

RATIFICATION AND RE-ELECTION OF DIRECTORS

In relation to sub-items B, C, D, E, F and G of item Three of the agenda, the following tables provide the curriculum vitae and category of the directors whose ratification or re-election is submitted by the board of directors of the Bank, following the proposal of the appointments committee, to the approval of shareholders at the general shareholders' meeting.

Ms Gina Lorenza Díez Barroso (Item Three B)

Profile description:

- Born in 1955 in Mexico City (Mexico). Degree in Design from Centro de Diseño of Mexico City.
- She has broad experience of more than 20 years in the real estate, education and financial sectors.
- Other positions of note: until April 2020, she was an independent director of Banco Santander México, S.A. and other companies of the Santander Group in Mexico. She has also been a member of the Board of Directors of the Americas Society and Council of the Americas, Laurel Strategies and the Qualitas of Life Foundation. She is the founder and president of Grupo Diarq, S.A. de C.V. and of Centro de Diseño y Comunicación, S.C. (Universidad Centro). In addition, she is a member of the board of Dalia Women, S.A.P.I. de C.V. (Dalia Empower), a member of "The Committee of 200" (C200), an influential community of the most successful women of the business world, and the representative of Mexico at the W20, the women's initiative of the G20. She is also the founder and a trustee of the Pro-Educación Centro and Diarq foundations.

Category of director: independent.

Ms Homaira Akbari (Item Three C)

Profile description:

- Born in 1961 in Tehran (Iran), she holds US and French nationality. Ph.D. in Particle Physics from Tufts University and MBA from Carnegie Mellon University. She was first appointed as a director of the Company on an interim basis at the board meeting of 27 September 2016, her appointment becoming effective on the same day.
- She is the chief executive officer of AKnowledge Partners, LLC.
- Other positions of note: she is currently an independent director of Landstar System, Inc. and Temenos AG. She was non-executive director of Gemalto N.V. and Veolia Environment S.A., chairman and CEO of Sky Bitz, Inc., managing director of True Position, Inc., non-executive director of Covisint Corporation and US Pack Logistics LLC. She has also held various posts at Microsoft Corporation and at Thales Group, and was non-executive chair of WorkFusion, Inc. She is also a non-executive director of Santander Consumer USA Holdings, Inc. and of PagoNxt, S.L.

Category of director: independent.

Mr Álvaro Antonio Cardoso de Souza (Item Three D)

Profile description:

- Born in 1948 in Guarda (Portugal). Degree in Economics and Business Administration from Pontificia Universidad Católica de São Paulo, Master of Business Administration (MBA - Management Program for Executives) from the University of Pittsburgh and a graduate of the Investment Banking Marketing Program from Wharton Business School. He was first appointed as a director of the Company at the ordinary general shareholders' meeting of 23 March 2018, and his appointment became effective on 1 April 2018.
- He is the non-executive chairman of Banco Santander (Brasil) S.A.
- Other positions of note: he has held various positions at the Citibank Group, including CEO of Citibank Brazil and various senior positions in the US with respect to the consumer finance, private banking and Latin American businesses. He has also been a member of the board of AMBEV. S.A., Gol Linhas Aéreas, S.A. and Duratex, S.A. In addition, he has been chairman of the WorldWildlife Group (WWF) Brazil, a member of the board of WWF International and chairman and a member of the audit and asset management committees of FUNBIO (Fundo Brasileiro para a Biodiversidade). He is also actively involved in various environmental foundations and non-governmental organisations.

Category of director: independent.

Mr Javier Botín-Sanz de Sautuola y O'Shea (Item Three E)

Profile description:

- Born in 1973 in Santander (Spain). Degree in Law from the Complutense University of Madrid. He was first appointed as a director of the Company by the board of directors at its meeting of 25 July 2004.
- He is the founder and executive chairman of JB Capital Markets, S.V., S.A.U.
- Other positions of note: Co-founder and executive director of the equities division of M&B Capital Advisers, S.V., S.A. (2000-2008) and legal advisor to the International Legal Department of Banco Santander, S.A. (1998-1999). In addition to his professional activity in the financial sector, he works with several non-profit organisations. He has been chairman of the Botín Foundation since 2014 and is also a trustee of the Princesa de Girona Foundation.

Category of director: external.

Mr Ramiro Mato García-Ansorena (Item Three F)

Profile description:

- Born in 1952 in Madrid (Spain). Degree in Economics from the Complutense University of Madrid and Management Development Programme from the Harvard Business School. He was first appointed as a director of the Company on an interim basis at the board meeting of 28 November 2017 (ratified at the ordinary general meeting of 23 March 2018).
- Other positions of note: He has held various positions at Banque BNP Paribas, including Chairman of the BNP Paribas Group in Spain. Previously he held various significant positions at Argentaria. He was a member of the board of the Spanish Banking Association (AEB) and of Bolsas y Mercados Españoles, S.A. (BME) and a member of the board of trustees of the Fundación Española de Banca para Estudios Financieros (FEBEF). He is currently chairman of Ansorena, S.A. and vice-chairman of the board of trustees of Fundación Esperanza y Alegría.

Category of director: independent.

Mr Bruce Carnegie-Brown (Item Three G)

Profile description:

- Born in 1959 in Freetown (Sierra Leone). Master of Arts degree in English Language and Literature from the University of Oxford. He was first appointed as a director of the Company on an interim basis at the board meeting of 25 November 2014, his appointment becoming effective on 12 February 2015. He is vice chairman and lead independent director of the Company.
- Other positions of note: He was non-executive chairman of Moneysupermarket.com Group plc (2014-2019), non-executive director of Jardine Lloyd Thompson Group plc (2016-2017), and non-executive chairman of Aon UK Ltd (2012-2015) He was also founder and managing partner of the listed private equity division of 3i Group plc and president and CEO of Marsh Europe, S.A. Furthermore, he was lead independent director of Close Brothers Group plc (2006-2014) and Catlin Group Ltd (2010-2014). He previously held various positions at JP Morgan Chase and Bank of America. Currently, he is the non-executive chairman of Lloyd's of London and of Cuvva Limited, and non-executive director of Santander UK plc and of Santander UK Group Holdings plc.

Category of director: independent.