

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

OTHER RELEVANT INFORMATION

Today, 1 April 2025, it has been signed:

- The deed of merger by absorption of EVO Banco, S.A.U. ("**EVO Banco**") by Bankinter, S.A. However, until the operational integration of the IT systems takes place, scheduled during the month of July, EVO Banco customers will continue to use their products and services as they have been doing to date.
- The deed of merger by absorption of Avantcard DAC by Bankinter, S.A. The assets and liabilities resulting from the merger will be allocated to Bankinter's new branch in Ireland, which will begin operations on this date.

Madrid, 1 April 2025



Press
release



Bankinter signs the merger of EVO Banco and its Irish subsidiary to create a single name across all the countries in which it operates

- The deed of merger by absorption of EVO Banco S.A.U. by Bankinter S.A. has been presented today to the Madrid Companies Registry, although the name EVO will continue to be used as a further trade name of Bankinter until the technological integration process is complete (due to take place in July).
- With the merger complete, Bankinter has taken over EVO's contracts with its customers, although they will continue to use EVO's products and services as they have been doing so far until the technological integration process takes place.
- The Group's Irish subsidiary, Avant Money, is also merging with Bankinter and will start operating in Ireland in early April under the legal form of a branch.
- The transformation of Avant Money into a bank will mark its effective entry into the deposit business in the latter half of this year.

01.04.2025. Bankinter has taken a further step towards consolidating its brand across all countries and regions in which it operates. After securing clearance from the Spanish Ministry of Economy, Trade and Enterprise, the deed of merger by absorption of its subsidiary EVO Banco, as announced on 19 June, has been presented today at the Madrid Companies Registry. As a result, EVO Banco no longer exists as a credit institution, but will continue to operate as a brand within Bankinter S.A. Similarly, Irish subsidiary Avantcard (operating under the Avant Money brand name) has merged with Bankinter to become Bankinter's branch in Ireland, as previously announced.

In the words of the bank's chief executive officer, Gloria Ortiz: "Today we are becoming "more Bankinter" in all the geographies in which we operate. With these corporate changes, we are ensuring greater consistency for the brand of an institution that is the only one that remains

independent within the Spanish banking landscape”, adding that “we are proud to be a leading European bank in terms of resilience, strength, solvency, efficiency and profitability.”

In Spain, Bankinter has taken over the product and service contracts of EVO, whose team will continue to serve customers as usual until its full technological and operational integration within Bankinter takes place (expected to happen during the month of July). EVO will therefore continue to operate as a brand within the Bankinter Group, much like COINC now or Popcoin previously (now Bankinter Roboadvisor).

EVO Banco's employees are now employees of Bankinter, S.A., although, during a transitional period and until the technological integration is complete, they will continue to perform their current duties, maintaining EVO's services and products. All staff members will be assigned new positions within Bankinter. Meanwhile, EVO Banco's customers will continue to use their customary customer service channels and will be informed in due course about the transition to Bankinter, which is expected to be completed in July.

With this full integration, EVO's business will be taken over by the Digital Organisation, the successor to Bankinter's Digital Office, which has been launching 100% online products for years and which will now become one of the bank's main levers for attracting new customers. The Digital Organisation will exceed 430,000 active customers once it has onboarded those from EVO Banco.

Benefits of the EVO merger

Once Bankinter fully takes over EVO's customers following the technological integration, which is expected to happen in July, these customers will continue to operate 100% online, but also stand to benefit from the Bankinter Group's many capabilities, its wide range of financial products and services, and an outstanding omnichannel service. Meanwhile, Bankinter's existing customers will have access to new features and functionalities and to as many digital innovations as are developed in future. The integration enhances Bankinter's digital value proposition, which from now on will be a key pillar of its distribution model.

Future entry into the deposits business in Ireland

In Ireland, the bank will convert Avant Money into Bankinter's local branch in Ireland. It is worth noting that Bankinter acquired EVO and Avant Money at the same time in 2019, with the latter being the only independent finance company operating in the Irish market. Bankinter transformed its business and in 2020 Avant Money broke into the mortgage market, as a resounding success story. To cite some figures, the mortgage portfolio was worth €2.9 billion, up 31% year-on-year at the end of 2024, while consumer loans stood at €1 billion, up 17%.

Bankinter is now pressing ahead with the process of converting this Irish subsidiary into a bank. Within this context, Bankinter Ireland is expected to enter the deposit market in the second half of this year, and will offer current accounts further down the line.

These two initiatives are part of the growth plan launched by CEO Gloria Ortiz, whose primary objective is to continue improving the Group's profitability and efficiency and maximising the value delivered to shareholders.