



# **Annual Directors' Remuneration Report, Bankinter, S.A.**

Year end-date: 31/12/2025

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# Contents

## EXECUTIVE SUMMARY OF REMUNERATION 2025

### 1. INTRODUCTION

### 2. DIRECTOR REMUNERATION POLICY

#### 2.1. PROCEDURES AND BODIES INVOLVED IN DETERMINING THE REMUNERATION POLICY

2.1.1. Bodies involved in determining the Remuneration Policy for directors

2.1.2. Comparative study and external advisors

#### 2.2. REMUNERATION POLICY PRINCIPLES

#### 2.3. DESCRIPTION OF THE COMPONENTS IN THE REMUNERATION OF BOARD MEMBERS

*(includes the amounts established for the current financial year for each component)*

2.3.1. Remuneration system for directors

2.3.2. Remuneration system for the non-executive Chair

2.3.3. Remuneration system for executive directors

2.3.4. Remuneration as Board members of other Bankinter Group companies

2.3.5. Terms in contracts

#### 2.4. DATA FOR THE APPROVAL OF THE DIRECTORS' REMUNERATION POLICY IN FORCE SINCE ITS APPROVAL BY THE ANNUAL GENERAL MEETING ON 21 MARCH 2024, AND FOR 2025, 2026 AND 2027 AND OF THE DIRECTORS' REMUNERATION REPORT BY THE ANNUAL GENERAL MEETING IN THE LAST THREE FINANCIAL YEARS

### 3. IMPLEMENTATION OF THE DIRECTORS' REMUNERATION POLICY FOR FINANCIAL YEAR 2025

#### 3.1. INDIVIDUAL REMUNERATION IN 2025 TO BOARD MEMBERS FOR ALL CONCEPTS AND DESCRIPTION OF THE DEGREE OF COMPLIANCE WITH OBJECTIVES AND THE ACCRUAL PERCENTAGE OF THE VARIABLE REMUNERATION OF EXECUTIVE DIRECTORS

#### 3.2. OTHER ADDITIONAL INFORMATION

**4. STATISTICAL INFORMATION ON REMUNERATION REQUIRED BY THE CNMV**

**5. LIST OF TABLES**

**6. TABLE OF CONTENT RECONCILIATION WITH THE CNMV REMUNERATION REPORT MODEL**

**7. REPORT APPROVAL DATE**

**Annex 1. Annual report on the activity of the Remuneration Committee in 2025**

**Annex 2. Essential characteristics of the multi-year variable remuneration 2024-2026**

## EXECUTIVE SUMMARY OF REMUNERATION 2025

- **ACCRUED remuneration of members of the Board in 2025**

Bankinter publishes its 2025 Annual Report on Directors' Remuneration, a year in which the strength of the Bankinter Group has once again been demonstrated, achieving a **net profit of €1.09 billion, exceeding the €1 billion mark, which represents a 14.4% increase compared to the previous year** (in which the increase was 13%) with growth levels above the market across all businesses and countries, maintaining its leadership in terms of efficiency, with a ratio that improves to 36.1%. At the same time, it has improved its RoE, which stands at a record-high 18.9%, confirming the year's great performance, with results that are crucial to upholding the interests of Bankinter's shareholders.

### Comparison of REMUNERATION ACCRUED in 2025 and 2024 by members of the Board:

In thousands of euros

**Table 1**

		<b>Fixed remuneration 2025<sup>(*)</sup></b>	<b>ANNUAL variable remuneration</b>	<b>TOTAL 2025</b>	<b>Fixed remuneration 2024<sup>(*)</sup></b>	<b>ANNUAL variable remuneration</b>	<b>TOTAL 2024</b>	<b>Var. (%) 2025/2024 same remuneration components</b>
<b>Non-executive Chair</b>	María Dolores Dancausa Treviño	804	0	804	887	85	972	<b>-17.30%</b>
<b>Vice-chairman</b>	Alfonso Botín-Sanz de Sautuola y Naveda	1,261	347	1,608	1,223	359	1,583	<b>1.64%</b>
<b>Chief Executive Officer</b>	Gloria Ortiz Portero	1,291	364	1,655	961	288	1,249	<b>32.5%</b>
<b>Other external directors</b>		1,459	0	1,459	1,279	0	1,279	<b>14.1%</b>

(\*) Includes fixed remuneration as directors (fixed and per diems) as well as the fixed remuneration in their capacity as chairman or executive director (fixed salary and remuneration in kind and other corporate benefits).

**The above table shows the remuneration ACCRUED IN 2025 and 2024. Moreover, Table 38 of this Report and the table in Statistical Annex C.2 also include the CONSOLIDATED AMOUNTS ACCRUED IN PREVIOUS YEARS.**

**We must highlight the following information to interpret the above table properly:**

**CHIEF EXECUTIVE OFFICER:**

**The remuneration for the year 2024** accrues from the moment of her appointment as Chief Executive Officer on **21 March 2024**.

**NON-EXECUTIVE CHAIR:**

**The remuneration accrued during 2024** corresponds to the two positions she held during the year:

- Chief Executive Officer **until 21 March 2024** (*includes the proportional amount accrued by the annual variable remuneration associated with this role*)
- Non-executive Chair **since 21 March 2024**.

**INCREASE IN THE NUMBER OF DIRECTORS:**

The 2025 Annual General Meeting approved the appointment of two new independent external directors and the setting **of a larger number of Board members, from 11 to 12, which justifies the increase in remuneration received in 2025.**

• **Multi-year variable remuneration 2024 – 2026 (LTI 2024-2026):**

On 19 June 2024, the Board of Directors approved a new **Strategic Plan**, covering the 2024-2026 period and constituting an ambitious but clear roadmap for the creation of long-term value for the Group. To ensure the commitment and dedication of the Bank's key staff to achieving the goals established in the aforementioned Strategic Plan, the Board of Directors, at the proposal of the Remuneration Committee, at its meeting in July 2024, approved a **long-term incentive (LTI 2024-2026), for which the measurement period is 3 years**, in line with the recommendations and best practices indicated by investors and proxy advisors. The objectives of this Plan are described in the Report approved at the Annual General Meeting in 2025, as well as in this Report.

- **Adjustment of variable remuneration to Sustainability indicators:**

As explained in previous years, at the Bankinter Group, the **variable remuneration (both annual and multi-year)** of categories of staff whose professional activities have a material impact on Bankinter's risk profile (hereinafter, "**Identified Staff**"), which include the executive directors, is subject to adjustment based on specific indicators in the Bankinter Group Risk Appetite Framework<sup>1</sup> (hereinafter, "**RAF**") determined by the Board of Directors, at the proposal of the Remuneration Committee. These metrics must adequately reflect the most significant risks, including Environmental, Social and Governance (hereinafter, "**ESG**") risks.

Thus, the variable remuneration accrued conforms to six indicators established in the RAF, **two directly related to environmental and social objectives: emissions financed** (which measures the impact on decarbonising the economy of the funding granted to its customers by the Bank) **and the customer NPS**.

The RAF indicators **not only adjust the variable remuneration received by** the Identified Staff, **but also, individually or jointly, result in it being zeroed**, on account of the non-compliance with the tolerance levels and limits established by the Board for them, upon proposal by the Risk and Compliance Committee.

- **Average employee remuneration:**

As in previous years, following the recommendations of the Spanish National Securities Market Commission, to facilitate the comparability of the data with that of other companies that prepare Annual Director Remuneration Reports, information on the average remuneration of employees has been included considering the remuneration accrued by employees, including only fixed and variable concepts<sup>2</sup>.

The figures for average employee remuneration have been prepared applying this criterion, i.e. by dividing the remuneration earned by employees (including all fixed and variable concepts) by the average number of employees.

Thousands of euros

	2025	% Variation 2025/2024	2024
<b>Average employee remuneration</b>	67	3.08	65

<sup>1</sup> References to Bankinter Group throughout this Report refer to the consolidated Group.

<sup>2</sup> Figures for "salaries and bonuses" taken from the Staff Expenses heading of the consolidated annual financial statements.

## 1. INTRODUCTION

This Annual Report on Director Remuneration, which details both the remuneration received by the members of the Board of Directors up to end of the reporting period 2025 and that set for the current year (hereinafter, the "**Report**" or "**ARR**"), has been approved by the Board of Directors at its meeting held on 18 February 2026, at the proposal of the Remuneration Committee of Bankinter, S.A. (hereinafter, "**Bankinter**" or the "**Bank**") in accordance with the provisions of article 541 of the Spanish Companies Act (hereinafter, the "**LSC**") following the content and instructions established in Circular 3/2021 of the Spanish National Securities Market Commission (hereinafter, the "**CNMV**").

Bankinter has chosen to draw up the Report in free format, as in previous years, including the content required by the regulations and the statistical appendix set out in the aforementioned CNMV Circular as well as other relevant information to help understand the remuneration system applied for Bankinter's Board members.

This Report aims to transparently explain the remuneration arrangements for Bankinter's directors and to help shareholders understand the remuneration practices in force in the Bank. It also includes information on Bankinter's General Remuneration Policy, as well as on the principles on which Bankinter has based the Policy applied in the remuneration of its directors.

The Report, together with the statistical information included in section 4, is disseminated, as *Other Relevant Information*, at the same time, in addition to other information, as the Annual Corporate Governance Report, both included in a separate section within the management report of the separate annual financial statements of Bankinter and the consolidated annual financial statements of the Bankinter Group for 2025.

This report will be submitted to a vote, as in previous years, on a consultative basis and as a separate item on the agenda, at the Annual General Meeting for 2026.

## 2. DIRECTOR REMUNERATION POLICY

The Bankinter Directors' Remuneration Policy currently in force was approved by the Annual General Meeting held on 21 March 2024, with 88.953% votes in favour, entering into force at the time of its approval, pursuant to the provisions of section one of Article 529 novodecies of the Spanish Companies Act, and for 2025, 2026 and 2027 (hereinafter, the "**Directors' Remuneration Policy**" or the "**Policy**").

The Directors' Remuneration Policy is available on the company's corporate website: [Directors' Remuneration Policy | Bankinter corporate website](#)<sup>4</sup>.

In accordance with the provisions set out in Article 529 septedecies of the Spanish Companies Act, the Policy sets the **maximum annual remuneration payable to directors in their capacity as such** and, in accordance with Article 529 octodecies, provides a clear description of the remuneration systems applicable to executive directors and, in particular, indicates **the annual fixed remuneration and how it varies over the period** to which the policy refers and the parameters applicable to setting elements of variable remuneration, as well as the main terms and conditions of their contracts, including a description of pension plans and any termination payments.

The remuneration scheme applied for executive directors corresponds, from a structural point of view, to the model applicable to the rest of the staff, incorporating, as the main elements of remuneration, a fixed annual salary and annual variable remuneration that has very similar characteristics to those of Bankinter Group's corporate model of annual variable remuneration.

The policy is in line with the general principles that inspire the Bankinter Group's General Remuneration Policy, which includes the Identified Staff Remuneration Policy (regulating the remuneration of staff whose activities have a significant impact on Bankinter Group's risk profile (hereinafter, the "**Identified Staff**"), which includes the members of the Board of Directors and Bankinter's Senior Management). The identified staff Remuneration Policy includes rules that comply with the regulations and recommendations applicable to the remuneration arrangements for this group, particularly the provisions of Law 10/2014 of 26 June on the regulation, supervision and solvency of credit institutions (hereinafter "**Law 10/2014**") and its implementing regulations.

The Policy allows the Bank to apply **temporary exceptions** to the remuneration components described in this Policy in situations where it is necessary to serve the long-term interests and sustainability of the Bank as a whole or to ensure its viability, always within the current regulatory framework. To this end, it delegates to the Board the power, as well as other powers, to adjust the number of shares to be awarded to the Identified Staff as part of deferred variable remuneration when, prior to the effective award date, there is a capital increase through bonus shares and/or shares charged to reserves, or there is a split or contrasplit of outstanding shares or any other corporate transaction of a similar nature or with similar effects.

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<sup>4</sup>[https://www.bankinter.com/file\\_source2/webcorporativa/estaticos/pdf/informacion-corporativa/gobierno-corporativo-politica-remuneraciones/remuneraciones/remuneraciones-consejeros/Policy%20on%20the%20remuneration%20of%20board%20members%20Bankinter%202024\\_EN.pdf](https://www.bankinter.com/file_source2/webcorporativa/estaticos/pdf/informacion-corporativa/gobierno-corporativo-politica-remuneraciones/remuneraciones/remuneraciones-consejeros/Policy%20on%20the%20remuneration%20of%20board%20members%20Bankinter%202024_EN.pdf)

It is important to take into account the following when applying the aforementioned clause:

- It only applies to the portion of variable remuneration already accrued<sup>5</sup>, pending the delivery in shares because it is deferred.
- The maximum number of shares to be delivered would have already been submitted for approval by the Annual General Meeting in years prior to the one in which it applies.
- The amount of the variable remuneration already accrued is provisioned by the Entity in its entirety from the moment of its accrual, even if deferred in successive years, so that, at the time of the application of the aforementioned clause, no additional expense would be generated that the Entity would have to face, so it does not represent, in any case, an obstacle or dissuasive cause for potential buyers.
- Adjustments to the number of shares would not produce any dilution effect for the rest of the shareholders, insofar as such an adjustment would be made at the same price for all shareholders, in accordance with the requirements set forth by the CNMV.
- In any case, the Bank will include comprehensive and detailed information about the exceptional situation that has resulted in the Board of Directors approving the application of the temporary exception in its Reports for the corresponding financial year.

**In 2025, no temporary exception was applied to remuneration components.**

As described in section 2.1.1 of this Report, the Board of Directors will, directly or via the corresponding Committees, supervise the implementation of the Policy, based on periodic or ad hoc reports received from the executive areas responsible for the matter. Moreover, according to its own regulations, the Remuneration Committee will ensure compliance with the Policy and review it on a regular basis, proposing any changes required.

### **Changes in the composition of the Board:**

The Annual General Meeting held in 2025 approved the appointment of two new independent external directors, Juan Antonio Zufiría Zatarain and Alfonso Villanueva Rodríguez, as described in detail in the Annual Corporate Governance Report. Furthermore, director Mr Álvarez-Alonso informed the Board of his decision to resign from his position for personal reasons. As a result, the total number of directors changed from 11 to 12.

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<sup>5</sup> In other words, after checking the achievement of the indicators with which it is associated.

## 2.1. PROCEDURES AND BODIES INVOLVED IN DETERMINING THE REMUNERATION POLICY

Bankinter's Directors' Remuneration Policy takes into account the characteristics of the Bank as well as other external factors:

Table 2

Internal factors	External factors
<p><b>Strategic Plan</b> Alignment of the remuneration package with the <b>short and long-term objectives</b> established in the current strategic plan.</p> <p><b>Commitment to sustainability</b> This is an essential element in the remuneration policies of the Group, aiming to contribute to the <b>promotion of actions in matters Environmental, Social and Governance (ESG)</b>, seeking to make the business strategy of Bankinter Group more sustainable and socially responsible.</p> <p><b>Prudent risk management</b> Discouraging present and future risk-taking beyond the level tolerated by the Group and taking into account the interests of its stakeholders.</p>	<p><b>Regulations</b> Strict compliance with the <b>regulatory requirements</b> applicable to it, both as a listed company and as a credit institution.</p> <p><b>Dialogue with stakeholders</b> Bankinter engages in <b>on-going dialogue</b> with its stakeholders in order to ascertain their position and opinions with regard to remuneration systems and to explain the practices implemented by the Bank. Bankinter takes into account the recommendations it receives from this dialogue.</p> <p><b>Market practices</b> Considering the practices followed by <b>peer companies</b>, in terms of business and talent management.</p> <p><b>Good governance recommendations</b> Implementing general corporate governance <b>recommendations</b> at the <b>national and international level</b>.</p>

### 2.1.1. Bodies involved in determining the Directors' Remuneration Policy.

The approval of the Directors' Remuneration Policy is a non-delegable competence of the **Annual General Meeting**.

Pursuant to Bankinter's By-laws and the Regulations of its Board of Directors, Bankinter's **Board of Directors** is responsible for setting up a control and supervision system for the Remuneration Policy. To this end, it has a Remuneration Committee to which it may delegate monitoring and oversight of the implementation of the policy.

The functions of the **Remuneration Committee** are regulated by article 41 of Regulations of the Board of Directors. The Committee also has its own Regulations, the current version of which was approved by the Board of Directors on 18 May 2022 and added to Bankinter Group's internal corporate governance rules. These regulations foster the Remuneration Committee's independence and determine the guiding principles and basic rules of its composition, operation and powers, in observance of best practices in corporate governance.

The Remuneration Committee's remit includes the following:

- Submitting the Directors' Remuneration Policy and the individual remuneration of directors to the Board of Directors for approval, along with the corresponding annual Directors' Remuneration Report (which the Board will submit to the shareholders at the Annual General Meeting for a consultative vote).
- Submitting a proposal to the Board of Directors on the individual remuneration of executive directors and, as the case may be, external directors, for the performance of duties other than those of a director and other terms and conditions of their contracts.
- Proposing the Remuneration Policy for senior managers, including managing directors or those who perform senior management duties and report directly to the Board, to executive committees or to chief executive officers, as well as their individual remuneration and other basic terms and conditions of their contracts.
- Setting the remuneration of employees who are not considered senior management but who receive significant remuneration (especially variable remuneration), and whose activities may have a significant impact on the Group's risk profile.
- Verifying the extent of compliance with the Remuneration Policy in general during the financial year and enforcing compliance.
- Conducting regular reviews of remuneration programmes; assessing their implementation and effectiveness; and ensuring that director remuneration conforms to standards of moderation and the Bank's results.
- Ensuring transparent remuneration and its inclusion in the annual report and in any other annual reports containing information on directors' remuneration; and, to this end, submitting relevant information to the Board.
- Reporting on incentive plans for senior managers or employees that are pegged to the performance of the Bank's share price or other variable indices, as well as on remuneration systems for the Bank's management team based on collective insurance systems or deferred remuneration systems, if applicable.

The performance of the aforementioned functions in 2025 is detailed in the annual activity report of the Remuneration Committee, which is included in this Report as **Annex 1**.

The aforementioned activity report also includes the composition, experience and knowledge of its members and the results of their annual performance appraisal, among other information.

In relation to its functions of monitoring the implementation of the Directors' Remuneration Policy, once a year, an internal, central and independent evaluation of its application is performed to verify whether the remuneration guidelines and procedures adopted by the Committee itself and the Board are being followed. This Committee is informed of its findings.

In addition to the duties attributed to the Remuneration Committee, the **Risk and Compliance Committee** has, in relation to the Remuneration Policy, the duty of collaborating in setting rational remuneration policies and practices (article 42 of Royal Decree 84/2015, implementing Law 10/2014 and the Regulations of the Board of Directors).

The Risk and Compliance Committee verified before payment was made and without prejudice to the functions of the Remuneration Committee, that the incentives envisaged for the Identified Staff, which includes the executive directors, take into consideration risk, capital, liquidity and the probability and timing of profits.

Additionally, the Risk Control area presented reports on the suitability of the parameters and values proposed as variable incentive targets for the financial years 2025 and 2026 for Identified Staff to the Risk and Compliance Committee. The reports concluded that they comply with Bankinter's risk appetite level and strike an appropriate balance between the various objectives so as not to encourage actions that might generate excessive risks.

### **2.1.2. Comparative study and external advisors.**

The Regulations of the Board of Directors and those of the Remuneration Committee provide that the Committee must have access to all the information and documents necessary for the exercise of its duties, and that it may seek the assistance of advisers, consultants, experts and other independent professionals.

To attract, retain and ensure the commitment of the best professionals in pursuing long-term objectives, at the adoption processes of its decisions on remuneration matters, the Remuneration Committee and the Board rely on the comparative study conducted by external consultancy firms, as in previous years, where the Bank's remuneration systems are compared with those in comparable markets and institutions, according to the size, characteristics and activities of the Bank.

The studies compare the remuneration of the different management positions at Bankinter with that received for the same positions in peers, both in terms of fixed remuneration and variable remuneration and total remuneration and also incorporate the possible long-term impact of the Incentive Plan implemented by the Entity, which is described below.

The following criteria have been applied in choosing the market benchmarks for the executive directors and senior managers of the Bank: i) a set of companies large enough to provide representative and statistically reliable results; ii) comparable size to Bankinter: market capitalisation, assets, number of employees, and geographic reach; iii) sectoral scope: the Spanish financial banking sector, and a multi-sector sample of senior executives in large Spanish companies.

The market references used in the study have therefore been divided into two main groups of companies:

**Table 3**

<b>Spanish financial banking sector</b>		<b>Multi-sector market for senior executives in large Spanish companies<sup>1</sup></b>
Banco Santander	BBVA	A total of 48 companies with headquarters and governing bodies in Spain, including listed groups, family owned or private equity in the shareholding.
CaixaBank	Banco Sabadell	
ING Bank	Abanca	
Ibercaja Banco		

<sup>1</sup> Listed and non-listed companies. This market has been considered as complementary for executive positions that are permeable between sectors of activity.

In absolute terms and with respect to the sector, based on studies carried out by an external consulting firm, both fixed and variable remuneration amounts received may be considered moderate and prudent, and proportional to the annual profit, the remuneration it offers annually to shareholders, and its retained earnings to strengthen share capital every year.

The value of the global compensation package for executive directors and the senior management is in line with the median of other companies included in the comparison. Regarding the remuneration mix (fixed vs variable components), the study shows that the distribution at Bankinter is in line with the median, although more skewed towards fixed remuneration, which is why, among other reasons and as explained below, it has been decided to increase the percentage annual variable remuneration over the fixed remuneration of the executive directors (from 35% to 40% of the fixed remuneration), within the limits established in the current Directors' Remuneration Policy.

Similarly, the study reveals that Bankinter's distribution between annual variable remuneration and multi-year is more oriented towards incentive in the long term than the market's, which demonstrates the alignment with the value generated for the shareholder in the long term and with the expectations of the rest of Bankinter's stakeholders.

## **2.2. REMUNERATION POLICY PRINCIPLES**

As abovementioned, the Remuneration Policy applied to Bankinter's directors is based on the same principles as those set out in Bankinter Group's general Remuneration Policy, aiming to establish the principles and main elements of a remuneration system that is fully compatible with the Bank's business strategy, objectives, values and long-term interests, as well as with prudent risk management, both in absolute terms and in comparison with the sector. The Bank's general Remuneration Policy also describes the Bank's remuneration practices and establishes monitoring and control mechanisms to guarantee, at all times, the stability of the Bank, avoiding the encouragement of excessive risk-taking and ensuring that the remuneration system inspires an adequate dedication and responsibility in people, attracting, retaining and motivating outstanding professionals.

Consequently, Bankinter's director Remuneration Policy is governed by the following general principles, which apply to the remuneration of all staff:

**General principles of Bankinter's Remuneration Policy**

<b>Prudent and effective risk management</b>	The Policy should be compatible with <b>adequate and effective risk management</b> and not offer incentives towards assuming risks that exceed the <b>tolerance level</b> set by the Bank in accordance with the risk elements in Bankinter's <b>Risk Appetite Framework</b> including, where appropriate, risk elements on <b>sustainability</b> .
<b>Pay equality</b>	The Policy will ensure <b>non-discrimination</b> and promote salary management by ensuring at all times that remuneration policies and practices are non-discriminatory on grounds of gender, age, culture, religion and race.
<b>Alignment with long-term interests</b>	The Policy should be compatible with the Bank's <b>business strategy, objectives, values and long-term interests</b> , and should include measures to avoid conflicts of interest.
<b>Suitable balance between fixed and variable components</b>	As a general rule, variable remuneration should not be a significant proportion of fixed remuneration, to avoid excessive risk-taking. The <b>fixed component should therefore represent a sufficiently high proportion of total remuneration</b> to allow a fully flexible policy on variable remuneration, including, in appropriate cases, not paying the variable component of remuneration.
<b>Multiple elements</b>	Remuneration packages must comprise a set of instruments that allows remuneration to be adjusted to both the needs of the company and of its personnel in terms of content ( <b>remuneration in cash and in kind</b> ), time horizon ( <b>short, medium and long term</b> ), security ( <b>fixed and variable</b> ) and purpose.
<b>Internal fairness and external competitiveness</b>	The Policy will provide compensation based on the level of responsibility and career path of Bankinter's directors in order to guarantee fairness internally and competitiveness externally.
<b>Supervision and effectiveness</b>	As part of its supervisory duties, the Bank's administrative body will adopt and review the general principles of the directors' Remuneration Policy on a regular basis, as well as be responsible for monitoring and guaranteeing its effective and appropriate application.
<b>Flexibility and transparency</b>	The rules on directors' remuneration will include mechanisms for handling exceptional situations in view of any needs that may arise. These guidelines should be explicit and understood by Bankinter's directors and prioritise transparency in compensation.
<b>Simplicity and customisation</b>	These remuneration management rules will be written clearly and concisely, with the utmost simplicity in their descriptions and in the calculation methods and relevant conditions for achieving them.

**Measures in the remuneration system that contribute to guaranteeing the sustainability of the company in the long term:**

With a view to guaranteeing Bankinter's sustainability in the long term, the remuneration of the categories of personnel whose professional activities have a material impact on Bankinter's risk profile (Identified Staff), including Board members, considers current and future risks. Variable remuneration systems apply deferral, reduction (malus) and return (clawback) clauses, and set an appropriate proportion between fixed and variable remuneration that does not promote excessive risk taking. As the following table shows, the Bankinter Group Remuneration Policy establishes the **additional requirements and adjustments to variable remuneration** for these categories of personnel, including board members with executive functions, thus avoiding potential conflicts of interest:

Table 5

## Variable remuneration

### Bankinter adopts robust remuneration practices.

- **Linking remuneration to the results of the Bank** (*pay for performance*): the total amount should be based on an assessment of an individual's performance considering both financial and non-financial criteria, the business unit's performance, and the Bank's overall performance.
- **It takes into account current and future risks**, adjusting for them if necessary, as well as the cost of the capital and liquidity required.
- **Incentives take the longer term into account**: The assessment of performance shall be placed in a multi-year context to guarantee that the assessment process covers long-term performance and that the effective payment of performance-based remuneration components is scaled over a period of time that considers the Bank's underlying economic cycle and business risks.
- **The deferred portion of variable remuneration is only paid, or vests, if it is sustainable** according to the Bank's overall financial situation and if it is justified by the performance of the individual, their business unit and the results of the Bank.
- **Objectives are always set primarily with reference to meeting the Bank's overall pre-tax profit target** and, where appropriate, the specific targets of each business area, and only partly, and not always, with regard to meeting individual targets.
- **Adjustment of variable remuneration to Sustainability indicators**: the variable remuneration calculated using the above indicators is adjusted by Risk Appetite Framework indicators using metrics that adequately reflect the most significant risks, including ESG risks. These indicators can reduce the accrued variable remuneration to zero and never increase it.
- **There are rigorous and independent controls in place for the areas most involved in financial markets**. This ensures adequate risk management at all times and compliance with the lending framework the Board of Directors establishes every year.
- **The control areas** have no variable remuneration linked to objectives being met by the departments they oversee.
- **Payment of variable remuneration in shares** of the Bank.
- Total variable remuneration is reduced considerably when the Bank obtains poor or negative financial results, taking into account both current remuneration and reductions in payments of amounts previously accrued, where applicable, **through arrangements to reduce remuneration (malus) or recover remuneration already paid (clawback)**.

### Bankinter avoids remuneration practices that are not in line with the interests of its shareholders.

- **It does not limit the Bank's ability to reinforce its capital base.**
- **It is not paid by means of instruments or methods that facilitate non-compliance with regulations on organisation and discipline.**
- **There are no golden parachutes.**
- **Guaranteed variable remuneration** is not compatible with sound risk management practices or the principle of rewarding performance and **is not included in any possible remuneration plans.**

## 2.3. DESCRIPTION OF THE COMPONENTS IN THE REMUNERATION OF BOARD MEMBERS

*(includes the amounts established for the current financial year for each component)*

<p><b>Remuneration of directors for their supervisory duties</b></p> <ul style="list-style-type: none"> <li>• No variable remuneration</li> <li>• Fixed remuneration according to level of responsibility.</li> <li>• Remuneration for attendance to the meetings of the Board and its committees</li> </ul>	<p><b>Remuneration of the non-executive chair</b></p> <ul style="list-style-type: none"> <li>• Fixed remuneration for non-executive corporate roles.</li> <li>• No variable remuneration.</li> <li>• No pension agreements</li> </ul>	<p><b>Remuneration of executive directors</b></p> <ul style="list-style-type: none"> <li>• Fixed remuneration, which primarily reflects the professional experience and responsibility.</li> <li>• Variable remuneration aligns directors' remuneration with the long-term interests of the company and its shareholders.</li> </ul>
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### 2.3.1. Remuneration system for directors

<p><b>Remuneration of directors for their supervisory duties</b></p> <ul style="list-style-type: none"> <li>• No variable remuneration</li> <li>• Fixed remuneration according to level of responsibility.</li> <li>• Remuneration for attendance to the meetings of the Board and its committees</li> </ul>
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Remuneration earned by Board members for their supervisory and collective decision-making duties consists of an annual fixed amount that does not include variable components. This amount is not subject to the achievement of objectives or linked to earnings, in compliance with corporate governance recommendations.

According to the Corporate Bylaws and the Regulations of the Board of Directors, directors shall be entitled to receive remuneration for their appointment as members of the Board of Directors. The annual maximum amount for all directors shall be determined at the general meeting of shareholders and may be paid in the form of: i) a fixed amount; ii) attendance fees; and iii) delivery of shares, share options or other remuneration pegged to the value of shares.

The Annual General Meeting held in 2025, in accordance with Articles 217 and 529 septdecies of the Spanish Companies Act, set a **new maximum annual remuneration for directors of 3 million euros** due to the increase in the number of members of the Board of Directors, as indicated above, which went from 11 to 12. This amount is applicable individually for each of the financial years described in this report, i.e., 2025 and 2026.

The specific amounts accrued by each director for the components mentioned above are set annually by the Board of Directors considering the positions held by each member of the Board, their attendance of meetings and their Committee memberships. In this regard, and within the limit set at the Annual General Meeting, the Board of Directors determined the use of the following items and amounts for financial years 2026 and 2025:

Table 6

Component	Payment	Role	Amount (in thousands of euros)				Variation 2026 vs 2025				
			2026		2025						
<b>Fixed amount</b>  (ANNUAL)  As a member of the board	Monthly payment in cash. The amount will vary depending on the responsibilities and duties exercised within the Board and its Committees.	Non-executive Chair of the Board	224		217		3%				
		Executive director	198		192						
		Lead Director	135		131						
		Other board members	112		109						
		Committee Chair <i>(additional amount to that for any of the above positions)</i>	20		19						
<b>Attendance fees for the Board and its Committees</b>  (PER MEETING)	In cash and only when a meeting of the relevant body has been held that the director has attended. Attendance fees are not paid in the case of proxies.	Chair	per meeting		per meeting		3%				
			Board	Committe	Board	Committe					
		Member	2.64		1.97			2.56		1.92	
			1.97		1.32			1.92		1.28	
		This remuneration concept is not currently used.									
<b>Delivery of shares, share options or remuneration linked to the share price:</b>											

As in the previous financial year, for 2026, the above amounts have been increased by 3% with respect to those established for 2025, a percentage equal to the average increase for Bankinter Group's employees. In the event of death, the amounts already accrued and receivable by directors are passed on to their heirs or beneficiaries. In the event of incapacity preventing a director from performing their duties, all rights to any outstanding but accrued amounts shall also be recognised.

Directors removed from office for any reason other than those indicated in the previous paragraph will be entitled to the proportional share of their fixed remuneration corresponding to the number of days they were in office.

**2.3.2. Remuneration system for the non-executive Chair**

**Remuneration of the non-executive chair**

- Fixed remuneration for non-executive corporate roles.
- No variable remuneration.
- No pension agreements

At Bankinter, since 2013, the position of Chair of the Board has been non-executive and in addition to those performed in their capacity as the Chair of the collective body<sup>1</sup>, included in the By-laws and Regulations of the Board of Directors, they perform non-executive institutional functions (described in the Annual Corporate Governance Report), which are remunerated as indicated below in line with the current Directors' Remuneration Policy.

The non-executive Chair shall only receive fixed remuneration and no variable remuneration for these duties<sup>2</sup>, for the same reasons as noted in the previous point in the case of non-executive directors.

The Board of Directors has approved the following **fixed remuneration for the non-executive Chair**, in accordance with corporate By-laws and the Regulations of the Board of Directors, and after considering the recommendation of the Remuneration Committee, as well as the duties assigned and other objective circumstances:

In thousands of euros

**Table 7**

	<b>2026 fixed remuneration</b>	<b>Var. % 2026 vs 2025</b>	<b>2025 fixed remuneration</b>	<b>Var. % 2025 vs 2024</b>	<b>2024 fixed remuneration</b>
<b>Non-executive Chair</b>	541	5%	515	3%	500

This amount has been updated for 2026 by 5%, which is within the limits established by the current Directors' Remuneration Policy. Additionally, the Chair is the beneficiary of a health insurance policy taken out by the Bank, which is allocated as **remuneration in kind, as well as other welfare or corporate benefits** applicable to other employees. The amounts paid during financial year 2025 are disclosed in section 3 of this report.

Ms. Dancausa, as the non-executive Chair, **is not a beneficiary of the pension scheme, in other words, no contributions are made.**

<sup>1</sup> Which are remunerated as per the framework in point 2.3.1. above

<sup>2</sup> Ms Dancausa, as the non-executive Chair, will not receive variable remuneration, notwithstanding any payments that may be required corresponding to the deferred amounts of the variable remuneration accrued until the end of the financial year as a result of her executive duties as Chief Executive Officer until 21 March 2024.

### 2.3.3. Remuneration system for executive directors

#### Remuneration of executive directors

- Fixed remuneration, which primarily reflects the professional experience and responsibility.
- Variable remuneration aligns directors' remuneration with the long-term interests of the company and its shareholders.

Bankinter's Board of Directors **has two executive directors**:

**Table 8**

Name of the executive director	Position on the Board	Duties
<b>Alfonso Botin-Sanz de Sautuola y Naveda</b>	<b>Executive Vice-chairman</b>	<ul style="list-style-type: none"> <li>▪ Chair of the Executive Committee;</li> <li>▪ Exercise the delegated executive duties attributed by the corporate By-laws and the Regulations of the Board of Directors; and</li> <li>▪ Duties related directly to the risk management of the institution, interest rates (ALCO portfolio).</li> <li>▪ Business and corporate development, strategy.</li> <li>▪ Investment banking.</li> </ul>
<b>Gloria Ortiz Portero</b>	<b>Chief Executive Officer</b>	Ordinary management of the business with the highest executive duties, as well as the powers delegated by the Board of Directors, except those that cannot be delegated by law, the Bank's By-laws or the Regulations of the Board of Directors.

For the exercise of their executive powers and within the framework of the commercial management contracts that bind them to the Bank, executive directors receive annual fixed and variable remuneration based on meeting objectives, in line with the principles described in point 2.2. of this report. Executive directors are also entitled to participate in long-term variable remuneration systems that the Bank may implement at any time.

**Table 9**

Fixed remuneration			Variable remuneration	
Fixed salary	Remuneration in kind	Pension scheme <sup>(*)</sup>	Annual	Multi-Annual

<sup>(\*)</sup> Only applicable to the Chief Executive Officer and contributions may be made until standard retirement age is reached.

Bankinter's Remuneration Policy makes a clear distinction between criteria for setting:

1. **Basic fixed remuneration**, which primarily reflects the professional experience and organisational responsibility; and

2. **Variable remuneration**, which reflects sustainable and risk-adjusted performance, and rewards the creation of value through the achievement of the objectives in the Group's strategic plans.

The Bank's variable remuneration system is in line with the principles of national and EU regulations. The variable remuneration of executive directors is in line with the variable remuneration model applicable to the rest of the Group's employees:

- It consists of an incentive awarded annually reflecting performance, as measured through the fulfilment of certain objectives set to assess the results obtained in the financial 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 adequate and effective risk management, and must not offer incentives to assume risks that exceed the levels tolerated by Bankinter.
- Following good governance recommendations, in the form of an incentive that accrues over several years, it must be compatible with the following purposes:
  - Drive value creation for the Bank and its shares.
  - Place the earnings assessment in with a Multi-Year context so as to guarantee that the assessment process covers earnings in the long term and that the effective payment of earnings-based remuneration components is staggered over a period that accounts for Bankinter's underlying economic cycle and business risks.
  - Retain talent. Any Multi-Year variable remuneration plans that Bankinter implements will aim to allow those individuals who take part in them to receive an amount in cash or in kind (e.g., Bankinter shares) indexed to fixed remuneration after a certain period of time and once certain objectives disclosed for this purposes have been met.

Moreover, Bankinter has established appropriate and duly balanced ratios between the fixed and variable components of remuneration for Identified Staff in general and executive directors in particular, with the fixed component constituting a sufficiently large portion of total remuneration.

The Board of Directors, at the proposal of the Remuneration Committee, and within the limits established in the Remuneration Policy, determines annually the ratio of annual variable remuneration to be received by executive directors.

Taking into account the remuneration studies described above, the Board of Directors has set, at the proposal of the Remuneration Committee, that the percentage annual variable

remuneration for the 2026 financial year, under a scenario of 100% compliance, which will be 40% of the fixed remuneration established by its executive duties (excluding social benefits and pension plans), thus increasing said percentage set in recent years at 35%, in line with what was proposed for Senior Management.

As stated above, a Multi-Year Incentive Plan was approved in 2024, described in the Directors' Remuneration Report approved at the 2025 Annual General Meeting and in Section 2.3.3.2 of this Report. The variable remuneration to fixed remuneration ratio is calculated with the total variable remuneration, which includes the annual and multi-year amounts that could potentially accrue.

To the variable remuneration applied the rules established by the applicable legislation for credit institutions:

1. The variable component shall not exceed 100% of the fixed component of each individual's total remuneration.
2. Nevertheless, the shareholders at the Entity's Annual General Meeting may approve a higher level, provided that it does not exceed 200% of the fixed component.

2.3.3.1. Fixed remuneration of executive directors

Description of the remuneration components received by executive directors for their executive duties

Table 10

<b>FIXED REMUNERATION</b>		<b>Payment frequency</b>	<b>Executive Vice-chairman</b>	<b>Chief Executive Officer</b>
<b>Fixed salary</b>	Fixed remuneration is set according to <b>the level of responsibility</b> of the position in question, as well as the <b>experience, performance and skills</b> of the individual that holds it. The remuneration levels are adapted to the Bank's values, with greater weight attached to teamwork than individual work, in line with the Bank's culture. In determining remuneration levels, Bankinter applies the principle of market analysis, and requests remuneration studies for the sector in order to acquire comparative market references. These benchmarks consider the salary ranges for each position in addition to other internal criteria. (see section 2.1.2).	monthly		
<b>Remuneration in kind and other corporate benefits</b>	Executive directors may be beneficiaries of health insurance policies taken out by the Bank, car leasing and other benefits applicable to other employees.	monthly		

<p><b>Pension scheme</b></p>	<p>In order to cover retirement and other contingencies appropriate to the duties performed by executive directors, on 20 December 2017 the Board of Directors, at the proposal of the Remuneration Committee, approved a complementary pension scheme that recognises vested rights in the event of reaching standard retirement age, death or disability. This is compatible with the Bank's business strategy, objectives, values and long-term interests, and includes mechanisms that enable adjustment of the contributions by the Bank based on results or adverse circumstances. This pension scheme was approved by the Annual General Meeting on 22 March 2018. The specific characteristics of this group insurance are developed in the internal Regulation approved for such purposes.</p> <p>Only contributions to the current Chief Executive Officer apply.</p> <p>As in previous years, the main characteristics of the pension scheme for Gloria Ortiz Portero, in her capacity as Chief Executive Officer:</p> <ul style="list-style-type: none"> <li>▪ An annual contribution will be made equal to a percentage of the base salary for the year of the contribution, equivalent to 40% of her fixed remuneration.</li> <li>▪ This base salary equates to fixed remuneration. In other words, no variable compensation elements are included in calculating the annual contribution, and neither are other compensation elements, such as social welfare and other benefits.</li> <li>▪ The annual contributions made are not vested, nor are they vested at the time of termination of the contractual relationship with the Company. They only vest when one of the contingencies specifically provided for in the Policy and the Regulations of the pension scheme occurs, namely reaching standard retirement age, death or disability.</li> <li>▪ 15% of the contribution is considered a discretionary pension benefit pursuant to Banco de España Circular 2/2016. This means it is subject in its entirety to a five (5) year deferral period with malus and clawback provisions, as appropriate. The total sum of discretionary pension benefits shall be paid out in the Bank's financial instruments, subject to the following conditions.             <ul style="list-style-type: none"> <li>- If the beneficiary leaves the Bank as a result of one of the contingencies or for causes that do not entail the loss of such rights, as established in the Regulations of the plan, discretionary pension benefits are subject to a five-years retention period.</li> <li>- This five-year retention period is calculated from the date on which the Chief Executive Officer ceases to provide services to the Bank (in the event of termination prior to the retirement date).</li> <li>- The total sum of discretionary pension benefits is subject to malus and clawback, as regulated later in this document.</li> <li>- Under the terms and conditions of the system, the Entity may recover the contributions made or prevent the vesting of the pension benefits, depending on results or adverse circumstances.</li> </ul> </li> <li>▪ The Board of Directors may amend or cancel the scheme at any time, in accordance with market and internal conditions.</li> </ul>	<p>annual</p>	<p>-</p>	
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- **Fixed remuneration for 2026 and how it has changed:**

Changes to the **fixed salary** of executive directors are shown in the following tables. In 2026, the fixed salary has been subject to a 3% increase for the executive Vice-chairman and 6% for the Chief Executive Officer, in appreciation of their dedication and performance.

Thousands of euros Table 11

Executive Vice-chairman	Salary 2026 Fixed	Var. % 2026 vs 2025	Salary 2025 Fixed	Var. % 2025 vs 2024	Salary 2024 Fixed
	1,033	3%	1,003	3%	973

Additionally, the executive vice chairman received the amounts shown in Section 3 of this report, **as remuneration in kind and other corporate benefits** in 2025. Remuneration in kind and other corporate benefits in 2026 will be similar to those for the previous year. The specific amounts will be detailed in the Remuneration Report corresponding to this financial year.

As stated above, the executive Vice-chairman is not a beneficiary of the Pension scheme.

In thousands of euros Table 12

	2026 fixed remuneration	Var. % 2026 vs 2025	2025 fixed remuneration	Var. % 2025 vs 2024	2024 fixed remuneration <sup>1</sup>
<b>Chief Executive Officer</b>	1,113	6%	1,050	5%	1,000

Additionally, the Chief Executive Officer received the amounts detailed in section 3 of this report as **remuneration in kind and other corporate benefits** in 2025. Remuneration in kind and other corporate benefits in 2026 will be similar to those for the previous year. The specific amounts will be detailed in the Remuneration Report corresponding to this financial year.

<sup>1</sup> In 2024:

- The current Chief Executive Officer (Ms Ortiz) received the proportional amount of annual fixed remuneration for 2024 since her appointment by the Board as Chief Executive Officer, on 21 March 2024. This information is reflected in section 3 of this Report.
- The previous Chief Executive Officer (Ms Dancausa) received the proportional amount of annual fixed remuneration from 1 January to 21 March 2024, when she resigned as Chief Executive Officer and was appointed non-executive Chair. This information is reflected in section 3 of this Report.

Section 3 of this Report includes the pension contributions for the Chief Executive Officer Pension scheme during 2025 and section 4 includes the accumulated amount as at 31 December 2025.

2.3.3.2. Variable remuneration of executive directors

Table 13

<b>Variable remuneration</b> Rewarding value creation by achieving the targets in Bankinter Group's strategic plans		<b>Measurement frequency of indicators for their final accrual</b>	<b>Executive Vice-chairman</b>	<b>Chief Executive Officer</b>
<b>Annual variable remuneration</b>	<p><b>2025 annual variable remuneration:</b>                      Bankinter does not establish specific variable remuneration systems for executive directors, applying to their case the same incentive system as generally applied to the rest of the identified staff.                      The purpose of this variable remuneration is to incentivise achieving the targets set by the Bank, in order to ensure a proper correlation between the resulting remuneration levels and trends in the Company's earnings, as they are directly linked to overall targets of the Bankinter Group while at the same time promoting sound and effective risk management practices that prevent such remuneration from creating incentives for excessive risks. Individual apportionment is based on assigned roles and responsibilities.</p>	Annual		
<b>Multi-year variable remuneration</b>	<p><b>Multi-year variable remuneration in 2024-2026 ("LTI 2024-2026"):</b>                      A long-term variable remuneration system applies to executive directors, other directors and key personnel of Bankinter Group.                      Following the changes previously indicated at the Board of Directors, the Bank has embarked upon a new phase, involving the design of an ambitious Strategic Plan. This new Strategic Plan for the Group covers the 2024-2026 period and constitutes an ambitious but clear roadmap for the creation of long-term value and development for the Bank over the coming years in a way that is sustainable over time and in line with the interests of Bankinter's stakeholders: our shareholders, customers, employees and society as a whole. To ensure and achieve the maximum motivation, loyalty, commitment, alignment and dedication of the Bank's key staff to achieving the objectives established in the aforementioned Strategic Plan, the Board of Directors, at the proposal of the Remuneration Committee, at its meeting in July 2024, approved a new long-term incentive (LTI 2024-2026), for which the measurement period is 3 years, also taking into account the suggestions and recommendations made by investors and proxy advisors.                      As in the case of the Directors' Remuneration Report approved at the Annual General Meeting in 2025, the objectives of the Plan and all of its characteristics are detailed in Table 15 and Annex 2 of this Report.                      Given its purpose, this Plan is additional to the other variable Remuneration Plans in existence at this time.</p>	Three-yearly		

- **Adjustment of variable remuneration to Sustainability indicators:**

Variable remuneration for the executive directors is determined by applying very demanding indicators, which are fully aligned with the Bank's risk profile and essential for the sustainability of the entity in the long term.

To this end, variable remuneration is calculated in three phases:

- **First phase:** achievement of the annual and multi-year goals is assessed based on the indicators established for each case.
- **Second phase:** variable remuneration calculated based on the above indicators is adjusted by the Risk Appetite Framework (RAF) indicators, in line with metrics that reflect the most significant risks, including ESG risks.

**These indicators can reduce the accrued variable remuneration to zero and never increase it.**

Since 2023, in response to investor and stakeholder expectations, Bankinter **added a new indicator to its RAF** measuring **the impact on the decarbonisation of the economy** through financing granted by the Bank to its customers, with the same robustness and approval criteria that it already applies to the rest of its indicators.

Therefore, to adjust the variable remuneration accrued in 2024, Bankinter has used six RAF indicators, as in the previous year, two of which are related to environmental and social objectives: **emissions financed and the customer NPS**.

Each indicator has a defined objective, tolerance and limit that are approved by the Board of Directors at the proposal of the Risk and Compliance Committee. The measurement of each indicator is quarterly (so each indicator has four annual measurements). Non-compliance with the tolerance and limit levels will result in a penalty being applied to the accrued Variable Remuneration and may even adjust it to zero.

The RAF indicators associated with adjusting the variable remuneration are outlined below:

RAF metric levels	Indicator	Associated risk	Calculation of the adjustments to be made to the variable remuneration accrued during phase one for failing to comply with the risk tolerance or limit levels set by the Board within the RAF indicators
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## Tier I

Contains the main risk metrics for the Entity, as well as any risks that directly affect profits, capital and liquidity.

### CET1 Ratio

This is the core-capital-to-risk-weighted-assets (RWAs) ratio.

### Solvency ratio

### Liquidity buffer + Issuance capacity

This is made up of two lines of liquidity:

- The liquidity buffer, which measures the cash balance, the central bank account, the interbank and discountable assets; and
- The issuing capacity for covered bonds.

### Liquidity

### Sensitivity of net interest income

This measures the exposure of net interest income to an adverse movement on the interest rate curve.

### Interest rate

### Problem assets (%)

This measures the weighting of impaired credit-risk exposures.

### Credit

Examples to help interpret the table:

If one limit but no tolerances are breached, Variable Remuneration accrued in phase one is adjusted to 85%.

If two tolerances are breached, Variable Remuneration accrued in phase one is adjusted to 90%.

If two tolerances and one limit are breached, Variable Remuneration accrued in phase one is adjusted to 0%.

Exceeding Established Tolerance Levels	Exceeding Established Limits		Adjustment (%) applied to Variable Remuneration accrued in phase one
	0	1	
0	100	85	
1	95	70	
2	90	0	
3	80	0	
4	70	0	
5	0	0	

If two or more limits are breached, Variable Remuneration is adjusted to 0%, with no amount accruing even if phase one indicators have been complied with.

## Tier II

These are metrics that expand or break down the information defined in Tier I, as well as metrics that do not directly affect these dimensions.

### NPS (Net Promoter Score) of all of the Bank's customers according to quality surveys

This measures customers' inclination to recommend the Bank.

### Reputational

### Emissions financed (equivalent tonnes per million financed)

This measures the equivalent tonnes of direct CO2 emissions per million euros financed.

### Environmental

Examples to help interpret the table:

If two limits and no tolerances are breached, variable remuneration accrued in phase one is adjusted to 85%.

If four tolerances of said indicators are breached, variable remuneration accrued in phase one is adjusted to 90%.

If four tolerances and two limits are breached, variable remuneration accrued in phase one is adjusted to 0%.

Below the Tolerance Levels (*)	Below the Limits (*)		Adjustment (%) applied to Variable Remuneration accrued in phase one
	0	1	
0	100	85	
1	95	70	
2	90	0	
3	80	0	
4	70	0	
5	0	0	

If four or more limits are breached, variable remuneration is adjusted to 0%, with no amount accruing even if phase one indicators have been complied with.

(\*) The Tolerances and the Limits of Level II indicators will have a 50% impact with respect to those of the Level I RAF indicators.

- **Third phase:** variable remuneration is adjusted by the **RoE TTC**, based on the scale that the Board, at the proposal of the Risk and Compliance Committee, decides at any given time, with a view to creating long-term value and ensuring the Bank's development in the coming years is sustainable over time and aligned with the interests of the shareholders.

The three phases apply to both annual variable remuneration and multi-year variable remuneration. The second and third phases involve ex ante adjustments.

The design of the variable remuneration system for directors fully reflects Bankinter's demonstrated commitment to long-term sustainability in all areas, a commitment that translates into the use of robust, long-lasting indicators, checked and verified by the control areas of the entity and the external auditors.

- **Characteristics of the variable remuneration of executive directors**

The specific characteristics and objectives of the variable remuneration awarded to executive directors in 2025 and 2026, annual and multi-year, are described below, as well as the characteristics of the ex ante adjustment of the variable remuneration accrued, in accordance with the RAF indicators.

In 2025 and 2026, the executive directors received both **annual and multi-year variable remuneration**, having already accrued annual remuneration, as indicated below.

**Table 15**

Frequency of variable remuneration	Indicator	What it measures	Weighting	Achievement rate (%)	Incentive accrual (%)	Impact on the accrual of total variable remuneration		
<b>Annual</b> <i>(for both 2025 and 2026)</i>	<b>In 2025: Pre-tax profit (PBT) of the Bankinter Group.</b> <b>In 2026: Profit after tax (PAT) of the Bankinter Group.</b> <sup>1</sup>	Appropriate risk management and its link to the medium and long term	40%	90% ≤ x ≤ 100% 100% < x ≤ 120%	80% ≤ x ≤ 100% 100% < x ≤ 120% linear	<b>0 to 120%</b>		
	<b>Pre-provision operating margin of the Bankinter Group.</b>	Sustainability of the business in the medium and long term and alignment with the Entity's risk policy	60%	90% ≤ x ≤ 100% 100% < x ≤ 120%	80% ≤ x ≤ 100% 100% < x ≤ 120% linear			
<b>First phase</b>	<b>Multi-Annual</b> <i>Outline of the LTI 2024-2026</i> <i>In effect</i> (Described in detail in Annex 2 of this Report)	<b>Group RoE</b> <u>Measured on three dates:</u> 31 December 2024 31 December 2025 31 December 2026	100%	<b>% Group RoE</b>  X > midpoint of the Comparison Group X < midpoint of the Comparison Group	<b>% of Incentive at 31 December 2024</b>  100% of 20% of the Reference amount  0%	<b>% of Incentive at 31 December 2025</b>  100% of 40% of the Reference amount  0%	<b>% of Incentive at 31 December 2026</b>  100% of 40% of the Target Incentive  0%	<b>0 to 120%</b>
		<b>Profit after tax (PAT)</b> at 31 December 2026		Appropriate risk management and its link to the medium and long term	100%	<b>PAT Bankinter Group (figures in millions of euros)</b> <b>PAT &lt; 860</b> <b>860 ≤ PAT &lt; 1,075</b> <b>1,075 ≤ PAT &lt; 1,183</b> <b>PAT ≥ 1,183</b>	<b>Incentive achieved (%)</b> <b>0%</b> <b>80% ≤ X &lt; 100%</b> <b>100% ≤ X &lt; 120%</b> <b>X=120%</b>	
<b>Second Phase</b>  These are adjustments linked to the RAF (Risk Appetite Framework) indicators for tier 1 and tier 2 (NPS and emissions financed), which suitably reflect the biggest risks	<b>Annual and multi-year</b> <sup>2</sup>	<b>Tier 1</b>	<b>CET1 Ratio</b>	<b>Solvency ratio</b>	100%	See detailed description about the variable-remuneration adjustment to these RAF indicators in the previous section.	<b>0 to 100%</b>	
		<b>Liquidity buffer + Issuance capacity</b>	<b>Liquidity</b>	100%				
		<b>Sensitivity of net interest income</b>	<b>Interest rate</b>	100%				
		<b>Problem assets (%)</b>	<b>Credit</b>	100%				
		<b>Tier 2</b>	<b>NPS - total bank customers according to quality</b>	<b>Reputational</b>	100%			
<b>Emissions financed</b>	<b>Environment</b>	100%						
<b>Third phase (ex ante adjustment)</b>	<b>Annual and multi-year</b> <sup>3</sup>	<b>ROE TTC (through the cycle)</b> , return on equity invested.	Takes the long-term structural outlook and targets into account	100%	ROE TTC < 7% 7% ≤ ROE TTC ≤ 9% ROE TTC > 9%	0% 50% 100%	<b>0 to 100%</b>	

<sup>1</sup> By 2026, the PBT Group target has been replaced by PAT Group in the annual variable remuneration, with the aim of continuing to align short-term targets with the long-term targets of the currently valid multi-year plan.

<sup>2</sup> Additionally, in the 2024 financial year, in the case of multi-annual variable remuneration, the application of the Risk Appetite Framework metric "Deposit to Loan" as an "ex ante adjustment" will be taken into account.

<sup>3</sup> Metric which serves to assess the Bank's profitability in the medium-long term, isolating the cyclical component that introduces the cost of risk into the income statement, as well as other extraordinary profit that, although it must be considered as part of the Bank's historical profitability, constitutes isolated, one-off events that do not serve as a reference in a prospective assessment of profitability. To align the objectives of generating value with its shareholders, in 2024, the Board of Directors, on the recommendation of the Risk and Compliance Committee, decided to update the RoE TTC tolerance metric (from 7% to 9%). Likewise, on 19 February 2025, the Board of Directors, on the recommendation of the Risk and Compliance Committee, has decided to update the RoE TTC limit metric (from 6% to 7%) (applies during 2025).

- **The following are the clauses to which variable remuneration of executive directors is currently subject to:**

Accrued variable remuneration is subject to the following clauses:

**Table 16**

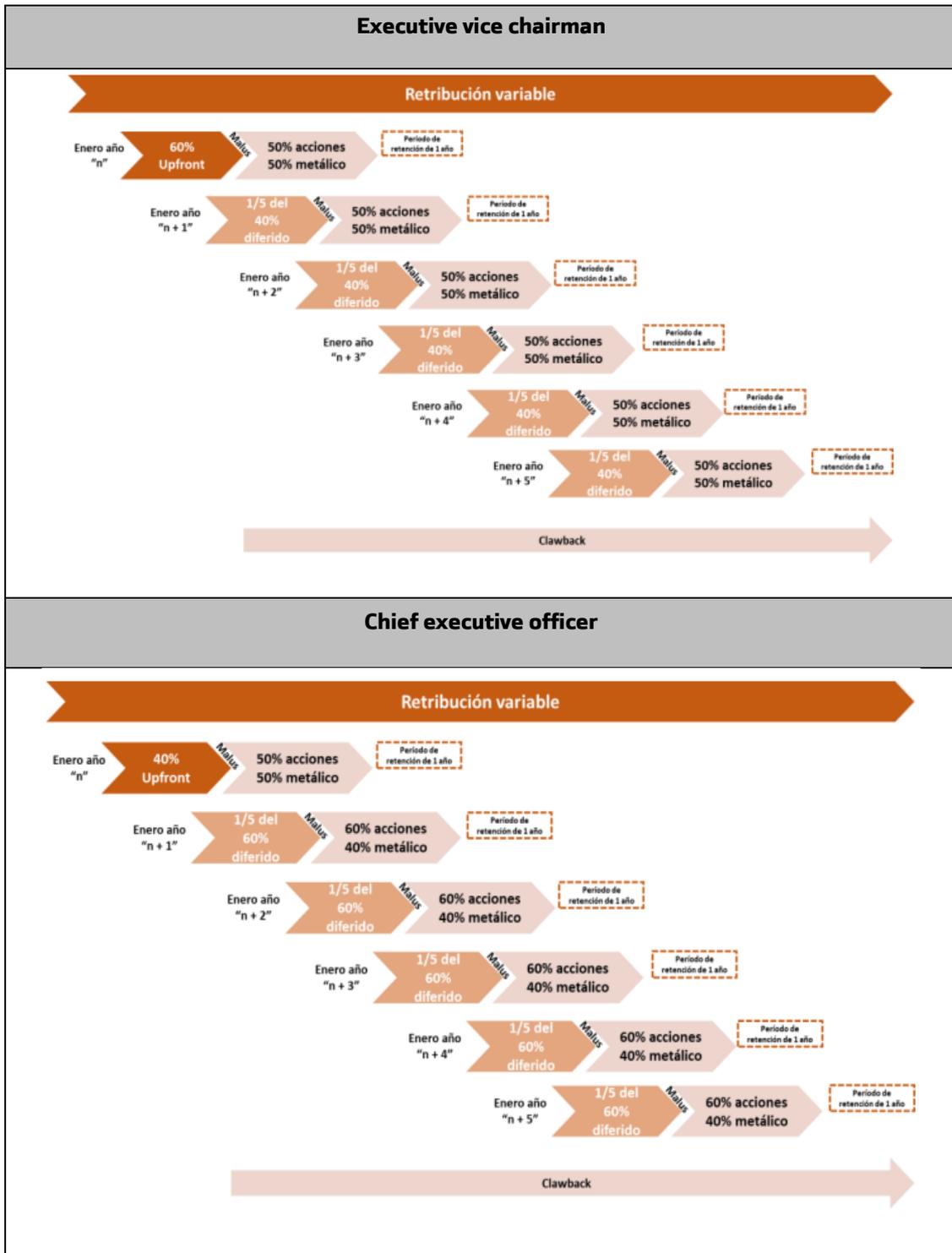
<b>Clauses to which the final variable remuneration accrued is subject.</b>	
<b>Deferral</b>	<b>Payment in shares</b>
A substantial part will be deferred for a period of 5 years.	A substantial part will be paid in Bankinter shares. (at least 50% of the deferred portion and 50% of the non-deferred portion)
	<b>Prohibition of hedging transactions</b>
	Neither on shares pending delivery nor shares already delivered
	<b>Share retention period</b>
	One year from each delivery
<b>Ex-post adjustments</b>	
Reduction (malus) and return (clawback) clauses are applicable to 100% of the amount granted	

In accordance with Law 10/2014 of 26 June on the regulation, supervision and solvency of credit institutions, the variable remuneration of the members of the Identified Staff, which includes executive directors, including the deferred portion, shall only be paid or vested if it is sustainable in accordance with the financial situation of the institution as a whole, and if it is justified on the basis of the results of the institution, the business unit and the individual concerned.

The *malus* or *clawback* clauses are explicit ex post risk adjustment mechanisms by means of which Bankinter adjusts the remuneration of the members of its Identified Staff.

The Entity has a remuneration repayment policy and a procedure for the application of reduction clauses applicable to the identified staff, which defines the cases in which these clauses may be applied, including: i) evidence of misconduct or serious error by the Identified Staff member; ii) if Bankinter's and/or the business unit's financial results subsequently suffer a significant decline; iii) if Bankinter and/or the business unit in which the Identified Staff member works commits a material risk management failure; iv) significant increases in the regulatory or economic capital base of the business unit or Bankinter; v) regulatory sanctions to which the conduct of the Identified Staff member has contributed.

The deferral and payment clauses in shares currently applicable to the variable remuneration accrued by executive directors are represented in the following charts:



- **Annual variable remuneration for executive directors in 2026 and how it developed:**

The individual variable remuneration accrued by executive directors and changes in this over recent years are shown below, irrespective of whether the remuneration accrued has vested. In the case of the variable remuneration, vesting only occurs once the

possibility of application (in the following years) of clauses that may totally or partially reduce the variable remuneration ("malus" clauses) has been assessed:

- **Annual variable remuneration:**

As indicated above and as in previous years, the amount of annual variable remuneration that each of the executive directors could receive for the exercise of their executive duties in a scenario of 100% compliance with the objectives established by the Bank for the year 2025 represented 35 percent of the fixed remuneration they receive for their executive duties (unvested annual variable remuneration). In 2026, and within the limits established in the current Directors' Remuneration Policy approved by the Annual General Meeting, which applies to the financial years described in this Report, i.e., 2025 and 2026, Bankinter's Board of Directors has approved an increase in this percentage to 40% of the fixed remuneration, in line with what was agreed for the senior management, thus increasing the alignment of its interests with the Bank's results and its commitment to the ambitious strategic objectives set forth, while strengthening the retention of key talent.

Table 17

Thousands of euros	Annual variable remuneration in 2026 <sup>(1)</sup>	Annual variable remuneration in 2025 <sup>(2)</sup>	Annual variable remuneration in 2024 <sup>(3)</sup>
<b>Executive vice chairman</b>	413	347	359
<b>Chief executive officer</b>	445	364	288 <sup>(*)</sup>

*(\*) Appointed director at the Annual General Meeting held on 21 March 2024, the same date on which the board of directors appointed her chief executive officer. The amount to be received for 2024 was proportional to the time elapsed from his appointment.*

- <sup>(1)</sup> **Estimated amount for a percentage of achievement of 100% of the targets** to which the 2026 variable remuneration is linked. (40% of the fixed remuneration for meeting 100% of the targets set for the year).
- <sup>(2)</sup> **Accrued amount** based on a percentage of accrual of the incentive 99.01%, as explained in section 3 of this report. (35% of the fixed remuneration for meeting 100% of the targets set for the year).
- <sup>(3)</sup> **Amount accrued** with an accrual percentage for the incentive of 105.48% (35% of the fixed remuneration for 100% compliance with the objectives planned for the year).

- **Reference amount of multi-year variable remuneration for executive directors:**
  - **LTI 2024-2026:**

The reference amount of the current Multi-Year Incentive Plan 2024-2026 is two annual gross fixed salary payments set for the Plan participant as of 31 December 2023. In the case of the current chief executive officer, the reference gross fixed annual salary is that set at the time of her appointment on 21 March 2024.

Remuneration in kind, company benefits and any other type of variable remuneration received by the beneficiary are expressly excluded from the calculation of the reference amount.

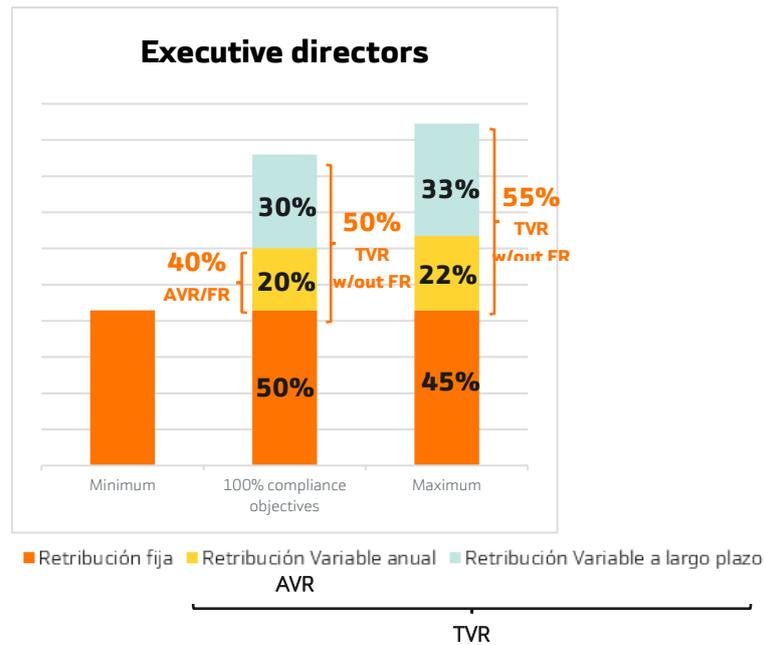
Below is the reference amount of LTI 2024-2026 for executive directors on the date of approval of this Report:

**Table 18**

<b>Thousands of euros</b>	<b>LTI Reference amount 2024-2026</b>
<b>Executive vice chairman</b>	1,881
<b>Chief executive officer</b>	2,000

- **Total variable remuneration as a proportion of fixed remuneration in the year 2025:**

Taking into account the variable remuneration currently applicable to executive directors as of the date of approval of this Report, composed of the annual variable remuneration (2026) and multi-year (LTI 2024-2026), the table below shows the remuneration mix, with a base of 100, according to the achievement of objectives, from minimum to maximum, where the maximum value is 120% of the reference amount of the annual variable remuneration and multi-year, if the percentages of achievement were 120% and 110% of the objectives set, respectively. In the case of the LTI 2024-2026, the minimum and maximum amounts have been prorated proportionally to the possible accruals as at 31 December for each of the three years:



**2.3.4. Remuneration as Board members of other Bankinter Group companies**

External directors, with the exception of the non-executive Chair, may receive remuneration in the form of allowances for attending meetings of the Board of Directors of other Group companies approved by their governing bodies, the details of which are included in section 3 of this Report, for the financial year ending 31 December 2025.

The non-executive Chair does not receive any remuneration for performance of her duties as a member of the Board of subsidiary companies.

**2.3.5. Terms in commercial contracts**

As of the date of this report, the non-executive Chair has a commercial service contract with the company, and the executive Vice-chairman and the Chief Executive Officer have commercial administration contracts with the company. These contracts bind the aforementioned directors by virtue of the organic relationship derived from the function, executive or not, that they perform, in addition to those relating to their respective remunerations; and which include all the main and accessory conditions and characteristics of their respective relationships with the Company.

During the year 2025, there were no material changes to them and the conditions of the contracts of the non-executive Chair and the executive directors are as defined in the Directors' Remuneration Policy approved by the Annual General Meeting held on 21 March 2021, which are described below:

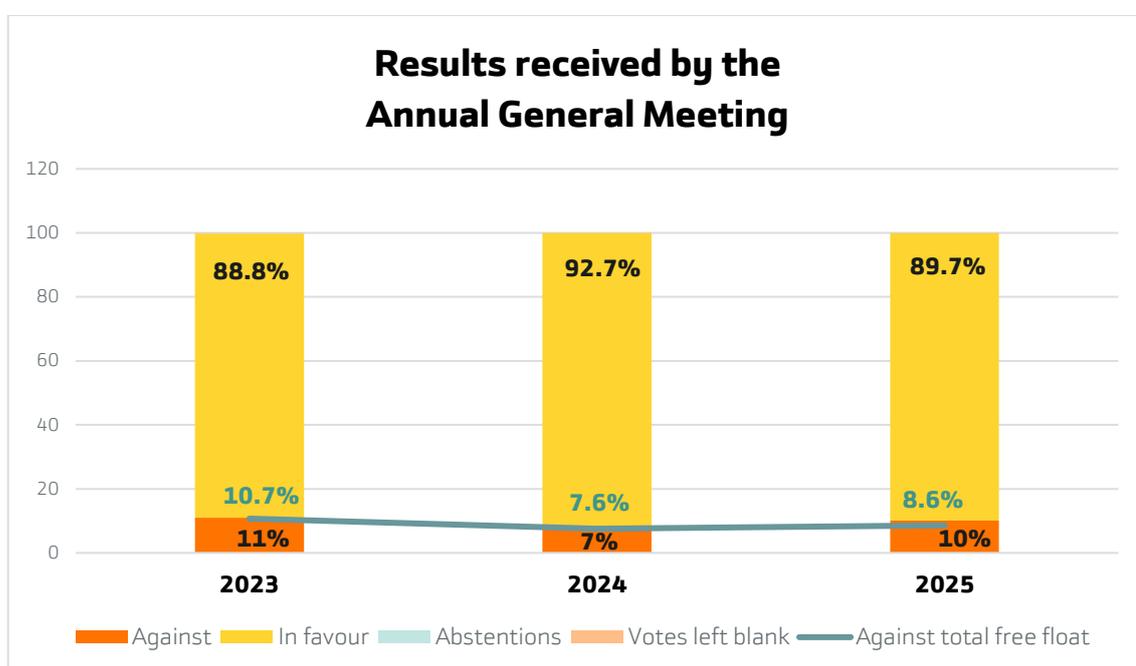
## Terms and conditions of the contracts of the non-executive Chair and executive directors

<b>Exclusivity and non-competition</b>	The executive directors may not enter into other commercial or service agreements with other companies or institutions without express authorisation of the Board of Directors, establishing in any case a non-compete obligation with relation to companies and activities of a kind similar to those of the Bank and its consolidated group. This condition does not apply to the Chair as a non-executive director.
<b>Adherence to the Code of Professional Ethics and the Bankinter Group Internal Code of Conduct in Securities Markets</b>	The obligation is established to comply with the Code of Professional Ethics and the Bankinter Group Internal Securities Market Code of Conduct.
<b>Confidentiality and return of documents</b>	Executive directors are bound to a rigorous duty of confidentiality during the life of their relationship and after it has terminated, at which point any documents and personal objects related to their activities and in their possession must be returned to Bankinter.
<b>Duration, notice periods and compensation for termination of the contract</b>	<p>If an executive director tenders their resignation for any reason, written notice must be given three (3) months in advance in the case of the chief executive officer and fifteen (15) days in advance in the case of the executive Vice-chairman, discounting from a director's settlement any amount corresponding to their failure to comply with these notice periods, unless otherwise agreed by the Board of Directors. The Chair is not subject to any prior notice time frame if she resigns for any reason.</p> <p>No severance payments of any kind have been established for the non-executive Chair and all other non-executive directors in the event of their dismissal for any reason.</p> <p>The severance payments for the executive directors set out in the agreement signed with the Entity apply solely to cases similar to those defined in the workers' statutes for ordinary employment relations. Furthermore, they have a severance limit that may not, under any circumstances, exceed the limit provided in labour regulations for all of the Entity's employees. In any case, following best practices in corporate governance, compensation does not exceed twice the amount of total annual remuneration.</p> <p>Any severance amount above the amount provided for in law for the period of time in which the Chief Executive Officer was a Bankinter employee will be treated as variable remuneration. Thus, in addition to being considered for limiting variable remuneration with respect to fixed remuneration as mentioned in section 5.3, it may be subject to the deferral, malus and clawback clauses in section 5.3, if the requirements in Bankinter's policy on early contract termination are met.</p> <p>In any case, there is no right to receive severance payments relating to changes of ownership of the Entity.</p>
<b>Post-contractual obligations</b>	Only the Chief Executive Officer's contract contains a non-competition clause. This is for a period of 18 months from the date on which it is terminated, whereby they may not carry out any work-related activities or render professional services independently or under the employ of others, if these compete with Bankinter or Bankinter Group companies. Compensation for the non-competition clause consists of a sum equal to 50% of the last total annual fixed remuneration approved by the Board of Directors, which will be paid once the 18-month period has elapsed.

**2.4. INFORMATION ON THE APPROVAL OF DIRECTORS' REMUNERATION POLICY IN FORCE FROM THE TIME OF APPROVAL (21 MARCH 2024) AND FOR 2025, 2026 AND 2027 AND THE DIRECTORS' REMUNERATION REPORT BY THE ANNUAL GENERAL MEETING IN THE LAST THREE FINANCIAL YEARS.**

As indicated above, at the Annual General Meeting held on 21 March 2024, the Directors' Remuneration Policy, applicable from the moment at which it was approved for 2025, 2026 and 2027, which is currently in force, with 88.953% votes in favour.

The chart below shows the results of the Annual General Meeting's advisory votes on the annual Director Remuneration Report in the last three years:



As we indicated in last year's remuneration report, Bankinter's shareholders have repeatedly shown a very significant percentage of support for the remuneration proposals made by the Board of Directors. The latest Annual Report on director remuneration, for 2024, was supported by close to 90% of the votes at the 2025 Annual General Meeting, in line with previous years, as reflected in the chart above. The votes against the report represented 10% of the shareholders who cast their vote and 8.6% of the free float (i.e. shareholders with a shareholding of less than 5%, representing 65.57% of Bankinter's share capital), in line with previous years.

Bankinter maintains an ongoing dialogue with its most important institutional investors and proxy advisors in order to gain first-hand knowledge of their views on remuneration, among other matters, and to explain the practices adopted by the Bank.

The Remuneration Committee monitors the voting data on the report and reviews the comments and recommendations received seeking to improve the percentage of votes in favour of the report each year.

As a result of the foregoing, the Bank decided to continue to use the Report under the free format option, allowing for increased transparency regarding the underlying reasons of the decisions adopted by the Bank in this matter and the intended objectives. Likewise and in consideration of both the best practices and the priority of the sustainability objectives, since 2023, the Bank incorporated a new ESG metric in the RAF, thus strengthening the link between variable remuneration and the fulfilment of these objectives, also applicable in 2025.

Moreover, the Remuneration Committee pays special attention to the voting recommendations issued by the voting advisors regarding the Directors' Remuneration Report approved at the 2025 Annual General Meeting, in all cases in favour of its approval, as well as to the comments made in their reports. In light of all this, the remuneration committee concludes that:

- The degree of transparency that the company maintains in the Directors' Remuneration Report is positive, describing all components of the remuneration, including specific long-term goals, as well as the individual goal achievement rates.
- The fixed remuneration amounts and the total amounts for executive directors are considered in line with their peers. In addition, there is a very positive assessment of the fact that the variable remuneration is conditional on compliance with both financial and non-financial metrics.
- The remuneration earned by the Chief Executive Officer must be considered as a whole. In this context, the annual contribution to the social welfare plan of the Chief Executive Officer, assessed within the overall compensation package and taking into account market studies on its peers and the rules to which its receipt is subject, including the ex post conditions described in section 2.3.3.1 of this Report, is considered reasonable.

### 3. IMPLEMENTATION OF THE DIRECTORS' REMUNERATION POLICY FOR FINANCIAL YEAR 2025

In 2025, no temporary exception was applied to remuneration components.

#### 3.1. INDIVIDUAL REMUNERATION IN 2025 TO BOARD MEMBERS FOR ALL ITEMS AND DESCRIPTION OF THE DEGREE OF COMPLIANCE WITH OBJECTIVES AND THE ACCRUAL PERCENTAGE OF THE VARIABLE REMUNERATION OF EXECUTIVE DIRECTORS

- **Fixed remuneration 2025:**

The fixed remuneration paid in 2025 to members of the board of directors for all items defined in section 2 of this report is as follows, in line with the positions held during 2025:

**Table 20**

Thousands of euros

Director	Position/Functions of the Board performed in 2025	Remuneration in Bankinter						Remuneration in other companies of the Group
		Inherent functions		Additional non-executive functions (i.e. institutional)		Executive duties		Attendance fees
		Fixed remuneration	Attendance fees	Fixed remuneration	Other remuneration (1)	Fixed remuneration		
						Fixed salary	Other remuneration (1)	
María Dolores Dancausa Treviño	Non-executive Chair	217	51	515	20	-	-	-
Alfonso Botín-Sanz de Sautuola y Naveda	Executive Vice-chairman	211	42	-	-	1,003	4	-
Gloria Ortiz Portero	Chief Executive Officer	192	35	-	-	1,050	14	-
Fernando Masaveu Herrero	External proprietary director	109	39	-	-	-	-	-
Marcelino Botín-Sanz de Sautuola y Naveda	External proprietary director	109	26	-	-	-	-	-
María Teresa Pulido Mendoza	Independent external director	109	39	-	-	-	-	-
Teresa Martín-Retortillo Rubio (2)	Independent external director	128	51	-	-	-	-	9
María Luisa Jordá Castro	Independent external director	128	67	-	-	-	-	-
Cristina García-Peri Álvarez	Independent external director – Lead Director	151	57	-	-	-	-	-
Teresa Paz-Ares Rodríguez	Independent external director	123	50	-	-	-	-	-
Juan Antonio Zufiria Zatarain (3)	Independent external director	83	38	-	-	-	-	-
Alfonso Villanueva Rodríguez (3)	Independent external director	83	23	-	-	-	-	-
Álvaro Álvarez-Alonso Plaza (4)	Independent external director	31	17	-	-	-	-	-

(1) Remuneration in kind and other corporate benefits

(2) Teresa Martín-Retortillo Rubio was a member of the Board of Directors of EVO Banco, a subsidiary of Bankinter, as well as a member of some of its supervisory committees until its merger with Bankinter, S.A. In 2025, she received €4,000 and €4,800 in fees for attending EVO Banco's Board and Committee meetings, respectively.

(3) He was appointed at the Annual General Meeting held on 27/03/2025.

(4) Ceased as a member of the Board on 27/03/2025.

Additionally, as explained in section 2 of this Report, the only member currently benefitting from a pension scheme is the chief executive officer. The amount paid in 2025 is included below. Section 4 of this report shows the amount accrued (not vested) up to the date of this Report being issued.

Table 21

Name	Company contribution in 2025 (thousands of euros)	
	Saving schemes with vested economic rights	Saving schemes with unvested economic rights
Gloria Ortiz Portero	-	420

- **Variable remuneration in 2025 (accrued, vested and unvested)**

Variable remuneration is deemed vested once it has been verified that the "malus" clauses are not applicable. The participant then acquires the unconditional right to receive the resulting variable remuneration, notwithstanding the method or term stipulated for the payment, or the deferral, withholding or clawback clauses on remuneration already paid.

- **Annual accrued in 2025:**

The degree of achievement of the objectives linked to annual variable remuneration in 2025 is shown below, together with the amounts accrued and the form of payment once the deferral and payment in shares clauses have been applied.

Table 22

	Indicator	Weighting in this phase	Achievement rate (%)	Incentive accrual (%)	Degree of achievement per phase of total variable remuneration (%)	Percentage of final accrual of annual variable remuneration
<b>First phase</b>	<b>Pre-tax profit (PBT)</b> of the Bankinter Group	40%	100.21 <sup>(1)</sup>	<b>100.21</b>	<b>99.01</b>	<b>99.01</b>
	<b>Pre-provision operating margin</b> of the Bankinter Group	60%	99.1 <sup>(2)</sup>	<b>98.21</b>		
<b>Second phase</b>	<b>CET1 Ratio</b>	100%	There were no breaches of tolerances or limits in the 24 measurements (equivalent to 4 quarters) of these six RAF indicators.	<b>100</b>		
	<b>Liquidity buffer + Issuance capacity</b>					
	<b>Sensitivity of net interest income</b>					
	<b>Problem assets (%)</b>					
	<b>NPS Total Bank customers according to quality surveys</b>					
<b>Third phase</b>	<b>Emissions financed</b>	100%	On 31 December 2025, the RoE TTC is above 9% (tolerance), meeting the target by 100%.	<b>100</b>		
	<b>RoE TTC (through the cycle),</b> return on equity invested.					

(1) PBT objective for 100% accrual of variable remuneration: 1,532 million euros. Figures at 31 December 2025: 1,535.2 million euros.

(2) Target operating profit before provisions for 100% accrual of variable remuneration: 1,965 million euros. Figures at 31 December 2025: 1,947.4 million euros.

The table below shows the amounts accrued as annual variable remuneration for the executive directors in 2025, as well as the form of payment after applying the deferral and payment in shares clauses:

**Table 23**

Variable remuneration Annual 2025		Not deferred	Deferred					TOTAL
		2026	2027	2028	2029	2030	2031	
<b>Executive Vice-chairman</b> <i>(total accrued amount: 347 thousands of euros)</i>	<b>Deferral scheme</b>	60% (50% in € / 50% in shares)	40% (50% in € / 50% in shares)					
	<b>In cash</b> (thousands of euros)	104	14	14	14	14	14	<b>174</b> <i>thousands of euros</i>
	<b>In shares<sup>1</sup></b> (*)	7,341	978	978	978	978	978	<b>12,231</b> <i>shares</i>
<b>Chief Executive Officer</b> <i>(total accrued amount: 363 thousands of euros)</i>	<b>Deferral scheme</b>	40% (50% in € / 50% in shares)	60% (40% cash / 60% shares)					
	<b>In cash</b> (thousands of euros)	73	17.4	17.4	17.4	17.4	17.4	<b>160</b> <i>thousands of euros</i>
	<b>In shares<sup>1</sup></b> (*)	5,125	1,845	1,845	1,845	1,845	1,845	<b>14,350</b> <i>shares</i>

(\*) To be approved at the Annual General Meeting.

<sup>1</sup> When calculating the number of Bankinter shares, both in the deferred and the non-deferred portions, the share price of 14.1973 euros/share was taken as a benchmark, as this was the average listed price for Bankinter shares at the close of business for the trading sessions between 2 January and 20 January 2026, both inclusive.

The shares will be delivered net of taxes and in accordance with the schedule provided previously.

▪ **Multi-year variable remuneration 2024-2026:**

There is a Multi-Year Incentive Plan for 2024-2026 in place, approved on 17 July 2024 by the board of directors, at the proposal of the Remuneration Committee, the essential characteristics of which are reflected in Annex 2 of this Report, of which the executive directors, in addition to others, are beneficiaries.

The conditions for its accrual include that, each year, the Bank's RoE (ratio that measures the ability to generate value for shareholders) must remain above the midpoint of the peer group of companies as at 31 December of each year (2024, 2025 and 2026). At 31 December 2025, the Bank's RoE was 18.68%, above the mid-point for the peer group of companies<sup>9</sup>.

<sup>9</sup> The Peer Group for 2025 comprised: Banco Santander, BBVA, CaixaBank, Unicaja, Sabadell, Abanca and Kutxabank.

### 3.2. OTHER ADDITIONAL INFORMATION:

- **Delivery of cash sums and delivery of shares to executive directors in 2025 for variable remuneration accrued in previous years since their appointment:**

In addition, during the year 2025, the current executive directors have received the following amounts in cash and shares, corresponding to the variable remuneration accrued (whether deferred or not) for the exercise of their executive duties from the time of their respective appointments, as described below:

- Alfonso Botín-Sanz de Sautuola y Naveda, was appointed executive Vice-chairman on 23 March 2022.
- Gloria Ortiz Portero was appointed CEO on 21 March 2024.

Details of the cash sums **delivered in 2025** are included:

(In thousands of euros)

**Table 24**

	<b>CASH SUMS AS A RESULT OF ANNUAL VARIABLE REMUNERATION<sup>(1)</sup></b>		
	<b>Annual variable remuneration accrued in 2022</b>	<b>Annual variable remuneration accrued in 2023</b>	<b>Annual variable remuneration accrued in 2024</b>
<b>Executive Vice-chairman</b> Alfonso Botín-Sanz de Sautuola y Naveda (i)	11	18	108
<b>Chief Executive Officer</b> Gloria Ortiz Portero (ii)	-	-	58
<p>(1) The cash amounts detailed above correspond to the deferral of the annual variable remuneration accrued in the years 2022 and 2023, as well as the cash amounts corresponding to the non-deferred portion of the annual variable remuneration accrued in 2024, according to the details of the agreements approved at the Annual General Meeting between 2023 and 2025.</p> <p>(i) Term started on 23 March 2022.</p> <p>(ii) Variable remuneration in the form of cash payments earned and accrued by Ms Ortiz since she was appointed Chief Executive Officer.</p>			

(In thousands of euros)

**Table 25**

	<b>CASH SUMS AS A RESULT OF MULTI-YEAR VARIABLE REMUNERATION</b>
	<b>Multi-year variable remuneration accrued in 2023 (LTI 2022-2023)</b>
<b>Executive Vice-chairman</b> Alfonso Botín-Sanz de Sautuola y Naveda (i)	78
<p>(i) Cash amounts corresponding to the deferral of the multi-year variable remuneration 2022-2023, accrued in 2023, according to the details of the agreements approved at the Annual General Meeting in 2024.</p>	

Details of the **shares delivered** in 2025:

**Table 26**

DELIVERY OF SHARES FROM ANNUAL VARIABLE REMUNERATION <sup>1</sup>						
Executive director	Delivery of shares corresponding to the annual variable remuneration accrued in 2022		Delivery of shares corresponding to the annual variable remuneration accrued in 2023		Delivery of shares corresponding to the annual variable remuneration accrued in 2024	
	Unit price assigned to each share <sup>2</sup>	In shares	Unit price assigned to each share <sup>3</sup>	In shares	Unit price assigned to each share <sup>4</sup>	In shares
Executive Vice-chairman Alfonso Botín-Sanz de Sautuola y Naveda (i)	6.59	1,101	6.01	2,890	8.01	8,752
Chief Executive Officer Gloria Ortiz Portero (ii)	-	-	-	-	8.01	4,683

**Table 27**

**DELIVERY OF SHARES FROM MULTI-YEAR VARIABLE REMUNERATION<sup>1</sup>**

Delivery of shares corresponding to the multi-year variable remuneration accrued in 2023 (LTI 2022-2023)		
Executive director	Unit price assigned to each share <sup>2</sup>	In shares
Alfonso Botín-Sanz de Sautuola y Naveda (i)	6.01	12,621

(iii) Term started on 23 March 2022.

(iv) Variable remuneration in the form of delivery of shares earned and accrued by Ms Ortiz since she was appointed chief executive officer.

1 Number of shares delivered after deducting the corresponding taxes (the number of gross shares accrued on a consolidated basis is reflected in table 33).

2 Average quoted price of the Bankinter share at market close for each trading session held between 2 January and 20 January 2023. Price per share at time of delivery: 8.22 euros per share.

3 Average quoted price of the Bankinter share at market close for each trading session held between 2 January and 19 January 2024. Price per share at time of delivery: 8.22 euros per share.

4 Average quoted price of the Bankinter share at market close for each trading session held between 2 January and 20 January 2025. Price per share at time of delivery: 10.54 euros per share.

It is also reported that, during the year 2025, the Chief Executive Officer, Gloria Ortiz Portero, received cash and shares originating exclusively from variable remuneration accrued during the period in which she was Bankinter's General Manager (details of which can be found in the notifications of director operations sent to the CNMV during this period).

In addition, during the year 2025, María Dolores Dancausa Treviño, has received payments in cash originating exclusively from the annual variable remuneration and multi-year remuneration that she accrued during the period in which she was Bankinter's Chief Executive Officer and which were deferred. Since her appointment as non-executive Chair, she has not received any variable remuneration, as explained above. The amounts received by Ms Dancausa are shown below:

(In thousands of euros)

**Table 28**

	CASH SUMS AS A RESULT OF ANNUAL VARIABLE REMUNERATION						CASH PAYMENTS FROM MULTI-YEAR VARIABLE REMUNERATION
	Annual variable remuneration accrued in 2019	Annual variable remuneration accrued in 2020	Annual variable remuneration accrued in 2021	Annual variable remuneration accrued in 2022	Annual variable remuneration accrued in 2023	Annual variable remuneration accrued in 2024	Multi-year variable remuneration accrued in 2023 (LTI 2022-2023)
Non-executive Chair María Dolores Dancausa Treviño (i)	15	4	17	19	19	25	81
<i>(i) Payments in cash resulting from deferred variable remuneration that Ms Dancausa accrued during the period in which she served as chief executive officer. As indicated previously, since 21 March 2024, Ms Dancausa, has served as the non-executive chair of Bankinter and since that date has not received any variable components associated with her remuneration.</i>							

**Table 29**

	DELIVERY OF SHARES FROM VARIABLE REMUNERATION ACCRUED <sup>1</sup>													
	Delivery of shares corresponding to the annual variable remuneration accrued in 2019		Delivery of shares corresponding to the annual variable remuneration accrued in 2020		Delivery of shares corresponding to the annual variable remuneration accrued in 2021		Delivery of shares corresponding to the annual variable remuneration accrued in 2022		Delivery of shares corresponding to the annual variable remuneration accrued in 2023		Delivery of shares corresponding to the multi-annual variable remuneration 2022-2023		Delivery of shares corresponding to the annual variable remuneration accrued in 2024	
Executive director	Unit price assigned to each share 2	In shares 8	Unit price assigned to each share 3	In shares 8	Unit price assigned to each share 4	In shares 8	Unit price assigned to each share 5	In shares 8	Unit price assigned to each share 6	In shares 8	Unit price assigned to each share 6	In shares 8	Unit price assigned to each share 7	In shares 8
María Dolores Dancausa Treviño (i)	6.45	2,914	4.80	1,122	4.91	3,318	6.59	2,749	6.01	3,118	6.01	13,094	8.01	2,063

<sup>1</sup> Number of shares delivered after deducting the corresponding taxes (the number of gross shares accrued on a consolidated basis is reflected in table 33).

<sup>2</sup> Average quoted price of the Bankinter share at market close between 2 January and 20 January 2020. Price per share at time of delivery (28/01/2025): 8.22 euros per share.

<sup>3</sup> Average quoted price of the Bankinter share at market close between 2 January and 20 January 2021. Price per share at time of delivery (28/01/2025): 8.22 euros per share.

<sup>4</sup> Average quoted price of the Bankinter share at market close between 3 January and 20 January 2022. Price per share at time of delivery (28/01/2025): 8.22 euros per share.

<sup>5</sup> Average quoted price of the Bankinter share at market close between 2 January and 20 January 2023. Price per share at time of delivery (28/01/2025): 8.22 euros per share.

<sup>6</sup> Average quoted price of the Bankinter share at market close between 2 January and 19 January 2024. Price per share at time of delivery (28/01/2025): 8.22 euros per share.

<sup>7</sup> Average quoted price of the Bankinter share at market close between 2 January and 20 January 2025. Price per share at time of delivery (27/03/2025): 10.54 euros per share.

<sup>8</sup> For shares corresponding to variable remuneration from years prior to 2021, the original number of shares to be delivered needs to be adjusted in the manner approved by Bankinter's Board of Directors in order to mitigate the impact of Línea Directa Aseguradora, S.A., going public on the price of the share. This means the delivery of 1.28379 shares for each share pending delivery.

The amounts previously detailed (cash and shares) have been vested once the Risk and Compliance Committee has verified that the *malus* clauses (which may totally or partially reduce the accrued remuneration) are not applicable, thereby granting the participant the unconditional right to receive the indicated amounts, notwithstanding the *clawback* clauses (recovery of remuneration paid).

- **Other remuneration:**

No remuneration has accrued to Bankinter directors for services provided other than those inherent to their posts, nor for services at a third-party company.

- **Remuneration in the form of advances, loans and guarantees:**

The members of Bankinter's Board of Directors have received no sum of any kind as compensation in the form of advances, credits, loans from the Entity or guarantees extended on their behalf.

Nevertheless, Bankinter directors maintain risk positions in their name, which are not significant in quantitative or qualitative terms, all consistent with market conditions and on an arm's length basis, i.e. under contracts with standard terms that generally and customarily apply to all other customers and groups.

In relation to asset operations that could be requested by the members of the Board and related parties, the Board of Directors of Bankinter approved, at its meeting on 22 April 2015, the "*Procedure for approval of operations with Key Personnel of Bankinter Group and Related Persons*", which was last updated on 17 September 2025. This document is aligned with the "*Related-party transactions policy of Bankinter Group*", the current version of which was approved by the Board on 19 July 2024. In addition, this procedure is aligned with the principles and criteria established in the Conflict of Interest Prevention Policy for Senior Managers, approved by the Board of Directors.

This procedure establishes the internal procedures for approving asset transactions by key personnel (including the members of Bankinter's Board of Directors) and their related persons, prior or not to the request for authorisation from the competent supervisory authority as provided for in Law 10/2014, of 26 June, on the Management, Supervision and Solvency of Credit Institutions, and its implementing regulations, and is in accordance with the provisions of the Spanish Companies Act as amended by Law 5/2021, of 12 April, regarding the regulation of related-party transactions, applicable to listed companies.

#### 4. STATISTICAL INFORMATION ON REMUNERATION REQUIRED BY THE CNMV.

##### STATISTICAL ANNEX TO THE ANNUAL REPORT ON THE REMUNERATION OF DIRECTORS OF LISTED COMPANIES

#### B. OVERALL SUMMARY OF THE IMPLEMENTATION OF THE REMUNERATION POLICY IN THE PREVIOUS YEAR

B.4 Report on the result of the consultative vote of the Annual General Meeting on the annual report on remuneration for the previous year, indicating the number of abstentions and negative, blank and affirmative votes cast.

**Table 30**

	Number	% of total
Votes cast	687,220,296	76.5

	Number	% of votes cast
Votes against	69,392,356	10.1
Votes in favour	617,072,011	89.79
Blank votes	29,418	0.00
Abstentions	726,511	0.11

#### C. DETAILS OF THE INDIVIDUAL REMUNERATION CORRESPONDING TO EACH OF THE DIRECTORS

**Table 31**

Name	Type	Accrual period for the financial year 2025
<b>María Dolores Dancausa Treviño</b>	Non-executive Chair	From 01/01/2025 to 31/12/2025
<b>Alfonso Botín-Sanz de Sautuola y Naveda</b>	Executive Vice-chairman	From 01/01/2025 to 31/12/2025
<b>Gloria Ortiz Portero</b>	Chief Executive Officer	From 01/01/2025 to 31/12/2025
<b>Marcelino Botín-Sanz de Sautuola y Naveda</b>	External proprietary director	From 01/01/2025 to 31/12/2025
<b>Fernando María Masaveu Herrero</b>	External proprietary director	From 01/01/2025 to 31/12/2025
<b>María Teresa Pulido Mendoza</b>	Independent external director	From 01/01/2025 to 31/12/2025
<b>Teresa Martín-Retortillo Rubio</b>	Independent external director	From 01/01/2025 to 31/12/2025
<b>María Luisa Jordá Castro</b>	Independent external director	From 01/01/2025 to 31/12/2025
<b>Cristina García-Peri Álvarez</b>	Independent external director	From 01/01/2025 to 31/12/2025
<b>Teresa Paz-Ares Rodríguez</b>	Independent external director	From 01/01/2025 to 31/12/2025
<b>Juan Antonio Zufiría Zatarain</b>	Independent external director	From 27/03/2025 to 31/12/2025
<b>Alfonso Villanueva Rodríguez</b>	Independent external director	From 27/03/2025 to 31/12/2025
<b>Álvaro Álvarez-Alonso Plaza</b>	Independent external director	From 01/01/2025 to 27/03/2025

**C.1. Complete the following tables regarding the itemised remuneration of each of the directors (including remuneration for the performance of executive duties) accrued during the financial year.**

**a) Company remuneration that is the subject of this report:**

i) Remuneration accrued in cash (in thousands of euros).

Provided below is the individual remuneration actually accrued by the members of the Board during financial year 2025 (i.e. once it has been verified that the *malus* clauses are not applicable, at which time the participant acquires the unconditional right to receive the resulting variable remuneration, notwithstanding the method or term of payment stipulated, or the deferral, withholding or *clawback* clauses on remuneration already paid).

Remuneration ACCRUED AND VESTED IN CASH in 2025									Table 32		
By board members									Thousands of euros		
Name	Fixed remuneration		Attendance fees	Remuneration for board committee membership	Salary	Short-term variable remuneration	Long-term variable remuneration	Compensation	Other components	2025 total	2024 total
María Dolores Dancausa Treviño (1)	217	515	51	-	-	99(*)	81(*)	-	3	966	1,466
Alfonso Botín-Sanz de Sautuola y Naveda	211		42	-	1,003	137	78	-	4	1,475	1,632
Gloria Ortiz Portero (2)	192		35	-	1,050	58	-	-	1	1,336	962
Fernando Masaveu Herrero	109		39	-	-	-	-	-	-	148	143
Marcelino Botín-Sanz de Sautuola y Naveda	109		26	-	-	-	-	-	-	135	126
María Teresa Pulido Mendoza	109		39	-	-	-	-	-	-	148	126
Teresa Marín-Retortillo Rubio	128		51	-	-	-	-	-	-	179	176
María Luisa Jordá Castro	128		67	-	-	-	-	-	-	195	191
Cristina García-Peri Álvarez (3)	151		57	-	-	-	-	-	-	208	189
Teresa Paz-Ares Rodríguez	123		50	-	-	-	-	-	-	173	99
Juan Antonio Zufiría Zatarain (4)	83		38	-	-	-	-	-	-	121	-
Alfonso Villanueva Rodríguez (4)	83		23	-	-	-	-	-	-	106	-
Álvaro Álvarez-Alonso Plaza (5)	31		17	-	-	-	-	-	-	48	188

(\*) For the performance of her duties as Chief Executive Officer until 21/03/2024. This corresponds to variable compensation accrued as Chief Executive Officer (deferred), and consolidated in the financial year 2025. It includes the deferred variable remuneration in cash from 2019 to 2023 and the non-deferred variable remuneration for the year 2024.

(1) She was appointed non-executive Chair on 21/03/2024, at which time she ceased to serve as the Chief Executive Officer

(2) She was appointed Chief Executive Officer on 21/03/2024.

(3) She was appointed Lead Director on 21/03/2024.

(4) He was appointed independent external director on 27/03/2025

(5) Ceased as a member of the Board on 27/03/2025.

## ii) Table of changes in share-based remuneration systems and gross profit from shares or consolidated financial instruments

Table 33

Name	Name of the plan	Financial instruments at the beginning of 2025		Financial instruments awarded in 2024		Financial instruments vested in the year (*)				Expired and unexercised instruments	Financial instruments at the end of 2025	
		No. instruments <b>A</b>	No. equivalent shares	No. instruments <b>B</b>	No. equivalent shares	No. instruments <b>C</b>	No. of equivalent/vested shares	Share price of vested shares (in €)	Gross total in shares or vested financial instruments (in thousands of euros)	No. instruments <b>D</b>	No. instruments = A+B -C-D	No. equivalent shares
Alfonso Botín-Sanz de Sautuola y Naveda	Annual variable remuneration accrued in 2022	6,776	6,776			1,694	1,694	8.226	14		5,082	5,082
	Annual variable remuneration accrued in 2023	22,235	22,235			4,447	4,447	8.226	37		17,788	17,788
	Annual variable remuneration 2024	22,441	22,441			13,466	13,466	10.545	142		8,975	8,975
	Multi-year variable remuneration 2022-2023	97,090	97,090			19,418	19,418	8.226	160		77,672	77,672
	Annual variable remuneration 2025			12,231	12,231						12,231	12,231
Gloria Ortiz Portero (1)	Annual variable remuneration 2024	20,176	20,176			7,206	7,206	10.545	76		12,970	12,970
	Annual variable remuneration 2025			14,350	14,350						14,350	14,350
María Dolores Dancausa Treviño (2)	Annual variable remuneration accrued in 2019	4,484	4,484			4,484	4,484	8.226	37		-	-
	Annual variable remuneration accrued in 2020	3,454	3,454			1,727	1,727	8.226	14		1,727	1,727
	Annual variable remuneration accrued in 2021	15,318	15,318			5,106	5,106	8.226	42		10,212	10,212
	Annual variable remuneration accrued in 2022	16,920	16,920			4,230	4,230	8.226	35		12,690	12,690
	Annual variable remuneration accrued in 2023	23,990	23,990			4,798	4,798	8.226	39		19,192	19,192

	<b>Annual variable remuneration accrued in 2024</b>	5,290	5,290			3,175	3,175	10.545	33		2,115	2,115
	<b>Multi-year variable remuneration 2022-2023</b>	100,725	100,725			20,145	20,145	8.226	166		80,580	80,580

(\*) Number of shares actually delivered net of the related tax.

(1) Appointed director at the Annual General Meeting held on 21 March 2024, the same date on which the Board of Directors appointed her Chief Executive Officer. The amount earned as annual variable remuneration (2024) is the proportional part from the date of appointment

(2) She served as Chief Executive Officer from 1 January to 21 March 2024, when she was appointed non-executive Chair. The annual variable remuneration received in 2024 is the proportional part for the year as Chief Executive Officer.

### iii) Long-term savings systems

**Table 34**

Name	Remuneration for vesting of rights to savings systems (thousands of euros)
María Dolores Dancausa Treviño	0
Gloria Ortiz Portero	0

Name	Company contribution during the year (thousands of euros)				Amount of accumulated funds (thousands of euros)			
	Saving schemes with vested economic rights		Saving schemes with unvested economic rights		Saving schemes with vested economic rights		Saving schemes with unvested economic rights	
	2025	2024	2025	2024	2025	2024	2025	2024
María Dolores Dancausa Treviño <sup>(1)</sup>	-	-	-	-	-	2,881 <sup>(1)</sup>	-	1,087
Gloria Ortiz Portero	-	-	420	311	-	-	1,881 <sup>(2)</sup>	1,461 <sup>(2)</sup>

On 20 December 2017, Bankinter's Board of Directors, on the recommendation of the Remuneration Committee, approved a "Supplementary pension scheme for executive directors and management committee members". Compatible with the Entity's corporate strategy, objectives, values and long-term interests, the scheme includes mechanisms to adjust the Entity's contributions based on earnings or adverse circumstances.

(1) Since 2024 there have been no contributions to the Supplementary Social Security System as the ordinary retirement age has been reached; for this reason the amounts of the funds accumulated during the years in which Ms Dancausa worked as chief executive officer (2010 to 2024) (2,881 thousands of euros) were consolidated. Those subject to the verification requirements for which the "malus" and "clawback" clauses do not apply and others established in the Regulations of the aforementioned supplementary social security system are yet to be consolidated.

(2) These correspond to the contributions made in her previous position as managing director to the "Supplementary Pension Scheme".

### iv) Details of other components

**Table 35**  
Thousands of euros

Name	Component	Remunerative amount
María Dolores Dancausa Treviño	Other corporate benefits (in kind)	17
Gloria Ortiz Portero	Other corporate benefits (in kind)	13

**b) Remuneration to the directors of the company for their membership of boards of directors at other Group companies:**

i) Remuneration accrued in cash (in thousands of euros)

**Table 36**

Name	Fixed remuneration	Attendance fees	Remuneration for board committee membership	Salary	Short-term variable remuneration	Long-term variable remuneration	Compensation	Other components	2025 total	2024 total
<b>Teresa Martín-Retortillo Rubio</b> <sup>(1)</sup>		9							9	44

- *Teresa Martín-Retortillo Rubio was a member of the Board of Directors of EVO Banco, a subsidiary of Bankinter, as well as a member of some of its supervisory committees until its merger with Bankinter, S.A. In 2025, she received €4,000 and €4,800 in fees for attending EVO Banco's Board and Committee meetings, respectively.*

No remuneration accrues to the members of Bankinter's Board of Directors due to their membership of the Boards of other Group companies other than as indicated in the table above.

## c) Summary of remuneration (in thousands of euros):

Table 37

Thousands of euros

Individual remuneration ACCRUED AND VESTED in 2025 by Board members											
Director	Accrued remuneration in company					Remuneration accrued in the Group					Total per financial year for company and Group
	Total cash remuneration	Gross benefit of shares or vested financial instruments	Remuneration through savings systems (*)	Remuneration through other components	Total in Bankinter	Total cash remuneration	Gross benefit of shares or vested financial instruments	Remuneration through savings systems	Remuneration through other components	Total in Bankinter Group	
María Dolores Dancausa Treviño	966	367(*)	-	17	1,349	-	-	-	-	-	1,349
Alfonso Botín-Sanz de Sautuola y Naveda	1,475	353	-	-	1,828	-	-	-	-	-	1,828
Gloria Ortiz Portero	1,336	76	-	13	1,425	-	-	-	-	-	1,425
Fernando Masaveu Herrero	148	-	-	-	148	-	-	-	-	-	148
Marcelino Botín-Sanz de Sautuola y Naveda	135	-	-	-	135	-	-	-	-	-	135
María Teresa Pulido Mendoza	148	-	-	-	148	-	-	-	-	-	148
Teresa Marín-Retortillo Rubio (1)	179	-	-	-	179	9	-	-	-	9	188
María Luisa Jordá Castro	195	-	-	-	195	-	-	-	-	-	195
Cristina García-Peri Álvarez (2)	208	-	-	-	208	-	-	-	-	-	208
Teresa Paz-Ares Rodríguez	173	-	-	-	173	-	-	-	-	-	173
Juan Antonio Zufiria Zatarain (3)	121	-	-	-	121	-	-	-	-	-	121
Alfonso Villanueva Rodríguez (3)	106	-	-	-	106	-	-	-	-	-	106
Álvaro Álvarez-Alonso Plaza (4)	48	-	-	-	48	-	-	-	-	-	48
<b>Total</b>	<b>5,238</b>	<b>795</b>	<b>-</b>	<b>30</b>	<b>6,063</b>	<b>9</b>				<b>9</b>	<b>6,072</b>

(\*) For the performance of her duties as Chief Executive Officer until 21/03/2024. This corresponds to variable compensation accrued as Chief Executive Officer (deferred) and consolidated in the financial year 2025. It includes the deferred variable remuneration in shares from 2019 to 2023 and the non-deferred variable remuneration for the year 2024.

(1) Teresa Marín-Retortillo Rubio was a member of the Board of Directors of EVO Banco, a subsidiary of Bankinter, as well as a member of some of its supervisory committees until its merger with Bankinter, S.A. In 2025, she received €4,000 and €4,800 in fees for attending EVO Banco's Board and Committee meetings, respectively.

(2) She was appointed lead director on 21/03/2024.

(3) He was appointed independent external director on 27/03/2025.

(4) Ceased as a member of the Board on 27/03/2025.

**C.2. CHANGES OVER THE LAST FIVE YEARS IN THE REMUNERATION EARNED BY EACH OF THE LISTED COMPANY'S DIRECTORS DURING EACH FINANCIAL YEAR, EXPRESSED IN RATIOS OF THE CONSOLIDATED RESULTS OF THE COMPANY AND IN COMPARISON TO THE AVERAGE REMUNERATION OF FULL-TIME NON-DIRECTOR EMPLOYEES OF THE COMPANY AND ITS SUBSIDIARIES.**

Table 38

(thousands of euros)

	Variation in the total vested accrued amounts and annual variation %								
	2025	% Variation 2025/2024	2024	% Variation 2024/2023	2023	% Variation 2023/2022	2022	% Variation 2022/2021	2021
<b>Executive directors</b>									
Alfonso Botín-Sanz de Sautuola y Naveda	1,828	-12.28	2,084	56.10 (*)	1,335	52.40	876	0	0
Gloria Ortiz Portero	1,425	48.13	962	0	0	0	0	0	0
<b>External directors</b>									
María Dolores Dancausa Treviño	1,349	-73.39	5,070	182.14 (**)	1,797	15.71	1,553	9.99	1,412
Fernando María Masaveu Herrero	148	3.50	143	5.15	136	4.62	130	2.36	127
Marcelino Botín-Sanz de Sautuola y Naveda	135	7.14	126	-0.79	127	4.10	122	6.09	115
María Teresa Pulido Mendoza	148	17.46	126	3.28	122	6.09	115	1.77	113
Teresa Martín-Retortillo Rubio	188	-14.55	220	6.28	207	3.50	200	-8.68	219
María Luisa Jordá Castro	195	2.09	191	14.37	167	5.70	158	2.60	154
Cristina García-Peri Álvarez	208	10.05	189	21.15	156	-10.86	175	34.62	130
Teresa Paz-Ares Rodríguez	173	74.75	99	0	0	0	0	0	0
Juan Antonio Zufiria Zatarain	121	0	0	0	0	0	0	0	0
Alfonso Villanueva Rodríguez	106	0	0	0	0	0	0	0	0
Álvaro Álvarez-Alonso Plaza	48	-74.47	188	7.43	175	4.17	168	1.82	165
<b>Company's consolidated profit or loss.</b>	1,535,178	12.91	1,359,698	10.56	1,229,840	56.66	785,037	46.27	536,709
<b>Average employee remuneration (1)</b>	67	3.08	65	4.84	62	5.08	59	3.51	57

(1) Data on the average employee remuneration has been calculated by dividing the remuneration accrued by employees (including all components, both fixed and variable, using data on salaries and bonuses from the personnel expenses heading of the consolidated annual financial statements) by the average number of employees.

(\*) As detailed in the remuneration report for the preceding financial year, in 2024 there occurred the vesting of the non-deferred portion (in cash and shares) of the amount corresponding to the 2022-2023 LTI, accrued in the 2023 financial year in respect of her executive duties.

(\*\*) As detailed in the remuneration report for the preceding financial year, in 2024 there occurred: (i) the vesting of the non-deferred portion (in cash and shares) of the amount corresponding to the 2022-2023 LTI, accrued in the 2023 financial year, in respect of her executive duties as Chief Executive Officer (until 21 March 2024); and ii) the vesting of the amounts accumulated in the Pension Scheme over the 14 years (2010 to 2024) during which she served as Chief Executive Officer, as detailed in the directors' remuneration reports for previous financial years (EUR 2,881 thousand euro), with the result that the entire accumulated amount is allocated exclusively to the 2024 financial year.

**IMPORTANT NOTE for the interpretation of Table 38** (above):

**Average employee remuneration** has been calculated based on the remuneration accrued in each financial year. The **remuneration of executive directors** has been calculated, in accordance with the criteria set by the CNMV, based on accrued vested remuneration, which in 2025 included variable remuneration (in cash and shares) deferred from 2019 to 2023 and not deferred from 2024.

**Percentage changes in remuneration 2025 vs 2024:**

- In the case of the executive vice chairman, the percentage variation from 2025/2024, based on accrual criteria, is 1.64% (as shown in Table 1 of this Report).
- María Dolores Dancausa was appointed as non-executive Chair on 21 March 2024, having previously held the position of Chief Executive Officer.
- Gloria Ortiz Portero was appointed a Board member (executive director) at the Annual General Meeting held on 21 March 2024 and subsequently appointed Chief Executive Officer by the Board of Directors on the same date.
- In the case of **other directors**:
  - María Teresa Pulido Mendoza was appointed member of the Executive Committee and member of the Sustainability and Appointments Committee in January 2025.
  - Teresa Martín-Retortillo Rubio stepped down as a member of the Board after the merger of EVO Banco, a Bankinter Group company, with Bankinter in 2025. For this reason, she stopped receiving the corresponding attendance allowances.
  - Cristina García-Peri Álvarez was appointed lead director on 21 March 2024, receiving an additional fixed remuneration for her duties in addition to those of independent external director.
  - Teresa Paz-Ares Rodríguez was appointed Board member (independent external director) at the Annual General Meeting held on 21 March 2024.
  - Juan Antonio Zufiría Zatarain was appointed Board member (independent external director) at the Annual General Meeting held on 27 March 2025.

- Alfonso Villanueva Rodríguez was appointed Board member (independent external director) at the Annual General Meeting held on 27 March 2025.
- Álvaro Álvarez-Alonso Plaza resigned from his position as a director on 27 March 2025 for personal reasons.

## 5. LIST OF TABLES

<b>Table number</b>	<b>Content</b>
<b>1</b>	Comparison of the remuneration accrued in 2025 and 2024 by the positions held on the Board.
<b>2</b>	Internal and external factors taken into account when determining the Remuneration Policy
<b>3</b>	Companies used in the comparative study
<b>4</b>	General principles of Bankinter's Remuneration Policy
<b>5</b>	Measures in the remuneration system that contribute to guaranteeing the sustainability of the company in the long term.
<b>6</b>	Items and amount of director remuneration as such for 2026 and corresponding changes
<b>7</b>	Amount of fixed remuneration for 2026 and corresponding changes for the non-executive Chair
<b>8</b>	Identification of executive directors and their functions.
<b>9</b>	Components of remuneration of executive directors for their executive duties.
<b>10</b>	Description of the remuneration components received by executive directors for their executive duties.
<b>11</b>	Amount of fixed remuneration and changes for the executive Vice-chairman for 2026
<b>12</b>	Amount of fixed remuneration and changes for the Chief Executive Officer for 2026
<b>13</b>	Variable remuneration classes for executive directors
<b>14</b>	Adjustment of variable remuneration to RAF indicators, including Sustainability
<b>15</b>	Characteristics of the variable remuneration of executive directors.
<b>16</b>	Clauses to which variable remuneration ultimately accrued is subject.
<b>17</b>	Amount of annual variable remuneration for executive directors for 2026 and corresponding changes
<b>18</b>	Reference amount (target) of multi-year variable remuneration for executive directors (LTI 2024-2026)
<b>19</b>	Terms and conditions of the contracts of the non-executive chair and executive directors
<b>20</b>	Fixed remuneration paid in 2025 to Board members for all concepts both at Bankinter and at the Group level
<b>21</b>	Contribution in 2025 by the company to the savings scheme with vested and non-vested economic rights
<b>22</b>	Degree of achievement of the objectives to which the annual variable remuneration accrued in 2025 was linked
<b>23</b>	Amounts accrued as annual variable remuneration for the executive directors in 2025, as well as the form of payment after applying the deferral and payment in shares clauses
<b>24</b>	Amounts delivered in cash to executive directors in 2025 from annual variable remuneration accrued in previous years
<b>25</b>	Amounts delivered in cash to executive directors in 2025 from multi-year variable remuneration accrued in previous years
<b>26</b>	Amounts delivered in shares to executive directors in 2025 from annual variable remuneration accrued in previous years
<b>27</b>	Amounts delivered in shares to executive directors in 2025 from multi-year variable remuneration accrued in previous years.
<b>28</b>	Amounts delivered in shares to María Dolores Dancausa during 2025, from variable remuneration accrued in previous years as the Chief Executive Officer, until 21 March 2024.

<b>29</b>	Amounts delivered in shares to María Dolores Dancausa during 2025, from multi-year variable remuneration accrued as the chief executive officer, until 21 March 2024.
<b>30</b>	Result of the consultative vote of the Annual General Meeting on the Annual report on remuneration for the previous year
<b>31</b>	Members of the Board for the purposes of the Report, indicating the accrual period for 2025
<b>32</b>	Accrued and vested remuneration in cash in 2025
<b>33</b>	Changes in share-based remuneration systems and gross profit from shares or consolidated financial instruments
<b>34</b>	Long-term savings systems: remuneration for consolidation of rights to savings systems and contributions during the year and accumulated funds
<b>35</b>	Other additional remuneration components
<b>36</b>	Remuneration to the directors for their membership of boards of directors at other group companies
<b>37</b>	Individual remuneration accrued and vested in 2025
<b>38</b>	Variations over the last five years in the consolidated remuneration earned by each of the listed company's directors during each year, expressed in ratios of the consolidated results of the company and in comparison to the average remuneration of full-time non-director employees of the company and its subsidiaries.

## 6. TABLE OF CONTENT RECONCILIATION WITH THE CNMV REMUNERATION REPORT MODEL

The following is a reconciliation with the Circular 4/2013 template, indicating the location in this report of the information in each section of the CNMV's standard electronic format.

<b>Sections of CNMV template in Annex I of Circular 4/2013</b>	<b>Annual Bankinter director's remuneration report</b>
<b>A. THE BANK'S REMUNERATION POLICY FOR THE CURRENT FINANCIAL YEAR</b>	
A.1 Explain the Board's Remuneration Policy applicable to the current financial year. The following points must be reported:	
A.1.1 A description of the specific resolutions for the current financial year (both on the remuneration of directors for their capacity as such and for the performance of executive duties) reached by the board in accordance with the provisions of the contracts signed with executive directors and with the Remuneration Policy approved by the general shareholders' meeting, disclosing at least the following aspects: <ul style="list-style-type: none"> <li>a. Description of the procedures and bodies of the Bank involved in the determination, approval and implementation of the Remuneration Policy and its conditions.</li> <li>b. Indicate and, if applicable, explain whether comparable companies have been taken into account to establish the Bank's Remuneration Policy.</li> <li>c. Information on whether any external adviser has participated and, where appropriate, their identity.</li> <li>d. Procedures considered in the current Remuneration Policy for directors to apply temporary exceptions to the policy, conditions in which these exceptions can be used and components that may be subject to exceptions according to the policy.</li> </ul>	Point 2  Point 2.1.1  Point 2.1.2  Point 2.1.2  Point 2
A.1.2 Relative importance of variable remuneration components with respect to fixed components (remuneration mix) and what criteria and objectives have been taken into account to set them and to ensure a suitable balance between them. In particular, indicate the actions taken by the company regarding the remuneration system to reduce exposure to excessive risks and align it with the company's objectives, values and long-term interests, including, where appropriate, a reference to measures designed to ensure that the	Point 2.3.3.

<p>Remuneration Policy addresses the long-term performance of the company, measures taken in relation to those categories of staff whose professional activities have a material impact on the risk profile of the institution and measures envisaged to avoid conflicts of interest.</p> <p>Also indicate whether the company has established any accrual or vesting period for certain variable remuneration components, in cash, shares or other financial instruments, a deferral period for the payment of amounts or delivery of financial instruments already accrued and vested or whether any clause has been agreed to reduce deferred remuneration not yet vested or obliging the director to repay remuneration received, when such remuneration has been based on data whose inaccuracy has subsequently been manifestly demonstrated.</p>	
<p>A.1.3 Amount and nature of the fixed components of remuneration expected to accrue to directors in their capacity as such during the current financial year.</p>	<p>Point 2.3.1.</p>
<p>A.1.4 Amount and nature of the fixed components that will be accrued in the current financial year for the performance of senior management duties by executive directors.</p>	<p>Point 2.3.3.</p>
<p>A.1.5 Amount and nature of any component of remuneration in kind that will accrue in the current financial year including, but not limited to, insurance premiums paid on behalf of the director.</p>	<p>Point 2.3.</p>
<p>A.1.6 Amount and nature of the variable components of remuneration, differentiating between short and long-term components. Financial and non-financial parameters, including social, environmental and climate change parameters, selected to determine variable remuneration in the current financial year, explaining the extent to which such parameters are related to the performance of the director, the company and its risk profile, and the methodology, time required and techniques designed to determine them, at the end of the financial year, the effective degree of compliance with the parameters used in the design of variable remuneration, explaining the criteria and factors applied in terms of the time required and methods for verifying that the performance conditions or any other type of conditions to which the accrual and vesting of each component of variable remuneration was linked have been effectively met.</p> <p>Indicate the range in monetary terms of the variable components according to the degree of compliance with the established objectives and parameters, and if there is any maximum monetary amount in absolute terms.</p>	<p>Point 2.3.3.</p>
<p>A.1.7 Main characteristics of long-term savings systems. Indicate the contingencies covered by the system, whether it is a contribution or benefit system, the annual contribution to be made or the benefit to which the beneficiaries are entitled, the conditions for vesting economic rights in favour of the directors and their compatibility with any type of payment or compensation for early termination or severance, or derived from the termination of the contractual relationship, under the terms established between the company and the director.</p> <p>Indicate whether the accrual or vesting of any of the long-term savings plans is linked to the achievement of certain targets or benchmarks related to directors' short and long-term performance.</p>	<p>Point 2.3.3.</p>
<p>A.1.8 Any type of payment or compensation for early termination or severance or derived from the termination of the contractual relationship under the terms established between the company and the director, whether the termination is at the behest of the company or of the director, as well as any type of special agreements, such as exclusivity, post-contractual non-competition and permanence or loyalty, which entitle the director to any type of payment.</p>	<p>Point 2.3.5.</p>
<p>A.1.9 Indicate the terms and conditions to be respected in the contracts of those who carry out senior management duties as executive directors. Include information regarding, among other things, the term, limits on severance payment amounts, continuance in office clauses, prior notice periods and payment in lieu of prior notice, and any other clauses relating to hiring bonuses, as well as benefits or golden parachutes due to early termination or severance of the contractual relationship between the company and the executive director. Include, among others, non-competition, exclusivity, permanence or loyalty and post-contractual non-competition agreements, unless included in the previous section.</p>	<p>Point 2.3.5.</p>
<p>A.1.10 The nature and estimated amount of any other supplementary remuneration that will accrue to directors in the current financial year in consideration for services rendered other than those inherent to their post.</p>	<p>Point 2.3.</p>

A.1.11 Other remuneration components, such as those derived, if applicable, from the concession by the company to the director of advances, loans and guarantees and other forms of remuneration.	Point 3.2
A.1.12 The nature and estimated amount of any other expected additional remuneration not included in the preceding paragraphs, whether paid by the entity or another group entity, that will accrue to directors in the current financial year.	Points 2.3 and 3.2
A.2 Explain any relevant changes to the Remuneration Policy applicable in the current financial year arising from: <ul style="list-style-type: none"> <li>a. A new policy or a modification of the policy already approved by the Board.</li> <li>b. Relevant changes in the specific determinations established by the Board for the current financial year in the current Remuneration Policy compared to those applied in the previous financial year.</li> <li>c. Proposals that the board of directors would have resolved to submit to the annual general meeting to which this annual report will be submitted and which are proposed to be applicable to the current financial year.</li> </ul>	N/A
A.3 Identify the direct link to the document containing the company's current Remuneration Policy, which should be available on the company's website.	Point 2
A.4 Explain, taking into account the data provided in Section B.4., how the vote of the shareholders at the annual general meeting at which the annual remuneration report for the previous year was submitted to a consultative vote was taken into account.	Point 2.4.
<b>B. OVERALL SUMMARY OF THE IMPLEMENTATION OF THE REMUNERATION POLICY IN THE PREVIOUS YEAR</b>	
B.1.1 Explain the process that has been followed to apply the Remuneration Policy and set the individual remuneration amounts described in section C of this report. This information should include the role played by the remuneration committee, the decisions taken by the board of directors and, where applicable, the identity and role of external advisors whose services have been used in the process of implementing the Remuneration Policy in the last financial year.	Point 2.1
B.1.2 Explain any deviations from the established procedure in the implementation of the Remuneration Policy that occurred during the financial year.	Point 2.1.
B.1.3 Indicate whether any temporary exceptions to the Remuneration Policy have been granted and, if so, explain the exceptional circumstances that have led to it, the specific components of the Remuneration Policy affected and the reasons why the entity considers that such exceptions have been necessary to serve the long-term interests and sustainability of the company as a whole or to ensure its viability. Also quantify the impact that these exceptions have had on the remuneration of each director in the financial year.	Point 2.1.
B.2 Describe the different actions taken by the company in relation to the remuneration system and how they have contributed to reducing exposure to excessive risks and aligning it with the company's objectives, values and long-term interests, including a reference to the measures that have been taken to ensure that accrued remuneration takes into account the long-term performance of the company and achieves an appropriate balance between fixed and variable components of remuneration, what measures have been taken in relation to those categories of staff whose professional activities have a material impact on the risk profile of the institution, and what measures have been taken to avoid conflicts of interest, if any.	Point 2
B.3 Explain how the remuneration accrued and vested in the year complies with the provisions of the current Remuneration Policy and, in particular, how it contributes to the long-term and sustainable performance of the company. Also report on the relationship between the remuneration received by directors and the results or other short and long-term performance measures of the company, explaining, where applicable, how variations in the company's performance may have influenced the variation in directors' remuneration, including accrued remuneration for which payment has been deferred, and how this contributes to the company's short and long-term results.	Point 2
B.4 Report on the result of the consultative vote of the general meeting on the annual report on remuneration for the previous year, indicating the number of abstentions and negative, blank and affirmative votes cast.	Point 2.4 Point 4
B.5 Describe how the fixed components accrued and vested during the year by directors in their capacity as such have been set, their relative proportion in the remuneration of each director and how they have varied from the previous year.	Point 2.3
B.6 Describe how the salaries accrued and vested by each of the executive directors for the performance of management duties have been set, and how they have varied with respect to the previous year.	Point 2.3.3.

B.7 Explain the nature and main features of the variable components of the remuneration systems accrued and vested in the last financial year.	
<p><u>Short-term variables:</u> In particular:</p> <ol style="list-style-type: none"> <li>Identify each of the remuneration plans that have determined the different variable remuneration components accrued by each of the directors during the last financial year, including information on their scope, date of approval, date of implementation, vesting conditions, if any, accrual periods and term, criteria used to assess performance and how this has impacted setting the variable amounts, as well as the measurement methods used and the time required to adequately measure all conditions stipulated, detailing the criteria applied in terms of the time and methods required to verify that the performance meets the requirements for the accrual of each component of variable remuneration.</li> <li>Regarding stock option plans or payments in other financial instruments, the general features of each plan should include information on the conditions both for unconditional vesting and for the exercise of such options or financial instruments, including the exercise price and exercise period.</li> <li>Each one of the directors, and their category (executive directors, external proprietary directors, independent external directors or other external directors), who are beneficiaries of remuneration systems or plans that include variable remuneration.</li> <li>Where appropriate report on set periods of accrual, vesting, or deferral of payment of vested amounts, and/or any retention/non-disposal periods for shares or other financial instruments, if any.</li> </ol>	Point 2.3.3.2. Point 3.
<u>Long-term variables</u>	Point 2.3.3.2.
B.8 Indicate whether any accrued variable components have been reduced or claimed back, either by deferring the payment of unvested amounts or by reclaiming amounts that were vested and paid on the basis of data that subsequently proved to be manifestly inaccurate. Describe the amounts reduced or reclaimed through the application of malus or clawback clauses, why they have been applied and the financial years to which they belong.	Point 3.
B.9 Describe the main characteristics of the long-term savings plans whose amount or equivalent annual cost is shown in the tables in Section C, including retirement and any other survivor's benefits, which are partially or fully funded by the company, whether funded internally or externally, indicating the type of plan, whether it is a contribution or benefit plan, the contingencies it covers, the vesting conditions of the economic rights in favour of the directors and its compatibility with any type of compensation for early termination or termination of the contractual relationship between the company and the director.	Point 3
B.10 Describe, if applicable, the compensation or any other type of payment derived from early termination, whether the termination is at the behest of the company or of the director, or from the termination of the contract, under the terms provided therein, accrued and/or received by the directors during the last financial year.	Point 3
B.11 Indicate whether there have been any significant changes in the contracts of those exercising senior management duties as executive directors and, if so, describe them. Also describe the main terms of any new contracts signed with executive directors during the year, unless already described in section A.1.	Point 2.3.5.
B.12 Describe any additional remuneration earned by directors in consideration for services rendered other than those inherent to their post.	N/A
B.13 Explain any remuneration in the form of advances, credits and guarantees, indicating the interest rate, their essential characteristics and any amounts repaid, as well as the obligations undertaken by way of security.	Point 3
B.14 Provide details of the remuneration in kind accrued by directors during the financial year, explaining briefly the nature of the different salary components.	Point 3
B.15 Describe the remuneration accruing to directors by virtue of payments made by the listed company to a third party entity where the director provides services, in the case such payments are for the purpose of remunerating the director's services in the company.	N/A
B.16 Describe and provide details of the amounts accrued during the financial year in relation to any other remuneration component other than those listed above, regardless of its nature or the group entity that pays it, including all benefits in any form, such as when it is considered a related-party transaction or, especially, when it significantly affects the true and fair view of the total remuneration accrued by the director, explaining the amount paid or pending payment, the nature of the consideration received and the reasons it does not	N/A

constitute remuneration to the director in their capacity as such or in consideration for the performance of their executive duties, and whether or not it has been considered appropriate to include it among the amounts accrued in the "other components" section of section C.	
<b>C. DETAILS OF THE INDIVIDUAL REMUNERATION CORRESPONDING TO EACH OF THE DIRECTORS</b>	
C.1.A. Remuneration accrued individually by each director in the listed company	Point 3, Point 4 and Statistical Annex
C.1.B. Remuneration accrued individually by each director for belonging to the administrative bodies of entities dependent on other group companies.	Point 3, Point 4 and Statistical Annex
C.1.C. Summary of the amounts for all remuneration components included in this report that have been earned by each director, in thousands of euros	Point 3, Point 4 and Statistical Annex
C.2 Indicate the variations over the last five years in the remuneration earned by each of the listed company's directors during each financial year, expressed in ratios of the consolidated results of the company and in comparison to the average remuneration of full-time non-director employees of the company and its subsidiaries.	Point 4 and Statistical Annex
<b>D. OTHER INFORMATION OF INTEREST</b>	
D.1 If there are any relevant issues relating to directors' remuneration that you have not been able to address in the other sections of this report, but which are necessary to provide more comprehensive and fully reasoned information on the remuneration structure and practices of the company with regard to its directors, list them briefly.	Point 3.2
D.2 This annual remuneration report was approved by the board of directors of the company at its meeting. Indicate whether any director voted against or abstained from approving this report.	Point 7

## 7. REPORT APPROVAL DATE

This annual remuneration report was approved by the company's Board of Directors, at the proposal of the Remuneration Committee, in its meeting held on 18 February 2026.

No director voted against or abstained from approving this report.

**ANNEX 1.****2025 ANNUAL ACTIVITY REPORT OF THE REMUNERATION COMMITTEE**

The Remuneration Committee has prepared its **annual Activity Report for the 2025 financial year**, which has been approved by the Board of Directors and is available at the corporate website of Bankinter ([www.bankinter.com/webcorporativa](http://www.bankinter.com/webcorporativa)).

**ANNEX 2.****ESSENTIAL CHARACTERISTICS OF THE MULTI-YEAR VARIABLE REMUNERATION 2024-2026**

In June 2024, Bankinter's Board of Directors approved a new Strategic Plan for the Group, covering the 2024-2026 period.

Subsequently, the Board of Directors, at the recommendation of the Remuneration Committee, agreed, at its meeting on 17 July 2024, to implement a new Long-Term incentive plan (hereinafter, the "**Multi-Year Plan**"), aimed at executive directors, the Management Team and certain "key" employees at the Bankinter Group, with the **aim** of achieving maximum motivation, loyalty and alignment with the strategic plan and thus relaying a long-term vision of the Bank to generate a culture of sustainability.

The managers invited to participate in the Plan may receive an incentive (hereinafter, the "**Incentive**"), the payment of which will be linked to meeting certain targets as well as remaining with Bankinter.

The Multi-Year Plan is adapted, with regard to executive directors, to the director Remuneration Policy approved at the Annual General Meeting held on 21 March 2024, applicable from the date of its approval for 2025, 2026 and 2027, as well as the current policies and recommendations on remuneration. As established in the Policy, this Plan is in addition to any other variable remuneration plans existing now or in future at Bankinter Group.

The key characteristics of the Plan are included in the regulation approved by the Board of Directors. These are detailed below:

- i. **Participants:** The Multi-Year Plan is aimed at executive directors, the management team (as defined in the Bankinter Group's Corporate Governance Policy) and certain Bankinter Group employees who are expressly invited to participate (hereinafter, the "**Participants**").

Bankinter's Board of Directors, at the proposal of the Remuneration Committee, may invite new Participants to participate in the Plan, once the Plan's validity period has begun, under the specific conditions regarding the determination of the target incentive, described later in this Regulation.

- ii. **Duration:**

- 3 years to calculate the accrued amount (2024-2026) and 5 years of deferral from 31 December 2026 in the case of executive directors and senior management (i.e. 2028, 2029, 2030, 2031 and 2032) and 4 years of deferral for all other participants (i.e. 2028, 2029, 2030 and 2031).
- The accrual period of the Plan will be from 1 July 2024 to 31 December 2026.

### iii. Reference amount of incentives:

- Two annual instalments of the gross annual fixed salary as at 31 December of 2023 set for the plan beneficiary.
- Remuneration in kind, company benefits and any other type of variable remuneration received by the beneficiary are expressly excluded from the calculation of the reference amount.

### iv. Indicators and conditions for its accrual<sup>1</sup>:

The Multi-Annual Plan is pegged to the following objectives and following conditions for its accrual, as reflected in detail in Table 14 of this Report:

- First phase of indicators:
  - **Financial performance of the Group** (hereinafter "**Group RoE**") **for each of the 2024-2026 financial years, in relation to a group of peers** (hereinafter "**Peer Group**"), the composition of which will be indicated in the Directors' Remuneration Reports for the financial years in which this indicator is measured.

The Remuneration Committee shall review the Peer Group each year so as to ensure that it continues to be representative of the market in response to market changes, reporting on this matter to the Board of Directors. Corporate transactions are excluded from the calculation of RoE (both for the Bank and the peer group).

The **Group RoE** must be above the mid-point for the Peer Group at 31 December of each year.

If this specific goal is achieved each year, half of the Reference Amount corresponding to each year will be confirmed, although this does not imply partial accrual. In any case, its accrual and granting is conditional upon meeting all other goals.

Should this goal not be met in a given financial year, an adjustment will be made to the proportional part of the Reference Amount for each Participant, reducing the target amount corresponding to the financial year in question to zero, as reflected in the following table:

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<sup>1</sup> In relation to the control functions (second and third lines of control) that were Participants in the Multi-Annual Plan, a specific additional condition has been introduced in relation to the activity plan for the control area approved annually by the corresponding Board Committee. The annual target must be met in its entirety to confirm the calculated amount of the annualised Multi-Annual Plan pursuant to the RoE indicators of the Comparable Group and PAT of the Group.

% Group RoE	% of Incentive accrued at 31 December 2024	% of Incentive accrued at 31 December 2025	% of Incentive accrued at 31 December 2026
X > midpoint of the Peer Group	100% of 20% of the Reference amount	100% of 40% of the Reference amount	100% of 40% of the Reference amount
X < midpoint of the Comparison Group	0%	0%	0%

- **Profit after tax of the Bankinter Group, at 31 December 2026** ("PAT" or "PAT of the Bankinter Group") of 1,075 billion euros in order to receive 100% of the incentive calculated in line with the Group's target ROE.

The percentage achievement of this goal will be as per the following scale:

PAT Bankinter Group (figures in millions of euros)	Incentive achieved (%)
PAT < 860.0	0%
860.0 ≤ PAT < 1,075.0	80% ≤ X < 100%
1,075.0 ≤ PAT < 1,183.0	100% ≤ X < 120%
PAT ≥ 1,183.0	X=120%

- Second phase of indicators<sup>1</sup>:

Having calculated the accrued amount under the Multi-Year Plan, as indicated above, the "ex ante adjustments" described in table 14 of this Report will be applied to the RoE of the Identified Staff. These are adjustments linked to the RAF (Risk Appetite Framework) indicators, tier 1 and tier 2, which suitably reflect the biggest risks.

It should be noted that two of these indicators are directly related to environmental and social objectives: **financed emissions and the customer NPS**.

Each indicator has a defined objective, tolerance and limit that are approved by the Board of Directors at the proposal of the Risk and Compliance Committee. The measurement of each indicator is quarterly (so each indicator has four annual measurements). **Non-compliance with the tolerance and limit levels will result in a penalty being applied to the accrued variable remuneration and may even adjust it to zero.**

<sup>1</sup> Additionally, in the 2024 financial year, in the case of multi-annual variable remuneration, the application of the Risk Appetite Framework metric "Deposit to Loan" as an "ex ante adjustment" will be taken into account.

- Third phase of indicators:

Finally, multi-year variable remuneration is adjusted by the **RoE TTC**, based on the scale that the Board, at the proposal of the Risk and Compliance Committee, decides at any given time, with a view to creating long-term value and ensuring the Bank's development in the coming years is sustainable over time and aligned with the interests of the shareholders.

The second and third phases shall never increase the **multi-year amount accrued in the first phase, adjusting it even to the point of reducing its accrual to zero, in the event of a failure to comply with the limits and tolerances set by the Board, at the proposal of the Risk and Compliance Committee.**

v. **Basic conditions for payment of the Incentive:**

a) Reaching the minimum threshold of achievement of goals

b) Other terms and conditions:

- To encourage a spirit of collaboration, loyalty and service towards Bankinter Group, an essential condition for accessing payment of incentives accrued is to be registered with the Social Security in Bankinter Group on the date of award (i.e. at the time the amount of incentive accrued is determined). In cases of termination by mutual agreement, the Board of Directors, as proposed by the Remuneration Committee, may exempt certain directors to comply with these requirements, recognising their right to receive, if accrued, the proportional part of the incentive corresponding to the term during which they have helped define and achieve the goals set forth in the corresponding Plan.
- The Participant must retain the same level of duties or responsibilities as of the date that the Plan was approved
- No incidents related to audit ratings or sanctions of the Crime Prevention and Professional Ethics Committee as described in the Incentive to long term Regulations.

vi. **Payment of the Incentive:**

The Incentive shall be paid to the Beneficiaries, in cash and Bankinter, S.A. shares, in accordance with the following scheme:

### **Executive directors and senior management<sup>1</sup> who receive a variable remuneration of a particularly high amount**

- 40% of the total Incentive accrued shall be paid immediately as follows:
  - 50% will be paid in cash, with the February 2027 payslip.
  - The remaining 50% will be delivered to the participant in "net" Bankinter shares (once income-tax withholdings have been deducted, which will be calculated taking into account the marginal withholding rate in force in the 2027 financial year), which will be deposited in the participant's securities account after the 2027 Annual General Meeting.
- The remaining 60% of the incentive accrued shall be paid, in fifths, over five years from the time it accrues (2028, 2029, 2030, 2031 and 2032). Each payment shall be made with 40% in cash and 60% in net shares.

### **Executive directors and senior management who do not receive a variable remuneration of a particularly high amount**

- 60% of the total Incentive accrued will be paid immediately as follows:
  - 50% will be paid in cash, with the February 2027 payslip.
  - The remaining 50% will be delivered to the participant in "net" Bankinter shares (once income-tax withholdings have been deducted, which will be calculated taking into account the marginal withholding rate in force in the 2027 financial year), which will be deposited in the participant's securities account after the 2027 Annual General Meeting.
- The remaining 40% of the incentive accrued shall be paid, in fifths, over five years from the time it is awarded (2028, 2029, 2030, 2031 and 2032). Each payment shall be 50% in cash and 50% in net shares.

### **Other participants who receive a particularly high amount of variable remuneration**

- 40% of the total Incentive accrued shall be paid immediately as follows:
  - 50% will be paid in cash, with the February 2027 payslip.
  - The remaining 50% will be delivered to the participant in "net" Bankinter shares (once income-tax withholdings have been deducted, which will be calculated taking into account the marginal withholding rate in force in the 2027 financial year),

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<sup>1</sup> Senior management is understood as those who are considered senior executives at Bankinter, i.e. the general managers and members of the Management Committee, as well as those responsible for control functions that, as provided for in the applicable legislation, should have this consideration.

which will be deposited in the participant's securities account after the 2027 Annual General Meeting.

- The remaining 60% of the Incentive accrued shall be paid, in quarters, over four years from the time it is awarded (2028, 2029, 2030 and 2031). Each payment shall be made with 40% in cash and 60% in net shares.

**Other participants who do not receive a particularly high amount of variable remuneration**

- 60% of the total Incentive accrued will be paid immediately as follows:
  - 50% will be paid in cash, with the February 2027 payslip.
  - The remaining 50% will be delivered to the participant in "net" Bankinter shares (once income-tax withholdings have been deducted, which will be calculated taking into account the marginal withholding rate in force in the 2027 financial year), which will be deposited in the participant's securities account after the 2027 Annual General Meeting.
- The remaining 40% of the Incentive accrued shall be paid, in quarters, over four years from the time it is awarded (2028, 2029, 2030 and 2031). Each payment shall be 50% in cash and 50% in net shares.

**Delivered shares will be subject to a one-year retention period.**