



**Policy for the
Communication and
Contact with shareholders,
institutional investors and
proxy advisors**

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1. Preamble

The Good Governance Code of listed companies published by the Spanish National Securities Market Commission (CNMV) on 24 February 2015, includes, as recommendation number 4, that companies should draw up and implement a policy for communication and contacts with shareholders, institutional investors and proxy advisors that complies in full with market abuse regulations and accords equitable treatment to shareholders in the same position. This policy should be disclosed on the company's website, complete with details of how it has been put into practice and the identities of the relevant interlocutors or those in charge of its implementation.

The Company's Board of Directors Regulation, in its article 9, 'Relations with shareholders', attributes to the Board of Directors the power to promote communication of the Company with its shareholders, adopting the necessary measures to allow the General Shareholders' Meeting to perform effectively the functions it has been assigned under the law and the Corporate Bylaws. Those measures include the definition of a policy of communication and contacts with shareholders, institutional investors and proxy advisors available to shareholders on its website.

2. Purpose

This policy intends to develop the communication with shareholders and investors, both domestic and international, to generate confidence and to preserve, at any time, the legitimate interest of institutional advisors, shareholders and proxy advisors.

3. General principles of the policy

The present policy is based on the following principles:

- a) Protection of the legitimate interests of shareholders, providing them with updated information of the Company, adjusted to the applicable regulations.
- b) Transparency and equitable treatment to all shareholders in the same position.
- c) Strict compliance with that set forth in the applicable regulations on treatment of inside information, and the regulations on market abuse.

4. Approval and Amendment

The Board of Directors is in charge of approving this Policy and of introducing amendments to it.

5. Channels for shareholders and investor communication and participation

Unicaja Banco will put at the disposal of shareholders, investors and other interest groups the following information, communication, contact and participation channels:

1. Corporate website
2. CNMV's website
3. General Shareholders' Meeting
4. Office for Shareholders and Relations with Bond holders
5. Department of Investor Relations
6. Result webcasts
7. Investor days
8. Other channels for the communication with shareholders and investors

5.1. Unicaja Banco's corporate website

Unicaja Banco shall have the following corporate website (www.unicajabanco.com), in compliance with that established in articles 11 bis and 539 of the Spanish Capital Corporations Law (Ley de Sociedades de Capital), which will include all the public information of interest on the Bank. This website will be at the disposal of institutional investors, shareholders and other interest groups.

5.2. CNMV's website

In addition to the corporate website, in accordance with the securities market regulation, Unicaja Banco shall disclose to the public in general, on the CNMV website, the price-sensitive information (hechos relevantes), the regular financial information, the prospectuses and all that information deemed as relevant, in accordance with the laws in force.

5.3. General Shareholder's Meeting

At least once a year, the Institution will call the shareholders to participate in the Bank's General Meeting, enabling different means to allow their participation in the said event and its monitoring (for example, by postal mail or through the corporate website or the network of branches).

This way, upon the call, the Institution will put at the disposal of its shareholders and investors the information needed for them to decide on the different questions submitted to their consideration. This information will be published sufficiently in advance and in detail.

Additionally, the Institution will enable on its website the possibility of remote voting, the remote voting proxy and the electronic forum of Shareholders, where they will be able to access in order to receive any kind of communications prior to the Meeting.

With these measures, an open environment is created to enhance and promote the participation of shareholders in the General Meeting and to exercise the rights they are entitled to.

5.4. Office for Shareholders and Relations with Bondholders

Unicaja Banco shall put at the disposal of the shareholders and registered bondholders an open, transparent and permanent communication service to channel the requests for information, clarifications or questions, so as to respond to them in a customized way. For that purpose, they will have a contact phone (+34 95 213 81 65) and the following e-mails:

- E-mail address for shareholders: buzondeaccionistas@unicaja.es
- E-mail address for bondholders: buzondebonistas@unicaja.es

5.5. Department of Investor Relations

The Department of Investor Relations, in charge of coordinating, analyzing and managing the relation with the market, shall maintain regular contact with shareholders, investors and proxy advisors, among others, ensuring a permanent adequate communication. For that purpose, it will have the collaboration of the organization, thus improving communication with the market and ensuring that the said communication is always consistent and homogeneous. Additionally, it will organize regular informative events (roadshows and conferences) where

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the Bank's representatives will meet with analysts and investors to present the evolution of the Institution and other aspects of interest, creating a space of dialogue where responses will be given to the requests of information, clarifications or questions.

To communicate with analysts, investors and proxy advisors, the Investor Relations Department shall have a phone line (+34 91 330 58 65) and an e-mail address: ir@unicaja.es

5.6. Result webcasts

The Institution may present quarterly results and other communications relevant for the market through a streaming channel, giving access to it to shareholders, investors, analysts and any other person that so require it, as an additional way to keep them informed on the Bank's evolution. This resource will also be available deferred at the website.

In case of live presentations, procedures will be enabled to allow participants to send their questions to the speakers by e-mail.

5.7. Proxy Advisors

Proxy advisors are institutions which provide services to investors, mainly institutional, giving advice on the exercise of voting rights arising from holding shares of listed companies.

The Institution shall maintain regular contact with the proxy advisors with higher presence in the market, so that their recommendations are grounded on the particular knowledge of the Bank.

5.8. Investor days

The Investor Relations Department may promote every three years meetings between analysts, shareholders and investors and Bank's representatives, aimed at explaining the Bank's business and strategic planning.

5.9. Other channels for the communication with shareholders and investors

In addition to the previously mentioned channels, the shareholders may use Unicaja Banco's commercial network to contact the Institution directly.