



MR. JOSÉ MANUEL LLADÓ ARBÚRUA

A) Professional background and biography.

Bachelor of Science in Business Administration (BSBA) from Georgetown University and MBA from the University of Chicago.

Manager of the corporate international division of Citibank N.A.

General Director of the Chase Manhattan Bank, with responsibility of Global Market Sales for Spain.

Assistant Deputy General Director of Banesto, with responsibility over the International and Treasury area.

Director of CESCE.

Managing Director and Founder of Ideon Financial Solutions.

Founding Partner, President and Director of Summa Investment Solutions.

Founding Partner and President of Borrox Finance.

Member of the Board of Directors of Raisin Technology Europe, S.L. (previously, Choice Financial Solutions, S.L.), Fintonic Servicios Financieros, S.L. and Ideon North America (subsequently, Choice).

B) Membership of other boards.

Aragonesas Promoción de Obras y Construcciones, S.L. – Joint and several director.

León Valores S.A., Sociedad de Inversión de Capital Variable – Director.

Layar Castilla, S.A. – Director and President.

Summa Investment Solutions, S.A. – Director and President.

Araltec, S.L. – Director and President.

Ideon Financial Solutions, S.L. – Joint director.

Borrox Finance, S.L. – Director.

Zepa Finance, S.L. – Joint director.

KYCredit, S.L. – Director.

Odall Financial Consulting, S.L. – Sole director.

Tejure, S.L. – Director.

Agrupación Aralar, S.A. – Director.

Arafin, S.A. – Joint and several director.

Aracorp Activos, S.L.U. – Joint and several director.

Aracorp Participaciones, S.L.U. – Joint and several director.

Araltec Corporación, S.L.U. – Joint and several director.

Aracorp Velázquez, S.L.U. – Joint and several director.

Aracorp Gestión Financiera, S.L.U. – Joint and several director.

Agrícola Sevillana, S.L. – Joint and several director.

Lifelke, S.L.U. – Joint and several director.

Explotaciones Forestales de Guadalupe, S.L.U. – Joint and several director.

Los Chiqueros, S.L.U. – Joint and several director.

Explotaciones Varias, S.L.U. – Joint and several director.

Arainvest Private Equity, S.A. – Joint and several director.

Bullfin, S.L.U. – Sole director.

Proyectos Fotovoltaicos Alcalá de Gurrea, S.L.U. – Sole director.

Castellana 60 Propiedad, S.L.U. – Joint and several director.

Fairfield, S.L. – Sole director.

Distribución Masiva de Derivados, S.L. – Joint and several director.

Koala Kids, S.L. – Joint and several director.

C) Indication of the director category to which he belongs, as applicable, indicating in the case of proprietary directors, the shareholder he represents or with whom he is related.

Proprietary director (through Araltec S.L.).

D) Date of first, and subsequent, appointments as Company director.

First appointment: May 10, 2006. Latest appointment: June 25, 2020.

E) Company shares or share options held.

None.