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REPORT ON THE INDEPENDENCE OF THE AUDITOR OF LÍNEA DIRECTA ASEGURADORA, S.A. AND ITS CONSOLIDATED GROUP.

In compliance with the provisions of article 529. quaterdecies.4.f) of the Consolidated Text of the Corporate Enterprises Act and in accordance with article 33.5.iii)h) of the Regulations of the Board of Directors, the Audit and Compliance Committee must "*issue annually, prior to the issuance of the audit report and the sustainability information verification report, in which an opinion will be expressed on the independence of the auditors of accounts and sustainability or audit firms*".

The auditor on which this report is made is PricewaterhouseCoopers Auditores, S.L., with registered office in Madrid, at Paseo de la Castellana 259B, Torre PwC, and with tax number B-79031290.

Prior to the preparation of this report, the auditor sent the Audit Committee the declaration of its independence from the Company and entities linked to it directly or indirectly, as well as the information of the additional services of any kind provided to these entities and the corresponding fees received, in accordance with the provisions of the legislation on auditing.

In said declaration, the auditor reports that no circumstances have been identified which, individually or as a whole, could pose a significant threat to its independence and which therefore require the application of safeguard measures or which could lead to causes of incompatibility.

1. Basis of the report

The period for entering into and renewing the contract with PricewaterhouseCoopers complies with the requirements of article 40 of the Spanish Auditing Act, where the minimum initial contract term must be no less than 3 years and the maximum term must not exceed 10 years, including extensions.

In order to guarantee the independence of the external auditor, the Audit and Compliance Committee has supervised compliance with the current rules on the provision of services other than auditing accounts throughout the 2025 financial year.

In order to fulfil the Committee's responsibilities, the auditor PricewaterhouseCoopers Auditores, S.L. was requested to provide information on those matters that could, in its opinion, jeopardise its independence, as well as on the work it had carried out for the Company outside of the scope of the audit of accounts, as well as the total amount of its fees for all purposes, including these additional services, and on the procedures, systems or mechanisms that such auditors use to ensure compliance with the rules in this regard, in all cases referring both to the audit entity itself and to the individual members who are part of the work team, in order to evaluate the Auditor's independence.

On 17 February 2026, the Auditor of the Company's Accounts and its consolidated group sent a letter addressed to the Committee in which it states:

" The team in charge of the audit, the audit firm and, where appropriate, other persons belonging to the audit firm and, when applicable, other firms in the network, with the extensions that are applicable to them, have complied with the applicable independence requirements in accordance with the provisions of the LAC and Regulation (EU) No. 537/2014, of 16 April."

2. Opinion of the Audit and Compliance Committee regarding the independence of the auditor:



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In light of the information available to it, the Company's Audit and Compliance Committee has not identified aspects that call into question compliance with the regulations in force for the audit activity regarding the independence of the auditor and, in particular, the Committee confirms that no such aspects have been identified that could call into question the independence of the external auditor.

It is likewise noted that in 2025, the fees, excluding expenses and VAT, for audit and audit-related services are as follows:

Thousands of euros

Audit of annual accounts	268
Other services required by law	164
Other audit-related services	42
Other services	9
Total professional services	483

The heading "Other services required by law" mainly shows the fees for the review of the report on the financial position and solvency of the Group and its subsidiaries, as well as for the independent external attest service under limited assurance of the Non-Financial Statement (NFS). These services do not count for fee cap purposes (ICJCE Guide 48).

The main items included under "Other audit-related services" relate to the issuance of the agreed-upon procedures report on the Group's Internal Control over Financial Reporting (ICFR) system, the limited review of the condensed consolidated interim financial statements for the year and limited reviews of the Group's subsidiaries.

The main items included under 'Other audit-related services'. The heading 'Other non-audit services' includes the fees corresponding to two agreed-upon procedures reports approved by the Audit and Compliance Committee.

In this regard, the auditors indicate that, *"according to our professional judgment and in relation to the audit indicated, no circumstances have been identified which, individually or as a whole, could pose a significant threat to our independence and that, therefore, require the application of safeguard measures or that could pose causes of incompatibility."*

The Audit and Compliance Committee, after having analysed the adequacy of the non-audit services provided by the External Auditor, PricewaterhouseCoopers Auditores, S.L.'s written confirmation of its independence, and being unaware of any evidence that might cast doubt on its independence, agrees to issue a favourable opinion in relation to the independence of the statutory auditor. Attached as an appendix to this document is a declaration of independence issued by the external auditors.

Madrid, 17 February 2026