



Bankinter, S.A. ("Bankinter"), under the provisions of the Spanish Securities Market Act discloses:

OTHER RELEVANT INFORMATION

At its meeting on 18 February 2026, the Board of Directors of Bankinter, S.A. resolved to call **the Annual General Meeting, which will be held exclusively in telematic format**, that is, without the physical attendance of the shareholders or their representatives, on **26 March 2026, at 12:30 p.m.** (CEST), on first call and if the necessary quorum is not reached, on second call, on 27 March 2026, also exclusively in telematic format, at the same time.

Attached is the Notice of Call, as well as the Proposed Resolutions to be submitted to the Annual General Meeting of Shareholders for approval.

Ms Gloria Calvo Díaz
General Secretary and Secretary of the Board
of Directors of Bankinter, S.A.

Madrid, 20 February 2026

bankinter.

2026 ANNUAL GENERAL MEETING

The board of directors of Bankinter S.A., (hereinafter, "Bankinter" or the "Bank"), at its meeting held on 18 February 2026, resolved to call an Annual General Meeting, which will be held exclusively in telematic format, that is, without the physical attendance of the shareholders or their representatives, on 26 March 2026, at 12:30 p.m. (CEST), on first call and if the necessary quorum is not reached, on second call, on 27 March 2026, also exclusively in telematic format, at the same time, to deliberate on the items in the following:

AGENDA:

1. Review and approval of the separate financial statements (balance sheet, income statement, statement of changes in equity, statement of cash flows and the notes to the financial statements and management report of Bankinter, S.A., and the consolidated financial statements and management report of the consolidated group for the financial year ended 31 December 2025.
2. Review and approval of the Non-financial and Sustainability Statement of the Bankinter Group, which is part of the consolidated management report, for the year ended 31 December 2025.
3. Review and approval of the board of directors' management and performance during the financial year ended 31 December 2025.
4. Review and approval of the proposed distribution of earnings and dividends for the financial year ended 31 December 2025.
5. Re-election of auditor of Bankinter and of the consolidated group for 2026, 2027 and 2028.
6. Appointment of the verifier of sustainability information for 2026, 2027 and 2028.
7. Re-election and establishment of the number of directors:
 - 7.1. Re-election of Alfonso Botín-Sanz de Sautuola y Naveda as executive director
 - 7.2. Re-election of Teresa Martín-Retortillo Rubio as an independent external director.
 - 7.3. Establishment of the number of directors
8. Approval of a restricted capitalisation reserve pursuant to the provisions of section 25.1.b) of Law 27/2014 of 27 November on Corporate Income Tax.

9. Remuneration agreements:
 - 9.1. Approval of the delivery of shares to the directors for the performance of their executive duties and to senior management, as part of the variable remuneration accrued in 2025.
 - 9.2. Approval of the maximum level of variable remuneration for certain staff whose professional activities have a material impact on the risk profile of Bankinter or its Group.
10. Delegation of powers to the Board of Directors, including the power of substitution, to formalise, interpret, correct and execute the resolutions carried by the General Meeting.

Advisory point:

11. Annual report on the remuneration of Bankinter directors pursuant to article 541 of the Spanish Companies Act.

A. ADDENDUM TO THE ANNOUNCEMENT AND PRESENTATION OF MOTIONS:

Shareholders representing at least 3% of the share capital may request the publication of a supplement to this call for the General Meeting adding one or more items to the Agenda and submit reasoned proposals relating to matters already on the Agenda or that should be on the Agenda in the manner and within the time frame established by law. This right shall be exercised by due notification, which must be received at Bankinter's registered office at Paseo de la Castellana, 29, 28046 Madrid, within five days of the call for the meeting being published. Also, any shareholder has the right to present, during the course of the General Meeting and under the terms provided in the Spanish Companies Act, alternative motions or motions on items that need not be included on the Agenda.

In any case, these rights shall be exercised in accordance with the provisions of the Capital Companies Act, the by-laws and the rules and regulations of the Annual General Meeting.

More information can be found on the Bank's corporate website (www.bankinter.com/webcorporativa) and in the **Procedure for the exercise of rights of information, attendance, proxy and remote voting at the Bankinter 2026 Annual General Meeting**.

B. MEETING FORMAT:

In accordance with the provisions of Article 18 of the Bankinter by-laws, the 2026 Annual General Meeting will be **held exclusively online**, which is possible and beneficial by virtue of the following:

- **Legal and statutory basis:** the holding of annual general meetings in exclusively electronic format has express legal authorisation under article 182 bis of the Spanish Companies Act, which was introduced in the reform carried out in 2021 by Law 5/2021. In accordance with the requirement of section 1 of the aforementioned article, Bankinter is authorised to do so under its by-laws, which was approved with the majority support of its shareholders at the Annual General Meeting held on 21 April 2021 under item 5.1 of the Agenda.
- **Facilitating the exercise of shareholders' rights:** the exclusively online format of the General Meeting facilitates the effective participation of shareholders under equivalent conditions and the full exercise of their rights from anywhere in an agile, accessible and secure manner by allowing them to attend, regardless of their location, through the use of available technological media.
- **Optimising remote participation and leveraging the possibilities offered by technological development with an assurance of security:** For this reason, in recent years Bankinter has been promoting remote shareholder participation in the General Meeting through a remote participation technology platform, which now makes it possible to hold a general meeting exclusively online with sufficient guarantees, thus taking more effective advantage of the possibilities offered by technology. The technological infrastructure has been subjected to exhaustive technical verification and all processes related to the calling, preparation, communication and holding of the Meeting are subject to an independent external audit, which certifies compliance with the applicable procedures and certifies the security, integrity and consistency of the media made available to the shareholders for their effective participation in the Meeting, with guarantees that are equivalent to those of a traditional face-to-face meeting and with full safeguarding of the exercise of their rights.
- **Alignment with best corporate governance practices:** This initiative is part of the Bank's digital transformation process in alignment with the most advanced international practices of risk control in leading jurisdictions such as the US and Europe, where a growing number of top-tier listed companies have adopted the format of exclusively virtual shareholders' meetings as the standard for holding them, thus consolidating this practice as an expression of modernisation and efficiency in shareholder relations.
- **Efficiency in resource management:** adoption of the online format allows for more efficient management of corporate resources and optimisation of the costs related to organising the General Meeting, with no reduction in the guarantees or quality in the exercise of shareholders' rights, which benefits the corporate interest and all the Bank's shareholders.

C. RIGHT TO ATTEND, PROXY AND REMOTE VOTING:

According to the Corporate By-Laws, and provided that ownership of the shares is recorded in the corresponding share ledger at least five days ahead of the date of the General Meeting, namely 20 March 2026, shareholders may:

- **Attend** the General Meeting if they own at least 600 shares.
- **Grant proxy or vote remotely** at the General Meeting if they own one or more shares.

Proxy may be granted by a shareholder for the General Meeting to another person who need not be a shareholder. Shareholders who cast their vote remotely shall be counted as present for the purpose of quorum of the General Meeting. Section D below describes the requirements for attendance, remote voting and proxy voting at the General Meeting.

Bankinter will send shareholders the attendance, proxy and remote voting card by regular post. Likewise, they can obtain a duplicate on the voting and delegation platform or at any Bankinter branch or office, after identifying themselves as shareholders. The attendance, proxy and remote voting template is also available on the Bank's page corporate website (www.bankinter.com/webcorporativa).

In all matters not expressly provided for in this notice, the General Meeting shall be subject to the provisions of the law, the by-laws and its own rules and regulations, the **Procedure for the exercise of the rights of information, attendance, proxy and remote voting at the Bankinter 2026 Annual General Meeting** and other instructions available on the Bank's corporate website (www.bankinter.com/webcorporativa), where shareholders (or their representatives) will find additional information about the technical media they must have to use the Telematic Attendance Platform.

D. EXERCISE OF VOTING RIGHTS AT THE GENERAL MEETING – MEANS OF PARTICIPATION:

Bankinter's board of directors allows for exercising voting rights at the General Meeting in any of the following ways:

- (i) **Proxy and remote voting prior to the meeting:**
 - a. Proxy voting prior to the General Meeting to another person, so that they can attend and vote on a shareholder's behalf.
 - b. Remote voting prior to the General Meeting.
- (ii) **Remote attendance.**

D.1 IDENTIFICATION BY ELECTRONIC MEANS.

Shareholders who wish to delegate give a proxy, vote remotely in advance by electronic means, as well as shareholders (or their representatives) who decide to attend the General Meeting entirely online, must be in possession of the following:

- (i) The **valid electronic certificate** (of the shareholder or their representative) included in the national identity document; or
- (ii) A **valid and current qualified electronic certificate** (of the shareholder or his/her representative) issued by the Spanish National Mint and Stamp Factory (FNMT-CERES), in accordance with the provisions of the applicable legislation, in its capacity as a Qualified Certification Provider; or
- (iii) The **username/password credentials** that the shareholder (or their representative) can request from Bankinter:
 - **Shareholders** may submit the request by completing the application form for credentials available for this purpose on the electronic voting and proxy platform set up on the corporate website www.bankinter.com/webcorporativa), within the "Voting/Proxy" section in the "General Meeting" section.
 - **Representatives (if they are not, in turn, shareholders) or if it is a legal person shareholder**, may make the request by sending a e-mail to ofiaccionista@bankinter.com and include the following information:
 - Their name and surname or company name, along with their ID number, foreigner ID number (NIE) or TIN (or equivalent supporting document).
 - For the representative of a natural person shareholder, a digital copy of the attendance, proxy and remote voting card signed by the shareholder and the representative in the corresponding section.
 - For representation of a legal person, a digitised copy of the public deed that accredits them as such.
 - Valid e-mail address where they will receive the username/password credentials to participate in the General Meeting remotely in accordance with the provisions of this call announcement, in the Procedure for the exercise of the rights of information, attendance, proxy and remote voting at the Bankinter 2026 Annual General Meeting and in other applicable documentation published on the corporate website (www.bankinter.com/webcorporativa).

Once the information submitted by the shareholder (or their representative) has been received, Bankinter will carry out the appropriate verifications, validating, where applicable, the digitised copies for these purposes provided that there are no reasonable

doubts about the identity of the individual and will send the shareholder (or representative), through the provided e-mail address, the username/password credentials so that they may, where applicable, attend the General Meeting, give a proxy or vote remotely by electronic means, in accordance with the provisions of the Procedure for exercising the rights of information, attendance, proxy and remote voting at the Bankinter 2026 Ordinary General Meeting published on the Bank's website: www.bankinter.com/webcorporativa.

Credentials may be requested **from 26 February 2026 and no later than 24 hours prior to the date of the General Meeting on first call (that is, until 12:30 p.m. (CEST) on 25 March 2026)**. Shareholders (or their representatives) who wish to obtain the username/password credentials to attend, give a proxy or vote electronically are advised to do so without delay.

Bankinter reserves the right to ask shareholders or their representatives for any additional means of identification that it may deem necessary to verify their identity.

D.2 PROXY AND REMOTE VOTING PRIOR TO THE MEETING:

D.2.1.- Means for giving proxy or for remote voting prior to the General Meeting.

Giving a proxy and/or exercise of remote voting prior to the General Meeting may be carried out through the following means:

- a) Electronic means;
- b) Physical delivery or by regular post.

a) Electronic means.

Shareholders may grant the proxy or exercise remote voting by electronic means prior to the General Meeting by identifying themselves with one of the means defined in section D.1., on the remote voting and electronic proxy platform available for this purpose on the Bank's website (www.bankinter.com/webcorporativa), in the section "**Voting/Proxy**" within the "General Meeting" section, following the specific instructions indicated on the aforementioned platform.

b) Physical delivery or by regular post.

Shareholders who wish to delegate or exercise their vote remotely prior to the General Meeting, by physical delivery or regular post, must complete and sign the attendance, proxy and remote voting card

for the Bankinter Annual General Meeting in the corresponding section and send it to the registered office of Bankinter, S.A. (Paseo de la Castellana, number 29, 28046 Madrid), deliver it to any Bank branch or office or send it by e-mail (attaching the Card) to ofiaccionista@bankinter.com in either case.

For the granting of a proxy by any means, the specific rules on acceptance of representative, as set out in section D.2.3, must be observed.

D.2.2.- Time limits for granting the proxy or exercising the remote vote prior to the General Meeting.

In order for Bankinter to carry out the tasks of verifying the identity of shareholders and/or their representatives, as well as the number of shares they hold, the following time limits apply:

a) Time limits if by electronic means

Proxy voting and remote voting by electronic means will be enabled once the five-day period has elapsed following publication of this call for requesting the publication of a supplement to the call of the General Meeting; that is, **from 26 February 2026, and it will be available until 24 hours prior to the date of the General Meeting on first call; that is, until 12:30 p.m. (CEST) on 25 March 2026.**

For these purposes, Bankinter will implement an electronic time stamping system through a third party and based on an objective source of time to certify the time of receipt of the proxy or remote vote by electronic means, as well as, as the case may be, acceptance or rejection thereof.

b) Deadlines for physical delivery or by regular post.

Proxies and remote votes cast by physical delivery of the card or by mail must be received by the Bank, duly signed and completed, 24 hours prior to the holding of the General Meeting on first call, that is, before 12:30 (CEST) on 25 March 2026.

By way of exception, for proxies that have not been processed within the stipulated period, Bankinter will accept the proxy cards, if duly completed and signed by the shareholder and the designated representative, where received by e-mail to ofiaccionista@bankinter.com on the day of the General Meeting, that is, on 26 March 2026, between 9:00 a.m. (CEST) and 11:30 a.m. (CEST).

Proxies and remote votes received outside the stated deadline shall be deemed null and void.

The purpose of setting deadlines for receiving proxies or remote votes by delivery or post to the Bank, as indicated above, is to allow Bankinter to verify the person's shareholder status and that the number of shares is correct.

D.2.3.- Specific rules for proxies.

In any form of proxy, the shareholder is obliged to give notice of the proxy to the designated representative. **Proxies must be accepted by the representative**, who must sign the "proxy confirmation" received by the shareholder as a sign of acceptance, where proxy is exercised by electronic means or the corresponding section of the attendance, proxy and remote voting card, in the event of proxies by physical delivery or by postal correspondence. In order to be effective and valid following such acceptance and signing, the aforementioned document must be sent to the registered office of Bankinter (Paseo de la Castellana, number 29, 28046 Madrid), delivered to any branch or office of the Bank or sent to the e-mail ofiaccionista@bankinter.com.

By way of exception, proxies granted to the Chair, a director or the board secretary shall be deemed to have been accepted by them when they are received by the Bank.

In any case, a person to whom proxy is granted may only exercise it by attending the Board remotely, under the terms provided in **section D.3** of this announcement, and in the other documentation published on the Bank's website (www.bankinter.com/webcorporativa).

Any proxy that does not name the natural or legal person to whom the proxy is granted shall be deemed to have been granted to the chair of board of directors. A proxy granted to the Chair shall be deemed to have been granted to whoever presides over the General Meeting in the event that the chair of board of directors is unable to attend the General Meeting.

- Specific voting instructions for the proxy:

To provide specific voting instructions, the relevant box must be ticked in the Agenda items chart on the attendance proxy and remote voting card (delegation section) or in the voting options available on the electronic platform, if this is the means used. If any of these boxes are not ticked, it shall be assumed that the specific instruction issued by the represented party is to vote in favour of the board of directors' proposal.

The proxy also applies to any motions on items not included in the agenda of the meeting, unless otherwise indicated by the shareholder who grants the proxy, in which case it shall be assumed that the representative is being instructed to abstain. Should the proxy apply to such motions, the specific instruction to representative shall be to vote against it.

- **Proxy in the event of conflict of interest of the representative:**

If the proxy designated in accordance with the preceding rules is affected by a conflict of interest during when voting on any of the motions submitted to the General Meeting, whether on or off the agenda and the represented party has not given specific voting instructions in accordance with the provisions for this purpose, the proxy shall be understood to have been granted to the board secretary.

It is noted that, if the designated representative is a Bankinter director, he may find himself in a situation of potential conflict of interest in relation to items 3, 7.1 and 7.2 (if his appointment, re-election or ratification is submitted to the General Meeting under that items), 11 of the Agenda and, if they are an executive director, also in relation to items 9.1 and 9.2. Alfonso Botín-Sanz de Sautuola y Naveda and Gloria Ortiz Portero are executive directors. If the designated representative is board secretary, she may find herself in a situation of potential conflict of interest in relation to items 9.1 and 9.2 of the Agenda, in relation to which she will abstain from voting if she has not received specific instructions for this purpose.

A situation of conflict of interest exists if matters not included in the Agenda are submitted to the General Meeting and they relate to the dismissal or filing of a derivative action against the representative, in the event that such representative is, in turn, a director of the Bank.

D.2.4.- Specific rules for remote voting.

In order to remotely vote on agenda items, the shareholder **must tick the corresponding box in the agenda items table on the attendance, proxy and remote voting card (remote voting section) or in the voting options available on the electronic platform**, if this is the means used. If the shareholder does not tick any of the boxes provided for this purpose in relation to an item on the Agenda, it shall be assumed that the shareholder is voting in favour of the motion presented by the Board of Directors.

Unless otherwise indicated by the shareholder, they grant proxy to the chair of the board of directors to vote against any items and motions not presented by the board of directors or not included in the agenda of the General Meeting. Similarly, in cases where these proposals are not included in the Agenda, whereby the chair of the board is legally compelled to abstain due to conflict of interest, the shareholder delegates their proxy to the secretary of the board of directors.

D.2.5.- Revocations

The revocation of proxy and of the remote vote may be notified to Bankinter by the same means indicated above (i.e., by delivery to the registered office of Bankinter (Paseo de la Castellana 29, 28046 Madrid), by delivery to any Bank branch or office or sending to the e-mail ofiaccionista@bankinter.com) or with the receipt by the Bank of subsequent instructions from the shareholder, which will cancel the previous ones.

D.3 TELEMATIC ATTENDANCE OF GENERAL MEETING

Given that the Meeting is held exclusively by electronic means and without prejudice to the possibility of using proxy and remote voting prior to its holding, as described in section D.2 above, **shareholders and their representatives entitled to attend**, as indicated in section C of this announcement, who wish to attend the General Meeting, **must do so by electronic means and cast their vote at the Meeting**, as detailed below and in the Procedure for the exercise of the rights of information, attendance and proxy and remote voting of shareholders at the Bankinter 2026 Annual General Meeting and in other applicable documentation published on the Bank's corporate website (www.bankinter.com/webcorporativa).

The shareholder (or their representative) must use a device with internet access and ensure that they have one of the means to prove their identity described in section D.1.

D.3.1.- Registration and attendance on the Telematic Attendance Platform:

Shareholders (or their representatives) who wish to attend the General Meeting remotely must register by connecting to the Telematic Attendance Platform available for this purpose on the corporate website (www.bankinter.com/webcorporativa) on the day of the General Meeting, that is, 26 March 2026, between 9:00 (CEST) and 12:15 (CEST). No registration for attendee connections will be allowed after this time frame.

Bankinter will make available to shareholders (or their representatives) an explanatory guide on connecting to the Telematic Attendance Platform on the Bank's corporate website (www.bankinter.com/webcorporativa).

Section D.2 contains information on the means, deadlines and specific rules for proxies.

In the event that the General Meeting is held on second call, attendees who registered on the first call must complete the registration process again by making the corresponding connection, in the same time slot established above, in order to attend the meeting.

In order to ensure correct identification and connection to the Telematic Attendance Platform on the day of the Meeting, all shareholders (or their representatives) who intend to attend the General Meeting remotely are requested to send, **prior to 19:00 (CEST) on 25 March 2026 (the day before the meeting is held on first call)**, an email to the address ofiaccionista@bankinter.com confirming this intention.

Additionally, from the time the Meeting is called until it ends, shareholders (or their representatives) may, if they require assistance, contact the Shareholder's Office, using the means described in section G of this announcement.

If the person attending remotely has been granted proxies and provided that these have been received by the Bank within the time frame referred to in section D.2.2., they will receive such proxies from the Telematic Attendance Platform so that they can exercise their proxy.

The Notary appointed to draw up the minutes of the General Meeting will be aware of all the actions carried out by the attendees, including any votes that the telematic attendees may cast, through the connection to the Telematic Attendance Platform that will be set up for this purpose.

Any attendee wishing to expressly withdraw from the Board meeting must do so by communicating with the Notary through the "Communications to the notary" section on the Telematic Attendance Platform. After such a statement to the Notary, all actions of the attendee in question shall be deemed null and void.

In the event there are multiple joint owners of a securities deposit, the one who registers first shall be the attendee and, therefore, any subsequent access by the other joint owners will be denied. In relation to this and for the purposes of article 126 of the Spanish Companies Act, it is presumed that the co-owner who is registered first is designated by the rest of the co-owners to exercise the rights of shareholder.

In the event they should require assistance, any shareholder (or their representative) attending the General Meeting by electronic means may contact the Shareholder's Office during the meeting via the telephone numbers or email address indicated in section G of this announcement.

D.3.2.- Speaking rights:

In accordance with the provisions of the Spanish Companies Act, **telematic attendees who, in the exercise of their rights, intend to speak in the Meeting** and, where appropriate, request information or explanations about items on the Agenda, the publicly accessible information that Bankinter has provided to the Spanish National Securities Market Commission since the last General Meeting (27 March 2025) or about the auditor's report or to make motions as permitted by law, **may do so through the Telematic Attendance Platform**. This intervention may be carried out as follows:

- (a) In writing: The shareholder (or representative) who wishes to exercise the aforementioned rights in writing, must formulate and send their presentation, question or motion to Bankinter through the Telematic Attendance Platform, following the instructions provided therein.
- (b) By audio or video: The shareholder (or representative) who wishes to exercise the aforementioned rights by audio or video, must make a request to participate by one of these means through the Telematic Attendance Platform, following for this purpose the instructions provided therein for the recording of said presentation or the sending of the corresponding audio or video file in the formats specified in the platform itself.

To speak in the General Meeting by audio or video, the attendee must use a device that has an audio system and, where applicable, video system (microphone and, where applicable, webcam) and enable the device's access to such media.

Speaking rights may be exercised on the day of the General Meeting, **from 9:00 a.m. (CEST), once the registration of the connection to the Meeting has been opened**, until the presentation of the reports of the chair and the chief executive officer, as well as the rest of the members of the board, such as the corresponding committee chairs, if applicable, concludes in the General Meeting.

Shareholders (or their representatives) who intend to exercise their rights to speak, to information or to make motions may express such intention at the time they register a connection on the Telematic Attendance Platform.

Any presentation by the online attendees, whether in writing or by audio or video, will be available to all attendees on the Online Attendance Platform for reading, listening or viewing during the General Meeting.

If the shareholder or their representative would like their presentation to be included verbatim in the minutes of the meeting, they must expressly state this in the speaking rights section of the Telematic Attendance Platform or in their presentation and, if they wish, send a written copy.

Any requests for information or explanations from shareholders or their representatives during the General Meeting will be answered verbally during the meeting or in writing within seven days after the end of the meeting.

D.3.3.- Voting during the General Meeting:

Shareholders (or their representatives) attending the General Meeting remotely may cast their vote on motions relating to items on the Agenda through the voting form provided on the Telematic Attendance Platform and in accordance with the operating rules provided therein.

Similarly, remote attendees may cast their vote motions on matters not included in the Agenda that are deliberated upon at the meeting in accordance with the law from the moment such motions are read out by the secretary of the General Meeting and are enabled on the Telematic Attendance Platform for voting.

Items on the Agenda may be voted on from the moment the chair declares quorum of the General Meeting and provided that the attendee has registered according to the procedure provided in section D.3.1 above.

Remote attendees may vote on matters not included in the Agenda from the moment the secretary of the General Meeting reads out said proposals and incorporates them into the Telematic Attendance Platform for voting.

Pursuant to the provisions of Article 20 of the rules and regulations of the Annual General Meeting, if the shareholder (or their representative) fails to cast a vote on the Telematic Attendance Platform, it shall be assumed that they have voted **in favour of the motions relating to matters included in the Agenda and against the motions relating to matters not included in the Agenda.**

The provisions of the aforementioned article of the rules and regulations of the Annual General Meeting shall apply to **alternative proposals. A vote in favour by the General Meeting shall be assumed to imply a vote against any alternative proposals that are incompatible with it.**

The voting process for remote attendees on all motions submitted to the General Meeting, whether or not they are included in the Agenda, will end once the secretary of the General Meeting reads out a summary of such motions on Agenda items.

D.4 ISSUES COMMON TO ALL MEANS OF PARTICIPATION

- Order of priority

The basic rules of priority with respect to proxy voting and remote advance voting and the attendance by the shareholder or their representative at the General Meeting are as follows:

- Remote attendance at the General Meeting shall revoke any proxy granted or any prior vote made by any means of remote communication.
- The telematic attendance of representative, whether by proxy granted on paper or by electronic means, shall revoke the prior vote made by any remote procedure.
- In the event a shareholder grants a valid proxy in both paper format and electronically, the proxy made via paper format shall prevail, unless Bankinter has proof of the date of granting the two proxy mandates, in which case the later one shall prevail.
- Similarly, if a shareholder has cast their vote by electronic mail and also on paper, the vote on paper shall prevail, unless Bankinter has proof of the date of submission of both forms of voting, in which case the later one shall prevail.

- Legal persons:

Shareholders and representatives that are legal entities and non-residents in Spain should consult with the Bank on how to use or manage with the due assurance (verification and proof of powers) the procedure for granting proxy, voting and requesting information remotely, obtaining

username/password credentials and the use of the Telematic Attendance Platform and its features. They may do so through the Shareholder's Office, the Shareholder's Office hotline, the phone numbers or the e-mail address specified in section G of this announcement.

Shareholders and representatives who are legal entities and who wish to obtain USERNAME/clave credentials to, as appropriate, confer their representation or cast their vote in advance by electronic means or attend the General Meeting through the Telematic Assistance Platform accessible on the corporate website page (www.bankinter.com/webcorporativa), are advised to carry out the processes described in this announcement without delay. This will allow them to have, with sufficient advance notice to complete the due processes within the planned deadlines, the necessary username/login credentials.

The legal person must communicate any change or revocation in the powers held by its representative. Therefore, Bankinter disclaims any liability until such notification occurs.

- **Responsibility for the safekeeping of logins, electronic certificates and signature creation devices:**

The custody of the logins and electronic certificates, as well as the signature creation data and the signature creation device, shall be the sole responsibility of the shareholder (or of representative). Bankinter shall not be responsible for any misuse, custody or preservation of these items.

It is the sole responsibility of the shareholder (or their representative) to safeguard the logins for using electronic services pr proxy voting or early voting and the Telematic Attendance Platform. A legal person must give notice of any change or revocation in the powers held by its representative. Therefore, the Bank disclaims any liability until such notification occurs.

- **Change in shareholding**

In the event of a change in the shareholding of the shares grouped under the same card, the holder may carry out a new action (grant proxy or vote remotely), where such new action shall be valid for the meeting. If no new action is taken, the action taken by the shareholder prior to the change of the shareholding shall apply to the updated number of shares in the Bankinter share registry book.

- **Other technical matters:**

Subject to the provisions of the law, the by-laws and the rules and regulations of the Annual General Meeting, Bankinter reserves the right to change, suspend, cancel or restrict electronic voting and proxy mechanisms prior to the General Meeting and telematic attendance should technical or security reasons require or impose it.

Bankinter shall not be liable for any harm caused to the shareholder arising from breakdowns, overloads, line outages, connection failures, technological incompatibilities or any other eventuality of the same or similar nature that is beyond the control of the Bank, preventing or affecting the use of the electronic voting and proxy mechanisms prior to the meeting or of telematic attendance (whether they refer to registration, speaking, voting, communication to the notary or any other action related to attendance at the Meeting) or any episodic unavailability of its website, without prejudice to the adoption of the measures that each situation requires, including the possible temporary suspension or extension of the General Meeting if necessary to guarantee the full exercise of their rights by the shareholders or their representatives.

E. RIGHT TO INFORMATION:

Shareholders have until five days ahead of the date of the Annual General Meeting, or following the instructions provided, to ask the board of directors for further information or explanations in connection with the items on the agenda and the public information disclosed by the Company to the CNMV since the previous Annual General Meeting and the auditor's report. Shareholders wishing to exercise their right to information may do so by following the instructions provided in the **Procedure for the exercise of the rights of information, attendance, proxy and remote voting of shareholders at the Bankinter 2026 Annual General Meeting**, and other instructions on the Bank's corporate website (www.bankinter.com/webcorporativa).

From the date of this announcement, within the legal deadline, to the date of the general meeting, shareholders have the right to examine at Bankinter, S.A.'s registered office (Paseo de la Castellana 29, 28046 Madrid), consult on the Bank's corporate website (www.bankinter.com/webcorporativa), and request and receive free of charge the following documents:

- Financial Statements (Balance Sheet, Income Statement, Statement of Changes in Equity, Cash Flow Statement and Notes), Management Report and Proposed Allocation of Profit/Loss of Bankinter S.A. and the consolidated Group for the 2025 financial year and the respective reports by the auditors, as well as the declaration of responsibility by the directors under Article 122 of the Securities Market Act.
- Consolidated non-financial and sustainability statement of the Bankinter Group, which is part of the consolidated management report, for the year ended 31 December 2025.
- Proposals for resolutions corresponding to each of the points on the Agenda of the General Meeting and supporting reports from the Board of Directors on each of the proposals referred to.
- Annual Directors' Remuneration Report of Bankinter, S.A. 2025.
- Annual Corporate Governance Report 2025.
- 2025 Activity Report of the audit committee.
- 2025 activity report of the sustainability and appointments committee
- 2025 activity report of the remuneration committee
- 2025 report on the activity of the risk and compliance committee

- 2025 Annual Report by the audit committee on the independence of the External Auditor
- 2025 annual report by the audit committee on related-party transactions.
- Procedure for the exercise of rights of information, attendance, proxy and remote voting by shareholders at the Bankinter 2026 Annual General Meeting.
- Supporting reports from the board of directors and, as applicable, the sustainability and appointments committee, for agenda item 7 assessing the competence, experience and merits of the candidates proposed for re-election as members of the board of directors. The aforementioned reports also include the CVs of the candidates proposed for re-election, in accordance with art. 518 LSC.
- As well as the rest of the legal information relating to the General Meeting.

Shareholders may also review, either at the registered office or on the corporate website, the report issued by the board of directors of Bankinter, S.A. on the issuance of perpetual securities contingently convertible into shares, with the exclusion of pre-emptive subscription rights, to be carried out pursuant to the authorisation granted to the board of directors of Bankinter, S.A. by the Annual General Meeting of shareholders held on 21 March 2024, in accordance with Articles 414, 417, 510, 511 and 286, in conjunction with Article 297(1)(b) of the Spanish Companies Act (Ley de Sociedades de Capital).

All the documents related to the Annual General Meeting will be available on the Bank's corporate website (www.bankinter.com/webcorporativa) from publication of this announcement until the holding of the Annual General Meeting, at least. Shareholders should note that such information includes the template for the attendance proxy and remote voting card and the **Procedure for the exercise of the rights of information, attendance, proxy and remote voting of shareholders at the Bankinter 2026 Annual General Meeting**, which contains the rules applicable to the exercise of the rights (including the right of information) of shareholders relating to the General Meeting and other documents such as the operating instructions of the platforms set up for the exercise of shareholders' rights.

The corporate by-laws, the rules and regulations of the board of directors, the rules and regulations of the Annual General Meeting and the Bankinter's other corporate governance rules and regulations are also available on the corporate website.

F. SHAREHOLDER ELECTRONIC FORUM

In accordance with the Spanish Companies Act, Bankinter, S.A. has made the Electronic Shareholders Forum (hereinafter, the "Forum") available on its corporate website to all shareholders, to facilitate communication among them from the call notice to the day immediately before the date of the meeting. This forum is available to individual shareholders and shareholders who have formed groupings in accordance with the law. Through it, once registered, you can send, for publication in the Forum, communications that have the following as their objective:

- Proposals intended to be presented as supplements to the agenda announced in the call for the General Meeting.
- Requests for other shareholders to back such motions
- Initiatives to achieve a sufficient percentage for the exercise of a minority right provided for by law.
- Offers or requests for voluntary representation.

Access to the Forum and instructions on how to use it are available on the Bank's corporate website at www.bankinter.com/webcorporativa.

G. ADDITIONAL INFORMATION FOR SHAREHOLDERS

Should a shareholder require further information regarding the General Meeting or on exclusively online attendance, proxy voting and any other matter related to the General Meeting, they may consult the Bank's corporate website (www.bankinter.com/webcorporativa) or contact, Monday to Friday from 08:00 to 18:00 (CEST):

- Shareholder's Office:
(ofiaccionista@bankinter.com, tel. (34) 91 339 83 30 - 901 88 80 44 - 91 339 75 00
- Investor Relations:
(investor_relations@bankinter.com, tel. (34) 91 128 98 18
- or any Bankinter, S.A. branch or office, during its opening hours

H. VERIFICATION OF VOTE COUNTING

As in previous years, the counting of votes by shareholders at the 2026 Annual General Meeting of Bankinter, S.A. in accordance with the **Procedure for the exercise of the rights of information, attendance, proxy and remote voting pursuant to this announcement shall be reviewed by an external audit firm other than the statutory auditor.**

I. PRESENCE OF NOTARY

The board of directors has resolved to request the attendance of a notary to take minutes of the Annual General Meeting in accordance with the Spanish Companies Act.

J. PERSONAL DATA PROCESSING

Who is the data controller?

The controller of your personal data is Bankinter, S.A. (Bankinter), holder of tax ID No. A28157360 and with registered office at Paseo de la Castellana 29, 28046 Madrid.

Bankinter has appointed a Data Protection Officer who can be contacted at the following e-mail address: privacidad@bankinter.com.

Why do we process your data?

The data provided will be processed for the following purposes:

1. To manage the development, compliance and control of the existing shareholder relationship in relation to the calling and holding of the General Meeting and specifically for the exercise of their rights of attendance, proxy and voting at the General Meeting, the right to information, as well as for participation in the Electronic Shareholders' Forum.

If you are a representative of a shareholder, we hereby inform you that your personal data will be processed in order to manage the development, compliance and control of the shareholder relationship for the exercise of the rights of attendance, delegation and voting at the General Meeting.

The legal basis for the fulfilment of this purpose is the proper execution of your relationship as a shareholder (or representative) with the entity.

2. To comply with our legal obligations
3. For the audiovisual recording and distribution of the General Meeting to the duly registered shareholders (or their representatives). This purpose is fulfilled based on the general interest of the bank, which consists of the principle of transparency.

In compliance with Law 1/1982 of 5 May, on the protection of the right to honour, personal and family privacy and one's own image, if during the course of the General Meeting, the shareholder (or his/her representative) requests to participate in the General Meeting by video or audio, please note that you are authorising the use of your image and voice, as well as the reproduction and/or publication of your data to the other shareholders registered at the General Meeting. You may exercise your right to object to the processing of your personal data derived from the recording of your image and voice through any of the channels specified in the section *What are your rights in relation to the processing of your data?*

How long will we keep your data?

Your personal data will be kept as long as you are a shareholder (or representative). As soon as it is not required for this purpose, the data will be blocked for as long as it may be needed for taking or defending administrative or judicial actions. Generally speaking, the data will be kept for a period of six years as established by the Commercial Code.

Who will receive your data?

Bankinter will not disclose your data to any third parties unless it is to fulfil a legal obligation.

Please note that your data will be disclosed to the Notary as necessary for the purposes of the notarial record of the General Meeting.

In addition, personal data will be processed by technology and systems service providers and contracted entities (who have the status of data processors) for the management and holding of the General Meeting.

They may also be provided to third parties in the exercise of the right to information provided for in the law or they may be accessible to the public to the extent that it is contained in the documentation available on the Bank's page corporate website (www.bankinter.com/webcorporativa).

What are my rights in relation to the processing of my data?

You may exercise the following rights at any time, in the situations and subject to the scope established by applicable legislation:

- Access:
- Rectification:
- Erasure.
- Objection. Restriction of processing.
- Portability.

To exercise these rights, you can contact Bankinter through any of the following channels:

- At any Bankinter branch or office.
- By writing to Bankinter, S.A. Operations, Data Protection. Calle Pico San Pedro, 1. Tres Cantos. Madrid. 28760.
- By e-mail: privacidad@bankinter.com

You also have the right to submit a complaint to the Spanish Data Protection Agency.

How do we obtain your data?

The personal data subject to processing by Bankinter are those provided by you in your capacity as a shareholder (or representative) or those provided by the banking entities and securities companies and agencies in which said shareholders have deposited their shares, through the legally authorised entity for the recording of book entries, Sociedad de Gestión de los Sistemas de Registro, Compensación y Liquidación de Valores, S.A (IBERCLEAR).

In the event that the shareholder includes personal data relating to other natural persons in the attendance/proxy/remote voting card, the holder shall inform them of the contents in the preceding

paragraphs and comply with any other requirements that may be applicable for the proper transfer of personal data to the Bank, without Bankinter having to take any additional action.

What categories of data do we process?

Bankinter processes different categories of data. These are mainly identification data, contact data, your voice and image if you ask to speak at the General Meeting via video or audio.

Planned date of the Annual General Meeting:

The General Meeting is to be held exclusively online, on first call, that is, on 26 March 2026.

Madrid, 20 February 2026

Gloria Calvo Díaz
GENERAL SECRETARY AND SECRETARY OF THE BOARD OF DIRECTORS

**Proposed
resolutions
To the Ordinary
General Meeting
of Shareholders of
Bankinter, S.A.**

26 March 2026

Agenda:

	P.
1. Review and approval of the individual financial statements (balance sheet, income statement, statement of changes in equity, statement of cash flows and the notes to the financial statements) and management report of Bankinter, S.A., and the consolidated financial statements and management report of the consolidated group for the financial year ended 31 December 2025.	3
2. Review and approval of the Non-financial information and Sustainability Statement of the Bankinter Group, which is part of the consolidated management report, for the year ended 31 December 2025.	4
3. Review and approval of the Board of Directors' management and performance during the financial year ended 31 December 2025.	5
4. Examination and approval of the proposal for allocation of profits and the distribution of dividends for the financial year ended 31 December 2025.	6
5. Re-election of the auditor of accounts of the company and the consolidated group for 2026, 2027 and 2028.	7
6. Appointment for the sustainability assurance services provider for 2026, 2027 and 2028.	
7. Re-election and establishment of the number of directors:	
7.1. Re-election of Alfonso Botín-Sanz de Sautuola y Naveda as executive director	9
7.2. Re-election of Teresa Martín-Retortillo Álvarez as an external independent director.	10
7.3. Establishment of the number of directors	10.
8. Approval of a restricted capitalisation reserve pursuant to the provisions of section 25.1.b) of Law 27/2014 of 27 November on Corporate Income Tax.	11
9. Remuneration agreements:	
9.1. Approval of the delivery of shares to the directors for the performance of their executive duties, and to senior management as part of the variable remuneration accrued in 2025.	14
9.2. Approval of the maximum level of variable remuneration for certain employees whose professional activities have a significant impact on the risk profile of Bankinter or its Group.	19
10. Delegation of powers to the Board of Directors, including the power of substitution, to formalise, interpret, correct and execute the resolutions carried by the General Meeting.	20
Item submitted to a consultative vote	
11. Annual report on the remuneration of Directors pursuant to article 541 of the Spanish Companies Act	21

1

Review and approval of the individual financial statements (balance sheet, income statement, statement of changes in equity, statement of cash flows and the notes to the financial statements) and management report of Bankinter, S.A., and the consolidated financial statements and management report of the consolidated group for the financial year ended 31 December 2025.

To approve the Financial Statements (Balance Sheet, Income Statement, Statement of Changes in Equity, Statement of Cash Flows and the Notes to the Financial Statements) and the Management Reports of BANKINTER, S.A. and BANKINTER Group, for the year ending 31 December 2025, as authorised for issue by the Board of Directors of BANKINTER, S.A. at its meeting held on 18 February 2026 being formulated in electronic format eXtensible HyperText Markup Language (XHTML), and including the consolidated annual financial statements labelled using the eXtensible Business Reporting Language (XBRL) standard, in accordance with the provisions of Directive 2004/109/EC and Delegated Regulation (EU) 2019/815.

These financial statements have been verified by the Audit Committee and audited, without qualification, by PricewaterhouseCoopers Auditores, S.L.

2. Review and approval of the Non-financial information and Sustainability Statement of the Bankinter Group, which is part of the consolidated management report, for the year ended 31 December 2025.

Approve the consolidated Non-financial and Sustainability Statement, which forms part of the management report of Bankinter, S.A. and its consolidated Group and which accompanies the financial statements of Bankinter and its consolidated Group, for the financial year ended 31 December 2025, having been approved by the Board of Directors of Bankinter, S.A. at its meeting held on 18 February 2026.

This sustainability information has been verified by the Audit Committee in light of the unqualified verification report prepared by PricewaterhouseCoopers Auditores, S.L.

3. **Review and approval of the Board of Directors' management and performance during the financial year ended 31 December 2025.**

To approve the management and activities of the Board of Directors during financial year 2025.

4. Examination and approval of the proposal for allocation of profits and the distribution of dividends for the financial year ended 31 December 2025.

To approve the proposed distribution of profit of Bankinter, S.A. for 2025 of 930,069 thousand euros as follows:

- 544,988 thousand euros to the payment of dividends. Of which:
 - 405,755 thousand euros was paid prior to the date of this Annual General Meeting, as interim dividends out of the profits obtained in financial year 2025, on 25 June 2025 and 2 December 2025, having previously been approved at the Board meetings held on 18 June 2025 and 19 November 2025.
 - 139,233 thousand euros (0.15493301 euros gross per share) will be paid as a final dividend on 2 April 2026 (the ex-date: 30 March 2026 and the record date: 1 April 2026). Therefore, the total gross dividend for financial year 2025 is 0.60644106 euro per share.

- The remainder of Bankinter, S.A.'s profit for financial year 2025, i.e. the amount of 385,081 thousand euros, shall be allocated to funding the institution's voluntary reserves.

5. Re-election of the auditor of accounts of the Company and its Group for 2026, 2027 and 2028.

To re-elect, as the auditor of accounts of Bankinter, S.A. and its Consolidated Group for the 2026, 2027 and 2028 financial years, PricewaterhouseCoopers Auditores, S.L. , *which has its registered office at Torre PwC, Paseo de la Castellana 259 B, Madrid, tax ID number B-79031290*, registered in Spain's Official Registry of Auditors under S-0242 and the Madrid Trade and Companies Register in page M-63,988, folio 75, volume 9267, book 8054, section 3, pursuant to a proposal by the Audit Committee submitted to and approved by the Board of Directors.

6. Appointment for the sustainability assurance services provider for 2026, 2027 and 2028.

To appoint, as the sustainability assurance services provider of Bankinter and its Group for the 2026, 2027 and 2028 financial years, PricewaterhouseCoopers Auditores, S.L. , *which has its registered office at Torre PwC, Paseo de la Castellana 259 B, Madrid, tax ID number B-79031290*, registered in Spain's Official Registry of Auditors under S-0242 and the Madrid Trade and Companies Register in page M-63,988, folio 75, volume 9267, book 8054, section 3, pursuant to a proposal by the Audit Committee submitted to and approved by the Board of Directors.

This appointment is conditional upon it being necessary or possible under the Spanish law transposing Directive (EU) 2022/2464, of 14 December 2022, into Spanish law. Given the absence of its transposition to date, the Board of Directors is expressly authorised to interpret, develop, supplement and adapt this agreement to the requirements that may be legally required for its effectiveness, including those resulting from future regulatory modifications such as the transposition of the aforementioned directive into Spanish law.

7. Re-election and establishment of the number of directors:

7.1. Re-election of Alfonso Botín-Sanz de Sautuola y Naveda as executive director

To re-elect as director of Bankinter, S.A., for the statutory term of four years, Mr. Alfonso Botín-Sanz de Sautuola y Naveda, of legal age, married, of Spanish nationality and with address for these purposes at Paseo de la Castellana, 29, Madrid and with NIF: 7.494.676-B.

Alfonso Botín-Sanz de Sautuola y Naveda is re-elected as an executive director.

This proposal for the re-election as director is consistent with the favourable report made to the Board of Directors by the Sustainability and Appointments Committee, with the backing of the Board of Directors as provided in Article 529 decies of the Spanish Companies Act and complies fully with the definition of executive director set forth in that Law. This report has been made available to shareholders since the publication of the notice of the Ordinary General Meeting of Shareholders.

7.2 Re-election of Teresa Martín-Retortillo Rubio as an independent external director.

To re-elect as director of Bankinter, S.A. for a statutory term of four years, Teresa Martín-Retortillo Rubio, of legal age and Spanish nationality, married, domiciled for these purposes at Paseo de la Castellana, 29, Madrid and with NIF: 33.501.208-Y.

Teresa Martín-Retortillo Rubio is re-elected as an external independent director.

This proposal for the re-election as director is consistent with the proposal made to the Board of Directors by the Sustainability and Appointments Committee and based on the favourable report by the Board of Directors provided in article 529 decies of the Spanish Companies Act and complies fully with the definition of independent director in that Act. This report has been made available to shareholders since the publication of the notice of the Ordinary General Meeting of Shareholders.

7.3 Establishment of the number of directors

To establish at twelve (12) the effective number of members of the Board of Directors within the limit set forth in article 25 of the corporate by-laws.

8. **Approval of a restricted capitalisation reserve pursuant to the provisions of section 25.1.b) of Law 27/2014 of 27 November on Corporate Income Tax.**

To approve the formal funding and accounting record in the 2025 financial year of a capitalisation reserve in the amount of 78,603,789.88 euros, as a restricted reserve for a term of three years, to be kept fully separate and apart and identified with a proper description pursuant to the provisions of Article 25.1.b) of Law 27/2014 of 27 November on Corporate Income Tax.

9. ■ Remuneration agreements:

9.1. Approval of the delivery of shares to the directors for the performance of their executive duties, and to Senior Management as part of the variable remuneration accrued in 2025.

To approve, subject to the terms set out below and pursuant to the provisions of Article 219 of the Spanish Companies Act, the maximum number of Bankinter shares as part of the variable remuneration accrued in 2025 to be delivered to directors for the performance of their executive functions and to members of Senior Management.

The Directors, who have performed executive functions in 2025 (2 directors) and the Senior Management (9 people) during 2025, have accrued annual variable remuneration in 2025, according to the basic characteristics and the accrual of variable remuneration described for each of them in the Directors' Remuneration Report, which is submitted to an advisory vote of the Annual General Meeting, under item Eleven of the Agenda, available on the corporate website for consultation from the time of publication of the call for this General Meeting. Bankinter does not have specific variable remuneration systems for executive directors and Senior Management, but instead applies the same variable incentive system as for other staff whose activities have a significant impact on the Bankinter Group's risk profile ("Identified Staff").

The variable remuneration accrued in 2025 consists of, on one hand, an **annual incentive** reflecting performance, as measured through fulfilling specific objectives set to assess the earnings obtained in a fiscal year in relation to a series of indicators that take into account the Group's strategic priorities. Variable remuneration must be compatible with and promote suitable and effective risk management, and not offer incentives to take risks that exceed the levels tolerated by the Bank.

In any case, appropriate and duly balanced ratios are established between the fixed and variable components of remuneration for employees in general, and for executive directors and Senior Management in particular, with the fixed component constituting a sufficiently high portion of the total remuneration. In the case of executive directors, the ratio of total variable remuneration to fixed remuneration is within the limits established in the Directors' Remuneration Policy.

The variable remuneration accrued in 2025 will be paid deferred over a period of 5 years (2027 to 2031), with at least 50% of the deferred and non-deferred portions being paid in shares.

In the deliveries of the shares under both the deferred and the non-deferred portions, the price of the Bankinter share will be 14.1973 euros/share, this being the average quoted price of the Bankinter share at the close of business for the trading sessions between 2 January and 20 January 2026, both inclusive.

Deliveries of the company's shares will be made net of taxes and in accordance with the schedule indicated below:

- The maximum number of Bankinter shares to be delivered to directors for the performance of executive functions and Senior Managers for **non-deferred** variable remuneration accrued under the 2025 variable incentive is:
 - 7,341 Bankinter shares to Mr. Alfonso Botín-Sanz de Sautuola y Naveda as Executive Vice-chairman.
 - 5,125 Bankinter shares to Gloria Ortiz Portero for the performance of her duties as Chief Executive Officer.
 - 28,784 Bankinter shares to Senior Management (9 people).

The delivery of Bankinter shares for the non-deferred portion of the variable remuneration accrued in 2025 shall be carried out within 15 trading days following the date of approval thereof by the shareholders at the Annual General Meeting.

- The maximum number of Bankinter shares to be delivered to executive directors and Senior Managers for **deferred** variable remuneration accrued under the 2025 variable incentive is:

- **Alfonso Botín-Sanz de Sautuola y Naveda as the executive Vice-chairman:**

- 978 Bankinter shares will be delivered in the month of January 2027, corresponding to 1/5 of the deferred annual variable remuneration accrued in 2025.
- 978 Bankinter shares will be delivered in the month of January 2028, corresponding to 1/5 of the deferred annual variable remuneration accrued in 2025.
- 978 Bankinter shares will be delivered in the month of January 2029, corresponding to 1/5 of the deferred annual variable remuneration accrued in 2025.
- 978 Bankinter shares will be delivered in the month of January 2030, corresponding to 1/5 of the deferred annual variable remuneration accrued in 2025.
- 978 Bankinter shares will be delivered in the month of January 2031, corresponding to 1/5 of the deferred annual variable remuneration accrued in 2025.

- **Gloria Ortiz Portero as Chief Executive Officer:**
 - 1,845 Bankinter shares will be delivered in the month of January 2027, corresponding to 1/5 of the deferred annual variable remuneration accrued in 2025.
 - 1,845 Bankinter shares will be delivered in the month of January 2028, corresponding to 1/5 of the deferred annual variable remuneration accrued in 2025.
 - 1,845 Bankinter shares will be delivered in the month of January 2029, corresponding to 1/5 of the deferred annual variable remuneration accrued in 2025.
 - 1,845 Bankinter shares will be delivered in the month of January 2030, corresponding to 1/5 of the deferred annual variable remuneration accrued in 2025.
 - 1,845 Bankinter shares will be delivered in the month of January 2031, corresponding to 1/5 of the deferred annual variable remuneration accrued in 2025.

- **Senior Management (9 people):**
 - 3,832 Bankinter shares will be delivered in the month of January 2027, corresponding to 1/5 of the deferred annual variable remuneration accrued in 2025.
 - 3,832 Bankinter shares will be delivered in the month of January 2028, corresponding to 1/5 of the deferred annual variable remuneration accrued in 2025.
 - 3,832 Bankinter shares will be delivered in the month of January 2029, corresponding to 1/5 of the deferred annual variable remuneration accrued in 2025.
 - 3,832 Bankinter shares will be delivered in the month of January 2030, corresponding to 1/5 of the deferred annual variable remuneration accrued in 2025.

- 3,832 Bankinter shares will be delivered in the month of January 2031, corresponding to 1/5 of the deferred annual variable remuneration accrued in 2025.

Each year, the Remuneration Committee shall evaluate whether any circumstances, risks or significant negative impacts have affected the institution's results or assets which, having occurred during financial year 2025, may warrant a total or partial review of the shares ultimately to be delivered within each deadline.

The Board of Directors is authorised to modify and adjust the number of shares to be delivered as part of the variable remuneration and change the rules on settlement and the payment schedule when, prior to the date of effective delivery special situations, events or circumstances have arisen due to internal or external factors, such as laws or requirements or recommendations by regulators of supervisors or corporate transactions affecting the Bank (e.g. capital increases, stock splits or reverse stock splits, structural modifications or similar operations, public takeover bids, etc.), and in the opinion of the Board of Directors such modification, adjustment or change is warranted to maintain the value of the consideration and/or the balance of the remuneration system. These amendments, adjustments or changes will be disclosed in the annual report on director remuneration.

The Board of Directors and the Executive Committee are authorised to supplement this resolution as may be required in order to implement it and, specifically, to establish exceptional cases, independently of the provisions of the preceding paragraph, in which termination of a director's executive duties or membership of the Board or termination of the special employment relationship binding any Senior Manager entails the loss of the right to receive any shares pending delivery on the scheduled dates.

9.2. Approval of the maximum level of variable remuneration for certain employees whose professional activities have a significant impact on the risk profile of Bankinter or its Group.

Pursuant to Article 34.1 g) of Law 10/2014 of 26 June concerning the organisation, oversight and solvency of credit institutions, a proposal is made to approve the theoretical variable remuneration of the group of employees whose professional activities have a material impact on the risk profile of Bankinter, S.A. or its Group or who perform control duties and who are subject to the maximum level of variable remuneration of up to 200% of the fixed component of the total remuneration of such professionals, with the Bank's subsidiaries also potentially applying this maximum level to its professionals, in accordance with the report issued for these purposes by the Board of Directors of Bankinter, S.A. on 18 February 2026 and which has been made available to the shareholders since the date of publication of the call to this Annual General Meeting of shareholders.

10. **Delegation of powers to the Board of Directors, including the power of substitution, to formalise, interpret, correct and execute the resolutions carried by the General Meeting.**

The Board of Directors is delegated, with express powers of substitution in favour of the Executive Committee, the broadest powers that may be required by law to interpret, correct, supplement and execute the resolutions adopted by shareholders at the General Meeting and to delegate by substitution the powers granted by the shareholders.

Additionally, in relation to filing the annual accounts and the documents specified in the Regulations of the Trade and Companies Register, the Chair of the Board of Directors, the executive Vice-chairman of the Board of Directors, the Chief Executive Officer, the General Secretary and of the Board of Directors, are authorised such that any of them, acting severally, may perform any acts needed to file these documents, including the submission of applications to the Trade and Companies Register and the issue of certificates of any kind, and in particular, the certificate provided for in Article 279 of the Spanish Companies Act.

The Chair of the Board of Directors, the executive Vice-chairman of the Board of Directors, the Chief Executive Officer, the General Secretary and of the Board of Directors are authorised so that any of them may have the resolutions adopted by the shareholders at the General Meeting executed in a public instrument and execute such public or private documents as may be required or appropriate to implement such resolutions, including the power to amend and correct the text thereof to the extent needed for such text to conform to the classification of the Companies Registry or of any administrative bodies or authorities.

Item submitted to a consultative vote:

**11. Annual report on the
remuneration of directors pursuant to article 541 of
the Spanish Companies Act.**

To approve, on an advisory basis, the Annual Report on Director Remuneration of Bankinter, S.A., as approved by the Board of Directors on the recommendation of the Remuneration Committee, under the terms set out in the Spanish Companies Act and in Circular 4/2013 of 12 June, of the Spanish National Securities Market Commission (as subsequently amended by Circulars 7/2015 of 22 December; 2/2018 of 12 June; 1/2020 of 6 October; and 3/2021 of 28 September, all issued by the Spanish National Securities Market Commission). The full text of this report has been made available to shareholders along with the rest of the General Meeting documents on the publication date of the call.

Following the entry into force of Act 5/2021 of 12 April, amending the consolidated text of the Spanish Companies Act, as enacted by Royal Legislative Decree 1/2010 of 2 July, and other financial regulations, with regard to the encouragement of long-term shareholder engagement in listed companies *"companies that have issued securities admitted to trading on a regulated market of any Member State of the European Union shall disclose an annual corporate governance report as a specific section of their management report. Listed companies must also include an annual report on director remuneration as part of their management report."*