

Ordinary Annual General Meeting

The English version is a translation of the original in Spanish for information purposes only. In case of discrepancy, the Spanish version will prevail.

2026

Procedure
for remote
attendance

PROCEDURE FOR REMOTE ATTENDANCE

The ordinary Annual General Meeting of MAPFRE S.A. (the “**Company**”) will be held in person in Madrid, at the Palacio Municipal de Congresos del Campo de las Naciones (Avenida de la Capital de España s/n), with the option of remote attendance, on March 13, 2026, at 11:30 a.m., on first call. It is anticipated that a sufficient quorum will be present and that it will therefore not be necessary to hold the meeting on second call, which is scheduled for the same place and time on March 14, 2026.

Pursuant to the authority conferred by Articles 15.1 and 34 of the *Regulations of the Annual General Meeting*, the Board of Directors has approved the following procedure for remote attendance at the Annual General Meeting.

Prior registration of shareholders and accreditation of proxy representation

■ Prior registration of shareholders

The Company will make available the Remote Attendance Platform in the area dedicated to the 2026 Annual General Meeting, under “Annual General Meeting” in the “Corporate Governance” section of its corporate website (www.mapfre.com), where the instructions for remote attendance at the Annual General Meeting will be available.

Shareholders (or their proxies) wishing to attend the Annual General Meeting remotely must register on the Remote Attendance Platform between 8:00 a.m. and 11:30 a.m. on the day the Annual General Meeting is held (that is, March 13, 2026, if the Annual General Meeting is held on first call, or, where applicable, the following day, March 14, 2026, if it is held on second call). No registrations for remote attendance will be accepted after 11:30 a.m.

Shareholders (or their representatives) must verify their identity on the Remote Attendance Platform using one of the following means: (i) a valid electronic National Identity Document; (ii) a recognized electronic certificate that has not been revoked, issued by the Spanish National Mint (Fábrica Nacional de Moneda y Timbre – FNMT); or (iii) credentials (username/password).

To obtain credentials (username/password): (a) Shareholders must request them at least twenty-four hours prior to the holding of the Annual General Meeting on first call (that is, before 11:30 a.m. on March 12, 2026), by completing the key request form made available for this purpose on the Electronic Voting and Proxy Platform on the Company’s corporate website (www.mapfre.com); and (b) representatives must request them by sending an email to juntageneral@mapfre.com, once their proxy appointment has been duly verified.

The Company reserves the right to request from shareholders (or their representatives) any additional means of identification it deems necessary to verify their status as shareholder or proxy holder and to ensure the authenticity of attendance.

Once the shareholder (or their representative) has accessed the Telematic Attendance Platform, they may attend and vote in the Annual General Meeting through real-time remote means of communication.

Shareholders (or their representatives) attending remotely may follow the entire proceedings of the Annual General Meeting, which will be broadcast live through the Remote Attendance Platform and on the Company’s corporate website www.mapfre.com, without prejudice to its recording and public dissemination through said website.

Shareholders' remote attendance shall be equivalent to in-person attendance at the Annual General Meeting.

If the Annual General Meeting cannot be held on first call due to the lack of a sufficient quorum, the shareholder (or their proxy) must complete the registration process again on the Remote Attendance Platform in order to be recorded as attending the Annual General Meeting held on second call.

Shareholders or their representatives attending remotely who wish to expressly record their withdrawal from the Annual General Meeting, so that their shares are not counted for the purposes of the corresponding vote, must notify this through the mechanisms enabled for this purpose on the Remote Attendance Platform, with such withdrawal being recorded before the notary or the assisting personnel (or, failing that, before the Secretary of the Annual General Meeting). Once withdrawal from the Meeting has been communicated, any actions subsequently carried out remotely shall be deemed not to have been performed.

Shareholders and their representatives who wish to attend the Annual General Meeting remotely are advised to complete the accreditation and prior registration process sufficiently in advance.

■ Accreditation of proxy representation

For a corporate shareholder to be able to register on the Remote Attendance Platform and attend the Annual General Meeting remotely, the attorney-in-fact acting on behalf of the corporate shareholder must first accredit their proxy authority and identity before the Company by sending (addressed to the General Counsel, at Carretera de Pozuelo, No. 52, Edificio 1, 28222 Majadahonda, Madrid, or by email to (juntageneral@mapfre.com) the attendance card issued by the custodian institution or the card made available by the Company on its corporate website (www.mapfre.com), duly completed and signed, together with a copy of an official document evidencing the identity of the proxy and the document evidencing the powers authorizing the proxy to act on behalf of the corporate shareholder. The Company must receive such documentation at least twenty-four hours prior to the holding of the Annual General Meeting on first call.

For a proxy to be able to register on the Remote Attendance Platform and attend the Annual General Meeting remotely, the proxy must accredit the proxy appointment (unless the proxy has been granted by electronic means) and their identity before the Company, by sending (addressed to the General Counsel, at Carretera de Pozuelo, No. 52, Edificio 1, 28222 Majadahonda, Madrid, or by email (juntageneral@mapfre.com) the proxy card issued by the custodian institution or the card made available by the Company on its corporate website (www.mapfre.com), duly completed and signed, together with a copy of an official document evidencing the identity of the proxy. The Company must receive such documentation at least twenty-four hours prior to the holding of the Annual General Meeting on first call.

Once the documentation has been received and verified, the shareholder's proxy may register and attend the Annual General Meeting remotely, provided that the access and identification requirements set out in the notice of call and in this procedure are met.

Without prejudice to the above verification, representatives must register on the Remote Attendance Platform and accredit themselves as remote attendees under the same terms applicable to shareholders.

Exercise by shareholders (or their representatives) of their rights to speak and vote

■ Interventions during the meeting

Any shareholder (or their representative) attending the Annual General Meeting remotely who, during the meeting, wishes to: (i) request such information or clarifications as they deem necessary regarding the matters included on the agenda of the notice of call, or regarding publicly available

information that the Company has provided to the Spanish National Securities and Exchange Commission since the immediately preceding Annual General Meeting (that is, since March 14, 2025), or regarding the statutory auditors' reports on the individual and consolidated annual accounts, and the sustainability information verifier's report, for fiscal year 2025; and/or (ii) submit proposals, under the terms and in accordance with applicable regulations, must indicate their intention to intervene at the time of registration, in the manner provided for on the Remote Attendance Platform.

Interventions, requests for information or clarification, and, where applicable, proposed resolutions must be submitted in writing through the link enabled for this purpose on the Remote Attendance Platform, from the time of registration and before the speaking period begins, which will be duly announced during the course of the Annual General Meeting.

Interventions, requests for information or clarification, and, where applicable, proposed resolutions submitted by remote attendees must be presented in writing and may not exceed 2,000 characters.

In the event that shareholders (or their representatives) wish for their intervention to be recorded in the meeting minutes, they must so state clearly and expressly in the heading of their written notification.

Valid requests for information or clarification regarding the matters referred to above in this section, duly submitted by shareholders (or their representatives) attending the Annual General Meeting remotely, where appropriate, shall be answered orally during the Annual General Meeting or in writing within seven days following its date, in accordance with the provisions of the *Capital Companies Act* and the *Regulations of the Annual General Meeting*.

■ Voting rights

Shareholders (or their representatives) attending the Annual General Meeting remotely may exercise their voting rights through the voting form made available for this purpose on the Remote Attendance Platform, from the time the Chairman declares the meeting to be validly constituted until the moment the voting on the proposed resolutions during the Annual General Meeting is declared closed, as will be duly indicated during the course of the meeting.

Other matters

- **Reservation of rights:** the Company reserves the right to temporarily suspend or adjourn the Annual General Meeting, as well as to amend, suspend, cancel, or restrict the mechanisms enabled for remote attendance at the Annual General Meeting—or to interrupt, suspend, restrict, or cancel their use—where required or justified for technical or security reasons, or due to the occurrence of extraordinary circumstances.
- **Safekeeping of electronic signature and access credentials:** shareholders (or their representatives) shall be solely responsible for the proper safekeeping and appropriate use of their electronic signature and of the credentials (username/password) provided by the Company.
- **Incidents:** the Company shall not be liable for any loss or damage that may be caused to shareholders (or their representatives) as a result of the temporary unavailability of its corporate website (www.mapfre.com), or of breakdowns, overloads, line failures, connection failures, or any other event of the same or similar nature beyond the Company's control that prevents or hinders the use of electronic mechanisms. Accordingly, such circumstances shall not constitute an unlawful deprivation of the shareholder's rights to attend or participate.

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Madrid, February 11, 2026

DATA PROTECTION

The information and/or personal data provided by shareholders or shareholders' representatives, as well as all the data, including voice and image, obtained during the Annual General Meeting through videos, photographs, forms or any other means, will be processed by MAPFRE S.A. for the purposes described in "Additional Information on Data Protection" (https://www.mapfre.com/statics/clusulas/anuncioconvocatoria_jg_teleumatica_2capa.pdf).

If the data provided refer to physical persons other than the shareholders/shareholder representatives, the latter guarantee to have the former's consent before providing the data, informing them in advance of the data protection terms set out in this document.

Likewise, if the data provided belong to minors, the shareholder, as holder of the parental rights or guardianship of the minor, expressly authorizes the processing of said data under the terms set out in "Additional Information on Data Protection".

Basic Information on Data Protection

Supervisor	MAPFRE S.A. ("Mapfre")
Purposes	<ol style="list-style-type: none"> 1. Organization, implementation, dissemination, and publication of the Annual General Meeting. 2. Processing of remote attendance at the Annual General Meeting of MAPFRE, under the terms set out in applicable law and in the procedure approved by the Board of Directors for remote attendance at the Annual General Meeting via real-time remote connection, available on MAPFRE's website (www.mapfre.com). 3. Comprehensive and centralized management of your relationship with the MAPFRE Group.
Legal basis	<ul style="list-style-type: none"> ■ Compliance with legal obligations in the organization and implementation of the Annual General Meeting. ■ Legitimate interest of MAPFRE S.A. in the dissemination and publication of the Annual General Meeting and in the comprehensive and centralized management of your relationship with the Group.
Recipients	Data may be disclosed to third parties and/or transferred to third countries under the terms specified in " Additional Information on Data Protection. "
Rights	Users may exercise their rights of access, rectification, deletion, restriction, objection and portability, as detailed in " Additional Information on Data Protection. "