovation.

The ultimate objective is to construct a comprehensive framework for action based on the fact that the Bank's employees are its main asset, for which reason their satisfaction and involvement in the project is vital to the Bank's success and has a direct impact on the income statement.

To achieve these objectives, the Bank implements professional recruitment programmes, provides training and achieves improvements in the working environment, stimulates motivation and promotes professional development. The following is a summary of these activities.

New employees: processes and candidates		
No. recruitment processes	No. candidates	
465	1,244	
Internal rotation		
No. published vacancies	No. candidates	
155	553	

Contract type			
Contract type	Men	Women	Total
Indefinite	2,692	2,790	5,482
Temporary	52	44	96

Contract type			
Contract type	Men	Women	Total
Full time	2,726	2,532	5,258
Part time	18	302	320

No of training activities. hours of	f training and people train	ed
No. of training activities	People trained	Training hours
563	5,481	341,572

Average training hours per employee			
Job category	Men	Women	Total
Administrative	68.62	61.89	64.22
Agents/Technicians	62.26	61.45	61.82
Managers	57.49	61.54	59.01
Total	60.92	61.54	61.24

Staff distribution by professional category			
	Men	Women	Total
Administrative	232	438	670
Agents/Technicians	1,432	1,745	3,177
Managers	1,080	651	1,731
Total	2,744	2,834	5,578

Staff distribution by age			
	Men	Women	Total
Less than 25	10	6	16
From 25 to 30	168	212	380
From 31 to 35	351	509	860
From 36 to 40	687	781	1,468
From 41 to 45	562	580	1,142
From 46 to 55	694	648	1,342
> 55	272	98	370
Total	2,744	2,834	5,578

Staff distribution by time with the company			
	Men	Women	Total
Up to 5	726	539	1,265
From 6 to 15	1,218	1,428	2,646
From 16 to 25	298	624	922
> 25	502	243	745
Total	2,744	2,834	5,578

	Men	Women	Total
Andalusia	186	167	353
Aragon	68	57	125
Asturias	26	19	45
Balearic Islands	28	32	60
Valencian Community	191	155	346
Canary Islands	41	85	126
Cantabria	23	26	49
Castile-La Mancha	45	38	83
Castile-Leon	83	64	147
Catalonia	164	187	351
Extremadura	16	9	25
Galicia	40	42	82
La Rioja	13	13	26
Madrid	1,239	1,322	2,561
Murcia	44	28	72
Navarre	17	17	34
Basque Country	99	124	223
Spain Total	2,323	2,385	4,708
Luxembourg	17	10	27
Portugal	404	439	843
Group Total	2,744	2,834	5,578

Staff distribution by national	ity		
Nationality	No. of people	Nationality	No. of people
Germany	12	Italy	2
Angola	26	Luxembourg	2
Algeria	1	Morocco	4
Argentina	6	Mexico	1
Belgium	5	Mozambique	11
Brazil	5	Norway	1
Bulgaria	1	Netherlands	3
Canada	3	Pakistan	1
Chile	3	Panama	1
Colombia	5	Peru	1
Cuba	4	Portugal	789
Denmark	1	United Kingdom	5
Ecuador	1	Dem. Rep. Congo	2
Spain	4,635	Republic of Zimbabwe	1
United States	1	Romania	1
Russian Federation	2	São Tomé and Príncipe	1
Finland	1	South Africa	1
France	20	Sweden	1
Guinea Bissau	1	Switzerland	8
India	1	Venezuela	7
England	1	Total	5,578

	No. hires	Closing headcount	Recruitment rate
Spain	345	4,708	7%
Luxembourg	8	27	30%
Portugal	8	843	1%
Total	361	5,578	6%

	No. departures	Closing headcount	Turnover rate
Spain	196	4,708	4%
Luxembourg	10	27	37%
Portugal	63	843	7%
Total	269	5,578	5%

	No. hires	Closing headcount	Recruitment rate
Men	213	2,744	8%
Women	148	2,834	5%
Total	361	5,578	6%

	No. departures	Closing headcount	Turnover rate
Men	150	2,744	5%
Women	119	2,834	4%
Total	269	5,578	5%

	No. hires	Closing headcount	Recruitment rate
Less than 25	12	16	75%
From 25 to 30	110	380	29%
From 31 to 35	77	860	9%
From 36 to 40	93	1,468	6%
From 41 to 45	44	1,142	4%
From 46 to 55	25	1,342	2%
> 55	0	370	0%
Total	361	5,578	6%

	No. departures	Closing headcount	Turnover rate
Less than 25	0	16	0%
From 25 to 30	39	380	10%
From 31 to 35	33	860	4%
From 36 to 40	54	1,468	4%
From 41 to 45	36	1,142	3%
From 46 to 55	38	1,342	3%
> 55	65	370	18%
Not reported	4		
Total	269	5,578	5%

Absen	ce days (Spain)	
	2017	2016
Non-occupational illness	22,324	21,419
Female	16,052	15,359
Male	6,272	6,060
Maternity	10,741	11,223
Female	10,741	10,376
Male	0	847
Paternity	2,202	982
Female	0	0
Male	2,202	982
Occupational accident	453	1,159
Female	226	363
Male	227	796

Absentee rate (Spain)			
	Men	Women	
Total	0.64	1.61	

Accident rate (Spain)		
	Men	Women
Total	0.0006	0.0022

Absence of	days (Portugal)	
	2017	2016
Non-occupational	2,542	2,450
illness	2,512	2,150
Female	1,498	1,483
Male	1,044	967
Maternity	2,966	3,529
Female	2,966	3,520
Male	0	0
Paternity	776	569
Female	0	0
Male	776	569
Occupational accident	71	4
Female	45	4
Male	26	0
Absentee	rate (Portugal)	
	Men	Women
Total	1.15	1.50

Accident rate (Portugal)				
	Men	Women		
Total	0.03	0.04		

	Male (**)	Female (**)	Total (**)
People with the right to parental leave in 2017	148	177	325
People who used parental leave in 2017 (*)	138	190	328
% return to work after leave and continue in organisation at end of year	0.99	0.98	0.98
% return to work after leave and continue in organisation 12 months later	0.96	0.98	0.97

^(*) Includes people who started their parental leave in 2016

^(**) Information related to Spain is included

Attracting talent

Bankinter's policy for attracting talent is based on its reputation as an innovative bank and as one of the best companies to work for in Spain. This positive image, that helps to attract professionals, has been built over time, and was further strengthened in 2017 with new recognition. The Bank was placed in 25th position in the ranking of the best companies to work for in Spain by the magazine, Actualidad Económica (up 12 places on 2016) and was also awarded, for the eleventh successive year, the Top Employers seal.

The talent recruitment strategy is carried out on two levels:

incorporations. Senior These professionals with prior experience in other banks or companies. Their arrival at the Bank contributes alternative viewpoints that enrich the workforce's knowledge and serve as a positive contrast to internal values.

Identification of junior talent. In 2017, network were for junior profiles, and 13.1% complete graduates' training are also actively

The Bank was placed in 25th position in the ranking of the best companies to work for in Spain by the magazine, Actualidad Económica (up 12 places on 2016).

23.5% of hiring processes in the branch of those chosen in the central services selection process were for remote network (which functions as a pool of young talent within the Bank) profiles. Bankinter also has an internship programme, which acts as its recruiting pool for professionals and is aimed at recent graduates and students in the final year of their degree. Agreements with universities and business schools to encouraged.

Bankinter: one of the best companies to work for in Spain

Training and development

The Bankinter Corporate University, which celebrated its fifth anniversary in 2018, has consolidated its position as a strategic tool to create value and exchange knowledge within the Bank. It offers employees the chance to develops their professional skills and qualifications within a collaborative environment that facilitates learning.

The Corporate University carries out its function in two areas: the physical campus, which is in Tres Cantos, Madrid, and which has facilities and rooms of different formats and capacities, and the virtual campus, which is ever more important due to the development of new technologies, which is available to all employees through the intranet.

Its training offer continued to diversify during last year and ended it as follows:

Commercial Excellence School. Exclusive space for the training and development of commercial teams, with a clear customercentred focus. It had 3,244 participants in 2017. Involves technical training programmes (including certification for MiFID 2 or promotion to branch or centre manager) and commercial skills development programmes (such as the Advanced Sales Programme aimed at commercial executives and the Commercial Coaching Programme for branch and centre managers, among others).

Technical Schools. Their purpose is to train central services professionals in specialist content, through mainly practical programmes and courses, which are very useful when carrying out their job. Included in these is a large new technologies element. 1,286 employees studied at these schools last year.

Language School. Is a basic pillar for Bankinter, as its growing internationalisation makes it increasingly more important to be able to speak different languages fluently. English, Spanish and Portuguese are taught there.

Leadership School. The school's mission is the development of Bankinter's people managers, who receive the necessary tools to help them reach their maximum potential, within the framework of the transformational leadership and development of the Bank's personnel. In 2017, Bankinter launched 'B-Líder' ('B-Leader'), an innovative leadership development programme for people managers, with a solid methodology based on 360° feedback, developing strengths and supported through coaching and mentoring. 165 people undertook this programme in 2017.

Talent School. Bankinter makes development programmes available to its employees for their professional growth, some of which are focused on skills, and others which are targeted at the identification and development of high-potential employees, such as the 'Horizon' ('Horizonte') programme, which is aimed at young talent (see more detailed information in the section on talent promotion).

Summer School. A variety of experiential learning courses are available on-site and online in such areas as wellbeing, health, family, latest trends and languages. Both originality and the possibility of applying the skills and knowledge acquired to day-to-day professional and personal life are of prime importance. Last year 673 people participated.

Digital School. This is Bankinter's commitment to improving the digital skills of its employees, making specific benchmark programmes available to them to support digital transformation and improve customer service. 1,256 professionals took part in these programmes in 2017.

Corporate training. This is aimed at all Bankinter Group people. It is concerned with values, corporate culture and regulatory compliance in the various areas where this is mandatory. Also included in this chapter is a Welcome Programme for new staff at the Bank and which comprises various training and integration activities, such as an induction course, 'The office day' (aimed at new central services employees), a 4-month mentoring process and a warm welcome.

No of training hours per employee

61.24 hours

Talent promotion

The 'Horizon' programme, one of the pillars on which talent identification and promotion policy is based, consolidated its position as it celebrated its fourth year in operation in 2017, with 25 professionals taking part. The programme has twin objectives:

To identify the people in the organisation with the most ability and potential to carry out leadership functions in the future and to transmit the Bank's values.

To provide them with the knowledge, experience and training tools necessary to develop their potential as quickly as possible, through a robust executive development programme in a prestigious school and with a mentoring process in which the mentors are the Bank's senior executives.

Bankinter has another important lever in promoting talent: its rotation or internal mobility policy. In 2017, 18.15% of employees were given a new responsibility, which enabled them to take on new challenges and develop professionally. The inclusion of the Portuguese business in the organisational structure has broadened the range of options for international mobility, on which Bankinter has placed a great deal of focus with the aim of learning from each other, ensuring cultural integration and promoting international professional development. In 2017, 14 of the Bank's professionals were involved in this process of international mobility.

The talent management policy is also supported by the new Bankinter people website, a user-friendly tool that improves efficiency in control, enables the use of metrics and facilitates analysis of the organisation's human resources model.

Employees with new responsibilities in 2017

18.15%



Performance evaluation

Bankinter's performance evaluation programme was consolidated in 2017 through the **BKcrece**programme, the purpose of which is to foster a culture of development and growth, talent management and continuous improvement, in which the employee has an important role to play. The programme is based on a sound methodology and is rolled out in various successive phases:

- At the start of the year, each people manager sets the annual performance targets for each member of their team and notifies them of this.
- Although the Bank has a culture of continuous feedback, after six-months a monitoring meeting is held, with the aim of reviewing the progress made in the targets set, and providing feedback on and support for the individual development plan.
 - People that receive performance assessment

97%

- At the end of the year, the annual evaluation performance process begins, which involves the following phases:
- Each employee self assesses to what extent they have met their targets and their level of skills development.
- The head of team evaluates whether their team members have achieved the targets set for them, their level of skills development and engagement.
- People managers with teams with at least three members are evaluated by them under the Bank's leadership model and through an anonymous and confidential process.
- The process culminates in a conversation of constructive feedback, after which each employee can design their own individual development plan, with the help of the Bank's various tools and guidelines and with the support of their head of team.

Remuneration and compensation

Bankinter bases its remuneration policy on the principle of non-discrimination on grounds of gender, race or any other factor, and places a higher value on criteria of competitiveness and performance. If the base salary is taken as a benchmark and additional remuneration for length of service, welfare or other benefits is excluded, the male/female pay ratio is 1.

The remuneration structure is based on two levels:

- Fixed remuneration. This is determined by factors such as the function performed, the responsibilities taken on, experience in the position and the ongoing individual performance in the job.
- Variable remuneration. This is designed to be compatible with appropriate and effective risk management and aligned with the business strategy. It is applied to the whole workforce, differentiating by functional areas. Groups of employees with a direct commercial relationship with the customer or with distinct activities have specific bonuses. Al other employees receive a variable incentive, which is individually assigned and the purpose of which is to ensure an appropriate correlation between the remuneration levels and the results attained. The amount each employee finally receives, which is capped at a certain maximum amount, depends on the performance of pre-tax profit of the banking business (which has an impact on all groups) and for the achievement of the targets established for each area.

Base salary ratio men/women

Corporate employee benefits

Bankinter offers social benefits that go beyond legal requirements and which apply to all employees. These include:

- Assistance in the education of employees' children.
- Medical insurance.
- Life insurance
- Advances against monthly salary.
- Banking services and products with special conditions for employees.

Bankinter also offers its employees meal subsidies, depending on their working hours, which can be taken as an addition to salary or on the form of restaurant youchers.

Employees also have right to the following benefits:

- Mortgage loan (including renewal).
- Home construction loans.
- Mortgage interest rate review.
- Home loan.
- Loans for other purposes (no proof is required).

- Advances. Those included in the banking collective bargaining agreement and those for the purchase of a computer, to pay for language courses abroad, or postgraduate studies relating to the employee's professional activity.
- Pension simulator

Employees can also opt into a flexible remuneration system, whereby they can agree to partially substitute monetary remuneration for non-monetary remuneration (such as nursery vouchers, shares, medical insurance, training, pension plan contributions, travel card or restaurant vouchers).

In this way, the employee increases their remuneration in two ways: through the Bank's bargaining power to get the best price possible and through the tax advantages accruing to certain products or services contracted through this system. Currently 48% of employees use this flexible remuneration system.

In long-term remuneration designed to cover certain contingencies, the bank offers the following benefits:

 Supplementary cover additional to the benefits paid by the Social Security system in the case of widowhood, orphanhood, permanent occupational disability, absolute permanent disability or severe disability. It is provided for the entire workforce.

- Coverage off pension commitments for employees in service since before 1 March 1980, as established in the sector collective bargaining agreement.
- Annual contribution of 400 euros, pursuant to the provisions of the banking sector collective agreement, to the pension plan of employees who have more than two years' service in banking and whose pension commitments are not covered by any other scheme.

Bankinter is also a member of the Employee Family Plan. This programme, promoted by the Adecco Foundation, provides a variety of assistance to employees with a disability, and/or family members in a similar situation, to help them achieve real employment and social integration, or to help them perform various activities, including those related to leisure.

Employee relations

Thanks to the combined efforts of companies and workers, Bankinter benefits from a good working environment, as is clear from the regular surveys that are carried out to monitor it. Contributing to this work environment is one of the main goals of the people management team, and therefore all policies, programmes and incentives that are put into practice focus on achieving this goal.

Far from limiting itself to complying with the legal requirements in risk prevention and occupational health, Bankinter has also launched a series of initiatives to ensure the wellbeing of its employees, not only as professionals but as people.

Of particular note among these initiatives is **Health Week**, which includes everything from ergonomics and nutrition courses to advice for getting the most out of physical exercise; and the **Summer School**, where both training and purely recreational courses are delivered, aimed at promoting wellbeing.

Bankinter is particularly proud of having being recognised as a family-responsible company and that its rating as such increased in 2017.

The Bank rolled out a total of 155 activities in this area, including some where the beneficiaries are workers who have a degree of disability equal or greater than 33% themselves or have direct family members who do (financial assistance, permits, loans).

Encouraging participation in these activities is one of the objectives for 2018.

No. of regriding from the first granduates (%) Persperience Average age (years) 4,088 4,185 4,405 3,486 3,578 3,558 3,558 4,569 3,658 3,558 3	Human capital					
No. of employees		2013	2014	2015	2016	2017
Nerrage age (years)	Descriptive indicators					
Personnel costs (thousands of €) 263.31 271.76 303.56 365.78 395.65 Experience Average service (years) (A) 13 13.26 12.97 12.54 12.73 Average service (years) (A) (years (career) (%) 32.50 33.15 32.43 31.35 31.73 Diversity Breakdown by gender 89.17 49.17 49.11 49.35 48.87 49.13 Women (%) 49.17 69.11 49.35 48.87 49.13 University graduates (%) 77.05 77.90 80.09 79.80 79.90 Wo. of nationalities 27 28 30 39 44 Capacity and development People who have received training (%) 95.35 94.00 97.64 98.03 98.22 Average no. of hours of training per person trained 35.81 47.31 58.86 52.47 61.2 Commitment and motivation External rotation index (calculated with average headcount) 4.09 3.52	No. of employees	4,088	4,185	4,405	5,486	5,578
Experience Paper	Average age (years)	40.30	40.93	41.19	41.40	41.82
Average service (years) 13 13.26 12.97 12.54 12.77 Average service (years)/40 years (career) (%) 32.50 33.15 32.43 31.35 31.73 Diversity Breakdown by gender Men (%) 49.17 49.41 49.35 48.87 49.15 Women (%) 50.83 50.59 50.65 51.13 50.83 Women (%) 77.05 77.90 80.09 79.80 79.90 No. of nationalities 27 28 30 39 43 Capacity and development People who have received training (%) 95.35 94.00 97.64 98.03 98.26 Average no. of hours of training per person trained 35.81 47.31 58.86 52.47 61.24 Training investment over total wages (%) 0.5 0.8 1.2 1.1 1.3 Training investment per person trained (euros) 30.7 38.1 55.3 50.0 50.3 Commitment and motivation	Personnel costs (thousands of €)	263.31	271.76	303.56	365.78	395.63
Average service (years)/40 years (career) (%) 32.50 33.15 32.43 31.35 31.77	Experience					
Diversity	Average service (years)	13	13.26	12.97	12.54	12.71
Breakdown by gender	Average service (years)/40 years (career) (%)	32.50	33.15	32.43	31.35	31.77
Men (%) 49.17 49.41 49.35 48.87 49.15 Women (%) 50.83 50.59 50.65 51.13 50.83 University graduates (%) 77.05 77.90 80.09 79.80 79.90 No. of nationalities 27 28 30 39 42 Capacity and development People who have received training (%) 95.35 94.00 97.64 98.03 98.26 Average no. of hours of training per person trained 35.81 47.31 58.86 52.47 61.24 Training investment over total wages (%) 0.5 0.8 1.2 1.1 1.3 Training investment per person trained (euros) 207 381 553 500 500 Commitment and motivation External rotation index (calculated with average headcount) 4.09 3.52 4.40 4.45 4.85 People with flexible remuneration (%) 39.92 45.07 47.79 41.16 42.77 Additions in last year/total staff (%) <td>Diversity</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Diversity					
Women (%) 50.83 50.59 50.65 51.13 50.83 University graduates (%) 77.05 77.90 80.09 79.80 79.90 No. of nationalities 27 28 30 39 42 Capacity and development Expelse who have received training (%) 95.35 94.00 97.64 98.03 98.26 Average no. of hours of training per person trained 35.81 47.31 58.86 52.47 61.24 Training investment over total wages (%) 0.5 0.8 1.2 1.1 1.3 Training investment per person trained (euros) 207 381 553 500 500 Commitment and motivation External rotation index (calculated with average headcount) 4.09 3.52 4.40 4.45 4.83 People with flexible remuneration (%) 39.92 45.07 47.79 41.16 42.77 Additions in last year/total staff (%) 4.33 5.81 9.28 6.91 6.91 Productivity (t	Breakdown by gender					
University graduates (%) 77.05 77.90 80.09 79.80 7	Men (%)	49.17	49.41	49.35	48.87	49.19
No. of nationalities 27 28 30 39 42	Women (%)	50.83	50.59	50.65	51.13	50.81
Capacity and development People who have received training (%) 95.35 94.00 97.64 98.03 98.26 Average no. of hours of training per person trained 35.81 47.31 58.86 52.47 61.24 Training investment over total wages (%) 0.5 0.8 1.2 1.1 1.3 Training investment per person trained (euros) 207 381 553 500 503 Commitment and motivation External rotation index (calculated with average headcount) 4.09 3.52 4.40 4.45 4.82 People with flexible remuneration (%) 39.92 45.07 47.79 41.16 42.77 Additions in last year/total staff (%) 4.33 5.81 9.28 6.91 6.47 Productivity (thousands of euros) EBT/No. employees 63.87 93.87 90.91 79.54 98.02 Customer funds per employee 6,915 7,243 7,856 8,044 8,324	University graduates (%)	77.05	77.90	80.09	79.80	79.90
People who have received training (%) 95.35 94.00 97.64 98.03 98.26 Average no. of hours of training per person trained 35.81 47.31 58.86 52.47 61.24 Training investment over total wages (%) 0.5 0.8 1.2 1.1 1.3 Training investment per person trained (euros) 207 381 553 500 503 Commitment and motivation External rotation index (calculated with average headcount) 4.09 3.52 4.40 4.45 4.83 People with flexible remuneration (%) 39.92 45.07 47.79 41.16 42.72 Additions in last year/total staff (%) 4.33 5.81 9.28 6.91 6.47 Productivity (thousands of euros) EBT/No. employees 63.87 93.87 90.91 79.54 98.03 Customer funds per employee 6,915 7,243 7,856 8,044 8,324	No. of nationalities	27	28	30	39	41
Average no. of hours of training per person trained 35.81 47.31 58.86 52.47 61.24 Training investment over total wages (%) 0.5 0.8 1.2 1.1 1.3 Training investment per person trained (euros) 207 381 553 500 503 Commitment and motivation External rotation index (calculated with average headcount) 4.09 3.52 4.40 4.45 4.82 People with flexible remuneration (%) 39.92 45.07 47.79 41.16 42.72 Additions in last year/total staff (%) 4.33 5.81 9.28 6.91 6.47 Productivity (thousands of euros) EBT/No. employees 63.87 93.87 90.91 79.54 98.03 Customer funds per employee 6,915 7,243 7,856 8,044 8,324	Capacity and development					
Training investment over total wages (%) 0.5 0.8 1.2 1.1 1.5	People who have received training (%)	95.35	94.00	97.64	98.03	98.26
Training investment per person trained (euros) 207 381 553 500 503 Commitment and motivation External rotation index (calculated with average headcount) 4.09 3.52 4.40 4.45 4.82 People with flexible remuneration (%) 39.92 45.07 47.79 41.16 42.77 Additions in last year/total staff (%) 4.33 5.81 9.28 6.91 6.47 Productivity (thousands of euros) EBT/No. employees 63.87 93.87 90.91 79.54 98.07 Customer funds per employee 6,915 7,243 7,856 8,044 8,324	Average no. of hours of training per person trained	35.81	47.31	58.86	52.47	61.24
Commitment and motivation External rotation index (calculated with average headcount) 4.09 3.52 4.40 4.45 4.82	Training investment over total wages (%)	0.5	0.8	1.2	1.1	1.1
External rotation index (calculated with average headcount) 4.09 3.52 4.40 4.45 4.82 People with flexible remuneration (%) 39.92 45.07 47.79 41.16 42.72 Additions in last year/total staff (%) 4.33 5.81 9.28 6.91 6.47 Productivity (thousands of euros) EBT/No. employees 63.87 93.87 90.91 79.54 98.02 Customer funds per employee 6,915 7,243 7,856 8,044 8,324	Training investment per person trained (euros)	207	381	553	500	501
People with flexible remuneration (%) 39.92 45.07 47.79 41.16 42.72 Additions in last year/total staff (%) 4.33 5.81 9.28 6.91 6.47 Productivity (thousands of euros) EBT/No. employees 63.87 93.87 90.91 79.54 98.03 Customer funds per employee 6,915 7,243 7,856 8,044 8,324	Commitment and motivation					
Additions in last year/total staff (%) 4.33 5.81 9.28 6.91 6.47 Productivity (thousands of euros) EBT/No. employees 63.87 93.87 90.91 79.54 98.03 Customer funds per employee 6,915 7,243 7,856 8,044 8,324	External rotation index (calculated with average headcount)	4.09	3.52	4.40	4.45	4.82
Productivity (thousands of euros) 63.87 93.87 90.91 79.54 98.02 Customer funds per employee 6,915 7,243 7,856 8,044 8,324	People with flexible remuneration (%)	39.92	45.07	47.79	41.16	42.72
EBT/No. employees 63.87 93.87 90.91 79.54 98.01 Customer funds per employee 6,915 7,243 7,856 8,044 8,324	Additions in last year/total staff (%)	4.33	5.81	9.28	6.91	6.47
Customer funds per employee 6,915 7,243 7,856 8,044 8,324	Productivity (thousands of euros)					
	EBT/No. employees	63.87	93.87	90.91	79.54	98.01
Loans and receivables per employee 10,077 10,143 10,030 9,357 9,555	Customer funds per employee	6,915	7,243	7,856	8,044	8,324
	Loans and receivables per employee	10,077	10,143	10,030	9,357	9,555

Structural capital					
	2013	2014	2015	2016	2017
Delayering and transparency					
People participating in the evaluation of skills, performance and engagement	3,990	4,016	4,222	5,274	5,427
Flexibility (%)					
Internal rotation	16.72	19.00	27.74	17.97	18.15
People with corporate tablets and laptops (%)	26.22	25.50	26.17	36.35	40.66
People with corporate mobile (%)	63.92	76.30	67.04	71.51	71.35

Relational capital					
	2013	2014	2015	2016	2017
Customer relations					
No. of universal and foreign branches	360	360	361	447	445
No. of virtual branches	369	398	431	315	251
No. of Bankinter agents	432	424	505	432	400
No. of Business management centres	75	78	78	73	72
No. Corporate management centres	48	46	22	22	24
No. of private banking centres	38	42	48	49	48
People per branch or management centre	7.85	7.96	8.65	9.28	9.47
Staff linked directly to the business (%)	77.62	77.30	74.96	72.48	71.37
New active customers (%)	3.68	6.73	9.45	10.32	9.82
New active customers per employee	9	17	24	24	25

Recognised

Abilia Blanco Hernández Agustín Soto González Aitor Javier Alvear San Alejo Alejandro Vázquez Agustí Alexandra Valdivieso Valcárcel Alicia Jaén Bielsa Almudena Santaolalla Bolland Álvaro Valencia Marín Álvaro Vélez Reu Amaya Chocán Ruiz Ana García Orden Ana María Vázguez González Ana Paula Mendes Ana Soriano Díaz Andrés Elcoro-Iribe Muñoa Ángel González Miragaya Ángel Matías Díaz Gómez Antonio Fco. Fernández López Antonio José García Hernández Aranzazu García Mata Beatriz de Caso Alegre Beatriz Del Río Tomé Beatriz Sánchez Gordo Belén Bárcena Vidal Benjamín Gutiérrez Del Pozo Borja Ruiz Albillo Borja Uriarte Villalonga Carla Martinón Moreno Carlos A. García Gómez Carlos Caminero García Carlos Díe López Carlos Lejo Turiel Carmen Carbonell Sevillano Carmen Carretero Rivas Carmen Escauriaza Leal Carmen Mónica Gárate Dorado Carolina Sánchez Soriano César Enrique Leal Puertas Cibrián Carnicero Suárez Concepción Gil García Cristina Alonso González Cristina Andrade García Cristina de Fátima Carrillo Cristina Flores Carrión Cristina Rodríguez Urcelay Daniel Castro Cañadilla Daniel Guzmán López Daniel Montero López David Candela Barceló David De Ancos Cid David Pozo Ramos

David Rodríguez Cepero David Santiag Pérez Barrasus Diana Cuadrado Duró Diana Sanjuan Blasco Diego Baños Díez Dolores Ledo Gómez Donato García Alegre Eduardo Hernández Hernández Eduardo Revuelta Martínez Elisabet Gurqui Cabrejas Eloísa Ortiz López Elou López Hernández Elvira Bizcarrondo Ruiz Emilia Romero Barragán Emma Montserrat Rodríguez Ernesto Anastasio Maraver Ernesto Vicente Lahoz Esperanza Arrabal Blanco Eva Arroyo González Fco. Javier Benedicto Giro Fco. Javier Canales Almendros Fco. Javier Corral Rodríguez Fco. Javier Estacio Arcos Fco. Javier Fradejas Lapeña Felipe Vicente Najes Fernando Castellanos Fernando Nicolás Orue Francisco Arca Delgado Francisco Cruz García Gabriel Martínez Romero Gema Rebollo Guerrero Gema Robledo Moronta Gustavo Iglesias Coll Inmaculada Sánchez Pérez Ion Arrieta Beiztegui Isabel Cajal Carmona Isabel María Osuna Braña Israel Prieto Vega Jaime García Díaz de Sons Jaime Ostal Martínez Jaime Rillo Marco Javier del Moral Arias Javier María Cerquella Rodríguez Javier Martín Vaguero Javier Prieto Vargas-Machu Javier Sánchez-Girón Fornies Jéssica Pulgar Garrido Jesús Amador Castrillo Jesús Javier Hernández Bermejo Jorge López Galán José Antonio Ales Muñoz María Nieves Alcocer Ballester

José Antonio Arenere Morales José Antonio Rodríguez Quintana José Luis Solís Matesanz José Manuel Casals Carro José Manuel Castro Quevedo José María Cantos Pons José María Ordejón Rontomé José Miguel Hurtado González José Miguel Villarroel García José Pablo Redondo Pita Juan Alberto Leal Lizcano Juan Alfredo Pinna Cuéllar Juan Carlos Guillén Suñer Juan Gilberto Herrera Ortega Juan Miguel Herreros Chinarro Juan Sánchez Sánchez Juan Santiago Sanjuán Ramírez Juan Serrano Sánchez Julia Vicario Zubizarreta Julio José Sánchez Virues de Segovia Natalia Lucía Melero Bermejo Julio Luis Otero Comesaña Julio Urcola López Leire Pradera Zugasti Leticia Aparicio Martín-Romo Leticia Viciano Salvador Lidia Olea Guerrero Luca Gurrieri Lucas G. Fernández Kellu Luis Alberto Bleda Giraldo Luis Alejandre Aubar Luis Anselmo Gallego Hernández Luis Jesús Melero García M. Alejandra Quevedo Valenzuela Mª Cristina Gil Soria Mª de la Blanca Gutiérrez-Alviz Mª Del Carmen Aldaz Goñi Mª Pilar Caramés Agudo Manuel Cerezo Díez Manuel José Ballester Cecilia Marcos Rodríguez Juárez Margarita M. Álvarez González María Antonia Granados Rizos María del Mar Ortiz Far María Elena Dosuna Encinas María Hernández Martín María Isabel Armisen Pedrejón María Isabel Corchero Jiménez María Isabel Hidalgo Calvo María José Vera Sáez María Josefa Llavero Herrera

María Nieves Mayorga Expósito María Orellana Rodríguez María Pilar García Pérez María Plaza De la Vega María Victori Domínguez Garrido Mariana Romero Campero Mario Arnáiz Abad Marta Capitán Obregón Marta Muñoz Martínez Martín Atxera Cerda Martina Collar Díaz Mercedes Bergua Barrerna Michaela Dewever Miguel Ángel Andreu Alguézar Miguel Ángel Landaburu Palacio Miguel Ángel Lozano Bravo Miguel Juste Raya Mónica Moar Beiras Mónica Pascual Guevara Nuria Molla Sanchís Olga María Díaz Ramos Óscar Ricoy Trasancos Pablo Jiménez Jiménez Pablo Manski Viqueira Paola María Sánchez Garagorri Patricia Alandi Tártalo Patricia Galán Madrid Patricia Llamazares Yuste Pedro Barrio Vizán Rafael Arjona García Rafael Serrano Tomás Ramón Vallés Martín Raquel Alonso Del Cerro Raquel Puente Iglesias Roberto Carrasco Truchado Rocío Fernández-Pello De la Sierra Rosa María Nardiz Arrarte Rubén Villanueva Hermida Sabine Bataille Salvador D. Arago Martínez Sandra Blanco Martín Sebastián Ojeda Gartner Sergio Gómez Gil Silvia Rodríguez Hernández Susana Domínguez Yáñez Trinidad de Miguel Pérez Percev Vicente Fernández Guijarro Víctor de Haro Antón Yolanda Fernández Rodríguez

