## **CEO**



### María Dolores Dancausa Treviño

#### Chief executive officer

María Dolores Dancausa was born in Burgos, is married and has three children. Since October 2010, Ms Dancausa has held the position of chief executive officer of Bankinter, one of the leading financial institutions in Spain. She graduated from the Colegio Universitario San Pablo CEU with a degree in law. She has participated in several management programmes at Harvard Business School. She also completed an advanced management programme at the INSEAD business school in Fontainebleau, France, as well as a master's in human resources and company strategy at the Instituto Universitario Euroforum-INSEAD in Madrid

She has served in the financial sector throughout her career, first at Banco Exterior and then at Bankinter. When Linea Directa Aseguradora was created in 1994, she was appointed general secretary of the company and of the board of directors, posts she occupied until becoming chief executive officer in 2008. During this period, she contributed to consolidating the company and positioning it as the fifth largest car insurance company in Spain.

Following her having been appointed Bankinter's CEO in late 2010, she continued to serve as a member of Línea Directa's Board of Directors until April 2021, the date on which the company went public. From 2013 to 2018 she served as an independent director of the British firm Esure, one of the UK's leading insurance companies. She is currently serving as chairperson of the Board of Directors of EVO bank and of Avantcard DAC and External Independent Director of Acciona.

Under her management, Bankinter has been confirmed as one of the most solvent and healthiest banks in Europe, with a series of indicators (profits, assets, lending, capital and efficiency) that continued to improve steadily throughout the recession. According to the European Banking Authority's 2021 stress tests, Bankinter is the best bank in Spain and the third best out of the 100 European banks on the list. The entity has also cemented its reputation as one of the most sustainable banks in the world after being

included for the fourth year in a row on the Dow Jones Sustainability Index , the most prestigious of its kind.

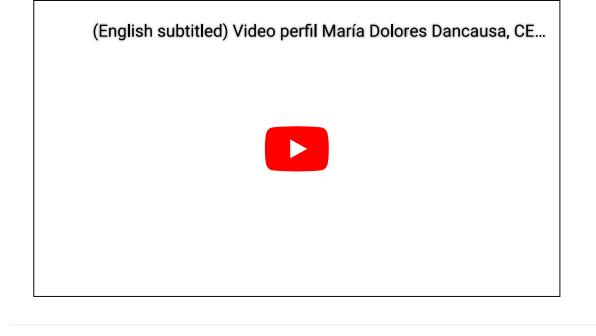
#### **Awards**

María Dolores Dancausa has received several awards in acknowledgement of her career. Among them, Forbes magazine noting her as one of the most influential people in Spain and one of the best CEOs in Spain stands out. In 2013 she was awarded CEO of the Year for the first time, and in 2021 she was again placed in the top 1, being the only woman to whom this award has been given. Furthermore, she has recently risen two places in the MERCO ranking of the 100 business leaders with the best reputation in Spain, and currently occupies sixth place. Dancausa entered this ranking more than ten years ago, and since then has been consolidating her position.

In January 2020, the Madrid Chamber of Commerce selected María Dolores Dancausa as the winner of the 2020 Woman Leader Award based on her history of improvement and her great work as the head of Bankinter. In March of 2018, she received the award for "Best Iberian Manager of the Year", from the Luso-Spanish Chamber of Commerce and Industry, and in November of this year, Computerworld awarded her "CEO of the year" award for demonstrating how to combine the promotion of technology with efficiency and effectiveness in business, and the Financial Studies Institute presented her with an award for "Financial Excellence in her professional career". In November 2017, she received the Tintero Accésit Award from the APIE (the Spanish Association of Financial Journalists), which acknowledges the Bankinter CEO's transparency when talking to the media.

María Dolores Dancausa received the 'Executive of the Year' award from the Emprendedores magazine in 2014 and the AED award for 'Director of the Year' in 2013. Other awards include 'Best Professional Career' fro Aster-Esic and 'Financier of the Year' from the magazine Ecofin.

In recent years, Bankinter has stood out for its financial results and robust growth across all business lines. The Group obtained a record result in 2021, highlighting its financial strength, the consistency of its value proposition and the potential of increasingly thriving and diversified lines of business. As of the end of 2020, the Bank maintained its leadership among listed banks in terms of profitability and asset quality, and enhanced capital adequacy which continued to be well above the ECB's regulatory requirements. In 2019, the entity set a new record for profitability, with seven consecutive years of growth, and during that same year it acquired the businesses of EVO Banco and Avantcard, its consumer subsidiary in Ireland. In 2018 the bank ended the year with its primary strengths being: profitability, capital adequacy and asset quality, in positions of industry leadership. In 2017, the entity achieved strong growth in all lines of business, and was the most profitable lbex 35 company for the fifth consecutive year. One year earlier, in 2016, the bank fully integrated the retail business it had purchased from Barclays in Portugal, giving rise to Bankinter Portugal, which was a quantitative step for the entity in the international market.



# Request for information

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