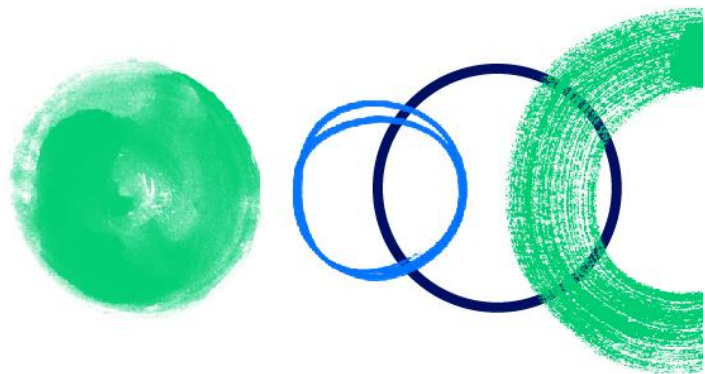


# Sonae

## Announcement

(Translation from the Portuguese original)



Maia, 20 December 2022

Sonae SGPS, SA (“Sonae”) informs that it has reached a preliminary agreement (“Agreement”) with Bankinter Consumer Finance, E.F.C., S.A. (“Bankinter Consumer Finance”) for the creation of a joint venture resulting from the combination of the businesses of Universo, IME, SA (“Universo”) – entity managing the portfolio of financial products and services with the Universo brand – and Bankinter Consumer Finance in Portugal – entity managing Bankinter’s consumer credit products and services in Portugal.

This Agreement establishes the main terms for the creation of a leading consumer credit operator in Portugal, which will have Sonae and Bankinter as shareholders, both with 50% of the share capital. The parties will continue to work on closing the transaction, which will include a bilateral due diligence process, the negotiation of binding contracts and the necessary regulatory approvals.

The Representative for Market Relations,

Head Office

Lugar do Espido, Via Norte, Maia

Share Capital: €2.000.000.000,00

Maia Commercial Registry and Fiscal Number 500273170

For further information, please contact the Investor Relations Department at Sonae:

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