

In accordance with the provisions of Securities Market legislation, the following is communicated:

OTHER RELEVANT INFORMATION

The Board of Directors of Bankinter, S.A. (hereinafter, "**Bankinter**" or the "**Bank**"), the parent company of the Bankinter Group (hereinafter, the "**Group**"), at its meeting held today, 19 November 2025, has agreed to give new impetus to the Bank's strategy in the areas of consumer lending activity and payment services, by integrating the distinctive capabilities developed to date by its wholly-owned consumer subsidiary, Bankinter Consumer Finance, EFC, S.A. (hereinafter, "**Bankinter Consumer Finance**"), which have been key to the Group's growth in recent years.

Once the Boards of Directors of both Bankinter and Bankinter Consumer Finance have approved of the respective merger projects and the relevant regulatory approvals have been obtained, the full integration of teams and capabilities will take place.

In the context of ongoing transformation in banking, and specifically in the payment's ecosystem, driven by digitalisation and changes in consumer habits, this strategy will enable Bankinter to promote innovative value propositions for customers, strengthen its leadership in consumer business, and develop new payment methods.

Madrid, 19 November 2025