

Internal control mechanisms, including administrative and accounting procedures

The Bank's Board of Directors and Senior Management are aware of the importance of ensuring the reliability of the published financial information to the market, so they are fully involved in the System of Internal Control of Financial Information (SICFI).

The Bank's Board of Directors exercises the responsibility of the existence and maintenance of the information and risk control systems, including therein the SICFI itself.

Some of the functions of the Board of Directors are the preparation of the annual individual and consolidated statements and the approval of the financial information, as well as the establishment, maintenance and oversight of the information and risk control systems, so as to ensure to the Bank the adequacy and reliability of the prepared information.

The Bank's Senior Management has assumed the responsibility of the design and implementation of the SICFI, as well as the responsibility to ensure its quality, consistence and continuous update through the Accounting Directorate, which belongs to the Control Division, as long as this centralizes the performance of most of the activities aimed at getting a proper working of the SICFI, guaranteeing that it is complied with and that it is sufficient. In this sense, with regard to its design and implementation, it develops the risk management and control systems allowing the identification and management of the main risk and their dissemination to the involved areas.

Therefore, the Bank's Accounting Directorate is responsible for ensuring that the practices and processes implemented at the Institution to develop the financial information guarantee its reliability and its compliance with the applicable regulations.

These functions are reflected in the following duties:

- a) To define the methodology and regulations required for the functioning of the SICFI.
- b) To assess the suitability of the design of the established control procedures and activities, so as to efficiently mitigate the risks of errors with material impact on the financial information.
- c) To coordinate, if applicable, the SICFI managers in the most relevant subsidiary companies for consolidation purposes.
- d) To implement, together with the affected areas and the Human Resources Area, specific training actions to promote the internal control culture to all the employees of Grupo Unicaja Banco with control functions.
- e) To maintain reciprocal information with the Bank's Internal Audit Directorate.

With regard to the responsibilities in the field of SICFI oversight, the Internal Audit Directorate has assumed the oversight of the SICFI and its activity consists of ensuring its efficiency, getting enough evidence of its proper design and functioning. Its duties in this field are the assessment of the process to identify those risk that may affect the reliability of the financial information, to verify that there are controls to mitigate them and to check that the controls

work properly in order to assess whether the financial information prepared by the different companies of Grupo Unicaja Banco meets the following principles:

- a) The transactions, facts and other events reflected in the financial information effectively exist and have been registered at the right time (existence and occurrence).
- b) The information reflects all the transactions, facts and other events where the Institution is an affected party (integrity).
- c) The transactions, facts and other events are registered and valued in accordance with the applicable regulations (valuation).
- d) The transactions, facts and other events are classified, presented and disclosed in the financial information in accordance with the applicable regulations (presentation, breakdown and comparability).
- e) The financial information reflects, as of the corresponding date, the rights and obligations through the corresponding assets and liabilities, in accordance with the applicable regulations (rights and obligations).

These functions are materialized in the following duties:

- a) To advise in the field of internal control on financial information to the Audit Committee and to the involved Areas, enhancing or, if applicable, improving internal regulations and codes.
- b) To promote the internal control culture on financial information in all the organizational levels of Grupo Unicaja Banco that so require it.
- c) To report the detected weaknesses and to monitor their correction in a reasonable time period.
- d) To inform the governing bodies of the SICFI activity.
- e) To maintain reciprocal information with the Accounting Directorate.