



### Oscar Rodriguez-Herrero

Number of shares<sup>1</sup>

(null)

Mr. Oscar Rodriguez - Herrero (born in 1971) has more than 30 years of international experience specialising in risk management, private equity, corporate governance, and strategic consulting. He is a member of ICA (Institute of Board members and Administrators in Spain).

Since 2024, he has been a Board Member at XP Inc. (Brazilian financial institution focused on brokerage and wholesale banking) and member of its Audit Committee and the Chair of its Risk Committee. Previously, he served as an Independent Advisor to the Board Risk Committee and the Executive Risk Committee at Nubank, a Brazilian digital bank (2020-2024), and Member of the Board of Advisors at Rodobens (Brazil) (2018-2023). In parallel, he has invested in several high-growth business and is a Board Member at ISIGENERE SL, an international engineering company specialized in building floating solar plants and has also served on the Board of Quid-pro-Quo, a real estate company in Spain.

In his more than 17 years of executive experience in the Santander Group, he served, among other positions, as Chief Risk Officer for Global Corporate Banking in Spain (2015–2018) and, earlier, as Executive Vice President and member of the Executive Committee at Banco Santander Brazil (2006–2015), where he served as Chief Risk Officer (2006-2014) and Business Head of Private Equity (2011-2015).

In addition to his banking career, Mr. Rodriguez - Herrero has worked as a senior advisor at Cambridge Family Enterprise Group (specialized in family businesses) and consultant at McKinsey & Company (2000-2005) where he focused on international financial institutions.

Mr. Rodriguez - Herrero holds a Master of Business Administration in Finance, Strategy and International Business from Kellogg School of Business at Northwestern University, USA, and a Bachelor of Science in Business Administration, Finance from the CUNEF University, Spain.

Mr. Rodriguez-Herrero contributes meaningfully to the work of the Board of Directors, complementing the Board's collective suitability in several areas. Among others, he brings extensive international experience in risk management, corporate governance, private equity and strategic advisory, together with strong familiarity with supervisory expectations in the European banking sector. His extensive experience in senior risk leadership roles in global and regional banking institutions, advisory work with digital and challenger banks, and board experience in companies active in financial services and renewable energy, is considered highly relevant to the Board's responsibilities in overseeing risk strategy, digital transformation initiatives and ESG-related topics, while his international and cross-sector perspective further enriches the Board's overall skills mix and supports its ability to address evolving strategic and regulatory challenges.

<sup>1</sup> Number of shares as at 27.03.2026

Following the assessment performed, it is considered that Mr. Rodriguez - Herrero fulfils the eligibility and suitability criteria provided in the regulatory framework and the Bank's internal policies, and especially meets the following criteria:

- ✓ minimum requirements provided in the regulatory and internal framework with regard to qualifying/eligibility criteria for Board membership and directors' incompatibilities;
- ✓ sufficient knowledge, skills and experience;
- ✓ reputation, honesty and integrity;
- ✓ independence of mind and the absence of conflict of interest;
- ✓ sufficient time commitment to the exercise of his duties, thereby meeting time commitment requirements in accordance with the provisions of the regulatory framework;
- ✓ has confirmed that there is no legal impediment to his election as per article 3 para 4 of Law 4706/2020, as in force;
- ✓ meets the independence requirements laid down in the applicable regulatory framework, so as to be elected as independent non-executive member of the Board; and
- ✓ complements the Board's collective suitability.